Analysis of Impediments to Fair Housing

California Department of Housing and Community Development

September 2012

Analysis of Impediments to Fair Housing

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STATE OF CALIFORNIA
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

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Executive Summary
Identification of Impediments and Recommended Actions

As a condition of receiving Federal community development block grant funds, communities and states must certify that they are affirmatively furthering fairness and equal opportunity in housing for individuals and groups protected by the federal Fair Housing Act of 1968 and its amendments. Jurisdictions that administer or directly receive federal funds from the U.S. Department of Housing and Community Development (HUD) must meet this obligation by performing an Analysis of Impediments to Fair Housing Choice (AI) as part of their consolidated planning process for housing and community development programs under the Code of Federal Regulations (CFR) 24 Part 91. The AI is used to identify barriers to fair housing, and to develop and implement strategies and actions to overcome these impediments.

The California Department of Housing and Community Development (HCD), as a recipient of federal Home Investment Partnership (HOME) and Community Development Block Grant (CDBG) program funds has been designated as the department responsible for the preparation of California's Analysis of Impediments to Fair Housing and its plan to Affirmatively Further Fair Housing.

This AI broadly analyzes actions and conditions that may have the effect of restricting housing choice for people protected under State and federal fair housing laws. The AI not only identifies impediments to fair housing choice, but also makes recommendations to overcome the effects of those impediments and shall serve as the basis for fair housing planning, providing essential information to staff, policy makers, housing providers, lenders, and fair housing advocates, and assisting with garnering community support for fair housing efforts.

Description of Methodological Approach

The AI process involved a thorough examination of a variety of sources related to housing, affirmatively furthering fair housing, the housing delivery system and housing transactions, particularly for persons who are protected under federal and State fair housing laws.

The extensive data analysis conducted in this report revealed important information regarding the implementation of the State CDBG and HOME programs as well as general findings related to the implementation of fair housing laws.

The AI presents a demographic profile for the State, regions and counties, assessing the extent of housing needs among specific income groups, and evaluating the availability of a range of housing choices for residents and analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing. In addition, extensive analysis was conducted on the implementation of the State administered CDBG and HOME programs including an analysis of disproportionate need based on income, ethnicity and poverty within State-CDBG eligible jurisdictions and identification of residential areas of over-representation for these groups to analyze the allocation and distribution of CDBG and HOME Program funded housing activities.

As the name of the report suggests the document reviews "impediments" to fair housing. While this report also assesses the nature and extent of housing discrimination, the focus is on identifying impediments that may prevent equal housing access and developing solutions within the HCD's control to mitigate or remove such impediments.

Summary of Findings and Identified Impediments

Through the analyses and conclusions included in the AI, HCD developed a list of impediments and recommendations to help address the Impediments as appropriate. In identifying programmatic recommendations, the AI focuses on actions that are directly related to fair housing issues and can be implemented within the resources and authority of HCD and the State-eligible CDBG jurisdictions. Please note, existing State, local, and federal requirements, such as Affirmative Marketing Plans, and Relocation Plans are not re-stated in this AI.

Table Exec-1

Identified Impediments to Fair Housing	
Impediment #1	Inadequate supply of affordable housing available to lower-income and minority households
Impediment #2	Community resistance to development of multi-family rental housing and housing for lower-income or minority households
Impediment #3	Shortage of subsidies and strategies to promote affordable, accessible housing for low, very low, and extremely low-income households, including protected classes.
Impediment #4	Communities lack sufficient awareness of potential fair housing impediments, and ways to address those impediments

Impediment #5	Limited Coordination on Fair Housing Issues among State fair housing enforcement Agencies
Impediment #6	Local development standards and their implementation e.g. zoning, building or design standards, may constrain development of housing opportunities for minority and low income households
Impediment #7	Low-income households may be at risk of displacement in areas subject to strong new development pressure or activity.
Impediment #8	Inadequate access for minority households to housing outside of areas of minority concentration
Impediment #9	Minorities are being underserved by the State CDBG and HOME Programs in some instances
Impediment #10	Inadequate access to employment opportunities, transportation, public and social services infrastructure to support increased housing opportunities for lower income households

Proposed Actions to address Identified Impediments

To effectively combat housing discrimination and affirmatively further fair housing, HCD has identified a multi-pronged approach that includes implementing the following recommendations to address the 10 identified impediments to fair housing:

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Table Exec-2

Impediment #1: Inadequate supply of affordable housing available to lower-income and minority households				
	Recommendation	**Responsible Agency/Program**	**Resources Available/ Required**	**Timeframe**
1-1	Promote increased housing supply for all income levels.	HCD (HPD): Continued administration of the Regional Housing Need Allocation process and State Housing Element Law.	Existing Staffing Resources Constrained. The Department continues to seek additional staffing resources while also identifying opportunities for streamlined review of housing elements. Will continue to implement through administrative efficiencies while working to identify additional funding sources ** see also recommendations 1-3, 2-2 and 4-1 below.	Ongoing - 5th Cycle updates due beginning 2013.
1-2	Make funds available to benefit low- and moderate income households for construction, rehabilitation, preservation and rental and mortgage subsidies.	HCD (HPD and DFA) through administration of existing State, federal and Bond funded programs.	Use existing funding sources and staffing	Ongoing
1-3	Provide technical assistance and enhance available resources for local governments and individuals on State planning laws promoting the siting of and zoning for a variety of housing types including multifamily housing, emergency shelters, residential care facilities and accessible housing and land use related impediments to fair housing.	HCD (HPD)	Existing resources do not allow for expansion. Department will maintain existing resources and efforts	Maintain existing online resources and inclusion in Department workshops and trainings. By end of 2013, consult with other relevant agencies (HUD, DFEH), service providers, and fair housing organizations to identify additional technical assistance materials that may be made available.

Impediment #2: Community resistance to development of multi-family rental housing and housing for lower-income or minority households				
	Recommendation	**Responsible Agency/Program**	**Resources Available/ Required**	**Timeframe**
2-1	Collect and disseminate information on resources to combat NIMBYism.	HCD (HPD)	Existing Resources	Update HCD Webpage as appropriate and send notice of updates through Department List-serve.
2-2	Continue to review local jurisdiction's housing elements for compliance with State housing element law, including an analysis of governmental constraints to the development of housing for the disabled other special needs groups and provide technical assistance in developing effective programs to remove or mitigate identified constraints.	HCD (HPD) through implementation of State housing element law and statutory requirements including but not limited to SB 520, SB 812 and SB2	Existing staffing resources constrained. Will continue to implement through administrative efficiencies while working to identify additional funding sources.	Ongoing Estimated # of jurisdictions due by year for forthcoming 5th planning period. [1] 2013 – 245 jurisdictions 2014 – 206 jurisdictions 2015 – 88 jurisdictions

[1] Total number jurisdictions with housing elements due by year is an estimate. Jurisdiction due date is subject to change based on changes to subject COG's estimated RTP adoption date. "Actual" date will be based on official RTP adoption date which, if different than the estimated date, changes the actual housing element due date. (GC 65588(e)(5)).

Impediment #3: Shortage of subsidies and strategies to promote affordable, accessible housing for low, very low, and extremely low-income households, including protected classes.				
	Recommendation	**Responsible Agency/Program**	**Resources Available/ Required**	**Timeframe**
3-1	Support efforts to establish a statewide permanent source of revenue for affordable housing development and preservation.	HCD and CalHFA	Absorbable with Existing Resources	Ongoing
3-2	Promote housing opportunities for persons with disabilities and special needs populations.	HCD	Absorbable with existing resources	Ongoing
3-3	Monitor and support efforts to develop local funding resources to replace loss of redevelopment funds.	HCD	Absorbable with Existing Resources	Ongoing

Impediment #4:	**Communities lack sufficient awareness of potential fair housing impediments, and ways to address those impediments**			
	Recommendation	**Responsible Program**	**Resources Available/ Required**	**Timeframe**
4-1	Provide technical assistance and materials to assess fair housing implications of local ordinances, zoning requirements, building codes, and development standards and recommend actions to mitigate impediments to fair housing (Will be addressed in similar manner to Recommendations 1-1, 1-3, and 2-2 as detailed above.)	HCD (HPD)	Existing resources do not allow for expansion. Department will maintain existing resources and efforts and work with other entities to provide/enhance resources available.	Maintain existing online resources and include information and relevant materials in Departmental workshops and trainings. By end of 2014, consult with other relevant agencies (HUD, DFEH), service providers and fair housing organizations to identify additional technical assistance materials and process to ensure effective and timely assistance.
4-2	Through the housing element review process, monitor fair housing program implementation at the local level including: • Who serves as the responsible organization • What is the current fair housing complaint process • Dissemination of information on how to file a complaint. Where, how? Is it readily available to the public? • Review that the complaint process includes a policy for maintaining records on fair housing inquiries, complaints filed, and referrals for fair housing assistance.	HCD (HPD)	Existing Resources	By end of 2013 develop survey instrument for Housing Element Reviewers to facilitate collection and analysis of information. By end of 2014 complete summary analysis for inclusion in HCD's 2015-2020 Consolidated Plan.

Impediment #4 (continued)				
	Recommendation	**Responsible Program**	**Resources Available/ Required**	**Timeframe**
4-3	Develop a page on the Department's website dedicated to fair housing and Anti-NIMBY resources both for use by Local Governments and the general public. Provide information in English and Spanish. If resources permit, expand website to include fair housing information relevant to landlords and real-estate professionals	HCD (HPD)	Existing Resources	Complete website for launch during Fair Housing Month in 2014. Update website regularly as information is available and notify interested parties of updated information through the Department's List-Serve Monitor website traffic bi-annually.
4-4	Publish on the HCD website (described above) a fair housing complaint contact for every county, including contacts for DFEH and HUD.	HCD (HPD) in coordination with DFEH and HUD	Existing Resources	See above
4-5	Provide training to jurisdictions on AI related topics, including, but not limited to: • overall AI implementation responsibilities, • fair housing laws, • affirmative marketing, • assistance to persons of Limited English Proficiency, and • NIMBY issues. Make training resources available on Department's website. Market and monitor jurisdictions' attendance at these trainings.	HCD (CDBG, HOME, and HPD) in coordination with HUD	Existing Resources	Ongoing

Impediment #4 (continued)				
	Recommendation	**Responsible Program**	**Resources Available/ Required**	**Timeframe**
4-6	Gather info on fair housing trainings provided at the local level. Develop incentives for training of staff, local elected officials, board members of private organizations, and members of the general public.	HCD (DFA and HPD)	Existing Resources	Annually
4-7	Make LEP resources and referrals available on the HCD website to facilitate expansion of local resources and notifications in multiple languages	HCD (HPD)	Existing Resources	Ongoing

Impediment #5: Limited Coordination on Fair Housing Issues among State fair housing enforcement agencies				
	Recommendation	**Responsible Program**	**Resources Available/ Required**	**Timeframe**
5-1	Increase training on fair housing issues for HCD program and policy staff to strengthen general knowledge for all staff and expertise for designated fair housing specialists	HCD in coordination with DFEH	Existing Resources	Begin 2013 and at least every 2 years thereafter, or as needed.
5-2	To increase cooperation among State fair housing enforcement agencies convene a bi-annual meeting of State fair housing enforcement agencies to discuss opportunities for increased cooperation and coordination.	HCD in coordination with DFEH	Existing Resources	Begin 2013. Convene meetings at least every two years. Note: annual meetings may be warranted based on objectives agreed upon in initial meeting.

Impediment #6: Local development standards and their implementation e.g. zoning, building or design standards, may constrain development of housing opportunities for minority and low income households				
	Recommendation	**Responsible Program**	**Resources Available/ Required**	**Timeframe**
6-1	Convene AI working group to discuss progress on AI Recommendations and solicit feedback for future AI updates	HCD (CDBG, HOME and HPD)	Existing Resources	Begin 2014 and Annually thereafter
6-2	Encourage city and county planning departments to implement land use policies which encourage fair housing and the construction of housing affordable to lower-income families and workers through the administration of State housing element law	HCD (HPD)	Existing Resources	Ongoing

Impediment #7: Low-income households may be at risk of displacement in areas subject to strong new development pressure or activity.				
	Recommendation	**Responsible Program**	**Resources Available/ Required**	**Timeframe**
7-1	Provide technical assistance for anti-displacement strategies and efforts to increase or preserve affordability in existing neighborhoods and neighborhoods at risk of gentrification.	HCD: (HOME and HPD)	Given limited and uncertain resources, will implement to the extent feasible based on available future resources.	Ongoing through review of housing element submittals, program administration and associated technical assistance as well as information collected for dissemination. Prepare materials for distribution at HCD convened workshops and to place on Fair Housing Webpage complete by 2014

Impediment #8: Inadequate access for minority households to housing outside of areas of minority concentration				
	Recommendation	**Responsible Program**	**Resources Available/ Required**	**Timeframe**
8-1	Encourage more single family housing acquisition with CDBG funds through the use of incentives such as application rating points	HCD (CDBG)	Absorbable within existing resources.	Implementation to begin in 2013
8-3	Assign application rating points to increase competitiveness to HOME projects not located in areas of minority concentration. (CDBG to provide points in future funding rounds on infrastructure for a HOME project not located in an area of minority concentration.)	HCD (HOME and CDBG)	Absorbable within existing resources	Ongoing
8-4	Track siting of HOME activities relative to minority concentration (Jurisdiction siting practices over time)	HCD (HOME)	Absorbable within existing resources	Develop tracking system by end of 21012 Begin monitoring siting and report on implementation and outcomes in forthcoming CAPERs.
8-5	Consider ways to increase applications from inactive jurisdictions, including but not limited to individual meetings to discuss what particular barriers to participation exist for the locality.	HCD (HOME and CDBG)		Ongoing

Impediment #8 (continued)				
	Recommendation	**Responsible Program**	**Resources Available/ Required**	**Timeframe**
8-6	Coordinate with PHAs within State-CDBG eligible jurisdictions on best practices related to utilization rates, increasing property portfolio outside areas of concentration etc. Survey participating PHAs for best practices on: • The extent to which finding landlords willing to accept Section 8 vouchers outside of areas of minority concentration is a problem; and • How PHAs are marketing available vouchers to underserved populations who may be least likely to apply.	HCD (HPD)	Existing Resources and in coordination with CHPC.	To begin in 2013-2014. Timeline for Completion of survey; follow-up actions to be determined (could include providing best practice models on the Department's website).

Impediment #9: Minorities are being underserved by the State CDBG and HOME Programs in some instances				
	Recommendation	**Responsible Program**	**Resources Available/ Required**	**Timeframe**
9-1	Require affirmative marketing analysis for CDBG housing, public services, and microenterprise activities in order to outreach to those least likely to apply	HCD CDBG		Implementation to Begin in 2013
9-2	Encourage more infrastructure projects in areas of greatest need	HCD (CDBG)		Implementation to Begin in 2013
9-3	Develop affirmative marketing procedures for HOME activities that currently do not have them (i.e. first-time homebuyer, owner-occupied rehabilitation, and tenant-based rental assistance programs) to facilitate outreach to those least likely to apply. Continue affirmative marketing procedures for project activities.	HCD (HOME)		Ongoing
9-4	Revise application scoring method so communities are scored based on jurisdictional-wide poverty rate, rather than poverty rates for a target area.	HCD (CDBG)	Absorbable within existing resources	Currently implemented (Implementation began with 2012 NOFA). Will monitor and report on outcomes/impacts in future CAPERS beginning in 2013.

Impediment #10:	**Inadequate access to employment opportunities, transportation, public and social services infrastructure to support increased housing opportunities for lower income, minority and disabled households**			
	Recommendation	**Responsible Program**	**Resources Available/ Required**	**Timeframe**
10-1	Provide training in HUD Section 3 requirements, and require funded jurisdictions to submit Section 3 implementation plans	HCD (CDBG and HOME)		To begin in 2014
10-2	Establish working group to study model county analysis and develop criteria incorporate relevant information into ongoing education and technical assistance to local governments and consider incorporation in rating and ranking in federal programs and future AI updates as appropriate.	HCD (HPD and DFA)	Existing Resources	Begin in 2013. HCD will initiate one working group in 2013 and make recommendations and then implement second working group thereafter with the goal of completing and implementing recommendations of both working groups within the timeframe of the AI and the 2015-2020 Consolidated Plan update.
10-3	Convene working group of local jurisdictions and developers in rural areas to address improving the siting of housing and access to jobs, transportation, and social services	HCD (CDBG, HOME, HPD) in coordination with rural and fair housing advocacy organizations		

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Introduction, Purpose and Scope

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The State of California is home to over 37.6 million residents and an increasingly diverse population. The State has 58 counties and 482 incorporated cities.

Diversity among its residents, in terms of cultural backgrounds and socioeconomic characteristics make California a highly desirable place to live. To continue nurturing this diversity, it is critical that an environment exists where equal access to housing opportunities is treated as a fundamental right. Equal access to housing is fundamental to each person in meeting essential needs and pursuing personal, educational, employment, or other goals. In recognition of equal housing access as a fundamental right, the federal government and the State of California have both established fair housing choice as a right protected by law.

As a condition of receiving Federal community development block grant funds, communities and states that apply for funds must certify that they are affirmatively furthering fairness and equal opportunity in housing for individuals and groups protected by the federal Fair Housing Act of 1968 and its amendments. Jurisdictions that administer or directly receive federal funds from the U.S. Department of Housing and Community Development (HUD) must meet this obligation by performing an Analysis of Impediments to Fair Housing Choice (AI) as part of their consolidated planning process for housing and community development programs under the Code of Federal Regulations (CFR) 24 Part 91. The AI is used to identify barriers to fair housing, and to develop and implement strategies and actions to overcome these impediments.

The California Department of Housing and Community Development (HCD), as a recipient of federal Home Investment Partnership (HOME) and Community Development Block Grant (CDBG) program funds has been designated as the department responsible for the preparation of California's Analysis of Impediments to Fair Housing and its plan to Affirmatively Further Fair Housing. The State's responsibility to affirmatively furthering fair housing choice is a comprehensive strategy designed to:

- Reduce housing discrimination;
- Promote public awareness of fair housing laws, rights and obligations;
- Ensure a broad range of affordable housing opportunities;
- Ensure programmatic accessibility of housing and programs to all protected classes; and
- Ensure the physical accessibility of housing and programs to persons with disabilities.

In May 2011, HCD contracted the University of California, Los Angeles (UCLA), Luskin School of Public Affairs to assist in the update of the State's AI. The report examines

and assesses major demographic conditions and policy trends that may influence the State's fair housing objectives. The findings in the AI will be used by HCD to develop recommendations relevant to government, the private sector and other interested stakeholders with respect to fair housing.

Purpose of the Report

HUD recommends that grantees prepare/update an AI about fair housing choice in the public and private sector every five years consistent with the Consolidated Plan cycle (Planning Guide 1996:2-6, 2-7). In Fall 2010, HCD signed a letter of special assurances with HUD agreeing to conduct a complete AI update. HCD is required to complete an AI to satisfy Federal requirements for California to administer the federal formula grants for the CDBG, HOME ESG and HOWPA programs. The AI facilitates efforts by HCD to address Federal requirements for the receipt of approximately $150 million annually from HUD for these programs. The AI also fulfills requirements of the CFR 24 Part 91 for Consolidated Submissions for Community Planning and Development and Programs.

The AI presents a demographic profile for the State, regions and counties, assessing the extent of housing needs among specific income groups, and evaluating the availability of a range of housing choices for residents. This report also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing. As the name of the report suggests the document reviews "impediments" to fair housing. While this report also assesses the nature and extent of housing discrimination, the focus is on identifying impediments that may prevent equal housing access and developing solutions within the HCD's control to mitigate or remove such impediments.

Legal Framework

HUD is committed to eliminating racial and ethnic segregation, illegal physical and other barriers to persons with disabilities, and other discriminatory practices in housing. The fundamental goal of HUD's fair housing policy is to make housing choice a reality through fair housing planning. HUD has historically encouraged the adoption and enforcement of state and local fair housing laws and the reduction of separation by race, ethnicity, or disability status in its community planning and development programs in order to affirmatively further fair housing choice. These programs include:

- Community Development Block Grant (CDBG)
- Home Investment Partnerships (HOME)
- Housing Opportunities for Persons with AIDS (HOPWA)
- Federal Emergency Shelter Grant (FESG)

Pursuant to CDBG regulations [24 CFR Subtitle A §91.225(a)(1)], to receive CDBG funds, each grantee must certify that it "actively furthers fair housing choice."

The CDBG program contains a regulatory requirement to affirmatively further fair housing (AFFH) based upon HUD's obligation under Section 808 of the Fair Housing Act. The CDBG regulation also reflects the CDBG statutory requirement that grantees certify that they will affirmatively further fair housing. HUD requires CDBG grantees to document AFFH actions in the Consolidated Plan, Consolidated Annual Performance and Evaluation Report (CAPER), and reports submitted to HUD.

Definitions

The following definitions are found in HUD's Fair Housing Planning Guide (FHPG). The FHPG serves as HUD's guidance on preparation of an AI for state and local entities receiving federal funds**.**

Fair Housing**:** Fair housing is a condition in which individuals of similar income levels in the same housing market having a like range of housing choice available to them regardless of age, race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.

Affirmatively Furthering Fair Housing (AFFH): HUD's requirement of recipients of federal funds to do the following:

- Conduct an analysis to identify impediments to fair housing choice within its jurisdiction.
- Take appropriate actions to overcome the effects of any impediments identified through the analysis.
- Maintain records reflecting the analysis and actions taken in this regard.

Equal Opportunity: Right guaranteed by both federal and many state laws against any discrimination in employment, education, housing or credit rights due to a person's race, color, sex (or sometimes sexual orientation), religion, national origin, age or handicap.

Impediments to fair housing choice:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices
- 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, religion, sex, disability, familial status, or nation origin.

Disparate Impact: A theory of liability that prohibits using a facially neutral practice that has an unjustified adverse impact on members of a protected class. A facially neutral practice is one that does not appear to be discriminatory on its face; rather it is one that is discriminatory in its application or effect.

The basic notion is that housing choice should not be restricted because of one's demographic characteristics, a number of which are defined in law. While this notion is simple, the causes creating barriers are complex and complicated, very difficult to

determine conclusively. At one end, it includes overt acts of discrimination by individuals against another. There are also more institutionalized practices that can undermine "fair housing" and "equal housing opportunity." These practices can occur in both the private housing market and governmental programs. Given the inherent difficulties in precisely measuring potential problems of the lack of "fair housing" and "equal housing opportunity," this report examines a number of direct and indirect indicators. The overall research design is to use available data and information along with some survey data to triangulate, to determine whether there are restrictive barriers and practices.

Protected Classes and Discriminatory Practices

Both federal and California fair housing laws establish protected classes and govern their treatment by a variety of housing professionals who provide services and are, therefore, parties to the transaction in regard to nearly every aspect of the purchase and rental of housing. The Fair Housing Act makes it unlawful to "refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person" because of their: [1]

- Race
- Color
- Religion
- National Origin
- Sex
- Familial Status (families with children under 18 or who are expecting or adopting a child)
- Disability (includes physical, mental and developmental disabilities)

In addition to federal statutes, there are a number of California State laws that have added the following protected classes:

- Age
- Ancestry
- Sexual Orientation
- Medical Condition
- Marital Status
- Arbitrary Characteristics
- Source of Income

Federal statutes, State statutes, and case law further define discriminatory practices or acts in housing. The most common practices fall into the following broadly defined categories:

[1] Title VIII of the Civil Rights Act of 1968, as amended (1988), 42 U.S.C. §§ 3601 – 3619, 3631.

- Different Terms & Conditions
- Refusal to Rent, Sell or Lend
- False Denial of Availability
- Intimidation and Coercion
- Interference With Rights
- Brokers' Services
- Financing
- Advertising or Discriminatory Statements
- New Construction Accessibility for Persons with a Disability
- Reasonable Modification for Persons with a Disability
- Reasonable Accommodation for Persons with a Disability

Modern housing discrimination tends not to be overt. Subtle forms includes differential treatment (e.g., steering to certain neighborhoods, housing developments, financial institutions) and responses (e.g., disproportionate screening out of applicants, differential access to types of mortgages). Because these practices are difficult to detect by individuals, relying on self-reporting, consequently, is very problematic in reviewing discrimination. Even when housing discrimination is suspected, many possible victims may be reluctant to pursue remedies, or do not have the time or resources. While it is important to look at formal complaints of housing discrimination, this is likely to be only the tip of the iceberg. The best way to determine if these discriminatory practices occur is through audit studies (sending in paired applications who only differ by a key demographic characteristics, such as race), and HUD funded audit studies have found widespread housing discrimination, certainly considerably more pervasive than indicated by housing complaints. Unfortunately, these types of studies are expensive and well beyond the scope and resources of the AI study.

The lack of "fair housing" can also be caused by institutionalized practices rather than just individual acts of discrimination. "Fair housing" should also include the notion of equal access to all geographic segments of the housing market. However, the market is fragmented along race and ethnic lines, which means that information (e.g. housing advertisement, language barriers) and access (e.g., through realtors) also is fragmented. Jurisdictions also create barriers through restrictive zoning and rejection of inclusionary practices. Determining the exact nature and magnitude of institutionalized practices is very time consuming and costly, and impossibly prohibitive for an AI study of 165 jurisdictions. What is feasible is some self-reporting by the jurisdictions, both about their own practices and possible barriers created by others sectors of the community.

Given the problems of detecting individual acts of discrimination and institutional barriers, the AI study also examines larger housing patterns and outcomes to determine if they indicate problems with "fair housing" and "equal housing opportunity". The most widely used measure is related to the degree of housing segregation along demographic lines. If segregation is non-existing or very marginal, then the results would not support an assertion that there are problems with "fair housing" and "equal

access." If segregation exists and significant, the result indicates that there may be a problem.

Of course, other factors could contribute the observed pattern. For example, if there is a systematic difference in income across racial groups, then a part of the observed segregation could be due to differences in ability to pay for housing in more affluent neighborhoods. It is possible to estimate how much of the segregation is due to income difference, but the findings usually find that there is substantial racial segregation after controlling for income. This is certainly the case for this AI study. But even the income component of segregation may be due to unfair barriers due to land-use and zoning practices that precludes the development of affordable housing in more affluent neighborhoods. The net result would be fewer opportunities for minorities to move into these areas. Racial and ethnic segregation could also be due to self-selection and group preferences. We see this most often in immigrant populations, where culture and language influence their housing choice. Nonetheless, most minorities prefer to live in integrated neighborhoods, and existing levels of housing segregation exceeds what would have been expected based solely on preference.

Practices by local government can also undermine "fair housing" and "equal housing opportunity". Historically, the placement of subsidized housing projects reinforced housing segregation. Those most dependent on assistance were more often than not housed in most segregated racial locations and most economic disadvantaged neighborhoods. Even with the move to individual housing choice, geographic opportunities are constrained because of limits on vouchers and certificates, and because of the voluntary aspect of landlord participation. While these realities are understandable, they nonetheless tend to reinforce segregation and fail to open up opportunities in historically restrictive areas.

We use a similar process to examine the programs under study in the 165 jurisdictions, focusing on two key questions. The first is whether protected groups have adequately access to the benefits. This requires defining the appropriate housing market (not just the individual jurisdiction but the larger housing market within which the jurisdiction operate) and the eligible population (households that qualify for assistance rather than all households). This can only be approximated because of data limitations. The basic test is whether the demographic distribution of those in the housing programs are roughly proportionate to the demographic distribution of the eligible household in the relevant housing market. There is a problem when a protected group (e.g., racial/ethnic minorities). The second question is where do assisted households reside relative to existing housing patterns. Ideally, the housing program would promote "equal housing opportunity" by opening up options and choices in areas where minorities have been excluded. On the other hand, if they are over represented in highly segregated areas with an existing over concentration of minorities, then the housing programs is reinforcing segregation.

When there are indicators of a lack of "fair housing" and "equal housing opportunity", other evidence can point to possible causes. One source is comprised of the

jurisdictions. Of course, this type of data is likely to have limitations. The responses are based subjective perceptions and a potential bias to not report the jurisdiction's own actions as being biased. Consequently, this type of information is likely to under-report the extent of the problem and would point to the most serious problems. Despite this limitation, the survey of jurisdictions is a concrete step in identifying potential problems and barriers.

No single piece of information in the AI study is conclusive. Instead, the disparate findings should be taken as a whole to assess whether "fair housing" and "equal housing opportunity" and whether governmental housing programs are operating in ways consistent with these principles. These programs cannot eliminate existing problems, but they should operate to attenuate existing ones.

Other Factors

Over the past several years, jurisdictions across the United States have become increasingly aware of their obligations under fair housing laws and federal and State housing planning documents to affirmatively further fairness and equal opportunity in housing. This comes after a series of landmark court cases and a report from the U.S. Government Accountability Office (GAO) that call for heightened scrutiny of local governments' efforts to undo residential segregation and for greater enforcement of fair housing laws.

In 2010, the GAO released its report "Housing and Community Grants: HUD Needs to Enhance Its Requirements and Oversight of Jurisdictions' Fair Housing Plans." The report analyzed a representative sample of 473 CDBG and HOME grantees from a total of 1,209 Fiscal Year 2009 program participants.[2] The GAO determined that "many grantees' AIs are outdated or otherwise out of conformance with guidance from HUD and thus there is limited assurance they serve as effective fair housing planning tools."[3] GAO suggested HUD have clearer submission deadlines, establish better methods to identify and address impediments, require signatures from top elected officials, and impose AI update requirements for HUD review. [4] In response, HUD restated its commitment to reenergize the Fair Housing Act's requirement to affirmatively further fair housing. Ron Simms, Deputy Secretary of HUD, stated the court's view was ". . . consistent with the president's desire to see a fully integrated society. Until now, we tended to lay dormant [on affirmatively furthering fair housing requirements]. This is historic, because we are going to hold people's feet to the fire."[5]

Fair housing issues in Westchester County, New York and Marin County, California demonstrate a strong need for compliance with federal fair housing laws and were instrumental in the increased attention on fair housing issues at the federal level.

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[2] U.S. Government Accountability Office (GAO), "Housing and Community Grants: HUD Needs to Enhance Its Requirements and Oversight of Jurisdictions' Fair Housing Plans," September 2010, page 3.
[3] Ibid, page 9
[4] Ibid, page 30-32
[5] The New York Times August 10, 2009, NY Region, Sam Roberts

In 2009, Westchester County entered into a $30 million settlement after the Anti-Discrimination Center (ADC) filed a lawsuit against the County. The lawsuit alleged Westchester County, one of the nation's wealthiest suburbs, failed to accurately report its non-compliance with fair housing mandates while applying for federal CDBG funds. The court ruled that the County misrepresented its efforts to desegregate communities when it applied for federal funds, and that it made little to no effort to deny being in non-compliance. [6]

As part of the settlement, and in addition to monetary reparations, the County is required to allocate housing in areas under-represented by African-Americans and Hispanics.7 And market these units to non-Hispanic Whites in Westchester County and New York City. In addition, the settlement also required the county to "promote, through the County Executive, legislation currently before the Board of Legislators to ban 'source of income' discrimination in housing and to incorporate that undertaking in the county's AI.

Non-compliance with fair housing, however, remains an issue for the County even after the settlement. On June 25, 2010, the county executive vetoed the county board of legislators' source of income legislation. A year later on July 13, 2011, HUD notified the county that its revised AI did not meet the requirements of the settlement because it did not include corrective actions specified in a May 13 HUD letter regarding "promotion of source of income legislation or plans to overcome exclusionary zoning practices." HUD therefore rejected the county's certification that it would affirmatively further fair housing, as well as the county's FY11 Annual Action Plan.

Consequently, as of May 1, 2011, HUD has withheld formula program funds such as CDBG and HOME. Most recently on May 3, 2012 the U.S. District Court of the Southern District of New York ruled that the county executive of Westchester County breached a settlement with the United States when he vetoed source of income legislation approved by the county board of legislators.[8]

The latest landmark case came in January 2011, when Marin County, CA signed a Voluntary Compliance Agreement (VCA) promising to improve its fair housing practices after the FHEO found that they were in "preliminary non-compliance" with several fair housing issues. Key issues included the County's failure to Affirmatively Further Fair Housing (AFFH) and its failure to conduct a meaningful AI. [9] As part of the VCA, Marin County was required to report annually its actions related to fair housing. Whereas the Westchester County, New York case focuses on residential segregation by race, Marin County also takes into account impediments to fair housing for persons of disabilities. Correspondence between HUD's Office of FHEO and the Marin County Community Development Agency indicates that the County is required to address specific concerns

[6] Roberts, Sam. 2009."Westchester Adds Housing to Desegregation Pact." August 10.
[7] United States District Court, Southern District of New York. Anti-discrimination Center of Metro New York, Inc. v. Westchester County, NY.
[8] National Low Income Housing Coalition, Memo to Members. Volume 17, Issue 8, May 4, 2012.
[9] National Low Income Housing Coalition, Memo to Members, Volume 17, January 4, 16 (2).

for persons with disabilities by providing data, a communications policy, and program and site accessibility.

Westchester and Marin County are examples of the continued need for federal oversight and enforcement of fair housing practices at the local level.

Scope of Analysis and Organization of the Report

The report is divided into four sections:

- State-level analysis of needs and resources to address fair housing issues
- State Program CDBG-Eligible Jurisdictional Analysis
- Model County Analysis
- Identified Impediments and Actions to overcome potential barriers

The State-level analysis of needs and resources to address fair housing issues provides an overview of demographic information analyzed at the State, regional and county levels including population growth, age and gender, racial and ethnic composition, nativity and poverty rates. In addition, household data is provided on number of housing units, household tenure, vacancy rates, and housing burden. Existing conditions, including depletion of resources available for affordable housing, projected loss of subsidized housing and patterns of lending and foreclosures are analyzed for impact on fair housing choice.

The State Program CDBG-Eligible Jurisdictional Analysis provides an evaluation of potential fair housing impediments for protected classes relative to allocation of State Program CDBG and HOME funds. Specifically, analysis identifies, on a jurisdictional basis, the following: 1) a disproportionate need exists based on income, ethnicity and poverty within State-CDBG eligible jurisdictions 2) identifies residential areas of over-representation for these groups and looks at State CDBG and HOME Program funded housing activities taking place in these jurisdictions as reported by grantees 3) analyzes beneficiary characteristics of households served by CDBG, HOME and other housing programs 4) details and analyzes of the results of over 100 CDBG grantee surveys and 5) includes a jurisdictional assessment on the current fair housing practices, including enforcement of fair housing laws, fair housing complaints filed and ultimate resolution to determine if these practices are contributing to over-representation.

The purpose of the Model County Analysis is to suggest additional jurisdictional level analysis which may be useful for more focused analysis of fair housing opportunities within individual jurisdictions. While data included in this Model County analysis may not be readily available in standardized format for all 165 State CDBG-eligible jurisdictions, this approach provides an opportunity to identify – at the local level – potential impediments to fair housing and use indicators identified within the Model County to provide insight on potential fair housing constraints at the local level which can be used in educating the State's CDBG-eligible entities and provide general recommendations for administration of the Department's State CDBG and HOME Programs to address potential impediments to fair housing and identify areas for further analysis where

appropriate and resources are available. The Department proposed this approach to address concerns voiced by the Stakeholder group in the Department's outreach efforts during the development of the scope of work and identifies indicators or trends common among HCD's pool of eligible applicants.

Based on the analysis provided in the sections detailed above, the AI identifies potential impediments to fair housing and proposes detailed actions to address identified barriers. HCD will begin implementing proposed actions immediately upon completion and approval of the AI and will report on the progress of implementation of each identified action in its Consolidated Annual Performance and Evaluation Report (CAPER) as submitted to HUD.

Overview of State CDBG and HOME Programs

There are several ways in which the State CDBG or HOME programs differ from a local city or county CDBG or HOME program. This section describes some of the general differences between State and local CDBG and HOME Programs, and the implications this has on development and implementation of the State's AI. Also discussed are some current and proposed program changes concerning issues related to the AI.

Geographic Considerations: The State CDBG and HOME Programs operate statewide in jurisdictions that do not receive a direct allocation of CDBG or HOME funds from HUD, either as an entitlement jurisdiction (Metropolitan City or Urban County),[10] or as a locality participating in an Urban County program. A jurisdiction is also ineligible for State HOME funds if it is participating in a HUD HOME consortium. Non-entitlement jurisdictions can decide once every three years whether they choose to participate in their local CDBG or HOME program, if there is one, or the State's program. The number of State CDBG and State HOME-eligible jurisdictions can vary from year to year depending on these local decisions; however, the State HOME program typically has around 225 eligible jurisdictions and CDBG typically has around 166 eligible jurisdictions, including cities and the unincorporated areas of counties, which are eligible to compete for programs or projects funded by the State share of federal funds.

The actual 165 jurisdictions that are subject to this AI are jurisdictions that were eligible to receive State CDBG funds in 2010 when data collection for the AI began. The AI does not include all State HOME-eligible jurisdictions because some State HOME eligible jurisdictions receive their own direct allocation of CDBG funds as entitlement jurisdictions, as discussed above, and as such these jurisdictions must prepare their own AI. Table 1-1 below lists the 165 State CDBG-eligible jurisdictions by county.

[10] Metropolitan cities are generally cities designated by HUD with populations of 50,000 or more. Urban Counties are generally counties designated by HUD with populations of 200,000 or more (excluding populations of entitlement cities).

Table 1-1
State CDBG-Eligible Jurisdictions by County

Alpine	Unincorporated Alpine County
Amador	Unincorporated Amador County
	Amador
	Ione
	Jackson
	Plymouth
	Sutter Creek
Butte	Unincorporated Butte County
	Biggs
	Gridley
	Oroville
Calaveras	Unincorporated Calaveras County
	Angels
Colusa	Unincorporated Colusa County
	Colusa
	Williams
Del Norte	Unincorporated Del Norte County
	Crescent City
El Dorado	Unincorporated El Dorado County
	Placerville
	South Lake Tahoe
Fresno	Firebaugh
	Huron
	Orange Cove
	Parlier
	San Joaquin
Glenn	Unincorporated Glenn County
	Orland
	Willows
Humboldt	Unincorporated Humboldt County
	Arcata
	Blue Lake
	Eureka
	Ferndale
	Fortuna
	Rio Dell
	Trinidad
Imperial	Unincorporated Imperial County
	Brawley
	Calexico
	Calipatria
	Holtville
	Imperial
	Westmorland
Inyo	Unincorporated Inyo County
	Bishop

Kern	Maricopa
	McFarland
	Taft
	Wasco
Kings	Unincorporated Kings County
	Avenal
	Corcoran
	Lemoore
Lake	Unincorporated Lake County
	Clearlake
	Lakeport
Lassen	Unincorporated Lassen County
	Susanville
Los Angeles	Artesia
	Avalon
	Hidden Hills
	Industry
	Palos Verdes Estates
Madera	Unincorporated Madera County
	Chowchilla
Mariposa	Unincorporated Lake County
Mendocino	Unincorporated Mendocino County
	Fort Bragg
	Point Arena
	Ukiah
	Willits
Merced	Unincorporated Merced County
	Atwater
	Dos Palos
	Gustine
	Livingston
	Los Banos
Modoc	Unincorporated Modoc County
	Alturas
Mono	Unincorporated Mono County
	Mammoth Lakes
Monterey	Unincorporated Monterey County
	Carmel-by-the-Sea
	Del Ray Oaks
	Gonzales
	Greenfield
	King
	Marina
	Pacific Grove
	Sand City
	Soledad

Napa	Unincorporated Napa County
	American Canyon
	Calistoga
	St. Helena
	Yountville
Nevada	Unincorporated Nevada County
	Grass Valley
	Nevada City
	Truckee
Orange	San Juan Capistrano
Placer	Unincorporated Orange County
	Auburn
	Colfax
	Lincoln
	Loomis
Plumas	Unincorporated Plumas County
	Portola
Riverside	Calimesa
	Coachella
	Indian Wells
	Rancho Mirage
San Benito	Unincorporated San Benito County
	Hollister
	San Juan Bautista
San Luis Obispo	Morro Bay
	Pismo Beach
Santa Barbara	Guadalupe
Santa Cruz	Unincorporated Santa Cruz County
	Anderson
	Shasta Lake
Sierra	Unincorporated Sierra County
	Loyalton
Siskiyou	Unincorporated Siskiyou County
	Dorris
	Dunsmuir
	Etna
	Fort Jones
	Montague
	Mount Shasta
	Tulelake
	Weed
	Yreka
Solano	Unincorporated Solano County
	Benicia
	Dixon
	Rio Vista
	Suisun

Stanislaus	Hughson
	Riverbank
Sutter	Unincorporated Sutter County
	Live Oak
Tehama	Unincorporated Tehama County
	Corning
	Red Bluff
	Tehama
Trinity	Unincorporated Trinity County
Tulare	Unincorporated Tulare County
	Dinuba
	Exeter
	Farmersville
	Lindsay
	Woodlake
Tuolumne	Unincorporated Tuolumne County
	Sonora
Yolo	Unincorporated Yolo County
	West Sacramento
	Winters
Yuba	Unincorporated Yuba County
	Marysville
	Wheatland

Some jurisdictions choose to participate in the State CDBG and HOME Programs because they can compete for a larger share of dollars than they could receive by participating in an Urban County program or HOME Consortia; nonetheless, once they become eligible to compete for and receive State CDBG or HOME funds, a jurisdiction's decision to apply for funds in any given year is completely voluntary. Typically, most jurisdictions choose not to apply every year[11]; therefore, the Department monitors the HOME and CDBG-funded activities of a jurisdiction at a particular point in time and does not have an ongoing relationship with every eligible jurisdiction covering the spectrum of housing activities that a jurisdiction could choose to undertake.

In addition, by virtue of their non-entitlement status, all State CDBG-eligible cities and unincorporated county areas are small communities located in rural or suburban areas.[12] Many State CDBG-eligible cities that are part of this AI have populations of less than 20,000 people, and several counties have populations of less than 150,000 people. Lack of resources to these areas makes it more difficult to implement CDBG and HOME activities. There are also data limitations for these smaller jurisdictions relative to that of larger jurisdictions. For example, U.S. Census and American Community Survey data

[11] See "Access to State CDBG and HOME Funding", Appendix XI for the Applied and Funded information for HOME funds for the 165 State CDBG-eligible jurisdictions that are the subject of this AI.
[12] Non-entitlement areas are generally cities with populations of less than 50,000 and counties with populations of less than 200,000.

limitations for smaller jurisdictions make it difficult to do a full analysis of minority concentration by race for these communities.[13]

Relevant State Authorities: In addition to federal statute and regulations for CDBG and HOME which entitlement jurisdictions are subject to, the State CDBG Program is also governed by State statue (California Health and Safety Code 50825-50834) and State regulation (Title 25, Division 1, Chapter 7, Subchapter 2, Sections 7050-7126). The State HOME Program is governed by State regulations (Title 25, Division 1, Chapter 7, Subchapter 17, Sections 8200-8220); hence making changes to the State programs may require changes to State statute or regulation which can take up to a year or more to put into place.

Eligible Activities: In order to be responsive to the different needs and priorities of jurisdictions statewide, the State HOME and CDBG Programs do not significantly limit the type of activities eligible under the programs, enabling individual jurisdictions to decide what activities best address local needs among the array of activities eligible under the federal rules. This is unlike many entitlement jurisdictions that chose to focus their HOME and CDBG dollars on a few specific activities. The State programs are composites of the locally determined needs of their eligible jurisdictions. Offering funds for multiple activities makes administering HOME and CDBG funds more complex than if the programs were to concentrate funding on one or two eligible activities in a subset of eligible cities, counties, or regions.

State HOME Program eligible activities and minimum percentage allocations by activity are as follows:

- Rental new construction or rehabilitation projects (55%)
- Homeowner new construction or rehabilitation projects (5%)
- First-time homebuyer acquisition with or without rehabilitation programs, first-time homebuyer infill new construction programs, owner-occupied rehabilitation programs, and tenant-based rental assistance programs (40%).

State CDBG Program eligible housing activities are as follows. A minimum of 51% of the available funding allocation is used for these activities[14]; individual activity percentages are based on application demand: [15]

Housing: Single Family and Multi-Family

- Acquisition
- Rehabilitation
- Combination: Acquisition and Rehabilitation
- Homeownership Assistance
- New Construction (replacement housing of last resort only)

[13] For example, small sample sizes of Blacks and Asians in some Census Tracts make it difficult to determine over or underrepresentation of those races compared to the county as a whole due to data suppression by the Census.

[14] After subtracting funds for State administration.

[15] CDBG eligible activities include housing, public facilities, public improvements, public services, and economic development activities. For purposes of this AI, the CDBG data collection and analysis focuses on housing activities and infrastructure in support of housing. For more information on all CDBG-eligible activities, see the CDBG NOFA at http://www.hcd.ca.gov/fa/cdbg/funds/CurrentNOFAs.html

Public Infrastructure In Support of New Housing Construction

- Acquisition
- Rehabilitation
- Installation

Note also that 1.25% of the CDBG allocation can be used for housing or infrastructure benefiting non-federally recognized Native American tribes, and 5% of the allocation can be used in Colonias, which are federally designated communities within 150 miles of the California-Mexico border. Funds are set-aside for these purposes and allocated based on demand. Funds that are not awarded under these set-asides roll into the allocation to be used for housing and other community development (non-economic development) activities.

For both CDBG and HOME, projects are activities where the site for the activity has been identified prior to applying for funds. Program-activities are activities without an identified site at the time of application, where funds are awarded to operate a particular type of activity on several different sites throughout the jurisdiction. For housing activities, these sites are found by the assisted households themselves once individual income-qualified households are identified over the expenditure period of the HOME or CDBG contract.[16] Offering funds for activities where the sites are previously identified by local jurisdictions or developers, as well as those where multiple sites are identified after the award of funds by the assisted households themselves, such as with a homeowner mortgage assistance or rehabilitation program, makes decreasing the minority concentration of assisted housing more challenging.

Alleviating minority concentration is also complicated by federal requirements for CDBG which mandate that 70% of all CDBG funds must be spent in areas where at least 51% of the population is low income (80% of the Area Median Income or below). In addition, as noted above, 5% of CDBG funds must be made available to Colonias,[17] and 1.5% must be made available to Native American Tribes.[18] It is also important to note that State CDBG funds for community development activities are used almost exclusively to benefit existing housing stock such as homeowner rehabilitation programs, or existing public infrastructure improvements, and not on activities which involve site selection for new construction. Long-term effectiveness in reducing minority concentration will be contingent on developing policies which accomplish the Department's or HUD's fair housing policy goals, and which are achievable by the vast majority of eligible cities and counties statewide and do not result in permanent exclusion of any community from accessing State HOME or CDBG funding because the population of the community is predominately minority.

[16] A typical program-activity expenditure period in a HOME or CDBG contract is currently 36 months.

[17] Colonias are assumed to be areas of minority concentration by virtue of their location within 150 miles of the U.S Mexico border and their age of establishment (pre-1991).

[18] Pursuant to federal CDBG requirements, tribes served with CDBG funds must be non-federally recognized. These tribes may be concentrated in various local areas.

Competitive Application Process

The State CDBG program has historically been oversubscribed. In the 2012 CDBG funding round, the applications received for housing and infrastructure funding are as follows:

Table 1-2
CDBG Funds Requested by Activity, 2012

Activity	Amount Requested	Amount Available to Award
Housing Assistance	$9.4 million/24 applications	$4.3 million
Housing Rehab: Single Family	$15.6 million/ 34 applications	$6.9 million
Housing Rehab: Multi-Family	$4.9 million/7 applications	$2.2 million
Public Infrastructure (PI) and PI in Support of Housing New Construction	$37.7 million/ 36 applications	$16.6 million
Total	$67.6 million/101 applications[19]	$30 million

The 2012 CDBG NOFA represents a restructuring of the State CDBG Program's method of distribution. As in the past, housing and infrastructure activities are being evaluated on community need, program/project readiness, and applicant capability rating factors. However, new scoring criteria have been implemented to level the competitive field in applying for awards, including scoring like-activities against like-activities, and making the evaluation of Need activity-specific. All applications must meet eligibility threshold criteria, including having a locally adopted housing element.

For additional detail on all CDBG application rating factors and the allocation of points, see the current CDBG NOFA and the application for the specific CDBG activity. These documents can be found at: http://www.hcd.ca.gov/fa/cdbg/funds/CurrentNOFAs.html. Like CDBG, the State HOME program has historically had far larger demand than it has funds available. In 2011, oversubscription was as follows:

Table 1-3
HOME Funds Requested by Activity, 2012

Activity	Amount Requested	Amount Funded
Rental Projects	$156 million/41 applications	$18.6 million/5 applications
Programs	$28 million/47 applications	$16 million/26 applications
FTHB Projects	$4 million /3 applications	$2.1 million/1 application
Total	$188 million/91 applications[20]	$36.7 million/32 applications

Given the size of the program and the demand for funds, it is necessary for HOME to act with caution before making major changes to its application rating criteria or other program requirements, as these changes impact multiple cities and counties and may affect whether projects, for which planning has been underway for several years, rank

[19] from 98 of 167 State CDBG-eligible jurisdictions for 2012
[20] Includes both State CDBG-eligible jurisdictions and CDBG entitlement jurisdictions that are eligible for State HOME funds because they do not receive HOME funds through a local allocation.

receive HOME funds. Rental and homebuyer projects are evaluated based on Applicant Capability, Community Need, Financial Feasibility and Project Readiness application rating factors. HOME funds for program-activity applications (activities without sites at the time of application) are evaluated based on Applicant Capability, Community Need, and Financial Feasibility rating factors. All HOME applications receive rating points for having a Department-approved housing element and for meeting specified Program State Objectives. In addition, entitlement jurisdictions that authorize their HOME formula allocation to go to the State HOME Program receive additional points on all of their HOME applications.[21]

In recent years, HOME has been developing and testing new State Objective rating factors designed to promote greater geographic diversity in the award of funds.[22] In 2012, with the advent of the AI minority concentration analysis, HOME is developing a mechanism for awarding points to projects located in census tracts that are not minority concentrated compared to the county as a whole. In addition, HOME is proposing changes to its State regulations which would increase the total number of points available for meeting State Objective rating factors, and decrease the total number of points available for Community Need. Increasing points for State Objectives will enable HOME to make points available for new factors such as the minority concentration rating factor, without diminishing points available for meeting other State Objectives. Decreasing the number of points available for Community Need should foster a greater geographic distribution of HOME funds.[23] Additional points may also be offered to applicants that did not rank high enough in the previous two funding rounds. This is another means for promoting geographic diversity.

For additional detail on all HOME application rating factors and the allocation of points, see the current HOME NOFA and the application for the specific HOME activity. These documents can be found at http://www.hcd.ca.gov/fa/home/2010NOFA.html.

Affirmative Marketing: Currently, pursuant to federal HOME requirements, projects of five or more units must prepare and update affirmative fair housing marketing plans[24]. The plans are prepared using HUD form 935.2A. The purpose of the affirmative marketing plan is to analyze which racial and other protected groups are least likely to apply based on the demographics of the county compared to the project's census tract (for new projects), or the project's current residents and applicant waiting list (for existing projects). The affirmative marketing plans should also detail the mechanisms

[21] As of the 2011 HOME NOFA, there are currently three HOME entitlement jurisdictions that qualify for these points; the cities of Gardenia, Torrance and Lancaster.

[22] In 2009 and 2010, points were award to the highest ranked rental and first-time homebuyer project in every county in an attempt to ensure that as many project applications in different parts of the State received funding. In 2011 points were awarded based on the number of affordable rental housing projects for the same population-type located in the Census Tract (for projects in the unincorporated county), or located within the city limits (for projects located within cities). The goal of this State Objective was to award more points for applicants where there were fewer affordable housing projects.

[23] Most Community Need factors are Census data driven. Due to the number of points currently allocated for Community Need, and the fact that this data is fairly constant and does not change, Community Need tends to dictate who ranks high enough to be funded, and contributes to a geographic concentration of HOME funds.

[24] See 24 C.F.R. 92.351.

used to outreach to these underserved populations, and discuss a project sponsor's fair housing training plans.

Currently, affirmative marketing requirements do not apply to projects of less than five units; however proposed changes to the federal HOME regulations would require that a jurisdiction's affirmative marketing analysis be done for multi-site activities, such as tenant-based rental assistance, and homebuyer mortgage assistance programs.[25] The State CDBG program may also implement similar procedures to assist local jurisdictions in understanding what protected groups are applying for and utilizing their funds, and what groups are being underserved.

Because HOME and CDBG operate in predominately rural communities, the market area from which to attract underserved populations is smaller; consequently, the standard normally applied by HUD to determine whether a particular group is over or under-represented in a census tract(s), or by an existing project or program-activity, may have to be adjusted.[26]

For more information on actions to be taken to overcome identified impediments to fair housing. See the AI Recommendations chapter, available following the conclusion of the AI public comment period.

Description of Geographic Regions used in Analysis

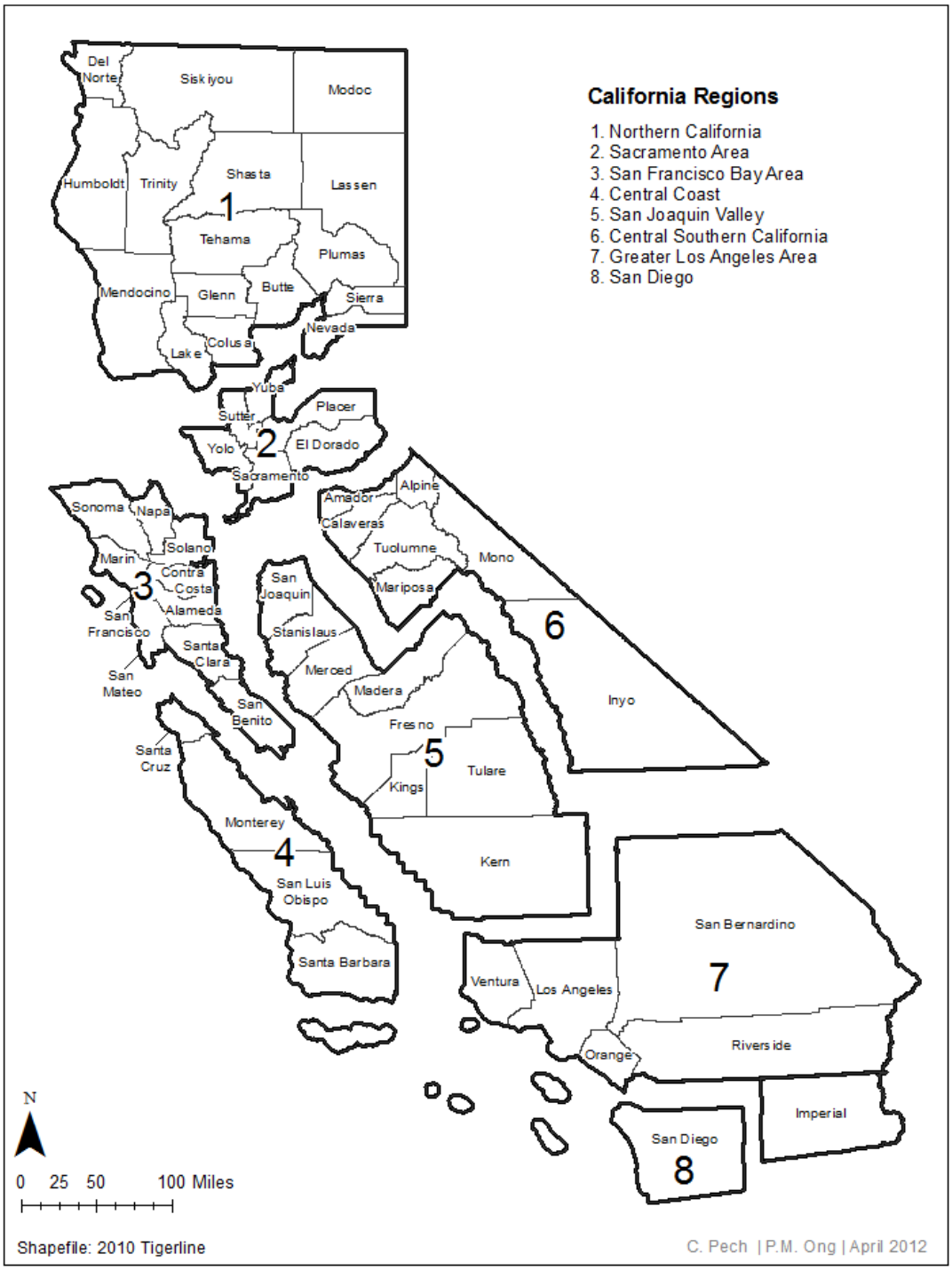
For the purposes of the AI, specifically the socio-economic context provided in the detailed demographic information of the State and its regions in Chapter 2 of this report, data analyzed for 8 regions – the Greater Los Angeles, San Francisco Bay area, Sacramento, San Joaquin Valley (also referred to as the Central Valley), San Diego County, Central Coast, Northern California and Central Southern California. The counties located within each region are detailed in the map below.

The Table below provides information on State CDBG-Eligible Jurisdictions - 166 of the State's 540 jurisdictions. Most of these jurisdictions are located in rural parts of California, primarily in the Sacramento, San Joaquin Valley, Northern California and Central Southern California regions. Table 1-1 provides information, by region, of the number of State CDBG-Eligible jurisdictions within each county and the number of eligible jurisdictions within the region compared to the total number.

[25] Currently, jurisdictions that receive these funds must market the availability of this assistance community wide, with no analysis of underserved groups required prior to development of the activity marketing plan.

[26] Currently the State HOME Program is using a 10% standard to determine over-or under-representation, but some groups are less than 10% of the overall county population, meaning that a smaller percentage basis of comparison will need to be utilized in these instances.

Figure 1-4


California Regions
1. Northern California
2. Sacramento Area
3. San Francisco Bay Area
4. Central Coast
5. San Joaquin Valley
6. Central Southern California
7. Greater Los Angeles Area
8. San Diego
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Nevada
Colusa
Lake
Yuba
Sutter
Placer
Yolo
El Dorado
Sacramento
Sonoma
Napa
Solano
Marin
Contra Costa
San Francisco
Alameda
San Mateo
Santa Clara
San Joaquin
Stanislaus
Merced
Madera
San Benito
Santa Cruz
Fresno
Kings
Tulare
Monterey
Kern
San Luis Obispo
Santa Barbara
Amador
Alpine
Calaveras
Tuolumne
Mono
Mariposa
Inyo
San Bernardino
Ventura
Los Angeles
Orange
Riverside
Imperial
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Shapefile: 2010 Tigerline
C. Pech | P.M. Ong | April 2012

Table 1-5
Number of State CDBG-Eligible Jurisdictions by Region
(* indicates unincorporated county is an eligible entity)

Region	Counties in Region	# of State CDBG-Eligible Jurisdictions	Total # State CDBG-Eligible Jurisdictions (Total in Region)	Percentage of State-CDBG Eligible Jurisdictions within Region
Greater Los Angeles Area	Imperial	7*	18 (195)	9%
	Los Angeles	6		
	Orange	1		
	Riverside	4		
	San Bernardino	0		
	Ventura	0		
San Francisco Bay Area	Alameda	0	13 (112)	12%
	Contra Costa	0		
	Marin	0		
	Napa	5*		
	Santa Clara	0		
	San Benito	3*		
	San Francisco	0		
	San Mateo	0		
	Solano	5*		
	Sonoma	0		
Sacramento	El Dorado	3*	16 (29)	55%
	Placer	5*		
	Sacramento	0		
	Sutter	2*		
	Yolo	3*		
	Yuba	3*		
San Joaquin Valley	Fresno	5	29 (70)	41%
	Kern	4		
	Kings	4*		
	Madera	2*		
	Merced	6*		
	Stanislaus	2		
	San Joaquin	0		
	Tulare	6*		
San Diego County	San Diego	0	0 (19)	0
Central Coast	Monterey	10*	16 (35)	46%
	San Luis Obispo	2		
	Santa Barbara	1		
	Santa Cruz	3*		

Region	Counties in Region	# of State CDBG-Eligible Jurisdictions	Total # State CDBG-Eligible Jurisdictions (Total in Region)	Percentage of State-CDBG Eligible Jurisdictions within Region
Northern California	Butte	4*	58 (63)	92%
	Colusa	3*		
	Del Norte	2*		
	Glenn	3*		
	Humboldt	8*		
	Lake	3*		
	Lassen	2*		
	Mendocino	5*		
	Modoc	2*		
	Nevada	4*		
	Plumas	2*		
	Shasta	3*		
	Sierra	2*		
	Siskiyou	10*		
	Tehama	4*		
	Trinity	1*		
Central Southern California	Alpine	1*	16 (16)	100%
	Amador	6*		
	Calaveras	2*		
	Inyo	2*		
	Mariposa	1*		
	Mono	2*		
	Tuolumne	2*		
		California Total	166 (540)	31%

Data and Methodology

The following data sources were used to complete this AI. Sources of specific information are identified in the text, tables and figures.

- California Department of Fair Employment & Housing
- California Department of Department of Finance
- California Housing Partnership Corporation
- Home Mortgage Disclosure Act data
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Census Bureau, 2000 and 2010 Census data
- U.S. Census Bureau, 2005-2009 American Community Survey data

The data used throughout the AI represents the most current information available at the time the report was prepared.

The update of the AI incorporates development and testing of new methodologies for completion of the analysis of disproportionate need and analysis of minority and lower-income concentration of completed CDBG and HOME funded projects within State CDBG-eligible jurisdictions (chapters 8-11). There are numerous limitations to such analysis for the universe of predominantly rural or smaller suburban jurisdictions that are eligible entities for these State programs, compared to what may be relevant or possible for entitlement jurisdictions. In particular, there is not a body of literature establishing the incidence or characteristics of racial residential segregation for rural areas, they are characterized by typical data limitation and issue of "small area data" issues, including but not limited to the absence of Census income by race. This directly affected the process of developing appropriate methodologies and determining over/under representation in the affected Census tracts by race and lower-income level. This lack of data required researchers at UCLA and HCD to develop alternative estimates using a combination of datasets, where available, including federal poverty level data, HUD income limit data and decennial Census or ACS race and ethnicity data. It should also be noted that many of the counties have minority majorities (see page 2-15).

Limitations of Analysis

HUD's FHPG requires "states ensure that State-funded jurisdictions comply with their certifications to affirmatively further fair housing."[27] To do this, States should:

- Require state funded jurisdictions to take actions that promote fair housing choice at the local level and that have measurable results

- Provide guidance and technical assistance to State-funded jurisdictions including fair housing training and education for citizens as well as ensuring that fair housing complaints are quickly addressed. [28]

The Department is committed to identifying meaningful local actions to address identified impediments through the AI, upon which the Department can report progress through the Consolidated Annual Performance Evaluation Report (CAPER). Development of the scope of work for the State's AI update focused on what methods the Department may employ, given its limited statutory authority to review, evaluate, and impose specific land-use requirements on localities.[29] Although expressly required for entitlement jurisdictions, in non-entitlement State administered programs, participation is voluntary and the State lacks the authority to in affect impose specific

[27] HUD, Fair Housing Planning Guide, Page 3-4.
[28] HUD, Fair Housing Planning Guide, Page 3-5
[29] See Generally United States Department of Housing and Urban Development "Fair Housing Planning Guide" (1996) at pgs. iii, 3-3, 3-5, 3-6 through 3-7, and 3-22 (discussing, among other things (1) the distinctly broad "State-Level" scope of State AI's, (2) the express discretion of states to not require local [non-entitlement] State-funded jurisdictions to submit an AI where not [legally or politically appropriate], and (3) distinguishing the roles and applications of FHL at the State level versus [local land-use] Jurisdictional level {also including contrasting roles when compared to entitlement jurisdictions}.

actions or requirements in individual jurisdictions except as a pre-requisite or condition of funding.[30]

Actions are not required, pursuant to the FHPG, to be specific to individual jurisdictions. Therefore, identification of impediments and actions to address them will be the result of indicators and trends identified through the analysis of data collected at the local level for the 166 State CDBG-eligible jurisdictions.

The AI was written for the State of California for the purpose outlined in this introduction. This AI therefore identifies impediments and makes recommendations based on information gathered from data research from a variety of sources and survey responses with representatives of local jurisdictions and fair housing advocacy organizations. This is not, however, a comprehensive planning document, nor does it offer legal advice. Some of the impediments identified will require further consideration the staff at the Department in order to provide appropriate recommendations. The writers assume that information supplied by other individuals or sources as contained in this AI is accurate.

Summary of the AI Development Process

In the process of preparing the AI, UCLA researchers and HCD staff consulted with several governmental agencies and community organizations to gain insight into the nature and extent of housing and housing-related discrimination in the State. Input and data were actively solicited from State and Federal Governmental agencies, local government housing and planning department staff, affordable housing developers and housing advocates.

In addition, HCD worked with a group of stakeholders from the outset of the AI development process. Several meetings were held with HCD staff and members of the Advocate Stakeholder group (listing of participants in the Stakeholder group are detailed below in Acknowledgements). These meetings focused on the development of the scope of analysis and discussions related to the development of definitions and data standards for analysis, available resources and the use and effectiveness of the end product.

HCD is grateful to the members of the Stakeholder group for the collaboration and expertise in fair housing issues and is committed to on-going coordination with the stakeholder group during both the public comment period on the draft document and in the implementation of actions to address identified impediments.

[30] U.S. ex rel. Anti-Discrimination Center of Metro New York, Inc. v. Westchester County, N.Y. (S.D.N.Y. 2009) 668 F.Supp.2d 548, 550 (discussing a local-level "Entitlement" jurisdictions' AI requirements and its false certifications related thereto -- explaining the statutorily distinct local-level jurisdiction AI and AFFH requirements -- and the Defendant's related failure to show any evidence of complying therewith, despite Defendant's readily apparent (legal and actual) ability to engage in the local level studies and efforts -- with the court also noting how the Defendant had "jurisdiction" to engage in said efforts and/or could obligate its [mandated] recipients [i.e., which is not true of non-entitlement jurisdictions where participation is voluntary]

Public Review and Comment

The draft AI was available for public comment from all stakeholders and interested parties for a 60-day period, June 15 through August 15, 2012. Three in-person public hearings were held at various locations throughout the State as noted below to allow the public to respond, comment or ask questions in a public forum. Notification of the public comment period and public hearing dates and locations were posted on the Department's website and emailed to State-CDBG and HOME eligible program contacts and interested parties. Notices were also be published in newspapers of record to notify the public of the document development process, timelines, and participation options. A copy of the public notices as well as the public hearing agenda are included in the Appendices.

Location	Date/Time	Address
Visalia (Tulare County)	Tuesday July 10, 2012	Self-Help Enterprises 8445 West Elowin Court Visalia, CA 93291
Holtville (Imperial County)	Thursday July 19, 2012	City of Holtville Civic Center 121 West 5th Street Holtville, CA 92250
Sacramento (Sacramento County)	Thursday August 2, 2012	Department of Housing and Community Development Division of Financial Assistance 1800 3rd Street, Room 183 Sacramento, CA

The Department received comments from the following organizations:

Listing of Commenting Organizations
Law Foundation of Silicon Valley*
California Coalition for Rural Housing
Housing Rights Center
Many Mansions
Self-Help Enterprises
Riverside County, Planning Department
County of Tuolumne, Community Resources Agency
City of Gardena
City of Orland
County of Imperial
City of Avenal
Adams-Ashby Consulting
Sacramento Mutual Housing Association

** Co-signers include: Public Interest Law Firm, Fair Housing Law Project, Western Center on Law and Poverty, California Rural Legal Assistance, Legal Aid Foundation of Los Angeles County, Public Counsel, Public Interest Law Project/California Affordable Housing Law Project, Housing Equity Law Project, Bet Tzedek*

The Department considered all comments and views of the public, advocates and local governments received in writing, by fax and email. A summary of all comments received and the Department's responses are included in the Appendices.

Acknowledgements

HCD entered into Interagency Agreement No. 10-3-001 with the University of California, Los Angeles, Lewis Center to conduct analyses and prepare this report. The contents, claims, and findings of this report are the sole responsibility of the authors, and do not necessarily represent the opinions of UCLA or its administration. The authors are not liable for misinterpretations of the provided information or policy failures based on analyses provided in this report.

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Additionally, HCD and UCLA staff coordinated with the following individuals and entities in drafting of this report:

John D. Trasvina, U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, Washington, D.C.

Chuck Hauptman, Anne Quesada and Jeff Jackson, U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, Region IX, San Francisco.

Dr. Raphael Bostic, Patrick J. Pontius , Lydia B. Taghavi, David E. Chase, Meena Bava, and Robert A. Collinson, U.S. Department of Housing and Urban Development, Office of Policy, Development and Research, Washington D.C.

Karen Gilbert and Beth Rosen-Prinz, California Department of Fair Employment and Housing, Sacramento

Ramon Velez, California Department of General Services, Sacramento

Marie Emery, Bob Anderson, Stephen Nnodim, United States Rural Development

Mónica M. Ramírez, U.S. Department of Justice, Civil Rights Division

Paul Collins and Mark Bartson, California Department of Public Health, Sacramento

Matt Schwartz and Marilyn Wacks, California Housing Partnership Corporation, Sacramento

HCD and Advocate AI Stakeholder Group (the individuals listed below participated in at least one of the Stakeholder Group meetings):

- Michael Allen, Relman, Dane and Colfax, PLLC
- Denise McGranahan, Legal Aid Foundation of Los Angeles
- Nanveet Grewel, National Housing Law Project
- Stephanie Haffner, Neighborhood Legal Services LA County
- Shashi Hanuman, Public Counsel
- Ilene Jabobs, California Rural Legal Assistance
- Michelle Kezirian, Bet Tzedek
- Andrea Luquetta, Western Center on Law & Poverty
- Lynn Martinez, Legal Services of Northern California
- Eileen Mccarthy, California Rural Legal Assistance
- Christine Minnehan, Western Center on Law & Poverty
- Melissa Morris, Law Foundation of Silicon Valley
- Mary Prem, Housing Equity Law Project
- Mike Rawson, Public Interest Law Project
- Mona Tawatao from Legal Services of northern California
- Shirley Sanematsu, Neighborhood Legal Services LA County

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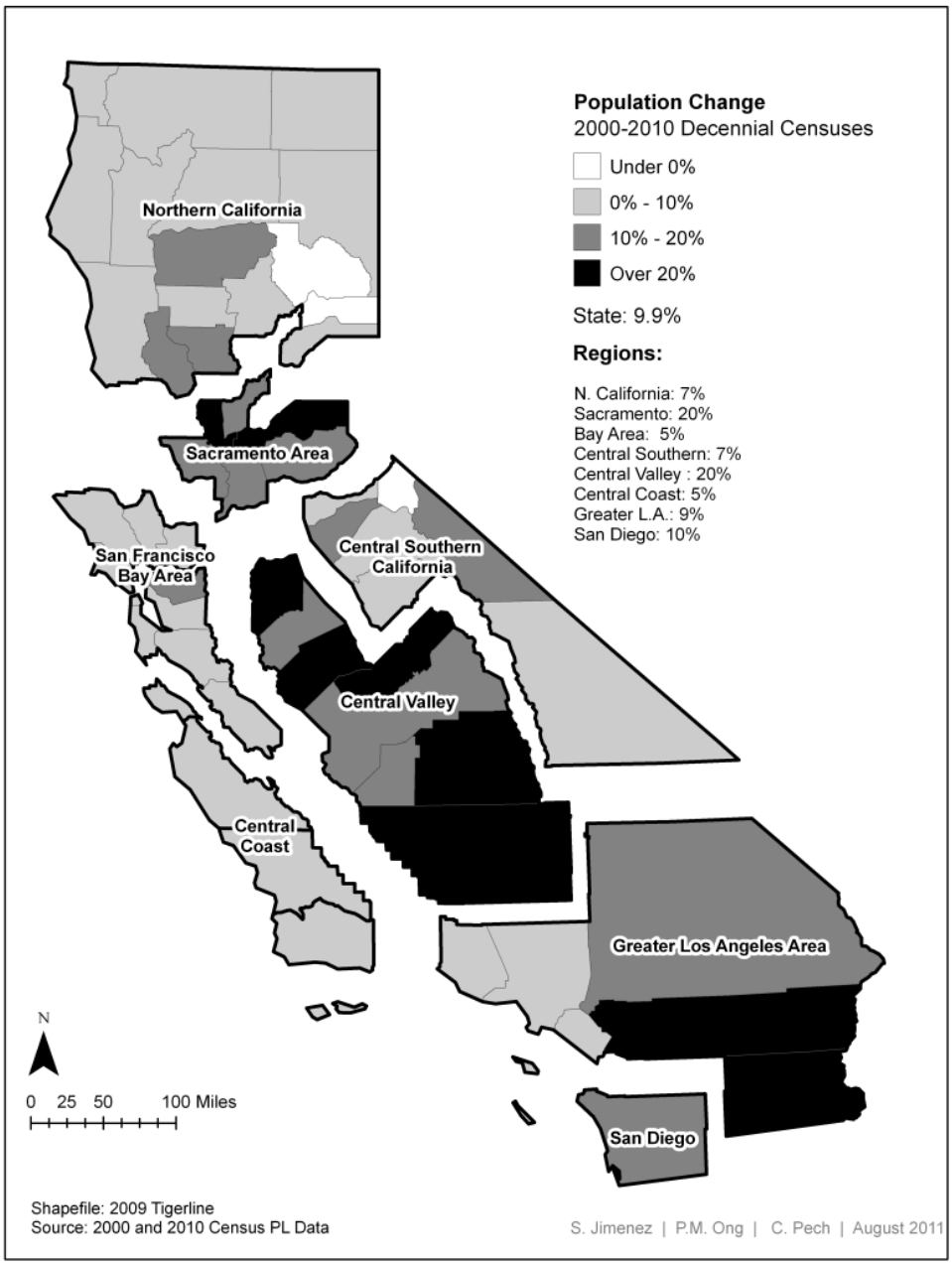
Statewide, Regional and County Analysis

2

Population and Projected Growth

California's population experienced substantial growth in the past decade between 2000 and 2010, increasing by more than 3.3 million to a total population of 37,253,956.

Figure 2-1



Two regions experienced a higher growth rate than the State (9.9%) between the 2000 and 2010 Census: the San Joaquin Valley (20.25%) and the Sacramento region (19.63%). All counties within these two regions had growth rates greater than the State average of 9.9%.

Table 2-2
Population Change, 2000 to 2010 Census

	Total 2000 Census	Total 2010 Census	Percent Change	Difference
Greater Los Angeles Area	16,516,006	18,051,534	9.3%	1,535,528
San Francisco Bay Area	6,836,994	7,206,008	5.4%	369,014
Sacramento	1,936,006	2,316,019	19.6%	380,013
San Joaquin Valley	3,302,792	3,971,659	20.3%	668,867
San Diego County/MSA	2,813,833	3,095,313	10.0%	281,480
Central Coast	1,303,392	1,370,971	5.2%	67,579
Northern California	983,334	1,051,244	6.9%	67,910
Central Southern California	179,291	191,208	6.7%	11,917
California	33,871,648	37,253,956	9.9%	3,382,308

Source: 2000 Census, SF1, Tables P3 and P4; 2010 U.S. Census Bureau; Tables P1, P2

The two counties with the highest growth rates in the State were Riverside (41.7%) and Placer (40.2%). The following counties had growth rates greater than 20%: Kern (26.9%), Madera (22.5%), El Centro (22.6%), San Joaquin (21.6%), Merced (21.5%), Tulare (20.2%), and Sutter (20.0%). Only three counties had decreases in population: Sierra (-8.7%), Plumas (-3.9%) and Alpine (-2.7%).

For racial categories, the "Asian Alone' population experienced the largest growth from over 3.7 million in 2000 to nearly 4.9 million in 2010 (a 31% increase). Persons who identified as 'Native Hawaiian and Pacific Islander Alone' experienced the second largest increase from nearly 117,000 in 2000 to over 144,000 in 2010 (a 23% increase).

The 'Hispanic or Latinos' ethnic group population grew from nearly 11 million in 2000 to more than 14 million in 2010 (a 28% increase).[1] The 'Non-Hispanic White' population decreased by 5% in 2010 from about 15.8 million to 15 million while the total minority population grew by 23% between 2000 and 2010 from over 18 million to 22 million.[2]

[1] Persons who self-identify as 'Hispanic or Latino' may be of any race.
[2] Total minorities includes 'Hispanics or Latinos' and 'All other Non-Hispanics'

Table 2-3
State and Regional Total Population and Minority Population Growth 2000-2010

	Total Population Change 2000-2010		Minority Population Change 2000-2010	
	Percent Change	Growth	Percent Change	Growth
Greater Los Angeles Area	9%	1,535,528	19%	1,923,109
San Francisco Bay Area	5%	369,014	21%	731,674
Sacramento	20%	380,013	46%	323,836
San Joaquin Valley	20%	668,867	41%	735,840
San Diego County	10%	281,480	26%	330,266
Central Coast	5%	67,579	22%	124,361
Northern California	7%	67,910	34%	64,236
Central Southern California	7%	11,917	32%	9,523
California	10%	3,382,308	23%	4,242,845

Source: 2000 and 2010 Public Law (PL) 94-171 redistricting data

Table 2-4
Statewide Population and Minority Population Growth 2000-2010

Race and Ethnicity	2000 Census Population	2010 Census Population	Percent Change	Difference
Hispanic or Latino Origin				
Total Population	33,871,648	37,253,956	10.0%	3,382,308
Hispanic or Latino origin	10,966,556	14,013,719	27.8%	3,047,163
Not Hispanic or Latino	22,905,092	23,240,237	1.5%	335,145
Race				
Total Population	33,871,648	37,253,956	10.0%	3,382,308
One race	32,444,002	35,408,572	9.1%	2,964,570
White	20,170,059	21,423,934	6.2%	1,253,875
Black or African American	2,263,882	2,299,072	1.6%	35,190
American Indian and Alaska Native	333,346	362,801	8.8%	29,455
Asian	3,697,513	4,861,007	31.5%	1,163,494
Native Hawaiian and Other Pacific Islander	116,961	144,386	23.4%	27,425
Some other race	5,862,241	6,317,372	7.8%	455,131
Two or more races	1,607,646	1,815,384	12.9%	207,738
Minorities				
Total Population	33,871,648	37,253,956	10.0%	3,382,308
Non-Hispanic White	15,816,790	14,956,253	-5.4%	-860,537
Total Minorities	18,054,858	22,297,703	23.5%	4,242,845

Source: 2000 and 2010 Public Law (PL) 94-171 redistricting data

The State's population is expected to continue to grow at a rate of approximately 10% on an average annual basis, increasing by approximately 340,000 individuals each year. If present trends continue, California's population will likely exceed 44.5 million by 2030.[3]

The greatest increases in population growth are expected to be for individuals over 65 years of age. As of Census 2010, seniors (those 65 or older) represented 11.4 % (4.2 million) of California's total population. This segment of the population is projected to account for more than 18.8% of the State's population, nearly doubling the size of the senior population (8,832,458) by 2030.

Table 2-5
Projected Population – 2020 and 2030

	2010 Census (actual count)	% of total population	2020 (projected)	% of projected population	2030 (projected)	% of projected population
Under 19	10,452,042	28.1%	10,277,797	25.2%	10,864,877	24.4%
20 to 24	2,765,949	7.4%	2,831,493	6.9%	2,883,222	6.5%
25 to 34	5,317,877	14.3%	6,135,722	15.0%	6,114,466	13.7%
35 to 44	5,182,710	13.9%	5,365,798	13.2%	6,224,555	13.9%
45 to 54	5,252,371	14.1%	5,051,095	12.4%	5,253,470	11.8%
55 to 64	4,036,493	10.8%	5,005,486	12.3%	4,851,709	10.9%
Over 65	4,246,514	11.4%	6,150,448	15.1%	8,382,458	18.8%
Total	37,253,956	100.0%	40,817,839	100.0%	44,574,756	100.0%

Source: 2010 Census Demographic Profile-1 and California Department of Finance, Interim Projections for California and Counties: July 1, 2015 to 2050 in 5-year Increments, May 2012

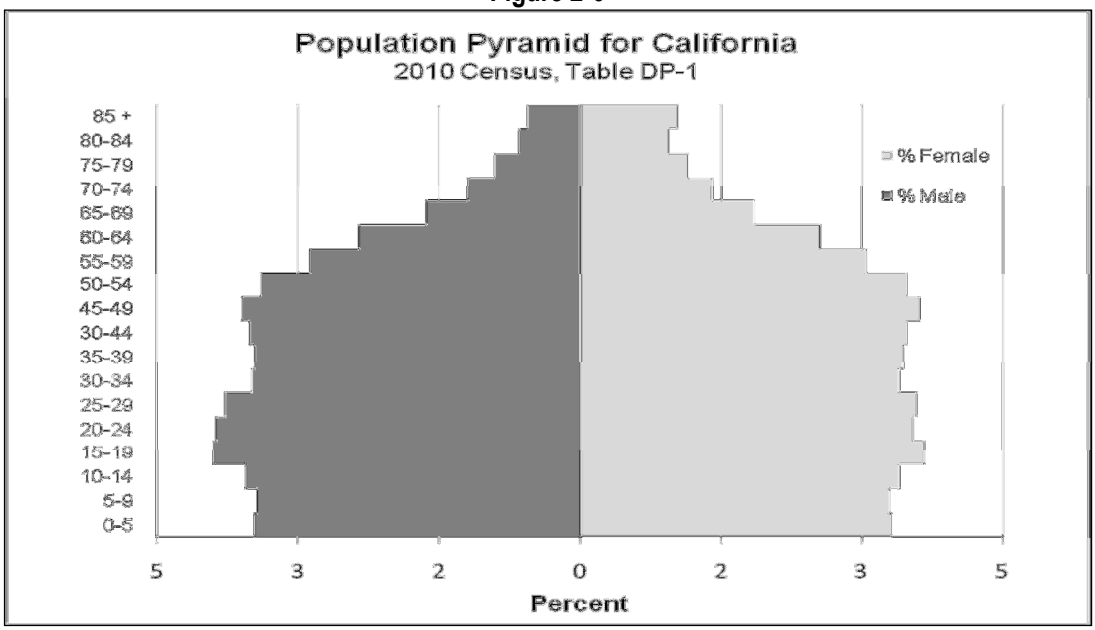
Age and Gender Demographics

In 2010, females made up a slightly higher proportion of the State's total population of over 37 million – 50.3%, compared to 49.7% males. Of the total population, 75% were adults 18 and older. The composition trends for the adult population is similar - 50.8% females compared to 49.2% men.

The elderly population has a more pronounced female representation with women making up 56.5% of the elderly compared to 43.5% for men. This difference is due to the longer life expectancy for women, which can be seen in the population pyramid below.

[3] California Department of Finance, Interim Projections for California and Counties: July 1, 2015 to 2050 in 5-year Increments, May 2012.

Figure 2-6



Most areas in California had similar gender and age compositions as the State. However, as highlighted below, there are regions that diverged from the State pattern (note: information on composition of regions by county is included in the Statistical Appendix):

- Several regions have a higher percentage of males than females in total population. This generally reflects the presence of special populations such as farmworkers, military or prisons.
- Central Southern California, Central Coast, Northern California and the San Joaquin Valley have more adult males than females. These regions include the State's primary farmworker populations and with the exception of the San Joaquin Valley, include the least populous regions of the State.
- All regions of the State except for the Greater Los Angeles and San Joaquin Valley regions have higher proportions of populations 65 and older than the statewide 11.4%.

DATA HIGHLIGHTS

- As of 2010 Census figures, California was home to over 37.2 million people.
- The Greater Los Angeles and San Francisco Bay Area regions are the most populous regions of the State with a total population of25.2 million, or 67.8% of the total population.
- Central Southern California and Northern California are the least populous regions of the State accounting only for 3.3% of the State's total population.

Table 2-7
Population by Gender and Age by Region

	Total Population			18 And Over			65 and Over		
	Total	% Male	% Female	Total	% Male	% Female	Total	% Male	% Female
Greater Los Angeles Area	18,051,534	49.5%	50.5%	13,434,958	48.9%	51.1%	1,969,771	43.2%	56.8%
San Francisco Bay Area	7,206,008	49.6%	50.4%	5,600,269	49.1%	50.9%	883,589	43.3%	56.7%
Sacramento	2,316,019	49.1%	50.9%	1,733,973	48.4%	51.6%	277,653	43.4%	56.6%
San Joaquin Valley	3,971,659	50.4%	49.6%	2,781,970	50.1%	49.9%	389,901	44.1%	55.9%
San Diego County/MSA	3,095,313	50.2%	49.8%	2,371,145	49.9%	50.1%	351,425	43.4%	56.6%
Central Coast	1,370,971	50.7%	49.3%	1,055,652	50.5%	49.5%	169,000	43.9%	56.1%
Northern California	1,051,244	50.4%	49.6%	825,136	50.1%	49.9%	167,552	45.7%	54.3%
Central Southern California	191,208	52.1%	47.9%	155,813	52.3%	47.7%	37,623	48.2%	51.8%
California Statewide	37,253,956	49.7%	50.3%	27,958,916	49.2%	50.8%	4,246,514	43.5%	56.5%

Source: 2010 Census Demographic Profile Table 1

Racial and Ethnic Composition

Population growth increments and rates vary widely by race and ethnicity. Race and ethnicity are considered separate and distinct identities, with Hispanic or Latino origin separate from race. Thus, in addition to race or races, the population is also categorized by membership in one of two ethnicities, 'Hispanic or Latino' and 'Not Hispanic or Latino'. 'Hispanic or Latino' is defined by the Census as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin regardless of race. Hispanic origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person's representing parents or ancestors before their arrival in the United States.

Of the State's total population, nearly 15 million or 40% are 'Non-Hispanic Whites' and approximately 14 million or 38% are 'Hispanics or Latinos'. The two largest racial groups of the State's 37.3 million people were persons who identified themselves as 'White Alone' (over 21.5 million or 58%) and 'Other Race Alone' (over 6.3 million or 17%). The 'White Alone' racial category includes 'Hispanic or Latino Whites,' which accounts for most of the growth in the category.

The portion of the population reporting race and ethnicity as something other than 'non-Hispanic White alone' is referred to as the "minority" population which includes 'Hispanics or Latinos' and 'All Other Non-Hispanics'. Sixty percent (approximately 22.3 million) of California's 2010 population was comprised of minority persons by these definitions.

Table 2-8
California Race and Ethnicity

Race and Ethnicity	2010 Census Population	% of Total Population
Hispanic or Latino Origin		
Total Population	37,253,956	100%
Hispanic or Latino origin	14,013,719	38%
Not Hispanic or Latino	23,240,237	62%
Race		
Total Population	37,253,956	100%
One race	35,408,572	95%
White	21,423,934	58%
Black or African American	2,299,072	6%
American Indian and Alaska Native	362,801	1%
Asian	4,861,007	13%
Native Hawaiian and Other Pacific Islander	144,386	0%
Some other race	6,317,372	17%
Two or more races	1,815,384	5%
Minorities		
Total Population	37,253,956	100%
Non-Hispanic White	14,956,253	40%
Total Minorities	22,297,703	60%

Source: *2010 U.S. Census*

Hispanics (both immigrant and native born) are projected to account for 88% of the State's population growth between 2010 and 2030. The Pacific Islander population is the only racial group with a greater growth projection than Hispanics with a projected increase of 24.9% between 2010 and 2030.

Table 2-9
Projected Ethnic Composition Changes - 2010, 2020 to 2030

	2010 Census (actual count)	2020 (projected)	% Change 2010-2020	2030 (projected)	% Change 2020-2030
Non-Hispanic White	14,956,253	15,008,030	0.4%	14,284,875	-4.8%
Hispanic	14,013,719	16,969,268	21.1%	20,560,047	21.2%
Asian	4,684,005	5,205,828	11.1%	5,831,068	12.0%
Pacific Islander	149,878	181,601	21.2%	226,776	24.9%
Black	2,287,190	2,297,364	0.4%	2,328,170	1.3%
American Indian	240,721	276,775	15.0%	312,744	13.0%
Multiracial	822,281	878,974	6.9%	1,031,078	17.3%

Source: 2010 Census and State of California, Department of Finance, *Interim Population Projections for California and Its Counties 2010-2050,* Sacramento, California, May 2012; and *Interim Population Projections for California and Its Counties,* Sacramento, California, 2007

Notes: *Race categories in this table do not include 'Hispanic.' Not to be compared with race categories in the table above which are inclusive of 'Hispanic.'*

Table 2-11 below provides data Statewide and by Region for (1) total population in 2010, (2) two largest racial and ethnic groups and (3) total minority population. Any racial or ethnic group for which the population diverges from the statewide proportion for that ethnic group by 10% are highlighted in the narrative below.

DATA HIGHLIGHTS

- Statewide, the two largest racial groups were persons who identified themselves as 'White Alone' (58%) and 'Other Race Alone' (17%).
- 'Non-Hispanic Whites' (40%) and 'Hispanics or Latinos' (38%) are the State's largest ethnic groups. This pattern is consistent throughout the various regions of the State.
- Minorities comprised over 22.3 million or 60% of the State's total population.
- Greater Los Angeles (67%) and the San Joaquin Valley (64%) regions have the largest proportions of the State's total minority population. Central Southern California (21%) and Northern California (24%) have the smallest proportion of the total minority population.
- Five of the eight regions had minority populations comprising 50% of more of their total population. The Sacramento region was the only major metropolitan region with a minority population less than 50% of its population.

- **Greater Los Angeles Area**: As shown in Table 2-9 below, an estimated 18.1 million people lived in the Greater Los Angeles Area in 2010 with the two largest racial groups being persons who identified themselves as 'White Alone' (over 9.9 million or 55%) and 'Other Race Alone' (nearly 3.7 million or 20%). The two largest ethnic groups were an estimated 8.2 million 'Hispanics or Latinos' (45%) and 6 million 'Non-Hispanic Whites' (33%). In the Greater Los Angeles Area, about 67% of the total population (12 million) were minorities.

- **San Francisco Bay Area:** The San Francisco Bay Area's total population in 2010 was over 7.2 million. Persons who identified themselves as 'White Alone' (about 3.8 million or 53%) comprised the largest racial group. The second largest racial group was 'Asian Alone' (about 1.7 million persons) with 23% which was 10% more than the proportion of Asians Statewide. The top two largest ethnic groups were 'Non-Hispanic Whites' at 42% or about 3.1 million, and 'All Other Non-Hispanics' at 34% or over 2.4 million. Total minorities in the Bay Area were 58% or an estimated 4.2 million.

- **Sacramento:** In 2010, the Sacramento Area population was over 2.3 million. The two largest racial groups in this region were persons who identified themselves as 'White Alone' (about 1.5 million or 65%) and 'Asian Alone' (nearly 275,000 or 12%). Approximately 1.3 million individuals identified themselves as 'Non-Hispanic Whites' (56%) and 549,000 as 'All Other Non-Hispanics' (24%). The Sacramento region's total minority population was 44% (over 1 million). In comparison to the State, the Sacramento region had fewer persons who identified themselves as 'Other Race Alone' (9% compared to 17% statewide) and 'Hispanic or Latino' (21% compared to 38%). The Sacramento region has a larger percentage of 'Non-Hispanic Whites' (56%) compared to the State (40%).

Figure 2-10

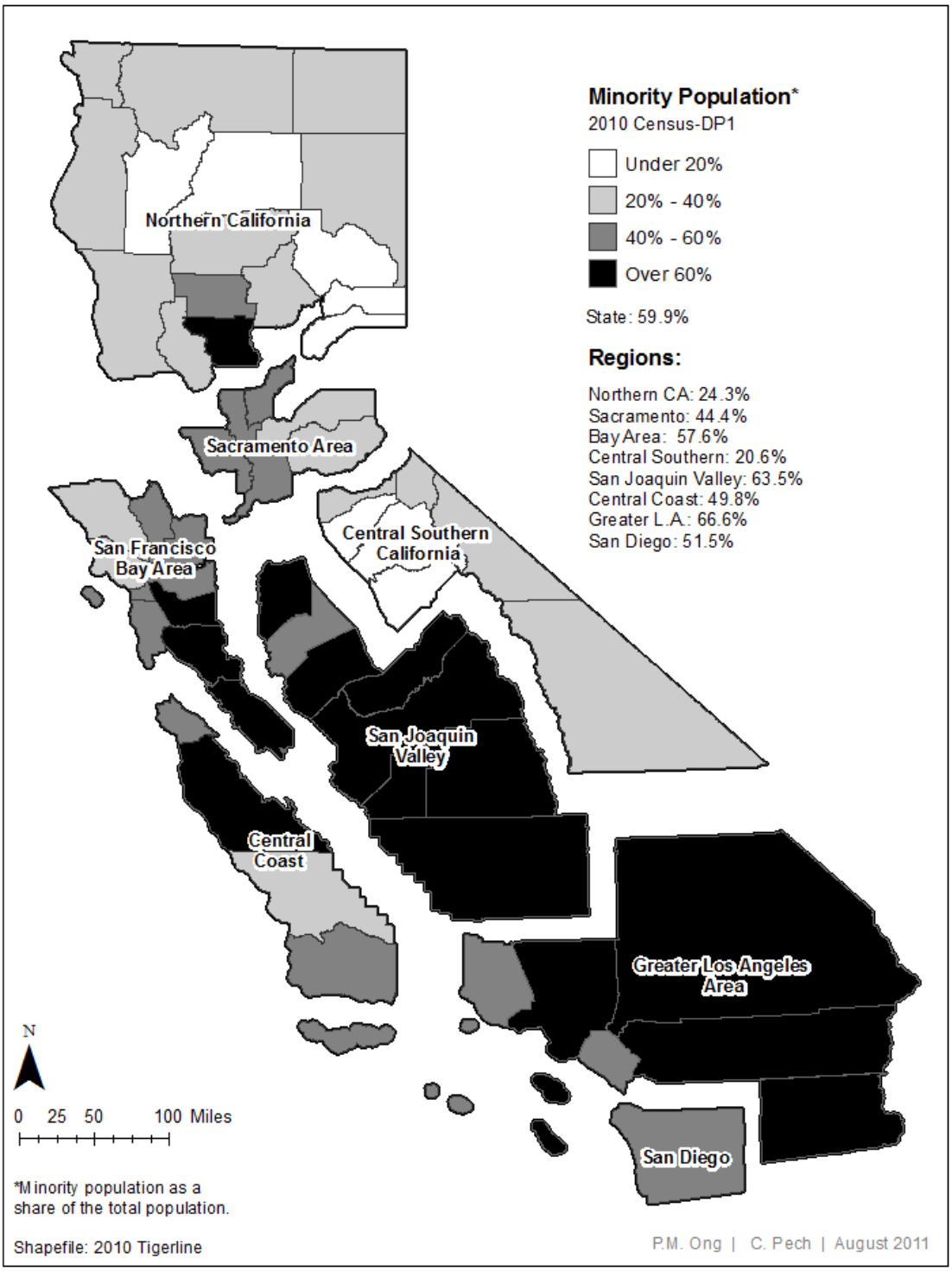
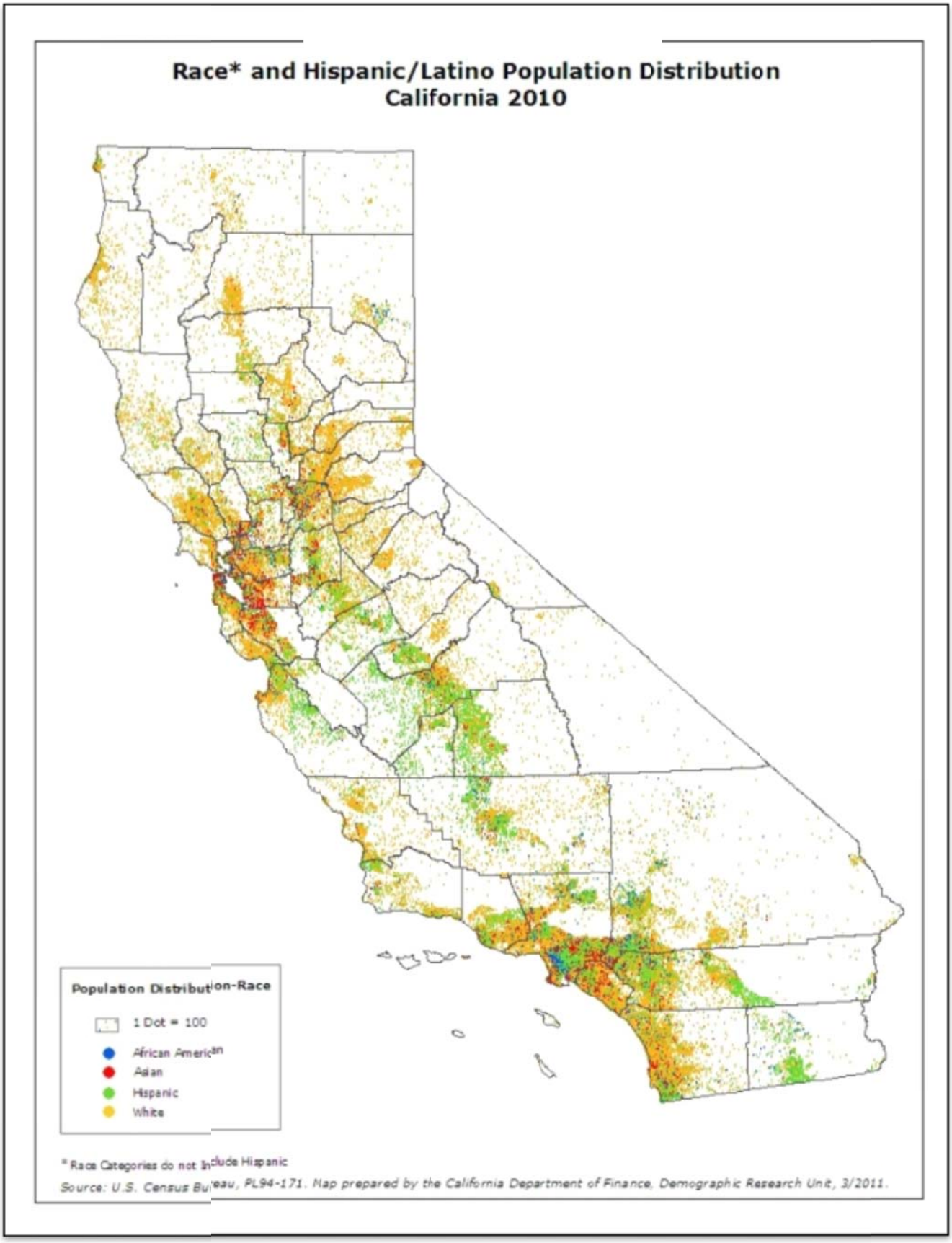

Minority Population*
2010 Census-DP1
Under 20%
20% - 40%
40% - 60%
Over 60%
State: 59.9%
Regions:
Northern CA: 24.3%
Sacramento: 44.4%
Bay Area: 57.6%
Central Southern: 20.6%
San Joaquin Valley: 63.5%
Central Coast: 49.8%
Greater L.A.: 66.6%
San Diego: 51.5%
Northern California
Sacramento Area
San Francisco Bay Area
Central Southern California
San Joaquin Valley
Central Coast
Greater Los Angeles Area
San Diego
N
0 25 50 100 Miles
*Minority population as a share of the total population.
Shapefile: 2010 Tigerline
P.M. Ong | C. Pech | August 2011

Table 2-11
Race and Ethnicity by Region

Race and Ethnicity	Greater Los Angles		San Francisco Bay		Sacramento		San Joaquin Valley		San Diego		Central Coast		Northern California		Central Southern California	
	Total population	% of Total Population	2010 Census	% of Total Population	2010 Census	% of Total Population	2010 Census	% of Total Population	2010 Census	% of Total Population	2010 Census	% of Total Population	2010 Census	% of Total Population	2010 Census	% of Total Population
Hispanic or Latino Origin																
Total Population	18,051,534	100%	7,206,008	100%	2,316,019	100%	3,971,659	100%	3,095,313	100%	1,370,971	100%	1,051,244	100%	191,208	100%
Hispanic or Latino origin	8,169,102	45%	1,712,986	24%	479,036	21%	1,930,510	49%	991,348	32%	551,755	40%	154,486	15%	24,496	13%
Not Hispanic or Latino	9,882,432	55%	5,493,022	76%	1,836,983	79%	2,041,149	51%	2,103,965	68%	819,216	60%	896,758	85%	166,712	87%
Race																
Total Population	18,051,534	100%	7,206,008	100%	2,316,019	100%	3,971,659	100%	3,095,313	100%	1,370,971	100%	1,051,244	100%	191,208	100%
One race	17,233,331	95%	6,817,834	95%	2,178,402	94%	3,775,790	95%	2,936,888	95%	1,307,741	95%	1,004,384	96%	184,202	96%
White	9,924,022	55%	3,791,004	53%	1,496,885	65%	2,293,022	58%	1,981,442	64%	938,805	68%	864,387	82%	164,367	86%
Black or African American	1,250,959	7%	481,844	7%	162,706	7%	198,674	5%	158,213	5%	29,614	2%	14,280	1%	2,782	1%
American Indian/Alaska Native	148,486	1%	49,388	1%	24,643	1%	58,587	1%	26,340	1%	15,738	1%	34,023	3%	5,596	3%
Asian	2,202,029	12%	1,665,827	23%	274,520	12%	291,199	7%	336,091	11%	65,542	5%	23,591	2%	2,208	1%
Native Hawaiian/Pacific Islander	51,000	0%	44,480	1%	16,414	1%	11,341	0%	15,337	0%	3,615	0%	1,914	0%	285	0%
Some other race	3,656,835	20%	785,291	11%	203,234	9%	922,967	23%	419,465	14%	254,427	19%	66,189	6%	8,964	5%
Two or more races	818,203	5%	388,174	5%	137,617	6%	195,869	5%	158,425	5%	63,230	5%	46,860	4%	7,006	4%
Minorities																
Total Population	18,051,534	100%	7,206,008	100%	2,316,019	100%	3,971,659	100%	3,095,313	100%	1,370,971	100%	1,051,244	100%	191,208	100%
Non-Hispanic White	6,028,281	33%	3,054,057	42%	1,287,587	56%	1,451,451	37%	1,500,047	48%	687,650	50%	795,429	76%	151,751	79%
Total Minorities	12,023,253	67%	4,151,951	58%	1,028,432	44%	2,520,208	63%	1,595,266	52%	683,321	50%	255,815	24%	39,457	21%

Source: 2010 Census


Race* and Hispanic/Latino Population Distribution
California 2010
Population Distribution-Race
1 Dot = 100
African American
Asian
Hispanic
White
* Race Categories do not include Hispanic
Source: U.S. Census Bureau, PL94-171. Map prepared by the California Department of Finance, Demographic Research Unit, 3/2011.

- **San Joaquin Valley:** The San Joaquin Valley had nearly 4 million persons living in the region in 2010. In this region, the two largest racial groups were persons who identified themselves as 'White Alone' (about 2.3 million or 58%) and 'Other Race Alone' (nearly 923,000 or 23%). The largest ethnic group was 'Hispanics or Latinos' at 49% or about 1.9 million—this percentage is higher than the proportion of 'Hispanics or Latinos' Statewide (38%). The second largest ethnic group was 'Non-Hispanic Whites' at 37% or about 1.5 million. In the San Joaquin Valley area, total minorities were over 2.5 million (63%).

- **San Diego:** In the San Diego region, the 2010 population was estimated at 3.1 million. The two largest racial groups in this region were persons who identified themselves as 'White Alone' (approximately 2 million or 64%) and 'Other Race Alone' (approximately 923,000 or 14%). For the ethnic groups, the largest categories were 'Non-Hispanic Whites' with over 1.5 million (48%) and 'Hispanics or Latinos' with over 991,000 (32%). Total minorities in the San Diego region were 52% or about 1.6 million.

- **Central Coast:** The Central Coast region had a population of approximately 1.4 million in 2010. In this region, the two largest racial groups were persons who identified themselves as 'White Alone' (nearly 939,000 or 68%) and 'Other Race Alone' (nearly 318,000 or 19%). 'Non-Hispanic Whites' with a population of 688,000 (50%) was the largest ethnic group. With a population of about 552,000 (40%), 'Hispanic or Latinos' was the second largest ethnic group. The Central Coast region had a total of an estimated 683,000 minorities or 50% which is 10 percentage points lower than the proportion of the minority population Statewide Compared to the State, the Central Coast region had more 'Whites' (68% compared to 58% Statewide) and more 'Non-Hispanic Whites' (50% compared to 40%). This region also had fewer 'All Other Non-Hispanics' (10% compared to 22% statewide).

- **Northern California:** Northern California's total population in 2010 was about 1.1 million. In this region, the two largest racial groups were persons who identified themselves as 'White alone' (approximately 864,000 or 82% which is higher than the state's percentage of 58%) and 'Other Race Alone' (approximately 66,000 or 6% which is lower than the state's percentage of 17%). However, this region has the lower proportion of minorities compared to the State and across regions. 'Non-Hispanic Whites' was the largest ethnic group with a population of nearly 795,000 or 76% compared to the Statewide percentage of 40%. 'Hispanics or Latinos' represented approximately 15% of the region's population (15%) which is lower than the proportion of "Hispanics or Latinos" Statewide (38%). In Northern California, total minorities were estimated at 256,000 (24%), which is lower than the proporation of minorities Statewide (60%). In addition, this region differed from the State for 'Asian' (2% compared to 13% statewide) and 'All Other Non-Hispanics' (10% compared to 22% statewide). It is important to note that of the 165 State-CDBG eligible jurisdictions which are analyzed in Chapters 7-14 of this document, 58 or 35% are located within the Northern California region.

- **Central Southern California:** Central Southern California's total population was over 191,000. Persons who identified themselves as 'White alone' was the largest racial group in this region (nearly 164,000 or 86%) which is higher than the Statewide proportion of this racial group of 58%. The second largest racial group was persons who identified themselves as 'Other Race Alone' (8,964 or 5%). The largest ethnic group was 'Non-Hispanic Whites' with a population of about 152,000 (79%), a higher proportion than the Statewide figure of 40%, followed by 'Hispanics or Latinos' with a population of about 24,000 (13%) which is compared to 38% Statewide. In comparison to the State, Central Southern California had significantly fewer 'Asians' (1% compared to 13%) and 'All Other Non-Hispanics' (8% compared to 22%). An estimated 39,000 total minority population (21%) resided in Central Southern California which is nearly forty percentage points less than statewide.

Race, Ethnicity and Minority
As defined in the 2010 Census

"Hispanic or Latino" refers to a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. Hispanic origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Hispanic, Latino, or Spanish may be any race.

"White" refers to a person having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicated their race(s) as "White" or reported entries such as Irish, German, Italian, Lebanese, Arab, Moroccan, or Caucasian.
"Black or African American" refers to a person having origins in any of the Black racial groups of Africa such as African American, Kenyan, Nigerian, or Haitian.

"American Indian or Alaska Native" refers to a person having origins in any of the original peoples of North and South America (including Central America) and who maintains tribal affiliation or community attachment. This category includes people who indicated their race(s) as "American Indian or Alaska Native" or reported their enrolled or principal tribe, such as Navajo, Blackfeet, Inupiat, Yup'ik, or Central American Indian groups or South American Indian groups.

"Asian" refers to a person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam. It includes people who indicated their race(s) as "Asian" or reported entries such as "Asian Indian," "Chinese," "Filipino," "Korean," "Japanese," "Vietnamese," and "Other Asian" or provided other detailed Asian responses.

"Native Hawaiian or Other Pacific Islander" refers to a person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands. It includes people who indicated their race(s) as "Pacific Islander" or reported entries such as "Native Hawaiian," "Guamanian or Chamorro," "Samoan," and "Other Pacific Islander" or provided other detailed Pacific Islander responses.

"Some Other Race" includes all other responses not included in the White, Black or African American, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander race categories described above. Respondents reporting entries such as multiracial, mixed, interracial, or a Hispanic or Latino group (for example, Mexican, Puerto Rican, Cuban, or Spanish) in response to the race question are included in this category.

"Minority" refers to the U.S. population group reporting their race and ethnicity as something other than 'Non-Hispanic White Alone'

Source: U.S. Census Bureau http://www.census.gov/prod/cen2010/briefs/c2010br-02.pdf

Forty-two of the State's 58 counties had a higher rate of increase in their total minority population compared with the State's total increase in its minority population of 23.5% between the 2000 and 2010 census. The most substantial increase in the minority share of population occurred in Placer (101.9%) and Riverside (74.5%) counties.

Table 2-13
Total Minorities – Percentage Change 2000 to 2010

	Total Minorities 2000 Census	Total Minorities 2010 Census	Percent Change
California	18,054,858	22,297,703	23.5%
Placer County	41,163	83,138	101.9%
Riverside County	756,556	1,320,573	74.5%
Napa County	38,347	59,517	55.2%
El Dorado County	23,574	36,369	54.3%
Kern County	334,455	515,837	54.2%
Mono County	3,016	4,515	49.7%
Sutter County	31,398	46,955	49.6%
Nevada County	8,935	13,287	48.7%
San Joaquin County	296,596	439,387	48.1%
Tehama County	12,067	17,860	48.0%
Calaveras County	5,089	7,504	47.5%
Lake County	11,376	16,727	47.0%
Stanislaus County	190,996	274,030	43.5%
Yuba County	20,899	29,739	42.3%
Yolo County	70,718	100,609	42.3%
Madera County	65,718	93,485	42.3%
San Bernardino County	957,212	1,357,612	41.8%
Sacramento County	516,844	731,622	41.6%
Shasta County	22,159	31,179	40.7%
Sonoma County	116,928	163,851	40.1%
Merced County	124,969	174,194	39.4%
Tulare County	214,105	298,244	39.3%
Contra Costa County	399,407	548,102	37.2%
Inyo County	4,593	6,250	36.1%
Butte County	40,607	54,584	34.4%
Imperial County	113,593	150,601	32.6%
San Luis Obispo County	58,841	77,941	32.5%
Colusa County	9,786	12,895	31.8%
Humboldt County	23,288	30,665	31.7%
Kings County	75,644	99,103	31.0%
Fresno County	481,885	625,928	29.9%
Ventura	325,748	422,450	29.7%

	Total Minorities 2000 Census	Total Minorities 2010 Census	Percent Change
Trinity County	1,751	2,268	29.5%
Marin County	53,035	68,579	29.3%
Santa Barbara County	172,264	220,773	28.2%
Plumas County	2,351	2,992	27.3%
Mendocino County	21,684	27,592	27.3%
San Diego County	1,265,000	1,595,266	26.1%
Amador County	6,180	7,766	25.7%
Glenn County	9,905	12,405	25.2%
Siskiyou County	7,391	9,217	24.7%
Tuolumne County	8,124	10,040	23.6%

Source: 2010 Census

"Minority-majority" is a term used to describe a jurisdiction whose racial composition is less than 50% white. 'White' in this context means 'Non-Hispanic Whites'. California, with minorities representing 59.9% of the total population, is one of four "majority-minority" states as of 2010. Other majority-minority states include Hawaii, New Mexico, and Texas. Twenty-seven of the State's 58 counties are "minority-majority" and 91% of California's population resided in "minority-majority" counties in 2010. Imperial County has the largest percentage of minorities (86.3%) followed by Los Angeles County with 72.2%.

Table 2-14
Minority-Majority Counties (>50% minority population) – Census 2010

	Total Population 2010 Census	Non-Hispanic White population 2010 Census	Total Minorities 2010 Census	% Total Minorities
Imperial County	174,528	23,927	150,601	86.3%
Los Angeles County	9,818,605	2,728,321	7,090,284	72.2%
Merced County	255,793	81,599	174,194	68.1%
Tulare County	442,179	143,935	298,244	67.4%
Fresno County	930,450	304,522	625,928	67.3%
Monterey County	415,057	136,435	278,622	67.1%
San Bernardino County	2,035,210	677,598	1,357,612	66.7%
Alameda County	1,510,271	514,559	995,712	65.9%
Santa Clara County	1,781,642	626,909	1,154,733	64.8%
Kings County	152,982	53,879	99,103	64.8%
San Joaquin County	685,306	245,919	439,387	64.1%
Madera County	150,865	57,380	93,485	62.0%
San Benito County	55,269	21,154	34,115	61.7%
Kern County	839,631	323,794	515,837	61.4%

	Total Population 2010 Census	Non-Hispanic White population 2010 Census	Total Minorities 2010 Census	% Total Minorities
Riverside County	2,189,641	869,068	1,320,573	60.3%
Colusa County	21,419	8,524	12,895	60.2%
Solano County	413,344	168,628	244,716	59.2%
San Francisco County	805,235	337,451	467,784	58.1%
San Mateo County	718,451	303,609	414,842	57.7%
Orange County	3,010,232	1,328,499	1,681,733	55.9%
Stanislaus County	514,453	240,423	274,030	53.3%
Contra Costa County	1,049,025	500,923	548,102	52.2%
Santa Barbara County	423,895	203,122	220,773	52.1%
Sacramento County	1,418,788	687,166	731,622	51.6%
San Diego County	3,095,313	1,500,047	1,595,266	51.5%
Ventura County	823,318	400,868	422,450	51.3%
Yolo County	200,849	100,240	100,609	50.1%
Total	33,931,751	12,588,499	21,343,252	63.0%

Source: 2010 Census

Nativity and Foreign-Born Estimates

Native born population includes the total population who 1) are citizens by birth, including those born in Puerto Rico or U.S. Island Areas, or 2) who were born abroad of American parent(s).

The 2010 Census does not provide data on nativity or national origins of the population, and the U.S. Census Bureau has no plans to release data on these characteristics in the future. The 2005-2009 five-year American Community Survey (ACS) provides nativity estimates as a benchmark to the 2000 Census population count.[4] While the ACS is considered a reliable source for population characteristics, recent research reveals consistently higher foreign-born estimates in California than those estimated by ACS. For example, Pitkin & Myers (2011) estimates a 2010 foreign-born share of 27.1% for California, while the 2005-2009 ACS rate tabulated for this report stands at 26.8%.[5] In comparison, data from Geographic Research, Inc., a provider of socio-demographic data to social researchers and businesses, stands at a 2010 share of 28.2%. [6] According to the ACS, approximately 27% of the total population in California was foreign-born (9.7 million), the majority of which were ethnically Hispanic or Latino and other Non-Hispanic/Latino minorities (54% and 32%, respectively).[7] For the racial

[4] Given the ongoing assessment of 2010 Census data, this section analyzes the most recent five-year ACS estimates.
[5] Pitkin, J. and D. Myers. 2011. "The 2010 Census Benchmark for California's Growing and Changing Population". Accessed online at http://www.usc.edu/schools/sppd/research/popdynamics/pdf/2011_Pitkin-Myers_CA-2010-New-Benchmark.pdf
[6] Accessed online at http://geographicresearch.com/.
[7] Non-Hispanic/Latino minorities are defined as all other foreign-born persons who are not Hispanic/Latino and are not Non-Hispanic Whites. Hispanics or Latinos can be of any race.

Figure 2-15

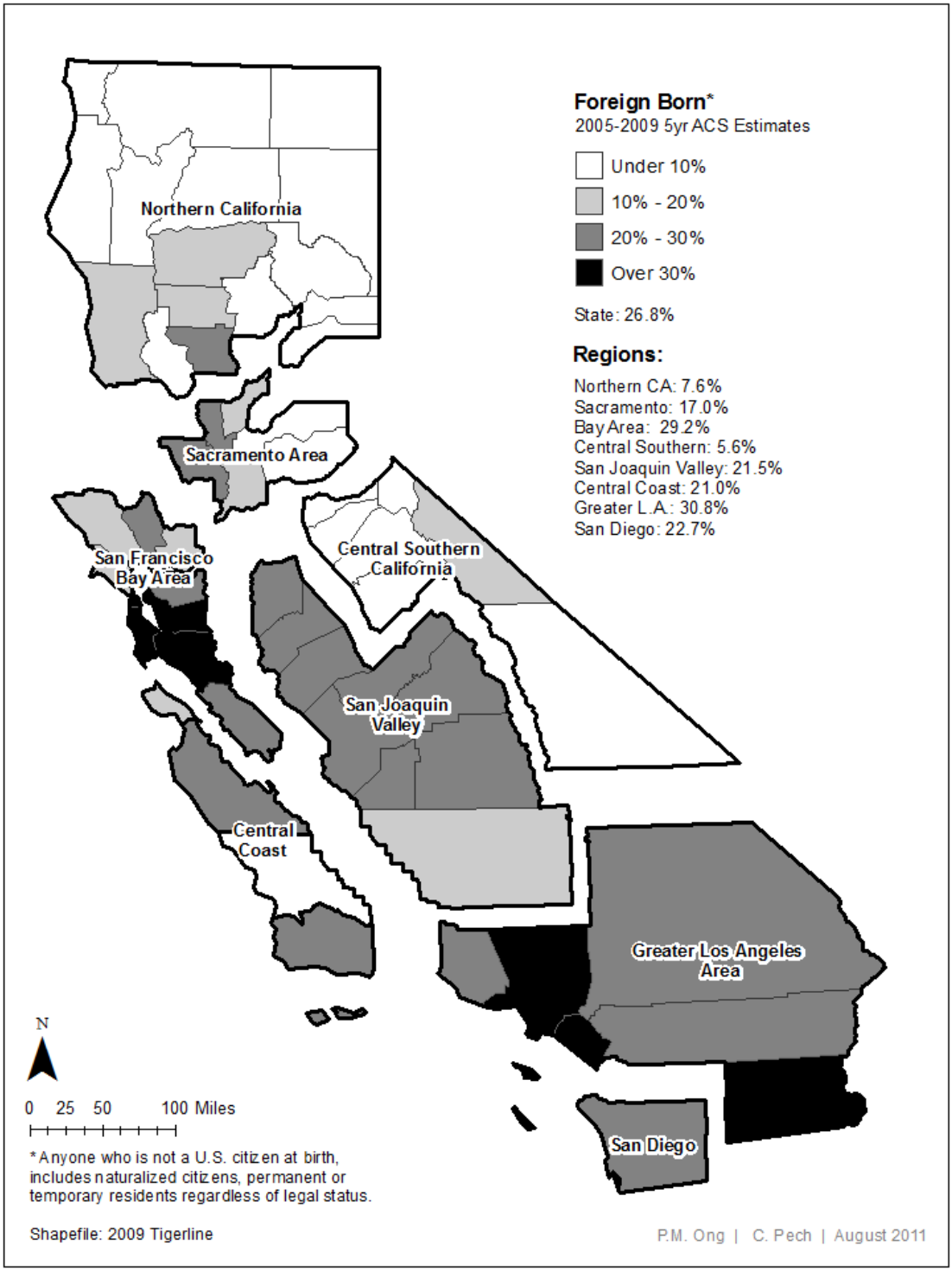

Foreign Born*
2005-2009 5yr ACS Estimates
Under 10%
10% - 20%
20% - 30%
Over 30%
State: 26.8%
Regions:
Northern CA: 7.6%
Sacramento: 17.0%
Bay Area: 29.2%
Central Southern: 5.6%
San Joaquin Valley: 21.5%
Central Coast: 21.0%
Greater L.A.: 30.8%
San Diego: 22.7%
Northern California
Sacramento Area
San Francisco Bay Area
Central Southern California
San Joaquin Valley
Central Coast
Greater Los Angeles Area
San Diego
N
0 25 50 100 Miles
*Anyone who is not a U.S. citizen at birth, includes naturalized citizens, permanent or temporary residents regardless of legal status.
Shapefile: 2009 Tigerline
P.M. Ong | C. Pech | August 2011

Table 2-16
Nativity by Race, 2005-2009 5-year ACS

Region	Population			Breakdown of Foreign Born Population by Race												
	Total	% Native Born	% Foreign Born	Total	White		Black or African American		American Indian and Alaska Native		Asian		Native Hawaiian and Other Pacific Islander		Balance	
Greater Los Angeles Area	17,737,412	69.2%	30.8%	5,454,851	2,241,651	41.1%	74,991	1.4%	20,893	0.4%	1,364,056	25.0%	9,922	0.2%	1,743,338	32.0%
San Francisco Bay Area	7,005,516	70.8%	29.2%	2,045,498	666,412	32.6%	32,836	1.6%	4,577	0.2%	997,013	48.7%	12,249	0.6%	332,411	16.3%
Sacramento	2,238,216	83.0%	17.0%	380,822	152,791	40.1%	7,523	2.0%	1,746	0.5%	142,036	37.3%	6,381	1.7%	70,345	18.5%
San Joaquin Valley	3,791,533	78.5%	21.5%	813,983	421,426	51.8%	6,130	0.8%	3,320	0.4%	149,743	18.4%	3,042	0.4%	230,322	28.3%
San Diego County/MSA	2,987,543	77.3%	22.7%	677,299	346,522	51.2%	13,833	2.0%	3,385	0.5%	195,777	28.9%	1,480	0.2%	116,302	17.2%
Central Coast	1,320,494	79.0%	21.0%	277,533	171,008	61.6%	1,874	0.7%	1,411	0.5%	34,023	12.3%	752	0.3%	68,465	24.7%
Northern California	1,038,084	92.4%	7.6%	78,626	43,290	55.1%	589	0.7%	998	1.3%	12,261	15.6%	535	0.7%	20,953	26.6%
Central Southern California	189,729	94.4%	5.6%	10,614	6,078	57.3%	56	0.5%	115	1.1%	1,202	11.3%	60	0.6%	3,103	29.2%
California Total	36,308,527	73.2%	26.8%	9,739,226	4,049,178	41.6%	137,832	1.4%	36,445	0.4%	2,896,111	29.7%	34,421	0.4%	2,585,239	26.5%

Source: 2005-2009 5-year ACS, Tables B05012, B06004D, B06004H, B06004I, B06004B

categories, the White Alone population, which includes Hispanics, was the largest foreign-born group in the State (42%), followed by Asians who accounted for the second largest group (30%). In general, there are few regional variations from the State trends. In areas that diverged from the state trend of a larger ethnic Hispanic/Latino share, Asians were the largest race category of the foreign-born population.

The following is a regional summary of foreign-born for the main racial/ethnic groups by region:

Greater Los Angeles Area: The Greater Los Angeles Area had the largest foreign-born population both in total numbers (about 5.5 million) and as a share of the total population (31%). Hispanics were the largest foreign-born ethnic group in the region (60%) and Non-Hispanic minorities were the second largest ethnic group (27%). Within the region, Hispanics accounted for the largest share of the foreign-born population in Imperial County and the lowest share in Orange (93% and 49%, respectively). Conversely, foreign-born Asians were more prevalent in Orange (36%) and least prevalent in Imperial County (4%).

San Francisco Bay Area: In the Bay Area, foreign-born Non-Hispanic minorities were 52% and Hispanic foreign-born persons were 32%. Within the region, Santa Clara had the highest foreign-born population (36%). Asians accounted for the largest share of the foreign-born population in San Francisco (60%) and the smallest in San Benito (6.2%). Non-Hispanic Whites accounted for the largest share of the foreign-born in Marin County (39%).

Sacramento: The Sacramento Area had a significantly lower share of the population that were foreign-born (17% compared to 27% statewide). Foreign-born Non-Hispanic minorities accounted for the largest percentage in the region (42%), followed by Hispanics (36%). Within the counties in the region, Sutter had the largest percent of foreign-born (22%). Placer was the only county where the foreign-born Non-Hispanic Whites, Hispanics, and Asians within the region had similar distributions (32%, 33%, and 35%, respectively). Sacramento County had the highest proportion of foreign-born Asians (40%), while El Dorado County had the lowest (24%).

DATA HIGHLIGHTS

- As of 2010, the State had an estimated foreign-born population of 9.7 million, or approximately 27% of the total population.
- The regions with higher percentages of foreign-born persons than the statewide share of foreign born are the Greater Los Angeles (31%) and San Francisco Bay (29%) regions.
- Statewide, the majority of foreign-born were ethnically categorized as Hispanic or Latino and Non-Hispanic/Latino minorities (54% and 32%, respectively).
- Most regions also had a majority of Hispanic or Latino foreign-born persons with the exception of the following: Central Southern California, Bay Area, and Sacramento.
- The largest foreign-born racial group with the State is 'White Alone' (which includes Hispanics), accounting for 42 percent of the foreign-born population, followed by 'Asians' at 30 percent.

San Joaquin Valley: The foreign-born population of the San Joaquin Valley represents a lower share of the foreign-born than the state (22% compared to 27%), with nearly 814,000 foreign born persons. Almost three-quarters of the foreign-born population are Hispanic or Latino in the region (72%) and none of the counties within the region

diverged from this Hispanic-majority trend. Among the foreign-born population, 20% were Non-Hispanic minorities. Regarding racial categories, Whites were the largest racial group of foreign-born persons (52%) and Asians were the second largest group (18%). The highest proportion of foreign-born Asians are in San Joaquin County and the lowest in Madera County (34% and 6%, respectively).

San Diego: San Diego County had a lower share of the population that were foreign-born than the state (23% compared to 27%). Of the foreign-born, the majority were in the Hispanic ethnic group (52%) and the Non-Hispanics minority group (32%). In San Diego, the 'White Alone' population consisted of the largest foreign-born population at 51%, and the second largest group were Asians at 29%.

Central Coast: Approximately 21% of the population of the Central Coast were foreign-born (an estimated 278,000 persons). The majority of the foreign-born were Hispanic (73%), with all counties in the region following this pattern; 14% of foreign-born persons were Non-Hispanics minorities. Most foreign-born persons were White (which include Hispanics) at 62% and Asian at 12%. However, with the exception of Monterey County, the other three counties in the region diverged from the State pattern of an Asian majority being the second largest foreign-born group. In San Luis Obispo, Santa Barbara, and Santa Cruz counties, foreign-born Non-Hispanic Whites accounted for the second largest group of the foreign population.

Northern California: An estimated 7.6% of the population in Northern California is foreign-born (79,000 persons). There are, however, significant variations within the region. The aggregate share of foreign-born population within non-metropolitan counties (Colusa, Glenn, Modoc, Plumas, Sierra, Siskiyou and Trinity counties) is 10%, but within those counties both Colusa and Glen counties have higher shares of foreign born population (26% and 16% respectively). By comparison, Trinity County has a share of two percent. Of the Metropolitan counties within the region, Mendocino and Tehama counties have the largest share of foreign-born population, approximately 11%. Hispanics account for the largest share of the foreign-born population (57%), followed by Non-Hispanic Whites (26%) and then Non-Hispanic minorities (18%). Foreign-born Whites (which include Hispanics) account for 55% of the foreign-born population, and Asians for 16%. Hispanics consisted of the largest share of the foreign-born population in Colusa County (93%) and Non-Hispanic Whites had the largest share in Nevada County (57%). The greatest percent of Asian foreign-born population was in Butte County (26%).

Central Southern California: In comparison to all regions within the state, the Central Southern California region had both the lowest total number and lowest percentage of the foreign-born population (11,000 persons or 5.6%). The majority of the foreign-born were Hispanic or Latino (52%), followed by Non-Hispanic White (34%) and Non-Hispanic minority (14%). In this region, the majority of foreign-born persons were White (which includes Hispanics) at 57%, and then Asian at 11%. Due to the small sizes of the non-metropolitan counties within the area, these estimates have significant margins of error and should be considered with caution.

Linguistically Isolated Households

Federal Executive Order 13166 (August 11, 2000), requires federal agencies to identify, plan and implement how services can be better and more meaningfully provided to persons who are limited in their English proficiency (LEP) as a result of their national origin with the goal of "improving access to services for Persons with Limited English Proficiency." The goal of improving meaningful access for eligible LEP persons also reinforces the commitment to oppose discrimination on the basis of national origin in accordance with the Civil Rights Act of 1964.[8] HUD issued proposed guidance on persons of LEP in 2003 and issued final guidelines on January 22, 2007.[9] In writing its guidance on LEP, HUD states that if an agency receives HUD funds then 'coverage extends to a recipient's entire program or activity, i.e. "to all parts of a recipient's operations."

Language barriers can create unique fair housing impediments, such as the ability to find and retain adequate or affordable housing for individuals with limited English proficiency. Research also points to an increased willingness of LEP individuals to accept sub-standard housing conditions in the private rental market, and a lower likelihood to complain about housing conditions due to a language barrier and unfamiliarity with housing laws[10] (Brown-Graham 1999; HUD 2007).

LEP individuals are defined as persons who have a limited ability to read, write, speak or understand English. Linguistically isolated households are defined by the U.S. Census Bureau as households in which no person over the age of 14 years old speaks English ***at least*** very well.

DATA HIGHLIGHTS

- The Greater Los Angeles Area had the largest percentage of linguistically isolated households (13%). Imperial County had the highest rate (22%), with 15-percentage points higher than the region and 17-points higher than the State.
- As a whole, the San Joaquin Valley had similar linguistic isolation rates as the state (11%), however, Merced and Tulare counties have shares higher than the State (14% and 13%)
- Only 3% of households in Northern California region were linguistically-isolated. However, Colusa and Glenn counties had significantly higher rates of isolated households than the region (16% and 9%).
- The Central Southern California region experienced the least amount of linguistic isolation among all the regions in California with only 1% of households being linguistically isolated.

According to 2005-2009 (five-year) American Community Survey (ACS) estimates, approximately 11% of households in California were considered linguistically isolated. Of these linguistically isolated households, approximately 63% spoke only Spanish; 26% an Asian or Pacific Islander language only; 9% an Indo-European language only;

[8] Executive Order No. 13166, August 11, 2011. Accessed online http://www.justice.gov/crt/about/cor/Pubs/eolep.php).

[9] Department of Housing and Urban Development (HUD). 2007. Final Guidance to Federal Financial Assistance Recipients Against National Origin Discrimination Affecting Limited English Proficient Persons. January 22. Online at: http://federalregister.gov/a/07-217

[10] Brown-Graham, Anita. 1999. "Housing Discrimination Against Hispanics in the Private Rental Market." University of South Carolina, School of Government. Accessed online at: http://sogpubs.unc.edu/electronicversions/pg/f99-4551.pdf

and one percent of households spoke only another language other than English. Approximately 30% of all households speaking an Asian or Pacific Islander language at home are isolated. The second highest rate of isolation is among Spanish speaking households where approximately 27 percent of households are linguistically isolated. Tables 2-17 and 2-18 below provide rates of linguistic isolation by region. However, caution should be taken when interpreting high isolation rates in rural counties of the Northern California Area as these tend to have significantly small household sample counts (e.g., Alpine had only 444 households), and therefore significant margins of error.

Table 2-17
Households by Language Spoken at Home

	Total households	Households by Language Spoken				
		English	Spanish	Other Indo-European	Asian and Pacific Island	Other languages
Greater Los Angeles Area	5,689,831	2,999,575	1,765,855	319,786	540,702	63,913
San Francisco Bay Area	2,528,719	1,552,788	368,982	194,311	384,875	27,763
Sacramento	816,321	603,874	100,349	49,524	56,808	5,766
San Joaquin Valley	1,162,939	691,319	367,443	43,552	51,838	8,787
San Diego County/MSA	1,045,259	683,068	224,214	46,094	80,876	11,007
Central Coast	462,279	313,263	111,055	19,249	16,438	2,274
Northern California	406,267	351,615	36,073	10,920	6,024	1,635
Central Southern California	75,576	68,465	4,408	1,766	533	404
California	12,187,191	7,263,967	2,978,379	685,202	1,138,094	121,549

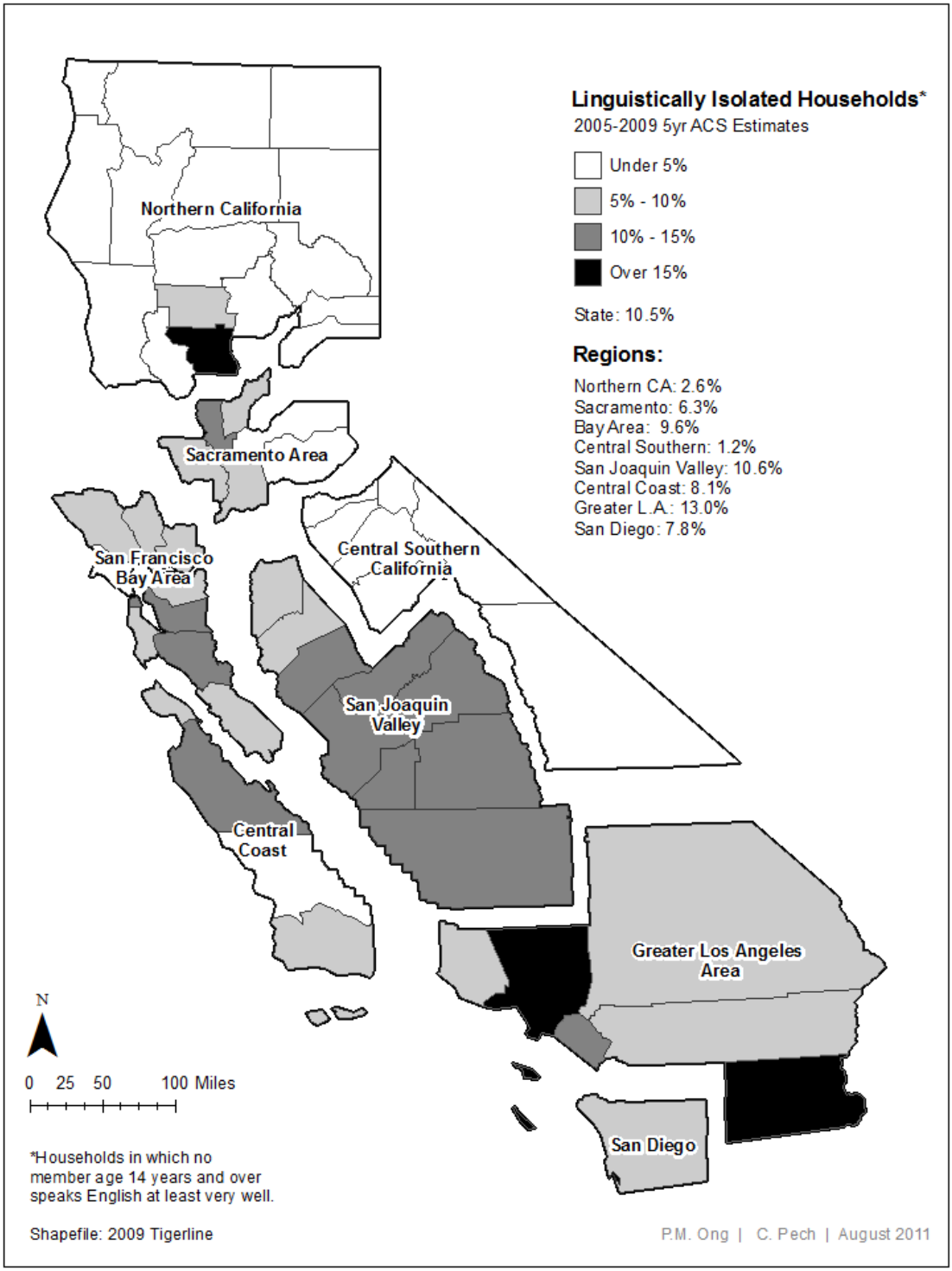
Source: 2005-2009 5-year ACS estimates, Table B16002.

Table 2-18
California Linguistically Isolated Households by Region

	Isolated Households					% Non-English Speaking Linguistically Isolated Households					% of Total Linguistically Isolated Households by language			
	Total	Spanish	Other Indo-European	Asian and Pacific Island	Other languages	Total	Spanish	Other Indo-European	Asian and Pacific Island	Other languages	Spanish	Other Indo-European	Asian and Pacific Island	Other languages
Greater Los Angeles Area	737,475	490,702	66,696	170,297	9,780	13.0%	27.8%	20.9%	31.5%	15.3%	66.5%	9.0%	23.1%	1.3%
San Francisco Bay Area	241,708	101,262	27,440	09,087	3,919	9.6%	27.4%	14.1%	28.3%	14.1%	41.9%	11.4%	45.1%	1.6%
Sacramento	51,744	26,409	10,464	14,030	841	6.3%	26.3%	21.1%	24.7%	14.6%	51.0%	20.2%	27.1%	1.6%
San Joaquin Valley	123,810	102,784	7,505	11,789	1,732	10.6%	28.0%	17.2%	22.7%	19.7%	83.0%	6.1%	9.5%	1.4%
San Diego County/MSA	81,746	54,196	6,117	19,133	2,300	7.8%	24.2%	13.3%	23.7%	20.9%	66.3%	7.5%	23.4%	2.8%
Central Coast	37,446	31,898	1,670	3,640	238	8.1%	28.7%	8.7%	22.1%	10.5%	85.2%	4.5%	9.7%	0.6%
Northern California	10,731	8,222	947	1,467	95	2.6%	22.8%	8.7%	24.4%	5.8%	76.6%	8.8%	13.7%	0.9%
Central Southern California	888	684	136	51	17	1.2%	15.5%	7.7%	9.6%	4.2%	77.0%	15.3%	5.7%	1.9%
California	1,285,548	816,157	120,975	329,494	18,922	10.5%	27.4%	17.7%	29.0%	15.6%	63.5%	9.4%	25.6%	1.5%

Source: 2005-2009 5-year ACS estimates, Table B16002.

Figure 2-19


Linguistically Isolated Households*
2005-2009 5yr ACS Estimates
Under 5%
5% - 10%
10% - 15%
Over 15%
State: 10.5%
Regions:
Northern CA: 2.6%
Sacramento: 6.3%
Bay Area: 9.6%
Central Southern: 1.2%
San Joaquin Valley: 10.6%
Central Coast: 8.1%
Greater L.A.: 13.0%
San Diego: 7.8%
Northern California
Sacramento Area
San Francisco Bay Area
Central Southern California
San Joaquin Valley
Central Coast
Greater Los Angeles Area
San Diego
N
0 25 50 100 Miles
*Households in which no member age 14 years and over speaks English at least very well.
Shapefile: 2009 Tigerline
P.M. Ong | C. Pech | August 2011

Poverty Rates

Household income is the most important factor determining a household's ability to balance housing costs with other basic life necessities. Regular income is the means by which most individuals and families finance current consumption and make provision for the future through saving and investment.

The most common indicator of poverty in the U.S. is whether or not an individual's family unit income falls below the Federal Poverty Level (FPL).[11] In 2009, the average FPL threshold was set at $10,956 for an individual and $21,954 for a family of four (See Figure 1). Individuals and families are classified as living in poverty by the U.S. Census Bureau (BOC) if their income is less than the poverty threshold. For example, using the ratio of income to poverty reported in the 2005-2009 five-year ACS, on average, individuals whose incomes are less than the $10,956 are 100% below of the FPL poverty threshold or "in poverty." The poverty rate of an area would be the percentage of these individuals (and families) that fall below the FPL. In California, 13% of the 37.2 million total population fell below the FPL.

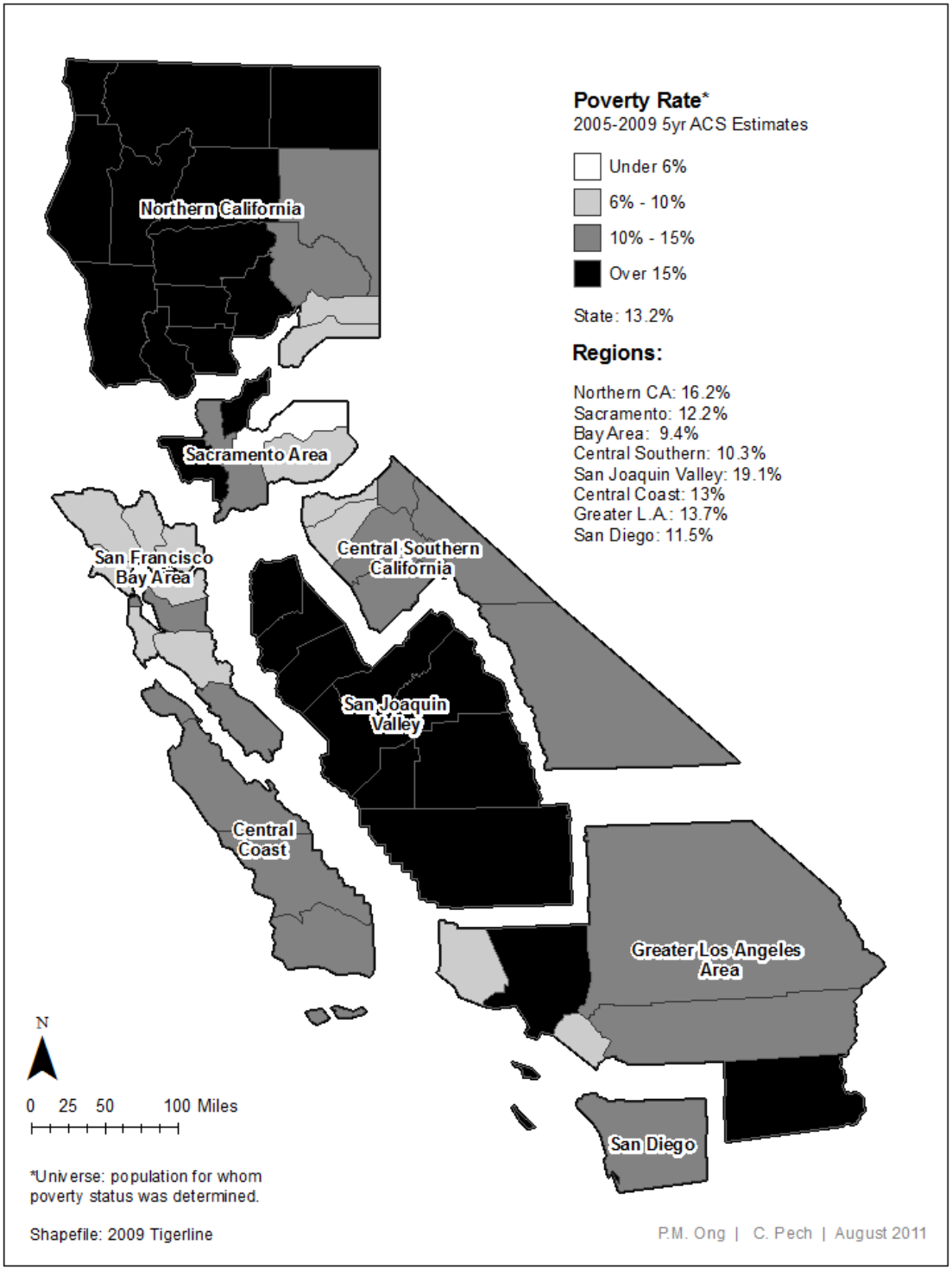
Table 2-20
2009 Poverty Thresholds by Size of Family Unit & Number of Related Children Under 18 Years

Size of Family Unit	Weighted Average Thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight +
One person (unrelated individual)	$10,956									
Under 65 years	$11,161	11,161								
65 years and over	$10,289	10,289								
Two people	$13,991									
Householder under 65 years	$14,439	14,366	14,787							
Householder 65 years and over	$12,982	12,968	14,731							
Three people	$17,098	16,781	17,268	17,285						
Four people	$21,954	22,128	22,490	21,756	21,832					
Five people	$25,991	26,686	27,074	26,245	25,603	25,211				
Six people	$29,405	30,693	30,815	30,180	29,571	28,666	28,130			
Seven people	$33,372	35,316	35,537	34,777	34,247	33,260	32,108	30,845		
Eight people	$37,252	39,498	39,847	39,130	38,501	37,610	36,478	35,300	35,000	
Nine people or more	$44,366	47,514	47,744	47,109	46,576	45,701	44,497	43,408	43,138	41,476

Note: The poverty thresholds are updated each year using the change in the average annual Consumer Price Index for All Urban Consumers (CPI-U). Since the average annual CPI-U for 2009 was lower than the average annual CPI-U for 2008, poverty thresholds for 2009 are slightly lower than the corresponding thresholds for 2008.
Source: U.S. Census Bureau, http://www.census.gov/hhes/www/poverty/data/threshld/thresh09.html

[11] There is considerable debate on whether the current measure of poverty under or overestimates poverty in the United States. Since 1995, the Census Bureau has conducted various studies on alternate poverty measures that redefine the "family" unit to include non-married households and adjust by geographic location, among other things. More information can be found on the BOC Experimental Measures website: http://www.census.gov/hhes/povmeas/

Figure 2-21


Poverty Rate*
2005-2009 5yr ACS Estimates
Under 6%
6% - 10%
10% - 15%
Over 15%
State: 13.2%
Regions:
Northern CA: 16.2%
Sacramento: 12.2%
Bay Area: 9.4%
Central Southern: 10.3%
San Joaquin Valley: 19.1%
Central Coast: 13%
Greater L.A.: 13.7%
San Diego: 11.5%
Northern California
Sacramento Area
San Francisco Bay Area
Central Southern California
San Joaquin Valley
Central Coast
Greater Los Angeles Area
San Diego
N
0 25 50 100 Miles
*Universe: population for whom poverty status was determined.
Shapefile: 2009 Tigerline
P.M. Ong | C. Pech | August 2011

Using a poverty rate as the only indicator of poverty in an area poses significant policy and analytical challenges. For instance, the federal poverty thresholds do not account for geographical differences in earnings and cost-of-living expenses, particularly housing costs. The poverty definition excludes institutionalized people, people in military group quarters, people in college dormitories, and unrelated individuals under 15 years old.[12]

Further, individuals who live in areas above poverty but with incomes of less than twice their poverty threshold (100-199% of the FPL) would not be "in poverty" according to official measures. However, this group's incomes would only be between $10,956 and $21,911 in the past 12-months. In California, 19% of the population had incomes between 100-199% of the FPL. With these limitations in mind, this section provides a regional summary of California for: (1) poverty rates, and (2) percent of population with incomes between 100-199% of the FPL or "low-income above FPL."

Table 2-22
Poverty Rates, 2005-2009

	Total HHs	HHs Below FPL	HHs between 100% -199% FPL	HHs at 200% and Over FPL	% HHs Below FPL	% HHs between 100% - 199% FPL	% HH 200% and Over
Greater Los Angeles	17,440,344	2,395,557	3,574,241	11,470,546	13.7%	20.5%	65.8%
San Francisco Bay Area	6,886,774	646,475	913,490	5,326,809	9.4%	13.3%	77.3%
Sacramento	2,198,300	267,311	373,132	1,557,857	12.2%	17.0%	70.9%
San Joaquin Valley	3,668,456	699,605	888,268	2,080,583	19.1%	24.2%	56.7%
San Diego County/MSA	2,900,201	334,712	490,178	2,075,311	11.5%	16.9%	71.6%
Central Coast	1,265,143	169,337	249,318	846,488	13.4%	19.7%	66.9%
Northern California	1,005,227	163,072	214,769	627,386	16.2%	21.4%	62.4%
Central Southern California	179,036	18,354	29,721	130,961	10.3%	16.6%	73.1%
California	35,543,481	4,694,423	6,733,117	24,115,941	13.2%	18.9%	67.8%

Universe: Population for Whom Poverty was Determined
Source: ACS 2005-2009 5-year estimates - Table C17002

The following is a regional summary of poverty rates by region:

Greater Los Angeles Area: The Greater Los Angeles Area had both a slightly higher poverty rate than the state (14% compared to 13%) and a higher percentage of low-income above the FPL individuals (21% compared to 19%). Within the region, the poverty rate and the percentage of low-income above the FPL was lowest in Ventura County (9% and 15%, respectively). Imperial County had the highest poverty rate (21%) in the region and the highest percentage of low-income above the FPL (29%) in the region and State.

[12] For more on the poverty universe, please refer to the 2009 ACS Subject Definitions. Accessible online at: http://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2009_ACSSubjectDefinitions.pdf

San Francisco Bay Area: Both the poverty rate (slightly over 9%) and the percent of individuals with incomes between 100-199% of the FPL (13%) were lower in the San Francisco Bay Area than in the State. In fact, both of these rates for the region are the lowest statewide. Marin County had both the lowest poverty rate and percentage of low-income households above the FPL in the region (6% and 10%, respectively). San Francisco County had the highest poverty rate (12%) while San Benito County had the highest percentage of low-income above the FPL (18%).

Sacramento: The Sacramento area had a poverty rate of about 12%, which is one percent below than the State's rate. About 17% of the population had incomes between 100-199% of the FPL. Of the counties in the region, Placer had the lowest poverty rate (6%). Followed very closely by El Dorado, Placer also had the lowest percentage of low-income above the FPL in the region. Yuba had both the highest poverty rate and percent of individuals with incomes between 100-199% of FPL (17% and 24%, respectively).

San Joaquin Valley: With a poverty rate of 19%, the San Joaquin Valley is the region that had the highest poverty rate in the California. Compared to other regions and the state, the San Joaquin Valley also had the highest percentage of individuals with incomes between 100-199% of the FPL (24%). Followed very closely by San Joaquin County, Stanislaus County had the lowest poverty rate in the region (15%). San Joaquin County also had the lowest percentage of low-income above the FPL individuals (21%). Tulare County had the highest poverty rate in the region and state (23%) and the highest percentage low-income above the FPL in region (27% which is one of the highest in the state).

San Diego: San Diego County had a slightly lower poverty rate (12%) and lower percentage of persons with incomes between 100-199% of the FPL (17%) than the state.

Population Summary Data

Poverty Rates

- In California, 13% of the 37.2 million total population fell below the FPL; this is also regarded as the poverty rate
- Regions with the highest poverty rates include San Joaquin Valley (19%) and Northern California (16%)
- San Francisco Bay Area had the lowest poverty rate among all the regions in the state at 9%, followed by 10% poverty rate in Central Southern California

Federal Poverty Levels

- Statewide, 19% of the population had incomes between 100-199% of the FPL
- The San Joaquin Valley had the highest rate of 24% for people with income above the FPL; likewise, Northern California and Greater Los Angeles both had the second highest rate of 21%
- Bay Area had the lowest rate of people whose incomes fell between 100-199% of the FPL (13%), which was followed by a 17% rate for both Sacramento and Central Southern California

Central Coast: Similar to the State rate, the Central Coast area had a 13% poverty rate. The percentage of low-income above the FPL individuals (20%) was slightly higher in the Central Coast than in the state. There was little regional variation in the poverty

rate within the region, ranging from 12% (Santa Cruz County) to 14% (Santa Barbara and San Luis Obispo Counties). For the low-income above the FPL group, San Luis Obispo County had the smallest percentage (15%) while Monterey had the largest percentage (23%).

Northern California: The Northern California area had a poverty rate of 16% and 21% of low-income above the FPL, both of which are higher than the state percentages. The non-metropolitan county of Sierra had both the lowest poverty rate (7%) and percentage of low-income above FPL (10%); however, this population in the county is very small (e.g., 219 individuals below the FPL) and therefore estimates are unreliable. Of the larger metropolitan counties, Nevada County had the lowest poverty rate (8%) and lowest percentage of people with incomes between 100-199% of the FPL (15%). The highest poverty rate is 20% in Tehama County. Among the non-metropolitan counties, Modoc County had the highest percentage of low-income above the FPL (28%). Among larger counties, the highest rate was in Mendocino County with 24%.

Central Southern California: Central Southern California had a poverty rate of 10%, the second lowest rate among all of the regions. About 17% of population had incomes between 100-199% of the FPL. Both rates are three percentage-points below the State's rates. Of the counties in the region, Amador County had the lowest poverty rate (9%) and Mono County had the highest poverty rate (14%). In terms of people with incomes above FPL, Alpine County had the lowest rate while Tuolumne County had the highest percentage (11% and 19%, respectively).

Population Highlights of State CDBG-Eligible Jurisdictions

- 165 of California's 540 cities and counties are State-CDBG eligible jurisdictions and apply to HCD for CDBG funds.
- The Northern California region has the greatest number of State-CDBG eligible jurisdictions (58 or 35%).
- The San Joaquin Valley has the second largest number of eligible jurisdictions (29 or 18%) followed by Central Coast (16 or 10%), Sacramento (16 or 10%) and Central Southern California (14 or 8%).
- 92% of cities and counties within the Northern California Region are State-CDBG eligible entities.
- State-CDBG eligible entities are typically small (cities with a population under 50,000 and counties with an unincorporated area of fewer than 200,000 persons) and located in primarily rural areas.
- The San Joaquin Valley – with 19% of the total State-CDBG eligible entities, experienced the highest population growth among the regions between 2000 and 2010 and the second highest percentage of minority population in the State.
- Northern California and the San Joaquin Valley regions have the highest percentage of household living below the federal poverty level. In Northern California 16.2% of households live in poverty and the San Joaquin Valley has 19.1% of households living in poverty.

Table 2-23
Poverty Rates by County

	Total	Below FPL	FPL 100% - 199%	FPL 200% and Over
Greater Los Angeles Area	17,440,344	13.7%	20.5%	65.8%
Imperial County	150,020	21.2%	28.7%	50.1%
Los Angeles County	9,627,151	15.4%	21.9%	62.7%
Orange County	2,935,638	9.6%	16.2%	74.2%
Ventura County	782,516	9.0%	15.1%	75.8%
Riverside County	2,001,122	12.3%	20.4%	67.3%
San Bernardino County	1,943,897	14.3%	21.6%	64.0%
San Francisco Bay Area	6,886,774	9.4%	13.3%	77.3%
Napa County	128,755	9.7%	15.2%	75.1%
Alameda County	1,429,094	10.9%	14.4%	74.7%
Contra Costa County	1,003,678	8.6%	12.5%	78.9%
Marin County	239,144	6.4%	9.9%	83.7%
San Francisco County	788,169	11.5%	14.9%	73.5%
San Mateo County	693,972	7.2%	11.4%	81.4%
San Benito County	54,520	11.1%	17.5%	71.4%
Santa Clara County	1,698,464	8.6%	12.3%	79.1%
Sonoma County	457,247	9.6%	15.4%	75.0%
Solano County	393,731	9.9%	13.8%	76.3%
Sacramento	2,198,300	12.2%	17.0%	70.9%
El Dorado County	174,449	7.7%	11.1%	81.2%
Placer County	329,928	6.2%	11.1%	82.7%
Sacramento County	1,349,124	13.2%	18.4%	68.5%
Yolo County	186,101	17.2%	17.8%	65.1%
Sutter County	89,817	12.8%	21.9%	65.3%
Yuba County	68,881	17.4%	24.4%	58.2%
San Joaquin Valley	3,668,456	19.1%	24.2%	56.7%
Kern County	741,126	20.4%	24.6%	54.9%
Fresno County	871,458	20.9%	24.6%	54.5%
Kings County	128,825	19.1%	26.0%	54.9%
Madera County	134,971	18.0%	27.4%	54.6%
Merced County	237,470	21.1%	26.7%	52.2%
Stanislaus County	496,424	15.1%	22.0%	62.8%
San Joaquin County	648,216	15.3%	21.0%	63.6%
Tulare County	409,966	22.6%	27.3%	50.2%
San Diego County	2,900,201	11.5%	16.9%	71.6%
Central Coast	1,265,143	13.4%	19.7%	66.9%
Monterey County	386,657	13.3%	23.4%	63.3%
San Luis Obispo County	246,414	13.6%	15.2%	71.2%
Santa Barbara County	387,120	13.8%	20.4%	65.8%
Santa Cruz County	244,952	12.7%	17.3%	70.0%

	Total	Below FPL	FPL 100% - 199%	FPL 200% and Over
Northern California	1,005,227	16.2%	21.4%	62.4%
Butte County	212,855	18.3%	21.5%	60.2%
Shasta County	176,523	15.4%	20.5%	64.1%
Tehama County	58,994	19.8%	23.5%	56.7%
Lake County	63,500	18.8%	22.5%	58.7%
Del Norte County	25,442	19.4%	22.1%	58.5%
Humboldt County	125,575	18.2%	21.7%	60.1%
Lassen County	24,023	13.8%	18.7%	67.6%
Nevada County	96,166	8.1%	15.0%	76.9%
Mendocino County	84,732	16.3%	23.9%	59.9%
Colusa County	20,486	15.7%	25.6%	58.6%
Glenn County	27,810	17.8%	25.1%	57.1%
Modoc County	8,806	15.8%	28.0%	56.3%
Plumas County	20,268	11.0%	18.5%	70.5%
Sierra County	3,169	6.9%	9.8%	83.3%
Siskiyou County	43,559	15.4%	23.9%	60.7%
Trinity County	13,319	15.1%	26.0%	58.9%
Central Southern California	179,036	10.3%	16.6%	73.1%
Inyo County	17,305	10.9%	17.4%	71.7%
Tuolumne County	50,054	10.4%	18.8%	70.8%
Alpine County	1,097	12.2%	11.2%	76.6%
Amador County	33,765	8.9%	14.7%	76.4%
Calaveras County	46,066	9.7%	15.0%	75.3%
Mariposa County	17,824	10.1%	17.4%	72.5%
Mono County	12,925	14.3%	17.0%	68.8%
California	35,543,481	13.2%	18.9%	67.8%

Source: ACS 2005-2009 5-year estimates - Table C17002

Households by Tenure

Every year, households are both dissolved and formed as generational preferences, the age structure of the population, the social-mobility of immigrants, and the income and wealth of families evolve. Household growth and tenure composition, in part, drive the housing market, influencing the demand for rental and for-sale housing units. According to 2010 Census data there were approximately 12.6 million households in California, with 56% occupied by homeowners and 44% by renters. Regional homeownership rates ranged in 2010 from 70.6% in the rural Central Southern California region to 54.8% in the Greater Los Angeles and San Diego regions.

Table 2-24
Households by Tenure

	Total Households	Owner-occupied Housing units	Renter-occupied Housing units	% Homeowners	% Renters
Greater Los Angeles Area	5,847,909	3,180,480	2,667,429	54.4%	45.6%
San Francisco Bay Area	2,624,828	1,476,289	1,148,539	56.2%	43.8%
Sacramento	843,411	512,192	331,219	60.7%	39.3%
San Joaquin Valley	1,214,732	705,990	508,742	58.1%	41.9%
San Diego County/MSA	1,086,865	591,025	495,840	54.4%	45.6%
Central Coast	464,421	254,053	210,368	54.7%	45.3%
Northern California	417,714	260,535	157,179	62.4%	37.6%
Central Southern California	77,618	54,807	22,811	70.6%	29.4%
California	12,577,498	7,035,371	5,542,127	55.9%	44.1%

Source: 2010 Census Demographic Profile Table 1

The following section provides a regional summary of tenure in California. Within each region, the counties with the highest and lowest homeowner and renter rate percentages are indicated. Homeownership rates were calculated by dividing owner-occupied housing units by total households. Renter's rates were similarly calculated by dividing renter-occupied housing units by total households. [13]

Greater Los Angeles Area: This region had nearly 5.8 million households with 54 % homeowners and 46% renters. Homeowner and renter percentages are comparable with the state. Within this region, Riverside County had the highest homeowner rate (67%) and Los Angeles County had the lowest (48%). This reflects the high percentage of renters in Los Angeles County (52%) and the lowest percentage of renters in Riverside County (33%).

San Francisco Bay Area: Households in this region were similar to the State with homeowners slightly higher at 56% and renters at 44%, totaling to 2.6 million households. Within this region, homeowners in Contra Costa County occupied 67% of all occupied housing, and the lowest proportion of homeowners was in San Francisco County (36%). The highest percentage of renters was found in San Francisco County (64%) and the lowest being in Contra Costa County (33%).

DATA HIGHLIGHTS

- According to the 2010 Census, there were 12.6 million households in California.
- California had more homeowners than renters (56% compared to 44%).
- San Diego County and the Greater Los Angeles Area both had the lowest homeownership rate at about 54%.
- Central Southern California had the highest homeownership rate at 70%.
- The highest renter rate of 45% was found in both the Greater Los Angeles Area and San Diego County regions.

[13] The count of occupied housing units is equal to the count of total households.

Sacramento: This region had approximately 843,000 households with a homeowner rate of 61% and renter rate of 39%. The proportion of homeowners in Sacramento was slightly higher than the State and renters were slightly lower. Within this region, El Dorado County ranked the highest homeownership rate at 73%, and Yolo County ranked the lowest at 53%. The highest percentage of renters was found in Yolo County (47%) and the lowest was found in El Dorado County (27%).

San Joaquin Valley: With about 1.2 million households, homeowners in this region constituted approximately 58% and renters 42%. Homeowner percentage was slightly higher than the state and renters were slightly lower. Kings County had the highest percentage of renters (46%) and lowest amount of homeowners (54%). Madera County had a wide marginal difference in its tenure ratio, with the highest percentage of homeowners (64%) and lowest percentage of renters (36%).

San Diego County: About 1.1 million householders comprised of 54% homeowners and 46% renters. This region had a slightly lower homeownership and slightly higher amount of renters than the State.

Central Coast: With approximately 464,000 households, homeowners in the Central Coast consisted of 55% of all occupied housing and renters were 45%. Compared to the state, Central Coast had a higher share of renters. San Luis Obispo County had the highest percentage of homeowners (60%) and the lowest share of renters (40%). Monterey County made up the lowest share of homeowners at 51% and the highest share of renters at 49% in this region.

Northern California: This region of approximately 418,000 households had a higher percentage of homeowners (62%) than the State as is common in non-metropolitan areas. Within the region, Nevada County contained the highest proportion of homeowners (72%) and the lowest percentage of renters (28%) in this region. Conversely, Humboldt County had the highest percentage of renters (45%) while homeownership percentage was the lowest (55%).

Central Southern California: This region of 78,000 households had the highest proportion of homeowners (71%) and very low share of renters (29%) compared to the state. Calaveras County made up the highest share of homeowners at 77% and lowest share of renters at 23%. The lowest percentage of homeowners in this region was found in Mariposa County with 56% and highest percentage of renters with 44%.

Figure 2-25

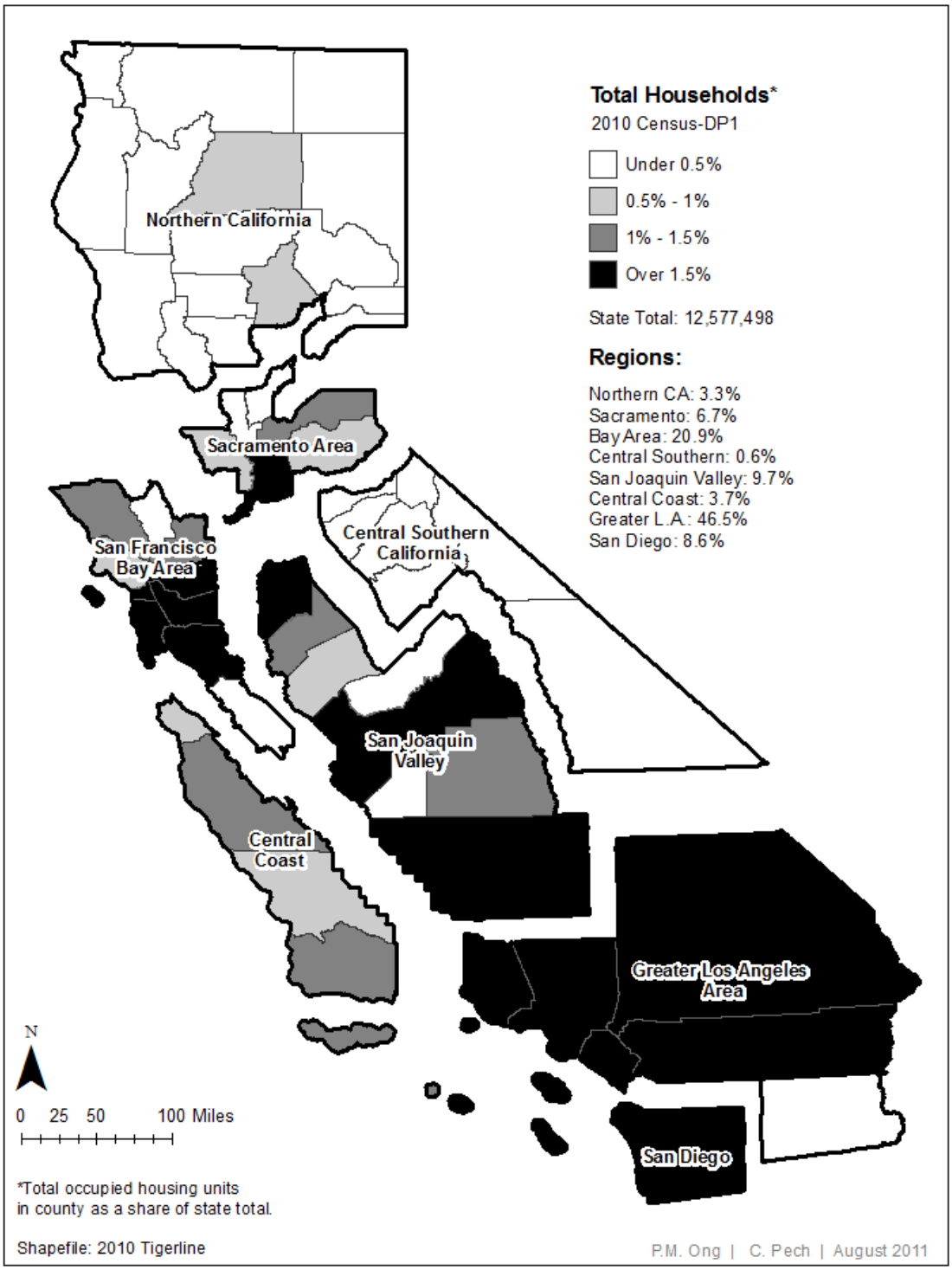
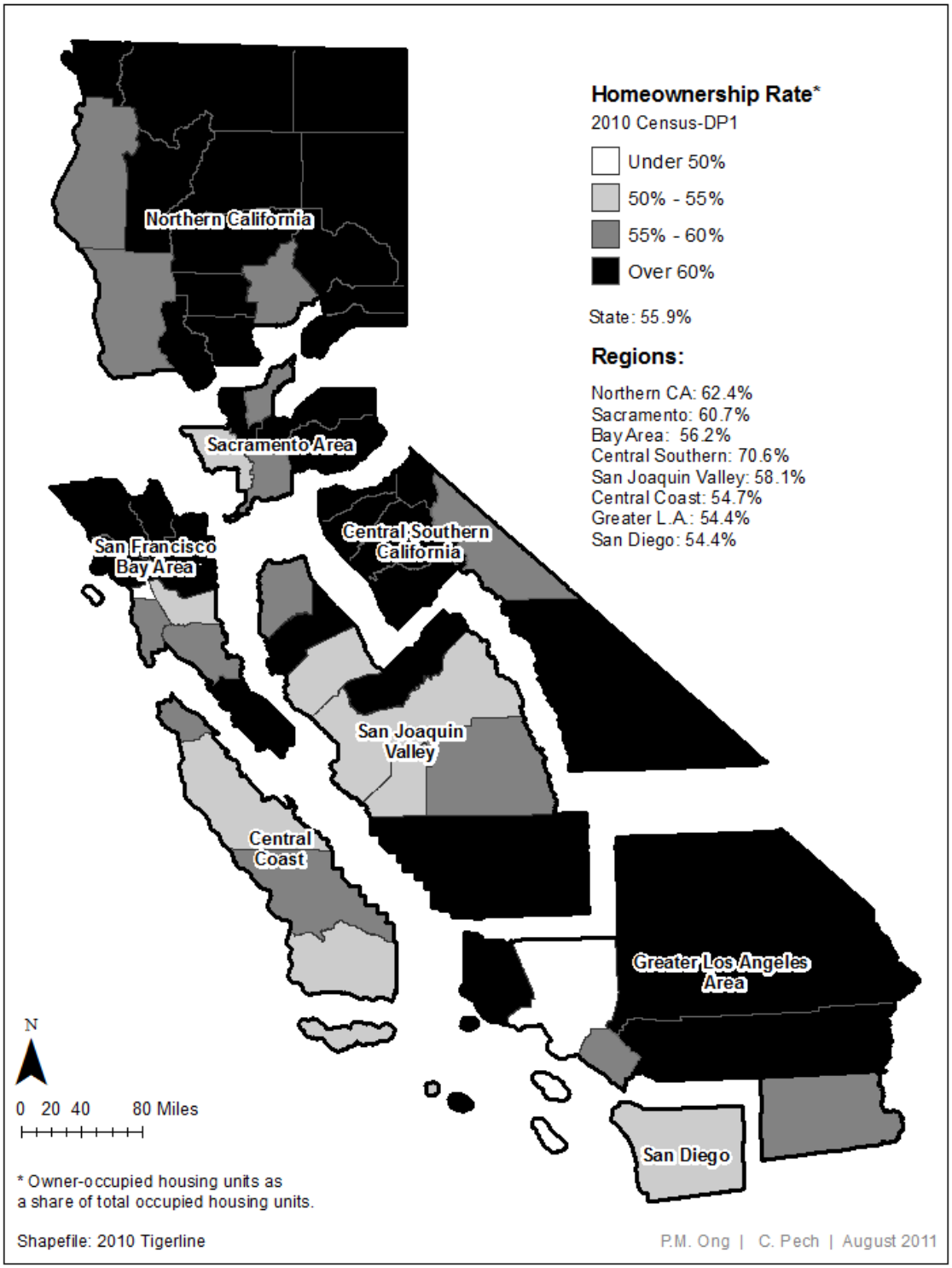

Total Households*
2010 Census-DP1
Under 0.5%
0.5% - 1%
1% - 1.5%
Over 1.5%
State Total: 12,577,498
Regions:
Northern CA: 3.3%
Sacramento: 6.7%
Bay Area: 20.9%
Central Southern: 0.6%
San Joaquin Valley: 9.7%
Central Coast: 3.7%
Greater L.A.: 46.5%
San Diego: 8.6%
Northern California
Sacramento Area
San Francisco Bay Area
Central Southern California
San Joaquin Valley
Central Coast
Greater Los Angeles Area
San Diego
N
0 25 50 100 Miles
*Total occupied housing units in county as a share of state total.
Shapefile: 2010 Tigerline
P.M. Ong | C. Pech | August 2011

Figure 2-26


Homeownership Rate*
2010 Census-DP1
Under 50%
50% - 55%
55% - 60%
Over 60%
State: 55.9%
Regions:
Northern CA: 62.4%
Sacramento: 60.7%
Bay Area: 56.2%
Central Southern: 70.6%
San Joaquin Valley: 58.1%
Central Coast: 54.7%
Greater L.A.: 54.4%
San Diego: 54.4%
Northern California
Sacramento Area
San Francisco Bay Area
Central Southern California
San Joaquin Valley
Central Coast
Greater Los Angeles Area
San Diego
N
0 20 40 80 Miles
* Owner-occupied housing units as a share of total occupied housing units.
Shapefile: 2010 Tigerline
P.M. Ong | C. Pech | August 2011

Housing Units and Vacancy Rates

The availability of residential for-rent and for-sale units are indicators of the real estate market and household mobility, relevant for access to job and educational opportunities. The vacancy rate measures the overall housing availability and is often a good indicator of how for-sale and rental housing units are meeting the current demand for housing. Residential vacancy rates fluctuate based on household growth and tenure and are influenced by changes in the business cycle.

California had an estimated 13.7 million total housing units according to the 2010 U.S. Census. There were over 1.1 million vacant units and the overall vacancy rate was about 8%. This overall vacancy rate for the State was approximately three percentage points below that of the U.S.(11%).[14]

Table 2-27
Housing Units by Region

	Owner Occupied Units	Rental Units	Vacant For Sale Only	Vacant For Rent Only	Homeowner Vacancy rate*	Rental Vacancy Rate**	Total Units (% of Statewide Unit Total)
Greater Los Angeles Area	3,265,261	2,858,431	69,283	182,079	2.1%	6.4%	6,375,054 (46.6%)
San Francisco Bay Area	1,510,021	1,220,926	27,025	68,159	1.8%	5.6%	2,826,131 (20.6%)
Sacramento	527,585	361,505	12,955	29,002	2.5%	8.0%	931,047 (6.8%)
San Joaquin Valley	730,085	552,719	19,992	41,919	2.7%	7.6%	1,344,715 (9.8%)
San Diego County	605,075	526,832	11,682	29,236	1.9%	5.5%	1,172,825 (8.6%)
Central Coast	260,412	221,459	5,128	10,199	2.0%	4.6%	497,198 (3.6%)
Northern California	269,000	168,801	6,860	10,852	2.6%	6.4%	455,513 (3.3%)
Central Southern California	56,995	26,411	1,850	3,164	3.2%	12.0%	88,420 (0.6%)
California	7,224,434	5,937,084	154,775	374,610	2.1%	6.3%	13,690,903 (100%)

**The homeowner vacancy rate is the proportion of the homeowner inventory that is vacant "for sale." It is computed by dividing the total number of vacant units "for sale only" by the sum of owner-occupied units, vacant units that are "for sale only," and vacant units that have been sold but not yet occupied.*
***The rental vacancy rate is the proportion of the rental inventory that is vacant "for rent." It is computed by dividing the total number of vacant units "for rent" by the sum of the renter-occupied units, vacant units that are "for rent," and vacant units that have been rented but not yet occupied.*

Source: 2010 Census Demographic Profile Table 1

Statewide, the homeowner vacancy rate was 2% and the renter vacancy rate was 6%.[15] About 530,000 vacant units were for sale or for rent in California, making the percentage of available vacant units about 4%.[16] The state rate is about one percentage point below that of the U.S. (5%). The statewide homeowner vacancy rate was slightly higher than the U.S. rate (2.1% compared to 2.4%) while the renter vacancy rate was about 3-percentage

[14] The overall vacancy rate is the total vacant housing units divided by the total housing units. The overall rate is different from residential vacancy rates. The latter definition is used by the Bureau of the Census in their quarterly analyses of units that are on the market for rent or for sale only. The 2010 annual owner vacancy rate reported by the Census was 2.5% for California and 2.6% for the U.S., while that of renters was 7.5% for the state and 10.2% for the Nation. These estimates, however, are based on the Current Population Survey/Housing Vacancy Survey (CPS/HVS) and benchmarked to the 2010 Decennial Census. More information can be found on the Census CPS/HVS website.
[15] The homeowner vacancy rate is the total number of vacant units for sale divided by the sum of owner-occupied units, vacant units for sale, and vacant units sold but not occupied. Renter vacancy rate is the total number of vacant units for rent divided by the sum of renter occupied units, vacant units for rent, and vacant units rented by not occupied.
[16] Available vacant units are vacant units that are either for sale or for rent. The percentage is the total number for vacant units for sale and for rent divided by the total housing units. It excludes units that are seasonal, recreational, and occasional uses or sold or rented but not occupied.

points below the nation's. (6.3% compared to 9.2%).[17] There was little variation between vacancy rates for the regions in California, however, exceptions are noted below in the regional summary of housing units and vacancy rates below.

Greater Los Angeles Area: The Greater Los Angeles Area which accounts for 46.6% of housing units statewide had the same vacancy rate as the state at 8%. There were 6.3 million housing units and 484,000 vacant units. Similar to the State, this region's homeowner vacancy rate was 2% and the rental vacancy rate was 6%. Within the region, Riverside County had the highest homeownership vacancy rate at 4% and Orange County had the lowest at 1%. Riverside County also had the highest rental vacancy rate at 10% and Los Angeles County had the lowest rate at 6%.

Bay Area: The Bay Area had the lowest vacancy rate in the state at about 6%. In this region, there were 2.8 million housing units and 179,000 vacant units. This region's homeownership vacancy rate (2%) and rental vacancy rate (6%) was similar to California's rates. In the Bay Area, the county with the highest homeownership vacancy rate was Solano County (3%) and the lowest rate was Marin County (1%). Solano County also had the highest rental vacancy rate (8%) and Santa Clara County had the lowest rate (4%).

Sacramento: With a two percentage point higher vacancy rate compared to the State (10% vs. 8%), the Sacramento region had over 933,000 housing units and 90,000 vacant units. Compared to the State, the Sacramento region had a higher homeowner vacancy rate (3%) and rental vacancy rate (8%). Yuba County had a high homeownership vacancy rate (4%), whereas Yolo County had a low rate (2%) in the Sacramento region. Similarly, Yuba County also had a high rental vacancy rate (11%) and Yolo County had a low rental vacancy rate (5%).

DATA HIGHLIGHTS

- California had an estimated 13.6 million total housing units as of the 2010 Census
- 1.1 million (8%) housing units were vacant. This represents the statewide total vacancy rate.
- The Los Angeles and San Francisco Bay Area regions have the highest percentage of the State's housing units (46.6% and 20.6% respectively).
- Central Southern California (31%) and Northern California (15%) have the highest overall vacancy rates. San Francisco Bay Area (6%) and San Diego (7%) have the lowest overall vacancy rates statewide.
- The statewide homeownership vacancy rate was 2.1%. Only Sacramento (2.5%), San Joaquin Valley (2.6%), Northern California (2.7%) and Central Southern California (3.2%) had a higher homeowner vacancy rate.
- The statewide rental vacancy rate was 6%. Central Southern California had the highest rental vacancy rate (12%). The Central Coast (4.6%), San Diego (5.5%) and the San Francisco Bay Area (5.6%) had the lowest rental vacancy rates statewide.

[17] The homeowner vacancy rate is the total number of vacant units for sale divided by the sum of owner-occupied units, vacant units for sale, and vacant units sold but not occupied. Renter vacancy rate is the total number of vacant units for rent divided by the sum of renter occupied units, vacant units for rent, and vacant units rented but not occupied.

San Joaquin Valley: The San Joaquin Valley area had 1.3 million housing units – representing 9.8% of statewide housing units - and 117,000 vacant units (9%) - slightly higher than the statewide rate. This region had a higher homeowner vacancy rate (3%) and rental vacancy rate (8%) than the statewide rates. Both Kern County and Merced County had high homeownership vacancy rates at 3% in the San Joaquin Valley region. Kings County had a low homeownership vacancy rate at 2%. Kern County also had the highest rental vacancy rate (9%), and Kings County had the lowest rate (5%).

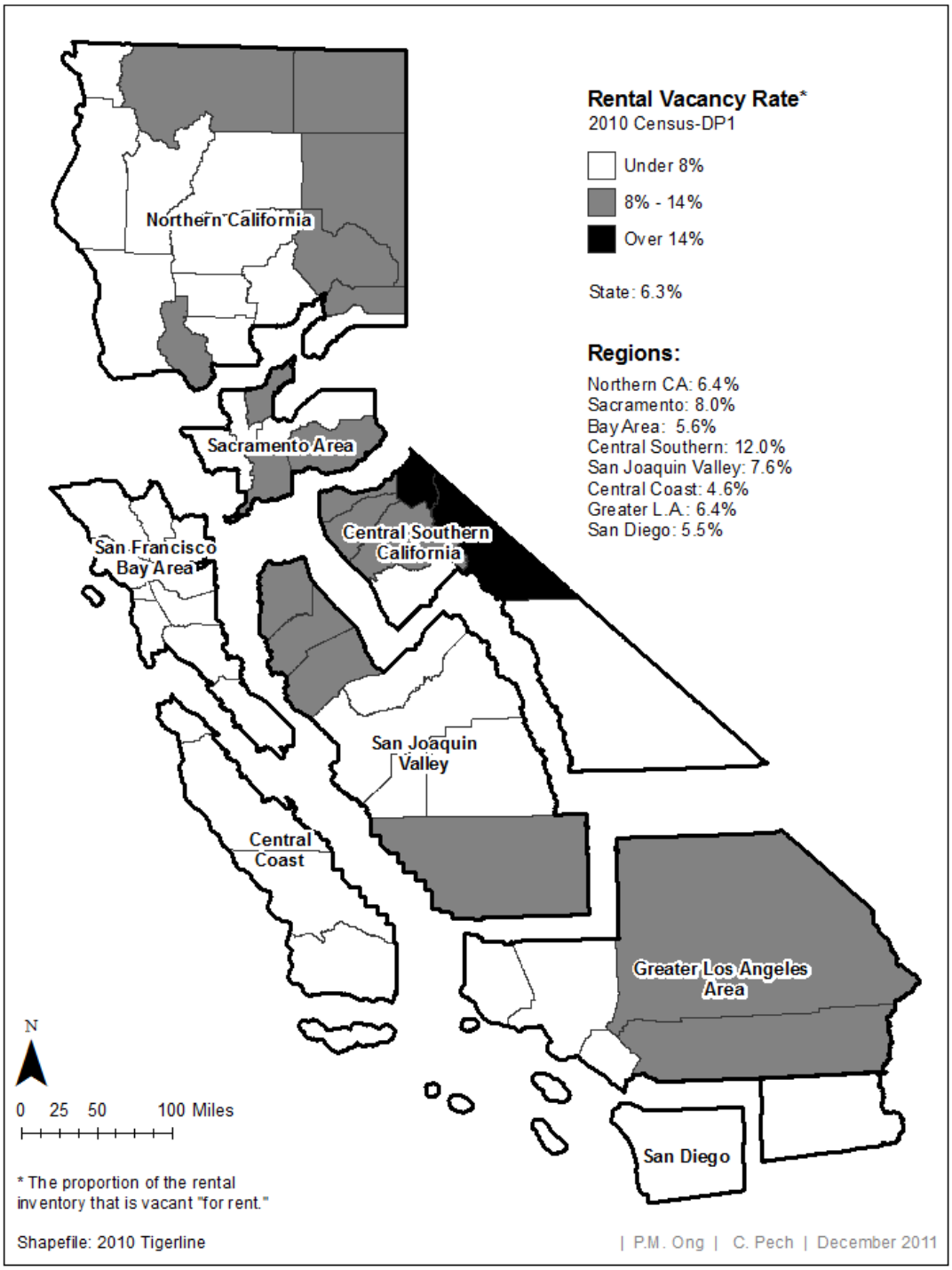
San Diego: San Diego had the second lowest vacancy rate in the state at 7%. There were 1.2 million housing units and 78,000 vacant units in this county.
Comparable to the state, San Diego had a homeownership vacancy rate of 2% and rental vacancy rate of 6%.

Central Coast: With a two percentage point higher vacancy rate compared to the State (10%), the Central Coast had over 514,000 housing units and 49,000 vacant units.
The Central Coast had similar rates as the state of California with a homeownership vacancy rate of 2% and rental vacancy rate of 5%. Within the region, Monterey County had the highest homeownership vacancy rate (3%) and Santa Cruz County had the lowest (2%). Similarly, Monterey County had the highest rental vacancy rate (5%) while Santa Cruz County had the lowest (4%).

Northern California: Northern California had the second highest vacancy rate in the state at 15%. This region had 488,000 housing units and among those 71,000 vacant units. With vacancy rates the same as statewide, Northern California had a 3% homeownership vacancy rate and a 6% rental vacancy rate. In Northern California, Plumas County's homeownership vacancy rate was the highest at 5% and Humboldt County's rate was the lowest at 2%. Plumas County's rental rate was also the highest at 14% and Colusa County was the lowest at 3%.

Central Southern California: Statewide, Central Southern California had the highest vacancy rate at 31%. In Central Southern California, there were 113,000 housing units and 35,000 vacant units. Compared to the state, Central Southern California region had a higher homeowner vacancy rate (3%) and rental vacancy rate (12%). The county with the highest homeownership vacancy rate was Alpine (6%) and the lowest rate was in Inyo (2%). Similarly, the county with the highest rental vacancy rate was Alpine (33%) and the lowest rate was in Inyo (6%).

Figure 2-25


Rental Vacancy Rate*
2010 Census-DP1
Under 8%
8% - 14%
Over 14%
State: 6.3%
Regions:
Northern CA: 6.4%
Sacramento: 8.0%
Bay Area: 5.6%
Central Southern: 12.0%
San Joaquin Valley: 7.6%
Central Coast: 4.6%
Greater L.A.: 6.4%
San Diego: 5.5%
Northern California
Sacramento Area
San Francisco Bay Area
Central Southern California
San Joaquin Valley
Central Coast
Greater Los Angeles Area
San Diego
N
0 25 50 100 Miles
* The proportion of the rental inventory that is vacant "for rent."
Shapefile: 2010 Tigerline
| P.M. Ong | C. Pech | December 2011

Housing Burden

State and Federal standards specify that a household experiences housing cost burden if it pays more than 30 percent of its gross income on housing – typically a point at which housing costs become burdensome and may affect the ability to comfortably make monthly rent or mortgage payments and/or maintain a decent standard of living. A severe housing cost burden exists if a household pays greater than 50% of gross income on housing.

While affordability itself may not be a direct fair housing issue based on federal and state laws, the relationships between household income and other household characteristics such as race, ethnicity and other factors often create misconceptions and biases that raise fair housing concerns. In California, a total of 5,382,490 of 12,187,191 (44.2%) total households were "cost burdened" or "overpaid" for housing. Of these, 2,528,495 (20.7%) paid greater than 50% of gross income on housing.

Housing cost burden typically is linked to income levels. The lower the income, the larger percentage of a household's income is allotted to housing costs. Housing cost burden by low income households tends to occur when housing costs increase faster than income.

Table 2-29
Total Households Overpaying

Household income	California	Housing Cost Burden >30% of Income		Severe Housing Cost Burden >50% of Income	
		Number	Percent	Number	Percent
Total Occupied Housing Units	12,187,191	5,382,490	44.2%	2,528,495	20.7%
Owner- Occupied	7,061,430	2,831,855	40.1%	1,228,230	17.4%
Very Low Income	1,067,665	680,775	63.8%	518,270	48.5%
Extremely Low-Income	472,075	303,610	64.3%	251,210	53.2%
30%-50%	595,590	377,165	63.3%	267,060	44.8%
Low Income	977,410	564,485	57.8%	318,520	32.6%
Moderate and Above Moderate	5,016,355	1,586,595	31.6%	391,440	7.8%
Renter-Occupied	5,125,760	2,550,635	49.8%	1,300,265	25.4%
Very Low Income	2,098,570	1,713,130	81.6%	1,167,700	55.6%
Extremely Low-Income	1,183,510	967,015	81.7%	819,710	69.3%
30%-50%	915,060	746,115	81.5%	347,990	38.0%
Low-income	1,013,235	553,920	54.7%	109,435	10.8%
Moderate and Above Moderate	2,013,955	283,585	14.1%	23,130	1.1%

Source: 2005-2009 5-year ACS - Tables B25093 and B25072

As shown above, among the lower income groups, larger proportions of renter-households had cost burden. Among owner households, housing cost burden was more prevalent among the upper income groups.

Renters' Housing Cost Burden

The "Paycheck to Paycheck 2011" report by the Center for Housing Policy indicates ten of twenty least affordable rental markets in the United States are in California. One in two renters in California pay in excess of 30 percent of their income, while one in four renters pay more than half of their income toward rent.[18] In a recent report to Congress, HUD revealed the housing needs of low-income renter households with high housing costs or occupying severely substandard housing increased more than 20 percent from 2007 to 2009. Unfortunately, only a quarter of eligible households nationally actually receive tenant-based rental assistance, leaving a large proportion of renter households paying too much for housing, doubling up, or living in substandard conditions. According to the National Low Income Housing Coalition, affordability of rental housing in California has continued to worsen: in 2007 a minimum wage renter had to work 120 hours per week to afford a two-bedroom apartment; in 2010, the number of hours increased to 128; in 2011, it reached 131 hours per week.[19]

Furthermore, the recent California Federal Rent Assistance Facts by the Center on Budget Policy Priorities reports that out of 5.3 million renters in California, only 466,244 low-income households are federally assisted and can afford modest housing at an affordable cost. Approximately 60 percent of these households are headed by people who are elderly or disabled; roughly 30 percent are families with children. There are, however, another 1.4 million low-income renter households that pay more than half their monthly cash income for housing costs. On average, these households have monthly incomes of $1,291 and pay housing costs of $1,143, leaving only $148 to pay for other necessities. About 31 percent of these cost-burdened renters are elderly or people with disabilities, while 38 percent are families with children.

Table 2-30
Renter Households Overpaying

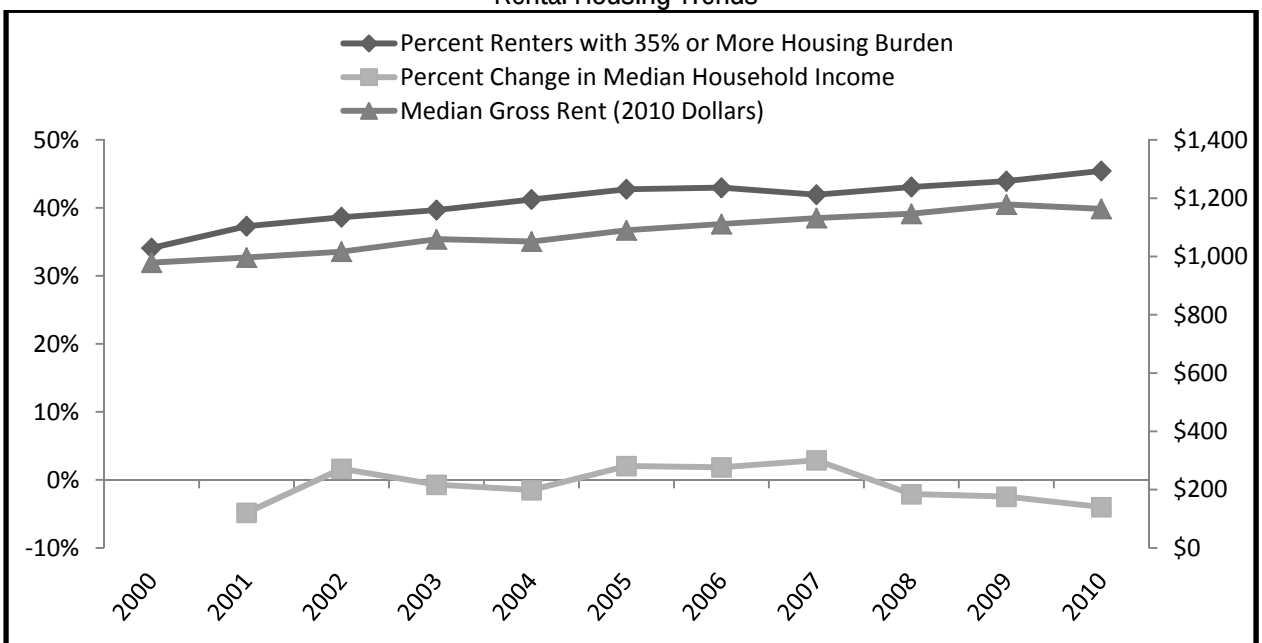
	Total Renter HHs	Renter HHs with housing costs greater than 30%	% of total Renter HHs
Greater Los Angeles Area	2,508,976	1,341,107	54%
San Francisco Bay Area	1,038,698	484,754	47%
Sacramento	300,377	157,169	53%
San Joaquin Valley	465,836	237,735	51%
San Diego County/MSA	448,845	240,148	54%
Central Coast	199,725	108,007	54%
Northern California	142,370	76,273	54%
Central Southern California	20,932	9,458	46%
California	5,125,759	2,654,651	52%

Source: 2005-2009 5-year ACS - Tables B25093 and B25072 - 4.28.2011

[18] US Census Bureau, 2005-2009 American Community Survey, www.census.gov/acs
[19] National Low Income Housing Coalition, "Out of Reach," June 2010, June 2011. http://www.nlihc.org/oor

ACS and U.S. Census data indicate that in California, rents increased while household incomes decreased between 2000 and 2010 (Figure 2-22). Over the period, median gross rents rose by 19% from $980 in 2000 to about $1,160 in 2010 (in constant 2010 dollars). Unlike home values, rents steadily increased throughout the period, only decreasing slightly in 2004. During the same time period, the median household income fell by about 6% from $62,000 in 2000 to $58,000 in 2010 (in constant 2010 dollars). Between 2000 and 2010, median household incomes fluctuated, but were only greater than the 2000 real value in 2007, when it was $63,000.

Figure 2-31
Rental Housing Trends



Source: 2005-2009 5-year ACS, and 2010 Decennial Census

A steady rise in rental rates, coupled with decreased real household income growth, placed an additional financial burden on renters. Figure 2-22 shows the change in the proportion of housing burdened homeowners relative to the change in median household income from 2000 to 2010. Following decreases early on, median household income increased 7% from 2004 to 2007. During that period of income growth, median gross rents rose at the same rate and the proportion of renter burdened households stayed relatively similar. After 2007, household incomes dropped again, from $63,000 to $58,000 in 2010: a decrease of 8%. While incomes decreased, median gross rents continued to increase at rate of 3%. Thus, the proportion of renter burdened household also increased by 8%.

The foreclosure crisis exacerbated renter housing needs; an estimated 38 percent of homes in foreclosure were rentals, resulting in more than 204,000 California renters being directly affected, many of which were evicted and had to move to unstable,

tenuous living situations.[20] Estimates of the 2009 American Community Survey are that three in four California households living in overcrowded conditions were renter households. A shift in tenure due to foreclosures tightened the rental markets and will likely result in increased rents. The Joint Center for Housing Studies of Harvard University recently emphasized the renewed importance of an adequate supply of affordable rental housing, as today's economic and demographic conditions boost rental demand. It describes the diverse rental needs for what is a disproportionately large share of single–person, young and minority households concentrated at the bottom half of the income distribution, indicating that nearly three-quarter of renters have incomes below median income for all households.[21] As the foreclosure crisis continues, the demand for rental housing will likely increase as owners of foreclosed units move into rental units and potential homebuyers, facing tighter credit and increased unemployment, postpone home buying. If this increased demand is not met with an adequate increase in rental supply, rents will rise, leading to further decline in affordability.[22]

Owners' Housing Cost Burden

Approximately 39% of California homeowners were paying more than 30% of their monthly income on housing, according to the 2005-2009 ACS. Owner housing burdens also varied regionally, with the rural regions of Northern California (30% of owner households) and Central Southern California (31% of owner households) having the lowest percentages of owners with housing burdens greater than 30%. The Greater Los Angeles region and San Diego County had the highest percentages, with 41% and 40% respectively)% of homeowners burdened, followed by the San Francisco Bay Area and the Central Coast regions (both 39%).

Table 2-34
Owner Households Overpaying

	Total Owner HHs	Owner HHs with housing costs greater than 30%	% of total Owner HHs
Greater Los Angeles Area	3,180,855	1,299,614	41%
San Francisco Bay Area	1,490,021	584,868	39%
Sacramento	515,944	191,215	37%
San Joaquin Valley	697,103	249,314	36%
San Diego County	596,414	240,186	40%
Central Coast	262,554	102,329	39%
Northern California	263,897	79,721	30%
Central Southern California	54,644	16,902	31%
California	7,061,432	2,764,149	39%

Source: 2005-2009 5-year ACS - Tables B25093 and B25072 - 4.28.2011

[20] Tenants Together, "California Renters in the Foreclosure Crisis" , Third Annual Report, January 2011
[21] Joint Center for Housing Studies of Harvard University, "America's Rental Housing : Meeting Challenges, Building on Opportunities 2011"
[22] Rebecca Cohen, Keith Wardrip, and Laura Williams, "Rental Housing Affordability -A Review of Current Research", October 2010,

Special Needs Populations

Special needs populations include some of the most vulnerable groups, including the elderly, homeless individuals and families and persons with physical and mental disabilities. These households and residents, because of their special characteristics and needs, often have greater difficulty finding decent and affordable housing.

Familial Status

The Fair Housing Amendment Act of 1988 amended the original Fair Housing Act of 1968, broadening the scope of the original legislation and providing protection for families with children and people with disabilities.[23] According to the 2010 Census, there were 4,713,016 million households in California with one or more children under the age of 18, or 37.5% of all households.[24] The San Joaquin Valley had a significantly higher proportion of households with children (45.6%) than other regions in the State. Statewide, of the households with children, approximately 25.6% or over 1,207,720 million lived in a single-parent household.[25]

Table 2-40
Households with Children

	Households			Households with Children			
	Total	With Children	No Children	% of Households	% Married-Couple	%Single-Parent	% Non-family & Other
Greater Los Angeles Area	5,847,909	2,303,873	3,544,036	39.4%	61.5%	25.5%	13.0%
San Francisco Bay Area	2,624,828	877,947	1,746,881	33.4%	67.5%	22.6%	9.9%
Sacramento	843,411	300,510	542,901	35.6%	61.8%	28.1%	10.1%
San Joaquin Valley	1,214,732	553,493	661,239	45.6%	58.4%	29.0%	12.6%
San Diego County/MSA	1,086,865	381,188	705,677	35.1%	64.5%	24.8%	10.8%
Central Coast	464,421	157,294	307,127	33.9%	63.9%	24.8%	11.3%
Northern California	417,714	119,607	298,107	28.6%	55.8%	32.6%	11.6%
Central Southern California	77,618	19,104	58,514	24.6%	60.4%	27.7%	11.8%
California	12,577,498	4,713,016	7,864,482	37.5%	62.4%	25.6%	11.9%

Source: 2010 Census Demographic Profile, Table DP1 - Profile of General Population and Housing Characteristics

[23] Schill, M. and S. Friedman. 1999. "The Fair Housing Amendments Act of 1988:The First Decade." Cityscape 4(3). HUD, Washington DC. http://www.huduser.org/Periodicals/CITYSCPE/VOL4NUM3/schill.pdf

[24] Estimates were derived from the 2010 Census Demographic Profile (Table DP-1), which contains the 100-percent data asked of all people and about every housing unit. Households with children are defined as the ratio of households with at least one individual under 18 to total households.

[25] Single-parent households are defined as the ratio of single-parent households with own children to households with an individual under 18. Single-parents include only "husband-wife families" with an absent spouse. Family demographers note a need to re-evaluate living arrangements of children due to the rise in unmarried and same-sex households (Kreider and Elliot 2009).

Elderly Population

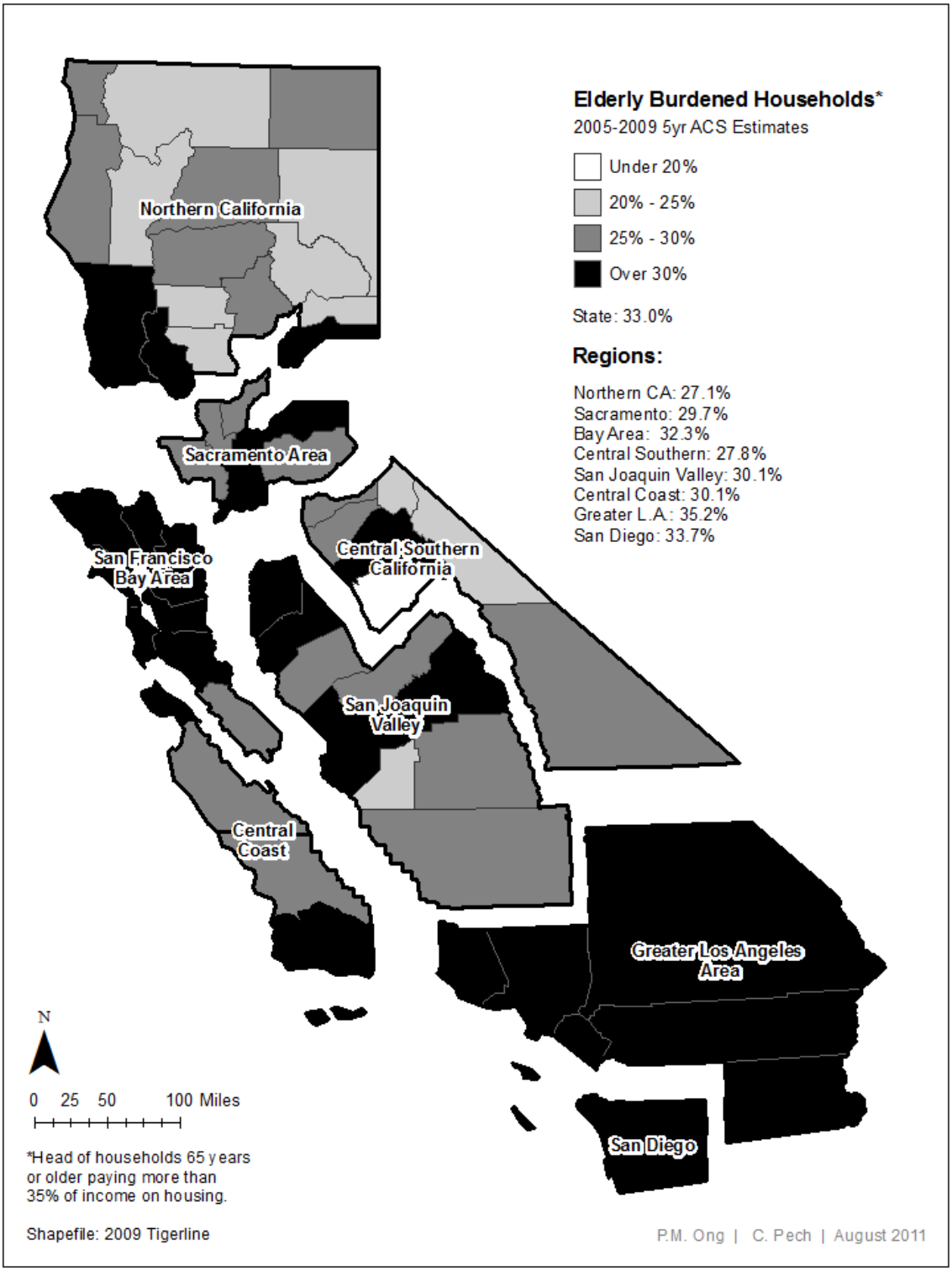
With California's elderly population growing rapidly with the aging baby boomer generation, there is a pressing need to strengthen services needed by the aging population, particularly for those faced with disabilities, the poor or nearly poor, minorities, those living in rural areas, and the frail elderly. Nearly 2.3 million elderly households resided in California and over 756,000 (33%) of these elderly households had a housing burden of greater than 30%. Of the approximately 579,000 elderly renter households, 52% had a housing burden and of the approximately 1.7 million elderly homeowner households, 27% had a housing burden.

Table 2-35
Housing Cost Burdened Elderly Households

	Renters				Owners			
	Burdened Renters	Elderly Burdened	% Burdened that are Elderly	% Elderly that are Burdened	Burdened Owners	Elderly Burdened	% Burdened that are Elderly	% Elderly that are Burdened
Greater Los Angeles Area	1,115,903	154,036	13.8%	54.5%	1,140,170	209,796	18.4%	28.0%
San Francisco Bay Area	393,898	62,926	16.0%	49.6%	501,737	92,181	18.4%	26.1%
Sacramento	128,512	17,200	13.4%	52.3%	160,489	29,281	18.2%	23.7%
San Joaquin Valley	197,870	24,352	12.3%	48.6%	214,946	38,523	17.9%	24.3%
San Diego County/MSA	196,395	25,541	13.0%	55.5%	208,515	40,179	19.3%	27.0%
Central Coast	89,621	10,155	11.3%	48.4%	92,859	19,125	20.6%	25.1%
Northern California	63,683	7,358	11.6%	42.7%	76,329	19,748	25.9%	23.9%
Central Southern California	7,598	988	13.0%	40.0%	16,246	4,989	30.7%	26.2%
California	2,193,480	302,556	13.8%	52.2%	2,411,291	453,822	18.8%	26.5%

Source: 2005-2009 5-year ACS, Tables B25093 and B25072 - 4.28.2011 SJ

Figure 2-36


Elderly Burdened Households*
2005-2009 5yr ACS Estimates
Under 20%
20% - 25%
25% - 30%
Over 30%
State: 33.0%
Regions:
Northern CA: 27.1%
Sacramento: 29.7%
Bay Area: 32.3%
Central Southern: 27.8%
San Joaquin Valley: 30.1%
Central Coast: 30.1%
Greater L.A.: 35.2%
San Diego: 33.7%
Northern California
Sacramento Area
San Francisco Bay Area
Central Southern California
San Joaquin Valley
Central Coast
Greater Los Angeles Area
San Diego
N
0 25 50 100 Miles
*Head of households 65 years or older paying more than 35% of income on housing.
Shapefile: 2009 Tigerline
P.M. Ong | C. Pech | August 2011

The California Department of Aging defines frail elderly as those individuals 65 years of age or over who are dependent on others for activities of daily living (ADL), often living in institutional care, not independently mobile, and who may require regular prescribed drug therapy. The frail elderly accounted for about 19% of the elderly population and 3% of the total population. For the regions in the state, the share of the frail elderly population ranged between 16-21% of the elderly population. Relative to the state, there was little regional variation in the share of the frail elderly as a percent of the total population (2-4%).[26]

DATA HIGHLIGHTS

- In California, there was an estimated 734,000 of frail elderly which was about 2.7% of the overall population 16 years or older.
- Statewide there were 579,000 elderly renter households of which 52% were burdened. Amongst the regions, San Diego had the highest percentage of burdened elderly renters (56%) and Central Southern California had the lowest percentage (40%).
- Greater Los Angeles area had the highest percentage of burdened elderly homeowners (28%) and Sacramento had the lowest percentage (24%).

Table 2-37
Frail Elderly Population*

	Total	65 and Over	Frail Elderly*	Frail as % of Total Pop	Frail as % of Elderly Pop
Greater Los Angeles Area	13366813	1774927	357544	2.7%	20.1%
San Francisco Bay Area	5474994	793468	148267	2.7%	18.7%
Sacramento	1699418	245940	45801	2.7%	18.6%
San Joaquin Valley	2670647	343781	74814	2.8%	21.8%
San Diego County	2195666	317550	55146	2.5%	17.4%
Central Coast	1008266	149708	24360	2.4%	16.3%
Northern California	799752	146119	23973	3.0%	16.4%
Central Southern California	109359	25503	3756	3.4%	14.7%
Sum of Counties California	27324915	3796996	733661	2.7%	19.3%
California Total	27387791	3809961	735304	2.7%	19.3%

**Frail elderly: noninstitutionzalized civilian population over 65 years old with a go-outside-home disability*
Source: 2005-2007 3-year ACS, Tables 18007 and 18035

[26] The 3-year ACS did not report for the following seven rural counties of Modoc, Sierra, Trinity, Inyo, Alpine, Mariposa and Mono because their total populations size did not meet the required 20,000 threshold.

Persons with Physical or Mental Disabilities

According to HUD, federal laws define a person with a disability as "any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment" (HUD 2010). Under this definition, a physical or mental impairment that substantially limits one or more major life activities includes the following: hearing, mobility and visual impairments; chronic alcoholism; chronic mental illness; AIDS and AIDS related illnesses; complex impairment; and mental retardation. Major life activities include the following: walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself (HUD 2010).

There is limited data available on persons with disabilities in accordance to the broader HUD definition stated above. Publicly available, statewide data on disability demographics from the American Community Survey (ACS) summary files and the Cornell University Rehabilitation Research and Training Center on Disability Demographics and Statistics is limited by its focus on basic demographics such as prevalence, employment, education, and poverty. Neither of these sources provides comprehensive information on the characteristics of households containing disabled individuals, particularly for small geographies, such as the rural counties. Given the limitations of the currently available data, the analysis for this section uses the Census Bureau definition for disability status as a proxy to the federal definition.

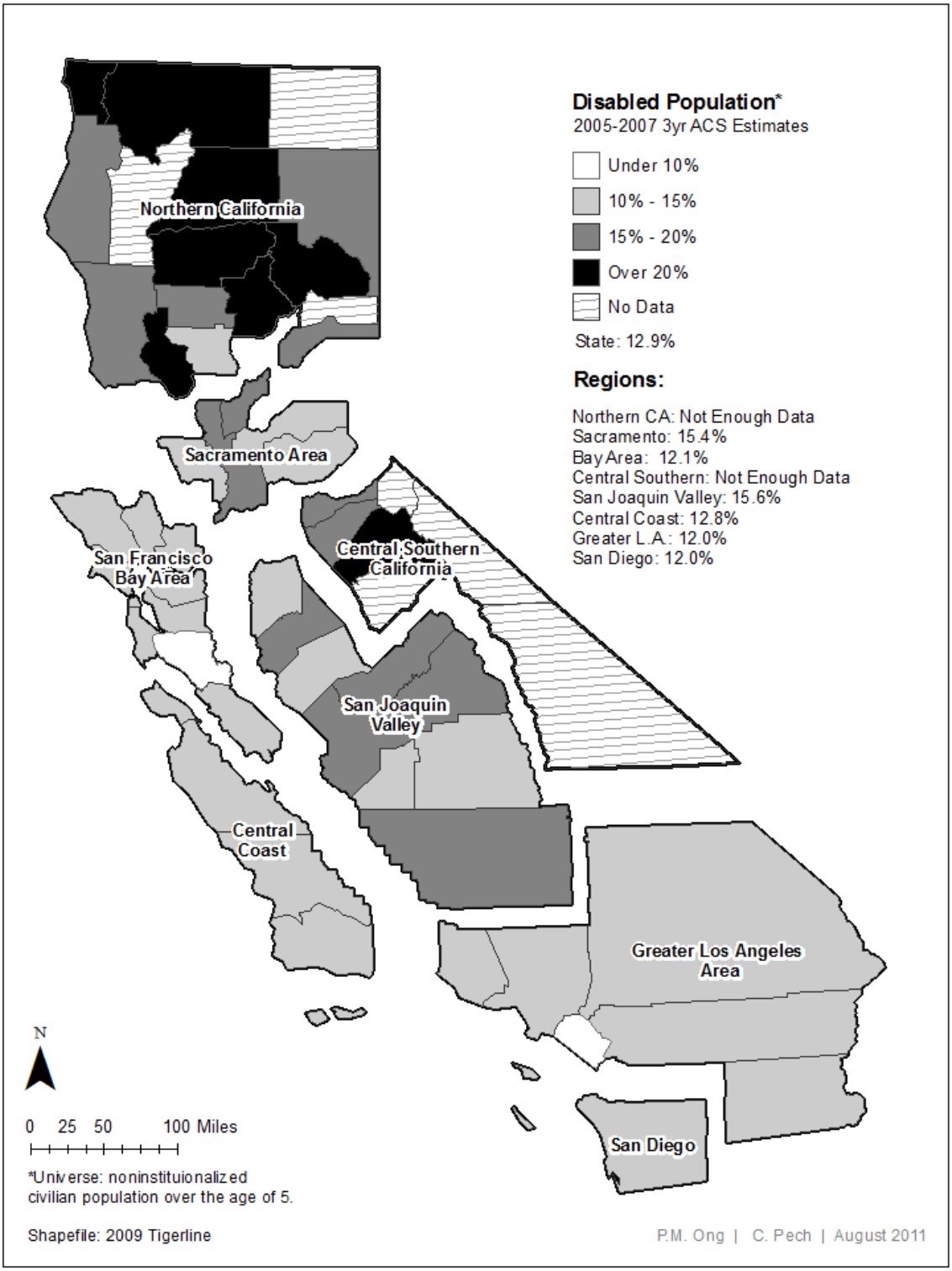
DATA HIGHLIGHTS

- In California, 13% of 33 million persons 5 years or older reported having a disability.
- Statewide, the most prevalent disabilities were physical limitations (41%), followed by mental (26%), sensory (19%), and self-care (14%).
- The regions with the highest proportion of disabled persons are San Joaquin Valley(16%) and Sacramento (15%).
- Both the Greater Los Angeles Area and San Diego County had the lowest proportion of disabled persons at 12%.

A functional limitation framework to account for disability has been developed by the Census Bureau, which includes physical, sensory, mental, self-care, go-outside-the-home, and work disability.[27] Individuals reporting one of the six types of disability are considered disabled. The Census Bureau defines a disability as “a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.” For this analysis, we utilized the Census Bureau’s population universe

[27] There is extensive debate over appropriate ways to measure disability. For an introduction to this topic, please reference Mashaw, J. and V.P. Reno (Eds.) (1996).”Balancing security and opportunity: The challenge of disability income policy.” Washington, DC: National Academy of Social Insurance.

Figure 2-38


Disabled Population*
2005-2007 3yr ACS Estimates
Under 10%
10% - 15%
15% - 20%
Over 20%
No Data
State: 12.9%
Regions:
Northern CA: Not Enough Data
Sacramento: 15.4%
Bay Area: 12.1%
Central Southern: Not Enough Data
San Joaquin Valley: 15.6%
Central Coast: 12.8%
Greater L.A.: 12.0%
San Diego: 12.0%
Northern California
Sacramento Area
San Francisco Bay Area
Central Southern California
San Joaquin Valley
Central Coast
Greater Los Angeles Area
San Diego
N
0 25 50 100 Miles
*Universe: noninstituionalized civilian population over the age of 5.
Shapefile: 2009 Tigerline
P.M. Ong | C. Pech | August 2011

of non-institutionalized civilian population over the age of 5 reporting a disability, including those living in group-quarters.[28]

The analysis is limited to the prevailing type of disability for four of the six functional limitations reported by the Census: physical, mental, self-care, and sensory impairments.[29] From the 2005-2007 three-year ACS estimates, approximately 13% of the 33 million Californians who are five years or older reported having a disability. Of the total disabled population, a higher proportion reported having one or more disabilities (56%). Of the four functional limitations analyzed, the most prevalent was physical limitations (41%), followed by mental (26%), sensory (19%), and self-care (14%). In general, there was little regional and county variation in these prevalence trends throughout the state.

Table 2-39
Disabled Population by Prevalence

Civilian Non-institutionalized Population 5 years and over		Disabled by Number of Disabilities Reported		Comparable Disabilities Reported (% of prevalence)				
Total Population*	Disabled Status (% of total pop)	One	Two or More	Total	Sensory	Physical	Mental	Self-Care
33,067,135	4,271,000 (12.9%)	1,886,552	2,384,448	6,469,350	1,207,291	2,656,229	1,679,981	925,849

Source: 2005-2007 3-year ACS Tables B18001, B18002, B18004, B18005
** Population difference due to counts not reported for smaller counties*

Homeless Individuals and Families

The scope of deprivation of housing or homelessness varies with the definitions given, which are often controversial. HUD defines homelessness as a broad range of housing needs arising from residential instability. Residential instability encompasses both those who are literally homeless and those who are precariously housed. The literally homeless include those who temporarily live in emergency shelters or transitional housing as well as those who sleep in places not meant for human habitation, such as streets and unconverted garages. In contrast, the precariously housed are persons on the brink of homelessness. Typically, this category is used to describe those doubling up with family and friends, and those paying an extremely high percentage of their income on housing. While the literally and precariously housed are defined slightly differently, persons experiencing either of the two circumstances commonly lack a stable and regular night-time residence, making it difficult to count and survey this population.

For the purposes of this AI, 2006-2010 point-in-time (PIT) counts of sheltered and unsheltered homeless of the literally homeless population serviced by California's Continuums of Care (CoC) were used in estimating the homeless population.

[28] Due to the small size of the institutionalized population, the U.S. Census summary files only report disability prevalence among the civilian non-institutionalized population. According to the Census, the inclusion of the non-institutionalized group quarter population may noticeably impact the disability distribution. For example, the number of people with a disability may increase in areas having a substantial group home population (ACS 2007).
[29] Ratios reported for prevailing disability type were tabulated using as the base, the sum of the four comparable disabilities.

Table 2-41
California Homeless Population from 2006-2010

Year	Sheltered	Unsheltered	Total	% Sheltered	% Unsheltered
2006	50,535	127,187	177,722	28%	72%
2007	48,511	111,120	159,631	30%	70%
2008	46,945	110,119	157,064	30%	70%
2009	50,587	82,104	132,691	38%	62%
2010	50,899	82,032	132,931	38%	62%

Source: 2006-2010 Continuum of Care

CoCs are only required to report PIT counts every other year, the last required year was 2011. The 2010 estimates are the most recently available PIT counts.

The 2010 Annual Homeless Assessment Report to Congress, based on 2010 PIT counts, reported approximately 132,931 homeless individuals living in California; meaning one in every 280 Californians, or 0.4 percent of all Californians were homeless.[30] While this count only minimally estimates homelessness due to difficulties in identifying and counting persons in unsheltered locations, it ranks California among the top four states with the largest concentration of homeless individuals and families. California, New York, and Florida account for 40 percent of the total homeless population, whereas only 25 percent of the U.S. population resides in these states.[31] California's homeless population alone was estimated to account for almost 21 percent of the nation's homeless population in 2010.

However, the report indicated that, between 2006 and 2010, California's homeless population decreased by approximately 25 percent. Additionally, the percentage of the homeless that are unsheltered was estimated to have decreased by about 10 percentage points, from 72% to 62% since 2006.

DATA HIGHLIGHTS

- Approximately four of every 1,000 Californians are homeless and of these only 33% being served by homeless housing programs, as of 2010.
- Between 2006 and 2010, California's l homeless population decreased by approximately 25%.
- Approximately 62% of homeless were unsheltered in 2010.
- The Central Coast had the highest prevalence of homelessness, with about nine homeless individuals per 1,000 persons. The Sacramento Area had the lowest prevalence with about two homeless individuals per 1000.
- The San Joaquin Valley and Sacramento regions had the highest percentage of homeless being served (54% and 59%, respectively). The Greater Los Angeles area and the Central Coast had the lowest (about 24%).

[30] 2010 Annual Homeless Assessment Report to Congress, pg 22. http://www.hudhre.info/documents/2010HomelessAssessmentReport.pdf.
[31] 2010 Annual Homeless Assessment Report to Congress, pg 37. http://www.hudhre.info/documents/2010HomelessAssessmentReport.pdf.

Of the 132,931 estimated homeless population in California for 2010, the CoC with the largest absolute count and share of the homeless was the Los Angeles City/County CoC, accounting for 32% of state's homeless or 42,694 persons.[32] This trend is consistent thought all years of data available for Los Angeles City/County CoC. The CoC with the smallest share and count of homeless in 2010 was Del Norte County, serving about 18 individuals, all reported as sheltered. [33] Compared to other CoCs, the San Luis Obispo County CoC had the highest percentage of unsheltered homeless (96%).

Table 2-42
California 2010 PIT CoC Homeless Count

COC#	Continuum of Care 2010	County[34]	Sheltered	Unsheltered	Total	% Share of State Total	% Unsheltered
	State Total (Sum of CoCs)		50,899	82,032	132,931	100%	62%
CA-502	Oakland/Alameda County	Alameda	2,378	1,963	4,341	3%	45%
CA-519	Chico/Paradise/Butte County	Butte	347	395	742	1%	53%
CA-505	Richmond/Contra Costa County	Contra Costa	887	1,872	2,759	2%	68%
CA-528	Del Norte County	Del Norte	18	-	18	0%	0%
CA-525	El Dorado County	El Dorado	63	83	146	0%	57%
CA-522	Humboldt County	Humboldt	355	1,000	1,355	1%	74%
CA-613	El Centro/Imperial County	Imperial	157	348	505	0%	69%
CA-604	Bakersfield/Kern County	Kern	667	832	1,499	1%	56%
CA-513	Visalia, Kings, Tulare Counties	Kings, Tulare	406	560	966	1%	58%
CA-600	Los Angeles City and County	Los Angeles	14,050	28,644	42,694	32%	67%
CA-607	Pasadena	Los Angeles	491	646	1,137	1%	57%
CA-606	Long Beach	Los Angeles	2,154	1,755	3,909	3%	45%
CA-612	Glendale	Los Angeles	300	128	428	0%	30%
CA-514	Fresno/Madera County	Madera	1,831	2,457	4,288	3%	57%
CA-507	Marin County	Marin	597	429	1,026	1%	42%
CA-509	Mendocino County	Mendocino	235	967	1,202	1%	80%
CA-520	Merced City and County	Merced	148	224	372	0%	60%
CA-506	Salinas/Monterey County	Monterey	779	1,628	2,407	2%	68%
CA-517	Napa City and County	Napa	186	128	314	0%	41%
CA-602	Orange County	Orange	2,609	5,724	8,333	6%	69%
CA-515	Roseville/Placer County	Placer	572	482	1,054	1%	46%
CA-608	Riverside County	Riverside	1,083	2,043	3,126	2%	65%
CA-503	Sacramento City and County	Sacramento	1,540	1,194	2,734	2%	44%
CA-609	San Bernadino City and County	San Bernadino	768	1,258	2,026	2%	62%
CA-610	San Diego County	San Diego	1,441	2,416	3,857	3%	63%
CA-601	San Diego City	San Diego	2,477	2,049	4,526	3%	45%
CA-501	San Francisco	San Francisco	2,881	2,942	5,823	4%	51%

32 The Los Angeles City/County CoC excludes the Pasadena, Long Beach, and Glendale CoCs.

33 Prior to 2010 Del Norte CoC had not reported PIT estimates. The CoC conducted its first complete survey in 2011 (Atherton 2011)

34 When CoC geographical boundaries cross over more than one county, the population estimates were tabulated to meet the CoC boundary. Regional comparisons should be approached cautiously as there is no data for some of the smaller counties in the state.

COC#	Continuum of Care 2010	County[35]	Sheltered	Unsheltered	Total	% Share of State Total	% Unsheltered
CA-511	Stockton/San Joaquin County	San Joaquin	2,840	165	3,005	2%	5%
CA-614	San Luis Obispo County	San Luis Obispo	242	3,587	3,829	3%	94%
CA-512	Daly/San Mateo County	San Mateo	621	803	1,424	1%	56%
CA-603	Santa Maria/Santa Barbara County	Santa Barbara	1,148	2,973	4,121	3%	72%
CA-500	San Jose/Santa Clara City and County	Santa Clara	2,103	4,983	7,086	5%	70%
CA-508	Watsonville/Santa Cruz City and County	Santa Cruz	729	1,536	2,265	2%	68%
CA-516	Redding/Shasta	Shasta	215	121	336	0%	36%
CA-518	Vallejo/Solano County	Solano	403	426	829	1%	51%
CA-504	Santa Rosa/Petaluma/Sonoma County	Sonoma	1,123	2,222	3,345	3%	66%
CA-510	Turlock/Modesto/Stanislaus County	Stanislaus	801	999	1,800	1%	56%
CA-524	Yuba	Sutter, Yuba	387	125	512	0%	24%
CA-611	Oxnard	Ventura	144	376	520	0%	72%
CA-605	San Buena Ventura/Ventura County	Ventura	380	915	1,295	1%	71%
CA-521	Davis/Woodland/Yolo County	Yolo	202	289	491	0%	59%
CA-526	Tuolomne, Calaveras, Amador Counties	Multiple	67	222	289	0%	77%
CA-523	Colusa/Glen/Tehama/Trinity Counties	Multiple	74	123	197	0%	62%

PIT count data allows for comparison of absolute counts of the homeless population, and percentage of a county's total population that is homeless, or a measure of relative prevalence of homelessness. The data, however, does not provide an estimate of the shortfall of the available facilities to meet the overall needs of homeless individuals.[36] To better assess the regional distribution of the homeless populations and their potential future needs, 2006-2010 averages are presented for the following measures: (1) relative prevalence of homeless individuals for every 1,000 people[37], and (2) the percentage of the homeless population being served.

An estimated four of every 1,000 Californians are homeless and only 33% are being served by homeless housing programs. On average, the higher the prevalence of homelessness in an area, the less likelihood an individual has of being sheltered (See Figure 2 for simple statistical regression model). This posses a particular challenge for areas with the greatest concentration of homeless individuals, specifically counties with the largest populations, usually along the coast. However, it cannot be determined whether metropolitan areas contain a greater concentration of homeless than non-metro area; as data are not available for most non-metropolitan areas.

Regression analysis is a statistical tool for the investigation of relationships between variables. The above regression model shows that when prevalence decreases, the likelihood of service increases. While the relationship between lower prevalence and

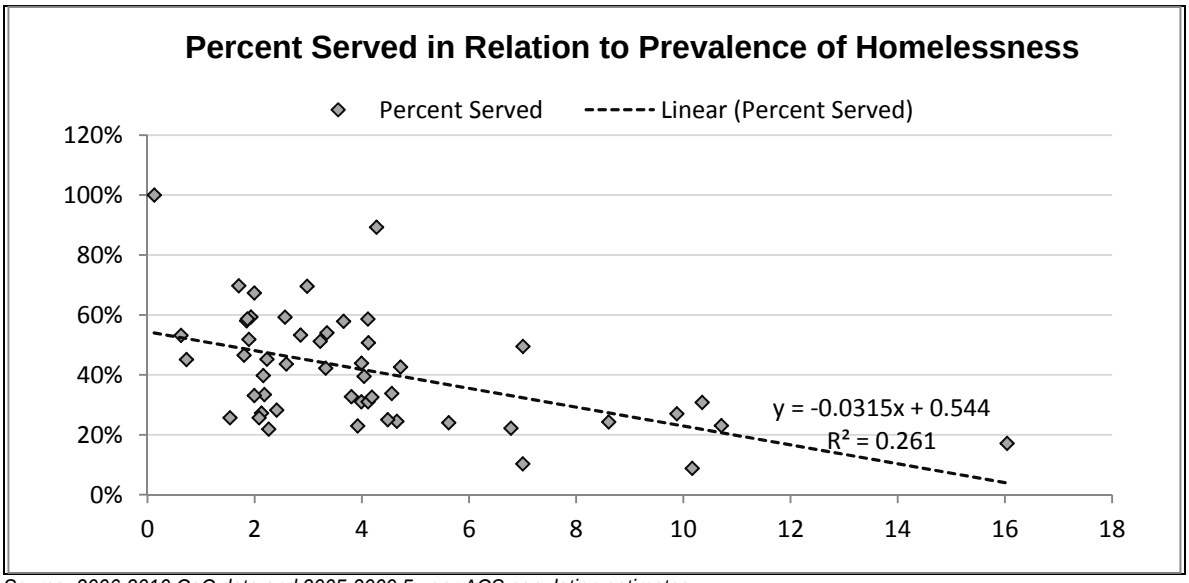
35 When CoC geographical boundaries cross over more than one county, the population estimates were tabulated to meet the CoC boundary. Regional comparisons should be approached cautiously as there is no data for some of the smaller counties in the state.

36 A further limitation of the data is that there is no way of determining if there is a preference for unsheltered individuals to remain unsheltered.

37 In order to preserve consistency in years between the datasets used, the measure of prevalence of homelessness uses 2005-2009 5yr American Community Survey total population estimates as the base.

higher services seems to be statistically significant, the model does not explain the variation in the relationship between the two and should only serve as a starting point for analysis that account for other variables.

Figure 2-43
Likelihood of Service



Source: 2006-2010 CoC data and 2005-2009 5-year ACS population estimates.

California's Farm Labor

Agriculture remains one of California's most important industries. Farmworkers and day laborers are an essential component of California's agricultural industry. Farmers and farmworkers are the keystone of the larger food sector which includes the industries that provide farmers with fertilizer and equipment, farms to produce crops and livestock and the industries which process transport and distribute food to consumers.

As California's agricultural industry depends upon hired farm labor, employees and their families must have decent housing while they are employed, either temporarily or permanently, in an area. For the most part, farmworkers must find and pay for private housing in California's high cost housing market. Far too often farmworkers are forced to occupy substandard homes or live in overcrowded situations and places not intended for residential use such as barns, garages and other non-residential building or undeveloped canyons, fields and squatter camps.

Farmworker households are often compromised of extended family members or single male workers and as a result many farmworker households tend to have difficulties securing safe, decent and affordable housing. Additionally, farmworker households:

- tend to have high rates of poverty;
- live disproportionately in housing which is in the poorest condition;
- have very high rates of overcrowding;

- have low homeownership rates; and
- are predominately members of minority groups.

Privately owned employee housing (licensed by the State of California) has been steadily diminishing. In 2000, employers owned 1,000 employee housing developments sheltering an estimated 23,000 farmworkers. In 2010, the year for which the most accurate totals are available, there were approximately 715 licensed employee housing facilities with capacity for 16,930 farmworkers.

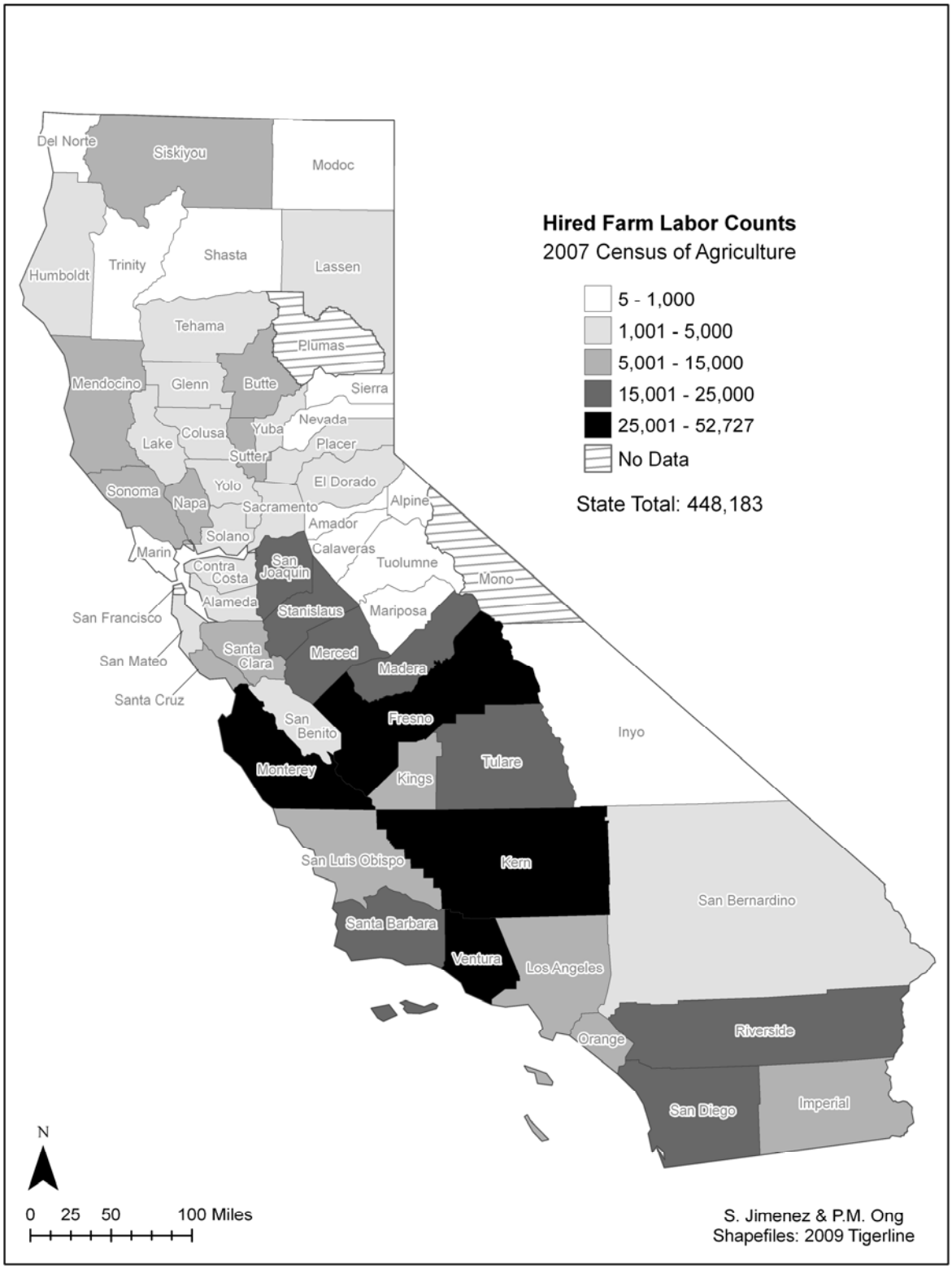
According to the 2007 Census of Agriculture (USDA), California had about 448,000 hired farm laborers working on 29,661 operating farms.[38] This represents a 16 percent decrease in the number of hired farm laborers from the figures presented in the 2002 Census. It is important to note, however, this count does not include contracted laborers or migratory workers, and is therefore, a low estimate of farmworker employment. Of the total for 2007, 57 percent worked less than 150 days annually, reflecting the seasonal nature of the work. The following is a comparison of several county farmworker populations according to the 2007 Census of Agriculture.

Table 2-44
California's 2007 Farmworker Population

	Total Farms	Total Workers	Days Worked	
			150+ days	<150 days
Colusa County	343	3,058	1,441	1,617
Glenn County	463	3,197	1,133	2,064
Merced County	1,156	15,585	7,149	8,436
Stanislaus County	1,490	15,949	6,258	9,691
Riverside County	1,197	16,069	7,945	8,124
Madera County	758	17,418	4,741	12,677
San Diego County	2,548	21,144	10,779	10,365
San Joaquin County	1,541	23,037	7,529	15,508
Tulare County	2,103	24,978	12,549	12,429
Kern County	858	29,283	13,607	15,676
Ventura County	1,134	33,661	17,829	15,832
Fresno County	2,825	52,727	14,873	37,854
California Statewide	29,661	448,183	191,438	256,745

[38] 2007 USDA Census of Agriculture

Figure 2-45


Hired Farm Labor Counts
2007 Census of Agriculture
5 - 1,000
1,001 - 5,000
5,001 - 15,000
15,001 - 25,000
25,001 - 52,727
No Data
State Total: 448,183
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Nevada
Colusa
Yuba
Lake
Placer
Sutter
Yolo
El Dorado
Sonoma
Napa
Sacramento
Alpine
Amador
Solano
Calaveras
Marin
Contra Costa
San Joaquin
Tuolumne
Mono
Alameda
Stanislaus
Mariposa
San Francisco
San Mateo
Santa Clara
Merced
Madera
Santa Cruz
San Benito
Fresno
Inyo
Monterey
Kings
Tulare
San Luis Obispo
Kern
San Bernardino
Santa Barbara
Ventura
Los Angeles
Orange
Riverside
San Diego
Imperial
N
0 25 50 100 Miles
S. Jimenez & P.M. Ong
Shapefiles: 2009 Tigerline

The location quotient approach is used to determine if a local economy has a greater share of farm labor than expected. This is calculated by comparing the percentage of farm laborer jobs to total jobs in the area divided by the percentage of farm laborer jobs to total jobs in the State. Any location quotient below 1.00 indicates that there are proportionately fewer farm laborers in an area compared to the State. Values above 1.00 indicate that there are proportionately more farm laborers in the region and, thus, farm labor is the specialization of that particular area's the local economic base. Data for all jobs from the 2007 California Employment Development Department QCEW dataset were used to calculate the location quotient.

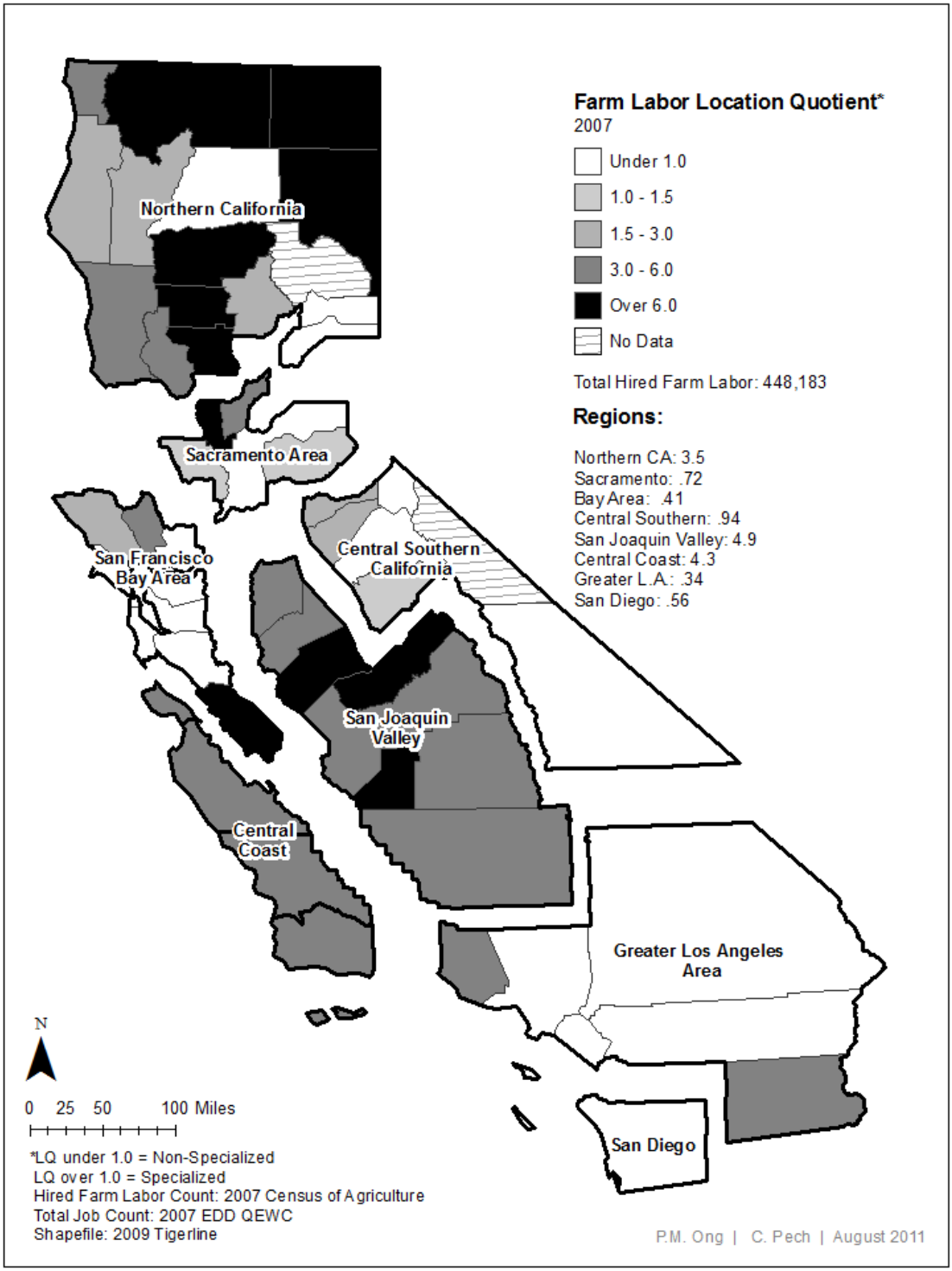
Table 2-46
Farmworker Labor By County and Location Quotient

	Hired Farm Labor	% Hired Farm Labor within Region	Total Jobs	% Hired Farm Labor of Total Jobs in Area	Location Quotient
Greater Los Angeles Area	72,300	100%	7,384,852	1.0%	0.34
Imperial County	7,003	10%	57,170	12.2%	4.27
Los Angeles County	5,133	7%	4,200,998	0.1%	0.04
Orange County	5,466	8%	1,509,528	0.4%	0.13
Ventura County	33,661	47%	318,098	10.6%	3.69
Riverside County	16,069	22%	635,440	2.5%	0.88
San Bernardino County	4,968	7%	663,618	0.7%	0.26
San Francisco Bay Area*	39,204	100%	3,340,331	1.2%	0.41
Napa County	7,833		67,961	11.5%	4.02
Alameda County	1,202	3%	686,655	0.2%	0.06
Contra Costa County	1,873	5%	344,954	0.5%	0.19
Marin County	542	1%	108,655	0.5%	0.17
San Francisco County	(D)				
San Mateo County	2,608	7%	340,640	0.8%	0.27
San Benito County	2,945	8%	16,701	17.6%	6.15
Santa Clara County	5,589	14%	896,685	0.6%	0.22
Sonoma County	13,799		193,598	7.1%	2.49
Solano County	2,813		128,081	2.2%	0.77
Sacramento	20,158	100%	979,773	2.1%	0.72
El Dorado County	1,521	8%	52,741	2.9%	1.01
Placer County	1,496	7%	138,602	1.1%	0.38
Sacramento County	4,745	24%	639,439	0.7%	0.26
Yolo County	3,953	20%	102,581	3.9%	1.34
Sutter County	6,079	30%	28,846	21.1%	7.35
Yuba County	2,364	12%	17,564	13.5%	4.70
San Joaquin Valley	187,796	100%	1,346,714	13.9%	4.87
Kern County	29,283	16%	280,884	10.4%	3.64
Fresno County	52,727	28%	355,221	14.8%	5.18
Kings County	8,819	5%	43,840	20.1%	7.02
Madera County	17,418	9%	46,453	37.5%	13.09
Merced County	15,585	8%	70,629	22.1%	7.70

	Hired Farm Labor	% Hired Farm Labor within Region	Total Jobs	% Hired Farm Labor of Total Jobs in Area	Location Quotient
Stanislaus County	15,949	8%	175,125	9.1%	3.18
San Joaquin County	23,037	12%	224,765	10.2%	3.58
Tulare County	24,978	13%	149,797	16.7%	5.82
San Diego County	21,144	100%	1,321,214	1.6%	0.56
Central Coast	70,291	100%	563,268	12.5%	4.35
Monterey County	26,181	37%	170,471	15.4%	5.36
San Luis Obispo County	9,175	13%	106,425	8.6%	3.01
Santa Barbara County	21,768	31%	187,462	11.6%	4.05
Santa Cruz County	13,167	19%	98,910	13.3%	4.65
Northern California*	35,455	100%	353,275	10.0%	3.50
Butte County	5,021	14%	76,336	6.6%	2.30
Shasta County	804	2%	68,514	1.2%	0.41
Tehama County	3,188	9%	17,308	18.4%	6.43
Lake County	2,415	7%	15,570	15.5%	5.41
Del Norte County	796	2%	8,438	9.4%	3.29
Humboldt County	2,552	7%	49,097	5.2%	1.81
Lassen County	2,577	7%	10,273	25.1%	8.75
Nevada County	511	1%	30,708	1.7%	0.58
Mendocino County	5,240	15%	32,760	16.0%	5.58
Colusa County	3,058	9%	8,451	36.2%	12.63
Glenn County	3,197	9%	8,062	39.7%	13.84
Modoc County	833	2%	2,781	30.0%	10.45
Plumas County	(D)				
Sierra County	11	0%	728	1.5%	0.53
Siskiyou County	5,073	14%	14,235	35.6%	12.44
Trinity County	179	1%	2,929	6.1%	2.13
Central Southern California*	1,656	100%	61,473	2.7%	0.94
Inyo County	202	12%	7,660	2.6%	0.92
Tuolumne County	203	12%	18,131	1.1%	0.39
Alpine County	5	0%	743	0.7%	0.23
Amador County	616	37%	13,026	4.7%	1.65
Calaveras County	412	25%	9,193	4.5%	1.56
Mariposa County	218	13%	5,544	3.9%	1.37
Mono County	(D)		7,176		
California	448,004		15,350,900	2.9%	1.02

Notes: (D) = suppressed data.
Data should be used with caution due to counties with no data (D). Sum of regions or counties do not add to state total due to suppression in data.
Source: 2007 Census of Agriculture (http://quickstats.nass.usda.gov/?source_desc=CENSUS;
2007 EDD Quarterly Census of Employment and Wages (QCEW) (http://www.labormarketinfo.edd.ca.gov)

Figure 2-47


Farm Labor Location Quotient*
2007
Under 1.0
1.0 - 1.5
1.5 - 3.0
3.0 - 6.0
Over 6.0
No Data
Total Hired Farm Labor: 448,183
Regions:
Northern CA: 3.5
Sacramento: .72
Bay Area: .41
Central Southern: .94
San Joaquin Valley: 4.9
Central Coast: 4.3
Greater L.A.: .34
San Diego: .56
Northern California
Sacramento Area
San Francisco Bay Area
Central Southern California
San Joaquin Valley
Central Coast
Greater Los Angeles Area
San Diego
N
0 25 50 100 Miles
*LQ under 1.0 = Non-Specialized
LQ over 1.0 = Specialized
Hired Farm Labor Count: 2007 Census of Agriculture
Total Job Count: 2007 EDD QEWC
Shapefile: 2009 Tigerline
P.M. Ong | C. Pech | August 2011

The following is a regional summary of: (1) percentage share of California jobs in the region, (2) share of farm laborers compared to the state and within the region, and (3) the location quotient for farm laborers to total jobs relative the state.

Greater Los Angeles Area: With approximately 7.4 million jobs, the Greater Los Angeles Area had the largest share of jobs in the state (47%). After the San Joaquin Valley, the Greater Los Angeles Area had the second largest share of farm workers in the state (about 16% of all farm laborers or about 72,000 workers). Nearly 34,000 farm laborers worked in Ventura County which was the largest percentage in the region and statewide (47%). San Bernardino County had the lowest percentage (7% or 4,968 farm laborers) in the region. The location quotient for the Greater Los Angeles Area is 0.3 which is the lowest quotient in the state. Within the region, Imperial County had the highest quotient at 4.3 indicating a high proportion of farm laborer jobs. Statewide and regionally, Orange County had the lowest quotient at zero.

Bay Area: In the Bay Area, there were over 3.3 million jobs which were 21% of all California jobs (the second region with the largest share of jobs). The Bay Area had about 9% of the farm laborers in California (or about 39,000 workers). Santa Clara County had 14% of the farm laborers (5,589 workers) which was the highest percentage in the region. Marin County had the lowest percentage at approximately 1% or 542 farm laborers. The Bay Area's location quotient is 0.4 which is one of the lowest in the state. Alameda County had the lowest quotient at 0.1 in the region, whereas Napa County had the highest quotient at 4.0, indicating specialization in the farming industry probably due to the area's vineyards.

Sacramento: The Sacramento region had nearly 980,000 jobs or 6% of all jobs in the state. Sacramento had a very low number of farm laborers in California (about 20,200 workers or 4.5% of the state). Within the region, Sutter County had the largest percentage of farm laborers at 30% (or 6,079 workers) and Placer County had the smallest

DATA HIGHLIGHTS

Approximately 3% of the State's jobs are farm labor jobs.

The regions with the highest share of farm labor were the San Joaquin Valley (42%) and the Greater Los Angeles area (16%).

Nearly 34,000 farm laborers worked in Ventura County which was the largest percentage in the Los Angeles region and Statewide.

Central Southern California (0.4%) and the Sacramento (4.5%) regions had the lowest share of farm labor.

The location quotient approach is used to determine if a local economy has a greater share of farm labor than expected.

A location quotient of greater than 1.00 indicate that there are proportionately more farm laborers in the region and, thus, farm labor is the specialization of that particular area's the local economic base. The San Joaquin Valley (4.9) and Central Coast (4.4) had the highest location quotients statewide indicating these regions have a high proportion of farm labor jobs compared to the State.

Greater Los Angeles (0.3) and the San Francisco Bay Area (0.4) had the lowest location quotients Statewide.

percentage at 7% (or 1,486 workers). For this region, the location quotient is 0.7. Within the Sacramento region, Sutter County had the highest quotient at 7.4 which indicates a high proportion of farm laborers in the county, whereas Sacramento County had the lowest quotient at 0.3.

San Joaquin Valley: San Joaquin Valley had 9% of California's jobs, just over 1.3 million jobs. Out of all the regions in California, the San Joaquin Valley had the greatest number of farm laborers in the state, with about 188,000 workers, or 42% of the state. Fresno County had the highest percentage of farm labor in the region (nearly 53,000 workers or 28%). With about 5% of farm laborers, Kings County had the lowest percentage in the area (8,819 workers). The San Joaquin Valley had the highest location quotient in the state (4.9). The highest quotient in the region was in Madera County at 13.1, and the lowest was in Stanislaus County at 3.2. All of these counties had much higher proportions of farm laborers than the state.

San Diego: In San Diego, there were 1.3 million jobs or 8% of all jobs in the state. Similar to the state as a whole, approximately 5% of all farm laborers (or 21,000 in number) worked in San Diego. San Diego's location quotient was relatively low at 0.6.

Central Coast: With an estimated 563,000 jobs, the Central Coast region had 4% of California jobs. About 16% of all farm laborers in California were in the Central Coast (over 70,000). Monterey County had an estimated 37% of the farm laborers (26,000 workers), which was the highest percentage in the Central Coast. In contrast, San Luis Obispo County had the lowest percentage at approximately 13% or 9,175 farm laborers. Central Coast had one of the highest location quotients in the state (4.4). In this region, Monterey County had the highest quotient (5.4) and San Luis Obispo County had the lowest quotient (3.0). The considerably high quotients indicate that these counties specialize in the farming industry.

Northern California: Only about 2% of the total jobs in the state were located in Northern California which has a small number of jobs at around 353,000. Northern California had 8% of the state's farm laborers (or nearly 36,000 in numbers). Within the region, Mendocino County had the largest percentage of farm laborers at 15% (or 5,240 workers). Statewide and regionally, Sierra County had the smallest percentage of farm laborers at zero percent (or 11 workers). Northern California's location quotient is 3.5. The highest quotient statewide and in the region was in Modoc County at 10.45 which indicates a high agricultural specialization. The lowest quotient in the region was 0.4 in Butte County.

Central Southern California: Central Southern California has the smallest share of California jobs at 0.4% or approximately 61,000 jobs. With only 0.4% of the state's farm laborers, Central Southern California had the least number of farm laborers in California (1,700 workers). Although small in numbers, Amador County had the largest percentage of farm laborers in Central Southern California (616 workers or 37%). With only five farm laborers, Alpine County had the lowest percentage (0.3%) in the region. The location quotient for Central Southern California was 0.9. Within the region, the county with the highest quotient was Amador (1.7 which indicates a slightly higher proportion of farm laborer jobs than the state) and the lowest quotient was Alpine (0.2).

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Laws, Policies and the State's Role in Furthering Fair Housing

3

Both Federal and State fair housing laws establish protected classes and govern the treatment of these individuals and are designed to affirmatively further access to housing and community resources to persons of protected classes. This section provides an overview of these laws. Where possible, hyperlinks to the statutory language and/or detailed descriptions of the laws have been included below.

Overview of Federal Fair Housing Laws and Executive Orders

Title VI of the Civil Rights Act of 1964: Prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) and as amended 1988: Prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on:

- Race;
- Color;
- National origin;
- Religion;
- Sex;
- familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18); and
- Persons with physical, mental and developmental disabilities.

Specifically, in the Sale and Rental of Housing no one may take any of the following actions based theses protected classes:

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale, or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

- Refuse to allow reasonable modifications to dwelling or common use areas, at the renter or owners expense, if necessary for the disabled person to use the housing.
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use the housing

In Mortgage Lending: No one may take any of the following actions based these protected classes

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.

In addition: it is illegal for anyone to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, sex, familial status, or handicap. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Section 504 of the Rehabilitation Act of 1973: Prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of Title I of the Housing and Community Development Act of 1974: Prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program. Sections 104(b) and 106(d)(5) specifically require CDBG Program grantees to certify they will affirmatively further fair housing. This requirement was also included in Section 105(b)(13) of the National Affordable Housing Act of 1990.

Title II of the Americans with Disabilities Act of 1990: Prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968: Requires buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975: Prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Equal Credit Opportunity Act of 1974: Prohibits discrimination in lending based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance or the exercise of any right under the Consumer Credit Protection Act.[1]

Community Reinvestment Act (CRA) of 1977: According to the Federal Office of the Comptroller of the Currency, the CRA provides a framework for financial institutions, state and local governments, and community organizations to jointly promote banking services to all members of a community. In a nutshell, the CRA:

- Prohibits redlining (denying or increasing the cost of banking to residents of racially defined neighborhoods), and
- Encourages efforts to meet the credit needs of all community members, including residents of low- and moderate-income neighborhoods."

The Community Reinvestment Act (CRA) provides that "regulated financial institutions have continuing and affirmative obligations to help meet the credit needs of the local communities in which they are chartered." CRA establishes federal regulatory procedures for monitoring the level of lending, investments, and services in low- and moderate-income neighborhoods defined as underserved by lending institutions. CRA creates an obligation for depository institutions to serve the entire community from which its deposits are garnered, including low- and moderate-income neighborhoods.

Home Mortgage Disclosure Act (HMDA) of 1975: Requires banks, savings and loan associations, and other financial institutions to publicly report detailed data on their home lending activity. Under HMDA, lenders are required to publicly disclose the number of loan applications by census tract, income, race, and gender of the borrower, the type of loan and the number and dollar amount of loans made. Starting in 1993, independent mortgage companies were also required to report HMDA data. HMDA creates a significant and publicly available tool by which mortgage lending activity in communities can be assessed. HMDA data can be analyzed to determine bank performance and borrower choices.

Executive Order 11063: Prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 12892 (as amended): Requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, chaired by the Secretary of HUD.

[1] *Closing the Gap: A Guide to Equal Opportunity Lending*, The Federal Reserve Bank of Boston, April 1993.

Executive Order 12898: Requires each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166: Eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217: Requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

State Fair Housing Laws and Policies

The State of California is committed to the objective of promoting fair housing choice in an affirmative manner and complies with the following State laws and codes.

California Government Code section 12955 et seq - Fair Employment and Housing Act (FEHA): Prohibits all housing providers, including local governments, from discriminating in housing development and all actions related to the provision of housing based on:

- Age (40 and over)
- Ancestry
- Color
- Religious Creed
- Denial of Family and Medical Care Leave
- Disability (mental and physical) including HIV and AIDS
- Marital Status
- Medical Condition (cancer and genetic characteristics)
- Genetic Information
- National Origin
- Race
- Religion
- Sex (which includes pregnancy, childbirth and medical conditions related to pregnancy or childbirth)
- Gender, Gender Identity, and Gender Expression
- Sexual Orientation

Specifically, Government Code section 12955(l) prohibits discrimination through public or private land use practices, decisions and authorizations. Government Code section 12955.8 prohibits land use policies and practices that have a disproportionate impact on persons protected by the fair housing laws unless they are necessary to achieve an important purpose sufficiently compelling to override the discriminatory effect and there is not less restrictive means to achieve the purpose.

Proof of an intentional violation includes, but is not limited to, an act or failure to act that demonstrates an intent to discriminate in any manner in violation of the statute. A person intends to discriminate if race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, or genetic information is a motivating factor in committing a discriminatory housing practice even though other factors may have also motivated the practice. An intent to discriminate may be established by direct or circumstantial evidence.

The statute also describes that proof of a violation causing a discriminatory effect is shown if an act or failure to act has the effect, regardless of intent, of unlawfully discriminating on the basis of race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability, or genetic information. A business establishment whose action or inaction has an unintended discriminatory effect shall not be considered in violation if the business can establish the action or inaction is necessary to the operation of the business and effectively carries out the significant business need it purports to serve. In cases that do not involve a business, the person whose action or inaction has an unintended discriminatory effect shall not be considered in violation if the person can establish the action or inaction is necessary to achieve an important purpose sufficiently compelling to override the discriminatory effect and effectively carries out the purpose it purports to serve. For both businesses and individuals there must not be a less restrictive means to achieve the purpose.

The FEHA expressly prohibits the existence of restrictive covenants that make housing unavailable based on race, color, religion, sex, sexual orientation, familial status, marital status, disability, national origin, source of income or ancestry. County recorders, title insurance companies, escrow companies, real estate brokers, real estate agents or associations that provide declarations, governing documents, or deeds, are required to place a cover page over the document, or a stamp on the first page of the document, specifically indicating any restrictive covenant contained in the document violates state and federal fair housing laws and is void.

According the California Department of Fair Employment and Housing, effective January 1, 2006, any person holding an ownership interest of record in a property that he or she believes is subject to an illegal restrictive covenant may record a document titled *Restrictive Covenant Modification* with the county recorder. The modification request must include a complete copy of the original document containing the unlawfully restrictive language with the restrictive language stricken. Following approval by the county counsel, the county recorder must record the modification document (Government Code section 12956.2, subdivisions (a) and (b)).

For common interest developments or associations, Civil Code section 1352.5, requires the board of directors, without approval of the owners, to delete any unlawful restrictive covenant and restate the declaration or governing document without the restrictive

covenant but with no other change to the document. A board of directors of a common interest development or association is not required to obtain approval from the county recorder prior to removal of restrictive covenant language.

The FEHA also incorporates the **Unruh Act (Civil Code section 51)**, the **Ralph Act (Civil Code section 51.7)** and **Bane Act (Civil Code section 52.1)** as follows:

- The Unruh Civil Rights Act (California Civil Code section 51) provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation. While the Unruh Civil Rights Act specifically lists "sex, race, color, religion, ancestry, national origin, disability, or medical condition" as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics.

- The Ralph Civil Rights Act (California Civil Code section 51.7) forbids acts of violence or threats of violence because of a person's race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute (California Civil Code section 51.7). Hate violence can be: verbal or written threats; physical assault or attempted assault; and graffiti, vandalism, or property damage. providing civil and administrative remedies for those who are victims of this type of violence, or of violence directed against any particular class of persons. The Ralph Act provides that all persons have the right to be free from violence committed against themselves or their property because of their race, color, religion, ancestry, national origin, political affiliation, sex, sexual orientation, age, disability, position in a labor dispute, or because another person perceives them to have one or more of these characteristics.

- The Bane Civil Rights Act (California Civil Code section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual's constitutional or statutory rights, including a right to equal access to housing.

In addition to these acts, Government Code sections 11135, 65008, and 65580-65589.8 prohibit discrimination in programs funded by the State and in any land use decision as follows:

Government Code section 11135 - 11139.7: Provides protection from discrimination of protected classes from any program or activity that is conducted, funded directly by, or receives any financial assistance from the State. Specifically, whenever a state agency that administers a program or activity has reasonable cause to believe a contractor, grantee, or local agency has violated the provisions of Section 11135, or has adopted any regulation to implement such section, the head of the state agency shall notify the contractor, grantee, or local agency of such violation.

If it is determined that a contractor, grantee, or local agency has violated the provisions of this article, the state agency that administers the program or activity involved shall take action to curtail state funding in whole or in part to such contractor, grantee, or local agency.

Welfare and Institutions Code sections 5115 and 5116 (The Lanterman Developmental Disabilities Services Act): Declares that mentally and physically disabled persons are entitled to live in normal residential surroundings and grants to each person in the State with a developmental disability a right to services and support in the "least restrictive environment."

In addition, the Act provides that the use of property for the care of six or fewer mentally disordered or otherwise handicapped persons is required by State law. Specifically, the act states a State authorized or certified family care home, foster home, or group home serving six or fewer persons with disabilities or dependent and neglected children on a 24-hour-a-day basis is considered a residential use to be permitted in all residential zones. Local agencies must allow these licensed residential care facilities in any area zoned for residential use, and may not require licensed residential care facilities for six or less to obtain conditional use permits or variances that are not required of other family dwellings. This requirement is also provided for in Health and Safety Code Section 1267.8, 1566.3, 1568.08 and these sections declares "residents and operators of the facility shall be considered a family for the purposes of any law or zoning ordinance which is related to the residential use of property." This is critical as a community's zoning ordinance can potentially restrict access to housing for households failing to qualify as a "family" by the definition specified in the zoning ordinance. California court cases4 have ruled that a definition of "family" that: 1) limits the number of persons in a family; 2) specifies how members of the family are related (i.e. by blood, marriage or adoption, etc.), or (3) a group of not more than a certain number of unrelated persons as a single housekeeping unit, is invalid. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the jurisdiction, and therefore violates rights of privacy under the California Constitution. A zoning ordinance also cannot regulate residency by discrimination between biologically related and unrelated persons. Furthermore, a zoning provision cannot regulate or enforce the number of persons constituting a family.

Government Code section 65008: Prohibits localities from denying the enjoyment of residence, land ownership, tenancy, or any other land use because of religious beliefs or ethnic origins. It also prohibits local governments from enacting or enforcing ordinances that prohibit or discriminate against housing or emergency shelter because of the method of financing, the owner or intended occupants are members of a protected class, the housing or shelter is intended to be occupied by low or moderate income households, the development consists of multifamily housing, consistent with zoning & general plan even if site has not yet been rezoned to conform with a more recent general plan.

Housing Accountability Act (Government Code section 65589.5): Prohibits a jurisdiction from disapproving a housing development project, including housing for farmworkers and for very low, low, or moderate-income households, or conditioning approval in a manner that renders the project infeasible for development for the use of very low, low, or moderate-income households, including through the use of design review standards, unless it makes at least one of five specific written findings based on substantial evidence in the record (Government Code Section 65589.5).

Pursuant to the Housing Accountability Act, a local government is prohibited from making the finding regarding zoning and general plan inconsistency (Section 65589.5(d)(5)) to disapprove a development if the jurisdiction identified the site in its general plan (e.g., housing or land-use element) as appropriate for residential use at the density proposed or failed to identify adequate sites to accommodate its share of the regional housing need for all income groups.

Chapter 633, Statutes of 2007, extended these provisions to emergency shelters and transitional housing, and prohibits the use of the zoning and general plan inconsistency finding to disapprove an emergency shelter if the jurisdictions have:

- not identified a zone(s) where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit,
- not demonstrated the identified zone(s) include sufficient capacity to accommodate the need for emergency shelter, or
- not demonstrated the identified zone(s) can accommodate at least one emergency shelter.

This provision applies to any site identified in any element of the general plan for industrial, commercial, or multifamily residential uses. In any court action, the burden of proof is on the local jurisdiction to demonstrate its housing element satisfies the above requirements.

General State housing laws that have a direct and/or indirect equal housing opportunity benefit are as follows:

Density Bonus Law (Government Code section 65915): Requires local government to provide density increases and reduce regulatory barriers for housing developments affordable to qualifying low and moderate income households. Specifically, the law:

- Requires a sliding scale of density bonuses based on affordability levels (5-35 percent density increase)
- Prescribes the number of incentives and concessions to be provided
- Limits the number of parking spaces that can be required

A local government shall grant a density bonus of at least 20 percent (five percent for condominiums) and an additional incentive, or financially equivalent incentive(s), to a developer of a housing development agreeing to provide at least:

- Ten percent of the units for lower income households;
- Five percent of the units for very low income households;
- Ten percent of the condominium units for moderate income households;
- A senior citizen housing development; or
- Qualified donations of land, condominium conversions, and child care facilities.

In addition to the density bonus stated above, the statute includes a sliding scale that requires:

- An additional 2.5 percent density bonus for each additional increase of one percent Very Low income units above the initial five percent threshold;
- A density increase of 1.5 percent for each additional one percent increase in Low income units above the initial 10 percent threshold; and
- A one percent density increase for each one percent increase in Moderate income units above the initial 10 percent threshold.
- These bonuses reach a maximum density bonus of 35 percent when a project provides either 11 percent very low income units, 20 percent low income units, or 40 percent moderate income units.

In addition to a density bonus, developers may also be eligible for one of the following concessions or incentives:

- Reductions in site development standards and modifications of zoning and architectural
- design requirements, including reduced setbacks and parking standards;
- Mixed used zoning that will reduce the cost of the housing, if the non-residential uses are
- compatible with the housing development and other development in the area; and
- Other regulatory incentives or concessions

Second Unit Law (Government Code section 65852.1-65852.2): Requires local government to establish a process to consider approval of the development of secondary dwelling units. Local governments are required to provide ministerial approval of second units and promote their development. Second units can be a particularly important housing resource for elderly persons and persons with disabilities.

No Net Loss (Government Code section 65863): Requires a local government's housing element inventory of sites to accommodate its housing needs be maintained and prohibits downzoning of sites identified in the housing element unless the community can establish no net loss of housing capacity and sufficient adequate sites to accommodate the regional housing need remain.

Priority Allocation of Water and Sewer Service (Government Code section 65589.7): To improve effectiveness of the law in facilitating housing development for lower-income households, GC Section 65589.7 requires local governments to submit a

copy of the housing element to water and sewer providers and requires such providers to establish procedures to grant priority service to housing for lower income households. Specifically, to facilitate implementation, water and sewer providers should establish procedures to:

- Grant priority to proposed development that includes housing affordable to lower-income households.
- Prohibit water and sewer providers from denying or conditioning the approval or reducing the amount of services for an application for development that includes housing affordable to lower-income households, unless specific written findings are made; and
- Require Urban Water Management Plans include projected water use for single-family and multifamily housing needed for lower-income households.

Least Cost Zoning (Government Code Section 65913.1): Requires local governments to zone sufficient land for residential use with *appropriate standards,* in relation to zoning for nonresidential uses, to meet the housing needs of all income groups. Appropriate standards are defined to mean densities and development standards must contribute significantly to the economic feasibility of producing housing at the lowest possible cost.

State Housing Element Law and the Regional Housing Needs Allocation Process

State Housing Element Law Government Code Section 65580-65589.3) Overview: State law requires each city and county to adopt a general plan containing at least seven mandatory elements including housing. Unlike the other general plan elements, the housing element, required to be updated every five to eight years, is subject to detailed statutory requirements and mandatory review by HCD. Housing elements have been mandatory portions of local general plans since 1969. This reflects the statutory recognition that housing is a matter of statewide importance and cooperation between government and the private sector is critical to attainment of the State's housing goals. The availability of an adequate supply of housing affordable to all Californians including workers, families, persons with disabilities and seniors is critical to the State's long-term economic competitiveness and the quality of life for all Californians.

In December 2009, HCD launched the Building Blocks for Effective Housing Elements, an enhanced web-based technical assistance tool to assist local governments in updating housing to address the statutory requirements of State housing element law. The website includes information on requisite analysis, as well as sample programs and analyses to effectively address housing needs, the specific requirements of State law and further of local goals and objectives.

The State mandates local governments address their communities existing and projected housing needs, including the needs of lower-income households, by requiring all cities and counties to adopt a housing element to guide residential development policies and land use patterns and direct public investments to achieve those policies. Housing elements are required to include a thorough analysis of needs and resources available to meet those needs, an evaluation of potential constraints to housing, and adoption of policies and programs to address housing needs. The State's housing element law planning framework was the inspiration and model for the federally mandated Comprehensive Housing Affordability Strategy (CHAS) which became the Consolidated Plan.

Housing element law recognizes the most critical decisions regarding housing development occur at the local level within the context of the periodically updated general plan. The housing element component of the general plan requires local governments to balance the need for growth, including the need for additional housing, against other competing local interests.

While land-use planning is fundamentally a local issue, the availability, affordability and access to housing is a matter of statewide importance and concern. Housing element law promotes the State's interest in providing equal access to housing, encouraging open markets and providing opportunities for the private sector to address the State's housing demand – for all income levels, while leaving the ultimate decision about how and where to plan for growth at the regional and local levels.

Housing element law and the Regional Housing Need Process (RHNP) requires local governments to be accountable for ensuring that projected housing needs for persons of all income levels can be accommodated. The process maintains local control over where and what type of development should occur in communities while promoting equal housing opportunity and facilitating the ability of the private sector to meet market demand.

In general, a housing element must at least include the following components:

Existing and Projected Housing Needs Assessment: The element must evaluate existing housing needs and include program actions and resources, where appropriate, to address identified housing needs of the following:

- the number of households overpaying for housing;
- living in overcrowded conditions;
- persons with special housing needs (e.g., the elderly, persons with disabilities including persons with developmental disabilities, large families, homeless);
- the condition of the existing housing stock; and
- and subsidized or assisted affordable units at-risk of converting to market-rate.

Local governments are also required to specifically identify the number and housing needs of extremely-low income households (households earning 30 percent of the area median income or below).

The projected housing need must include the city or county's share of the regional housing need as established in the RHNP prepared by the COG. The allocation establishes the number of new units needed, by income category, to accommodate expected population growth over the planning period of the housing element. The RHNP provides a benchmark for evaluating the adequacy of local zoning and regulatory actions to ensure each local government is providing sufficient appropriately designated land and opportunities for housing development to address population growth and job generation.

Sites Inventory and Analysis: A detailed land inventory and analysis must be provided including a parcel specific inventory of sites sufficient to accommodate the jurisdictions regional housing need by income and must describing zoning (and densities) general plan designation, size and existing uses for non-vacant parcels. The sites inventory must also consider environmental constraints and the availability of infrastructure.

The analysis must evaluate the suitability, availability and realistic development capacity of each site to accommodate the jurisdiction's share of the regional housing need by income level. If the analysis does not demonstrate adequate sites, appropriately zoned, to meet the jurisdictions share of the regional housing need, by income level, the element must include a program to provide the needed sites including providing zoning that allows owner-occupied and rental multifamily uses "by-right" with minimum densities and development standards that allow at least 16 units per site.

This analysis is particularly important in promoting equal housing opportunity in that it ensures all communities create opportunities for and do not arbitrarily enact access barriers because of income or other protected conditions. In the housing element land use context, density acts as a proxy for affordability as the development of housing affordable to lower income households is generally dependent on the economies of scale facilitated by increased density. And because minority and other protected classes are often disproportionately represented in lower income households, promoting housing affordability promotes equal housing access.

The inventory must also identify opportunities for a variety of housing types for all income levels including multifamily rental housing, factory-built housing, mobilehomes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters and transitional housing.

In particular, and unique to California, all local governments are required to identify a zone or zones where emergency shelters are allowed as a permitted use without a conditional use or other discretionary permit. In addition, transitional and

supportive housing is required to be considered a residential use of property and may only be subject to restrictions and land use controls that apply to other residential units of the same type in the same zone. For example, if apartments are permitted within a particular zone without a conditional use permit (CUP), local governments may not require a CUP for the approval of transitional or supportive housing within that zone.

Analysis of Constraints on Housing: Local governments must include a thorough evaluation of its zoning and regulatory requirements for their impact on housing construction, maintenance and improvement. The statute specifically requires analyses of:

- local land-use controls
- fees and exactions,
- permit and processing procedures;
- building codes and their enforcement;
- on- and off-site improvement requirements, and
- potential constraints on the development or improvement of housing for persons with disabilities.

The law recognizes local ordinances and policies are generally enacted to protect the health and safety of residents and further the general welfare. However, periodic reexamination is required to evaluate whether, such ordinances and requirements, under current conditions, may constitute a barrier to the maintenance, improvement or development of housing for all income levels. This periodic analysis may also reveal policies with a disproportionate or negative impact on the development of particular housing type (e.g., multifamily, group homes) or on housing developed for low- or moderate-income households.

Ordinances, policies or practices which have the effect of excluding housing affordable to low- and moderate-income households may also violate State and federal fair housing laws which prohibit land-use requirements that discriminate or have the effect of discriminating against affordable housing.

<u>Local land-use controls:</u> The element should identify all relevant land-use controls, discuss impacts on the cost and supply of housing and evaluate the cumulative impacts of standards, including whether development standards impede the ability to achieve maximum allowable densities. The analysis must also make a determination whether land-use controls constrain the development of multifamily rental housing, factory-built housing, mobilehomes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing. The types of land-use controls appropriate to analyze will vary from jurisdiction to jurisdiction however, the

following is a list of typical development standards which should be identified and analyzed by zoning category:

- density;
- parking requirements (including standards for enclosed or covered and guest spaces);
- lot coverage;
- height limits;
- lot size requirements;
- unit size requirements ;
- floor area ratios;
- setbacks;
- open space requirements; and
- growth controls including urban growth boundaries and any moratoria and prohibitions against multifamily housing

Fees and exactions: Fees and exactions can impact the cost, and feasibility of housing development and its affordability, and involves issues of private property rights. For example, high planning and site development fees can impact property owners' ability to make improvements or repairs, especially for lower-income households. Development projects are subject to fees and exactions from a growing number of public entities, ranging from special districts to regional agencies. Housing element updates should:

- Identify and analyze permit processing and planning fees, and development and impact fees and exactions;
- Identify exactions imposed on development;
- Estimate and analyze total development fees imposed by the city/county by unit type such as typical single family and multifamily development and total cost of fees; and
- Identify any policies or efforts to moderate high fee impacts for housing for lower-income households, such as fee waivers, fee deferrals, streamlined fee processing, and consolidated fee schedules.

Permit and processing procedures: Processing and permit procedures can pose a considerable constraint to the production and improvement of housing. Common constraints include lengthy processing time, unclear permitting procedures, layered reviews, multiple discretionary review requirements, and costly conditions of approval. These constraints increase the final cost of housing, uncertainty in the development of the project, and overall financial risk assumed by the developer. The housing element should analyze the following:

- Describe and analyze the types of permits, extent of discretionary review including required approval findings, procedures, and processing time required for residential development by zoning district;

- Describe and analyze the total permit and entitlement process for a typical single-family unit, subdivision, and multifamily project;
- Describe and analyze all permits applicable to residential development, including conditional use permits and additional mechanisms that place conditions and performance standards;
- In the case where discretionary approval from the local legislative bodies is required for permitted uses, the element should describe how the standards of decision-making promote development certainty; and
- Describe and analyze other applicable regulations and processes such as design review and planned unit development (PUD) districts.

Building codes and on/off-site improvement requirements: Building codes and On/Off-site improvement standards establish infrastructure or site requirements to support new residential development such as streets, sidewalks, water and sewer, drainage, curbs and gutters, street signs, park dedications, utility easements and landscaping. While these improvements are necessary to ensure that new housing meets the local jurisdiction's development goals, the cost of these requirements can represents a significant share of the cost of producing new housing. The housing element should identify and analyze the following:

- Identify and analyze any local amendments to the State housing law or UBC;
- Discuss the type and degree of enforcement;
- Describe any efforts to link code enforcement activities to housing rehabilitation programs;
- street widths, curb, gutter, and sidewalk requirements, water and sewer connections, landscaping, circulation improvement requirements; and
- level of service standards or mitigation thresholds.

Potential constraints on the development or improvement of housing for persons with disabilities (SB 520 - Chesbro, Chapter 671, Statutes 2001): Housing element law specifically requires cities and counties to analyze the impact of local land use, permit processing, fees, code enforcement and site improvements on the development of housing for persons with disabilities, including persons identified in the communities analysis of *special housing needs* (described above). This affirmative obligation to identify potential barriers to housing for disabled persons reinforces federal and State laws prohibiting discrimination and promoting access and also requires specific "local efforts to remove governmental constraints that hinder the locality from …….meeting the need for housing for persons with disabilities, supportive housing, transitional housing and emergency shelters." Housing element law requires both an analysis of potential barriers *and* actions to remove local requirements or policies that negatively impact the provision or maintenance of housing for persons with disabilities.

Specifically, the analysis of potential and actual constraints upon the development, maintenance and improvement of housing for persons with disabilities must include, but need not be limited to:

1. Review zoning and land-use policies and practices to ensure:
   - compliance with fair housing laws;
   - provision for group homes over six specifically for the disabled, other than those residential zones covered by State law;
   - a broadened definition of family that 1) provides zoning code occupancy standards specific to unrelated adults and, 2) complies with Fair Housing Law;
   - siting or separation requirements for licensed residential care facilities, to determine extent to which the local restrictions effects the development and cost of housing;
   - any minimum distance requirements in the land-use element for the siting of special needs housing developments in relationship to each other do not impact the development and cost of housing for persons with disabilities; and
   - Alternate residential parking requirements, including reduction, for persons with disabilities.

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

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

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

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

For each policy, procedure or requirement identified as a governmental constraint, the element must include programs to address and remove or mitigate the constraint.

Housing Programs: Programs must be adopted in the housing element to identify adequate sites to accommodate the locality's share of the regional housing need; assist in the development of housing for extremely low, lower- and moderate-income households; remove or mitigate governmental constraints; conserve and improve the existing affordable housing stock; promote equal housing opportunity; and preserve the at-risk units identified.

Housing element law establishes an affirmative obligation for local governments to adopt *and implement* program actions. Specifically, the law requires adoption of programs, each with a timeline for implementation and that the programs provide a beneficial impact within the planning period of the element. Each of the mandated programs have the potential to directly benefit low and moderate income households as well as protected classes identified in State and federal fair housing laws.

To make adequate provision for the housing needs of all income levels, a jurisdiction must identify programs in their housing element to:

- identify adequate sites, with appropriate zoning and development standards to accommodate the regional need by income level;
- assist in the development of adequate housing to meet the needs of extremely low-, very low-, low- and moderate-income households;
- address, and remove governmental constraints, including housing for persons with disabilities;
- conserve and improve the condition of the existing affordable housing stock;
- preserve assisted housing developments at-risk of conversion to market-rate; and
- promote equal housing opportunities for all persons.

For example, if the element identifies permit processing requirements with a negative impact on the approval of housing for persons with disabilities or lower-income households, the local government must include a program to remove or mitigate those requirements. With regard to removal of governmental constraints, the law also specifically requires local governments to provide reasonable accommodations for housing designed for, intended for occupancy by, or with supportive services for, persons with disabilities.

Significantly, in addition to any other obligation under federal or State law, housing element law requires local governments to adopt within their general plan, specific programs and policies that will affirmatively promote equal housing opportunity.

Public Participation: While general plan statutes require public noticing, etc., housing element law specifically requires local governments to *make a diligent effort to achieve the public participation of all economic segments of the community*. This unique obligation ensures that cities and counties proactively seek to engage low and moderate income households including those households with special housing needs, in the development of the element. The public participation requirement of housing element law presents an opportunity to engage constituents in a dialogue – defining problems and creating solutions. The inclusion of community stakeholders in the housing element public participation process helps ensure appropriate housing strategies are more efficiently and effectively evaluated, developed, and implemented.

Regional Housing Need Allocation Process

As described above, State housing element law, requires a quantification of each jurisdiction's existing and projected housing needs for use in periodic updates of each city and county's mandatory general plan housing element. This process to quantify the projected housing need is commonly known as the regional housing need allocation (RHNA). Local regulation of the housing supply through planning and zoning powers directly influences housing supply and availability statewide and within regional housing markets and as a result affects the State's ability to achieve its housing goal of "decent housing and a suitable living environment for every Californian family."

The RHNA process addresses this statewide goal and concern, and reflects shared responsibility among local governments for accommodating the housing needs of all economic levels of the population. It is an iterative process conducted among state,

regional, and local levels of government driven by existing and projected population growth. The RHNA process is governed by Government Code Section 65584, where shares of the region-wide housing need are determined for all cities and counties in a region.

The statute requires the State, through HCD, working with regional agencies, to identify each region's share of the future statewide housing need to be addressed in local housing elements. The RHNA process begins no later than two years prior to the housing element update to provide sufficient time for HCD to allocate shares of the statewide need to council of governments (COGs), for COGs to work with their member jurisdictions to allocate specific housing need objectives, and for local governments to revise their housing elements to incorporate their individual allocations.

Table 3-1
Regional Housing Needs Allocation Process

RHNA Determination	RHNA Plan	RHNA Allocation
Issued by HCD	Issued by COG	Issued by COG
For a county or multi-county region	By jurisdiction	Individual jurisdiction's allocation
By 4 income categories	By 4 income categories	By 4 income categories
Issued by HCD as result of HCD-COG consultation	Subject to HCD Review and Approval	To be accommodated in the housing element

In consultation with the appropriate COGs, HCD's determination of the regional housing need for each region (RHNA Determination) is based on the State Department of Finance's (DOF's) county-level estimates and projections of population and housing/households and the regional population forecasts used in preparing the regional transportation plans. The RHNA Determination also includes vacancy allowance and income consideration from the U.S. Census Bureau and a replacement housing allowance.

In developing a RHNA plan, the COG determines the amount of residential development need each member city and county must accommodate during their housing element planning period: The COGs develop the distribution of the regional allocation for each member city (and the unincorporated portion of the counties) in draft RHNA plans, following consideration of statutorily required factors such as market demand, commuting patterns, job housing relationship, site and public facility availability, and type and tenure of housing need, needs of farmworkers, or the conversion of assisted units. For non-COG counties, which are mostly smaller and rural counties, HCD acts in the role of the COG.

Pursuant to Government Code 65584(d) RHNA Plans must meet the following objectives:

(1) Increasing the housing supply and the mix of housing types, tenure, and affordability in all cities and counties within the region in an equitable manner, which shall result in each jurisdiction receiving an allocation of units for low- and very low income households.
(2) Promoting infill development and *socioeconomic equity*, the protection of environmental and agricultural resources, and the encouragement of efficient development patterns.
(3) Promoting an improved intraregional relationship between jobs and housing.
(4) Allocating a lower proportion of housing need to an income category when a jurisdiction already has a disproportionately high share of households in that income category, as compared to the countywide distribution of households in that category from the most recent decennial United States census.

For each city and county, the RHNA is distributed among four income categories to address the required provision for planning for all income levels, consistent with income definitions of State law:

- Very Low (0-50% of Area Median Income (AMI))
- Low (51-80% of AMI)
- Moderate (81-120% of AMI)
- Above Moderate (over 120% of AMI)

This individual RHNA allocation by income is used as the basis for evaluating the residential development capacity of a locality's housing element for the planning period. To accommodate its RHNA, the housing element must demonstrate site development capacity equivalent to, or exceeding the projected housing need, to facilitate development of a variety of types of housing for all income levels.

Of particular importance in promoting fair housing, RHNA requirements specifically mandate COGs develop methodologies to ensure that overconcentration of lower income households within the region is avoided and housing opportunities are created throughout the region. For example, a COG could adjust the methodology to gravitate toward a regional/county share of lower income household percentage in total households in the region/county, or adjustment factors applied to jurisdictions with an overconcentration of lower-income households. This is intended to promote a gradual dissipation of overconcentration of lower income households throughout the region, and along with other provisions of housing element law, and remove zoning restricting housing opportunities for lower-income families.

Chapter 728, Statutes of 2008 (SB 375, Steinberg) established a policy framework intended to further integrate regional transportation and land-use planning to reduce greenhouse gas emissions. SB 375 amended the timing of the State RHNA process for housing element updates of local governments' General Plans with Regional Transportation Plan (RTP) updates.

In integrating transportation and housing, social equity/environmental justice is a critical consideration. Land use decisions, climate change, transportation policies, and funding priorities to concentrate development in infill and transportation corridors affect access to housing and employment opportunities and may impact households of lower-income and/or of color/race.

Federal and State civil rights, fair housing, and environmental justice laws are applicable to the integration of regional transportation planning with regional housing needs planning. To create vibrant, livable and diverse communities and minimize and mitigate any adverse impacts, responsible planning for housing and for transportation must be made with social equity and environmental justice in mind.

The federal laws directly governing regional transportation plans and the State law governing the regional housing need allocation process incorporate social equity provisions via policy direction, public participation processes, and content requirements. Provisions in the State housing element law[2], including the regional housing need allocation (RHNA) objectives listed above address fair housing, housing need distribution by income, overconcentration of lower income households, and jobs and housing relationships. The law also requires the RHNA Plan to ensure the total regional housing need, by income category, is maintained and that "…*each jurisdiction in the region receive an allocation of units for low- and very low-income households*." The RHNA must allocate units to accommodate low-income households in every community and is not to exacerbate over-concentration of lower income households.

The State's long-standing housing element law will continue to be a cornerstone for attaining more sustainable, and as referenced above, more equitable, development patterns. With its requirements for zoning for minimum amounts of housing for all economic segments, planning for a mix of housing types at minimum density standards, including multifamily rental housing, removal of constraints to housing for lower income households and persons with disabilities and energy conservation policies, State housing element law is a model for promoting development patterns that can achieve multiple public objectives including housing, transportation, environmental and economic equity and access.

State Review of Local Housing Elements

Another important feature of State housing element law, is the requirement for State review of local housing elements for compliance with the statutory requirements of Government Code Section 65580-65589.3 This is a unique component of State planning law, as no other element of a local general plan is mandated to be reviewed by a State agency

Housing element law and HCDs review of local elements continue to be a unique and essential tool in planning for the State's housing needs as well as broader public

[2] Government Code Section 65580-65589.8 at: http://www.leginfo.ca.gov/cgi-bin/displaycode?section=gov&group=65001-66000&file=65580-65589.8

objectives. For example, statutory requirements and HCD's review result in local governments adopting programs to encourage development for a variety of housing types including households with extremely low incomes and persons with disabilities and address regulatory constraints.

In the prior planning period (3rd planning period), California communities achieved a record high compliance rate of 80 percent and the compliance statistic indicate that the compliance rate is on track with this previous record rate for the current 4th planning period update. As of December 31, 2011, 70 percent of jurisdictions were found to comply with housing element law; an increase of 86 jurisdictions from the prior year. The Department anticipates this trend will continue and compliance rates could easily exceed the prior record high of 80 percent. For example, as of June 1 2012, the compliance rate was already 74 percent. In addition, compliance rates are particularly high for those jurisdictions adopting housing elements. As of June 1, 2012, of all adopted housing elements, 96 percent were found to comply with housing element law.

As seen in Table 3-2 below, the smaller, more rural jurisdictions which are State CDBG-eligible have consistently had a higher overall compliance rate than the State in its entirety. During the 3rd planning period, these 165 State CDBG-eligible jurisdictions had a compliance rate of 87% compared to the State rate of 82%. During the 2nd planning period the difference in compliance rates was even more significant – with 75% of State CDBG-eligible jurisdictions in compliance with State housing element law compared to 47% statewide.

Table 3-2
Housing Element Compliance Rates – 2nd, 3rd and 4th Planning Periods

State CDBG-Eligible Jurisdictions			
	2nd planning period	3rd planning period	4th planning period (As of 12/31/2011)
IN compliance	75% (123)	87% (143)	76% (125)
OUT of compliance	25% (42)	13% (22)	24% (40)
All Jurisdictions			
IN compliance	47% (254)	82% (439)	72% (386)
OUT of compliance	53% (281)	18% (98)	28% (151)

Beginning April 2013, housing elements for the 5th planning period for the San Diego Association of Governments (SANDAG) will be due. Between April 2013 and the end of 2014, 451 of the State's 540 jurisdictions will be required to update their housing element. The remaining 89 jurisdictions will be due by the end of 2015. Due dates by COG for the forthcoming 5th planning period are available on the Department's website at http://www.hcd.ca.gov/hpd/hrc/plan/he/he_due_dates_updated042412.pdf.

Common outcomes from HCD review include adoption of incentives and procedures to promote infill, lot consolidation, mixed-use and transit-oriented development through increased densities, modified zoning standards and streamlined permit processing. By encouraging development and addressing regulatory constraints, implementation of

effective housing elements accommodate California's growing population while effectively planning to address a variety of policy objectives from climate change and air quality to improving job/housing relationships and facilitating job creation, all while promoting fair housing and social equity. The following are a few highlights:

- *Increasing Higher Density Residential Capacity*: In California's fourth housing element planning cycle, 96 jurisdictions, as of December 31, 2011, have so far adopted programs to rezone or upzone sites. The purpose of these changes is to increase residential capacity, at higher densities, in their housing elements. These rezoning efforts will provide a total of 4,925 acres, at higher densities, to facilitate multifamily and mixed-use housing. This will provide a minimum capacity of 105,553 additional units, with a majority at minimum densities of 20 units per acre.

  These commitments reinforce housing element law as one of the primary land-use and planning tools to promote sustainable and equitable development. Housing element law emphasizes the need to provide a variety of housing types and densities to address special housing needs and encourage equal housing opportunities for lower income households and households and families protected by state and federal fair housing requirements.

- *Removal of Regulatory Barriers to Housing Choice*: HCD review of local elements has resulted in many cities and counties removing or mitigating the impact of Conditional Use Permit requirements on multifamily housing and housing for special needs populations including persons with disabilities as well as strategies to mitigate regulatory barriers to the development of infill and transit-oriented housing. Examples of strategies include reduced parking standards, increased densities, facilitating lot consolidation, reduced fees, streamlined permit processing, and tiered environmental review.

- *Special Housing Needs*: Over 95 percent of jurisdictions with adopted housing elements committed to amend zoning to facilitate the development of emergency shelters. In addition, most zoning amendments also result in permitting transitional and supportive housing as a residential use. The lack of appropriate zoning for emergency shelters and transitional and supportive housing has historically been a substantial barrier to housing choice and opportunity. Through commitments to amend zoning to streamline approval procedures, housing element updates create tremendous opportunities to address the housing needs of homeless individuals and families and other vulnerable populations.

  Further, the HCD's review of housing elements has resulted in additional local commitments to update zoning codes and establish procedures to better address the housing needs of persons with disabilities. Local program commitments range from ensuring local zoning reflects and accommodates a

range of family types to adopting reasonable accommodation procedures for persons with disabilities.

The value of housing element law was also recognized by the United Nations Committee on the Elimination of Racial Discrimination (CERD). The CERD is responsible for monitoring global compliance with the 1969 Convention on the Elimination of Racial Discrimination, an international treaty that has been ratified by the United States. In 2008, CERD singled out California Housing Element Law as a national model and an important step towards reducing discrimination. The report, released in March 2008, says "[t]he Committee also notes with satisfaction the *California Housing Element Law* of 1969, which requires each local jurisdiction to adopt a housing element in its general plan to meet the housing needs of all segments of the population, including low-income persons belonging to racial, ethnic and national minorities." It made these findings after review of the U.S. report to the Committee under the International Convention on the Elimination of All Forms of Racial Discrimination.[3]

While the State review requirement of local housing elements promotes compliance with the law and implementation of effective programs and policies, it is also controversial with local governments. Over the years, however, the State has determined this review function is critical to promoting state housing goals. To address local objections to State review of local plans, among other things, the State has adopted numerous incentives to encourage and reward compliance with the law. Specifically, to incentivize and reward local governments that have adopted compliant and effective housing elements, several housing, community development and infrastructure funding programs include housing element compliance as a rating and ranking or threshold requirement. A complete listing of programs is available on the Department's website at http://www.hcd.ca.gov/hpd/hrc/plan/he/loan_grant_hecompl011708.pdf.

[3] *Concluding Observations,* UN CERD/C/USA/CO/6 (March 7, 2008) p. 2

Overview of State of California Departments Administering Housing Programs

The following is an overview of California State Agencies and Departments involved in implementing State housing laws, fair housing laws and housing finance programs, including a description of roles and responsibilities in enforcing and promoting fair housing practices to identify areas for improved coordination and monitoring.

California Department of Housing and Community Development (HCD)

The California Department of Housing and Community Development is California's principal housing agency and oversees statewide policies and programs to maintain and create affordable housing opportunities for lower-income workers and families and increasing housing supply for all Californians. HCD's four primary functions include:

www.hcd.ca.gov

Mission: To provide leadership, policies and programs to preserve and expand safe and affordable housing opportunities and promote strong communities for all Californians. To administer, develop and advocate policies and laws to further housing and community development.

- Advocating and supporting housing development for all Californians. HCD assist cities and counties to prepare and implement the housing element portions of General Plans. HCD also develops the periodic Statewide Housing Plan, and provides technical assistance and statistical data to the Governor, Legislature, local governments and the general public.

- Developing, administering and enforcing building, codes, manufactured housing standards and mobilehome park regulations. HCD works with industry and other governmental agencies to develop national model building codes for conventional and manufactured housing, and incorporates them into California's building standards to ensure the health and safety of California residents. HCD also protects California consumers by registering and titling mobilehomes, overseeing manufactured housing construction, licensing manufactured housing sales professionals and regulating mobilehome parks. In addition, HCD's Mobilehome Ombudsman program assists with questions or complaints pertaining to mobilehomes, including health and safety issues, maintenance issues and warranty issues.

- Administering State and federal housing and community development finance programs. HCD administers a variety of loan and grant programs for housing and community development. In order to meet the needs of extremely-low, very-low, low- and moderate-income households, the Department provides direct financial assistance to local housing development organizations, developers, and service providers through more than twenty programs. The awarded loans and

grants support the construction, acquisition, rehabilitation and preservation of affordable housing statewide, including affordable rental and ownership housing, homeless shelters, and transitional housing, public facilities and infrastructure. Loans and grants to local governments and private non-profit and for-profit housing developers leverage additional local public and private resources to increase California's housing supply and build sustainable communities.

- Compiling and disseminating critical information on housing, planning, financing and community and economic development issues. HCD's Housing Resource Center acquires and distributes information from within and outside HCD to local governments and other State agencies and officials, developers, non-profit organizations and the public. The Center maintains a library of books, reports, journals, newsletters and HCD publications on a variety of topics.

California Housing Finance Agency (CalHFA)

www.calhfa.ca.gov

Mission: To finance below market rate loans to create safe, decent and affordable rental housing and to assist first-time homebuyers in achieving the dream of ownership

The California Housing Finance Agency directly offers financial assistance to local government entities and individuals. These assistance programs foster a partnership between CalHFA and local public housing agencies to provide the financial resources to create and maintain innovative housing stock, resulting in the production of affordable housing units. Financial assistance is targeted toward first-time and low or moderate income homebuyers. Loan programs under the Homeownership Division provide low interest rate home financing, as well as assistance with down payment, and closing costs.[4] These programs include the CalHFA FHA Loan program, Cal30 Conventional program, and the California Homebuyer's Down Payment Assistance program. The Agency administers the Keep Your Home California program to provide mortgage assistance to existing homeowners who are at risk of foreclosure. Keep Your Home California programs include the Unemployment Mortgage Assistance program, Principal Reduction program, and Mortgage Reinstatement program.[5] CalHFA also offers multifamily assistance for the acquisition, rehabilitation, and preservation or new construction of rental housing that includes affordable rents. However, the Multi-family program is temporarily suspended.[6]

[4] California Housing Finance Agency. "First Time Homebuyers." Retrieved April 6, 2011 (http://calhfa.ca.gov/homebuyer/index.htm).
[5] California Housing Finance Agency. "Keep Your Home California." Retrieved April 6, 2011. (http://www.keepyourhomecalifornia.org/).
[6] California Housing Finance Agency. "Multifamily Developers/Managers." Retrieved April 6, 2011. (http://calhfa.ca.gov/multifamily/index.htm).

California Tax Credit Allocation Committee (TCAC)

The California Tax Credit Allocation Committee ("Committee" or "TCAC") administers two low-income housing tax credit programs – a federal program and a state program. Both programs were authorized to encourage private investment in affordable rental housing for households meeting certain income requirements.

www.treasurer.ca.gov

Mission: to fairly allocate federal and state tax credits to create and maintain safe quality affordable rental housing for low-income households in California by forming partnerships with developers, investors and public entities.

Congress created the federal Low Income Housing Tax Credit Program in 1986. It replaced traditional housing tax incentives, such as accelerated depreciation, with a tax credit that enables low-income housing sponsors and developers to raise project equity through the sale of tax benefits to investors. Two types of federal tax credits are available and are generally referred to as nine percent (9%) and four percent (4%) credits. These terms refer to the approximate percentage of a project's "qualified basis" a taxpayer may deduct from their annual federal tax liability in each of ten years. Both programs were created to encourage private investment in affordable rental housing for households.

The program is regulated through Internal Revenue Code Section 42, and is administered by the Internal Revenue Service, which is part of the U.S. Treasury Department. Section 42 specifies that each state must designate a "housing credit agency" to administer the Credit program. In California, responsibility for administering the program was assigned to the California Tax Credit Allocation Committee (TCAC).

Recognizing the extremely high cost of developing housing in California, the State legislature authorized a State low income housing tax credit program to augment the federal tax credit program. Authorized by Chapter 1138, Statutes of 1987, the State credit is only available to a project which has previously received, or is concurrently receiving, an allocation of federal credits. Thus the State program does not stand alone, but instead, supplements the federal tax credit program. Only rental housing projects are eligible for tax credits in both the federal and State programs. Credits can be allocated to new construction projects or existing properties undergoing rehabilitation. Nine percent credits are allocated on a competitive basis so that those meeting the highest housing priorities and public policy objectives, as determined by the Committee, have first access to credits.

In California, the demand for housing tax credit is approximately three to one (3:1). As a result, many good, worthwhile projects are unable to be awarded credit. It also means a rather elaborate set of legal and regulatory rules for determining what projects are awarded credit has been established. State and federal law require at least 10% of the annual credit be awarded to projects that materially involve non-profits. State law also

requires 20% of the annual credit be awarded to projects located in rural areas of the State. Additionally, to assure geographic distribution of the tax credit, a certain percentage of credit is awarded each year to projects located in ten geographic regions of the State.

Public policies encouraging smart growth principles, energy efficiencies, and the like are part of California's housing tax credit program. In its competitive scoring system, points are awarded for a variety of items, ranging from serving lower income tenants, to achieving energy efficiencies, to the degree that the project will contribute to revitalization efforts in the area where it will be located.

California Department of Fair Employment and Housing (DFEH)

The Department of Fair Employment and Housing functions as the State's civil rights agency, charged with enforcing California's comprehensive employment, housing, public accommodations and public service non-discrimination laws, as well as the State's bias-related hate violence law. The Department has jurisdiction over individuals, private or public entities, housing providers, and business establishments within the State of California, including corporate entities, private sector contracts granted by the State of California, and all State departments and local governments. The Department investigates, conciliates and prosecutes discrimination complaints.

www.dfeh.ca.gov

Mission: To protect Californians from employment, housing and public accommodation discrimination and hate violence.

Fair employment, housing, and accommodation are pursued in accordance to the California Fair Employment and Housing Act (FEHA), Unruh Civil Rights Act, Disabled Persons Act, and Ralph Civil Rights Act.[7] In spite of state and federal legislation, discrimination in housing persists, necessitating vigorous enforcement of California's fair housing laws by the Department of Fair Employment and Housing and fair housing advocates throughout the state. Complaints are organized into the following three categories: 1) employment, public accommodation, and hate violence; 2) housing discrimination; and 3) systemic discrimination. DFEH also provides technical assistance to the general public by informing employers and housing providers of their responsibilities. All employers are required to post DFEH's "Discrimination and Harassment in Employment are Prohibited by Law" poster.

[7] Department of Fair Employment and Housing. "About." Retrieved April 6, 2011 (http://dfeh.ca.gov/About.htm).

DFEH maintains eight regional offices throughout the State:

Bakersfield 4800 Stockdale Highway, Suite 215 Bakersfield, CA 93309 (661) 395-2729	Los Angeles 1055 West 7th Street, Suite 1400 Los Angeles, CA 90017 (213) 439-6799	Fremont 39141 Civic Center Drive Suite 410 Fremont, CA 94538 (510) 789-1085
Fresno 1277 E. Alluvial Avenue, Suite 101 Fresno, CA 93720 (559) 244-4760	San Jose 2570 N. First Street, Suite 480 San Jose, CA 95131 (408) 325-0344	Elk Grove 2218 Kausen Drive Suite 100 Elk Grove, CA 95758 (916) 478-7251

The Department is a neutral fact-finding agency. Department staff conduct impartial investigations in which records are reviewed and relevant witnesses are interviewed. An investigation may be conducted on site and/or through telephone interviews. The Department has the authority to take depositions, issue subpoenas and interrogatories and seek Temporary Restraining Orders during the course of its investigation. All evidence gathered is analyzed to determine if a violation of the Fair Employment and Housing Act has occurred. In making its determination the Department considers evidence from both sides as well as from any neutral parties the Department may have contacted

DFEH administers a housing discrimination mediation program, which is the largest fair housing mediation program in the nation to be developed under HUD's Partnership Initiative with state fair housing enforcement agencies. The program provides California's tenants, landlords, and property owners and managers with a means of resolving housing discrimination cases in a fair, confidential, and cost-effective manner. Key features of the program are: 1) program is free of charge to the parties; and 2) mediation takes place within the first 30 days of the filing of the complaint, often avoiding the financial and emotional costs associated with a full DFEH investigation and potential litigation.

California Department of Veterans Affairs

California has the largest number of veterans in the nation with almost 2 million calling the Golden State home. With their families, they make better than 10 percent of the state's total population. In support of California's veterans and their families, the U.S. Department of Veterans Affairs (USDVA) invests more than $6 billion in benefits and services within California. The California Department of Veterans Affairs (CalVet) oversees a home loan portfolio worth more than $1.5 billion that has served more than 400,000 veterans and their families since it was started in 1923.

CALVET
CALIFORNIA DEPARTMENT OF VETERANS AFFAIRS

www.calvet.ca.gov

Mission: CalVet will deliver the innovative services veterans and their families need to be successful, productive Californians in the most efficient and cost effective manner through aggressively collaborating with key stakeholders and partners.

The administration of a variety of successful housing program for veterans and their families are administered through CalVet's Homes Division, the Farm and Home Loan Division, and the Veteran Services Division. Programs include:

- Department of Housing and Urban Development and the Department of Veterans Affairs Supported Housing (HUD-VASH) Program provides long-term case management, supportive services and permanent housing support.

- The Supportive Services for Veteran Families (SSVF) Program provides supportive services to very low-income Veterans and their families who are in or transitioning to permanent housing. Grants are awarded to private non-profit organizations and consumer cooperatives who will assist very low-income Veterans and their families by providing a range of supportive services designed to promote housing stability.

- CalVet Home Loan Program provides low interest rate farm and home loans for veterans, financing new and existing single-family homes, farms, condominiums and mobile homes on land owned by the veteran or in rental parks by acquiring property selected by the veteran and reselling the property to the veteran under a land sale contract. The Program has assisted over 417,000 veterans to purchase farms and homes throughout the State.

- California Veterans Homes provide California veterans with a living environment that protects their dignity and contributes to their feeling of self-reliance and self-worth. The Department operates the Veterans Homes of California in Yountville, Barstow and Chula Vista. California opened three new Veterans Home this past year in Lancaster, Ventura, West Los Angeles, and broke ground on two others one in Fresno, and one in Redding.

California Department of Mental Health (DMH)

CALIFORNIA DEPARTMENT OF
Mental Health
www.dmh.ca.gov

Mission: The California Department of Mental Health (DMH), entrusted with leadership of the California mental health system, ensures through partnerships the availability and accessibility of effective, efficient, culturally competent services. This is accomplished by advocacy, education, innovation, outreach, understanding, oversight, monitoring, quality improvement, and the provision of direct services.

The passage of Proposition 63 (now known as the Mental Health Services Act or MHSA) in November 2004, provided the first opportunity in many years for DMH to provide increased funding, personnel and other resources to support county mental health programs and monitor progress toward statewide goals for children, transition age youth, adults, older adults and families. The Act addresses a broad continuum of prevention, early intervention and service needs and the necessary infrastructure, technology and training elements that will effectively support this system. This Act imposes a 1% income tax on personal income in excess of $1 million. Statewide, the Act was projected to

generate approximately $254 million in fiscal year 2004-05, $683 million in 2005-06 and increasing amounts thereafter. Much of the funding is provided directly to county mental health programs to fund programs consistent with their local plans.

In addition, DMH, CalHFA and the County Mental Health Directors Association established a new housing program under which $400 million in Mental Health Services Act (MHSA) funds have been made available to finance the capital costs associated with development, acquisition, construction and/or rehabilitation of permanent supportive housing for individuals with mental illness and their families, especially including homeless individuals with mental illness and their families. The new program is called the MHSA Housing Program and funds for capitalized operating subsidies are included in the $400 million that has been designated for the program. The single objective of the MHSA Housing Program is to create as many affordable housing units as possible across California by providing both capital and operating subsidy funding for the development of permanent supportive housing for individuals who experience mental illness and who are homeless or at risk of homelessness. Affordable housing, with necessary supportive services, is costly and poses challenges outside those typically associated with the development of affordable housing. The MHSA Program, however, has proven effective providing much needed gap financing and has approved loans to 45 developments totaling 1,919 units (559 MHSA units) since its inception and is actively assisting individuals in their recovery from chronic mental illness.

California Department of Community Services and Development (CSD)

Department of
Community Services and Development

www.csd.ca.gov

Mission: to assist low-income Californians in achieving self-sufficiency, and it plays a strategic role in promoting collaboration among state agencies that address the needs of the poor.

Like the CDPH, CSD is one of twelve departments under the umbrella of the California Health and Human Services Agency. CSD partners with a network of private non-profit and public local community service providers dedicated to helping low-income families achieve and maintain self-sufficiency, meet their home energy needs and reside in housing free from the dangers of lead hazards. Through this network CSD administers California's federal funding share for the Community Services Block Grant (CSBG), Low-Income Home Energy Assistance Program (LIHEAP), Weatherization Assistance Program (WAP) and the Lead-Based Paint Hazard Control Program (LEAD). All of these programs are offered to eligible low-to-moderate income Californians. Depending on the program, income eligibility ranges from 100 percent of federal poverty to 60 percent of the state's median income. A listing of CSD's contracted service provider network to locate organizations serving communities statewide visit http://www.csd.ca.gov/Programs/Programs.aspx

California Department of Consumer Affairs (DCA)

www.dca.ca.gov

Mission: To protect and serve California consumers while ensuring a competent and fair marketplace.

The Department of Consumer Affairs' regulates the marketplace by ensuring that business owners, practicing professionals, and landlords are held to a standard. The DCA's main function is to issue business and professional licenses. In respect to fair housing, the Department provides publications on tenant and landlords responsibilities regarding issues such as unlawful discrimination, having repairs made, moving out, refunds of security deposits, terminations and evictions, and the eviction process. Specifically, DCA publishes "*California Tenants - A Guide to Residential Tenants' and Landlords' Rights and Responsibilities*" Handbook. The "California Tenants" handbook is a practical resource for both tenants and landlords and provides information about rental applications, unlawful discrimination, security deposits, repair responsibilities, rent increases, termination of leases, and eviction notices. A copy of the publication is available on DCA's website at http://www.dca.ca.gov/publications/landlordbook/index.shtml.

Conditions Impacting Fair Housing Choice

4

This part of the report provides an overview of the conditions impacting fair housing choice by examining recent trends in the State's subsidized and private housing sector, focusing on the period from 2005-2010. The analysis is organized into three parts: examination of the projected loss of subsidized housing and implications for the supply of affordable housing, an overview of the extent and geographic distribution of recent foreclosure trends, and a general review of lending patters and the availability of financing for protected classes.

Changing Landscape and Depletion of Resources Available for Affordable Housing

The following section provides a brief summary of current housing issues and concerns in California that have a direct or indirect impact on housing choice and fair housing:

Continuing Severe Housing Needs

Despite the housing market crash and sharp declines in housing prices in some markets, safe and affordable housing is out of reach for too many Californians. The significant attention and focus on the foreclosure crisis has led many to believe that California's housing supply and affordability problems have been solved. However, serious housing problems remain. Factors contributing to California's continuing housing and affordability problems include, but are not limited to:

- Affordability represents the relationship between housing prices and incomes; in order for housing to become more affordable, its prices need to fall by more than the decline in income. Continuing economic uncertainty and high unemployment have negated the potential benefits of price declines in many markets.

- Steady and diverse population growth have created a continuing and varied demand for housing.

- Aging of the population creates greater demand for supportive housing. In addition, because the older population is living longer there is less housing turnover and greater demand for housing than previously experienced.

- Prior to the housing market meltdown and foreclosure crisis there was already a chronic deficit in housing supply. During the past decade, residential new construction has averaged less than 150,000 permits per year, lagging well behind the State's annual need. Just when residential construction was approaching the average annual need to accommodate the State's population growth and mobility, the bottom fell out of the financial sector with the foreclosure crisis and recession

This housing supply deficit has not been significantly addressed by foreclosed units. Homes going through the foreclosure process do not automatically become vacant and available for occupancy, due in part to the length of time in working through the financial and legal systems associated with a foreclosure or short sale, and are often held off market for various reasons. Even when placed for sale, these units do not increase the overall supply, given the households vacating them must relocate, in rental units, or with family or friends in shared quarters.

- There is a significant mismatch between the existing housing stock (including foreclosed units) and demand. For example, foreclosed units in suburban or fringe locations do not address the demand for smaller units close to jobs, medical services, transportation and other critical amenities.

- Ownership affordability has improved (although not in all markets) but remains out of reach for most lower and many moderate income households.

- Housing affordability for renters has worsened. The "Paycheck to Paycheck 2011" report by the Center for Housing Policy shows that ten of twenty least affordable rental markets in the United States are in California. One in two renters in California pay in excess of 30 percent of their income, while one in four renters pay more than half of their income toward rent.[1]

Resources for Funding Affordable Housing are Becoming Scarcer

- Federal funding through the Housing and Urban Development Department (HUD) has been dramatically reduced and is at risk for further severe cuts. Nationally, the current FFY 2012 HUD budget reflects a reduction of 45% for HOME and 32% for CDBG between the 2010 and 2012 enacted budgets.[2] For the State HCD-administered CDBG and HOME programs, funds received from HUD for the last three federal fiscal years (FFYs) are as follows:

Table 4-1
CDBG and HOME Allocation - California State Programs

	FFY 2010	FFY 2011	FFY 2012	% Change FFY 2010 to FFY2012
CDBG	$42,877,288	$35,841,830	$29,636,301	-31%
HOME	$62,400,190	$54,325,349	$29,895,546	-52%

Note: These amounts reflect HUD allocations to the State of California non-entitlement programs, and do not include additional funds that HOME and CDBG may add to a given NOFA due to disemcumbrances from previous years' contracts.

Please refer to Chapter 7 of this report for additional information on the demand for State CDBG and HOME funds.

[1] National Low-Income Housing Coalition, "Out of Reach," June 2011.
[2] http://www.hud.gov/offices/cpd/about/budget/index.cfm.

- Housing assistance funding decisions at the federal level, which presumably reflect housing policy priorities, take place within a broader budgetary context. In this case, looming federal deficit and focus on tax cuts are not only impacting low income housing, but a range of federal programs, particularly those benefiting low and middle income families. The federal government's high water mark for housing assistance was the mid-1970s and funding has not come near that level in the years since. Neither is it expected to in the next several years, absent a major policy and funding shift.[3]

- The State, through the HCD and the California Housing Finance Agency (CalHFA), has supported a variety of general obligation bond-financed housing assistance programs for low and moderate income households for several decades. The most recent were Prop. 46 of 2002 ($2.1 billion) and Prop.1C of 2006 ($2.8 billion). The amount of State bond funds available through these programs peaked in 2008, when portions of the proceeds of both bonds were available. As of 2012, the portions of these funds available for assistance to lower income rental households are depleted and homeownership programs have declining balances, without successor funding secured for these programs.

- Redevelopment housing resources from the local agencies low and moderate income housing funds have been lost to address other critical state budget needs and priorities. This decision will result in the loss of more than $5 billion in annual redevelopment taxes, 20 percent (approximately $1 billion) of which was reserved for low- to moderate-income housing production (see further discussion below).

- Funding tools and resources to address the continuing need for critical infrastructure to support local communities and additional housing supply are in short supply or nonexistent.

- Local government budgets are stretched to the limit, often resulting in reduced planning and preparation for the economic recovery. The impact of the loss of these critical local resources has been exacerbated by the loss of redevelopment funds.

- Reduced resources create a greater demand and competition for limited public funds (including but limited to funds related not only to housing but also education, transportation, social services and environmental protection).

<u>Local Resources and Tools to Address Housing Needs are Reduced and Weakened</u>

- Court decisions regarding adoption of inclusionary ordinances have created uncertainty about this potential tool for creating affordable housing and inclusive communities. Court decisions limiting the use by localities of inclusionary zoning strategies as well as the loss of redevelopment low and moderate income housing

[3] National Low-Income Housing Coalition; Changing Priorities 1976-2005 (accessed online at http://nlihc.org/library/other/periodic/changing-priorities-1976-2005).

fund (LMIHF) resources directly impact the future residential development and an adequate affordable housing supply.

- While standardized statewide data is not available on the number of housing units produced under local inclusionary ordinances, redevelopment low-moderate income housing funds have been the State's largest local source of funding for affordable housing. Redevelopment project area receipts deposited in the LMIHF over FY 2009-2010 exceeded $1.4 billion. In FY 2009/2010 alone, local redevelopment agencies reported the construction of 6,716 units and the rehabilitation of 5,315 existing units.

- In December 2010, the State's 386 local active redevelopment agencies reported to HCD a total of 698 sites encompassing approximately 1,207 acres of land which was held for future development. On these sites, it was estimated that a total of 20,078 units could be constructed.[4] The future development status of these sites is currently unknown given the loss of redevelopment authority and resources.

- Loss of redevelopment resources are anticipated to have a profound impact in some small and rural communities that have few other sources of local funding for housing and where redevelopment funds were a critical piece of financing in putting together deals.

Each of these issues described above negatively impact housing choice for all Californians, but will also most certainly exacerbate the negative economic, health, and quality of life conditions of low-income and other vulnerable populations in California.

The growing public perception that California's affordable housing problem has been addressed makes developing solutions more difficult. It can be anticipated that both the loss of redevelopment funds and limitations on inclusionary ordinances in addition to the other factors set forth above will result in fewer affordable units available to meet an increasing demand, thus negatively affecting fair housing choice. HCD, however, as an administrative agency constrained by the principle of separation of government powers cannot alter budgetary decisions made by the legislature, nor can it overrule or limit the effect of decisions rendered by the State Supreme Court. Both of these resources have historically been a keystone in the State's affordable housing landscape and the loss of these tools potentially weakens the State's ability to further fair housing objectives and provide for an adequate supply of affordable housing for the State's workforce and families. HCD will continue to monitor and support efforts to both establish a statewide permanent source of revenue for affordable housing development as well as monitor and support, where appropriate, efforts to develop local funding resources to replace the loss of redevelopment funds.

[4] http://www.hcd.ca.gov/hpd/rda/09-10/exec_memo_fy09-10.pdf, Table 1C

Projected Loss of Subsidized Housing

The affordable housing industry in California has experienced significant changes over the last several years. Amid rapidly rising rental costs and the tightening of available resources at the federal, State and local levels, preserving California's existing affordable housing is critical.

California's population of 37.2 million is housed in approximately 13.5 million dwellings of which close to 5,761,000 are rental apartments. Of this number, approximately 150,000 are subsidized and regulated by HUD, 18,700 are subsidized by the US Department of Agriculture (USDA), 300,000 have Housing Choice Vouchers funded by HUD through local housing authorities, 44,000 are public housing units, 204,000 have received allocations of Low Income Housing Tax Credits (LIHTC) in addition to units which have received funding through local HOME, CDBG, redevelopment and State or local programs without relying on any of the above programs. The potential loss of these units from the State's affordable housing stock could potentially have a direct impact on the State's ability to further fair housing choice.

Privately Owned Federally Assisted Housing in California

Over half of California's privately owned federally assisted stock is Section 8 housing. Subsidized by HUD, Section 8 provides landlords with market rents while ensuring that residents pay no more than 30% of their incomes toward their rent. Homes with Section 236 or 221(d)(3) subsidized loans have unassisted units that are especially at-risk.

Looming cuts expected to affect the FY 2013 budget for HUD have prompted concerns over the adequacy of funding for annual Section 8 contact renewals and the impact of this uncertainty on property owner decisions giving escalating rents which may persuade some profit-motivated Section 8 owners to "opt out" and covert their assisted rental units to market rate housing.

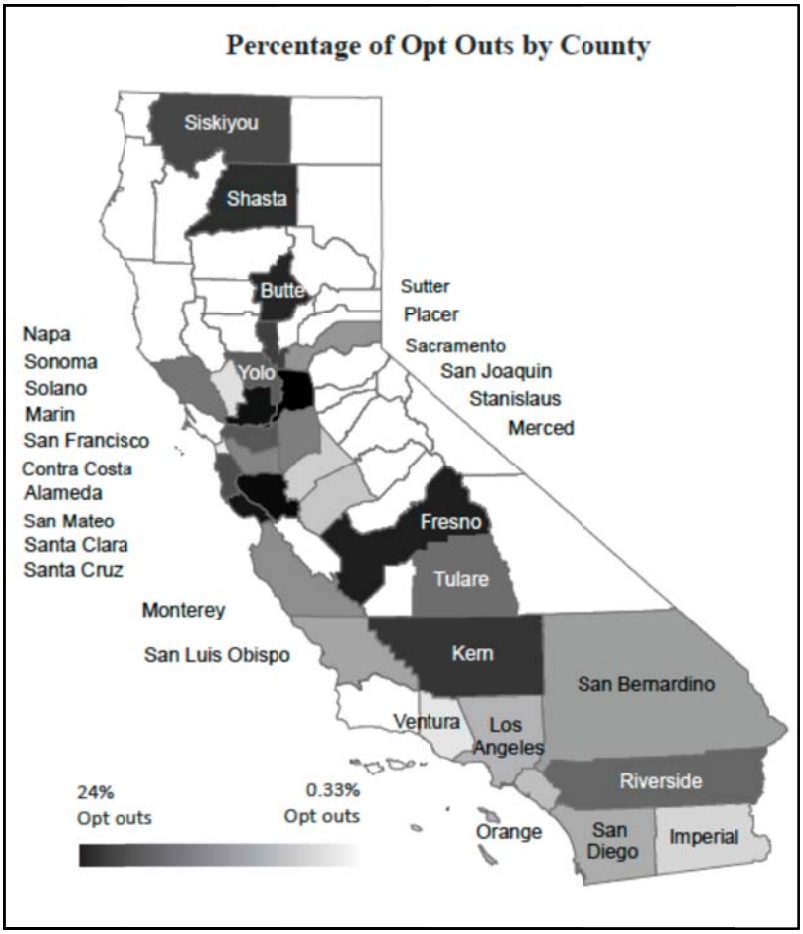
California Government Code Section 65863.10 requires owners of specified federally-assisted projects to provide Notices of Intent to prepay a federally-assisted mortgage, terminate mortgage insurance, or terminate rent subsidies or restrictions at twelve and six months, unless the projects are exempted. These Notices of Intent must be sent to all affected tenant households and to affected public agencies. Affected public agencies include the City or County where the project is located, the local Public Housing Authority, and the Department of Housing and Community Development (HCD).

Pursuant to California Government Code Section 65863.11, owners of government-assisted projects cannot terminate subsidy contracts, prepay a federally-assisted mortgage, or discontinue use restrictions without first providing an exclusive Notice of Opportunity to Submit an Offer to Purchase. This Notice is required to be sent to Qualified Entities at least twelve months prior to sale or termination of use restrictions. Qualified Entities are nonprofit or for profit organizations or individuals that agree to maintain the long-term affordability of projects.

Table 4-2
Federally Subsidized Units

Program	Type	Properties	Assisted Units	Total Units	% of Total Assisted Units
Section 8 only	Multifamily	836	64,228	110,710	57%
Section 8 + Section 202/811	Senior/Disabled	268	16,821	17,009	15%
Section 8 + Section 515	Rural	45	2123	2223	2%
Section 8 + Section 236 or 221(d)(3)	Multifamily	199	15994	19512	14%
Section 236 or 221(d)(3) only	Multifamily	25	0	1650	<1%
PRAC/202 or PRAC/811	Senior/Disabled	395	14329	14706	13%
California Statewide		1768	113495	165810	100%

Figure 4-3



California Housing Partnership Corporation (CHPC), a private nonprofit organization dedicated to helping government and nonprofit housing agencies preserve and expand the supply of affordable housing in California, estimates 68,000 of the federally subsidized affordable apartments in California are at-risk of conversion to market rate in the next five years, with an additional 74,000 becoming at-risk in the following 15 years.

Over the next decade, thousands of project-based Section 8 contracts in California will expire without any assurance of renewal by the private landlords who own them, potentially ending the subsidies that ensure affordable housing for thousands of low-income families in the State. In the next five years, 60,617 units in 897 properties are at-risk of conversion to market rate. In the next year alone, 29,907 units in 479 properties will reach their expiration dates.

Table 4-4
Federally Assisted Units by Program

Section 8 Rent Subsidy Risk Level	Contract Expiration	Properties	Assisted Units	Total Units	% of Total Assisted Units
At-Risk	Within 5 years	897	60,617	70,218	52%
Very High	<1 year	479	29,907	34,669	26%
High	2-5 years	418	30,710	35,549	26%
Moderate Risk	5-10 years	84	7,345	8,223	6%
Low Risk	Over 10 years	827	48,178	5,3294	41%

Source: CHPC Preservation Clearinghouse, 2012

Foreclosure Trends

The collapse of the real estate market, ongoing economic instability, and the resulting large number of underwater owners has contributed to historically high rates of foreclosure across the nation. During the peak of the housing crisis, California experienced one of the highest home foreclosure rates in the nation.[5] Nationwide, foreclosures rates currently are the highest recorded in 60 years (Goodstein et al 2011). An estimated 1,170,402 U.S. homes received a foreclosure filing in the first six months of 2011, with California accounting for the largest share with 263,500 foreclosure filings, which include default notices, auction sale notices and bank repossessions.[6]

Causes of the Foreclosure Crisis

The three primary causes of the foreclosure crisis were: (1) rapid home value appreciation, (2) increased homeowner housing burden, and (3) an unprecedented surge in subprime and Alt-A (almost "prime") lending. The following provides an overview of the first two causes of the foreclosure crisis. The third cause, a surge in subprime lending, will be examined in Part 3 of the report.

During the 2001 recession, the Federal Reserve cut interest rates to stimulate the economy. Between 2003 and 2005, housing prices swelled faster than incomes, lending restrictions relaxed, and production remained steady despite declines in demand (Joint Center for Housing Studies 2008). California home values[7] grew at unsustainable rates, causing the housing bubble.

Figure 4-4 below indicates that California home values increased while household incomes decreased between 2000 and 2010. Over the period, median home values rose by 34% from nearly $280,000 in 2000 to about $370,000 in 2010 (in constant 2010 dollars). Median home values increased quickly between 2000 and 2006, reaching $580,000 but dropped by 36% by 2010. During the same time period, the median

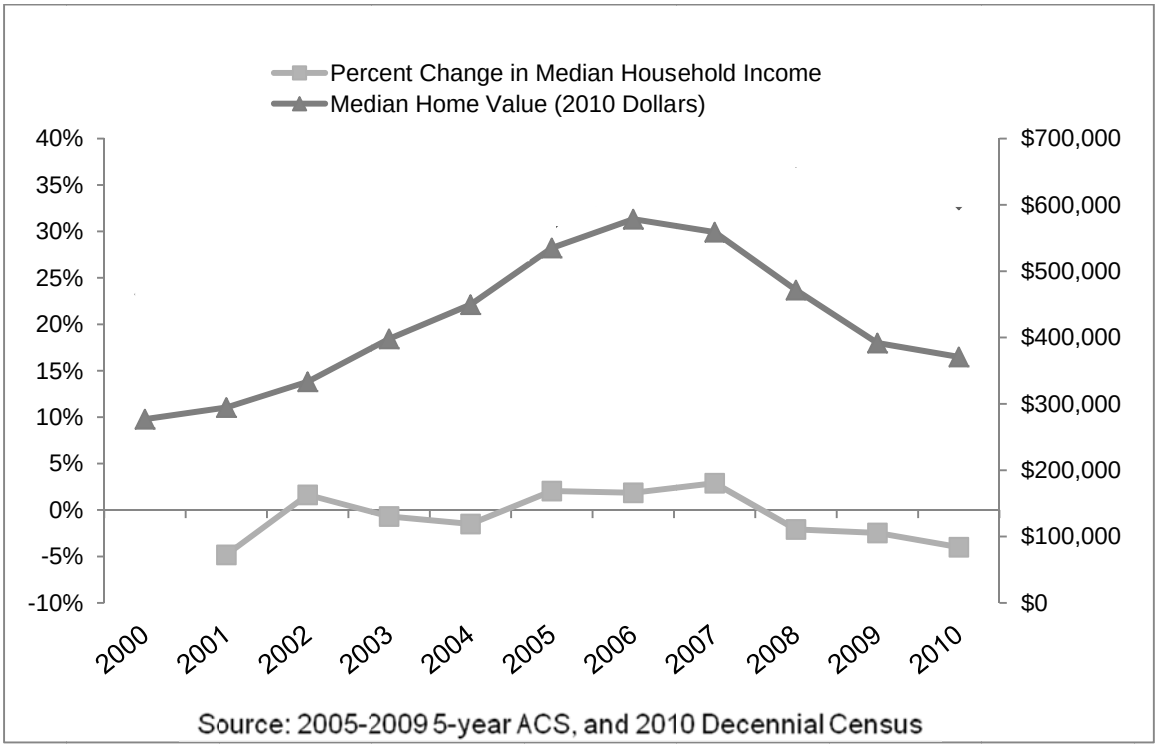
[5] Tran, L. Pfeiffer, D. and P. M. Ong. 2009. "Implications of the Current Foreclosure Crisis." UCLA School of Public Affairs and the California Department of Housing and Community Development; Manuscript on file with authors.

[6] RealtyTrac. 2011. "Foreclosure Activity Off 29 Percent for First Half of 2011." Online at: http://www.realtytrac.com/content/press-releases/midyear-2011-us-foreclosure-market-report-6681.

[7] For the purpose of this report, home values refer to the self-reported value of a home regardless of when it was sold as reported in the Decennial Censuses and American Community Survey.

household income fell by about 6% from $62,000 in 2000 to $58,000 in 2010 (in constant 2010 dollars). Between 2000 and 2010, median household incomes fluctuated, but were only greater than the 2000 real value in 2007, when it was $63,000.

Figure 4-5
Home Value Trends in California



Rapid home value appreciation, coupled with decreased real household income growth, placed an additional financial burden on homeowners. When an owner pays 30% or more of his or her income on monthly housing expenses, this is considered a housing burden.[8] Between 2000 and 2010, the percentage of burdened homeowners in California increased 34%, from 29% in 2000 to 39% in 2010. Figure 4-4 above shows the change in the median household income from 2000 to 2010 relative to the change in median household income. Following decreases early on, median household income increased 7% from 2004 to 2007 and fell again from 2007 to 2010. During that period of income growth, median home values increased 24% from $450,000 to $560,000 (in constant 2010 dollars), while the proportion of housing burdened owners increased.

Approximately 39% of California owners were paying more than 30% of their income on housing, according to the 2005-2009 ACS data. Owner housing burdens varied regionally, with Northern California and Central Southern California regions having the

[8] Monthly housing expenses are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees).

lowest percentage (30%) and San Diego and the Greater Los Angeles regions the highest percentage (40%).

Extent of Foreclosures and Trends Impacting Minority Populations

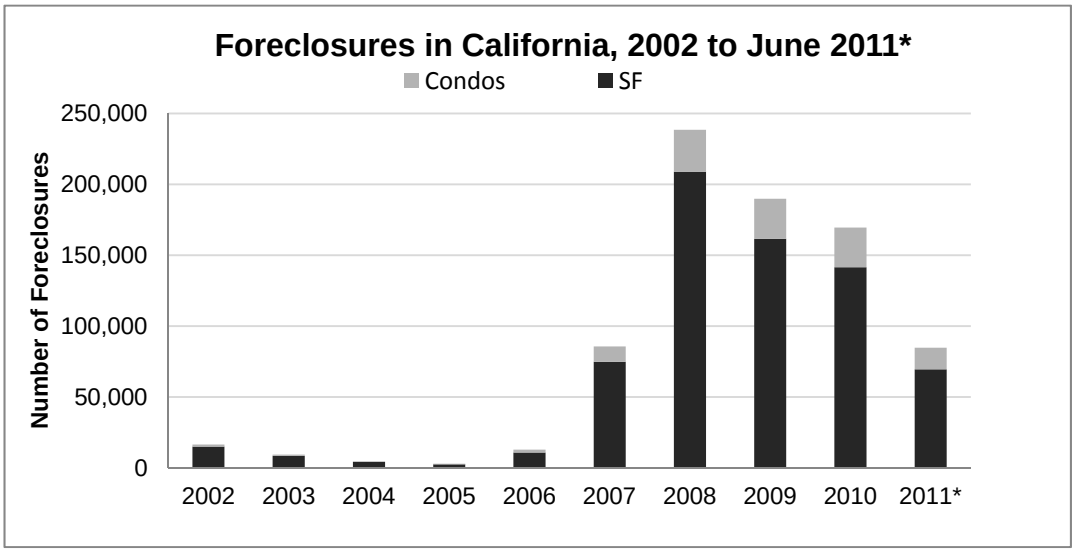
Between January 2005 and June of 2011, about 784,088 single family homes and condos were foreclosed in California, with 2008 reporting the greatest number (238,396 completed foreclosures or about 2% of households).[9] Single family homes accounted for the greater share of foreclosures during the period; however, the proportion of foreclosed condos increased greatly since 2007.

The number of California homes going into foreclosure dropped at the end of the fourth quarter of 2010 to its lowest level in more than three years (169,574 total foreclosed homes) and to a four-year low of 56,377 foreclosures in the first quarter of 2011 (DataQuick 2011a; DataQuick 2011b). It is difficult to measure how much of the decline is due to improved household finances, or if the decline is a result of changing lender and mortgage servicer policies and practices, servicer backlogs in paper work, legal challenges, or politics (DataQuick 2011a; DataQuick 2011b). Even more difficult to assess is the effect of remedial policies on foreclosures, such as loan modifications, which enables for vulnerable households to refinance (DataQuick 2011a; DataQuick 2011b).

A recent report from the California Reinvestment Coalition indicates that despite federal, state, and local government efforts to encourage participation in the federal Home Affordable Modification Program (HAMP), California's homeowners face significant challenges in finding solutions to remain in their homes. The report also suggests that navigating the HAMP process is even more difficult for California's diverse, multilingual population.[10]

[9] Percentage of households reported in 2008 1-year American Community Survey (ACS) for California.
[10] California Reinvestment Coalition. 2011."Race to the Bottom: An Analysis of HAMP Loan Modification Outcomes by Race and Ethnicity for California." Online at: http://calreinvest.org/.

Figure 4-6
Foreclosure Trends in California



**January to June 2011*
Source: DataQuick, Inc. through RAND California Home Foreclosure Statistics database

A report by the Center for Responsible Lending (CRL) indicates during the first three years of the foreclosure crisis, from January 2007 through 2009, an estimated 2.5 million foreclosures were completed nationwide. The vast majority of these foreclosures were on owner-occupied properties with mortgages that were originated between 2005 and 2008. The majority (an estimated 56%) of families who lost homes were non-Hispanic and white, but African-American and Latino families were disproportionately affected relative to their share of mortgage originations. The report indicates that among recent borrowers, an estimated 8% of both African Americans and Latinos have lost their homes to foreclosures, compared to 4.5% of whites.[11] Expressed as a share of the population of homeowners nationwide as of 2006, an estimated 17% of Latino homeowners, 11% of African-American homeowners, and 7% of non-Hispanic white homeowners already have lost or are at imminent risk of losing their home.

The costs of the historically high foreclosure rates are extensive, multifaceted and long-term, extending far beyond individual families to their neighbors, communities, cities and states. As the foreclosure crisis threatens the financial stability and mobility of families across the country, it will be particularly devastating to African-American and Latino families, who already lag their white counterparts in terms of income, wealth and educational attainment. Furthermore, the indirect losses in wealth that result from foreclosures as a result of depreciation to nearby properties will disproportionately impact communities of color. CRL estimates that, between 2009 and 2012, $194 and $177 billion, respectively, will have been drained from African-American and Latino communities in these indirect "spillover" losses alone.[12]

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[11] Foreclosures by Race and Ethnicity: the Demographics of a Crisis, Center for Responsible Lending, http://www.responsiblelending.org/mortgage-lending/research-analysis/foreclosures-by-race-executive-summary.pdf
[12] Foreclosures by Race and Ethnicity: the Demographics of a Crisis, Center for Responsible Lending, http://www.responsiblelending.org/mortgage-lending/research-analysis/foreclosures-by-race-executive-summary.pdf

Geographic Distribution of Foreclosures

In general, the number of foreclosures peaked in 2008 in California's larger regions. Smaller regions (Northern and Central Southern California areas) experienced the peak of foreclosures in 2010. The following includes a detailed summary of foreclosure rates between 2005-2010 with areas of high foreclosure rates likely indicating a more unstable job and housing market.

Foreclosure rates for a region or county are the total number of foreclosures (single family and condo/townhomes) divided by the total number of owner-occupied housing units in the same area. Homeowner estimates are from the 2007 American Community Survey (ACS), which capture the effects of the recent economic recession.[13] For small counties with no ACS estimates, 2007 homeowner data are from the Geolytics, Inc. demographic database.[14]

Table 4-7
California Foreclosures

	2005-2010 Total Foreclosures	2007 Owner Occupied Housing Units	Foreclosure Rate
Greater Los Angeles Area	315,972	3,206,147	10%
San Francisco Bay Area	104,852	1,500,154	7%
Sacramento	71,039	518,086	14%
San Joaquin Valley	119,766	701,105	17%
San Diego Count	53,331	584,243	9%
Central Coast	18,699	256,890	7%
Northern California*	12,703	251,998	5%
Central Southern California*	2,974	55,961	5%
California	529,762	7,074,584	7%

**Compare region with caution as data is not available for one of counties in the region; ** 2007 homeowner data from GeoLytics. Inc. demographic database*
Source: DataQuick Inc, accessed through RAND California; 2007 1-year AC homeowner estimates

During 2005-2010, California had about 530,000 total homes foreclosed, or 7% of all owner-occupied housing units. The San Joaquin Valley had the highest overall foreclosure rate in the State (17%) while Northern California and Central Southern California had the lowest rates (both with about 5%).

[13] DataQuick showed that the housing bubble peaked in 2007, while other sources (Standard and Poor's 2009 and the Federal Housing Finance Agency 2009) showed the peak was in 2006. Additionally, prices peaked in various geographic areas at different times. Many of the larger metropolitan areas clustered in 2007, while prices in valley and foothill counties peaked earlier. Also, many smaller counties have limited sales, and thus data may be subject to large stochastic error.

[14] Data for 2007 1-year ACS homeowner estimates are not available for Del Norte, Alpine, Amador, Glenn, Inyo, Lassen, Modoc, Mono, Plumas, Sierra, Siskiyou, Tehama, Trinity, and Tuolumne.. The 2007 Geolytics estimates are benchmarked to the 2000 decennial census and therefore may be low estimates of the number of owner-occupied units.

Foreclosure Summary Data

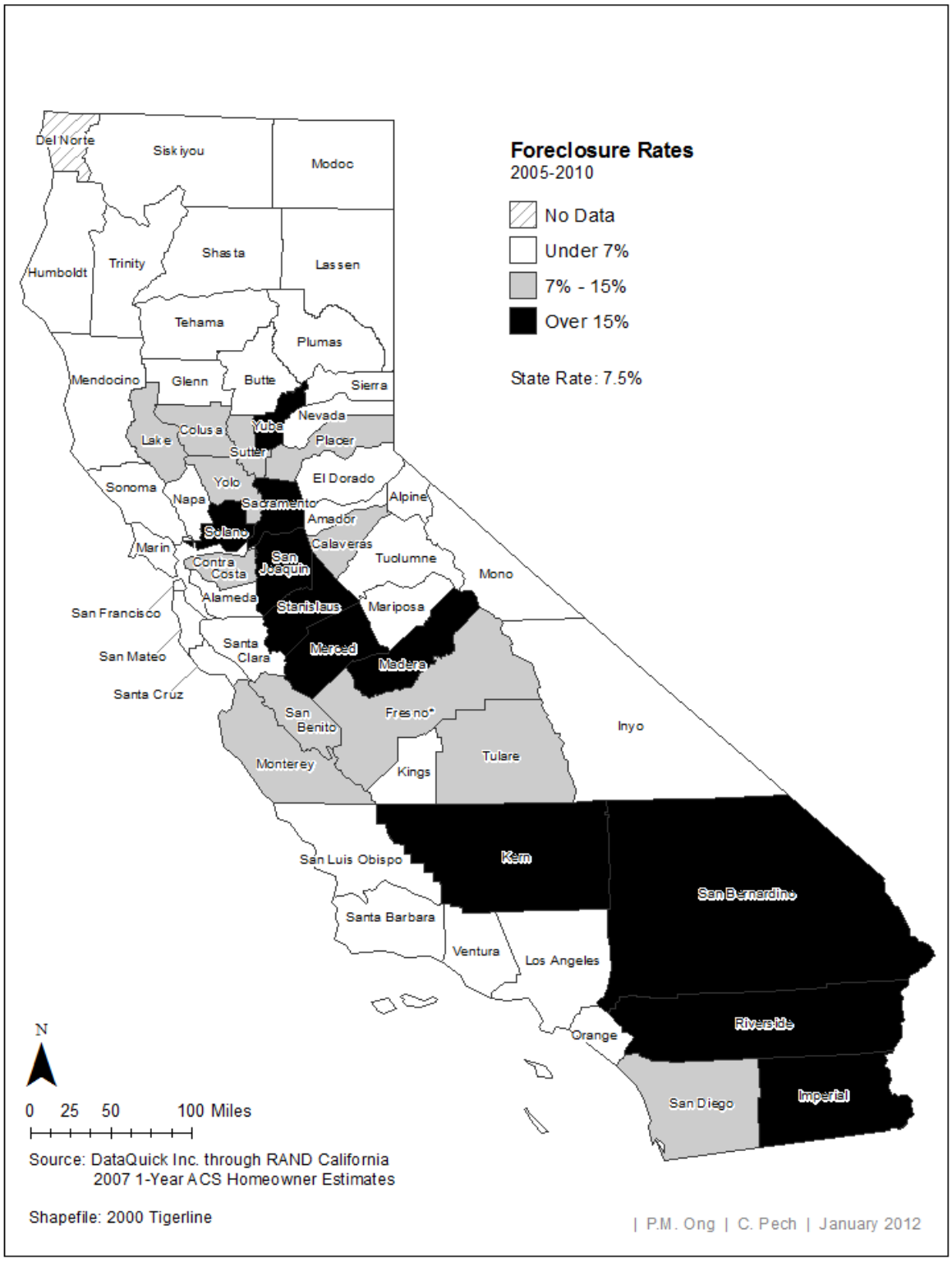
- The Greater Los Angeles Region saw the highest number of foreclosed homes in the State (315,972). Within the region, Riverside County had the highest foreclosure rate (21%) and Orange County had the lowest rate (5%).
- The San Joaquin Valley had the highest proportion of foreclosures in the State with 17% - a total of 119,766 foreclosed homes. Within the region, Merced County had the highest foreclosure rate (29%) and represents the highest rate in the State.
- The Sacramento region had the second highest foreclosure rate in the State – 14% - twice the Statewide rate of 7%. Yuba County had the highest foreclosure rate in the region (21%).

Table 4-8
Foreclosures by County

	2005	2006	2007	2008	2009	2010	2005-2010
Greater Los Angeles Area	1,489	5,694	38,650	107,555	87,327	75,257	315,972
Imperial County	23	30	346	1,133	1,211	1,081	3,824
Los Angeles County	575	1,976	12,274	34,560	29,645	26,335	105,365
Orange County	146	684	4,232	11,642	8,410	7,851	32,965
Ventura County	48	258	1,521	4,060	2,860	2,782	11,529
Riverside County	317	1,779	12,535	32,620	25,552	20,712	93,515
San Bernardino County	380	967	7,742	23,540	19,649	16,496	68,774
San Francisco Bay Area	515	1,705	11,800	36,567	28,269	25,996	104,852
Napa County	4	15	175	659	532	510	1,895
Alameda County	151	405	2,569	7,341	5,982	5,472	21,920
Contra Costa County	107	481	4,027	11,275	7,988	7,260	31,138
Marin County	13	29	133	438	442	511	1,566
San Francisco County	24	56	228	579	590	709	2,186
San Mateo County	47	111	527	1,504	1,362	1,415	4,966
San Benito County	3	22	180	607	391	297	1,500
Santa Clara County	114	248	1,450	6,005	4,855	4,084	16,756
Sonoma County	21	110	758	2,861	2,020	1,955	7,725
Solano County	31	228	1,753	5,298	4,107	3,783	15,200
Sacramento	166	1,706	10,311	23,840	17,965	17,051	71,039
El Dorado County	10	52	373	737	886	998	3,056
Placer County	24	179	1,108	2,494	2,179	2,366	8,350
Sacramento County	120	1,324	7,731	17,781	12,640	11,631	51,227
Yolo County	3	42	399	1,111	868	804	3,227
Sutter County	3	53	328	821	630	577	2,412
Yuba County	6	56	372	896	762	675	2,767
San Joaquin Valley	395	1,552	13,762	41,868	32,726	29,463	119,766
Kern County	116	265	2,631	7,598	7,027	6,342	23,979
Fresno County	73	247	1,846	5,491	4,991	5,325	17,973

	2005	2006	2007	2008	2009	2010	2005-2010
Kings County	13	24	94	253	282	553	1,219
Madera County	13	36	423	1,505	1,389	1,142	4,508
Merced County	21	99	1,344	4,792	3,414	2,436	12,106
Stanislaus County	42	306	2,699	8,350	5,848	5,005	22,250
San Joaquin County	57	450	3,968	11,590	7,504	6,098	29,667
Tulare County	60	125	757	2,289	2,271	2,562	8,064
San Diego County	210	1,622	7,630	17,985	13,992	11,892	53,331
Central Coast	57	271	2,065	6,795	4,975	4,536	18,699
Monterey County	9	71	889	3,482	2,335	1,900	8,686
San Luis Obispo County	20	42	265	772	788	905	2,792
Santa Barbara County	18	115	691	1,695	1,235	1,112	4,866
Santa Cruz County	10	43	220	846	617	619	2,355
Northern California	112	276	1,250	3,104	3,610	4,351	12,703
Butte County	19	53	237	681	740	838	2,568
Shasta County	16	62	312	645	746	913	2,694
Tehama County	16	27	87	227	187	239	783
Lake County	26	49	210	508	594	638	2,025
Del Norte County	0	0	0	0	42	69	111
Humboldt County	1	16	63	120	138	161	499
Lassen County	3	8	36	59	101	192	399
Nevada County	10	19	112	295	378	518	1,332
Mendocino County	2	11	52	130	190	264	649
Non-Metropolitan Counties	19	31	141	439	494	519	1,643
Colusa County	2	6	60	185	161	111	525
Glenn County	3	6	43	131	121	97	401
Modoc County	1	3	5	2	9	12	32
Plumas County	2	1	5	25	51	61	145
Sierra County	3	0	6	11	16	22	58
Siskiyou County	5	13	16	67	115	185	401
Trinity County	3	2	6	18	21	31	81
Central Southern California	19	52	265	682	928	1,028	2,974
Inyo County	0	4	6	21	30	26	87
Tuolumne County	5	17	58	157	217	307	761
Alpine County	0	0	0	3	1	4	8
Amador County	7	12	60	139	217	266	701
Calaveras County	5	16	119	319	385	343	1,187
Mariposa County	2	2	17	34	56	49	160
Mono County	0	1	5	9	22	33	70
California	2,963	12,878	85,733	238,396	189,792	169,574	529,762

Figure 4-9


Foreclosure Rates
2005-2010
No Data
Under 7%
7% - 15%
Over 15%
State Rate: 7.5%
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Nevada
Colusa
Yuba
Lake
Placer
Sutter
Yolo
El Dorado
Sonoma
Napa
Sacramento
Alpine
Amador
Solano
Marin
Calaveras
Contra Costa
San Joaquin
Tuolumne
Mono
Alameda
Stanislaus
Mariposa
San Francisco
San Mateo
Santa Clara
Merced
Madera
Santa Cruz
San Benito
Fresno
Inyo
Monterey
Kings
Tulare
Kern
San Luis Obispo
San Bernardino
Santa Barbara
Ventura
Los Angeles
Orange
Riverside
San Diego
Imperial
N
0 25 50 100 Miles
Source: DataQuick Inc. through RAND California
2007 1-Year ACS Homeowner Estimates
Shapefile: 2000 Tigerline
| P.M. Ong | C. Pech | January 2012

Patterns and the Availability of Financing

Mortgage Lending Patterns

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- 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

2006-2009 Home Mortgage Disclosure Act (HMDA) data was used to evaluate various racial and ethnic groups' access to the housing market through mortgages or loans. The following analysis first looks at whether these groups have applied for a loan. It then examines if certain groups face disparities in originated or approved home loans, applications, denials, and subprime mortgage rates as possible reasons for unequal access to the housing market.

HMDA data covers housing-related loans and applications from banks, credit unions, saving associations, and some for-profit non-depository institutions. The mortgage loans must be insured, guaranteed, or supplemented by a federal agency or intended for sale to Federal National Mortgage Association (Fannie Mae) or Federal Home Loan Mortgage Corporation (Freddie Mac). For this report, HMDA data is analyzed for households that are purchasing a home as an owner occupied unit for their principal residence.[15]

Prior to 2006, ethnicity information was not available in the HMDA data. The aggregated data for 2006-2009 includes both ethnicity and race information. Ethnicity and race is reported for the primary applicant and not for co-applicant(s). Racial categories include: American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, and White.[16] Since 2006, the ethnicity categories are: Hispanic or Latino[17] or Not Hispanic or Latino. The report limits the racial and ethnicity categories to Non-Hispanic White, Asian, Black or African American, and Hispanic or Latino. Also, for this report, Non-Hispanic Whites are persons who identified themselves as White in the racial category and Not Hispanic or Latino in the ethnic category.

[15] The home purchase mortgage for owner-occupied principal residence excludes: mortgages for home improvement and refinancing; and second homes, vacation homes, rental properties, and multifamily dwellings.
[16] Note: applicants have the option to select more than one racial category.
[17] Persons who identify as being of Hispanic or Latino ethnicity may be of any race.

Mortgage Applications

To begin the mortgage process, individuals undergo a loan application process. The following is an analysis of the parity index of loan applications by racial and ethnic group to examine the number of loan applications relative to the total number of households by race and ethnicity in a region (see Appendix A for detailed methodology). Parity is used to show if households for a given race, such as Asians, are applying for loans relative to their share of households in an area. Thus, if the parity value is greater than 1.00, then Asian households apply for loans at a higher proportion relative to their share of households. A parity index higher than 1.00 also indicates that this group is "shopping," or trying to access housing in the area. If the parity value is less than 1.00, then Asians apply for loans at a lower proportion than their share of households in a region; parity values lower than 1.00 also may indicate a potential impediment to fair housing because this group is not trying to access housing in the given area.[18]

In California, approximately 2.9 million housing loan applications were made between 2006-2009. Of all ethnic and racial groups, 'Hispanics or Latinos' had a greater parity index of 1.19 while 'Non-Hispanic Whites' had a lower parity index of 0.67. Consequently, 'Hispanics or Latinos' were applying for loans more than their proportion of total households while 'Non-Hispanic Whites' were applying for loans less than their proportion of total households. "Non-Hispanic Whites" did not have a parity value greater than 1.0 in any region.

The following highlights the key observations for regions as a whole as well as the counties where each ethnic/racial group had the lowest parity (applied at the lowest proportion).

Greater Los Angeles Area: Overall, the Greater Los Angeles area had the largest number of loan applications in the state with 1,413,739 applications (See Figure 4). 'Hispanics or Latinos' had the greatest parity in applications at 1.13, while 'Non-Hispanic Whites' had the lowest parity, with an index of only 0.68. 'Hispanics or Latinos' had the lowest parity in Imperial County and Los Angeles County (1.05 for both areas). 'Asians' applied at the lowest proportion in Imperial County (with a parity of 0.74). 'Blacks or African Americans' had the lowest parity in Imperial County (0.62). 'Non-Hispanic Whites' in the region had the lowest parity in San Bernardino County (0.55).

[18] Note that small numbers of applications and/or population may provide misleading parity indices.

Table 4-10
Parity Indices in the Greater Los Angeles Area: Loan Applications

	Total Applications	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
Greater Los Angeles Area	1,413,739	0.68	0.97	0.71	1.13
El Centro MSA	14,695	0.61	0.74	0.62	1.05
Los Angeles MSA	817,633	0.71	1.02	0.66	1.06
Los Angeles County	618,183	0.73	0.95	0.66	1.05
Orange County	199,450	0.67	1.19	0.68	1.14
Ventura MSA	59,889	0.75	1.00	0.63	1.20
Riverside-San Bernardino MSA	521,522	0.58	1.43	0.83	1.21
Riverside County	304,463	0.59	1.52	0.98	1.19
San Bernardino County	217,059	0.55	1.35	0.74	1.26

Bay Area: Figure 5 shows that the Bay Area had 543,615 loan applications with 'Asians' applying at the highest proportion and 'Non-Hispanic Whites' at the lowest proportion (with parity indices of 1.29 and 0.65, respectively). 'Asians' had the lowest parity in San Benito County (0.92) while 'Hispanics or Latinos' in San Francisco County (0.73). 'Blacks or African Americans' applications were lowest in San Benito County (0.12). 'Non-Hispanic Whites' applied the least in Alameda, Contra Costa, and Santa Clara Counties (equally 0.62).

Table 4-11
Parity Indices for the San Francisco Bay Area: Loan Applications

	Total Applications	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
San Francisco Bay Area	543,615	0.65	1.29	0.69	1.19
Napa County MSA	8,258	0.65	2.79	1.90	1.11
San Francisco MSA	328,697	0.66	1.28	0.67	1.19
Alameda County	115,013	0.62	1.37	0.58	1.19
Contra Costa County	112,319	0.62	1.36	0.86	1.34
Marin County	15,282	0.79	1.14	0.39	0.96
San Francisco County	41,766	0.78	1.15	0.24	0.73
San Mateo County	44,317	0.67	1.48	0.37	0.86
San Jose MSA	135,127	0.62	1.27	0.44	1.13
San Benito County	4,189	0.71	0.92	0.12	1.30
Santa Clara County	130,938	0.62	1.28	0.45	1.11
Santa Rosa MSA	31,835	0.76	1.25	1.08	1.53
Vallejo-Fairfield MSA	39,698	0.66	1.26	0.79	1.19

Sacramento: This region had 216,081 loan applications. Similar to the Bay Area, 'Asians' had the greatest parity in applications, while 'Non-Hispanic Whites' had the lowest parity (values of 1.36 and 0.71, respectively) (See Figure 6). 'Asians' had the lowest parity (1.04) in Yolo County. 'Hispanics or Latinos' had the lowest parity in Placer County (0.76). 'Blacks or African Americans' applied at the lowest proportion in Sacramento County (0.82). There were only 280 'Black or African American' households in Placer County but 184 loans, which explains the high parity in this region. The lowest parity for 'Non-Hispanic Whites' was in Sutter County at 0.64.

Table 4-12
Parity Indices for the Sacramento Area: Loan Applications

	Total Applications	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
Sacramento	216,081	0.71	1.36	0.89	1.07
Sacramento MSA	200,530	0.71	1.36	0.88	1.07
El Dorado County	13,485	0.82	1.25	3.19	0.76
Placer County	37,765	0.74	1.68	1.93	0.84
Sacramento County	134,868	0.69	1.35	0.82	1.15
Yolo County	14,412	0.69	1.04	1.24	1.01
Yuba City MSA	15,551	0.69	1.39	1.50	1.14
Sutter County	7,526	0.64	1.60	1.22	1.17
Yuba County	8,025	0.73	1.20	1.65	1.14

San Joaquin Valley: Figure 7 shows that 343,863 loan applicants were made in this region. 'Asians' had the greatest parity and 'Non-Hispanic Whites' had the lowest parity (1.44 and 0.66, respectively). 'Asians' had the lowest parity in Kern County (1.26) while 'Hispanics or Latinos' the least in Fresno County (1.04). 'Blacks or African Americans' in the entire region did not have an index higher than 1.00 in any county; their parity was highest in Stanislaus and San Joaquin Counties (0.93) and lowest in Merced County (0.43). 'Non-Hispanic Whites' had the lowest parity in Madera and Merced Counties (0.54 in both counties).

Table 4-13
Parity Indices for the San Joaquin Valley Region: Loan Applications

	Total Applications	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
Central Valley	343,863	0.66	1.44	0.75	1.18
Kern County	80,480	0.67	1.26	0.67	1.29
Fresno County	66,407	0.75	1.60	0.59	1.04
Kings County	8,229	0.75	1.40	0.47	1.15
Madera County	11,676	0.54	1.83	0.63	1.49
Merced County	24,396	0.54	1.72	0.43	1.25
Stanislaus County	50,526	0.63	1.30	0.93	1.35
San Joaquin County	73,375	0.59	1.32	0.93	1.15
Tulare County	28,774	0.71	1.34	0.69	1.13

San Diego: This region had 239,953 loan applications. Hispanics or Latinos applied the most at a parity of 1.12, followed by Asians (1.02), Non-Hispanic Whites (below parity with 0.74), and Blacks or African Americans (below parity with 0.63).

Table 4-14
Parity Indices for the San Diego Region: Loan Applications

	Total Applications	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
San Diego County/MSA	239,953	0.74	1.02	0.63	1.12

Central Coast: In this region, 71,717 households applied for loans. 'Hispanics or Latinos' had the highest parity (1.38) while 'Blacks or African Americans' had the lowest parity (0.61). 'Hispanics or Latinos' were the only group in this region to have parity indices above 1.00 for every county. Parity for 'Asians' was lowest in San Luis Obispo County (0.81 in). 'Non-Hispanic Whites' had a range of parities from 0.86 in San Luis Obispo County to 0.57 in Monterey County. Compared to other groups, parity values for 'Black or African American' were the lowest in all counties, particularly in Monterey County (0.46).

Table 4-15
Parity Indices for the Central Coast Region: Loan Applications

	Total Applications	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
Central Coast	71,717	0.73	0.90	0.61	1.38
Monterey County	23,247	0.57	0.90	0.46	1.39
San Luis Obispo County	14,977	0.86	0.81	0.83	1.10
Santa Barbara County	20,291	0.75	0.87	0.66	1.30
Santa Cruz County	13,202	0.78	0.86	0.72	1.37

Northern California: This region had one of the lowest numbers of loan applicants (52,501, See Figure 9). 'Asians' applied the most in the region, with a parity value of 1.37. 'Non-Hispanic Whites' applied at the lowest parity in the region, with an index of only 0.85. The small number of households for some racial and ethnic minority groups skews the parity indices. For example, 'Hispanics or Latinos' had the lowest index in Sierra County (0.16 with only 164 households). 'Blacks or African Americans' had a low parity of 0.17 in Plumas County (out of a total of 115 households). 'Non-Hispanic Whites' lowest parity in Colusa County (0.57). 'Asians' had a low parity of 0.69 in Nevada County. Data was not available for 'Asian' loan applicants in Sierra County.

Figure 4-16

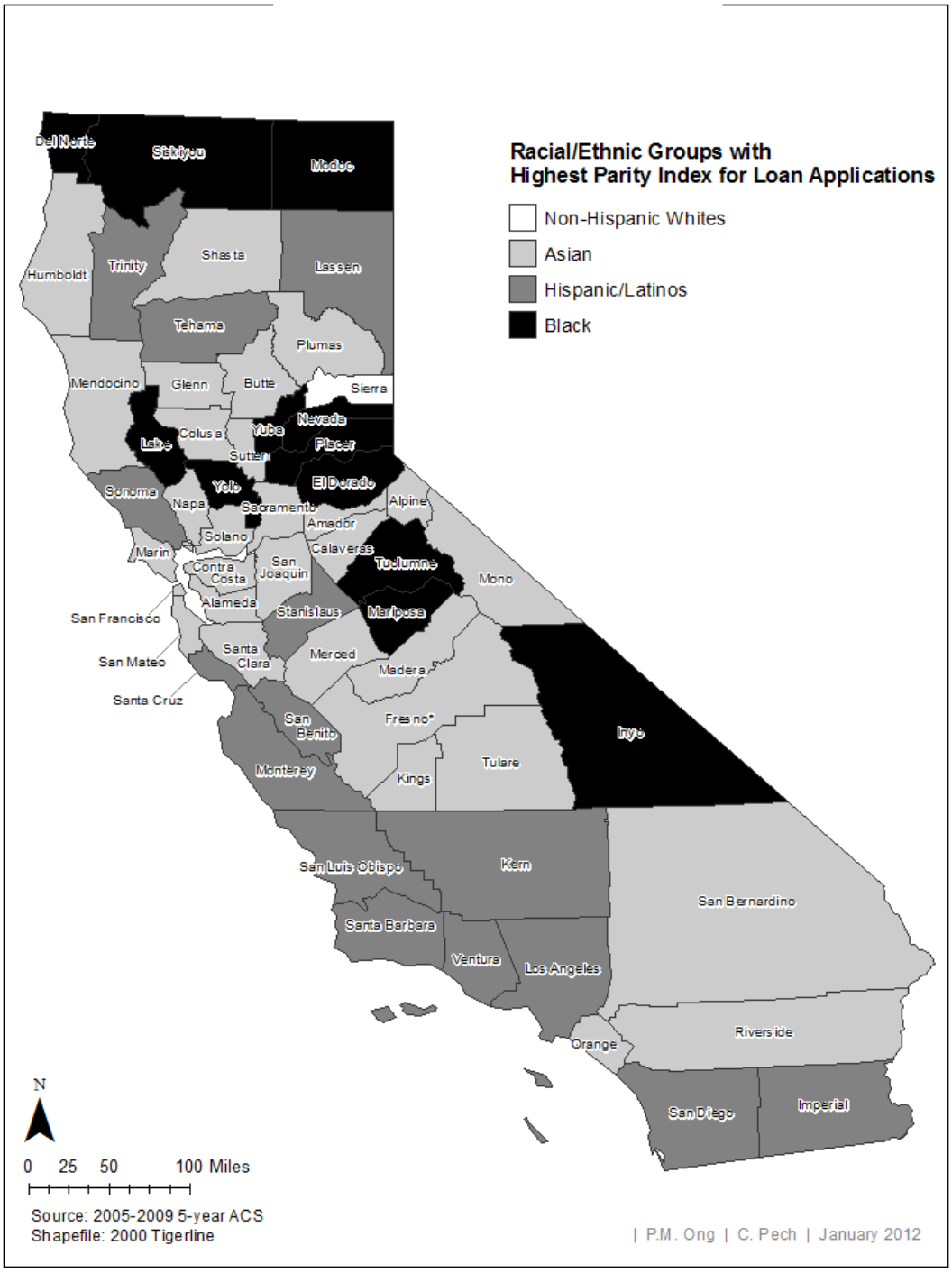

Racial/Ethnic Groups with
Highest Parity Index for Loan Applications
Non-Hispanic Whites
Asian
Hispanic/Latinos
Black
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Nevada
Colusa
Yuba
Lake
Sutter
Placer
Yolo
El Dorado
Sonoma
Napa
Sacramento
Alpine
Amador
Solano
Marin
Calaveras
Contra Costa
San Joaquin
Tuolumne
Mono
Alameda
Stanislaus
Mariposa
San Francisco
Santa Clara
Merced
San Mateo
Madera
Santa Cruz
San Benito
Fresno
Inyo
Tulare
Monterey
Kings
San Luis Obispo
Kern
San Bernardino
Santa Barbara
Ventura
Los Angeles
Orange
Riverside
San Diego
Imperial
N
0 25 50 100 Miles
Source: 2005-2009 5-year ACS
Shapefile: 2000 Tigerline
| P.M. Ong | C. Pech | January 2012

Table 4-17
Parity Indices for the Northern California Region: Loan Applications

	Total Applications	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
Northern California	52,501	0.85	1.37	1.10	1.31
Butte County	11,727	0.84	1.38	0.93	1.22
Shasta County	10,177	0.87	1.31	0.77	1.07
Tehama County	3,676	0.80	1.29	1.54	1.61
Lake County	3,995	0.81	1.14	1.32	1.13
Del Norte County	965	0.87	2.18	5.94	0.84
Humboldt County	5,471	0.91	1.50	1.00	1.23
Lassen County	1,500	0.90	1.43	0.61	1.77
Nevada County	5,180	0.90	0.69	2.47	0.86
Mendocino County	3,406	0.78	1.64	1.45	1.40
Non-Metropolitan Counties	6,404	0.78	1.75	0.89	1.66
Colusa County	1,382	0.57	1.46	0.96	1.45
Glenn County	1,290	0.72	2.30	0.27	1.23
Modoc County	421	0.81	1.42	2.69	1.81
Plumas County	1,011	0.90	1.20	0.17	0.91
Sierra County	160	0.96		0.00	0.16
Siskiyou County	1,669	0.92	1.11	1.37	0.94
Trinity County	471	0.87	0.76	1.22	2.55

Central Southern California: With 10,237 applicants, this region had the lowest number of loan applicants in the state (See Figure 10). 'Asian' households had the greatest parity (1.65) while 'Non-Hispanic Whites' had the lowest (0.84). Similar to Northern California, the small number of households for some racial and ethnic minority groups skews the parity indices. For example, the lowest parity for 'Asians' was in Inyo County: 0.82 with 10 loan applications and 127 households. 'Hispanics or Latinos' applied at the lowest parity in Mono (0.92). Data was not available for 'Hispanics or Latinos' in Alpine County. 'Blacks or African Americans' had vast differences in parity throughout the region: the highest was in Tuolumne County (with an unusually high index of 10.12 explained by the 16 'Black or African American' households in the county), while the lowest parity was 0.52 in Amador County. Data was not available for 'Blacks or African Americans' in Mono County. Applying below parity in all counties, the lowest value for 'Non-Hispanic' was in Inyo (0.80).

Table 4-18
Parity Indices for the Central Southern California: Loan Applications

	Total Applications	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
Central Southern California	10,237	0.84	1.65	0.86	1.22
Inyo County	747	0.80	0.82	4.48	1.07
Tuolumne County	2,732	0.85	2.09	10.12	1.16
Non-Metropolitan Counties	6,758	0.83	1.66	0.52	1.33
Alpine County	41	0.86	3.09		
Amador County	1,981	0.82	1.85	0.54	1.79
Calaveras County	3,148	0.83	1.34	0.56	1.29
Mariposa County	846	0.85	1.69	3.24	1.14
Mono County	742	0.84	2.55	0.00	0.92

Mortgage Originations

The mortgage origination is the process through which a mortgage lender creates a mortgage secured by some amount of the mortgagor's real property.
Also known as loan origination, all purchasers must go through the origination process when securing a mortgage for a piece of real property. It is through this process that the terms of the mortgage agreement (amount of loan, interest rate, compounding frequency, etc) are established and the involved parties legally bind themselves to the transaction.

This section of the report examines the parity values of originated loans to measure the relative access to housing loans for racial or ethnic minorities. Using ‘Blacks or African American’ households as an example, for areas with a parity value that is higher than 1.00, then ‘Black or African American’ households has a higher proportion of originated loans relative to their proportion of households in the area. Thus, ‘Black or African American’ households have greater access to housing loans in that area. If the parity value is less than 1.00, then they have a lower proportion of originated loans relative to their proportion of households in the county and thus have less access to loans, which may indicate a barrier to fair housing.

In California there were a total of 1,590,857 originated loans between 2006-2009. In examining parity rates Statewide ‘Asians’ had greater access in the State, with a parity index of 1.17, while ‘Blacks or African Americans’ had less access, with a parity of 0.61. ‘Blacks or African Americans’ were the only racial or ethnic group to have parity indices of 0.00 (or to not receive any loans in an area).

Table 4-19
Parity Index by Race/Ethnicity for Originated Loans

	Total Originated Loans	Parity Index for NHW HHs	Parity Index for Asian HHs	Parity Index for Black HHs	Parity Index for Hispanic/ Latino HHs
Greater Los Angeles Area	744,486	0.77	1.03	0.61	1.06
San Francisco Bay Area	312,965	0.74	1.33	0.54	1.02
Sacramento	125,612	0.79	1.29	0.71	0.97
San Joaquin Valley	192,212	0.75	1.42	0.63	1.12
San Diego County/MSA	136,264	0.82	1.04	0.56	1.00
Central Coast	41,414	0.80	0.88	0.60	1.23
Northern California	31,888	0.90	1.29	0.81	1.15
Central Southern California	6,016	0.89	1.55	0.59	0.98

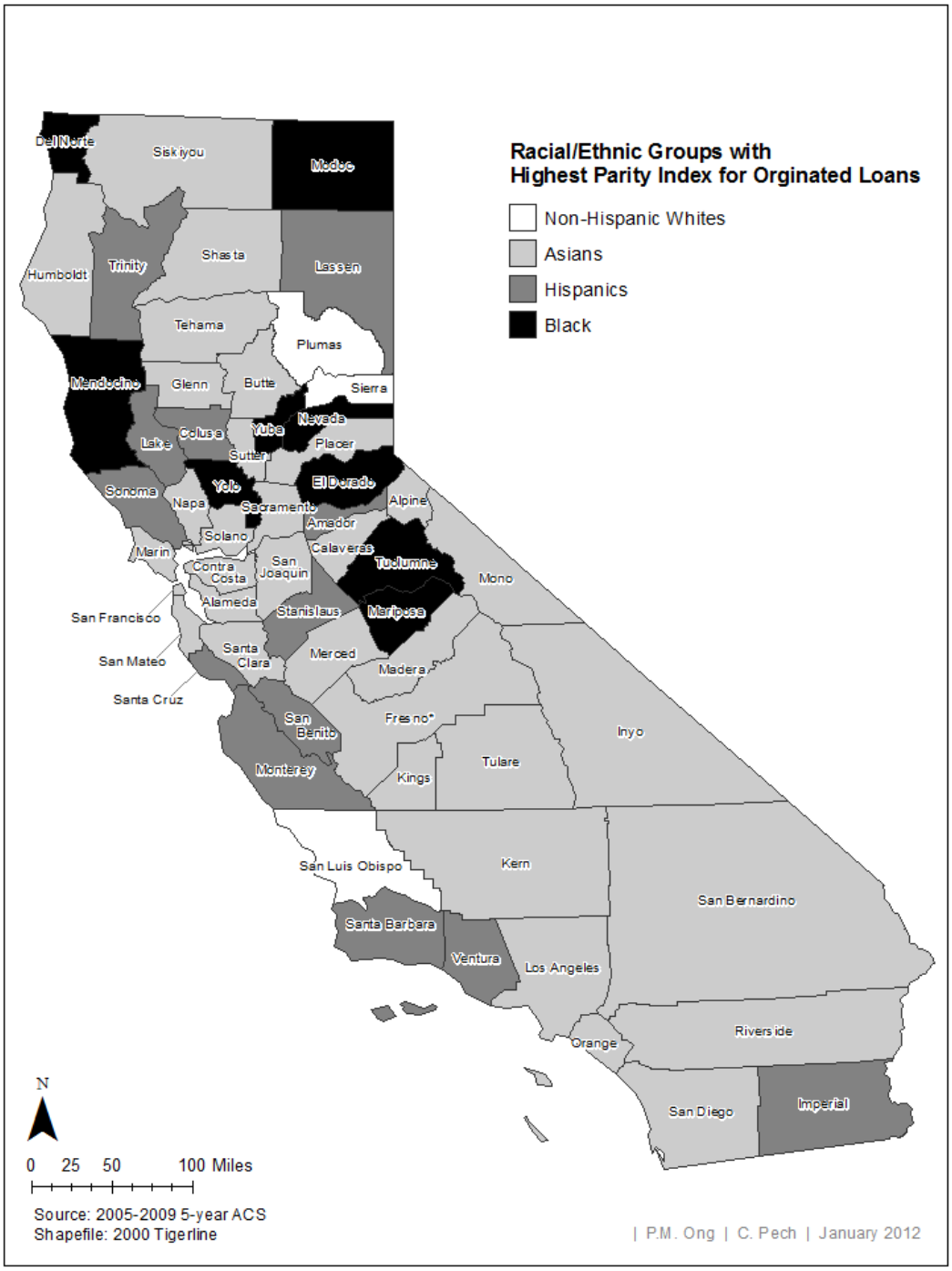
The following provides regional summaries, highlighting where each group had the least access to loans (lowest parity value).

Greater Los Angeles Area: The Greater Los Angeles area had the largest number of total originated loans in the State (744,486). Overall, 'Hispanic or Latino' households had greater parity in the region, with an index of 1.06, and subsequently had greater access to mortgages. Conversely, 'Blacks or African Americans' had the lowest parity index of the region with 0.61. 'Non-Hispanic Whites' had the lowest access in San Bernardino County (0.63); 'Asians and Blacks' or 'African Americans' had the least access in El Centro MSA (0.82 and 0.44, respectively); and 'Hispanics or Latinos' in Orange County (0.97).

Bay Area: With the second largest number of originated loans in the State, the Bay Area had 312,965 originated loans. 'Asian' households in the Bay Area had the greatest parity (or access) with an index of 1.33, while 'Blacks or African Americans' had the lowest parity (or least access) with an index of 0.54. 'Blacks or African Americans' also had the lowest parity in the Bay Area than in any other region in the State. 'Non-Hispanic Whites' had the lowest parity or access in Santa Clara County (0.70); 'Asians' in San Benito (0.90); 'Blacks or African Americans' in Marin County (0.26); and 'Hispanics or Latinos' in San Francisco County (0.56).

Sacramento: There were 125,612 originated loans in the Sacramento region. 'Asian' households had the greatest access in the region with a parity value of 1.29, while 'Blacks or African Americans' had the least access, a value of 0.71. 'Non-Hispanic Whites' had the lowest parity or access in Sutter County (0.73). 'Asians' had the lowest in Yolo County (a parity of 1.00); 'Blacks or African Americans' in Sacramento County (0.67); and 'Hispanics or Latinos' had the least access in El Dorado County (0.71).

Figure 4-20


Racial/Ethnic Groups with
Highest Parity Index for Orginated Loans
Non-Hispanic Whites
Asians
Hispanics
Black
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Nevada
Colusa
Yuba
Lake
Placer
Sutter
Yolo
El Dorado
Sonoma
Napa
Sacramento
Alpine
Amador
Solano
Calaveras
Marin
Contra Costa
San Joaquin
Tuolumne
Mono
Alameda
Stanislaus
Mariposa
San Francisco
San Mateo
Santa Clara
Merced
Madera
Santa Cruz
San Benito
Fresno
Inyo
Tulare
Monterey
Kings
San Luis Obispo
Kern
San Bernardino
Santa Barbara
Ventura
Los Angeles
Riverside
Orange
San Diego
Imperial
N
0 25 50 100 Miles
Source: 2005-2009 5-year ACS
Shapefile: 2000 Tigerline
| P.M. Ong | C. Pech | January 2012

San Joaquin Valley: The Central Valley had 192,212 originated loans. 'Asian' households had the greatest access while 'Blacks or African American' had the least access, with parity indices of 1.42 and 0.63, respectively. 'Non-Hispanic Whites' had the lowest parity in Madera County (0.61), 'Asians' in Stanislaus County with 1.25, and 'Blacks or African Americans' in Merced County with a parity of 0.38. 'Hispanics or Latinos' had the least access in Fresno County with a parity of 0.97.

San Diego: This area had 136,264 originated loans and had a smaller range of parity indices compared to other regions. 'Asian' households had the greatest access in the area, with a parity of 1.04. 'Blacks or African American' households had the least access, with a parity of 0.56. 'Non-Hispanic White' households were also below parity (0.82). 'Hispanics or Latinos' were at parity, with an index of 1.00. 'Blacks or African Americans' consequently had less access to housing loans, while the other three racial and ethnic groups had relatively similar levels of access to loans.

Central Coast: The Central Coast had 41,414 originated loans. 'Hispanic or Latino' households had the greatest access (1.23 parity value), while 'Blacks or African Americans' had the least access (with a parity of 0.60). 'Non-Hispanic Whites' had the least access in Monterey County (0.66) and 'Asians' in San Luis Obispo County (a parity values of 0.83). 'Blacks or African Americans' had the lowest index in Monterrey County (0.46). Lastly, 'Hispanics or Latinos' had the lowest index in San Luis Obispo County (0.90).

Northern California: Northern California had one of the smallest numbers of originated loans (31,888). Within the region, 'Asians' had the greatest parity index of 1.29 while 'Blacks or African Americans' had the lowest parity index of 0.81. 'Non-Hispanic Whites' had the least access in Colusa County (0.64). Asians the least access in Nevada County (0.60) while 'Blacks or African Americans' had the least in Glenn County, Sierra County, and Trinity County, as none received housing loans in these areas (this may be due to the few households and applications to begin with). 'Hispanics or Latinos' had the least access in Sierra County (0.20). Data was not available for Asians in Sierra County.

Central Southern California: With the least number of originated loans (or 6, 016 loans), this region did not have data for 'Blacks or African Americans' and 'Hispanics or Latinos' in Alpine County. 'Asians' had the highest parity index overall (1.55) while 'Blacks or African Americans' had the lowest parity index (0.59). 'Non-Hispanics' had the lowest index of 0.86 in Amador County; 'Asians' in Inyo (0.97); 'Blacks or African Americans' in Inyo and Mono Counties with values of 0.00 in; while 'Hispanics or Latinos' had the least access in Mono County (index of 0.59). Again, parities of 0 are due to the few households and loans in these areas.

Mortgage Denials

When groups have unusually high loan application and denial rates, this trend may reflect problems in loan approval and barriers to fair housing loan access. For the purposes of this report, the denial rate is the quotient of denials for a group divided by the sum of denials and originated loans for a specific racial or ethnic group..

Statewide there were a total of 581,725 denials and a denial rate of 27% during 2005-2009. 'Non-Hispanic Whites' had a denial rate of 20%, the lowest of any other group in the state; also, all of the regional denial rates of 'Non-Hispanic White' were lower than the State average. 'Asians' had the next lowest denial rate (23%). Both 'Hispanics or Latinos' (33%) and 'Blacks or African Americans' (39%) experienced higher denial rates than the State average.

Although this report does not test for significance levels in differences between denial rates, if some groups have higher or lower rates than the state in certain regions, the results may help identify regions where there may be housing discrimination in the mortgage loan process. One limitation of this approach is that smaller counties may have higher denial rates because they have a lower number of households and applicants to begin with, particularly for minority racial/ethnic groups. Further, groups applying the most may also have higher denial rates relative to those applying in lower numbers. The following provides a regional summary of denial rates and further highlights the counties where a specific racial group had the highest rate.

Greater Los Angeles Area: Similar to the state, this region had an overall denial rate of 29%, the highest rate of any region in the state. In the region, 'Blacks or African Americans' had the highest denial rates (39%) while 'Non-Hispanic Whites' had the lowest denial rates (22%). Relative to their ethnic/racial group, 'Non-Hispanic Whites' had the highest denial rates in Los Angeles County (24%); 'Asians' in Riverside County (26%); 'Blacks or African Americans' in Los Angeles County (41%); and 'Hispanics' had the highest denial rates in Orange County (37%).

Table 4-21
Greater Los Angeles Area: Mortgage Denials

	Total Denials	Total Denial Rate	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
Greater Los Angeles Area	302,070	28.9%	21.8%	23.8%	39.3%	33.7%
El Centro MSA	2,744	25.8%	21.0%	21.3%	43.8%	25.2%
Los Angeles MSA	177,779	29.4%	22.4%	23.5%	40.7%	35.3%
Los Angeles County	138,803	30.5%	23.6%	23.9%	41.0%	34.9%
Orange County	38,976	26.3%	19.8%	22.7%	34.4%	36.8%
Ventura MSA	11,088	24.5%	19.0%	19.2%	26.6%	33.1%
Riverside-S.Bernardino MSA	110,459	28.6%	21.4%	25.0%	37.8%	32.0%
Riverside County	62,621	27.8%	20.9%	25.6%	37.1%	31.6%
San Bernardino County	47,838	29.6%	22.2%	24.3%	38.6%	32.5%

Bay Area: The Bay Area had 102,519 denials, a rate of 25%. 'Blacks or African Americans' had the highest denial rate (40%) while 'Non-Hispanic Whites' had the lowest denial rates (18%). Relative to their own race/ethnicity, 'Non-Hispanic Whites' and 'Asians' had highest denial rate in San Benito County (19% and 35%, respectively). 'Blacks or African Americans' and 'Hispanics' had high denial rates of 45% in Napa County. For 'Hispanics or Latinos', their highest rate was in Vallejo-Fairfield MSA (31%).

Table 4-22
San Francisco Bay Area: Mortgage Denials

	Total Denials	Total Denial Rate	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
San Francisco Bay Area	102,519	24.7%	17.6%	22.0%	39.9%	35.5%
Napa County MSA	1,469	23.8%	18.0%	27.7%	44.7%	31.0%
San Francisco MSA	62,407	24.8%	17.6%	22.0%	41.9%	35.5%
Alameda County	23,292	26.6%	18.5%	21.4%	44.6%	35.9%
Contra Costa County	22,952	26.7%	18.7%	24.3%	39.4%	35.2%
Marin County	2,130	18.2%	15.7%	24.6%	38.3%	31.6%
San Francisco County	6,498	20.6%	16.0%	20.9%	40.0%	39.3%
San Mateo County	7,535	21.9%	15.9%	21.0%	38.1%	34.4%
San Jose MSA	25,019	24.3%	17.5%	20.8%	30.1%	37.9%
San Benito County	1,015	31.1%	19.2%	35.4%	40.0%	39.2%
Santa Clara County	24,004	24.1%	17.5%	20.8%	30.1%	37.8%
Santa Rosa MSA	5,420	22.2%	17.5%	17.8%	30.6%	33.0%
Vallejo-Fairfield MSA	8,204	26.8%	17.6%	31.9%	35.6%	30.5%

Sacramento: This region had 39,047 denials, a rate of 24%. 'Blacks or African Americans' had the highest denial rate (38%), which is more than twice the rate of 'Non-Hispanic Whites', who had the lowest denial rate in the region (18%). Relative to their ethnic/racial group, 'Non-Hispanic Whites' had the highest denial rate in Yuba County (20%) and 'Asians' in El Dorado (29%). 'Blacks or African Americans' as well as 'Hispanics or Latinos' experienced the greatest denials in Sacramento County (39% and 32%, respectively).

Table 4-23
Sacramento Area: Mortgage Denials

	Total Denials	Total Denial Rate	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
Sacramento	39,047	23.7%	18.0%	26.0%	37.8%	31.0%
Sacramento MSA	36,275	23.8%	18.0%	26.0%	38.0%	31.4%
El Dorado County	2,169	20.8%	18.4%	29.2%	37.6%	27.8%
Placer County	5,478	18.9%	16.7%	24.6%	34.8%	24.9%
Sacramento County	26,271	25.7%	18.7%	26.4%	38.5%	32.4%
Yolo County	2,357	21.3%	15.4%	22.2%	32.6%	30.4%
Yuba City MSA	2,772	23.3%	18.5%	26.3%	32.2%	27.4%
Sutter County	1,314	22.9%	16.6%	27.4%	28.1%	28.3%
Yuba County	1,458	23.6%	20.0%	23.5%	34.4%	26.4%

San Joaquin Valley: This region had 69,156 denials and a denial rate of 26%. 'Blacks or African Americans' had the highest denial rate (37%) while 'Non-Hispanic Whites' had the lowest denial rate (18%). Relative to their racial/ethnic group, 'Non-Hispanic Whites' and 'Asians' had the highest denial rate in Madera County (22% and 32%, respectively); 'Blacks or African Americans' and 'Hispanics or Latinos' had the highest rates in San Joaquin County (41% and 34, respectively).

Table 4-24
San Joaquin Valley Region: Mortgage Denials

	Total Denials	Total Denial Rate	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
San Joaquin Valley	69,156	26.5%	18.4%	26.8%	37.1%	30.4%
Kern County	15,738	26.0%	18.6%	23.8%	33.8%	29.8%
Fresno County	12,801	25.2%	16.8%	26.7%	33.3%	30.1%
Kings County	1,351	21.5%	13.6%	21.4%	24.0%	26.7%
Madera County	2,618	29.5%	21.8%	32.5%	40.5%	32.3%
Merced County	5,092	27.6%	18.9%	27.4%	36.6%	30.1%
Stanislaus County	9,888	25.3%	18.8%	28.2%	36.5%	29.5%
San Joaquin County	16,411	29.7%	21.1%	27.4%	41.4%	33.8%
Tulare County	5,257	23.8%	15.6%	24.0%	35.6%	28.0%

San Diego: With a denial rate of 24%, San Diego had 43,476 denials. 'Blacks or African Americans' and 'Hispanics or Latinos' had the highest denial rate of 32%, while 'Non-Hispanic Whites' had the lowest denial rate of 19%. 'Asians' fell in the middle with a denial rate of 21%.

Table 4-25
San Diego Region: Mortgage Denials

	Total Denials	Total Denial Rate	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
San Diego County/MSA	43,476	24.20%	18.80%	21.40%	32.04%	31.70%

Central Coast: The Central Coast had 13,859 denials, and a denial rate of 24%. 'Hispanics or Latinos' had the highest denial rate in this region with 35% while 'Non-Hispanic Whites' had the lowest denial rate with 21%. 'Non-Hispanic Whites' had the highest denial rate in Monterey County (21%) for their ethnic/racial group. 'Asians' also had the highest rate in Monterey with 33%. 'Blacks or African Americans' and 'Hispanics or Latinos' had the highest rate in Santa Barbara County (31% and 35%, respectively).

Figure 4-26

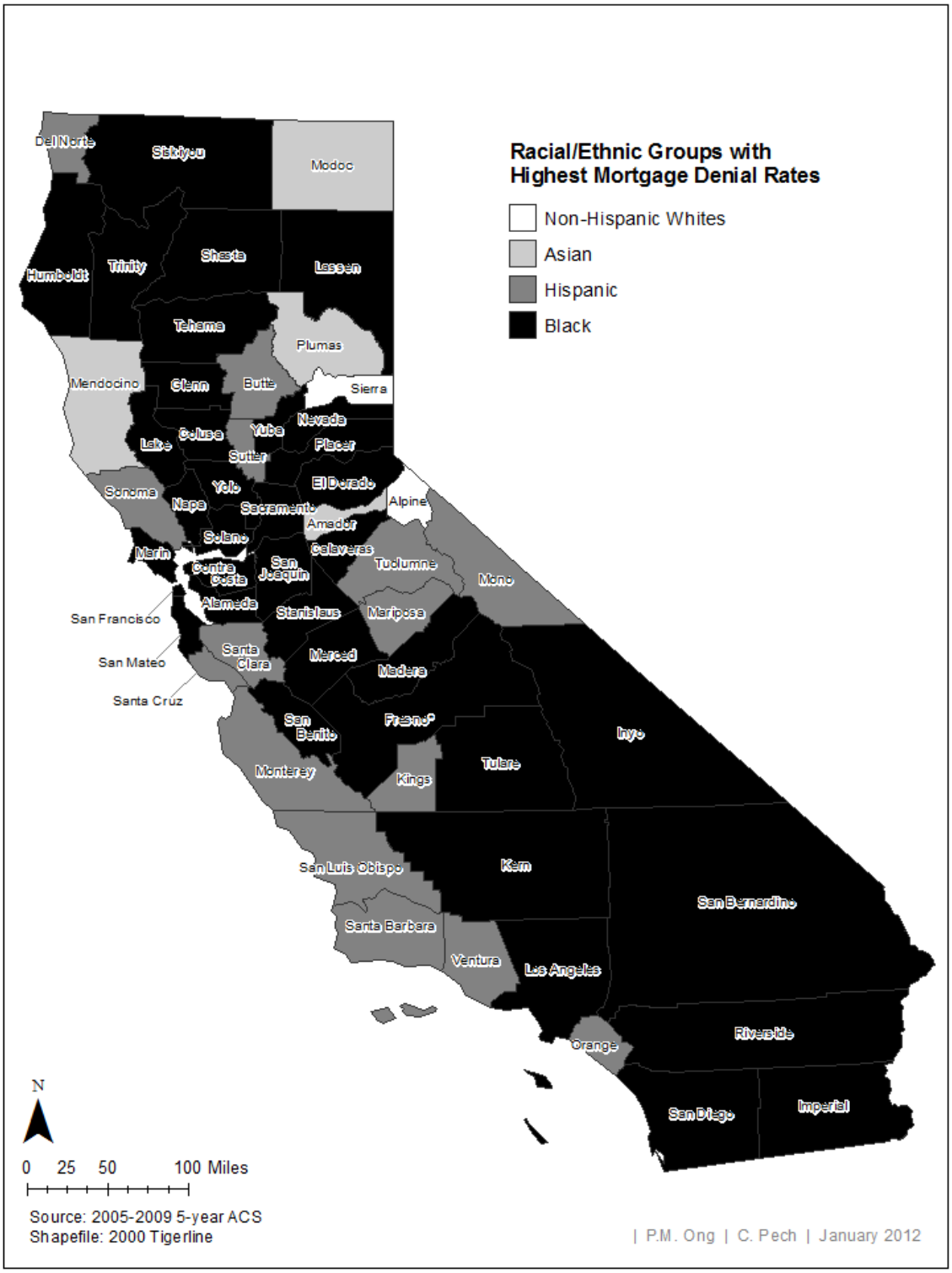

Racial/Ethnic Groups with Highest Mortgage Denial Rates
Non-Hispanic Whites
Asian
Hispanic
Black
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Nevada
Colusa
Yuba
Lake
Placer
Sutter
Yolo
El Dorado
Sonoma
Napa
Sacramento
Alpine
Amador
Solano
Calaveras
Marin
Contra Costa
San Joaquin
Tuolumne
Mono
Alameda
Stanislaus
Mariposa
San Francisco
San Mateo
Santa Clara
Merced
Madera
Santa Cruz
San Benito
Fresno
Inyo
Tulare
Monterey
Kings
Kern
San Luis Obispo
San Bernardino
Santa Barbara
Ventura
Los Angeles
Riverside
Orange
San Diego
Imperial
N
0 25 50 100 Miles
Source: 2005-2009 5-year ACS
Shapefile: 2000 Tigerline
| P.M. Ong | C. Pech | January 2012

Table 4-27
Central Coast Region: Mortgage Denials

	Total Denials	Total Denial Rate	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
Central Coast	13,859	25.1%	18.2%	27.9%	26.5%	33.5%
Monterey County	5,433	30.1%	20.9%	33.4%	29.5%	35.3%
San Luis Obispo County	2,321	20.4%	17.0%	19.7%	14.1%	32.9%
Santa Barbara County	3,742	24.2%	18.2%	23.7%	30.5%	30.9%
Santa Cruz County	2,363	22.7%	17.4%	23.3%	18.8%	33.1%

Northern California: This region had 9,622 loan denials with a denial rate of 23%, the lowest rate of any region in the state. For the region as a whole, 'Blacks or African Americans' had the highest denial rate at 40% while 'Non-Hispanic Whites' had the lowest at 20%. Within the region, 'Non-Hispanic Whites' had the highest denial rate in Sierra County (35%) and 'Asians' in Modoc and Plumas counties (50%). 'Hispanics or Latinos' had 44% denial rates in Del Norte County. 'Blacks or African Americans' had a large range of denial rates, from 100% in Trinity and Glenn County to 10% in Del Norte County. The denial rates are somewhat misleading for some of the counties because of the low number of applications and denials.

Table 4-28
Northern California: Mortgage Denials

	Total Denials	Total Denial Rate	Non-Hispanic White	Asian	Black or African American	Hispanic or Latino
Northern California	9,622	23.2%	20.1%	27.1%	40.3%	31.9%
Butte County	2,011	21.3%	17.3%	26.7%	31.6%	32.5%
Shasta County	1,487	18.5%	17.2%	18.4%	33.3%	24.6%
Tehama County	847	29.4%	24.7%	27.3%	47.1%	41.1%
Lake County	880	28.2%	25.2%	43.6%	55.0%	28.6%
Del Norte County	191	25.3%	22.7%	18.2%	16.7%	43.6%
Humboldt County	971	22.0%	20.2%	28.4%	42.9%	24.8%
Lassen County	250	21.1%	18.1%	25.0%	33.3%	23.2%
Nevada County	897	21.9%	19.9%	32.6%	40.9%	34.0%
Mendocino County	805	31.4%	28.5%	35.9%	20.0%	34.1%
Non-Metropolitan Counties	1,283	25.6%	21.1%	32.3%	50.0%	32.0%
Colusa County	305	28.3%	19.0%	37.5%	42.9%	32.2%
Glenn County	262	25.9%	18.9%	37.5%	100.0%	30.8%
Modoc County	93	28.5%	25.4%	50.0%	0.0%	38.1%
Plumas County	175	22.9%	20.3%	50.0%	0.0%	40.0%
Sierra County	42	33.1%	34.7%			33.3%
Siskiyou County	279	20.8%	17.6%	0.0%	55.0%	29.4%
Trinity County	127	34.3%	33.3%	0.0%	100.0%	23.5%

Central Southern California: The Central Southern California region had the lowest number of denials (1,976) with a 25% denial rate. 'Blacks or African Americans' had the highest denial rate (48%) and 'Non-Hispanic Whites' had the lowest denial rates (22%).

‘Non-Hispanic Whites’ had the highest denial rate (45% or 10 denials) in Alpine County. ‘Asians’ had the highest denial rate in Amador County with 52% (14 denials). ‘Blacks or African Americans’ had the highest rate in Inyo County (100% with two denials). ‘Hispanic or Latinos’ had the highest denial rate in Mono County with 51% (30 denials). Data was not available for Asians in Alpine County, ‘Blacks or African Americans’ in Alpine and Mono Counties, and ‘Hispanics or Latinos’ in Alpine County. The denial rates are somewhat misleading for some of the counties because of the low number of applications and denials.

Table 4-29
Central Southern California: Mortgage Denials

	Total Denials	Total Denial Rate	NHW Denial Rate	Asian Denial Rate	Black Denial Rate	Hispanic/ Latino Denial Rate
Central Southern California	1,976	24.72%	21.69%	31.17%	47.92%	39.06%
Inyo County	149	25.08%	20.48%	12.50%	100.00%	45.71%
Tuolumne County	508	23.91%	20.89%	32.43%	29.41%	38.81%
Non-Metropolitan Counties	1,319	25.01%	22.15%	32.11%	55.17%	38.01%
Alpine County	12	41.38%	45.45%	0.00%		
Amador County	390	25.02%	22.09%	51.85%	40.00%	38.53%
Calaveras County	584	24.09%	21.04%	24.44%	65.00%	33.01%
Mariposa County	172	25.22%	23.52%	21.05%	25.00%	44.44%
Mono County	161	27.81%	24.25%	35.29%		50.85%

Predatory Lending and Subprime Mortgages

Predatory Lending Practices

Lending discrimination is defined as any of the following actions based on race, color, national origin, religion, sex, familial status or disability:

- refusal to make a mortgage loan;
- failure to provide information regarding loans;
- denial of or application of differing terms for home loans such as interest rates, points or fees;
- discrimination in appraising the property;
- refusal to purchase the loan or set different terms or conditions for purchasing a loan;
- coercion, intimidation, threaten or inference with anyone exercising their rights granted under the Fair Housing Act or assisting others who are exercising that right; and
- printing, publishing or posting statements or advertisements that a housing or an apartment is available only to persons of a certain race, color, religion, sex familial status or disability.

With an active housing market, potential predatory lending practices by financial institutions may arise. Predatory lending is a growing fair housing issue and occurs when potential buyers are looking to purchase a new home, or when existing homeowners refinance their home to consolidate current debts such as credit cards and car payments. Predatory lending involves abusive loan practices usually targeting minority and/or low-income homeowners or those with less-than-perfect credit history.

Predatory lending has become a growing issue in California due to the State's tight housing market, high home costs, and large minority population – typical targets for predatory lending practices. The Federal Home Loan Mortgage Corporation defines predatory lending practices as any of the following:

- High Interest Rates: Interest rates that are more than seven to eight percentage points above market rates.
- Excessive Fees: For example, fees charged up-front without lowering the interest rate; costs and fees above normal.
- Negative Amortization: Repayment schedules set up so that the monthly payment fails to pay off accrued interest and actually increases the original amount borrowed.
- Balloon Payments: In this payment structure, the balance due on the mortgage must be paid at the end of the loan, usually 15 years. At the end of the loan, the balloon payment that is suddenly due will be a large sum of money, probably beyond one's ability to repay, forcing the borrower to borrow more money to pay back the loan.
- High Loan-to-Value (LTV) Loans: Loans that are more than 100 percent LTV may lock the borrower into additional debt.
- Credit Insurance: Life, accident, and health insurance should not be included as a condition of a loan. It will increase the total amount the borrower owes.
- Mandatory Arbitration: Loan contracts requiring mandatory, binding arbitration instead of the court system. Arbitration is more favorable to lenders than to consumers.
- High-Pressure Sales Tactics: Frequent calls and letters asking the borrower to refinance.[19]

As defined above, predatory lending includes a wide variety of improper practices and typically target and steer low income, minorities, or the elderly to high-rate lenders.[20]

Protections against Predatory Lending

As discussed previously, the Fair Housing Act of 1968 requires equal treatment in terms and conditions of housing opportunities and credit regardless of race, religion, color, national origin, family status, or disability. The Equal Credit Opportunity Act of 1972 requires equal treatment in loan terms and availability of credit for all of the above protected categories, as well as age, sex, and marital status. Lenders that engage in predatory lending would violate these acts, if they target Black, Hispanic or elderly

[19] Don't Borrow Trouble" Federal Home Loan Mortgage Corporation, 2002.
[20] Testimony of Assistant Secretary for Housing/Federal Housing Commissioner William Apgar before the House Committee on Banking and Financial Services, May 24, 2000.

households to buy higher priced and unnecessary loan products; treat loans for protected classes differently than those of comparably credit-worthy applicants; or have policies or practices that have a disproportionate effect on the protected classes.

In addition, the Truth in Lending Act (TILA) promotes the informed use of consumer credit, through disclosure of loan costs and terms. To comply with this act, lenders must disclose information about payment schedules, prepayment penalties, and the total cost of credit. In 1994, Congress amended the TILA in response to abusive lending practices. The new legislation, referred to as the Home Ownership and Equity Protection Act (HOEPA), provides new information to protect borrowers. HOEPA identifies a specific class of high-cost mortgage loans that may put consumers at risk of losing their homes. HOEPA requires disclosure of information if the annual percentage rate (APR) is ten percentage points above the prime or if fees are above eight percent of the loan amount. HOEPA also prohibits balloon payments for short-term loans. In addition, for covered loans, HOEPA provides a warning if the lender has a lien on the borrower's home and the borrower could lose the home if default on the loan payment.[21]

California was the second state to pass a law banning predatory lending (AB 489; as amended AB 344). The law enables state regulators and the Attorney General to attempt to prevent "predatory" lending practices by authorizing the State to enforce and levy penalties against licensees that do not comply with the provisions of this bill.

Subprime Mortgages

Subprime mortgages are defined as a type of mortgage that is normally made out to borrowers with lower credit ratings and higher risk applicants who may not qualify for prime mortgages. As a result of the borrower's lowered credit rating, a conventional mortgage is not offered because the lender views the borrower as having a larger-than-average risk of defaulting on the loan. Subprime mortgages are often characterized by high interest rates and less favorable terms.

The Role of Subprime Lending in the Foreclosure Crisis

Before the 1980s, borrowers obtained loans from banks that absorbed their risk of default. In the early 1980s, the banking industry began to shift, with federal agencies and other, non-traditional providers outpacing savings institutions and commercial banks in terms of mortgage debt held (Dymski 2007). Subprime lending was enabled by growth in the secondary mortgage market, a structure enabled and driven by financial services integration and liquidity (Dymski 2008b). No longer holding loans in-house, banks were more likely to respond to credit demand by engaging in risky practices, such as lending to people unable to make payments (Dymski 2007). A few banks' adoption of these more liberal practices led to a domino effect in the industry, with institutions

[21] Federal Reserve Governor Edward M. Gramlich, *"Pre*datory Lending" *Cascade* (Federal Reserve Bank of Philadelphia), Summer/Fall 2000.

competing to originate and quickly sell mortgages and others competing to buy them (Dymski 2007).

The subprime industry expanded during the 1990s, with the involvement of government sponsored enterprises (GSEs) such as Freddie Mac and Fannie Mae deepening during the early 2000s (Temkin et al. 2002). While about 8% of mortgage originations were subprime in 2003, about 20% were subprime in 2005 and 2006 (Joint Center for Housing Studies 2008a). Many of these had two- or three-year adjustable rates that deceived borrowers about a loan's affordability (also called "Exploding ARMs") (Schumer 2007).[22] In turn, interest only and payment option adjustable rates—which also have higher foreclosure risks—rose from a prevalence of 2% in 2003 to 20% in 2005 (Joint Center for Housing Studies 2008a). By 2006, over 90% of subprime loans had adjustable rates, 23% were interest-only, and 50% had no or low income documentation (Joint Economic Committee 2007). Low-income minorities and their communities received a disproportionately high share of subprime loans during this period.[23]

The availability of subprime and other non-traditional loans enabled homebuyers to borrow more, which sharply drove up prices and made later homebuyers want to borrow even more. Expensive housing markets, such as San Diego, San Jose, and Santa Cruz, had non-prime lending rates as high as 50% (Joint Center for Housing Studies 2008a). The subsequent decline in prices, however, frustrated risky borrowers' ability to refinance before rates reset. Those with negative equity—an estimated 11% of adjustable rate borrowers in 2005 and 24% in 2006—were especially vulnerable (Cagan 2007).

Subprime borrowers are more vulnerable to foreclosure than prime borrowers. An analysis of four-fifths of loans conducted by the Mortgage Bankers Association found higher foreclosure rates among adjustable rate subprime loans than adjustable rate prime loans (Joint Center for Housing Studies 2008a). While less than 1% of prime loans nationwide were in foreclosure in the fourth quarter of 2007, about 8.7% of subprime loans were in foreclosure (Joint Center for Housing Studies 2008a). Those with adjustable rates were particularly vulnerable to foreclosure (13.4% compared to 3.8%) (Joint Center for Housing Studies 2008a). By 2007, about 9.2% of subprime adjustable rate loans were in foreclosure, the highest percentage in the nation (Mortgage Bankers Association 2008).

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[22] About 15% of loans originated in 2003 had adjustable rates, compared to close to 40% in 2004 (Joint Center for Housing Studies 2008a).

[23] According to Home Mortgage Disclosure Act (HMDA) data, between 2005 and 2007 one out of every two loans going to an African American community was subprime, as were 37% of those to Latino communities. This compares to about 20% of the loans received by predominately white communities—a difference that becomes somewhat weaker after controlling for variation in credit quality (Leonard 2008; Mallach 2008; Bocian et al. 2006). About 45% of loans originated in low-income minority neighborhoods in 2006 were subprime, compared to 27% nationwide (Joint Center for Housing Studies 2008b). A handful of studies published in the early 2000s examine the spatial characteristics associated with subprime lending and show that homeowners living in neighborhoods with older homes and higher capitalization rates and credit risk, as well as a higher proportion of African Americans, are more likely to hold subprime loans (Calem et al. 2004; Farris and Richardson 2004; Newman and Wyly 2004; NCRC 2003; Scheesseele 2002).

High-risk Lending Among Minorities

Among originated or approved loans, it is important to determine how many of these approved loans were high-risk or subprime loans for racial/ethnic minorities. Subprime mortgages are often characterized by high interest rates and less favorable terms. Subprime loans are also offered to higher risk applicants who may not qualify for prime mortgages. The following analysis examines California's rates of subprime loan lending, focusing on whether certain racial and ethnic groups have unusually high rates of subprime loans, which may be an indicator of lending discrimination.

For this report a subprime loan is defined as an originated loan with an interest rate at least three points above the Treasury Department rates. The data is limited to households that are purchasing a home as an owner-occupied unit for their principal residence. The subprime mortgage rate is the number of subprime loan divided by the number of originated loans.

Among originated or approved loans, it is important to determine the proportion of approved loans which were high-risk or subprime loans. The following analysis examines the rates of racial and ethnic groups to see if they have unusually high rates of subprime loans which may be an indicator of lending discrimination. California had 360,226 subprime loans - 23% of total approved loans. 'Blacks or African Americans' overall had the highest subprime rates (42%) while 'Non-Hispanic Whites' had the lowest subprime rates (13%). 'Asians' had a subprime rate of 14% while 'Hispanics or Latinos' had a subprime rate of 39%. Thus, 'Asians' and 'Non-Hispanic Whites' are the only two racial groups that have subprime rates lower than the State average.

Table 4-30
Subprime Loans by Region

	Total Subprime Loans	Total Subprime Rates	NHW Rates	Asian Rates	Black or African American Rates	Hispanic or Latino Rates
Greater Los Angeles Area	196,664	26.4%	14.4%	15.6%	43.7%	40.5%
San Francisco Bay Area	50,708	16.2%	9.0%	10.4%	38.9%	39.0%
Sacramento	24,570	19.6%	13.3%	17.8%	42.6%	36.1%
Central Valley	51,863	27.0%	16.0%	22.4%	41.9%	37.0%
San Diego County/MSA	23,213	17.0%	10.3%	12.6%	29.2%	32.6%
Central Coast	6,731	16.3%	9.4%	15.4%	24.0%	28.8%
Northern California	5,465	17.1%	14.3%	18.0%	40.4%	30.9%
Central Southern California	1,012	16.8%	15.2%	19.8%	32.0%	28.7%
California Statewide						

Below is a regional summary of subprime lending, highlighting where a specific racial group had the highest rate.

Greater Los Angeles Area: The Greater Los Angeles area had a total of 196,664 subprime loans and one of the highest subprime rates in the state (26%). 'Blacks or African Americans' had the highest subprime rates in the region (44 %) while 'Non-

Hispanic Whites' had the lowest subprime rate (14%). 'Non-Hispanic Whites' had the highest subprime rates in San Bernardino County (21%) and 'Asians' in Imperial County with 22%. 'Blacks or African Americans' had the highest subprime rates in San Bernardino County (48%). 'Hispanics or Latinos' had the highest rate of 44% in Orange County.

Bay Area: Out of all originated loans in the Bay Area, 16% were subprime loans, or 50,708 loans. 'Hispanics or Latinos' had the highest subprime rates in the region (39%) while 'Non-Hispanic Whites' had the lowest (10%). Relative to their ethnic/racial group, 'Non-Hispanic Whites', 'Asians', and 'Blacks or African Americans' had the highest subprime rate in Vallejo-Fairfield MSA (13%, 31% and 43%, respectively). 'Hispanic or Latino' households had the highest subprime rate of 41% in Alameda County.

Sacramento: With 24,570 subprime loans, Sacramento had a subprime rate of 20%. 'Blacks or African Americans' had the highest subprime rate in the region with 43% while 'Non-Hispanic Whites' had the lowest subprime rate at 13%. Relative to their ethnic/race groups, 'Non-Hispanic Whites' and 'Asians' had the highest subprime rates in Yuba County (16% and 28%, respectively). 'Blacks or African Americans' had the highest subprime rate in El Dorado County or 45%. 'Hispanics or Latinos' had the highest subprime rate in Sacramento County (39%).

Central Valley: This region had 51,863 subprime loans with a subprime rate of 27%. 'Blacks or African Americans' again had the highest subprime rate for the region while Non-Hispanic Whites had the lowest subprime rate (or 42% and 16%, respectively). Compared to all other regions, the rate for 'Asians' (22%) was highest in the Central Valley. 'Non-Hispanic Whites' had the highest subprime rate in Merced County (19%). Asians had the highest subprime rate in Madera County (32%). 'Blacks or African Americans' had the largest range of subprime rates in the region with highest rate of 47% in San Joaquin County. 'Hispanics or Latinos' had the highest subprime rate in San Joaquin County with 39%.

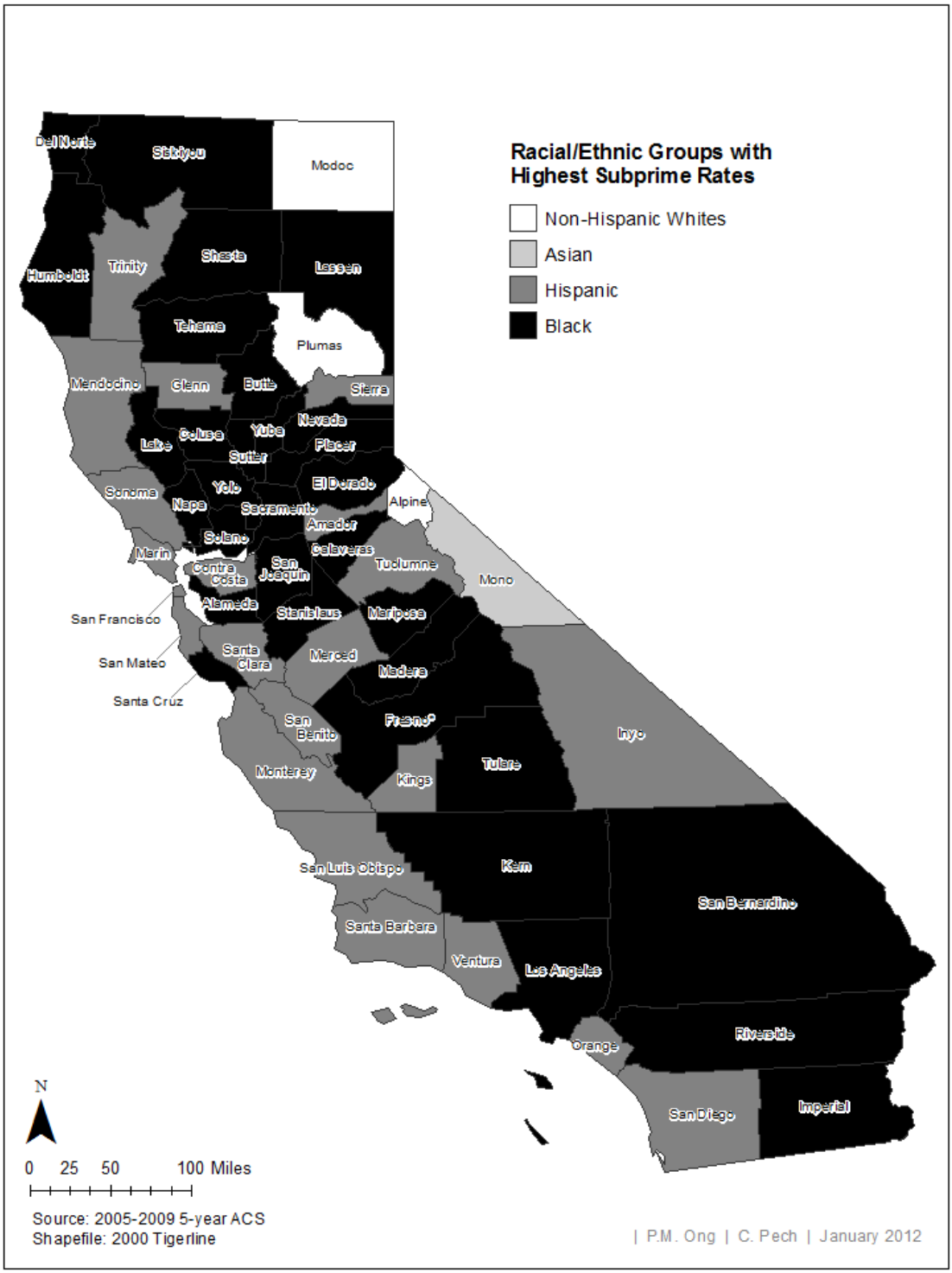
San Diego: With 23,213 subprime loans, San Diego had a subprime rate of 17%. 'Blacks or African Americans' had the highest subprime rate at 29% while 'Non-Hispanic Whites' had the lowest subprime rate at 10%, one of the lowest rates of a region. Asians and Hispanics or Latinos fell in-between, with subprime rates of 12% and 33%, respectively.

Central Coast: Compared to all other regions, the Central Coast had the lowest subprime rate in the State: 16% and 6,731 subprime loans. The overall subprime rates were also lower for the racial and ethnic groups. 'Hispanics or Latinos' had the highest subprime rate of 29% while 'Non-Hispanic Whites' had the lowest subprime rate at 9%. 'Non-Hispanic Whites' also had the smallest range of subprime rates in the region, from 10% in San Luis Obispo County to 9% in Santa Cruz County. 'Asians' had the highest rate of 22% in Monterey County; 'Blacks or African Americans' in Santa Cruz County (41%); and 'Hispanics or Latinos' had the highest rate of 30% in Monterey County.

Northern California: Northern California had one of the lowest numbers of subprime loans in the state with 5,465 subprime loans and a rate of 17%. 'Blacks or African Americans' had the highest subprime rate while 'Non-Hispanic Whites' had the lowest rate (or 40% and 14%, respectively). Non-Hispanic Whites had the highest rate in Trinity County or 24%. The other racial and ethnic groups had much greater ranges in subprime rates, in part because of the low number of subprime loans and originated loans in some smaller regions. Relative to their ethnic/race groups, 'Asians' had the highest subprime rate in Colusa County (with 45% and 9 subprime loans); 'Blacks or African Americans' also had the highest subprime rate in Colusa County (with 88% and 7 subprime loans); and 'Hispanics or Latinos' had the highest subprime rate in Sierra County (with 50% and 1 subprime loan). Data was not available for: 'Asians' in Modoc, Plumas, Sierra, and Trinity County; 'Blacks or African Americans' in Glenn, Modoc, Plumas, Sierra, and Trinity County; and 'Hispanics' in Plumas County.

Central Southern California: This region had the lowest number of subprime loans in the State, or 1,012 loans, and a rate of 17%. 'Blacks or African Americans' had the highest subprime rate while 'Non-Hispanic Whites' had the lowest rate (or 32% and 15%, respectively). The subprime rate for 'Non-Hispanic Whites' was highest in Calaveras County 17%, the highest rate in the state. Relative to their ethnic/race group, 'Asians' had the highest subprime rate in Mono County (with 3 subprime loans and a rate of 27%). 'Blacks or African Americans' had the highest subprime rate in Mariposa County (with 2 subprime loans and a rate of 67%). 'Hispanics or Latinos' had the highest subprime rate of 40% in Amador County (27 subprime loans).

Figure 4-31


Racial/Ethnic Groups with Highest Subprime Rates
Non-Hispanic Whites
Asian
Hispanic
Black
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Nevada
Colusa
Yuba
Lake
Placer
Sutter
Yolo
El Dorado
Sonoma
Napa
Sacramento
Alpine
Amador
Solano
Calaveras
Marin
Contra Costa
San Joaquin
Tuolumne
Mono
Alameda
Stanislaus
Mariposa
San Francisco
Santa Clara
Merced
San Mateo
Madera
Santa Cruz
Fresno
Inyo
San Benito
Tulare
Monterey
Kings
Kern
San Luis Obispo
San Bernardino
Santa Barbara
Ventura
Los Angeles
Riverside
Orange
San Diego
Imperial
N
0 25 50 100 Miles
Source: 2005-2009 5-year ACS
Shapefile: 2000 Tigerline
| P.M. Ong | C. Pech | January 2012

Foreclosure and Lending Patterns
Summary Highlights

Foreclosures

- During the peak of the housing crisis, California experienced one of the highest home foreclosure rates in the country.
- Rapid home value appreciation, coupled with decreased real household income growth, placed an additional financial burden on homeowners.
- During 2005-2010, about 530,000 total homes foreclosed in California, or 7% of all owner-occupied housing units. The Central Valley had the highest overall foreclosure rate in the state (17%) while Northern California and Central Southern California had the lowest rates (both with about 5%).
- The number of California homes going into foreclosure dropped at the end of the fourth quarter of 2010 to its lowest level in more than three years (169,574 total foreclosed homes) and to a four-year low of 56,377 foreclosures in the first quarter of 2011.

Lending Patterns

- Blacks or African Americans had the lowest parity indices of originated loans. However, they applied for loans at relatively proportional parity indices. However, this group also had the highest denial rates and highest subprime rates of any racial or ethnic group. Thus, one reason that Blacks or African Americans may not have equal access to housing loans is in part because they experience the greatest rate of denials. Furthermore, if they do receive loans, almost half of the loans in many regions are subprime loans.
- Non-Hispanic Whites had relatively fair access to housing loans and had lower parity indices of loan applications compared to the other racial groups. Non-Hispanic Whites also had the lowest denial rates and subprime rates of any group.
- Hispanics or Latinos had relatively fair access to housing loans and applied at somewhat high parity indices. However, they had the second highest denial rates and subprime rates overall.
- Asians also had relatively fair access to housing loans and applied for loans at high parity indices. In some regions, Asians faced high denial rates and subprime rates. Outcomes for both Hispanics or Latinos and Asians varied depending on the population size and geographic location
- Subprime lending disparities for communities of color became foreclosure disparities. The observed disparities in lending patterns correlate with the impacts of the region's foreclosure crisis. The enormous costs of foreclosures - to families who lose their homes as well s to cities and towns losing tax resources - have been greatest for communities of color.

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Appendix I
Methodologies Used in Analyses

Mortgage Applications

To calculate the parity values, the proportion of loan applications by a specific group from the total number of loan applications was determined and divided by the proportion of households for the group from the total households in a region. For example, to calculate the parity value for Asian loan applicants in a Sacramento County, the following formula was used:

$$\frac{\text{Number of Asian Loan Applicants in Sacramento County}}{\text{Number of Total Loan Applicants in Sacramento County}} \div \frac{\text{Number of Asian Households in Sacramento County}}{\text{Number of Total Households in Sacramento County}}$$

A parity value of 1.00 was used as a benchmark and demonstrates that the proportion of Asian households that applied for loans was equal to the proportion of Asian households for a region. For example, if there are 12% Asians in the region and the parity index is 1.00, then 12% of the loans originated are by Asian households. If the parity value is greater than 1.00, then Asian households applied for loans at a higher proportion relative to the total number of Asian households in a region. Also, parity values greater than 1.00 indicate that Asian households are accessing housing loans at relatively greater levels. If the parity value is less than 1.00, then Asians applied for loans at a lower proportion than all Asian households in a region. Thus, Asian households are not applying as much for housing loans and fare worse in accessing these resources.[24]

Mortgage Originations

The parity index is calculated by determining: (1) the proportion of originated loans for a specific group with respect to the total number of originated loans, and dividing this by (2) the proportion of households for this one group with respect to the total number of households in a region. For example, to calculate the parity value for Black or African American households in Los Angeles County, the following formula was used:

$$\frac{\text{Number of Blacks or African Americans who Received Originated Loans in Los Angeles County}}{\text{Number of Total Originated Loans in Los Angeles County}} \div \frac{\text{Number of Black or African American Households in Los Angeles County}}{\text{Number of Total Households in Los Angeles County}}$$

A parity value of 1.00 was used as a benchmark and represents when Black or African American households have the same proportion of originated loans relative to their proportion of households in the region. For example, if there are 8% of Blacks or African American households in the county and the parity index is 1.00, then 8% of loans are originated by Blacks or African Americans. For any parity value that is higher than 1.00, then Black or African American households have a higher proportion of originated loans

[24] Note that small numbers of applications and/or population may provide misleading parity indices.

relative to their proportion of households in the county. Thus, Black or African American households have greater access to housing loans. If the parity value is less than 1.00, then they have a lower proportion of originated loans relative to their proportion of households in the county and thus have less access to loans.[25]

Mortgage Denial Rates

Mortgage denial rates were calculated by determining the quotient of denials for a group divided by the sum of denials and originated loans for a specific racial or ethnic group. Subprime mortgage rates are a percentage of originated or approved loans.

[25] Note that small numbers of loans and/or population may provide misleading parity indices.

Housing Choice Voucher Program

5

The Housing Choice Voucher Program, commonly known as Section 8 vouchers, is the largest federal government program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Section 8 tenants pay approximately 30 percent of their income for rent and the local housing authority pays the difference up to the established payment standard based on HUD fair market rents. The participant may choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. The program offers low income households the opportunity to obtain affordable, privately owned rental housing and to increase their housing choices. Between 2007 and 2010, the Section 8 Program provided over 2.5 million vouchers to Californians. This report reviews four years of housing choice data and is divided into three sections:

- General overview of the Housing Choice Voucher Program.

- Geographical distribution of vouchers and characteristics of voucher recipients in California. The section explains that the majority of recipients reside in metropolitan areas. In addition, the program serves mainly households with children and families with one or more members with at least one disability.

- Regional/county comparison of recipient families by race and ethnicity to the estimated number of very low-income families by race and ethnicity. This comparison serves as a proxy to determine if very low-income minority groups are receiving Section 8 assistance in adequate proportions. In California as a whole, the data indicates minority families are likely receiving an acceptable share of Housing Choice Vouchers. However, there are variations in the State's counties and not all protected groups fair equally.

- Analysis of whether Section 8 Housing Choice Vouchers are promoting housing integration in California. The data show that the program is not contributing to racial/ethnic housing integration.[1]

[1] Housing Choice Voucher data was obtained as a special tabulation from HUD. No data provided for 2005 and 2006.

Overview of Housing Choice Voucher Program

The success of the voucher program is often attributed to its flexibility.[2] Participants are not limited to units located in subsidized housing projects, but instead, are able to choose any rental unit that meets program requirements. Therefore, participants may select housing in neighborhoods where jobs or educational opportunities may be more plentiful. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. Further, because a family's housing needs change over time, the housing choice voucher program allows families to move without losing their housing assistance for reasons such as change in family size and job location. Families may move if they provide notification ahead of time, terminate the existing lease within the lease provisions, and find acceptable alternate housing. [3]

Local public housing agencies (PHAs) are the primary administrators of housing choice vouchers and therefore play an essential role in the delivery of housing assistance. The PHAs receive federal funds from HUD to administer the voucher program. In California, there are 107 PHAs that administer voucher programs. A listing of participating PHAs is available at http://www.hud.gov/offices/pih/pha/contacts/states/ca.cfm.

A PHA determines a household's eligibility for a housing voucher based on family size and total annual gross income. The program is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. "In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live. By law, a PHA must provide 75 percent of its vouchers to applicants whose incomes do not exceed 30 percent of the area median income."[4] Median income levels are published by HUD and vary by location and family size. PHAs are required to verify family composition, income, employment, and assets. Vouchers are in high demand. Often, PHAs have long waiting lists of eligible families for program participation. Each PHA must establish waiting list procedures, and some have preferences to allow for homeless families, families paying more than 50% of their income for rent, or families involuntarily displaced to receive vouchers first.

A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family (HUD 2011). "The subsidy paid to the landlord, or housing assistance payment (HAP), is usually the difference between 30 percent of household income and the payment standard, which is set by statute and tied to the fair market rent (FMR)." [5] The household then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program. A family which receives a

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[2] Council of Large Public Housing Authorities (CLPHA), National Association of Housing and Redevelopment Officials (NAHRO), The National Leased Housing Association (NLHA), and Public Housing Authorities Directors Association (PHADA). 2002. The Section 8 Housing Choice Voucher Program: Making Housing Markets Work for Low-income Families. Online at: www.phada.org/pdf/joint.pdf

[3] US Department of Housing and Urban Development (HUD). 2011. "Housing Choice Vouchers Fact Sheet." Accessed Online at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet.

[4] HUD, 2011.

[5] Council of Large Public Housing Authorities (CLPHA), Page 3

housing voucher can select a unit with a rent that is below or above the payment standard. The housing voucher recipient must pay 30% of its monthly adjusted gross income for rent and utilities, and if the unit rent is greater than the payment standard the family is required to pay the additional amount. Whenever a voucher recipient moves to a new unit where the rent exceeds the payment standard, they may not pay more than 40 percent of its adjusted monthly income for rent.[6]

A household that is issued a housing voucher is responsible for finding a suitable housing unit of choice where the owner agrees to rent under the program. This unit may include the family's present residence. Rental units must meet minimum standards of health and safety, as [inspected and] determined by the PHA. Once a PHA approves the housing unit, the voucher recipient and the landlord sign a lease and, at the same time, the landlord and the PHA sign a housing assistance payments (HAP) contract that runs for the same term as the lease. The landlord who participates in the voucher program is required to provide "decent, safe, and sanitary housing to a tenant at a reasonable rent" and provide any services stated in the lease. The dwelling unit must pass the program's housing quality standards (HQS) and be maintained up to those standards as long as the owner receives housing assistance payments.

The Housing Choice Voucher Program has been successful in meeting its two major goals of: 1) housing low-income families and 2) expanding housing opportunity. However, despite the program's success and flexibility, there are issues with administering the program under its complex regulations and requirements. [7] Program success is dependent on the rental housing supply, fair market rents, and local landlords' participation. Tenant and landlord issues often arise regarding housing quality standards and housing discrimination. In some areas, there are not enough vouchers to meet the high demand while some other areas consistently underutilize their vouchers.[8] A 1999 HUD report stated that one of the longest waiting periods for Section 8 was in the City of Los Angeles at an average of 10 years. The City of Oakland's waiting period was four years while the national average waitlist is typically 22 months.[9] Long waiting periods for Section 8 vouchers are indications of the need for affordable housing. In periods of economic growth, millions of families still struggle to secure decent and affordable housing. In times of recession, rent subsidies provide crucial stability to families affected by job loss and uncertainty.

Geographical Distribution & Characteristics of Recipients

This section provides an overview of the distribution of vouchers and characteristics of participants in the federal Housing Choice Voucher Program. The data was obtained as a special tabulation from HUD's Office of Public and Indian Housing (PIH) through the Office of Policy Development and Research. Data is based on answers provided by

[6] HUD. 2011. "Housing Choice Vouchers Fact Sheet." Online at: http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet
[7] Council of Large Public Housing Authorities (CLPHA), Page 3.
[8] Council of Large Public Housing Authorities (CLPHA), page 26
[9] Council of Large Public Housing Authorities (CLPHA), page 22

voucher recipients and reported by PHAs on Form HUD-50058 "Family Report" used for various subsidized housing programs.[10] The analysis is based on renter years defined as the period when the voucher is in use. A family may use the voucher, and if they leave the program, the voucher may be used by another family.

Distribution of Housing Choice Vouchers

On average, the federal Housing Choice Voucher program serves more than 260,000 Californian families annually. The Greater Los Angeles Area receives the greatest share of housing vouchers (47%) but it also accounts for the largest share of California's households (47%) and families (48%).[11] These patterns are consistent with research indicating a tendency for Housing Choice Voucher recipients to settle in the suburbs of larger metropolitan areas where it is easier for families to find participating landlords or for PHAs to use their vouchers. [12]

Table 5-1
Distribution of Housing Choice Vouchers and Family Households

	Share of Vouchers	Share of Households	Share of Families
Greater Los Angeles Area	47%	47%	48%
San Francisco Bay Area	18%	21%	20%
Sacramento	6%	7%	7%
San Joaquin Valley	10%	10%	10%
San Diego County/MSA	10%	9%	8%
Central Coast	5%	4%	4%
Northern California	3%	3%	3%
Central Southern California	0.20%	1%	1%
California Statewide	100%	100%	100%

** 4 year average = [total vouchers between 2007 and 2010 renter years] / [4]*

*** Household and family estimates are from the 2005-2009 5-year ACS.*

Characteristics of Households Served

Between 2007 and 2010, the majority of individuals served were children (under the age of 18) and the disabled (which may be of any age). On average, the Housing Choice Voucher Program serves more than half of million children and disabled individuals annually. About 90,000 elderly individuals (age 62 and older) are also served.

[10] The questionnaire instrument is available at: http://www.hud.gov/offices/pih/systems/pic/50058/pubs/
[11] In Form 50058, the terms families and households are used interchangeably; however, the Bureau of the Census defines each differently.
[12] Covington, K., Freeman, L. and M. Stoll. 2011. "The Suburbanization of Housing Choice Voucher Recipients." The Brookings Institution Metropolitan Policy Program.

Table 5-2
Characteristic of Household Members

	Total	4-year Average	% of Total
Members in households	2,572,691	643,173	
Children, age 18 and under	1,021,649	255,412	40%
Elderly, age 62 and over	359,110	89,778	14%
Disabled*	1,037,365	259,341	40%

**Data is limited to the characteristics of 8 members and includes individuals of any age. Categories are not mutually exclusive, therefore percentages do not add up to 100.*

Approximately 48% of households served by the Housing Choice Voucher program are families with one or more members with at least one disability. Households with an elderly or co-elderly head of household account for 29% of recipients. Those with at least one child account for about 45% of recipient households in California.

Table 5-3
Type of Household Served

	Vouchers	Families with Member(s) with at Least One Disability	HH with An Elderly Head or Co Head	Households with Children
Total	1,046,705	508,100	302,494	465,455
4-year Average	261,676	127,025	75,624	116,364
% of Total		48%	29%	45%

**Categories are not mutually exclusive. A household can fall into more than one category; therefore, percentages do not add up to 100.*

In metropolitan areas, the majority of recipients were households with children.[13] In non-metropolitan areas, the majority of recipients tended to be families with one or more members with at least one disability (See Figure 4). Map 1 shows counties with a majority of each household type.

Table 5-4
Counties with a Majority of Household Type by Metropolitan Classification

	Non-Metro	Metro	Total
No Majority	0	10	10
Families with Member(s) with at Least One Disability	20	17	37
Households with Children	1	10	11
Elderly Households	0	0	0
Total	21	37	58

[13] Metropolitan and non-metropolitan are defined in HUD's Section 8 classification files: http://www.huduser.org/portal/datasets/il/il10/Section8.xls

The following provides a picture of Housing Choice Voucher recipients by type of household in California's regions and counties:

Greater Los Angeles Area: About 47% of the State's voucher recipients resided in the Greater Los Angeles Area. Similar to the State, the majority of households served were families with one or more member with at least one disability (48%) and households with children (41%). The area served more elderly households compared to the State (33% verses 29%). With the exception of Imperial and San Bernardino Counties, there was little variation from the observed state pattern within the region. In these two counties, households with children accounted for 50% of recipients.

Similar to the state, the majority of recipients are Black or African American (36%), followed by Hispanics or Latinos and Non-Hispanic Whites (26%). Asian householders account for 11% of recipients while American Indians account for less than half-percent of households (0.3%).

Bay Area: Roughly 18% of housing voucher recipients resided in the Bay Area. Similar to the state, 43% of recipients in the Bay Area were families with one or more member with at least one disability. Also following the state trend, 43% of recipients were households with children and 28% of households had an elderly head or co-head.

Sacramento: Approximately 6% of voucher recipients resided in the Sacramento Area. The area served more families with one or more member with at least one disability than the state (57% compared to 49%, respectively). Almost half of recipient households had children (49%) and 22% of households had an elderly head or co-head.

Central Valley: The Central Valley's share of vouchers is about 10%. Compared to the state, the area served slightly fewer families with one or more member with at least one disability (43% compared to 49%) but significantly more households with children (61% compared to 44% for the state) and fewer elderly households (16% compared to 29%). Within the region, only San Joaquin County did not follow this trend, serving more families with a member with a disability (59%).

San Diego: About 10% of housing choice voucher recipients lived in the San Diego area. Mirroring the state trend, the majority of voucher holders were families with one or more member with at least one disability (52%), followed by households with children (44%), and elderly households (31%).

Central Coast: The Central Coast's share of housing choice vouchers was about 5%. The pattern in the area follows the State's: the majority of holders were families with one or more member with at least one disability (50%), households with children (44%), and elderly households (25%). Within the region, Santa Cruz County diverged from this trend. In this county, the majority of voucher holders were households with children (49%).

Figure 5-5

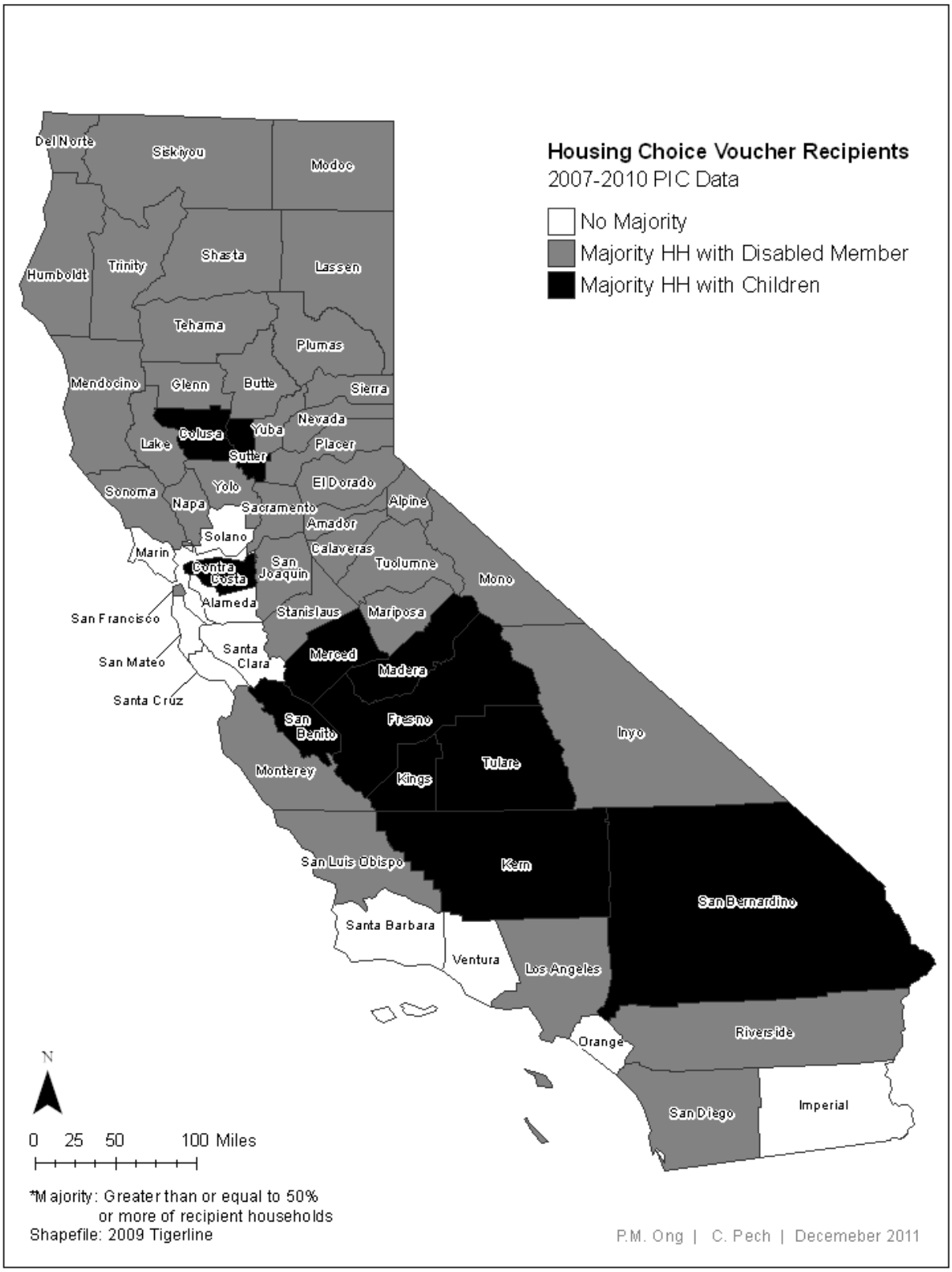

Housing Choice Voucher Recipients
2007-2010 PIC Data
No Majority
Majority HH with Disabled Member
Majority HH with Children
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Nevada
Colusa
Yuba
Lake
Placer
Sutter
Yolo
El Dorado
Sonoma
Napa
Sacramento
Alpine
Amador
Solano
Marin
Calaveras
Contra Costa
San Joaquin
Tuolumne
Mono
Alameda
Stanislaus
Mariposa
San Francisco
Santa Clara
Merced
San Mateo
Madera
Santa Cruz
San Benito
Fresno
Inyo
Tulare
Monterey
Kings
San Luis Obispo
Kern
San Bernardino
Santa Barbara
Ventura
Los Angeles
Orange
Riverside
San Diego
Imperial
N
0 25 50 100 Miles
*Majority: Greater than or equal to 50% or more of recipient households
Shapefile: 2009 Tigerline
P.M. Ong | C. Pech | Decemeber 2011

Table 5-6
Household Types, 2007-2010 Housing Choice Voucher Recipients

	Total	Families with Disabled Members	Elderly Head or Co Head	With Children	Families with Disabled Members	Elderly Head or Co Head	With Children
Greater Los Angeles Area	492,646	236,343	164,584	202,125	48%	33%	41%
San Francisco Bay Area	192,816	89,051	54,596	82,896	46%	28%	43%
Sacramento	60,562	34,571	13,595	29,501	57%	22%	49%
San Joaquin Valley	107,786	45,952	17,184	65,759	43%	16%	61%
San Diego County	106,001	55,383	32,361	46,898	52%	31%	44%
Central Coast	54,606	27,072	13,570	23,934	50%	25%	44%
Northern California	30,401	18,597	6,154	13,602	61%	20%	45%
Central Southern California	1,845	1,151	448	707	62%	24%	38%
Total California	1,046,705	508,100	302,494	465,455	49%	29%	44%

Northern California: About 3% of voucher recipients resided in the Northern California Region The region was consistent with the state: the majority of recipients were families with one or more member with at least one disability (61%), followed by households with children (45%) and households with an elderly head or co-head (20%). Within the region, there was little variation from this trend. In Lassen and Colusa Counties, households with children made up the largest share. In Sierra and Nevada Counties, the second largest group of recipients was elderly households.

Central Southern California: About 0.2% of voucher recipients resided in the Central Southern California Region. The region also mirrored the state's patterns. However, there were significantly more families with one or more member with at least one disability. Families with a disabled family member accounted for the majority of voucher holders (62%), followed by households with children (38%), and elderly households (29%). Within the region, Inyo and Mono Counties diverged from the trend. In these counties, the second largest shares of recipients were elderly households instead of those with children.

Race/Ethnicity of Family Head

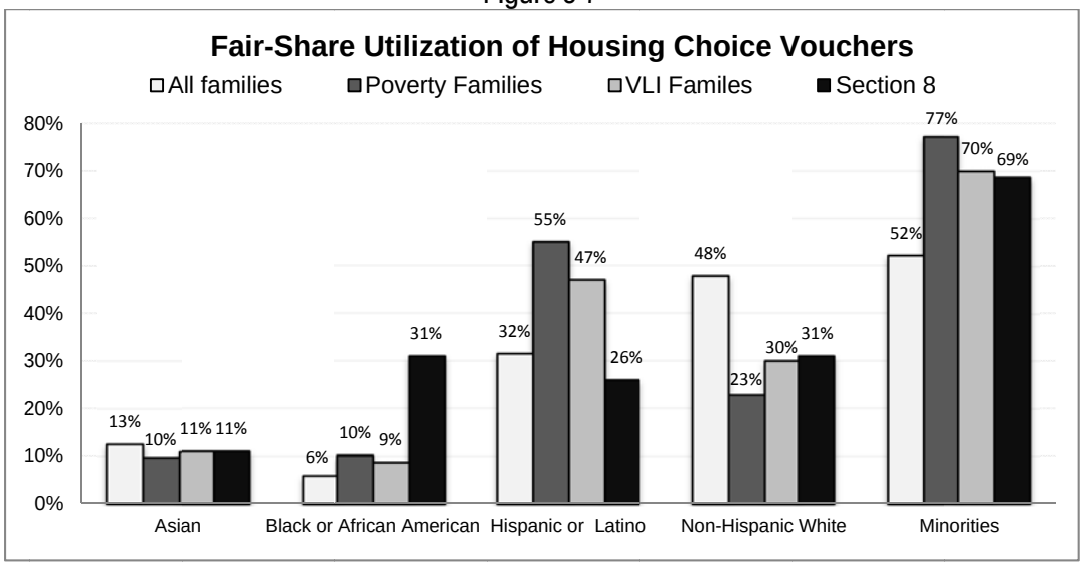
This section of the report compares the proportions of voucher recipients by race to their relative share of all families, families in poverty, and estimated number of very low-income (VLI) families. This comparison serves as a proxy to determine if eligible groups are receiving Section 8 assistance in adequate proportions. This comparison is referred to as fair-share utilization.[14] There are not enough data for a comparison of 'Pacific Islanders' and 'American Indian and Alaska Natives'; therefore the utilization analysis focuses on the largest racial/ethnic groups and minorities as a whole.[15]

[14] General methodology used to derive the estimated number of very low income families can be found in Appendix

[15] For the Section 8 vouchers, the race/ethnicity categories are mutually exclusive. Blacks, for example, do not include Hispanic Blacks. For the family categories, the data is from the 2005-2009 5-year ACS in which the race/ethnicity categories are NOT mutually exclusive and Hispanics an be of any race. Minority families are all those that do not have a Non-Hispanic White head of family [Total Families – Non-Hispanic White Families = Total Minority Families].

The figure below indicates the majority of Housing Choice Voucher recipients in the State were families with a 'Non-Hispanic White' head of household, followed closely by 'Blacks or African Americans' (about 31% of families each). The second largest group of recipients was 'Latino or Hispanic' (26%), followed by 'Asians' (11%). 'American Indians' received about 1% of vouchers. Minorities as a whole received about 69% of housing choice vouchers.

Figure 5-7



Fair-Share Utilization among Minority households

In California, about 70% of VLI families were minority households which accounted for 77% of families living in poverty. Their share of vouchers (69%) is roughly equal to their share of VLI families, which suggests that minorities as a whole were likely well represented among voucher recipients. However, their share of vouchers was below that of the percent of families living in poverty (77%). These observed patterns are likely due to the large number 'Black or African American' families that received vouchers and the high percentage of 'Hispanic or Latino' families that were living in poverty.

'Black or African American' families accounted for approximately 6% of families in the State and their share of VLI families and poor families was slightly higher than their share of all families (9% and 10%, respectively). However, 'Blacks and African American' households accounted for 31% of all Section 8 voucher recipients.

About 32% of California families were 'Hispanic or Latino'. 'Hispanic or Latino' families accounted for 47% of VLI families and 55% of families living in poverty. Despite the apparent need, they received only about 26% of housing choice vouchers. This indicates that in California as a whole, 'Hispanic or Latino' families were not well represented among Housing Choice Voucher recipients.

'Asian' families accounted for approximately 13% of California's families; and, in general, were less likely to live in poverty, be VLI, or receive a housing choice voucher

when compared to other minority families. The proportion of 'Asian' families living in poverty is approximately 10% and they account for 11% of VLI families. 'Asian' families may not have received an adequate share of housing choice vouchers as their share of vouchers (10.7%) was about half-percent below their proportion of VLI families (11.2%).

'Non-Hispanic White' households accounted for the largest share of total households (48%) and Housing Choice Vouchers recipients (31.3%, a tenth of a percent more than 'Blacks or African Americans'). About 23% of households living in poverty are 'Non-Hispanic White' and these households account for 30% of VLI families.

Table 5-8
Families by Race/Ethnicity, 2007-2010 Housing Choice Voucher Recipients

	American Indian	Asian	Pacific Islander	Black	Hispanic	Non-Hispanic White	Total Minority*
Greater Los Angeles Area	1,434	53,500	1,267	179,357	128,916	128,171	364,475
San Francisco Bay Area	1,665	31,149	1,050	67,093	30,676	61,183	131,633
Sacramento	807	7,101	199	21,077	7,743	23,635	39,927
San Joaquin Valley	1,199	7,633	302	31,554	39,491	27,607	801,179
San Diego County	602	10,060	403	22,822	35,212	36,902	69,099
Central Coast	490	854	138	3,039	25,957	24,128	30,475
Northern California	1,389	1,591	93	1,124	2,195	24,009	6,392
Central Southern California	70	5	3	18	143	1,606	239
Total California	7,656	111,893	3,455	326,101	270,340	327,529	719,446

Race/ethnicity categories for Housing Choice Voucher data are mutually exclusive

*** Metro/ Non-metro classification files for Section 8 may be found here: http://www.huduser.org/portal/datasets/il/il10/Section8.xls*

Table 5-9
Fair Fair-Share Utilization for Total Minority Families By Region

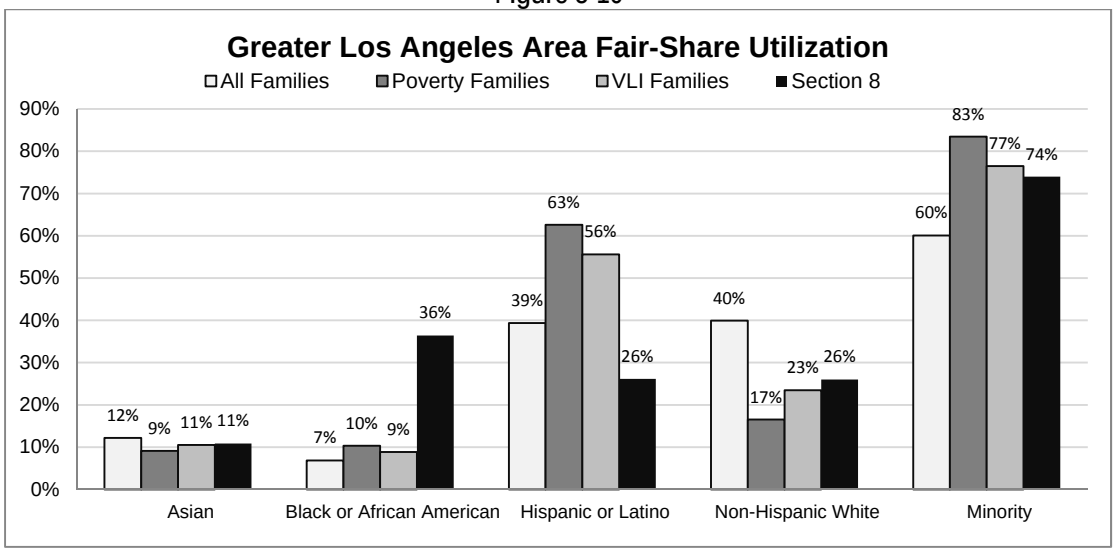
	Total	HHs Below FPL	HHs VLI or below	Sec.8 recipients	Minority HHs	Minority Below FPL	Minority HHs at or below VLI	Minority Sect. 8
Greater Los Angeles Area	2,392,524	357,796	878,979	91,119	60.1%	83.5%	76.5%	74.0%
San Francisco Bay Area	818,580	78,465	272,699	32,908	50.2%	75.7%	67.3%	68.3%
Sacramento	198,401	27,606	62,529	9,232	36.1%	60.5%	51.8%	61.0%
San Joaquin Valley	466,974	102,722	158,338	20,045	53.7%	78.7%	71.3%	74.4%
San Diego County/MSA	300,946	39,801	110,284	17,275	62.0%	73.1%	62.0%	65.2%
Central Coast	120,550	17,065	42,674	7,620	58.9%	70.2%	58.9%	55.8%
Northern California	44,930	8,848	14,811	1,598	24.5%	30.5%	24.5%	21.0%
Central Southern California	6,554	888	1,693	60	17.3%	25.1%	17.3%	13.0%
California Sum of Counties	4,349,459	633,191	1,542,055	179,856	69.5%	77.2%	69.5%	68.7%

Notes: Source: 2005-2009 5year ACS. VLI estimates were tabulated using data from ACS. Sect 8 race/ethnicity categories are mutually exclusive. Section 8 data 4-year average is: total number of receipts divided by 4. The percent share is not affected by using average or total.

The following provides a picture of Housing Choice Voucher recipients by race/ethnicity and fair-share utilization in California's regions:

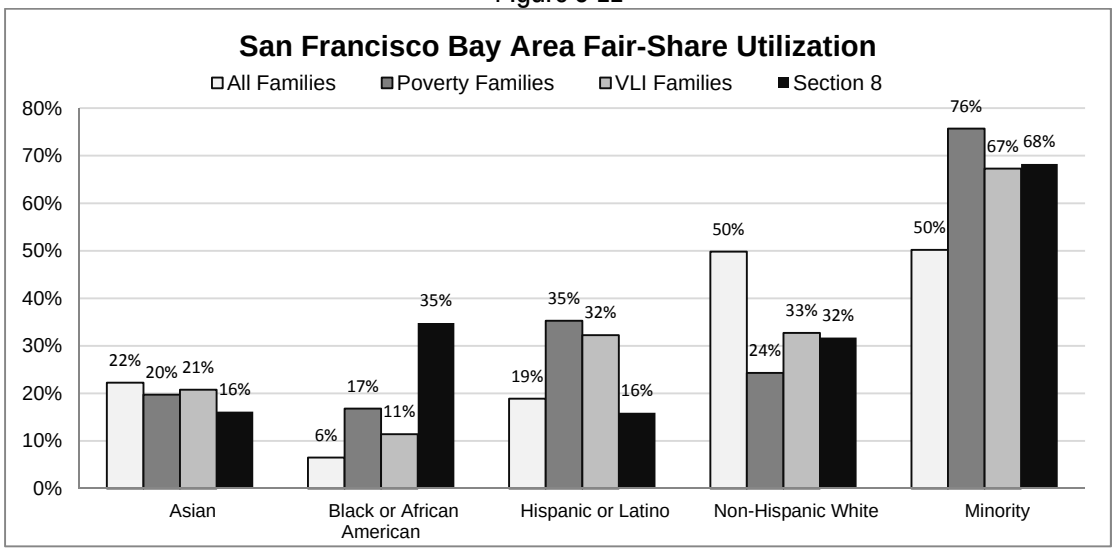
Greater Los Angeles: Similar to the State, the majority of Housing Choice Voucher recipients were 'Black or African American' families (36%), followed by 'Hispanics or Latinos' and 'Non-Hispanic Whites' (26%). Even though 'Black or African American' families received the largest share of vouchers within the region, this group accounted for only 9% of VLI families. The majority of VLI families are 'Hispanics or Latinos' (56%), a much larger proportion than those that were voucher recipients (26%). 'Non-Hispanic White' and 'Asian' families made up 24% and 11% of VLI families respectively.

Figure 5-10



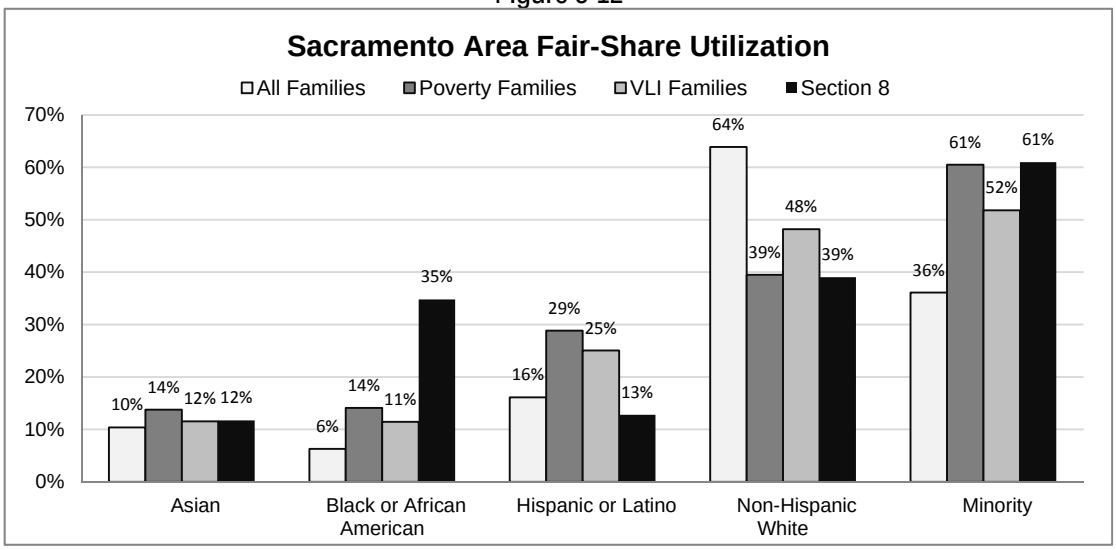
Bay Area: The majority of voucher recipients in the Bay Area were Black or African American and Non-Hispanic White families (35% and 32% respectively), similar to the proportion of recipients for the State as a whole. 'Black or African American' families accounted for a considerably smaller proportion of VLI families (11%) but received the greatest share of vouchers. 'Asian' and 'Hispanic or Latino' families accounted for larger proportions of very low-income families (21% and 32%, respectively) than those who received vouchers. Thirty-three percent of VLI families were 'Non-Hispanic Whites', roughly on par with their proportion of voucher recipients.

Figure 5-11



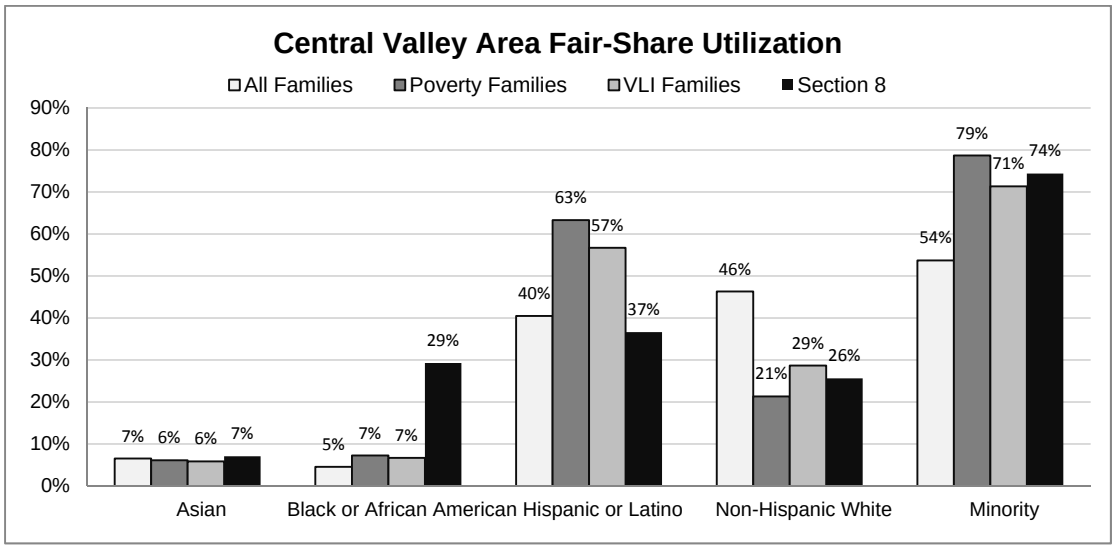
Sacramento: 'Non-Hispanic White' and 'Black or African American' families comprised the majority of voucher recipients (39% and 35% respectively). About 13% of recipients were 'Hispanic or Latino' families, a share substantially lower than their proportion for the State. Although 'Black or African American' families accounted for a considerable proportion of voucher recipients, they only represented 11% of VLI families in the Sacramento region. Conversely, 'Non-Hispanic White' and 'Hispanic or Latino' families comprised 48% and 25% of VLI families, respectively.

Figure 5-12



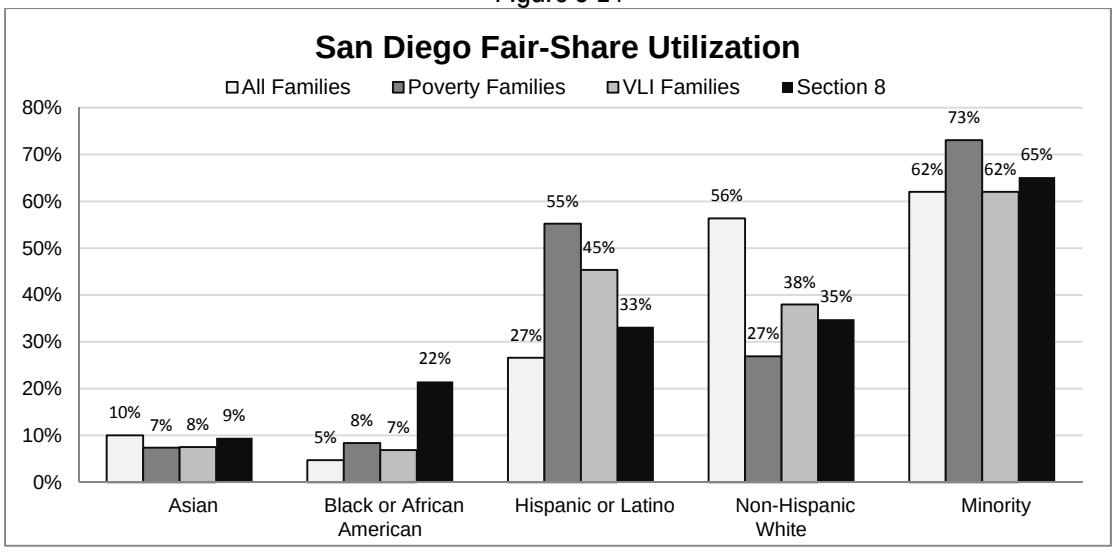
Central Valley:. In the Central Valley, 'Hispanic or Latinos' accounted for the largest share of vouchers (37%), and made up a majority of VLI families (57%). 'Black or African American' families accounted for only 7% of VLI families. 'Non-Hispanic White' and 'Asian' families received vouchers at similar proportions to their share of very low-income families (29% and 6%, respectively).

Figure 5-13



San Diego: Similar to the State, the majority of voucher recipients were 'Non-Hispanic White' and 'Hispanic or Latino' families (35% and 33%). 'Black or African Americans' accounted for 22% of recipient families, which is lower than the State proportion. 'Hispanic or Latino' families accounted for the largest proportion of VLI families in San Diego at 45%, which was higher than their share of voucher recipients. The next largest proportion of VLI families was 'Non-White Hispanic' families (38%), which was also higher than their share of vouchers. 'Black or African American' families accounted for 22% of recipients while only 7% of VLI families were 'African American or Black'.

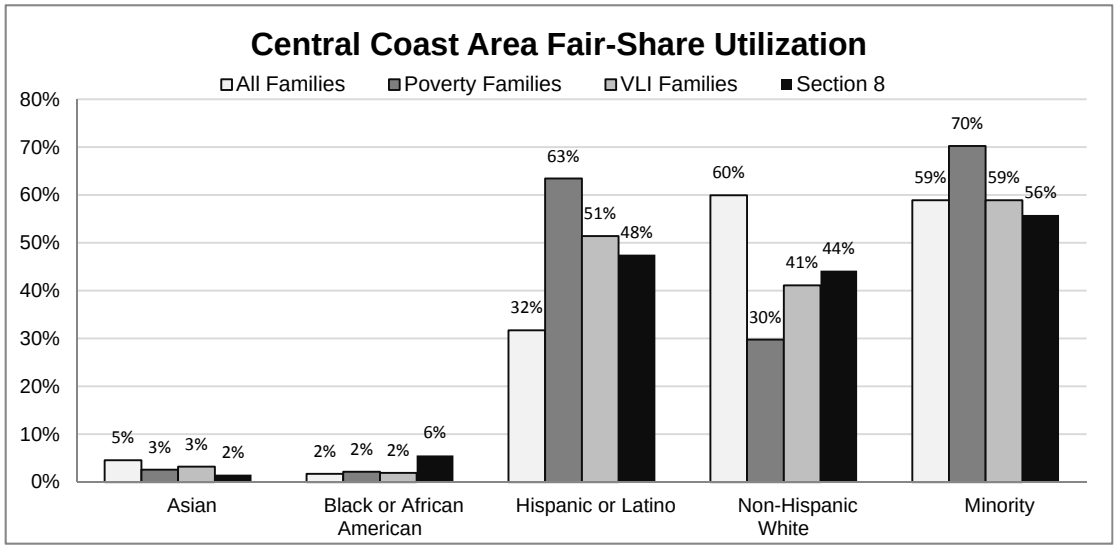
Figure 5-14



Central Coast: The majority of voucher recipients in the Central Coast were 'Hispanic or Latino' and 'Non-Hispanic White' families, 48% and 44% of recipients respectively. These proportions were higher than those for the State as a whole. 'Black or African American' and 'Asian' families were both less represented in comparison to the State distributions, comprising 6% and 2% of voucher recipients respectively. About half of

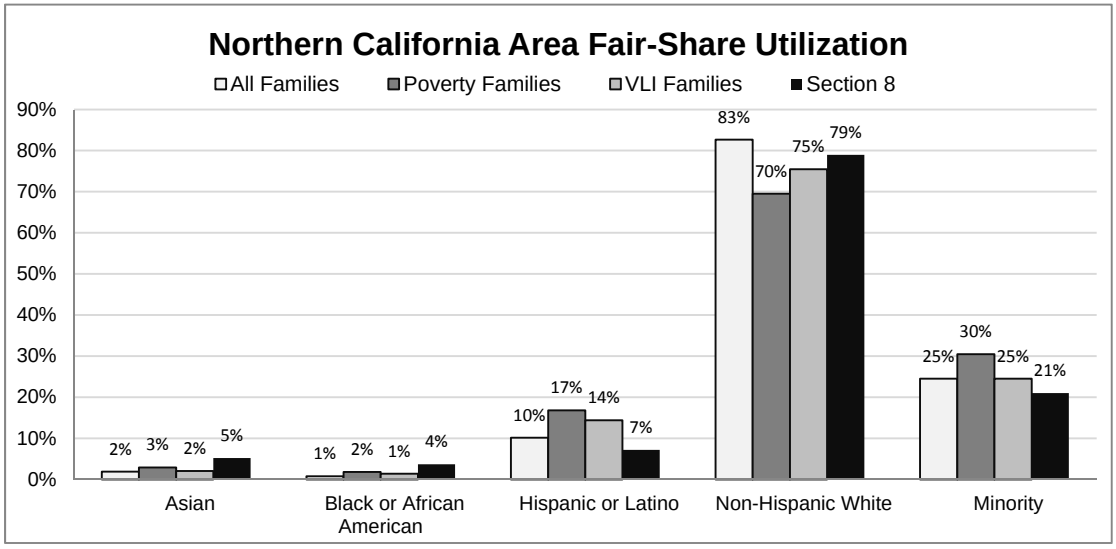
VLI families in the Central Coast are 'Hispanic or Latino', which was similar to their proportion of voucher recipients. 'Non-Hispanic Whites' accounted for 41% of VLI families in the region, smaller than their share of recipients. 'Asian' families accounted for 3% of VLI families. 'Black or African American' families accounted for 2% of VLI families, lower than their share of recipients.

Figure 5-15



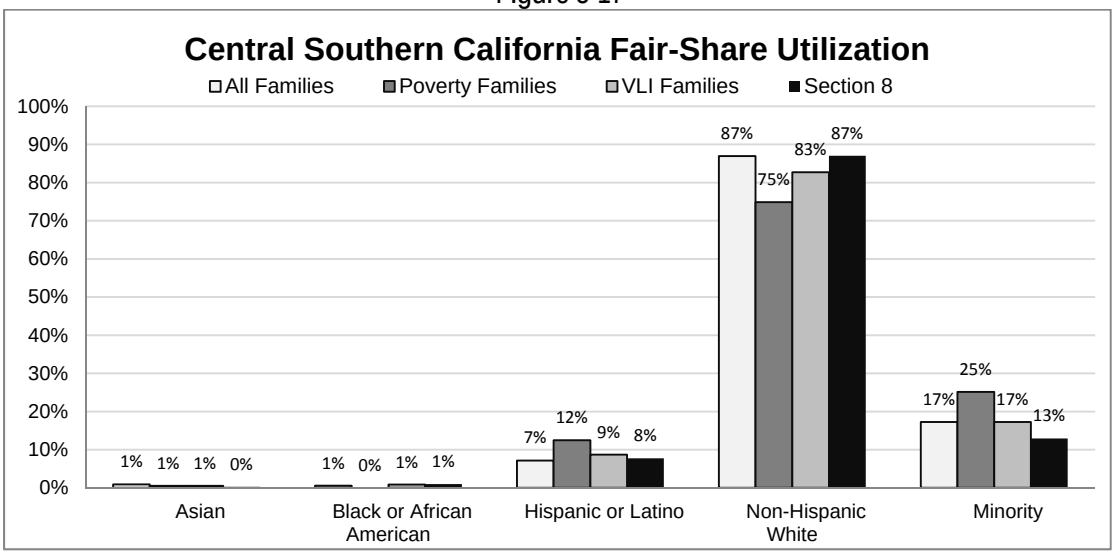
Northern California: Most voucher recipients in Northern California were 'Non-Hispanic White' families (79%), representing a much higher rate than the State proportion. 'American Indian' families also had a higher proportion of recipients compared to the State, accounting for about 5% of recipients in the region. About three-quarters of VLI families in Northern California were 'Non-Hispanic White'. Conversely, 'Hispanic or Latino' families accounted for 14% of VLI families, which was twice their share of vouchers. The proportions of VLI families for 'Asian' and 'Black or African American' families were lower than their share of housing choice vouchers (1% and 2%, respectively).

Figure 5-16



Central Southern California: About 87% of voucher recipients in Central Southern were 'Non-Hispanic White', a proportion much higher than that of the State. 'Hispanic or Latino' families were the next highest proportion at 8%, which was much lower than the state percentage. Similar to the proportion of voucher recipients, 'Non-Hispanic White' families accounted for 83% of VLI families in Central Southern California. 'Hispanic or Latino' families comprised about 9% of VLI families, while "Black or African American' and 'Asian' families accounted for about 1% of VLI families each. Thus, the representations of voucher recipients are roughly on par with the composition of VLI families in this region.

Figure 5-17



Housing Choice Vouchers & Integration

This section of the report assesses whether Housing Choice Vouchers are promoting racial/ethnic housing integration or contributing to segregation. The spatial analysis is based on where Housing Choice Voucher recipients resided and whether they resided in Census tracts where their race or ethnic groups were over- or under-represented.[16] Due to data limitations, this analysis cannot be reproduced for State CDBG-eligible jurisdictions as Census tract data does not overlap with jurisdictional boundaries.

Figure 5-18 shows that about 67% of minority housing choice voucher recipients were used in areas where minority households were over-represented. This pattern is also apparent for 'Hispanic or Latino' families: about 58% of 'Hispanic or Latino" recipients resided in areas where they were over-represented. To a lesser extent this pattern also applies to 'Asian' and 'Black' families, which also tended to reside in areas where they are over-represented (47% and 48%, respectively). Very few minority Housing Choice Voucher recipient families resided in areas where they were under-represented,

[16] See Chapter 11 of the AI for analysis and methodology used to determine areas of over- and under-representation by race. Racial composition of a census tract was compared to that of the county and used a 10% or greater threshold. For example, if Asians account for 20% of families in a census tract but only account for 5% in the county, then they are over-represented in that tract.

particularly 'Blacks or African American' families where only 2% of voucher recipients resided in areas where they were under-represented. Of 'Non-Hispanic White' recipient families, a large share lived in areas where they were neither over- or under-represented (43%). These observations may suggest that Housing Choice Vouchers are not contributing to furthering racial/ethnic housing integration within jurisdictions.

Table 5-18
Segregation/Integration Analysis of Housing Choice Vouchers

	Asians	Blacks	Hispanics	NHW	Minorities
Over Represented Census tracts	47%	48%	58%	31%	67%
Neither	48%	50%	33%	43%	24%
Under Represented Census tracts	5%	2%	10%	27%	9%

Tabulated by authors from 2005-2009 5-year ACS

'Black or African American' and 'Non-Hispanic White' families are disproportionately dependent on housing choice vouchers while 'Hispanic or Latino' families are disproportionately living in poverty and in need of housing assistance. It is very difficult to obtain subsidized housing in California, as evidenced by the long waiting lists for the Housing Choice Voucher program. Furthermore, families who receive assistance are likely to remain in the program for many years. Therefore, the large number of 'Black or African American' and 'Non-Hispanic White' families receiving housing choice vouchers may be a reflection of shifts in California's demographic composition. As the number of 'Black or African American' and 'Non-Hispanic White' families has declined in the State, the number of 'Hispanics or Latino' families has increased. At the same time, it is likely that 'Black or African American' and 'Non-Hispanic White' families have remained in the program and thus account for a larger number of Housing Choice Voucher recipients.

HIGHLIGHTS

- In California, the federal Housing Choice Voucher program assists more than 250,000 families and one million individuals each year.
- Between 2007 and 2010, the majority of voucher recipients were families with one or more members with at least one disability (48%).
- Most California voucher recipients during this period are in the race/ethnicity categories of 'Non-Hispanic White' or 'Black or African American'.
- The majority of minority housing choice voucher recipients reside in areas where they are over-represented.

Aside from demographic shifts, 'Hispanic or Latino' families may be less willing to apply for Housing Choice Vouchers due to their immigration status even when there are eligible individuals in the family. Lack of information networks may also explain their low participation. This may also apply to Asian families.

Minority families as a whole are receiving an acceptable share of Housing Choice Vouchers. However, minorities are more likely to live in poverty, have very low-incomes, and reside in Census tracts where they are over-represented. This may be a reflection of the willingness of landlords to accept vouchers, a desire by recipients to live close to family and to those that form a part of their social networks. Immigrants may also want to live in areas that are of their cultural and linguistic background. Discrimination and economic barriers also contribute to limiting choice. Determining the validity and relative influence of the various factors would require considerable addition research beyond the current scope of work but is something that may be explored in the future.

Appendix I
Methodology for Estimating Very Low-income Families

The estimated very low-income family (VLI) is a very conservative approximation of families that were eligible for Housing Choice Vouchers or in the target population at the time of the ACS surveys (2005-2009). The distribution of VLI by race/ethnicity was tabulated using HUD's 4-person VLI family income cutoff for each county (or region with multiple counties). These cutoffs were applied to 2005-09 5-year ACS county data to first estimate the proportion of each family income category that fell into the VLI category (all, none, or some interpolated fraction where the VLI cutoff is within the category). The resulting factors were used as a weight for each racial/ethnic group to estimate how families many were VLI.

We compared the VLI results with other distributions, including race/ethnicity for all families and race/ethnicity for families below the federal poverty line. This comparison allowed us to determine that the VLI estimates seem reasonable. However, caution should be taken when interpreting results for the smaller counties, as these are likely to have smaller samples sizes; therefore, data may have larger margins of statistical error and data may not available for some groups, particularly Blacks and occasionally Asians. See appendix tables for counties with zero families in one or more minority groups.

Further, the ACS time frame (2005-2009) does not exactly match that of the HUD voucher data (2007-2010). It is assumed that demographic shifts occur over long periods of time and therefore, the comparison is still reasonable.

Fair Housing Complaints

6

Fair housing complaints can be used as an indicator to identify heavily impacted areas and characteristics of households experiencing discrimination in housing. To accomplish this, this report considers fair housing complaint data filed with the Department of Fair Employment and Housing (DFEH) and the U.S. Department of Housing and Urban Development (HUD) between fiscal years 2005/2006 and 2009/2010. Using this data the report identifies and analyzes the following:

- the absolute number of complaints filed with DFEH and HUD in California. The majority of complaints are filed on the basis of disability discrimination.
- complaint closures and variations in outcome of cases between the two agencies.
- complaint rates to evaluate if specific areas have higher rates of complaints, which may indicate areas of concern. [1] It shows that a number of counties had significantly higher rates than the State as a whole.

In conduction this analysis, several data limitations were identified. The following summarizes the most important limitations of the DFEH and HUD datasets. It, however, is not an exhaustive list:

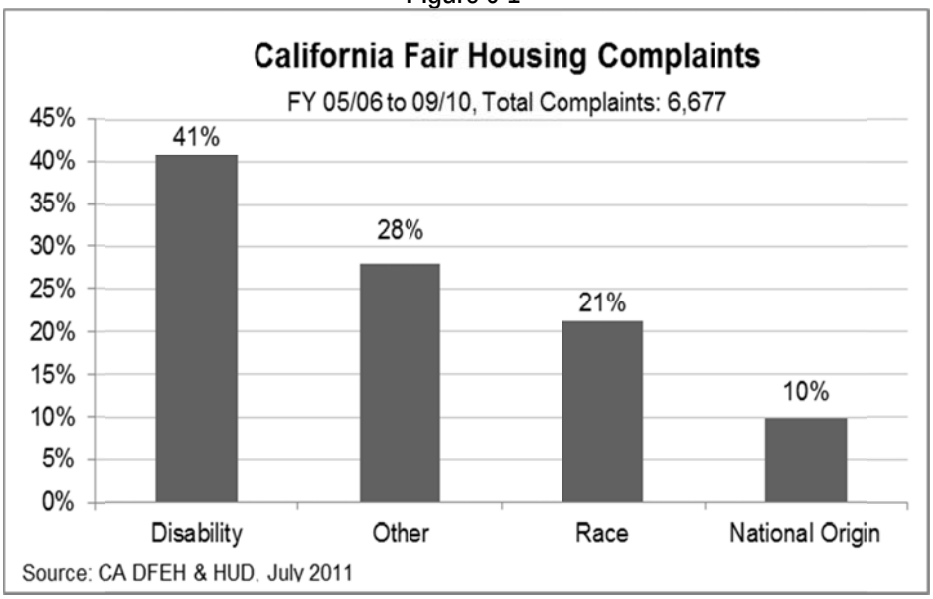
- Because the complaint process relies on people self-reporting, the data represents only complaints filed. This does not represent all acts of housing discrimination, as all incidents may not be reported. Therefore, the data is fluid, as reports may be filed belatedly.
- Larger, denser areas are likelier to have a higher number of complaints due to larger populations.
- Given the short temporal frame considered in the analysis, a longitudinal approach of complaint outcomes is not possible. Complaints may have been filed or closed in years prior than those considered in this analysis.
- Due to privacy concerns, the geo-location of complaints used for this analysis is of the respondent rather than the individual filing the claim, which may not be the same location where the discrimination occurred.

[1] For this analysis, housing complaint rates are the number of housing complaints in an area by the number of households estimated in the 2005-2009 5-year ACS in that same area.

Complaints by Agency

Between fiscal years 2005/2006 to 2009/2010, a total of 6,677 complaints were filed with the DFEH and HUD against California respondents. Figure 1 shows that the majority of complaints cited disability discrimination as the main reason for the complaint (41%). The second most common reason was a complaint other than race, disability or national origin, 28% or the category referred as "other." The third largest category is racial discrimination complaints (21%), followed by discrimination against national origin (10%). It should be noted that discrimination of national origin is a form of ethnic-based discrimination.

Figure 6-1



DFEH Complaints

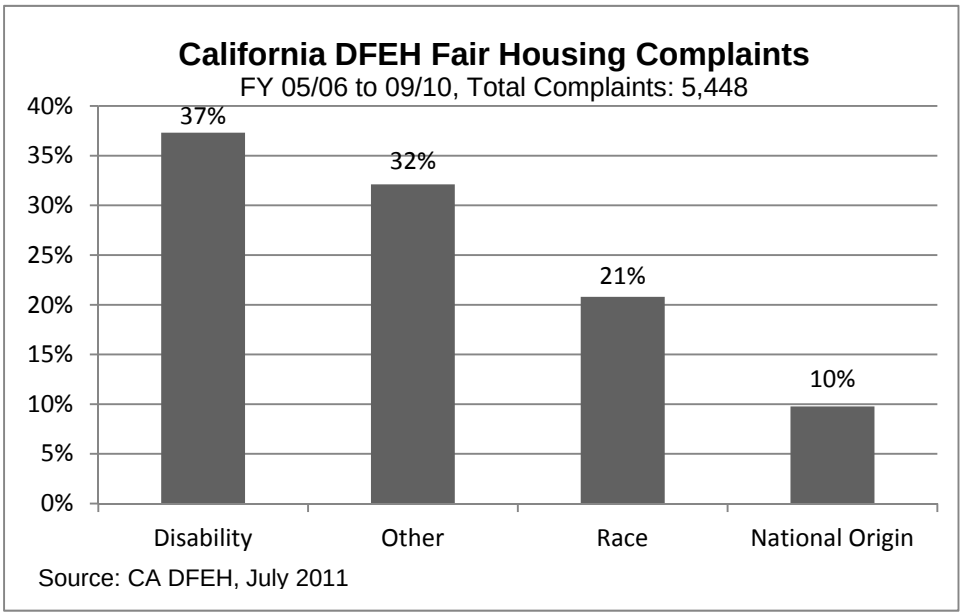
Complaints are filed with DFEH on the basis of protected class status of a person alleged to have been aggrieved in the complaint. The majority of DFEH complaints involve rental housing, and may be prompted by the terms and conditions of housing, or the advertisement or sale of housing.[2] Individuals filing complaints may cite up to four bases for the complaint. There are a total of 253 possible bases for housing complaints divided into 17 main categories. This report further aggregated these categories into 10 basic areas: race, nationality, religion, age, familial status/children, sex, disability, income, association, retaliation, and "other" . If a complaint alleged multiple bases, only the first basis was considered for this analysis.

Between fiscal years 2005/2006 to 2009/2010, 5,448 housing complaints were filed with DFEH. Discrimination based on disability, "other" bases, and race were the most

[2] The data does not allow distinguishing between rental and other housing types.

common complaints (See Figure 2). The largest proportion of complaints was on the basis of disability (37% or 2,033 complaints). The second category was "other" bases (1,750 or 32%). "Other" bases include: religion, age, familial status, sex, income, association, retaliation, and "other." Within "other," familial status was the basis of the largest number of filed complaints (1,021). The basis of race had the third largest number of complaints (1,120 or 21%), and national origin had the smallest number of complaints (532 or 10%).

Figure 6-2



The Greater Los Angeles region and Los Angeles County had the greatest number of complaints filed. These areas also have the largest share of State's households (See Figure 3).

Table 6-3
DFEH Complaints by Region

	Total Complaints	Share of Complaints	Total Households	Share of Households
Greater Los Angeles Area	2,700	50%	5,689,831	47%
San Francisco Bay Area	1,299	24%	2,528,719	21%
Sacramento	298	5%	816,321	7%
San Joaquin Valley	342	6%	1,162,939	10%
San Diego County/MSA	389	7%	1,045,259	9%
Central Coast	169	3%	462,279	4%
Northern California	144	3%	406,267	3%
Central Southern California	17	0%	75,576	1%
California	5,448	100%	12,187,191	100%

Source: DFEH July 2011, 2005-2009 5 year ACS households

The following is a regional summary of DFEH housing complaints in California (specific information by county is available in the statistical appendix):

Table 6-4
DFEH Housing Complaints, Fiscal Years 2005/2006 to 2009/2010

		Basis of Complaint			Share of Area Total		
	Total	Race	National Origin	Disability	Race	National Origin	Disability
California	5,448	1,133	532	2,033	21%	10%	37%
Greater Los Angeles Area	2,700	573	321	899	21%	12%	33%
San Francisco Bay Area	1,299	273	116	527	21%	9%	41%
Sacramento	298	82	19	115	28%	6%	39%
San Joaquin Valley	342	85	20	121	25%	6%	35%
San Diego County/MSA	389	73	37	157	19%	10%	40%
Central Coast	169	18	9	87	11%	5%	51%
Northern California	144	14	4	75	10%	3%	52%
Central Southern California	17	2	1	11	12%	6%	65%
California Total	5,448	1,133	532	2,033	21%	10%	37%

**Some complaints were filed against out-of-state respondents.*

Greater Los Angeles: Of all the regions in the State, the Greater Los Angeles region had the most number of complaints filed (2,700). Disability complaints comprised the largest proportion (33% or 899 complaints). Familial status and race were the second largest category (21% for both, or 576 and 573 complaints, respectively). Age, income, and religion were the basis for the least number of complaints (13%, 21%, and 34%, respectively). Within the region, Los Angeles MSA had the highest number of complaints filed (2,180). El Centro MSA had the least (6). San Bernardino County had the greatest percentage of complaints filed based on race (33% or 74 complaints); Ventura MSA had the greatest percent of familial status based complaints (25% or 22 complaints); and Orange County had the greatest percent of nationality based complaints (15% or 54 complaints).

Bay Area: The Bay Area had the second largest amount of complaints filed (or 1,299). Disability comprised 41% of all bases, followed by race (21%), and familial status (19%). San Francisco MSA had the most number of complaints (809), while Napa County MSA and San Benito County and had the least (24 and 1, respectively). Within the region, San Francisco County had the greatest number of complaints based on disability (54% or 102 complaints); Napa County MSA had the highest percentage of complaints based on familial status (50% or 12); and Alameda County and Vallejo-Fairfield MSA had the highest percentage of complaints based on race (31% for both areas, or 88 and 18 complaints, respectively). Only one complaint was filed on the basis of disability in San Benito County.

Sacramento: With 298 total complaints for the reporting period, 115 or 39% of complaints within the Sacramento region were based on disability, 28% based on race, and 11% based on familial status. The region also had the highest percentage of racial discrimination complaints relative to other regions, representing 28% of total complaints compared to the State at 21%. For the most common bases, Sutter County and Placer County had the greatest proportion of complaints on the basis of disability (60% or 6 complaints and 49% or 18 complaints). Also, Yuba County had the greatest proportion of complaints on the basis of race (54% or 7 complaints) while El Dorado County had the highest percentage of complaints on the basis of familial status (35% or 6).

San Joaquin Valley: The San Joaquin Valley had 342 complaints with 35% of complaints based on disability, 25% based on race, and 15% based on familial status. Interestingly, the San Joaquin Valley had the highest percentage of complaints filed based on sex (10%) in the State. While Fresno County had the greatest number of complaints (82), Kings County had the least number of housing complaints filed (12). Madera County had the highest percentage of complaints due to disability (44% or 7). Merced County had the highest percentage of complaints due to race (36% or 5), and Kern County had the highest percentage of complaints due to familial status (30% or 14).

San Diego: This region had about 389 complaints filed. Almost half of the complaints were filed based on disability (40%). Race and familial status were the next highest bases for complaints (or 19% and 16%, respectively).

Central Coast: With 169 complaints, the Central Coast had a lower number of complaints than many other regions in the State. A majority of the complaints were on the basis of disability (51%) with familial status as the next highest in percentage (20%) and race with the third highest percentage (11%). All of the sub-areas in the Central Coast had between 40 to 50 complaints, except for San Luis Obispo County, which had the lowest in number (28). Santa Cruz County had the highest proportion of complaints filed on the basis of disability (63% or 30 complaints) while Santa Barbara County had the highest proportion for familial status (29% or 15 complaints) and Monterey County for race (17% or 7).

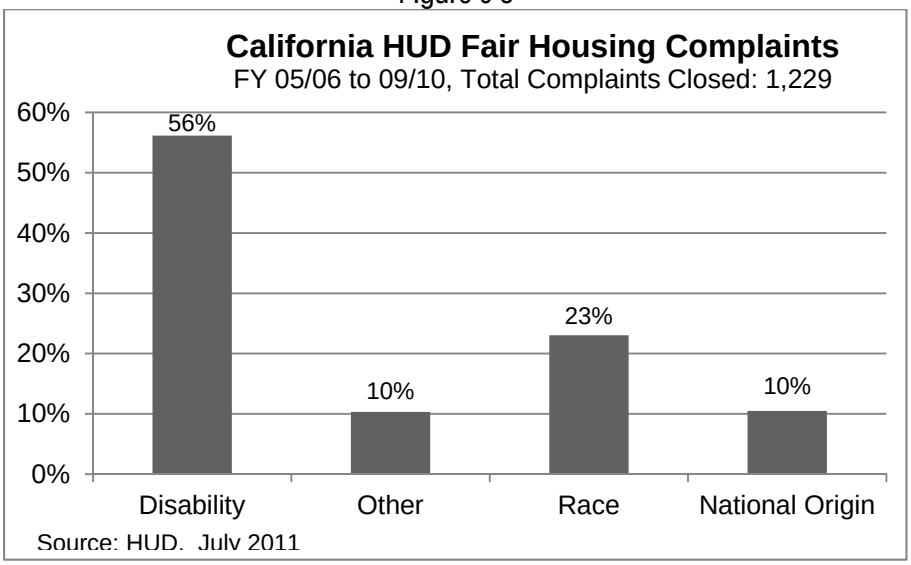
Northern California: Northern California had 144 complaints filed with the majority of complaints filed on the basis of disability (52%), familial status (11%), and race (10%). Within this region, no complaints were filed in Modoc, Plumas, Sierra, and Trinity counties. Humboldt County had the highest number of complaints filed (33). Colusa County had the highest percentage of complaints filed based on disability (100% or 2 complaints), followed by Lake County and Shasta County (86% or 4 and 85% or 22 complaints, respectively). On the other hand, Glenn County had the highest percentage of complaints filed based on race (100% or 1 complaint) with Lassen County following behind (33% or 1 complaint). Tehama County had the highest percentage of complaints filed based on familial status (75% or 3 complaints).

Central Southern California: With the least number of complaints filed (17), Central Southern California's majority of complaints were based on disability (65%) and race (12%). Nationality, familial status, sex, and income each comprised 6% of complaints. Calaveras County had the most complaints filed (7). No complaints were filed in Alpine and Mono Counties. One complaint was filed on the basis of disability in Mariposa County with Inyo County following behind with 3 complaints. Amador County had one complaint filed for the basis of race and sex.

HUD Complaints

In housing-related transactions, the Federal Fair Housing Act prohibits discrimination based on race, color, religion, national origin, sex, disability, or familial status. As with the DFEH data, complaints filed with HUD are on the basis of the protected class status of the person alleged to have been aggrieved. Complaints filed with HUD may also be referred to DFEH, and vice-versa, if there is a violation against a State law. For this analysis, only those complaints with no overlap between the two agencies were considered. The geo-location of the complaint is that of the respondent. If a complaint alleged multiple bases, only the first basis was considered. Complaints were aggregated into four general categories: race, national origin, disability, and "other."[3] The data is limited to the basis of those complaints *closed* between FY 2005/2006 and 2009/2010.

Figure 6-5



Between FY 2005/2006 and 2009/2010, 1,229 fair housing complaints were closed by HUD. The figure below shows that of these closed cases, disability discrimination accounted for the majority of complaints filed (56%). The second largest category of

[3] Due to the infrequency of complaints, the category "other" includes complaints filed on the basis of gender, harassment, retaliation, and familial status.

complaints alleged discrimination based on race (23%), followed by national origin (10%) and "other" complaints (10%). In general, this pattern is similar throughout California's regions: disability and then race are the top two bases for complaints.

The following is a summary of HUD housing complaints in California's regions (specific information by county is available in the statistical appendix):

Table 6-6
HUD Complaints, FY 2005/2006 to 2009/2010

		Basis of Complaint				Share of Area Total			
	Total	Race	National Origin	Disability	Other	Race	National Origin	Disability	Other
Greater Los Angeles Area	510	127	83	237	63	25%	16%	46%	12%
San Francisco Bay Area	368	84	25	226	33	23%	7%	61%	9%
Sacramento	84	18	6	52	8	21%	7%	62%	10%
San Joaquin Valley	90	23	6	50	11	26%	7%	56%	12%
San Diego County/MSA	72	17	3	47	5	24%	4%	65%	7%
Central Coast	66	8	6	50	2	12%	9%	76%	3%
Northern California	37	6	0	26	5	16%	0%	70%	14%
Central Southern California	2	0	0	2	0	0%	0%	100%	0%
California	1,229	283	129	690	127	23%	10%	56%	10%

Source: HUD

Greater Los Angeles Area: Disability discrimination accounted for most of the complaints (46%), followed by complaints on the basis of race (25%), national origin (16%), and "other" (12%). There is little variation from this trend within the region's counties. The exception is Riverside County where there were more complaints filed on the basis of national origin than race (24% and 15%, respectively). The majority of complaints were filed in Los Angeles County (335) while only one complaint was filed in El Centro MSA (Imperial County).

Bay Area: Of the 368 complaints filed in the San Francisco Bay Area, the majority of complaints cited disability discrimination as the basis (61%), followed by racial discrimination (23%), "Other" bases (9%), and national origin (7%). Counties within the region follow the regional trends: disability discrimination followed by race and "Other" were the top three bases cited. The majority of complaints were filed in San Francisco County (97), and San Benito County had the least number of complaints (2).

Sacramento Area: There were 84 complaints filed against respondents residing in the Sacramento Region, the majority were on the basis of disability (62%). The second largest share of complaints cited was racial discrimination (21%), followed by "Other" bases (10%), and national origin (7%). The majority of complaints were filed against respondents in Sacramento County (53 complaints). El Dorado and Sutter County had the least number of complaints (3 each).

San Joaquin Valley: There were 90 complaints filed in the San Joaquin Valley region. The majority citing disability discrimination (56%), followed by race (26%), "other" (12%), and national origin (7%). There was little variation from this trend for counties in the region. The majority of complaints were filed against respondents in Stanislaus County (26) whereas Madera County saw the least number of complaints (2).

San Diego Area: There were 72 complaints against respondents in the San Diego Area. The majority of complaints were filed on the basis of disability discrimination (65%), followed by race (24%), "other" " bases (7%), and national origin (7%).

Central Coast: Of the 66 complaints filed in the Central Coast region, 76% cited disability discrimination. The second largest category of complaints were filed on the basis of race (12%), followed by national origin (9%) and "other" (3%). The majority of disability complaints were filed in Santa Cruz County (16%). Santa Barbara County had the greatest number of total complaints (21).

Northern California: There were 37 complaints filed against Northern Californian respondents, the majority on the basis of disability discrimination (70%), followed by race (16) and "other" (14%). No complaints were filed on the basis of national origin. No complaints were filed for 7 of the 16 counties in the region: Tehama, Lassen, Nevada, Modoc, Plumas, Sierra, and Trinity.

Central Southern California: Only two complaints were filed against respondents in the Central Southern California region – one in Tuolumne and one in Mariposa County. Both complaints were on the basis of disability discrimination. No complaints were filed in five of the seven counties in the region: Inyo, Alpine, Amador, Calaveras, and Mono.

Complaint Resolutions by Agency

This section of the report examines housing complaint outcomes. A longitudinal approach, or examining the length of time it takes for cases to close, was not possible because complaints could have been filed or closed at times beyond FY 2005/2006 to 2009/2010. The analysis is limited to four general closure types across DFEH and HUD databases: administrative, merit, settlement, and no merit closures.

DFEH Complaint Resolutions

The DFEH classifies housing discrimination case closures into over 32 categories. For the purpose of this analysis, the cases were further aggregated into four general categories:

- Administrative Closures: this category includes cases closed for reasons unconnected to a merit determination (i.e., complainant not available, no DFEH jurisdiction).

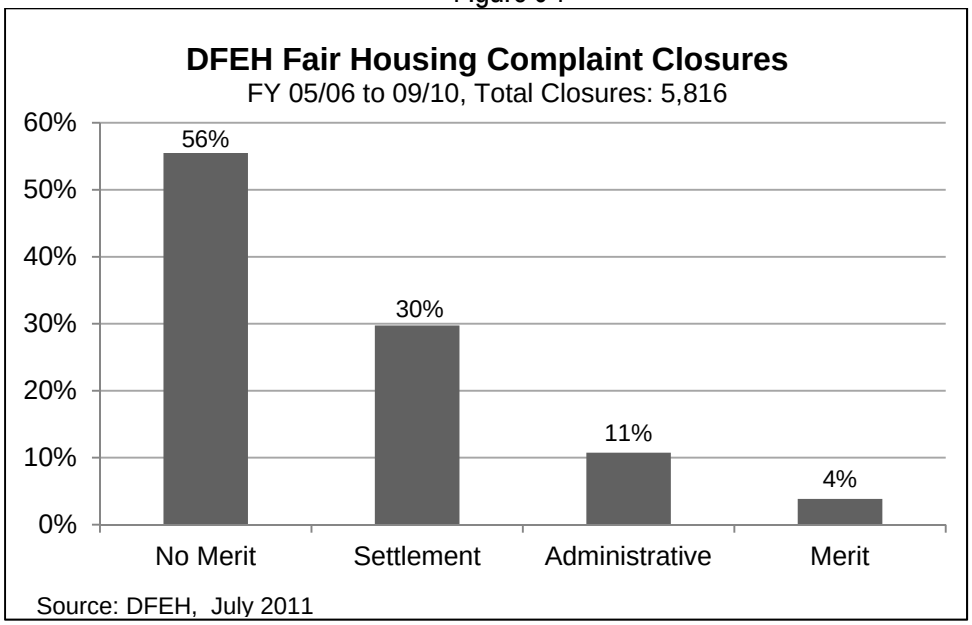
- Merit Closures: cases closed after a merit determination is been made by DFEH Enforcement Division. These closures include cases in which an accusation was issued but the case closed before a hearing/trial was held. This category also includes cases in which a final determination was made by the California Fair Employment and Housing Commission (FEHC) or a court.

- Settlement Closures: this category includes cases closed because a resolution was reached prior to a determination on the merits (i.e., mediation).

- No Merit Closures: cases closed because an investigation found insufficient evidence to prove violations were classified under this category.

During fiscal years 2005/2006 to 2009/2010 the majority of DFEH housing complaints were closed because an investigation found insufficient evidence to prove a violation (56%). The second largest category were cases closed through a settlement (30%); followed by administrative closures (11%), and those found closed after a merit determination was made by the DFEH (4%).

Figure 6-7



In general, there was little variation from these trends among the State's regions and counties, particularly for counties with more households and metropolitan areas. Closings in smaller, more rural counties varied from State trend. This may be due to the few number of complaints filed in these regions/counties.

Table 6-8
DFEH Complaint Closures, FY 2005/06 to 2009/10

	Complaint Closures					Share of Area Total			
	Total	Admin.	Merit	Settle.	No Merit	Admin.	Merit	Settle.	No Merit
Greater Los Angeles Area	2,737	286	95	728	1,625	10%	3%	27%	59%
San Francisco Bay Area	1,339	168	71	468	631	13%	5%	35%	47%
Sacramento	295	29	9	83	172	10%	3%	28%	58%
San Joaquin Valley	347	37	10	117	182	11%	3%	34%	52%
San Diego County/MSA	387	32	8	97	250	8%	2%	25%	65%
Central Coast	168	14	2	53	99	8%	1%	32%	59%
Northern California	152	19	3	52	77	13%	2%	34%	51%
Central Southern California	20	4	0	10	6	20%		50%	30%
California	5,619	601	222	1,664	3,124	11%	4%	30%	56%

Source: DFEH

The following provides a general overview of closures in California's regions and counties, highlighting areas with closure trends that do vary from the State (specific information by county is available in the Statistical Appendix):

Greater Los Angeles Area: Following the State trend, a majority of complaints in the Greater Los Angeles region were closed because no merit was found (59%). Complaints closed due to a settlement were the second largest category (27%) followed by administrative closures (10%), and closures with merit (3%). There was no variation from this general trend within the region.

Bay Area: The Bay Area also mirrored the State trend. The majority of complaints were closed because no merit was found (47%). The second largest category was cases closed through a settlement (35%), followed by administrative closures (13%), and cases with merit (5%). In the region, there was no variation from the general trend.

Sacramento: The Sacramento region parallels the State trend. Most complaints in the area were closed because no merit was found (58%). Complaints closed due to a settlement were the second largest category (28%), followed by administrative and merit closures (10% and 3%, respectively). Within the region, there was no variation from the general trend.

San Joaquin Valley: Following the State trend, most complaints in the San Joaquin Valley region were closed because no merit was found (52%). Complaints closed due to a settlement were the second largest category (34%), followed by administrative closures (11%), and closures with merit (3%). Within the region, closures in Madera County varied from the State and regional trend: the majority of cases were closed due to a settlement (56%), followed by no merit, and administrative closures (38% and 3%, respectively).

San Diego: Case closures in the San Diego County paralleled the State trend. The majority of closures were found to have no merit (65%), followed by settlements (25%), administrative closures (8%), and cases found to have merit (2%).

Central Coast: The majority of closures were found to have no merit (59%), followed by settlements (32%), administrative closures (8%), and cases found to have merit (2%). Within the county there was little variation from this general trend. Monterey County had an equal number of administrative and merit closures (4% or 2 cases each).

Northern California: Although only 152 cases were closed in the region, the Northern California region as a whole followed the State trend. Most cases were closed because no merit was found (51%). The second largest category was settlement closures (34%) followed by administrative and merit closures (13% and 2%, respectively). Within the region's counties, few cases closed because a merit determination was made. No closures were reported for Modoc, Plumas, Sierra or Trinity counties.

Central Southern California: Only 20 cases were closed in the Central Southern California region. Unlike the State trend, the majority closures in this region were due to a settlement (50%). The second largest category was no merit closures (30%), followed by administrative closures (20%). No cases were determined to have merit. No closures were reported in Alpine and Mono counties.

<u>HUD Complaint Closures</u>

The 20 closing categories provided by HUD were aggregated into four general categories to parallel DFEH categories as best as possible. However, the categories between the DFEH and HUD are not fully comparable. The following provide details on the closure categories for HUD housing cases used in this analysis:

- Administrative closures include the following cases: untimely filed, dismissal for lack of jurisdiction, unable to locate complainant, complainant failed to cooperate, unable to identify respondent, and complaint withdrawn by complainant without resolution.

- Merit-based closures include: election made to go to court, a HUD Administrative Law Judge (ALJ) consent order entered after issuance of charge, and Department of Justice (DOJ) dismissal.

- Settlement closures include conciliation; settlement successful and complaint withdrawn by complainant after resolution.

- No merit closure includes those cases coded as no cause determination.

Unlike complaints reported to the DFEH, cases filed with HUD are more likely to be settled than closed due to no merit. In general, cases closed due to a settlement comprised of 43% of closures. The second largest category was cases with no merit closures (39%), followed by administrative and merit closures (17% and 1%, respectively).

Figure 6-9

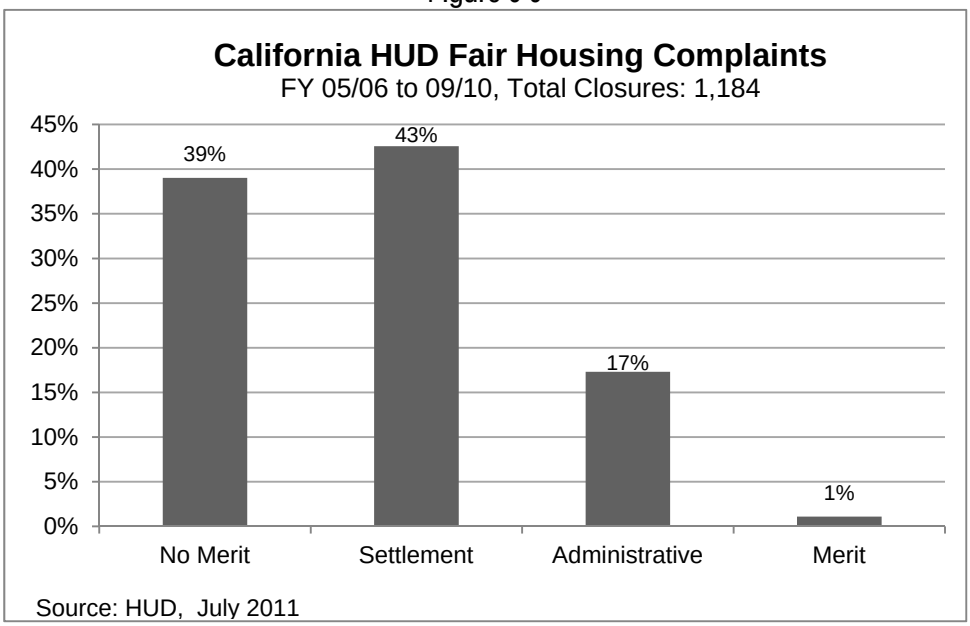


Table 6-10
HUD Complaint Closures, FY 2005/06 to 2009/10

	Complaint Closures					Share of Area Total			
	Total	Admin.	Merit	Settle.	No Merit	Admin.	Merit	Settle.	No Merit
Greater Los Angeles Area	481	70	7	225	179	15%	1%	47%	37%
San Francisco Bay Area	361	63	3	140	155	17%	1%	39%	43%
Sacramento	82	20	0	25	37	24%	0%	30%	45%
San Joaquin Valley	92	18	1	36	37	20%	1%	39%	40%
San Diego County/MSA	67	18	1	29	19	27%	1%	43%	28%
Central Coast	63	12	0	30	21	19%	0%	48%	33%
Northern California	36	2	1	19	14	6%	3%	53%	39%
Central Southern California	2	2	0	0	0	100%	0%	0%	0%
California	1184	205	13	504	462	17%	1%	43%	39%

Source: HUD

The following provides a general overview of HUD case closures in California's regions and counties, highlighting areas with closure trends that do vary from the State (specific information by county is available in the Statistical Appendix):

Greater Los Angeles Area: There were 481 complaints closed in the Greater Los Angeles Area. Following the State trend, the majority of complaints were closed due to

a settlement (47%), followed by those found to have no merit (37%), administrative and merit closures (15% and 1%, respectively). Aside from Ventura County, other counties did not vary from this general trend. In Ventura, the second largest category of closures was administrative (33%).

Bay Area: There were 361 complaints closed in the San Francisco Bay Area. The majority of closures in this area were because no merit was found (43%), followed by settled cases (39%), administrative and merit closures (17% and 1%, respectively). Larger areas in the region tend to follow this trend. Smaller counties tend to have more settled closures than no merit closures. For example, of the 52 cases closed in Santa Clara, 46% (24 cases) were settled cases.

Sacramento: Of the 82 closures in the Sacramento region, the majority were found to have no merit (45%). The second largest category were settled closures (30%) followed by administrative closures (24%). No cases were closed due to merit.

San Joaquin Valley: With 92 closures in the San Joaquin Valley, the region did not follow the State's trends: the majority of cases were closed because no merit was found (40%). The second largest category was settled cases (39%), followed by administrative and merit closures (20% and 1%, respectively). Only one case in the region was found to have merit.

San Diego: The San Diego County area followed the State closure trend. The majority of cases were settled (43%), followed by no merit closures (28%), administrative (27%) and merit closures (1%).

Central Coast: Following the State trend, the majority of cases closed in the Central Coast area were settled (48%). The second largest category of closures was cases with no merit (33%), followed by administrative closures (19%). No cases were found to have merit. Within the region, Santa Cruz is the only county to deviate from the regional trend. The majority of cases in Santa Cruz were found to have no merit (53%), followed by settled or administratively closed cases (24%).

Northern California: Closures in the Northern California region followed the State trend. There were 36 cases closed, the majority due to a settlement (53%). The second largest category of closures was cases with no merit (39%), followed by administrative closures (6%) and merit closures (3%). No closures were reported for eight of the sixteen counties in the area: Tehama, Lassen, Nevada, Colusa, Modoc, Plumas, Sierra, and Trinity.

Central Southern California: Two cases were closed in the Central Southern California region, both were administrative closures. Cases were filed against respondents in Tuolumne and Mariposa counties.

Housing Complaint Rates

For this section of the report, HUD and DFEH complaints were aggregated to analyze housing complaint rates in each county relative to the State's complaint rate. Complaint rates are the number of housing complaints filed in an area divided by the total number of households in that area. According to the data, there were about 2.7 fair housing complaints filed for every 5,000 households in California.[4] The following section focuses on counties with higher complaint rates in relation to the State at statistically significant levels.[5]

Table 6-11
Complaint Rates by Region

	Total Complaints	Households 05-09 5-yr ACS	Complaints	
			Rate	Per 5,000 Households
California	6,677	12,187,191	0.0005%	2.7
Greater Los Angeles Area	3,210	5,689,831	0.056%	2.8
San Francisco Bay Area	1,667	2,528,719	0.066%	3.3
Sacramento	382	816,321	0.047%	2.3
San Joaquin Valley	432	1,162,939	0.037%	1.9
San Diego County/MSA	461	1,045,259	0.044%	2.2
Central Coast	235	462,279	0.051%	2.5
Northern California	181	406,267	0.045%	2.2
Central Southern California	19	75,576	0.025%	1.3

Source: DFEH and HUD 2011

There were 8 counties with complaint rates that are higher from the State rate at statistically significant levels: Los Angeles, Alameda, Marin, San Francisco, Yuba, Santa Cruz, and Humboldt Counties (see Table 6-12 below).

Greater Los Angeles Area: Greater Los Angeles had one of the highest complaint rates in the State (2.8 of every 5,000 households filed a complaint). The region also accounted for the largest share of the State's complaints, about 48% or 3,210 complaints. Within the region, Los Angeles County had a complaint rate that is higher than the State at a statistically significant level.

Bay Area: Out of every 5,000 households in the Bay Area, 3.3 households filed a housing complaint between FY 2005/2006 to 2009/2010. The area accounted for the second largest share of the State's complaints, about 25% or 1,667 complaints. This rate is higher than the State rate. Within the region, four counties had complaint rates higher than the State at statistically significant levels: Alameda, Marin, San Francisco, and Santa Clara counties.

[4] 6,677 complaints / 12,197,191 households in 2005-2009 5-year ACS = .0005 x 5,000 = 2.74. The ACS estimates were used because they best match the HUD and DFEH data years.

[5] This test is to examine if the complaint rate in a county is statistically different than the State rate. We assume that the State rate Is the real "p." Each county is a sample of the State. We constructed a confidence interval for each county SE=SQRT(p*(1-p)/n) where n is the number of occupied housing units (households). We then performed a one-tail test for 95% confidence. Absolute z-values of 1.65 or higher indicate a complaint rate different from State. We used the significance value to determine if the rate is more or less than the State rate (direction).

Sacramento: The region accounted for about 6% of total complaints in the State with a total of 382 complaints. Yuba County had a higher rate than the State at a statistically significant level.

Table 6-12
Statistical Significance of Housing Complaint Rates by Region

	Total Complaints	Households 05-09 5-yr ACS	Complaints		Statistical Significance from State		
			Rate	Per 5,000 Households	Significantly different?	If so, in what direction is it different?	Significant + Direction
Greater Los Angeles Area	3,210	5,689,831	0.056%	2.8			
El Centro MSA	7	46,405	0.015%	0.8	Yes	Lower	Lower
Los Angeles MSA	2,568	4,152,267	0.062%	3.1			
Los Angeles County	2,150	3,178,266	0.068%	3.4	Yes	Higher	Higher
Orange County	418	974,001	0.043%	2.1	Yes	Lower	Lower
Ventura MSA	100	257,178	0.039%	1.9	Yes	Lower	Lower
Riverside County	238	645,185	0.037%	1.8	Yes	Lower	Lower
San Bernardino County	297	588,796	0.050%	2.5	No	Lower	Not Sig
San Francisco Bay Area	1,667	2,528,719	0.066%	3.3			
Napa County MSA	30	48,094	0.062%	3.1	No	Higher	Not Sig
Alameda County	363	520,096	0.070%	3.5	Yes	Higher	Higher
Contra Costa County	200	364,336	0.055%	2.7	No	Higher	Not Sig
Marin County	87	101,086	0.086%	4.3	Yes	Higher	Higher
San Francisco County	286	324,185	0.088%	4.4	Yes	Higher	Higher
San Mateo County	144	252,860	0.057%	2.8	No	Higher	Not Sig
San Benito County	3	16,671	0.018%	0.9	Yes	Lower	Lower
Santa Clara County	390	585,424	0.067%	3.3	Yes	Higher	Higher
Sonoma County	84	179,061	0.047%	2.3	No	Lower	Not Sig
Solano County	80	136,906	0.058%	2.9	No	Higher	Not Sig
Sacramento	382	816,321	0.047%	2.3			
El Dorado County	20	65,379	0.031%	1.5	Yes	Lower	Lower
Placer County	43	125,046	0.034%	1.7	Yes	Lower	Lower
Sacramento County	254	503,437	0.050%	2.5	No	Lower	Not Sig
Yolo County	32	67,500	0.047%	2.4	No	Lower	Not Sig
Sutter County	13	30,747	0.042%	2.1	No	Lower	Not Sig
Yuba County	20	24,212	0.083%	4.1	Yes	Higher	Higher
San Joaquin Valley	432	1,162,939	0.037%	1.9			
Kern County	60	239,277	0.025%	1.3	Yes	Lower	Lower
Fresno County	100	278,525	0.036%	1.8	Yes	Lower	Lower
Kings County	16	39,263	0.041%	2.0	No	Lower	Not Sig
Madera County	18	41,972	0.043%	2.1	No	Lower	Not Sig
Merced County	23	73,128	0.031%	1.6	Yes	Lower	Lower
Stanislaus County	83	159,927	0.052%	2.6	No	Lower	Not Sig
San Joaquin County	93	207,667	0.045%	2.2	Yes	Lower	Lower
Tulare County	39	123,180	0.032%	1.6	Yes	Lower	Lower

	Total Complaints	Households 05-09 5-yr ACS	Complaints		Statistical Significance from State		
			Rate	Per 5,000 Households	Significantly different?	If so, in what direction is it different?	Significant + Direction
San Diego County/MSA	461	1,045,259	0.044%	2.2	Yes	Lower	Lower
Central Coast	235	462,279	0.051%	2.5			
Monterey County	57	125,360	0.045%	2.3	No	Lower	Not Sig
San Luis Obispo County	39	102,663	0.038%	1.9	Yes	Lower	Lower
Santa Barbara County	72	140,502	0.051%	2.6	No	Lower	Not Sig
Santa Cruz County	67	93,754	0.071%	3.6	Yes	Higher	Higher
Northern California	181	406,267	0.045%	2.2			
Butte County	24	85,207	0.028%	1.4	Yes	Lower	Lower
Shasta County	33	69,471	0.048%	2.4	No	Lower	Not Sig
Tehama County	4	23,291	0.017%	0.9	Yes	Lower	Lower
Lake County	12	25,160	0.048%	2.4	No	Lower	Not Sig
Del Norte County	9	9,750	0.092%	4.6	No	Higher	Not Sig
Humboldt County	40	52,520	0.076%	3.8	Yes	Higher	Higher
Lassen County	3	10,288	0.029%	1.5	No	Lower	Not Sig
Nevada County	23	39,542	0.058%	2.9	No	Higher	Not Sig
Mendocino County	17	33,967	0.050%	2.5	No	Lower	Not Sig
Colusa County	2	6,690	0.030%	1.5	No	Lower	Not Sig
Glenn County	2	9,558	0.021%	1.0	No	Lower	Not Sig
Modoc County	-	3,773	0.000%	-	No	Lower	Not Sig
Plumas County	-	10,050	0.000%	-	Yes	Lower	Lower
Sierra County	-	1,403	0.000%	-	No	Lower	Not Sig
Siskiyou County	12	19,838	0.060%	3.0	No	Higher	Not Sig
Trinity County	-	5,759	0.000%	-	Yes	Lower	Lower
Central Southern California	19	75,576	0.025%	1.3			
Inyo County	4	7,801	0.051%	2.6	No	Lower	Not Sig
Tuolumne County	4	22,117	0.018%	0.9	Yes	Lower	Lower
Alpine County	-	444	0.000%	-	No	Lower	Not Sig
Amador County	2	14,364	0.014%	0.7	Yes	Lower	Lower
Calaveras County	7	18,153	0.039%	1.9	No	Lower	Not Sig
Mariposa County	2	7,683	0.026%	1.3	No	Lower	Not Sig
Mono County	-	5,014	0.000%	-	Yes	Lower	Lower
California	6,677	12,187,191	0.00055	2.7			

San Joaquin Valley: In the San Joaquin Valley region, 1.9 complaints were filed per 5,000 households. A total of 432 complaints were filed in the region or about 6% of the State's total. Within the region, no counties had rates higher than the Statewide rate at statistically significant levels.

San Diego: San Diego County/MSA had 2.2 complaints per 5,000 households, a rate slightly lower than Statewide. A total of 461 complaints were filed in the region or 7% of all complaints filed in the State. The rate for the county is lower relative to the State rate at a statistically significant level.

Central Coast: The Central Coast region had a complaint rate of 2.5 per 5,000 households, a rate slightly lower than California as a while. A total of 235 complaints were filed in the region, 67 of these were filed in Santa Cruz (about 29%).Of the four counties within the region, only Santa Cruz County had a rate higher than the State at a statistically significant level.

Northern California: The Northern California region had a 2.2 per 5,000 household complaint rate, which is low relative to the State rate. Of the total 181 complaints filed in the region, 40 complaints were filed Humboldt (about 22%). Of the 16 counties in the region, only Humboldt County had a rate higher than the State's rate at a statistically significant level.

Central Southern California: The Central Southern California region had a rate of 1.3 fair housing complaints per 5,000 households. With only 19 complaints filed in the region, the area accounted for the smallest share of complaints in the State (3%). Within the region, no county had higher a complaint rate than California at a statistically significant level.

Presence and Role of Fair Housing Education and Enforcement Organizations

There are potential problems with looking solely at the number of fair housing complaints filed within a given community as that a number cannot by itself be used to ascertain if there is a fair housing problem in that community.

For example, a community with a relatively *high* number of complaints could be a reflection of an effective public education program that has successfully informed residents about their fair housing rights, and how to exercise them. Or, it could mean that there is a problem with discrimination, especially if the complaints are filed on the same basis (e.g., race, disability, national origin, etc.).

Conversely, a community with a relatively *low* number of complaints (or zero complaints) may mean that there is no problem with discrimination there or it could mean residents don't know of their fair housing rights, and/or there is no private fair housing agency there to help them exercise those rights.

Education is believed to be one of the most important tools in ensuring that fair housing opportunities are provided and therefore, is one of the most important components of fair housing services. Education gives residents the knowledge to understand their rights and responsibilities, to recognize discrimination, and to locate resources if they need to file a complaint or need general assistance.

California has a wide network of organizations engaged in fair housing education and enforcement activities. Some of these organizations may not list fair housing enforcement as its sole activity but would have some knowledge of FH rights, and would know how to help refer clients to HUD or DFEH if the issue was beyond their given scope of authority.

Many of these organizations are recipients of funding through HUD's Fair Housing Initiatives Program (FHIP) and Fair Housing Assistance Program (FHAP) to address housing discrimination. A FHIP-eligible entity is often a non-profit, local community based agency providing contractual fair housing services to cities and assisting them in meeting AFFH obligations. Three FHIP initiatives provide competitive grants to eligible organizations:

- The Fair Housing Organizations Initiative (FHOI) provides funding that builds the capacity and effectiveness of non-profit fair housing organizations by providing funds to handle fair housing enforcement and education initiatives more effectively.

- The Private Enforcement Initiative (PEI) offers a range of assistance to the nationwide network of fair housing groups. This initiative funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.

- The Education and Outreach Initiative (EOI) offers a comprehensive range of support for fair housing activities, providing funding to State and local government agencies and non-profit organizations for initiatives that explain to the general public and housing providers what equal opportunity in housing means and what housing providers need to do to comply with the Fair Housing Act.

In addition to FHIP or FHAP funding, many organizations receive CDBG or other types of local funds from the communities they serve to provide specified services to the public.

According to HUD, approximately 180 fair housing referral agencies operate within California. These include private fair housing agencies including FHIP recipients as well as agencies that exist primarily to provide tenant-landlord information and counseling, or provide other forms of advocacy such as the Center for Independent Living for persons with disabilities, or an agency providing resources for seniors or families with children.

Table 6-13
Fair Housing Education and Enforcement Organizations (FHEEOs)

	Total FHEEOs	Number of Counties with No Servicing FHEEOs	Counties without FHEEOs
California	176		
Greater Los Angeles Area	30	2	Imperial, Ventura
San Francisco Bay Area	70	1	San Benito
Sacramento	15	1	Sutter
San Joaquin Valley	15	0	
San Diego County/MSA	5	0	
Central Coast	8	0	
Northern California	27	1	Colusa
Central Southern California	6	4	Inyo, Alpine, Mariposa, Mono

Source: HUD, Region IX FEHO

The majority of counties within the State have at least one servicing FHEEO. Many counties, however, are indicated as having only one such servicing organization. This is particularly present within those smaller, rural counties which were identified as having lower rates of complaint filings. A complete listing on these organizations by service area is included as Attachment 2 of Chapter 6.

California Government Code Section 65583(c)(5) requires local governments to include actions in their housing element update which promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

Since State and federal laws as discussed in Chapter 3 uniformly outlaw most kinds of housing discrimination, the local government's role in its housing element is to identify program strategies that support and implement these laws. Such strategies may include consultation with fair housing and counseling organizations in the community to document the incidence of housing discrimination and evaluation of the availability of services.

In the housing element, a local equal housing opportunity program must provide a means for the resolution of local housing discrimination complaints and should include a program to disseminate fair housing information and information about resources throughout the community. The local program must involve the dissemination of information on fair housing laws, and provide for referrals to appropriate investigative or enforcement agencies. Where appropriate, communities should distribute fair housing information in languages other than English. Sites for display of fair housing information include buses, community and senior centers, local social service offices, and other public locations including civic centers or county administrative offices.
The element must also address any zoning or other land-use laws or practices that either expressly discriminate against a group protected by the fair housing laws or have the effect of discriminating against a group pursuant to Government Code Section 12955.8.

If fair housing services are not available or are inadequate within a jurisdiction, the locality could include a program commitment to contract with or create a fair housing council to investigate and resolve discrimination complaints, and advocate specific equal housing opportunity actions before community and business organizations.

Conclusion and Summary Findings

The basis for the majority of complaints in California is disability discrimination, followed by discrimination based on race and nationality. It is possible that these trends are the result of the complaint process. For example, to file a complaint, an individual must feel that there is a discriminatory act; they must know that they have a right to file a complaint; they must be willing or able to file a complaint; and they must believe that it would likely payoff to make a complaint. However, there are differences in how disability discrimination and racial discrimination are perceived.

Many of the complaints by the disabled may be due to the lack of adequate facilities; housing that has not been adequately adapted to their needs. This is easy to identify and provide evidence of the discrimination. However, racial discrimination is more subtle. It is unknown if there are systematic differences in knowledge between the disabled and racial minorities because many minorities in California are immigrants (Latinos and Asians) and/or speak English as second language. It could be inferred that theses households may not be as knowledgeable about anti-discrimination and fair housing laws or as, perhaps, they are not willing to step forward. One option in the face of racial discrimination is simply finding housing elsewhere, rather than spending the time and energy to file a claim against a landlord. For the disabled, many units are not adequately arranged, so they have fewer housing options and therefore perhaps have a higher incentive to make a claim.

In general, trends in larger metropolitan counties and regions vary slightly from the State trend where most cases are closed because no merit was found, followed by administrative closures, settled cases, and cases found to have merit. It is possible that this is a result of better outreach and education in larger metropolitan areas. Lower compliant rates in smaller, more rural areas of the State may be a result of lack of organizations to assist complainants or general lack of knowledge regarding fair housing rights and how to file a complaint. It should be noted, however, that in smaller, more rural areas, while there are fewer cases filed in general, a higher rate of these cases are closed because they were found to have merit.

Unlike complaints filed with DFEH, those filed with HUD are more likely to be closed due to a settlement than found without merit. However, as seen with DFEH closures in smaller, more rural areas, very few cases are closed because they were found to have merit. This may be a result of the low number of complaints being filed in these areas or because there is a lack of services to assist complainants as stated above. Additional research needs to be conducted to address these questions.

Appendix I
Detailed Methodology for Housing Complaint Closures

The following details the closure categories normally used for DFEH housing cases:

Administrative closures include the following 9 categories:

- No jurisdiction
- Complainant not available
- Complainant failed to cooperate
- Respondent bankrupt
- Respondent unavailable
- Processing waived to another agency (U.S. Equal Employment Opportunity Commission)
- Determination to another agency recognized (U.S. Equal Employment Opportunity Commission)
- Administrative dismissal
- Withdrawal without resolution

Merit closures include 17 categories:

- Accusation withdrawn (settlement signed, remedy refused by complainant, complainant elected court action, administrative dismissal, complainant withdraws without settlement)
- Accusation not issued
- Public hearing held (no appeal filed, appeal filed and commission order upheld, appeal filed and commission order overturned, settlement signed, appeal filled and a settlement was signed, appeal filed and commission order modified)
- Transferred to court (pre-trial settlement, case dismissed, post-trial settlement, final court decision, final appellate court decision)

Settlement closures include 3 categories:

- Successful conciliation,
- Withdrawal with resolution, and
- Successful mediation

No merit closures include 3 categories:

- No probable cause to prove a violation of the statute,
- specific complaint not sustained and other inequities remedied, and
- accusation withdrawal due to no probable cause

The 20 closing categories provided by HUD were aggregated into four general categories to parallel DFEH categories as best as possible. However, the categories between the DFEH and HUD may not be fully comparable. The following details the closure categories used for HUD housing cases, not all categories were represented in the dataset provided by HUD:

Administrative closures include 6 categories:

- Untimely filed
- Dismissal for lack of jurisdiction
- Unable to locate complainant
- Complainant failed to cooperate
- Unable to identify respondent
- Complaint withdrawn by complainant without resolution

Merit-based closures include 9 categories:

- Election made to go to court
- ALJ consent order entered after issuance of charge
- DOJ dismissal

Not in dataset provided:

- Closed because trial has begun
- Appeals Court upholds ALJ finding of discrimination; no appeal
- ALJ finds discrimination; not modified; no appeal
- DOJ files suit
- ALJ dismissal
- Supreme Court denies Cert. – ALJ case

Settlement closures include 3 categories:

- Conciliation; settlement successful
- Complaint withdrawn by complainant after resolution
- DOJ settlement (Not in dataset provided)

No merit closures include 2 categories:

- No cause determination

Not in dataset provided:

- ALJ finds no discrimination; not modified; no appeal

Appendix II
Fair Housing Education and Enforcement Organizations

Area Served	Agency	Services	Telephone Numbers
STATEWIDE	DFEH Susan Sheftel, District Administrator-Housing 1515 Clay St., #701 Oakland, CA 94612	FHAP - housing discrimination	800-884-1684 (fair housing unit) 510-622-2945 510-622-2956 (FAX)
STATEWIDE	DFEH Regional Administrator-Housing 611 W. Sixth St., 15th Fl. Los Angeles, CA 90017	FHAP - housing discrimination	800-884-1684 (fair housing unit) 213-439-6703 213-439-6746 FAX
STATEWIDE	Dept. of Housing & Community Development 1800 Third St. POB 952050 Sacramento, CA 94252-2050	Mobile Homes - landlord/tenant disputes; inspections, installations, warranties	Mobilehome Ombudsman (Complaints) 800-952-5275 Registration & Titling 800-952-8356 Mobilehome Parks Program 916-225-2501
NORTHERN CALIFORNIA			
Humboldt, Lake Counties	Legal Services of No. California 619 North Street Woodland, CA 95695	Legal services	800-400-2260 (discrimination HOTLINE) 530-662-1065 530-662-7941 FAX
Lassen, Modoc, Shasta, Siskiyou, Trinity Counties	Redding Office		530-241-3565 530-241-3982 FAX
Mendocino County	Ukiah Office 421 North Oak St. Ukiah, CA 95482		877-529-7700 707-462-1471 707-462-9483 FAX
Sacramento County	Sacramento Office		916-551-2150 916-551-2196 FAX
Amador, Calaveras, El Dorado, Nevada Counties	Auburn Office		530-823-7560 530-823-7601 FAX
Butte, Glenn, Plumas, Tehama Counties	Chico Office		530-345-9493 530-345-6913 FAX
Yolo County	Woodland Office		530-662-1065 530-662-7941 FAX
Del Norte County	Eureka Office 123 Third St. Eureka, CA 95502		800-972-0002 707-445-0866 707-445-0935 FAX

Area Served	Agency	Services	Telephone Numbers
Alameda County (Southern) (except for Fremont)	ECHO Housing Marjorie A. Rocha Executive Director 770 "A" St., #310 Hayward, CA 94541	Fair housing education and counseling; tenant/landlord counseling and mediation	510-581-9380 510-537-4793 FAX
Alameda County	Bay Area Legal 405 - 14th St. Oakland, CA 94612	Evictions; accepts Section 8 recipients	510-663-4744
Alameda County	Sentinel Fair Housing Mona Breed, ED 510 - 16th St., #560 Oakland, CA 94612	Housing discrimination; tenant/landlord; legal assistance; eviction defense (No. Sec. 8)	510-836-2687 510-836-0461 FAX
Alameda County	Eviction Defense Center 1611 Telegraph Ave. Oakland, CA 94612	Help people who have been served with an U/D; charges on sliding scale basis for low-income; attorney referral for those above the scale	510-452-4541
Alameda County	ECHO Housing Assistance Center 770 "A" St. Hayward, CA 94541	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	510-581-9380
Alameda County	Housing Rights, Inc. Wanda Remmers, ED 3354 Adeline St. Berkeley, CA 94703	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	510-658-8766
Alameda County (for Berkeley only)	Berkeley Rent Stabilization Board 2125 Milvia St. Berkeley, CA 94704	Bilingual English/Spanish telephone tenant counseling	510-644-6128 510-644-7703 FAX 510-644-6915 TDD
Alameda County	East Bay Community Law Center 3130 Shattuck Ave. Berkeley, CA 94705	Tenant/landlord (including Section 8); eviction defense	510-548-4040
Alameda County	FESCO 22245 Main St., #104 Hayward, CA 94541 SHELTER: 22671 Third St. Hayward, CA 94541	Nonprofit organization comprised on 26 churches serving homeless families with food, shelter, clothing, counseling & links to community resources.	510-888-5473 OFC 510-888-5814 FAX Shelter: 510-581-3223
Alameda County (for Oakland only)	Conciliation Forums of Oakland 1222 Preservation Park Way Oakland, CA 94612	Mediation services; tenant/landlord	510-763-2117
Alameda County	Legal Aid Society of Alameda Co. Administrative Office 510 - 16th St., #560 Oakland, CA 94612	Legal Aid Society	510-451-9261
Alameda County (Hayward Office)	Legal Aid Society of Alameda County Administrative Office 22531 Watkins St. Hayward, CA 94541	Legal Aid Society	510-538-6507

Area Served	Agency	Services	Telephone Numbers
Alameda County	California Indian Legal Services Administrative Office 510 - 16th St., #301 Oakland, CA 94612	Legal Aid Society	510-835-0284
Alameda County	Bay Area Legal Aid Alameda County Regional Office 405 - 14th St., 11th Fl. Oakland, CA 94612	Legal Aid Society	510-663-4744
Alameda County	Project Open Hand	Meals, groceries & nutrition; counseling & education for people with symptomatic HIV/AIDS & seniors or homebound critically ill.	800-551-MEAL
Amador County	Legal Services of Northern California 190 Reamer St. Auburn, CA 95603	Legal Aid Society	800-660-6107 530-823-7560 530-823-7601 FAX
BAY AREA	Disability Rights & Education Defense Fund 2212 - 6th St. Berkeley, CA 94710		510-644-2555
Butte County	Community Housing & Credit Counseling Center 100 Willow St. Chico, CA 95928	Counseling on reverse mortgage/HECM; default/foreclosure	530-891-4124 530-896-2266 FAX
Butte County	Butte County Dept. of Behavioral Health 107 Parmac Rd., #4 Chico, CA 95926-2218	Integrated services for Homeless Mentally Ill	530-895-6595
Butte County	Legal Services of Northern California 541 Normal Ave./POB 3728 Chico, CA 95927	Legal Aid Society	800-345-9491 530-345-9491 530-345-6913 FAX
Calaveras County	Legal Services of Northern California 190 Reamer St. Auburn, CA 95603	Legal Aid Society	800-660-6107 530-823-7560 530-823-7601 FAX
Contra Costa County	Pacific Community Services 329 Railroad Ave. Pittsburg, CA 94565	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	925-439-1056
Contra Costa County	Eviction Defense Center 1611 Telegraph Ave. Oakland, CA 94612	Assistance to lower-income households who have been served an U/D;	510-452-4541
Contra Costa County	Attorney's Reference Panel Concord, CA 94518	Attorney referral	925-825-5700
Contra Costa County	Contra Costa Legal Services Foundation 1017 MacDonald Ave. POB 2289 Richmond, CA 94802	Legal Aid Society	510-233-9954

Area Served	Agency	Services	Telephone Numbers
Contra Costa County	Contra Costa County Mental Health 595 Center Ave., #200 Martinez, CA 94553	Integrated services for Homeless Mentally Ill	925-313-6476
Contra Costa County	City of Concord 1950 Parkside Dr., MS 27 Concord, CA 94519	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	925-671-3364
Del Norte County	California Indian Legal Services 324 "F" St., #A Eureka, CA 95501	Legal Aid Society	800-347-2402
Del Norte County	Legal Services of No. California 123 Third St. Eureka, CA 95502	Legal services	707-445-0866 707-445-0935 FAX
El Dorado County	Legal Center for the Elderly Main Office 937 Spring St. Placerville, CA 95667	Legal Aid Society	530-621-6154
El Dorado County	Legal Center for the Elderly Lake Tahoe Office 3368 Lake Tahoe Blvd., #202 So. Lake Tahoe, CA 96150	Legal Aid Society	530-573-3490
El Dorado County	Legal Services for Northern California 190 Reamer St. Auburn, CA 95603	Legal Aid Society	800-660-6107 530-823-7560 530-823-7601 FAX
El Dorado County	El Dorado County Mental Health 981 Silver Dollar Ave. South Lake Tahoe, CA 96150	Integrated services for Homeless Mentally Ill	530-573-3251
Fresno County	FHC of Central California Marilyn J. Borelli, ED 560 E. Shields Ave., #103 Fresno, CA 93704	Fair housing education; testing	559-244-2950 559-244-2956 FAX
Fresno County	Central California Legal Services 2014 Tulare St., #600 Fresno, CA 93721	Legal Aid Society	559-441-1611
Fresno County	Dept. of Adult Services 4441 E. Kings Canyon Rd., #49B Fresno, CA 93750	Integrated services for Homeless Mentally Ill	559-253-9190
Fresno County	Attorney Referral & Information 1221 Van Ness Ave., #300 Fresno, CA 93721	Attorney referral	559-264-0137
Glenn County	Legal Services of Northern CA 541 Normal Ave./POB 3728 Chico, CA 95927	Legal Aid Society	800-345-9491 530-345-9493 530-345-6913 FAX
Humboldt County	California Indian Legal Services 324 "F" St., #A Eureka, CA 95501	Legal Aid Society	707-443-8397
Humboldt County	Legal Services of No. California 619 North St. Woodland, CA 95695	Legal services	530-662-1065 530-662-7941 FAX

Area Served	Agency	Services	Telephone Numbers
Humboldt County	Senior Citizens Legal Services Redwood Ombudsman 1910 California St. Eureka, CA 95501	Legal Aid Society	707-443-9747
Kern County	City of Bakersfield Fair Housing Office 515 Truxtun Ave. Bakersfield, CA 93301	Complaint intake & investigation; conciliation; testing; fair housing education.	805-326-3765 805-328-1548 FAX
Kern County	Kern County Fair Housing Division 2700 "M" St., #250 Bakersfield, CA 93301	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	661-862-5299
Kern County	Consumer Credit Counseling Services 5300 Lennox Ave., #200 Bakersfield, CA 93309	Credit counseling services	661-324-4140 661-324-0750 FAX
Kern County	Kern County Mental Health Services 3300 Truxtun Ave., #290 Bakersfield, CA 93301	Integrated services for Homeless Mentally Ill	661-868-1855
Kings County	Tulare/Kings Counties Legal Services 208 W. Main St., #U-1 Visalia, CA 93291	Legal Aid Society	559-733-8770
Lassen County	California Indian Legal Services 324 "F" St., #A Eureka, CA 95501	Legal Aid Society	707-443-8397
Lassen County	Legal Services of Northern California 1370 West St. Redding, CA 96001	Legal Aid Society	800-822-9687 530-241-3565 530-241-3982 FAX
Los Angeles County	Bet Tzedek Legal Services 145 S. Fairfax Ave., #200 Los Angeles, CA 90036	Legal Aid Society	323-939-0506
Los Angeles County	Legal Aid Foundation of Long Beach 110 Pine Ave., #420 Long Beach, CA 90802	Legal Aid Society	562-435-3501
Los Angeles County	Eviction Defense Center 1550 W. Eighth St. Los Angeles, CA 90017	Legal Aid Society	213-487-7609
Los Angeles County	Mental Health Advocacy Services Jim Preis, Executive Director 3255 Wilshire Blvd., #902 Los Angeles, CA 90010		213-389-2077 213-389-2595 FAX
Los Angeles County	National Ctr for Immigrants' Rights 3435 Wilshire Blvd., #2850 Los Angeles, CA 90019	Legal Aid Society	213-639-3900
Los Angeles County	National Ctr for Immigrants' Rights 8601 S. Broadway Los Angeles, CA 90003	Legal Aid Society	213-640-3883 Ext. 3913
Los Angeles County	San Fernando Valley Neighborhood Legal Services 13327 Van Nuys Blvd. Pacoima, CA 91331	Legal Aid Society	818-896-5211

Area Served	Agency	Services	Telephone Numbers
Los Angeles County	Southeast Legal Aid Center 725 W. Rosecranz Ave. Compton, CA 90222	Legal Aid Society	310-638-6194
Los Angeles County (South Central, Southern Los Angeles and Northeast Los Angeles County)	Fair Housing Foundation Yvette Palomo, Office Manager 200 Pine Ave., #240 Long Beach, CA 90802	Housing discrimination counseling & investigation; tenant/landlord counseling, advice, mediation, U/D answer assistance; fair housing education & outreach	562-901-0808 562-901-0814 FAX
Los Angeles County	Housing Rights Center 520 S. Virgil Ave., #400 Los Angeles, CA 90020	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	213-387-8400 213-381-8555
Los Angeles County (San Fernando Valley only)	San Fernando Valley Fair Housing Council 8134 Van Nuys Blvd., #206 Van Nuys, CA 91402	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	818-373-1185
Los Angeles County (San Gabriel Valley only)	Housing Rights Center 520 S. Virgil Ave., #400 Los Angeles, CA 90020	Fair housing education; discrimination complaint processing & investigation; rental home seeking & relocation services.	213-387-8400 213-381-8555
Los Angeles County (Santa Monica only)	Santa Monica Rent Control Board City Hall Room 202 1685 Main St. Santa Monica, CA 90401	Information on current levels (Maximum Allowable Rent) for controlled rental units	310-458-8751
Los Angeles County (Santa Monica only)	Santa Monica Fair Housing Council 1685 Main St., #202 Santa Monica, CA 90401	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	310-458-8751
Los Angeles County (Beverly Hills only)	Beverly Hills Rent Control Hotline 455 N. Rexford Dr. Beverly Hills, CA 90210		310-285-1031
Los Angeles County	Los Angeles Housing Dept.	Publishes a "Landlord-Tenant Handbook" available to the public for free by request. For information about rent stabilization, rent reduction, rent escrow, and urgent repairs.	800-994-4444
Los Angeles County	Dept. of Consumer Affairs 500 W. Temple St., Room B-96 Los Angeles, CA 90012-2706	Provides information on State law regarding renting units repair & rent reduction, habitability, security deposits, retaliatory evictions, rental agreements, abandonment, & protection of privacy.	213-974-1452
Los Angeles County (West Hollywood only)	West Hollywood Rent Stabilization Dept.		323-848-6400
Los Angeles County	Tri-City Mental Health Center 2008 N. Garey Ave. Pomona, CA 91767	Integrate services for Homeless Mentally Ill	909-623-6131

Area Served	Agency	Services	Telephone Numbers
Madera County	Madera County Mental Health 14215 Road 26, #A Madera, CA 93638	Integrated services for Homeless Mentally Ill	559-675-7925
Marin County	Fair Housing of Marin Nancy Kenyon, ED 615 "B" St. San Rafael, CA 94901	Fair housing education; intake, counseling; investigation; mediation, referral of discrimination complaints; support for clients through enforcement process.	415-457-5025 415-457-6382 FAX
Marin County	Mediation Services	Tenant/landlord	415-499-7454
Marin County	Legal Aid of Marin County 30 N. San Pedro Rd., #245 San Rafael, CA 94903	Legal Aid Society	415-492-0230
Mendocino County	California Indian Legal Services 324 "F" St., #A Eureka, CA 95501	Legal Aid Society	707-443-8397
Mendocino County	Redwood Legal Assistance Southern Office 421 N. Oak St. Ukiah, CA 95482	Legal Aid Society	707-462-1471
Merced County	Merced County Legal Services 357 W. Main St., #201 Merced, CA 95340	Legal Aid Society	209-723-5466
Modoc County	California Indian Legal Services 324 "F" St., #A Eureka, CA 95501	Legal Aid Society	707-443-8397
Modoc County	Legal Services of Northern California 1370 West St. Redding, CA 96001	Legal Aid Society	800-822-9687 530-241-3565 530-241-3982
Monterey County	Monterey County Bar Association	Attorney referral	831-375-9889
Monterey County	Monterey County Legal Services 2100 Garden Rd., Bldg. B, Suite D Monterey, CA 93940	Legal Aid Society	408-375-0505
Monterey County	Legal Services for Seniors 915 Hilby Ave., #2 Seaside, CA 93955	Legal Aid Society	831-899-0492
Napa County	Legal Aid of Napa 1443 Main St. Napa, CA 94559	Legal Aid Society	707-255-4933
Nevada County	Legal Services of Northern CA 190 Reamer St. Auburn, CA 95603	Legal Aid Society	800-660-6107 530-823-7560 530-823-7601 FAX
Orange County	Fair Housing Council of Orange County 201 S. Broadway Santa Ana, CA 92701-5633	Fair housing council; landlord/tenant counseling; mediation; some legal representation	714-569-0823 714-835-0281 FAX
Orange County	Senior Citizens Legal Advocacy Program 1170 Civic Center Dr., #W Santa Ana, CA 92703	Legal Aid Society	714-571-5245

Area Served	Agency	Services	Telephone Numbers
Orange County	Orange County Mental Health 515 N. Sycamore, 6th Fl. Santa Ana, CA 82701	Integrated services for Homeless Mentally Ill	714-834-5904
Placer County	Legal Services of Northern California 190 Reamer St. Auburn, CA 95603	Legal Aid Society	800-660-6107 530-823-7560 530-823-7601 FAX
Placer County	Placer County Adult Systems of Care 11512 "B" Ave. DeWitt Center Auburn, CA 95603	Integrated services for Homeless Mentally Ill	530-889-7617
Plumas County	Legal Services of Northern California 541 Normal Ave./POB 3728 Chico, CA 95927	Legal Aid Society	800-345-9491 530-345-9491 530-345-6913 FAX
Plumas County	California Indian Legal Services 324 "F" St., #A Eureka, CA 95501	Legal Aid Society	707-443-8397
Riverside County	Fair Housing Council of Riverside County Rose Mayes, ED 3933 Mission Inn Ave. Riverside, CA 92501	Fair housing education; intake housing discrimination complaints; mediation; testing; landlord/tenant rights & responsibilities.	800-655-1812 951-682-6581 951-682-0262 FAX
Riverside County	Inland Counties Legal Services 1120 Palmyrita Ave., #210 Riverside, CA 92507	Legal Aid Society	909-683-7742
Riverside County	Riverside County Mental Health 3600 Lime St. Riverside, CA 92501	Integrated services for Homeless Mentally Ill	909-341-6620
Sacramento County	Consumer Credit Counseling Service 8795 Folsom Blvd., #250 Sacramento, CA 95826	Counseling on reverse mortgage/HECM; default/foreclosure; pre-purchase	916-638-5037 916-638-2926 FAX
Sacramento County	Sacramento County Attorney Referral Service	Attorney referral	916-551-2150 916-551-2196 FAX
Sacramento County	Legal Center for the Elderly/Disabled 1605 Dreher St. Sacramento, CA 95814	Legal Aid Society	916-446-4851
Sacramento County	Legal Services of Northern California 515 - 12th St. Sacramento, CA 95814	Legal Aid Society	916-444-6760
Sacramento County	Human Rights/Fair Housing Commission 1112 "I" St., #250 Sacramento, CA	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	916-444-6903

Area Served	Agency	Services	Telephone Numbers
Sacramento County	The Second Lease 7300 Lincolnshire Dr., #200 Sacramento, CA 95823	Provide assistance to those who are homeless or about to become homeless. Work with people who have less than perfect credit. Find affordable & reliable housing. Show individuals how to repair credit. Assist in becoming homeowners.	916-399-1792
San Bernardino County	Inland Fair Housing & Mediation Board Lynne Anderson, ED 1005 Begonia Ave. Ontario, CA 91762	Fair housing education; landlord/tenant mediation; housing counseling; alternative dispute resolution courts; senior services/shared housing; ADA transportation information; conciliation and mediation; mobile home housing mediation	800-321-0911 909-984-2254 909-460-0274 FAX
San Bernardino County	San Bernardino County Attorney Referral Service	Attorney referral	909-888-0550
San Bernardino County	Inland Counties Legal Services 715 N. Arrowhead Ave., #113 San Bernardino, CA 92401	Legal Aid Society	800-677-4257 909-884-8615
San Bernardino County	Inland Counties Legal Services 14196 Amargosa Rd., #K Victorville, CA 92392	Legal Aid Society	888-805-6455 760-241-7072
San Bernardino County	Inland Counties Legal Services 10601 Civic Center Dr., #260 Rancho Cucamonga, CA 91730	Legal Aid Society	800-977-4257 909-980-0982
San Diego County	San Diego Fair Housing Council Mary Scott Knoll 625 Broadway, #1114 San Diego, CA 92101	Fair housing council	619-699-5888
San Diego County and City	San Diego Housing Commission 1625 Newton Ave. San Diego, CA 92113	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	619-231-9400
San Diego County and City	Legal Aid Society of San Diego 110 S. Euclid Ave. San Diego, CA 92114-3796	Legal services to poor residents of San Diego city and county.	619-262-0896
San Diego County	California Indian Legal Services 6001 S. Escondido Blvd. Escondido, CA 92025	Legal Aid Society	760-746-8941
San Diego County (San Diego only)	Renter's Rights Center of San Diego 5252 Balboa Ave., Suite 408 San Diego, CA 92117-6939	Community law office. Attorneys provide low cost legal assistance. Wanted to charge an woman $80 for services – PES 3/21/05	858-571-7100
San Francisco City/County	National Center for Youth Law 405 - 14th St., 15th Fl. Oakland, CA 94612-2701	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	510-835-8098

Area Served	Agency	Services	Telephone Numbers
San Francisco City/County	Legal Aid Society of San Francisco 1663 Mission St., #400 San Francisco, CA 94103	Employment Law Center	415-864-8848
San Francisco City/County	S. F. Neighborhood Legal Assistance Foundation	Legal Aid Society	415-982-1300
San Francisco City/County	The ARC 1500 Howard St. San Francisco, CA 94103	Disability rights	415-255-7200
San Francisco City/County	City and County of San Francisco Rent Board 25 Van Ness Ave., #345 San Francisco, CA 94102-6033	Tenant counseling; 24-hour hotline with automated information available in English, Spanish and Chinese on over 70 different topics. One can also speak to a live counselor.	415-252-4600
San Francisco City/County	Consumer Credit Counseling Services 150 Post St. San Francisco, CA 94109	Credit counseling; foreclosures; pre- purchase	415-788-0288 415-788-7816 FAX
San Francisco City/County	Eviction Defense Collaborative 433 So. Van Ness San Francisco, CA 94103	Tenant counseling; assistance for people who have been served with an U/D	415-431-8831
San Francisco City/County	San Francisco H/A 440 Turk St. San Francisco, CA 94102	Section 8 program	415-554-1200
San Francisco City/County	Independent Living Resource Center 649 Mission St., 3rd Fl. San Francisco, CA 94105	FHA workshops; FHA technical assistance for housing providers; counseling; advocacy for people with disabilities; legal referrals; emergency housing.	415-543-6222 415-543-6318 FAX
San Francisco City/County	San Francisco Human Rights Commission 25 Van Ness Ave., #800 San Francisco, CA 94102	Counsel, investigate & mediate discrimination complaints & other practices resulting in intergroup tensions; monitor city contracts to insure non-discrimination & affirmative action in employment; provide technical assistance, information & referrals related to human rights.	415-252-2500 415-431-5764 FAX
San Francisco City/County	San Francisco Tenants Union 558 Capp St. San Francisco, CA 94110-2516	Provides tenant counseling, organizing & lobbying.	415-282-6622
San Francisco City/County	Tenderloin Housing Clinic 126 Hyde Street, 2nd Fl. San Francisco, CA		415-771-9850
San Francisco City/County	Housing Rights Committee of San Francisco 427 Van Ness Ave. San Francisco, CA 94103	Provides tenant counseling, organizing assistance, & legislative advocacy.	415-703-8644

Area Served	Agency	Services	Telephone Numbers
San Francisco City/County	Project Sentinel Ann Marquart, ED 525 Middlefield Rd., Suite 200 Redwood City, CA 94063	Services Northern California. Information about rights, provides landlord/tenant mediation, & investigates allegations of housing discrimination.	650-321-6291
San Francisco City/County	La Raza Centro Legal 474 Valencia St. San Francisco, CA 94103	Tenant/landlord; eviction defense	415-575-3500
San Francisco City/County	Project Open Hand	Meals, groceries & nutrition; counseling & education for people with symptomatic HIV/AIDS & seniors or homebound critically ill.	800-551-MEAL
San Joaquin County	Consumer Credit Counseling Services of Mid-County 1776 W. March Ln., #420 Stockton, CA 95207	Counseling on reverse mortgage/HECM; default/foreclosure; pre-purchase	209-956-1170 209-522-5845 FAX
San Luis Obispo County	San Luis Obispo County Mental Health Dept. 2178 Johnston Ave. San Luis Obispo, CA 93401	Integrated services for Homeless Mentally Ill	805-781-4700
San Mateo County	La Raza Central Legal 474 Valencia St. San Francisco, CA 94103	Tenant/landlord; eviction defense	415-575-3500
San Mateo County	San Mateo County Environmental Health	Habitability issues	650-363-4718
San Mateo County	Legal Aid Society of San Mateo County 298 Fuller St. Redwood City, CA 94063	Legal Aid Society; tenant/landlord; eviction defense	650-365-8411
San Mateo County	Project Sentinel Ann Marquart, ED 525 Middlefield Rd., Suite 200 Redwood City, CA 94063		650-321-6291
San Mateo County	Center for Independence of the Disabled 875 O'Neill St. Belmont, CA 94002	Housing modifications; shopping assistance; peer counseling; attendant care; transportation advocacy; money management.	650-595-0783 (main office) 650-991-5124 (North San Mateo & Coast) 355 Gellert Blvd. Daly City, CA 94015
San Mateo County	San Mateo County Human Services Agency 264 Harbor Blvd. Belmont, CA 94002		650-802-3300
San Mateo County	Spring Street Shelter 2686 Spring St. Redwood City, CA 94063	Shelter for single women & men; for severely mentally ill adults over 18.	650-365-5772
San Mateo County	Samaritan House 401 N. Humboldt St. San Mateo, CA 94401	Shelter	650-347-3648

Area Served	Agency	Services	Telephone Numbers
Santa Barbara County	California Rural Legal Assistance 126 W. Mill St. Santa Maria, CA 93458	Legal Aid Society	805-922-4563
Santa Barbara County	Legal Aid Foundation of Santa Barbara County 301 E. Canon Perdido Santa Barbara, CA 93101	Legal Aid Society	805-963-6754
Santa Barbara County	Legal Aid Foundation of Santa Barbara County 106 S. "C" St. Lompoc, CA 93436	Legal Aid Society	805-736-6582
Santa Clara County	Law Foundation of Silicon Valley 152 North 3rd St., 3rd Fl. San Jose, CA 95112	Free legal services to individuals experiencing housing discrimination in acquiring or maintaining housing.	408-280-2435 408-293-0106 FAX
Santa Clara County	Project Sentinel Ann Marquart, ED 525 Middlefield Rd., Suite 200 Redwood City, CA 94063	Fair housing council	650-321-6291 650-321-4173 FAX
Santa Clara County	Project Sentinel Gilroy, CA 95020	Fair housing council	408-842-7740
Santa Clara County	Consumer Protection Unit 70 W. Hedding St. San Jose, CA 95110	Tenant/landlord	408-792-2880
Santa Clara County (for Campbell & Los Gatos only)	Campbell Rent Mediation	Tenant/landlord	408-243-8565
Santa Clara County	Asian Law Alliance (low-income only) 184 Jackson St. San Jose, CA 95112	Eviction defense; habitability issue	408-287-9710
Santa Clara County	Bay Area Legal Aid (low-income only) 2 W. Santa Clara St. San Jose, CA 95113	Eviction defense; habitability issue	408-283-3700
Santa Clara County	Santa Clara County Environmental Health 455 County Center Redwood City, CA 94063	Habitability issue	650-363-4305
Santa Clara County	MidPeninsula Citizens for Fair Housing 457 Kingsley Ave. Palo Alto, CA 94301	Assistance to both landlords and tenants and mediate discrimination & other housing complaints.	650-327-1718
Santa Clara County (San Jose only)	EHC Reception Center 2011 Little Orchard St. San Jose, CA 95125	Shelter for families with children (11 family units)	408-294-2100 Ext. 402
Santa Clara County (San Jose only)	EHC Reception Center 2011 Little Orchard St. San Jose, CA 95125	Shelter for single women and men	408-294-2100 Ext. 0
Santa Clara County (San Jose only)	Innvision Community Inn 358 N. Montgomery St. San Jose, CA 95101	Shelter for single men (housing up to 90 days; must be employed or employable)	408-881-4903

Area Served	Agency	Services	Telephone Numbers
Santa Clara County (San Jose only)	San Jose Family Shelter 1590 Las Plumas Ave. San Jose, CA 95133	Shelter for families with children (shelter plus 3 daily meals)	408-926-8885
Santa Clara County (San Jose only)	Cityteam Ministries 1174 Old Bayshore Hwy. San Jose, CA 95112	Shelter for single men (52 beds available)	408-288-2153
Santa Clara County (San Jose only)	San Jose Rent Board 4 North 2nd St., #600 San Jose, CA 95101	Tenant/landlord	408-277-5431
Santa Cruz County	California Rural Legal Assistance 21 Carr St. Watsonville, CA 95076	Legal Aid Society	831-475-7100
Shasta County	Legal Services of Northern California 1370 West St. Redding, CA 96001	Legal Aid Society	800-822-9687 530-241-3565 530-241-3982 FAX
Sierra County	Legal Services of Northern California 190 Reamer St. Auburn, CA 95603	Legal Aid Society	800-660-6107 530-823-7560 530-823-7601 FAX
Siskiyou County	Legal Services of Northern California 1370 West St. Redding, CA 96001	Legal Aid Society	800-822-9687 530-241-3565 530-241-3982 FAX
Solano County	Legal Aid Services of Northern California 930 Marin St. Vallejo, CA 94590	Legal Aid Society	707-643-0054
Solano County	City of Vallejo P. O. Box 3068 Vallejo, CA 94590	Tenant/landlord; mediation for tenant/landlord issues	707-648-4436 707-648-5295 FAX
Solano County	A Place-2-Live 1106 Marin Street Vallejo, CA 94590	Provide assistance to those who are homeless or about to become homeless. Work with people who have less than perfect credit. Find affordable & reliable housing. Show individuals how to repair credit. Assist in becoming homeowners.	707-553-7368 707-553-7369 (FAX)
Sonoma County	Sonoma County Rental Information & Mediation Services, inc. Bill Gooch, ED 324 Santa Rosa Ave. Santa Rosa, CA 95404	Counseling; mediation; lawyer referral for housing discrimination complaints; assists clients with complaint forms to DFEH & HUD.	800-499-3773 707-575-8787 707-575-4966 FAX
Sonoma County	Petaluma People Services 1500-A Petaluma Blvd. South Petaluma, CA 94952	Tenant/landlord rights & responsibilities; written material on tenant/landlord law; model rental forms & rental notices; mediation; information on discrimination & housing rights.	707-765-8488 707-765-8482 FAX

Area Served	Agency	Services	Telephone Numbers
Sonoma County	Fair Housing of Marin Nancy Kenyon, ED 615 "B" St. San Rafael, CA 94901	Fair housing education; intake; counseling; investigation; mediation; referral of discrimination complaints; support for clients through enforcement proceedings.	415-457-5025 415-457-6382 FAX
Sonoma County	Sonoma County Mental Health 3322 Chanate Rd. Santa Rosa, CA 95404-1795	Integrated services for Homeless Mentally Ill	707-565-5157
Stanislaus County	Project Sentinel Modesto, CA 95350	Fair housing council	209-236-1577
Stanislaus County	California Rural Legal Assistance 801- 15th St., #B Modesto, CA 95354	Legal Aid Society	209-577-3811
Tehama County	Legal Services of Northern California POB 3728 Chico, CA 95927	Legal Aid Society	530-345-9491 530-345-6913 FAX
Tehama County	California Indian Legal Services 324 "F" St., #A Eureka, CA 95507	Legal Aid Society	707-443-8397
Tehama County	Tehama County Health Agency 818 Main St. Red Bluff, CA 96080	Integrated services for Homeless Mentally Ill	530-527-8491
Trinity County	Legal Services of Northern California 1370 West St. Redding, CA 96001	Legal Aid Society	800-822-9687 530-241-3565 530-241-3982 FAX
Trinity County	California Indian Legal Services 324 "F" St., #A Eureka, CA 95507	Legal Aid Society	707-443-8397
Tulare County	Consumer Credit Counseling Services 5300 Lennox Ave., #200 Bakersfield, CA 93309		661-324-4140 661-324-0750 FAX
Tuolumne County	Tuolumne County Behavioral Health & Recovery Services 12801 Cabezut Rd. Sonora, CA 95370	Integrated services for Homeless Mentally Ill	209-533-4879
Yolo County	City of Davis Fair Housing Elvia Garcia-Ayala, Program Manager 604 Second St. Davis, CA 95616	Receive, investigate & process housing discrimination complaints; refer bonafide complaints to an enforcement agency or private attorney; fair housing education; mediation.	530-757-5623 530-757-6628 FAX
Yolo County	Legal Services of Northern California 619 North St. Woodland, CA 95695	Legal Aid Society	530-662-1065 530-662-7941 FAX
Yuba County	Yuba/Sutter Legal Center 725 "D" St. Marysville, CA 95901	Legal Aid Society	530-742-8289

State CDBG-Eligible Jurisdictions Access to Funding

7

The distribution of funding in support of affordable housing has implications for the accessibility of housing for protected classes. This part of the report provides an overview of access to funding by the 165 State CDBG-eligible jurisdictions for State-Community Development Block Grant (CDBG) and Home Investment Partnerships Program (HOME) funds from the fiscal years 2005-2006 through 2009-2010. It is organized into three sections:

- A summary of application and funding activity for the 165 State CDBG-eligible jurisdictions and shows that while not all eligible jurisdictions apply for funding; those that do are likely to be awarded funding. It also shows that those jurisdictions that are awarded funding from CDBG or HOME are more likely to receive funding from other sources. One of the limitations of analyzing aggregated data for State CDBG-eligible jurisdictions is obscuring the demographic and socioeconomic heterogeneity among the jurisdictions. A short comparison of race and ethnicity by region is included to indicate the magnitude of the geographic variation, but detailed regional analysis is beyond the scope of this project.

- A snapshot of the composition of protected classes in CDBG and HOME eligible jurisdictions and finds that very low income families are more concentrated in jurisdictions that received funding form CDBG or HOME. Minority households make up a smaller proportion of households in jurisdictions that received CDBG funding, and comprise a larger proportions in jurisdictions that received HOME funding. This section also shows that both elderly and disabled populations are more concentrated in jurisdictions that received CDBG funding.

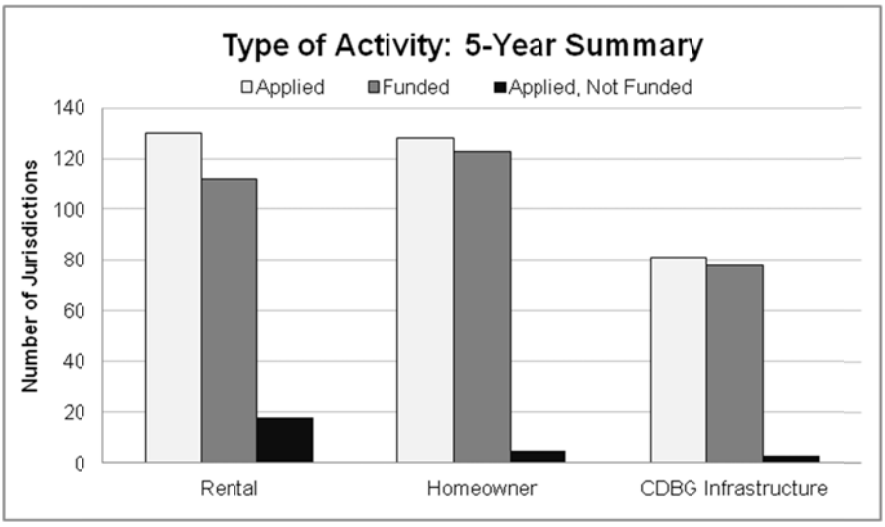
- An evaluation of potential fair housing impediments for the protected classes mentioned in Section 2 and proposes that, based on CDBG and HOME funding distribution, very low income families are not being afforded opportunities to move into jurisdictions with lower proportions of very low income families. The same suggestion applies for minority households in relation to HOME funding. However, when looking at CDBG funding, the proposition is that minority households are not being served, or perhaps these households are being afforded opportunities to move into jurisdictions with lower proportions of minorities.

The methodology for the data analysis and the data sources used are included as an appendix to this chapter.

CDBG & HOME Funding in State CDBG-Eligible Jurisdictions

This section of the report provides a summary of application and funding activity for the 165 State CDBG-eligible jurisdictions from the fiscal years 2005-2006 through 2009-2010. Most, but not all State CDBG-eligible jurisdictions applied for funding through the State CDBG or HOME programs. Of the 165 jurisdictions, 135 or 82% applied for funding and 130 or 79% received funding through these programs between 2005 and 2010. [1] Between these two programs, the median amount awarded was $800,000.[2] Figure 1 shows that jurisdictions applied and were funded fairly evenly between rental and homeownership programs.

Figure 7-1

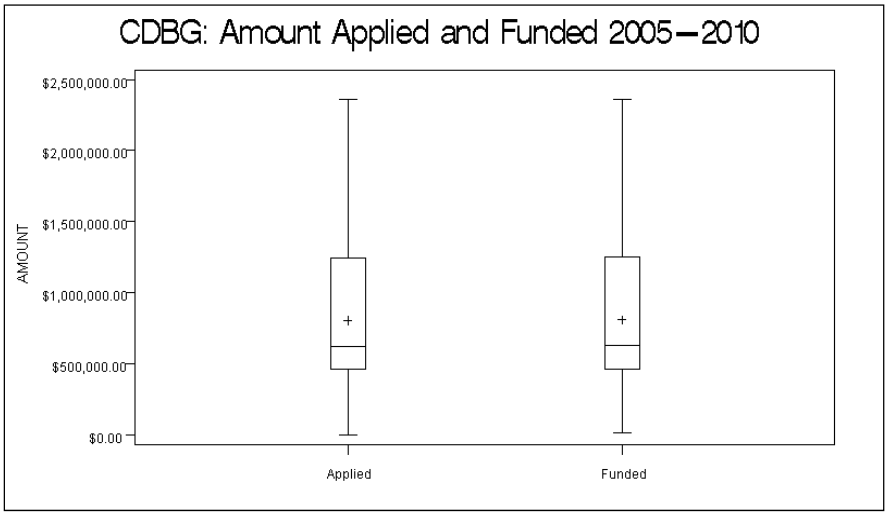


CDBG

Between the 2005-2006 and 2009-2010 fiscal years, 95 out of the 165 State CDBG-eligible jurisdictions applied for CDBG funding. All 95 jurisdictions that applied for funding received funding for at least one year during that time period. The median amount that jurisdictions applied for was $620,000 as was the median amount awarded. Figure 2 illustrates the range of values that jurisdictions applied for and were funded.

[1] Jurisdictions were counted as having applied if they applied at least once in the five year period covered by the AI. Jurisdictions were counted as having been funded if they were funded at least once in the five-year period covered by the AI.
[2] The median figure is the middle value of all values being examined.

Figure 7-2



Over half of the jurisdictions applied for aid to support housing infrastructure. The median amount applied for was $490,000. All but three jurisdictions that applied received funding. The median award received was about $510,000. A large proportion of jurisdictions that applied sought funding through one of the homeownership programs (75% or 71).[3] The median amount that jurisdictions applied for through these programs was about $460,000. All but one of the jurisdictions that applied under these programs were funded. The median amount awarded through the homeownership programs was of $460,000. Very few jurisdictions, applied for funding through the rental programs (6% or 6).[4] These jurisdictions applied for a median amount of $130,000. For the 5 jurisdictions that received rental program funding, the median amount awarded was $140,000.

Figures 3 and 4 show that the jurisdictions that applied for and received funding were more likely to have received funding from other sources than those that did not apply at all. Sixty-two percent of jurisdictions that were funded also received funding from HOME versus about half of those that did not apply for CDBG funding. Similarly, 49% of the funded jurisdictions received funding from the State bond programs versus 20% of those who did not apply. In addition, while about half of those that were funded received LIHTC funding, only 40% of those that did not apply received LIHTC funding. Jurisdictions that received funding were also slightly more likely to have an active redevelopment agency: 55% versus 51% for those who did not apply for funding. Jurisdictions that received funding were also more likely to have been compliant with the Housing Element both short term and in the long run. Seventy-eight percent of jurisdictions that were funded by CDBG were compliant with the Housing Element for the fourth planning period while slightly less of those that did not apply were compliant (73%). Looking over time, 53% of funded jurisdictions were consistently compliant over

[3] CDBG homeownership programs: Homeowner Mortgage Assistance and Homeowner Rehabilitation
[4] CDBG rental program: Rental Rehabilitation

the last three planning periods, while slightly less, 49% of those that did not apply were consistently compliant.

Figure 7-3

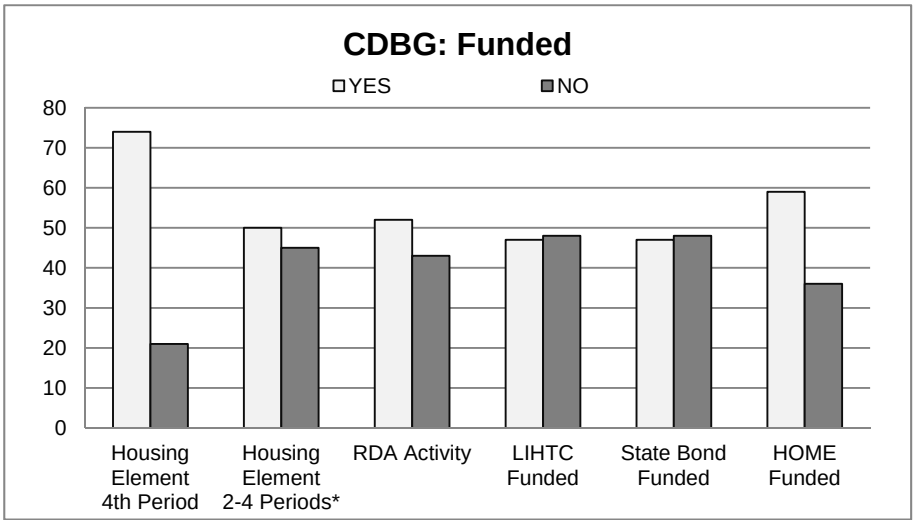
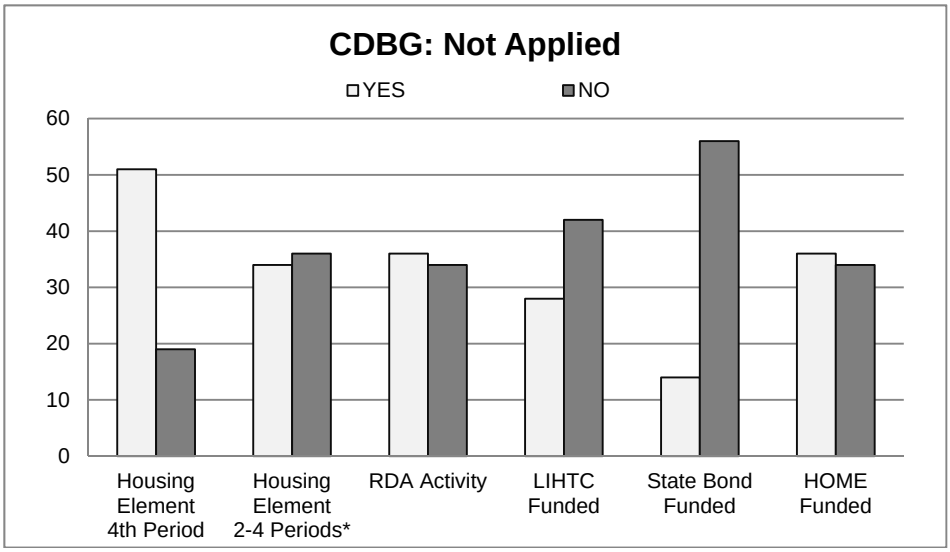


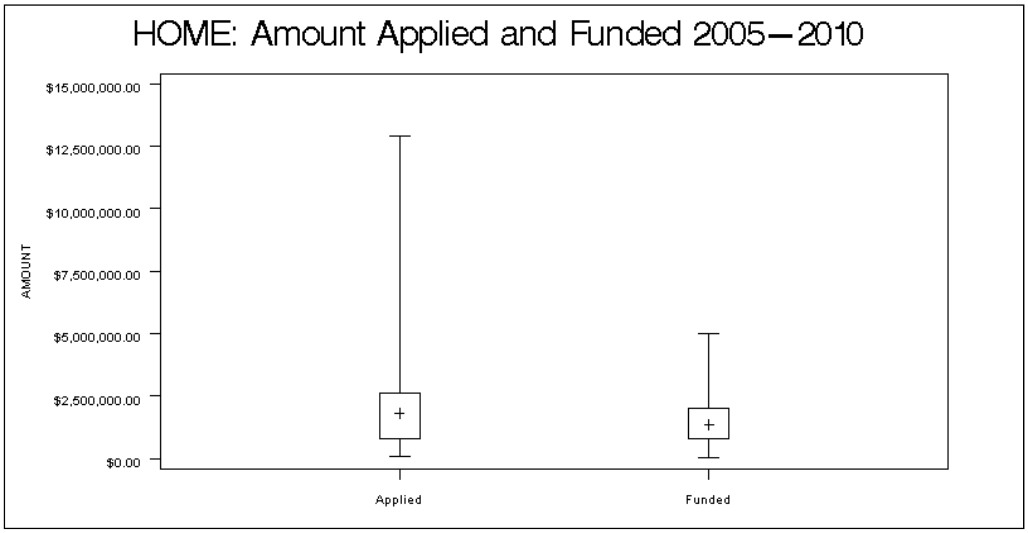
Figure 7-4



HOME

Between the 2005-2006 and 2009-2010 funding cycles, 114 out of the 165 State CDBG-eligible jurisdictions applied for HOME funding (69%). Of the jurisdictions that applied, 95 or 83% received funding for at least one year during that time period. The median amount that jurisdictions applied for was $800,000 as was the median amount awarded. Figure 7-5 shows the range of values that jurisdictions applied for and were funded. It is particularly notable that while the median amount applied for and funded are the same, the range for the amount funded is much smaller.

Figure 7-5



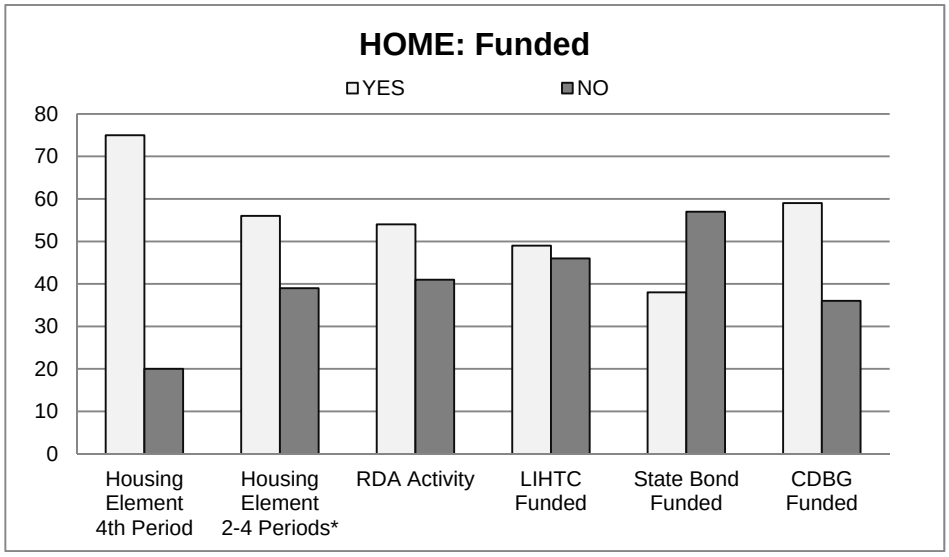
The majority of jurisdictions that applied for HOME funding applied through at least one of the homeownership programs (103 or 90%).[5] The median amount that these jurisdictions applied for was $1,150,000. Of those jurisdictions that applied for homeownership programs, 87 or 84% received funding for a median amount of $800,000. A large number of jurisdictions applied for funding through the rental programs[6] for a median of $800,000 (91 or 88%). Of those jurisdictions that applied, 66 or 73% were funded for a median amount of $700,000.

Figures 7-6, 7-7 and 7-8 show that jurisdictions funded through HOME were more likely to have funding from other programs. Of the 95 jurisdictions that applied and received funding, 62% also received funding from CDBG. Only 41% of jurisdictions that did not apply were funded by CDBG. Jurisdictions that applied for HOME funding but did not receive funding were actually the most likely to receive funding from other programs: 79% were funded by CDBG. Similarly, the jurisdictions that applied for HOME funds but did not receive it were more likely to have been funded through one of the State bond programs (47%). Only 27% of jurisdictions that did not apply received State bond funding, while 40% of jurisdictions that were funded also received State bond funding.

Jurisdictions that were funded through HOME were the most likely to have also received LIHTC funding. While 52% of these jurisdictions received LIHTC funding, only 39% of those that did not apply were funded and only 32% of those jurisdictions that applied but were not funded through HOME received LIHTC funding. Jurisdictions that received HOME funding were also more likely have an active redevelopment agency. Fifty-seven percent of these jurisdictions had active redevelopment agencies, while the proportions for jurisdictions that did not apply and those who applied but were not funded were 49% and 47%, respectively.

[5] HOME homeownership programs: Homeowner New Construction, Homeowner Mortgage Assistance, Homeowner Rehabilitation
[6] HOME rental programs: Rental New Construction, Rental Rehabilitation, Tenant-Based Rental Assistance

Figure 7-6



Jurisdictions that received funding were likelier to have been compliant with the Housing Element in both the short-term and long-term. Seventy-nine percent of HOME funded jurisdictions were compliant with the Housing Element during the 4th planning period versus 74% for those who applied and were not funded, and 71% for those who did not apply. Similarly, 59% of funded jurisdictions were consistently compliant over the last three planning periods, while only 37% of jurisdictions that applied but were not funded. However, compared to these jurisdictions that applied but were not funded, the proportion of jurisdictions that did not apply that were consistently compliant was slightly higher at 41%.

Figure 7-7

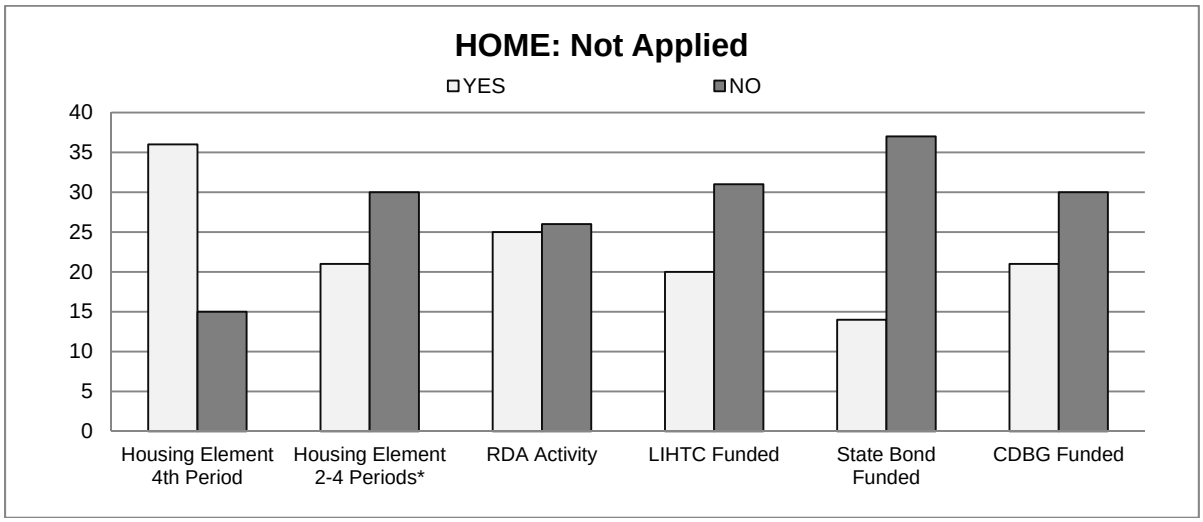
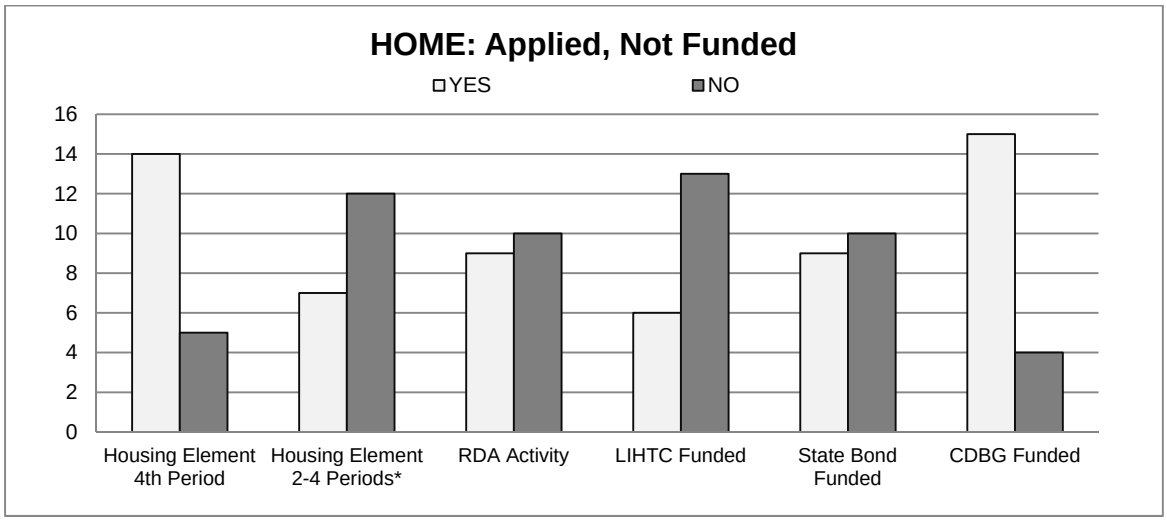


Figure 7-8



Other Funding (LIHTC and State Bond)

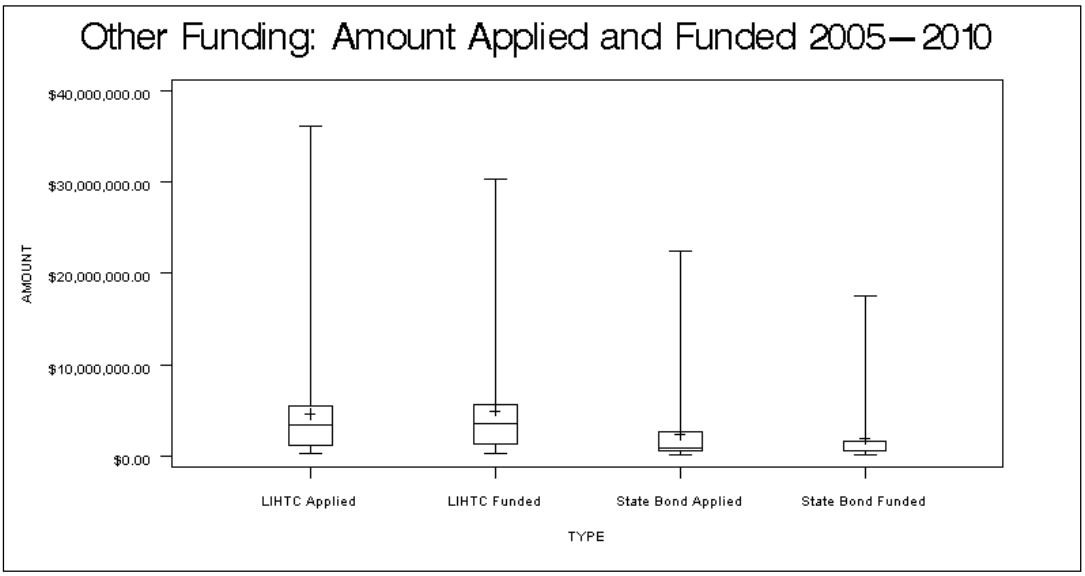
Between the 2005-2006 and 2009-2010 funding cycles, 77 or 47% of the 165 State CDBG-eligible jurisdictions applied for Low-Income Housing Tax Credit (LIHTC) funding from the 4% bond program and/or the 9% tax credit program. Seventy-five of those jurisdictions received funding for at least one year during that time period (or 97%). The median amount that jurisdictions applied for was $3,400,000 and the median amount awarded was $3,540,000. All LIHTC funding goes toward rental housing.

Between the 2005-2006 and 2009-2010 funding cycles, 65 State CDBG-eligible jurisdictions applied for funding from at least one of four bond programs administered by HCD.[7] Of the jurisdictions that applied for funding, 61 or 94% received funding for at least one year during that time period. The median amount that jurisdictions applied for was $900,000 and the median amount awarded was significantly less at $630,000.
Of the jurisdictions that applied for state bond funding, 41or 63% applied for funds under a homeownership program[8] for a median amount of $600,000. All of these jurisdictions received the funding for which they applied. Thirty-six or 55% applied for funds under a State rental program[9] for a median amount of $2,340,000. Of these jurisdictions, 28 jurisdictions received funding for a median award of $2,320,000.

Figure7- 9 illustrates that the range of values that jurisdictions applied for and were awarded are quite large for both the State CDBG state bond funding and LIHTC. However, the median hovers closer to the low end suggesting that not many jurisdictions are applying for or receiving the very large amounts near the maximum.

[7] Four bond programs were analyzed: BEGIN, CalHOME, the Multifamily Housing Program (MHP includes MHP General, Supportive Housing and Homeless Youth programs), and Joe Serna Farmworker Housing Grant (FWHG)
[8] State Bond homeownership: BEGIN, CalHOME, and FWHG Single Family Component
[9] State Bond rental: MHP and FWHG Multifamily Component

Figure 7-9



Snapshot of CDBG & HOME Eligible Jurisdictions

This section provides a snapshot of the demographic composition of protected classes in State CDBG-eligible jurisdictions and Non-State CDBG-eligible jurisdictions.[10] The comparison to Non- State CDBG-eligible jurisdictions serves as a benchmark to assess if State CDBG-eligible jurisdictions are actively serving protected classes or needy populations in their jurisdictions, which is the topic of the following section of this report. Over 3.1 million people live within the 165 State CDBG-eligible jurisdictions, comprising nearly 1.1 million households and almost 750,000 families. Twenty-three percent of the families living within these jurisdictions are very low income families[11] and nearly a third of the households are minority households.[12] A quarter of the population in these jurisdictions is comprised of children under the age of 18, while the elderly make up about 14% of the population.[13] Sixteen percent of the population in these jurisdictions has a disability.[14]

CDBG Funding

Very Low Income Families

Of the families living in the 165 State CDBG-eligible jurisdictions, 77%, or about 575,000 families, live in jurisdictions that received CDBG funding. Twenty-three percent of the families living in these jurisdictions are very low income families. Figure 9 shows

[10] The demographics for Non-State CDBG-eligible jurisdictions is the difference between the sum of the State CDBG-eligible jurisdictions in a county minus the total in that county. These differences were then aggregated to determine the State-level composition.
[11] Information for very low income families is not available for all areas of the State; poverty levels used as a proxy: Family income below 1.50 of the FPL for non-metropolitan areas and below 1.85 for metropolitan areas.
[12] Minority households are defined as households in which the head of household is anything other than Non-Hispanic White.
[13] The elderly population is defined as Individuals 65 years of age and older.
[14] Note that the universe for disability is the population 5 years of age and older. Data for some jurisdictions was not available.

this is on par with the proportion of these families in all eligible jurisdictions (23%). This is roughly the same as the proportion of very low-income families living in the Non-State CDBG- eligible jurisdictions (24%). The percentage of very low income families living in the jurisdictions that did not apply for CDBG funding is the same as those that received funding: 23%.

Minority Households

About 76% of the households in the 165 State CDBG-eligible jurisdictions are in jurisdictions that received CDBG funding. Figure 9 shows that 30% of these households are minority households which is on par with the proportion of minority households for all eligible jurisdictions (31%). However, this figure is substantially lower than the proportion of minority households in Non- State CDBG-eligible jurisdictions in the state (54%). A higher proportion of minority households are in jurisdictions that did not apply for CDBG funding (34%) than those that were awarded.

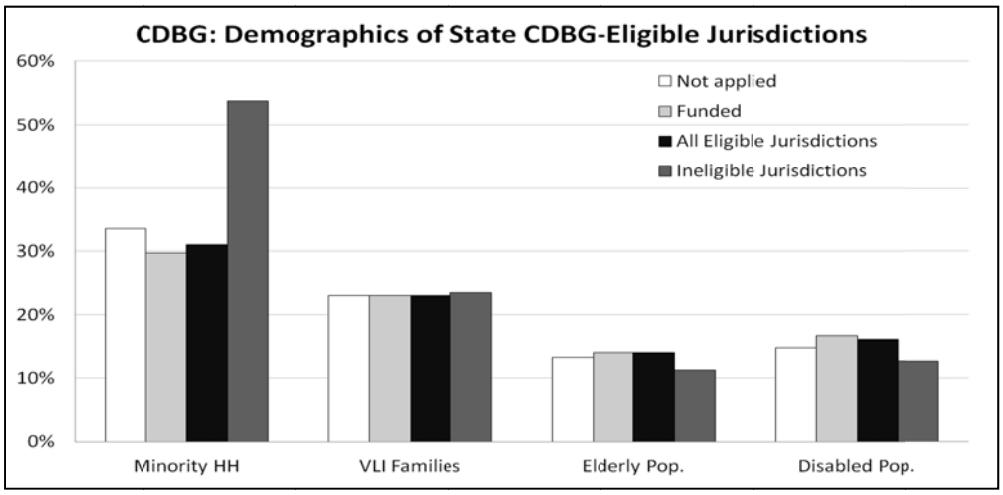
Elderly Population

Of the people living in the 165 State CDBG-eligible jurisdictions, about 2.4 million or 76% are in jurisdictions that received funding from CDBG (See Figure 9). The proportion of people aged 65 and older in these funded jurisdictions is about 14%, the same as the proportion for all eligible jurisdictions, but higher than the proportion for the Non-State CDBG-eligible jurisdictions in the state (11%). The proportion of elderly people in the jurisdictions that did not apply for CDBG funding is equal to that of Non-State CDBG-eligible jurisdictions at 11%.

Disabled Population

About 17% of the population living in the State CDBG-eligible jurisdictions that received CDBG funding has a disability. Figure 9 shows that this is on par with the proportion for all eligible jurisdictions (16%), but higher than the proportion of people with a disability in the Non-State CDBG-eligible jurisdictions in the state (13%). Comparatively, people with a disability make up 15% of the population in eligible jurisdictions that did not apply for CDBG funding.

Figure 7-10



HOME Funding

Very Low Income Families

Fifty-five percent of families in the State CDBG-eligible jurisdictions, or about 410,000 families, reside in jurisdictions that received HOME funding. Figure 10 shows that 24% of families in HOME funded jurisdictions are very low income families, similar to the proportion for all eligible jurisdictions and in Non-State CDBG-eligible jurisdictions (23% and 24% respectively). The proportion of very low-income families is slightly lower in jurisdictions that did not apply for HOME funding; of the 210,000 families that live in these jurisdictions, 22% are very low-income.

Minority Households

Of the households in the 165 State CDBG-eligible jurisdictions, 54%, or about 590,000 households, are in jurisdictions that received HOME funding (See Figure 10). A third of the households in HOME-funded jurisdictions are minority households, much lower than the proportion of minority households in the Non- State CDBG-eligible jurisdictions in the state (54%) but on par with the proportion of minority household in all eligible jurisdictions (31%). The proportion of minority households in jurisdictions that did not apply for HOME funding is considerably lower at 26%.

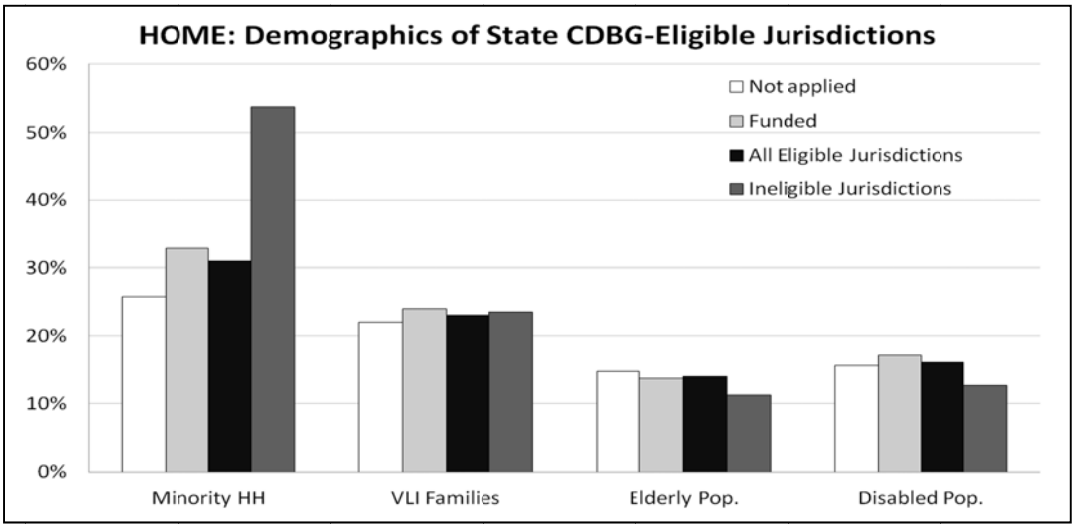
Elderly Population

Fifty-five percent of the population, or about 1.7 million people, living in the 165 State CDBG-eligible jurisdictions are in jurisdictions that received HOME funding (See Figure 10). Of the people living in these jurisdictions, 14% are over the age of 65. This figure is on par with the proportion in all eligible jurisdictions (14%) but higher than the proportion of the elderly population in the Non- State CDBG-eligible jurisdictions in the state (11%). The proportion of elderly people in the State CDBG-eligible jurisdictions that did not apply for HOME funding (15%) is roughly the same as those who received funding.

Disabled Population

Figure 10 shows that individuals with a disability comprise 17% of those jurisdictions that received funding from HOME, higher than the proportions of people with a disability in the non-State CDBG-eligible jurisdictions in the state (13%) but on par with the proportion of people with disability in all eligible jurisdictions (16%). The proportion of disabled people is about the same in State CDBG-eligible jurisdictions that did not apply for HOME funding as in jurisdictions that received funding (16%).

Figure 7-11



Other Funding

Very Low Income Families

Seventy-two percent of the families living within the 165 State CDBG-eligible jurisdictions, or about 540,000 families, live in jurisdictions that were funded through at least one LIHTC or State Bond program (See Figure 11). Of the families that live in jurisdictions funded by these programs, 24% are very low income families similar to the proportion of very low-income families in the Non- State CDBG-eligible jurisdictions and all eligible jurisdictions (23% and 24% respectively). Comparatively, the proportion of very low-income families in jurisdictions that did not apply for funding is 22%.

Minority Households

Of the households in the 165 State CDBG-eligible jurisdictions, 72%, or about 780,000 households reside in jurisdictions that were funded through at least one LIHTC or State Bond program (See Figure 11). Minority households comprise a third of the households in the jurisdictions funded by these programs, which is substantially lower than the proportion of minority households in the Non- State CDBG-eligible jurisdictions (54%) but similar to the proportion of minority households in all eligible jurisdictions (31%). The proportion of minority households in jurisdictions that did not apply for these programs is smaller, at 25%.

Elderly Population

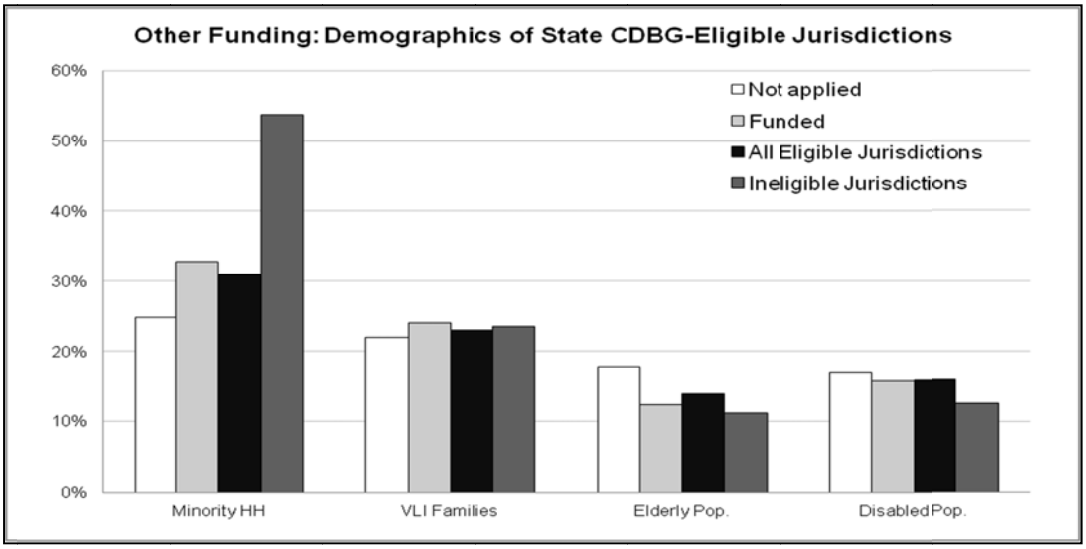
Figure 11 shows that 74% of the population in the 165 State CDBG-eligible jurisdictions, or about 2.3 million people, lives in jurisdictions funded through at least one LIHTC or State Bond program. Thirteen percent of the population in these funded jurisdictions is elderly, which is slightly higher than the proportion of the elderly population for the Non-State CDBG-eligible jurisdictions (11%), but similar to the proportion of the elderly population in all eligible jurisdictions (14%). Comparatively, elderly people comprise

18% of the population in State CDBG-eligible jurisdictions that did not apply for funding from these programs.

Disabled Population

Sixteen percent of the people living in the State CDBG-eligible jurisdictions receiving funding through at least one LIHTC or State Bond program have a disability. Figure 11 shows that this is higher than the proportion of the population with a disability in the Non-State CDBG-eligible jurisdictions (13%), but on par with the disabled population in all eligible jurisdictions (16%). People with a disability in jurisdictions that did not apply for funding through the LIHTC or State Bond programs made up roughly the same proportion as those in jurisdictions that were funded (17%).

Figure 7-12



Regional Comparison

Minority Households

Using aggregated data for the 165 CDBG-eligible jurisdictions can obscure regional variations. For example, in aggregate, about 31% of households in eligible jurisdictions are minorities. However, this generalization does not apply to all regions. Northern California, for instance, had only 17% minority households, 14 percentage points lower than the overall proportion (31%) for all eligible jurisdictions (See Table 7-13). In contrast, the eligible jurisdictions in the Central Valley had 57% minority households (26% percentage points higher than all regions).

These substantial regional diffences are likely due to Northern California skewing the aggregated data. For instance, the Nortern California region accounts for over one-third of the total households in the CDBG-eligible jurisdictions while the Central Valley contained only about 17% of the total households.

Table 7-13
Minority Households in State CDBG-Eligible Jurisdictions

Region	Number of Jurisdiction	Total Households	Total Minority Households	% Minority Households
Central Coast	16	132,940	40,377	30%
Central Southern California	16	77,618	10,573	14%
Central Valley	29	186,247	106,332	57%
Greater Los Angeles Area	17	77,996	46,125	59%
Northern California	58	334,886	57,442	17%
Sacramento	16	198,463	42,214	21%
San Francisco Bay Area	13	73,138	28,222	39%
Total	**165**	**1,081,288**	**331,285**	**31%**

Source: 2010 Census

The geographical differences in demographics in turn affect the proportion of jurisdictions applying for state funding. For example, Figures 7-14 and 7-15 disaggregate the distribution of minority households by region for jurisdictions that applied, did not apply, and that were funded by the State CDBG and HOME programs. While it is beyond the resources of this project to undertake a detailed regional analysis, the above analysis demonstrates that there is significant regional variations in the population and programmatic outcomes. These geographic differences should be taken into consideration in future efforts to improve performances.

Figure 7-14

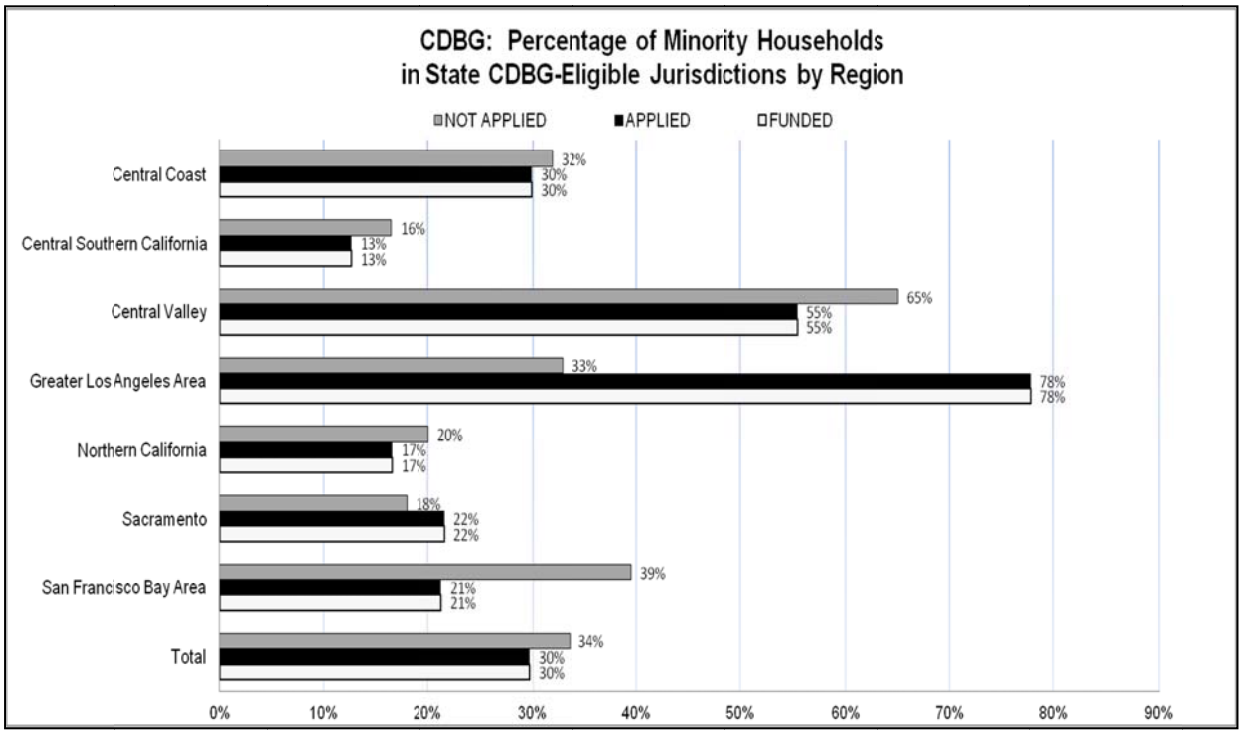
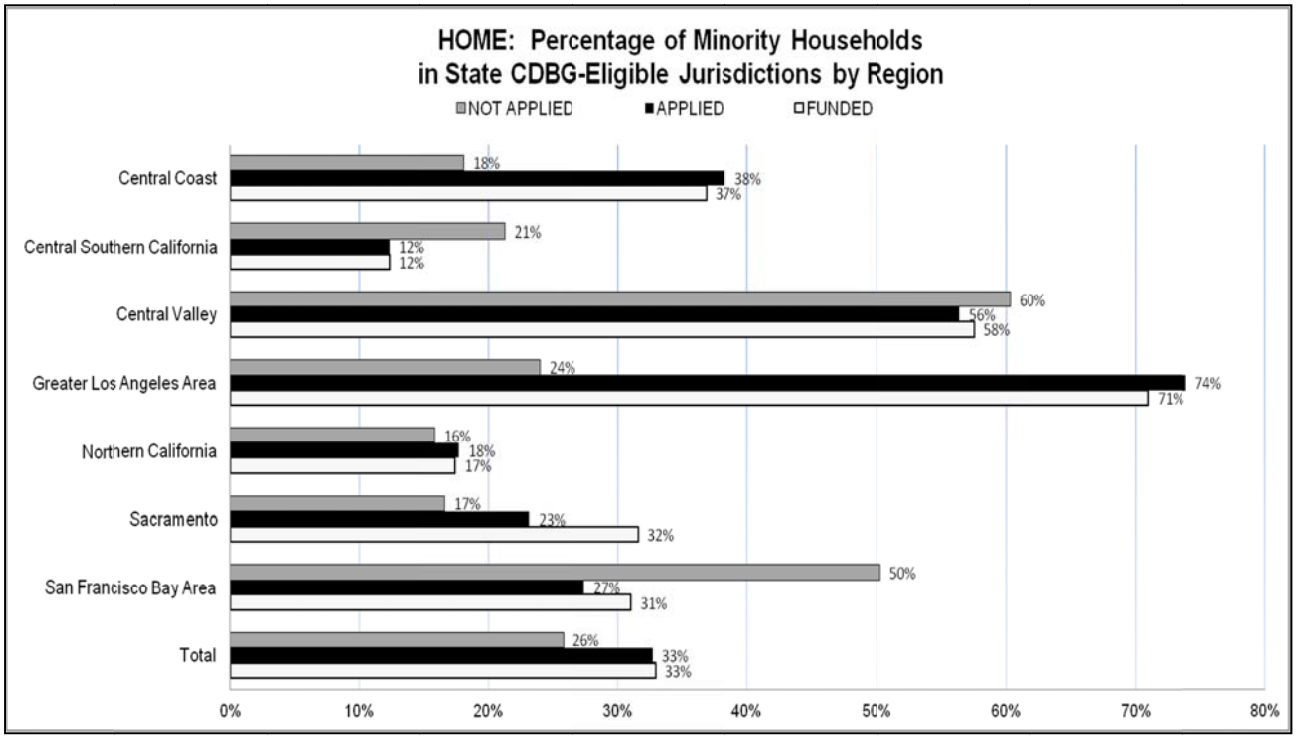


Figure 7--15



Evaluation of Potential Fair Housing Impediments for Protected Classes

The relationship between whether or not a jurisdiction receives funding and the presence of protected classes within those jurisdictions has implications for fair housing practices. In this analysis, a group is considered as being adequately served if that group is equally represented in jurisdictions that receive funding and that do not apply. A protected class is not being adequately served if its proportion is lower in jurisdictions that received funding than those that did not apply. Conversely, a protected class is considered overrepresented if its proportion is higher in jurisdictions that received funding than that did not apply. While this implies that this population is well-served in funded jurisdictions, it also implies that jurisdictions that do not apply for funding are not actively addressing the needs of these groups.

CDBG

The findings show that very low-income families reside in CDBG-funded jurisdictions at the same proportion as those jurisdictions that did not apply for funding. This suggests that very low-income families are being adequately served in the State CDBG-eligible jurisdictions.

A smaller proportion of minority households live in the State CDBG-eligible jurisdictions compared to non-State CDBG-eligible jurisdictions meaning that State CDBG funding is

less likely to reach minority households due to existing demographic patterns. Jurisdictions that received CDBG funding had a lower proportion of minority households than those eligible jurisdictions that did not apply at all. Principally, this implies that minority households are not being served as much as Non-Hispanic White households in these eligible jurisdictions. However, because jurisdictions with lower proportions of minority households are receiving funding more often, they may be creating opportunities for minority households in surrounding jurisdictions to move in.

Both the elderly and disabled had higher representation in jurisdictions that received CDBG funding than in both those that did not apply for funding and those that were not eligible to apply. This suggests that both groups are well served, but might also suggest that the other jurisdictions are not opening up opportunities for these groups.

HOME

Very low income families made up a slightly higher proportion of families in jurisdictions funded by HOME than in those that did not apply. This suggests that these funded jurisdictions are actively trying to serve their needy populations, and that jurisdictions not applying are not providing adequate opportunities for low-income families in the surrounding areas to come in. However, it also suggests that jurisdictions with less need are not applying as much and are not providing opportunities for low-income families in the surrounding area to move into their jurisdictions.

In contrast to CDBG, a higher proportion of households are minority in HOME-funded jurisdictions versus those jurisdictions that were eligible but did not apply for funding. Again, the proportion of minority households in State CDBG-eligible jurisdictions is lower than that of the rest of California's jurisdictions. This suggests that while HOME funding is going towards jurisdictions with more minority households, jurisdictions with lower minority concentrations may not be providing opportunities for minority households in neighboring jurisdictions to come in.

The proportions of both the elderly and disabled populations in the HOME funded jurisdictions were on par with those of the jurisdictions that did not apply. This suggests that the elderly and people with a disability are being adequately served.

Conclusion and Summary Findings

The majority of the 165 State CDBG-eligible jurisdictions apply for funding through CDBG and HOME. The jurisdictions that choose to apply for funding are likely to receive funding not only for the programs for which they apply but also from other sources such as the Low-Income Housing Tax Credit Program or one of the State Bond programs. While the jurisdictions that apply for funding make up a significant portion of eligible jurisdictions, there are marked differences in the demographic compositions between those jurisdictions that do not apply and those that have applied and received funding. Very low income families tend to comprise a higher proportion of total families in

jurisdictions that received HOME funding than those that did not apply. Disabled and elderly populations are well-represented in the eligible jurisdictions in general, but are particularly present in those jurisdictions that received CDBG funding. On the other hand, minority households make up a smaller proportion of the households in the eligible jurisdictions in comparison to the rest of the state. Even so, minority households make up a larger proportion of households in those that received HOME funding than those who did not apply. In CDBG funded jurisdictions, minority households made up a substantially smaller proportion of households. However, these generalizations may not apply at different geographical scales, such as regions. These differences should be considered in future evaluations of CDBG and HOME programs.

In evaluating the implications of the demographic composition of CDBG and HOME funded jurisdictions, a few conclusions can be made. The fact that very low income families are in greater proportion in jurisdictions that receive HOME funding for affordable housing suggest that they are being served where they live, but perhaps are not being afforded the opportunity to move to areas with lesser proportions of very low income people. Similarly, the distribution of HOME funding suggests that minority households are being served where they are present in higher proportion but the responsibility of serving this population is not being taken on by other eligible jurisdictions with smaller proportions of minority households. On the other hand, the distribution of CDBG funding suggests that minority households are not being served or that perhaps these households are being afforded opportunities to move into jurisdictions with lower proportions of minority households. However, the analysis in the Minority and Lower Income Concentration Chapter indicates that minorities are not getting opportunities to move into underrepresented areas.

Appendix I
Methodology

The State of California identified 165 jurisdictions as eligible to apply for CDBG funds through the Department of Housing and Community Development. Analysis was done concerning these jurisdictions primarily for the State CDBG and HOME programs as well as the Low-Income Housing Tax Credit programs and four other State Bond programs: BEGIN, CalHOME, Joe Serna, and the Multifamily Housing Program.

Eligible Jurisdictions Compared to Those Which Applied

For each of the programs, a jurisdiction was identified as having applied if they had any dollar amount greater than $0 in the amount applied section of the data provided by the State of California. Analysis was aggregated for the five-year period between the fiscal years of 2005-2006 and 2009-2010. This means that a jurisdiction had to have applied for funding in at least one of the five years to be included. The median amounts for which jurisdictions applied are also calculated from the five-year aggregate. The median value is the amount which falls in the middle of all the values. Half of the remaining values are higher and half are lower.

Jurisdictions Which Applied Compared to Those Which Were Funded

For each of the programs, a jurisdiction was identified as having been funded if the data provided by the State of California had any dollar amount greater than $0 indicated as the amount funded. As in the analysis for jurisdictions that applied, the data was aggregated for the five-year period from which the median values were calculated. Jurisdictions were designated as having applied but not having been funded if they had a value greater than $0 listed as the amount for which they applied but a value of $0 listed as the amount funded in the data provided by the State of California.

Comparison of Characteristics among Groups

Jurisdiction application and award activity was determined for each program as outlined above. Jurisdictions were considered compliant with the Housing Element in the fourth planning period, if the status indicated in the data sent by the State of California was “IN.” Jurisdictions with a status of “IN REVIEW,” “DUE,” or “OUT” were not considered compliant. Jurisdictions were considered consistently compliant with the Housing Element for the second through fourth planning periods if the status indicated was “IN” for all three planning periods. Jurisdictions that had a status of “IN REVIEW,” “DUE,” or “OUT” for any of the three planning periods were not considered consistently compliant. Each distinct planning period covers a span of 5 years.

Redevelopment agency activity was indicated in the data sent by the State of California. For the purposes of this analysis, the only point of differentiation was whether the

jurisdiction had a redevelopment agency that was active or not. Some jurisdictions had redevelopment agencies that were not active or dissolved and others never had agencies. These jurisdictions were grouped together.

Type of Activities for Applications Received

For the purpose of this analysis, activities are divided into three types: rental, homeowner and infrastructure in support of housing. For CDBG, the rental activity is comprised of the Rental Rehabilitation program. Homeowner activity is made up of the Homeowner Mortgage Assistance and Homeowner Rehabilitation programs. CDBG is the only funding source with infrastructure in support of housing activity.[15]

For HOME, rental activity is made up of the Rental New Construction, Rental Rehabilitation, and Tenant-Based Rental Assistance programs. Homeowner activity is made up of the Homeowner New Construction, Homeowner Mortgage Assistance, and Homeowner Rehabilitation programs.

Analysis of activities was also done for the State Bond programs, but not for LIHTC since all LIHTC funding supports rental activity. The rental activity for the state bond programs is comprised of the Multifamily Housing Programs (MHP, SHMHP, and HYMHP) and some Joe Serna Farmworker Housing Grant projects as designated by the State of California. The homeowner activity is made up of BEGIN, CalHOME, and the rest of the Joe Serna Farmworker Housing Grant projects.

Evaluation of potential fair housing impediments for protected classes

The demographics for Non-State CDBG-eligible jurisdictions is the difference between the sum of the State CDBG jurisdictions in a county minus the total in that county. These differences were then aggregated to determine the State-level demographic composition for Non- State CDBG-eligible jurisdictions.

Very Low- Income Families

Because the data for very low-income families was not available for all jurisdictions, the proportion of these families in the 165 State CDBG-eligible jurisdictions and the rest of the state are estimations. Families that were below the 1.50 income to poverty threshold in non-metropolitan areas or below the 1.85 threshold in metropolitan areas were considered very low-income. The metropolitan/non-metropolitan classification for jurisdictions was based on the county classification by HUD.[16] The data was collected from the 2005-2009 American Community Survey.

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[15] Note Infrastructure is not an eligible use of HOME funds pursuant to federal requirements. State Bond-funded infrastructure programs, including the Transit-Oriented Development program and the Infill Infrastructure Grant program were not analyzed since those programs were designed to principally serve urban areas (in which there are few State CDBG-eligible jurisdictions).

[16]Classifications found here: http://www.huduser.org/portal/datasets/il/il10/Section8.xls

In other sections of Analysis to Impediments to Fair Housing (AI), an alternate method was used to determine the number of very low income families. That approach was not used here because data is often suppressed for small jurisdictions due to smaller sample sizes.

Minority Households

For the purposes of this analysis, minority households are defined as those households that are not Non-Hispanic Whites (Total Households – Non-Hispanic Whites). The data was collected from the 2010 Decennial Census Summary File 1.

Elderly Population

The elderly population is defined as the population aged 65 or older. The data was collected from the 2010 Decennial Census.

Disabled Population

The population with a disability was collected from the 2005-2007 American Community Survey. Not all jurisdictions had available data for the population with a disability. The universe is the population over the age of five. Data from 2008-2010 were also considered for this analysis but the older data was used to maintain consistency throughout the AI report, as memos on disability were produced before the release of the 2008-2010 estimates. In general, the 2008-2010 data estimated fewer individuals with a disability in both State CDBG jurisdictions and Non-State CDBG-eligible areas.

Data Tables

The data tables that follow contain information for each of the 165 State CDBG-eligible jurisdictions, including the demographic statistics discussed earlier, as well as applied versus funded information by rental and homeowner activities for the State CDBG and HOME programs, and the other program groups discussed in this section. For the applied versus funded information, data tables for each of the five years, (2005-06 to 2009-10) are included, as well as 5-year summary tables.

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Appendix II
State Community Development Block Grant (CDBG) Population, 2005-2010

Table A - Table A – Population, Very-low Income Family Data and CDBG Funding

Table B - Table B – Minority, Age and Disability

Table A – Population, Very-low Income Family Data and CDBG Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Alpine unincorp	NO	NO	1175	County	40	15.0%
Alturas	NO	NO	2827	City	197	25.7%
Amador City	NO	NO	185	City	0	0.0%
Amador unincorp	YES	YES	21831	County	1388	19.9%
American Canyon	NO	NO	19454	City	596	15.8%
Anderson	YES	YES	9932	City	760	30.3%
Angels	NO	NO	3836	City	122	11.5%
Arcata	NO	NO	17231	City	703	26.1%
Artesia	NO	NO	16522	City	1183	31.6%
Atwater	YES	YES	28168	City	1769	29.1%
Auburn	NO	NO	13330	City	519	15.6%
Avalon	NO	NO	3728	City	222	30.3%
Avenal	YES	YES	15505	City	1287	41.3%
Benicia	NO	NO	26997	City	880	12.4%
Biggs	YES	YES	1707	City	84	19.2%
Bishop	YES	YES	3879	City	147	17.7%
Blue Lake	YES	YES	1253	City	59	21.5%
Brawley	YES	YES	24953	City	1909	34.8%
Butte unincorp	YES	YES	83758	County	4767	21.1%
Calaveras unincorp	YES	YES	41742	County	2244	18.8%
Calexico	YES	YES	38572	City	3045	35.7%
Calimesa	YES	YES	7879	City	426	22.0%
Calipatria	NO	NO	7705	City	254	31.1%
Calistoga	NO	NO	5155	City	468	34.8%
Capitola	NO	NO	9918	City	655	29.1%
Carmel-by-the-Sea	NO	NO	3722	City	98	8.1%
Chowchilla	YES	YES	18720	City	648	28.7%
Clearlake	YES	YES	15250	City	1265	42.2%
Coachella	YES	YES	40704	City	3466	43.2%
Colfax	NO	NO	1963	City	99	26.9%
Colusa	NO	NO	5971	City	294	20.6%
Colusa unincorp	YES	YES	10325	County	619	23.1%
Corcoran	YES	YES	24813	City	1181	43.1%
Corning	YES	YES	7663	City	658	34.5%
Crescent City	NO	NO	7643	City	477	43.0%
Del Norte unincorp	YES	YES	20967	County	1176	23.4%
Del Rey Oaks	NO	NO	1624	City	41	9.4%
Dinuba	YES	YES	21453	City	1483	34.0%
Dixon	NO	NO	18351	City	874	20.6%
Dorris	YES	YES	939	City	84	37.7%
Dos Palos	YES	YES	4950	City	364	30.2%
Dunsmuir	YES	YES	1650	City	166	34.5%
El Dorado unincorp	YES	YES	149266	County	4581	11.5%

Table A – Population, Very-low Income Family Data and CDBG Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Etna	YES	YES	737	City	42	25.1%
Eureka	NO	NO	27191	City	1537	28.0%
Exeter	YES	YES	10334	City	538	23.6%
Farmersville	YES	YES	10588	City	803	38.4%
Ferndale	NO	NO	1371	City	33	7.6%
Firebaugh	NO	NO	7549	City	702	45.0%
Fort Bragg	YES	YES	7273	City	470	30.9%
Fort Jones	YES	YES	839	town	55	35.3%
Fortuna	YES	YES	11926	City	815	26.2%
Glenn unincorp	YES	YES	14665	County	939	25.5%
Gonzales	YES	YES	8187	City	339	18.1%
Grass Valley	YES	YES	12860	City	1027	37.4%
Greenfield	YES	YES	16330	City	784	27.6%
Gridley	YES	YES	6584	City	514	36.2%
Guadalupe	YES	YES	7080	City	754	46.6%
Gustine	NO	NO	5520	City	346	25.7%
Hidden Hills	NO	NO	1856	City	11	1.9%
Hollister	NO	NO	34928	City	2416	27.7%
Holtville	NO	NO	5939	City	500	37.6%
Hughson	NO	NO	6640	City	350	24.1%
Humboldt unincorp	YES	YES	71916	County	3800	22.1%
Huron	YES	YES	6754	City	1012	70.8%
Imperial	YES	YES	14758	City	594	18.8%
Imperial unincorp	YES	YES	37778	County	2215	31.8%
Indian Wells	NO	NO	4958	City	121	7.1%
Industry	NO	NO	219	City	27	33.7%
Inyo unincorp	NO	NO	14667	County	763	19.2%
Ione	YES	YES	7918	City	157	16.5%
Jackson	NO	NO	4651	City	205	20.3%
King City	YES	YES	12874	City	620	29.0%
Kings unincorp	YES	YES	34166	County	1773	23.8%
Lake unincorp	YES	YES	44662	County	2542	21.6%
Lakeport	NO	NO	4753	City	237	18.3%
Lassen unincorp	YES	YES	16948	County	795	17.4%
Lemoore	NO	NO	24531	City	819	14.9%
Lincoln	YES	YES	42819	City	2055	17.1%
Lindsay	YES	YES	11768	City	912	40.3%
Live Oak	YES	YES	8392	City	532	29.6%
Livingston	YES	YES	13058	City	682	22.6%
Loomis	NO	NO	6430	town	250	13.3%
Los Banos	NO	NO	35972	City	1815	22.9%
Loyalton	NO	NO	769	City	28	13.9%
Madera unincorp	YES	YES	70729	County	3352	17.9%
Mammoth Lakes	YES	YES	1154	town	230	17.5%

Table A – Population, Very-low Income Family Data and CDBG Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Maricopa	NO	NO	19718	City	92	29.4%
Marina	NO	NO	12072	City	963	23.6%
Mariposa unincorp	NO	NO	18251	County	1180	22.5%
Marysville	NO	NO	12707	City	722	26.2%
McFarland	NO	NO	8234	City	1025	45.2%
Mendocino unincorp	YES	YES	59156	County	3214	20.9%
Merced unincorp	YES	YES	89167	County	5373	26.8%
Modoc unincorp	YES	YES	6859	County	560	32.1%
Mono unincorp	YES	YES	5968	County	297	20.2%
Montague	YES	YES	1443	City	102	36.6%
Monterey unincorp	YES	YES	100213	County	3981	15.7%
Morro Bay	NO	NO	10234	City	682	25.4%
Mount Shasta	YES	YES	3394	City	175	20.3%
Napa unincorp	NO	NO	26213	County	1026	15.4%
Nevada City	NO	NO	3068	City	115	16.9%
Nevada unincorp	YES	YES	66656	County	3321	17.1%
Orange Cove	NO	NO	9078	City	1202	57.6%
Orland	YES	YES	7291	City	447	25.5%
Oroville	YES	YES	15546	City	790	26.1%
Pacific Grove	YES	YES	15041	City	548	14.5%
Parlier	NO	NO	14494	City	1016	38.7%
Pismo Beach	NO	NO	7655	City	180	8.0%
Placer unincorp	YES	YES	108128	County	4506	14.7%
Placerville	NO	NO	10389	City	674	27.9%
Plumas unincorp	YES	YES	17903	County	1101	19.8%
Plymouth	YES	YES	1005	City	91	41.4%
Point Arena	NO	NO	449	City	37	37.4%
Portola	NO	NO	2104	City	227	30.7%
Rancho Mirage	NO	NO	17218	City	815	17.0%
Red Bluff	NO	NO	14076	City	1079	34.1%
Rio Dell	YES	YES	3368	City	279	31.4%
Rio Vista	YES	YES	7360	City	478	24.4%
Riverbank	YES	YES	22678	City	878	17.8%
San Benito unincorp	NO	NO	18479	County	689	15.9%
San Joaquin	YES	YES	34593	City	393	50.6%
San Juan Bautista	NO	NO	334	City	79	23.2%
San Juan Capistrano	NO	NO	11580	City	1663	19.3%
Sand City	NO	NO	1862	City	7	10.5%
Santa Cruz unincorp	YES	YES	129739	County	7240	22.5%
Scotts Valley	NO	NO	10164	City	590	19.2%
Shasta Lake	YES	YES	25738	City	630	24.8%
Shasta unincorp	YES	YES	67266	County	3796	19.7%
Sierra unincorp	NO	NO	2471	County	46	7.4%
Siskiyou unincorp	YES	YES	24156	County	1701	22.9%

Table A – Population, Very-low Income Family Data and CDBG Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Solano unincorp	NO	NO	18834	County	965	19.5%
Soledad	NO	NO	4903	City	967	26.2%
Sonora	YES	YES	21403	City	289	27.2%
South Lake Tahoe	YES	YES	5814	City	1701	34.8%
St. Helena	NO	NO	4001	City	211	14.5%
Suisun City	NO	NO	28111	City	1139	17.4%
Susanville	YES	YES	17947	City	636	26.7%
Sutter Creek	NO	NO	2501	City	179	21.7%
Sutter unincorp	YES	YES	21420	County	865	14.1%
Taft	YES	YES	9327	City	354	21.8%
Tehama	YES	YES	418	City	29	25.5%
Tehama unincorp	NO	NO	41306	County	2530	23.9%
Trinidad	NO	NO	367	City	10	14.9%
Trinity unincorp	YES	YES	13786	County	928	25.8%
Truckee	YES	YES	16180	town	495	12.6%
Tulare unincorp	YES	YES	142872	County	10558	34.0%
Tulelake	YES	YES	1010	City	64	29.3%
Tuolumne unincorp	YES	YES	50462	County	2470	18.8%
Ukiah	YES	YES	16075	City	1046	30.5%
Vernon	NO	NO	112	City	2	12.5%
Wasco	YES	YES	25545	City	1581	38.3%
Weed	YES	YES	2967	City	277	38.1%
West Sacramento	YES	YES	2225	City	2936	28.4%
Westmorland	YES	YES	48744	City	183	42.5%
Wheatland	NO	NO	3456	City	208	19.9%
Williams	NO	NO	5123	City	186	24.0%
Willits	NO	NO	4888	City	359	31.5%
Willows	YES	YES	6166	City	500	29.5%
Winters	YES	YES	6624	City	393	22.2%
Woodlake	YES	YES	7279	City	791	46.1%
Yolo unincorp	YES	YES	24391	County	1095	20.7%
Yountville	NO	NO	2933	City	162	21.9%
Yreka	YES	YES	7765	City	567	29.7%
Yuba unincorp	YES	YES	56627	County	2956	21.6%

*Sources: State of California; 2005-2009 ACS

Table B – Minority, Age and Disability

Jurisdiction	Minority Households	% of Total Minority Households	65 and over Age Cohort	% of 65 and over Age Cohort	Population with a Disability	% of Population with a Disability
Alpine unincorp	112	22.54%	166	14.1%	0	0.0%
Alturas	190	15.35%	432	15.3%	0	0.0%
Amador City	10	11.76%	25	13.5%	0	0.0%
Amador unincorp	937	9.99%	5082	23.3%	5934	18.1%
American Canyon	3415	60.37%	1865	9.6%	0	0.0%
Anderson	667	16.91%	1267	12.8%	0	0.0%
Angels	206	12.52%	873	22.8%	0	0.0%
Arcata	1352	18.32%	1408	8.2%	0	0.0%
Artesia	3317	73.14%	2248	13.6%	0	0.0%
Atwater	4640	52.50%	2932	10.4%	4322	16.1%
Auburn	699	12.14%	2532	19.0%	0	0.0%
Avalon	641	43.52%	406	10.9%	0	0.0%
Avenal	1943	87.44%	618	4.0%	0	0.0%
Benicia	2840	26.58%	3367	12.5%	2647	11.1%
Biggs	175	30.97%	186	10.9%	0	0.0%
Bishop	438	25.06%	611	15.8%	0	0.0%
Blue Lake	69	12.73%	127	10.1%	0	0.0%
Brawley	5976	78.39%	2508	10.1%	3410	16.2%
Butte unincorp	5340	16.42%	15001	17.9%	24624	24.9%
Calaveras unincorp	2077	12.05%	8692	20.8%	8464	19.2%
Calexico	9879	97.66%	4408	11.4%	4573	15.2%
Calimesa	625	18.86%	2040	25.9%	0	0.0%
Calipatria	862	85.52%	358	4.6%	0	0.0%
Calistoga	698	34.57%	964	18.7%	0	0.0%
Capitola	902	19.50%	1539	15.5%	0	0.0%
Carmel-by-the-Sea	152	7.26%	1328	35.7%	0	0.0%
Chowchilla	1418	38.61%	1317	7.0%	0	0.0%
Clearlake	1444	24.19%	2293	15.0%	0	0.0%
Coachella	8695	96.63%	1827	4.5%	2256	8.2%
Colfax	85	10.33%	224	11.4%	0	0.0%
Colusa	953	44.49%	697	11.7%	0	0.0%
Colusa unincorp	1387	39.13%	1371	13.3%	2558	13.8%
Corcoran	2854	79.41%	1318	5.3%	2004	18.9%
Corning	945	35.93%	772	10.1%	0	0.0%
Crescent City	372	21.79%	585	7.7%	0	0.0%
Del Norte unincorp	1646	20.07%	3288	15.7%	6059	25.0%
Del Rey Oaks	124	17.69%	308	19.0%	0	0.0%
Dinuba	4495	80.37%	1681	7.8%	1965	11.4%
Dixon	2366	40.40%	1552	8.5%	0	0.0%
Dorris	78	21.43%	136	14.5%	0	0.0%
Dos Palos	848	56.50%	534	10.8%	0	0.0%
Dunsmuir	112	14.68%	282	17.1%	0	0.0%
El Dorado unincorp	7061	12.35%	22587	15.1%	19203	13.4%

Table B – Minority, Age and Disability

Jurisdiction	Minority Households	% of Total Minority Households	65 and over Age Cohort	% of 65 and over Age Cohort	Population with a Disability	% of Population with a Disability
Etna	42	13.00%	153	20.8%	0	0.0%
Eureka	2089	18.74%	3215	11.8%	5690	23.1%
Exeter	1288	38.13%	1188	11.5%	0	0.0%
Farmersville	2030	78.23%	696	6.6%	0	0.0%
Ferndale	42	6.87%	308	22.5%	0	0.0%
Firebaugh	1712	89.17%	492	6.5%	0	0.0%
Fort Bragg	702	24.52%	993	13.7%	0	0.0%
Fort Jones	50	16.45%	110	13.1%	0	0.0%
Fortuna	797	17.00%	2066	17.3%	0	0.0%
Glenn unincorp	1561	30.54%	2098	14.3%	4221	16.4%
Gonzales	1651	86.62%	490	6.0%	0	0.0%
Grass Valley	671	11.04%	3024	23.5%	0	0.0%
Greenfield	3061	88.47%	775	4.7%	0	0.0%
Gridley	877	40.17%	928	14.1%	0	0.0%
Guadalupe	1542	85.19%	567	8.0%	0	0.0%
Gustine	745	39.65%	791	14.3%	0	0.0%
Hidden Hills	37	6.24%	295	15.9%	0	0.0%
Hollister	5865	59.48%	2577	7.4%	3761	12.7%
Holtville	1353	75.21%	728	12.3%	0	0.0%
Hughson	736	35.57%	716	10.8%	0	0.0%
Humboldt unincorp	4692	15.59%	10087	14.0%	17427	18.2%
Huron	1505	98.24%	332	4.9%	0	0.0%
Imperial	3174	72.05%	956	6.5%	0	0.0%
Imperial unincorp	6562	62.88%	4388	11.6%	7224	15.9%
Indian Wells	168	6.12%	2731	55.1%	0	0.0%
Industry	39	56.52%	22	10.0%	0	0.0%
Inyo unincorp	1555	24.68%	2924	19.9%	0	0.0%
Ione	238	16.23%	780	9.9%	0	0.0%
Jackson	254	12.30%	1173	25.2%	0	0.0%
King City	2414	80.25%	760	5.9%	0	0.0%
Kings unincorp	4711	48.42%	2955	8.6%	4110	10.9%
Lake unincorp	3040	16.37%	8194	18.3%	13820	23.0%
Lakeport	356	17.78%	953	20.1%	0	0.0%
Lassen unincorp	875	14.06%	2290	13.5%	3946	17.8%
Lemoore	3997	48.77%	1792	7.3%	2687	12.6%
Lincoln	3462	21.01%	10049	23.5%	4684	15.7%
Lindsay	2455	81.45%	879	7.5%	0	0.0%
Live Oak	1273	54.61%	896	10.7%	0	0.0%
Livingston	2746	87.01%	917	7.0%	0	0.0%
Loomis	330	14.01%	834	13.0%	0	0.0%
Los Banos	6448	62.85%	3077	8.6%	3257	10.8%
Loyalton	52	16.88%	151	19.6%	0	0.0%
Madera unincorp	7737	32.64%	11293	16.0%	12913	16.9%
Mammoth Lakes	790	24.47%	135	11.7%	0	0.0%

Table B – Minority, Age and Disability

Jurisdiction	Minority Households	% of Total Minority Households	65 and over Age Cohort	% of 65 and over Age Cohort	Population with a Disability	% of Population with a Disability
Maricopa	90	21.74%	2244	11.4%	0	0.0%
Marina	3725	54.42%	1453	12.0%	0	0.0%
Mariposa unincorp	951	12.36%	3821	20.9%	0	0.0%
Marysville	1396	29.91%	584	4.6%	0	0.0%
McFarland	2424	93.27%	532	6.5%	0	0.0%
Mendocino unincorp	4658	19.56%	9363	15.8%	16360	20.3%
Merced unincorp	12738	50.73%	8787	9.9%	12961	13.3%
Modoc unincorp	447	15.82%	1473	21.5%	0	0.0%
Mono unincorp	422	16.62%	845	14.2%	0	0.0%
Montague	80	13.89%	184	12.8%	0	0.0%
Monterey unincorp	11332	32.89%	15677	15.6%	19494	12.2%
Morro Bay	686	14.16%	2425	23.7%	0	0.0%
Mount Shasta	193	11.60%	619	18.2%	0	0.0%
Napa unincorp	1621	16.92%	4725	18.0%	7648	14.4%
Nevada City	119	8.78%	557	18.2%	0	0.0%
Nevada unincorp	2103	7.58%	14337	21.5%	14923	16.2%
Orange Cove	1896	91.68%	513	5.7%	0	0.0%
Orland	949	37.73%	857	11.8%	0	0.0%
Oroville	1267	22.44%	1953	12.6%	0	0.0%
Pacific Grove	1149	16.37%	3244	21.6%	0	0.0%
Parlier	3228	97.91%	797	5.5%	0	0.0%
Pismo Beach	460	12.00%	1988	26.0%	0	0.0%
Placer unincorp	5159	12.48%	17828	16.5%	19050	16.1%
Placerville	642	15.55%	1841	17.7%	0	0.0%
Plumas unincorp	841	10.40%	3850	21.5%	4795	23.9%
Plymouth	65	16.13%	155	15.4%	0	0.0%
Point Arena	44	22.92%	58	12.9%	0	0.0%
Portola	139	15.67%	304	14.4%	0	0.0%
Rancho Mirage	1097	12.42%	7582	44.0%	0	0.0%
Red Bluff	1138	21.17%	1874	13.3%	0	0.0%
Rio Dell	202	14.78%	443	13.2%	0	0.0%
Rio Vista	736	21.31%	2377	32.3%	0	0.0%
Riverbank	3336	50.71%	1893	8.3%	2139	12.0%
San Benito unincorp	2089	33.35%	2562	13.9%	1737	8.4%
San Joaquin	842	95.46%	5413	15.6%	0	0.0%
San Juan Bautista	308	45.23%	9	2.7%	0	0.0%
San Juan Capistrano	3156	27.70%	1575	13.6%	3441	10.9%
Sand City	44	34.38%	221	11.9%	0	0.0%
Santa Cruz unincorp	9298	18.55%	16520	12.7%	15397	10.9%
Scotts Valley	607	13.71%	1465	14.4%	0	0.0%
Shasta Lake	530	13.44%	1187	4.6%	0	0.0%
Shasta unincorp	2940	11.17%	12477	18.5%	19965	23.8%
Sierra unincorp	90	7.67%	525	21.2%	0	0.0%
Siskiyou unincorp	1417	13.32%	5288	21.9%	10069	24.1%

Table B – Minority, Age and Disability

Jurisdiction	Minority Households	% of Total Minority Households	65 and over Age Cohort	% of 65 and over Age Cohort	Population with a Disability	% of Population with a Disability
Solano unincorp	2011	29.97%	2952	15.7%	6145	14.7%
Soledad	3230	88.16%	812	16.6%	1300	9.9%
Sonora	296	13.46%	2096	9.8%	0	0.0%
South Lake Tahoe	2530	28.37%	1121	19.3%	3081	14.6%
St. Helena	565	23.53%	175	4.4%	0	0.0%
Suisun City	5571	62.47%	2156	7.7%	3423	13.8%
Susanville	732	19.10%	1184	6.6%	0	0.0%
Sutter Creek	119	10.19%	650	26.0%	0	0.0%
Sutter unincorp	1916	25.36%	3498	16.3%	4887	16.8%
Taft	480	21.30%	785	8.4%	0	0.0%
Tehama	25	15.15%	82	19.6%	0	0.0%
Tehama unincorp	2681	17.19%	7343	17.8%	12793	22.9%
Trinidad	17	9.09%	71	19.3%	0	0.0%
Trinity unincorp	730	12.00%	2769	20.1%	0	0.0%
Truckee	968	15.26%	1256	7.8%	0	0.0%
Tulare unincorp	23064	59.00%	13499	9.4%	21925	14.2%
Tulelake	164	47.26%	102	10.1%	0	0.0%
Tuolumne unincorp	2103	10.54%	10482	20.8%	10912	22.7%
Ukiah	1541	25.02%	2337	14.5%	0	0.0%
Vernon	14	50.00%	14	12.5%	0	0.0%
Wasco	4262	83.06%	1293	5.1%	2209	14.2%
Weed	340	30.06%	414	14.0%	0	0.0%
West Sacramento	7550	43.34%	250	11.2%	7156	17.8%
Westmorland	530	83.99%	4781	9.8%	0	0.0%
Wheatland	259	21.25%	360	10.4%	0	0.0%
Williams	962	70.27%	427	8.3%	0	0.0%
Willits	367	19.17%	742	15.2%	0	0.0%
Willows	663	30.51%	782	12.7%	0	0.0%
Winters	1001	45.79%	601	9.1%	0	0.0%
Woodlake	1664	84.64%	531	7.3%	0	0.0%
Yolo unincorp	2949	38.44%	2768	11.3%	3217	11.4%
Yountville	137	13.05%	1428	48.7%	0	0.0%
Yreka	519	15.29%	1494	19.2%	0	0.0%
Yuba unincorp	5902	32.04%	5442	9.6%	12013	19.8%

*Source: State of California, 2010 Census, 2005-2009 ACS

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Appendix III
State HOME Program Population, 2005-2010

Table A – Population, Very-low Income Family Data and HOME Funding

Table A – Population, Very-low Income Family Data and HOME Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Alpine unincorp	NO	NO	1175	County	40	15.0%
Alturas	NO	NO	2827	City	197	25.7%
Amador City	NO	NO	185	City	0	0.0%
Amador unincorp	YES	YES	21831	County	1388	19.9%
American Canyon	NO	NO	19454	City	596	15.8%
Anderson	YES	YES	9932	City	760	30.3%
Angels	YES	YES	3836	City	122	11.5%
Arcata	YES	YES	17231	City	703	26.1%
Artesia	YES	YES	16522	City	1183	31.6%
Atwater	YES	YES	28168	City	1769	29.1%
Auburn	YES	NO	13330	City	519	15.6%
Avalon	NO	NO	3728	City	222	30.3%
Avenal	YES	YES	15505	City	1287	41.3%
Benicia	NO	NO	26997	City	880	12.4%
Biggs	YES	YES	1707	City	84	19.2%
Bishop	YES	YES	3879	City	147	17.7%
Blue Lake	NO	NO	1253	City	59	21.5%
Brawley	YES	YES	24953	City	1909	34.8%
Butte unincorp	NO	NO	83758	County	4767	21.1%
Calaveras unincorp	YES	YES	41742	County	2244	18.8%
Calexico	YES	YES	38572	City	3045	35.7%
Calimesa	YES	YES	7879	City	426	22.0%
Calipatria	YES	NO	7705	City	254	31.1%
Calistoga	YES	YES	5155	City	468	34.8%
Capitola	YES	YES	9918	City	655	29.1%
Carmel-by-the-Sea	NO	NO	3722	City	98	8.1%
Chowchilla	YES	YES	18720	City	648	28.7%
Clearlake	NO	NO	15250	City	1265	42.2%
Coachella	YES	NO	40704	City	3466	43.2%
Colfax	YES	YES	1963	City	99	26.9%
Colusa	YES	YES	5971	City	294	20.6%
Colusa unincorp	YES	YES	10325	County	619	23.1%
Corcoran	YES	NO	24813	City	1181	43.1%
Corning	YES	YES	7663	City	658	34.5%
Crescent City	YES	YES	7643	City	477	43.0%
Del Norte unincorp	YES	NO	20967	County	1176	23.4%
Del Rey Oaks	YES	YES	1624	City	41	9.4%
Dinuba	NO	NO	21453	City	1483	34.0%
Dixon	YES	YES	18351	City	874	20.6%
Dorris	YES	NO	939	City	84	37.7%
Dos Palos	YES	YES	4950	City	364	30.2%
Dunsmuir	YES	NO	1650	City	166	34.5%
El Dorado unincorp	YES	NO	149266	County	4581	11.5%

Table A – Population, Very-low Income Family Data and HOME Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Etna	YES	YES	737	City	42	25.1%
Eureka	NO	NO	27191	City	1537	28.0%
Exeter	NO	NO	10334	City	538	23.6%
Farmersville	YES	YES	10588	City	803	38.4%
Ferndale	YES	YES	1371	City	33	7.6%
Firebaugh	NO	NO	7549	City	702	45.0%
Fort Bragg	YES	YES	7273	City	470	30.9%
Fort Jones	YES	YES	839	town	55	35.3%
Fortuna	NO	NO	11926	City	815	26.2%
Glenn unincorp	YES	NO	14665	County	939	25.5%
Gonzales	YES	YES	8187	City	339	18.1%
Grass Valley	YES	YES	12860	City	1027	37.4%
Greenfield	YES	YES	16330	City	784	27.6%
Gridley	YES	YES	6584	City	514	36.2%
Guadalupe	YES	YES	7080	City	754	46.6%
Gustine	NO	NO	5520	City	346	25.7%
Hidden Hills	NO	NO	1856	City	11	1.9%
Hollister	NO	NO	34928	City	2416	27.7%
Holtville	YES	YES	5939	City	500	37.6%
Hughson	NO	NO	6640	City	350	24.1%
Humboldt unincorp	YES	YES	71916	County	3800	22.1%
Huron	YES	YES	6754	City	1012	70.8%
Imperial	YES	YES	14758	City	594	18.8%
Imperial unincorp	YES	NO	37778	County	2215	31.8%
Indian Wells	YES	YES	4958	City	121	7.1%
Industry	NO	NO	219	City	27	33.7%
Inyo unincorp	NO	NO	14667	County	763	19.2%
Ione	NO	NO	7918	City	157	16.5%
Jackson	YES	YES	4651	City	205	20.3%
King City	YES	YES	12874	City	620	29.0%
Kings unincorp	YES	YES	34166	County	1773	23.8%
Lake unincorp	YES	YES	44662	County	2542	21.6%
Lakeport	YES	YES	4753	City	237	18.3%
Lassen unincorp	YES	YES	16948	County	795	17.4%
Lemoore	NO	NO	24531	City	819	14.9%
Lincoln	YES	YES	42819	City	2055	17.1%
Lindsay	YES	YES	11768	City	912	40.3%
Live Oak	YES	YES	8392	City	532	29.6%
Livingston	YES	YES	13058	City	682	22.6%
Loomis	YES	YES	6430	town	250	13.3%
Los Banos	YES	YES	35972	City	1815	22.9%
Loyalton	YES	YES	769	City	28	13.9%
Madera unincorp	YES	YES	70729	County	3352	17.9%
Mammoth Lakes	YES	YES	1154	town	230	17.5%

Table A – Population, Very-low Income Family Data and HOME Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Maricopa	YES	YES	19718	City	92	29.4%
Marina	YES	NO	12072	City	963	23.6%
Mariposa unincorp	YES	YES	18251	County	1180	22.5%
Marysville	NO	NO	12707	City	722	26.2%
McFarland	YES	YES	8234	City	1025	45.2%
Mendocino unincorp	YES	YES	59156	County	3214	20.9%
Merced unincorp	YES	NO	89167	County	5373	26.8%
Modoc unincorp	YES	YES	6859	County	560	32.1%
Mono unincorp	NO	NO	5968	County	297	20.2%
Montague	YES	YES	1443	City	102	36.6%
Monterey unincorp	YES	YES	100213	County	3981	15.7%
Morro Bay	YES	YES	10234	City	682	25.4%
Mount Shasta	YES	YES	3394	City	175	20.3%
Napa unincorp	YES	NO	26213	County	1026	15.4%
Nevada City	NO	NO	3068	City	115	16.9%
Nevada unincorp	NO	NO	66656	County	3321	17.1%
Orange Cove	YES	YES	9078	City	1202	57.6%
Orland	YES	YES	7291	City	447	25.5%
Oroville	YES	YES	15546	City	790	26.1%
Pacific Grove	YES	YES	15041	City	548	14.5%
Parlier	NO	NO	14494	City	1016	38.7%
Pismo Beach	YES	YES	7655	City	180	8.0%
Placer unincorp	NO	NO	108128	County	4506	14.7%
Placerville	YES	YES	10389	City	674	27.9%
Plumas unincorp	YES	YES	17903	County	1101	19.8%
Plymouth	NO	NO	1005	City	91	41.4%
Point Arena	YES	YES	449	City	37	37.4%
Portola	NO	NO	2104	City	227	30.7%
Rancho Mirage	NO	NO	17218	City	815	17.0%
Red Bluff	NO	NO	14076	City	1079	34.1%
Rio Dell	YES	YES	3368	City	279	31.4%
Rio Vista	YES	YES	7360	City	478	24.4%
Riverbank	NO	NO	22678	City	878	17.8%
San Benito unincorp	YES	YES	18479	County	689	15.9%
San Joaquin	NO	NO	34593	City	393	50.6%
San Juan Bautista	NO	NO	334	City	79	23.2%
San Juan Capistrano	NO	NO	11580	City	1663	19.3%
Sand City	YES	YES	1862	City	7	10.5%
Santa Cruz unincorp	NO	NO	129739	County	7240	22.5%
Scotts Valley	YES	YES	10164	City	590	19.2%
Shasta Lake	NO	NO	25738	City	630	24.8%
Shasta unincorp	YES	YES	67266	County	3796	19.7%
Sierra unincorp	YES	YES	2471	County	46	7.4%
Siskiyou unincorp	YES	NO	24156	County	1701	22.9%

Table A – Population, Very-low Income Family Data and HOME Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Solano unincorp	YES	YES	18834	County	965	19.5%
Soledad	YES	YES	4903	City	967	26.2%
Sonora	YES	YES	21403	City	289	27.2%
South Lake Tahoe	NO	NO	5814	City	1701	34.8%
St. Helena	YES	YES	4001	City	211	14.5%
Suisun City	NO	NO	28111	City	1139	17.4%
Susanville	YES	NO	17947	City	636	26.7%
Sutter Creek	YES	YES	2501	City	179	21.7%
Sutter unincorp	YES	NO	21420	County	865	14.1%
Taft	YES	NO	9327	City	354	21.8%
Tehama	NO	NO	418	City	29	25.5%
Tehama unincorp	YES	YES	41306	County	2530	23.9%
Trinidad	NO	NO	367	City	10	14.9%
Trinity unincorp	YES	YES	13786	County	928	25.8%
Truckee	YES	YES	16180	town	495	12.6%
Tulare unincorp	YES	YES	142872	County	10558	34.0%
Tulelake	NO	NO	1010	City	64	29.3%
Tuolumne unincorp	YES	YES	50462	County	2470	18.8%
Ukiah	YES	YES	16075	City	1046	30.5%
Vernon	NO	NO	112	City	2	12.5%
Wasco	YES	YES	25545	City	1581	38.3%
Weed	YES	NO	2967	City	277	38.1%
West Sacramento	YES	YES	2225	City	2936	28.4%
Westmorland	NO	NO	48744	City	183	42.5%
Wheatland	NO	NO	3456	City	208	19.9%
Williams	NO	NO	5123	City	186	24.0%
Willits	NO	NO	4888	City	359	31.5%
Willows	NO	NO	6166	City	500	29.5%
Winters	YES	YES	6624	City	393	22.2%
Woodlake	YES	YES	7279	City	791	46.1%
Yolo unincorp	YES	NO	24391	County	1095	20.7%
Yountville	YES	YES	2933	City	162	21.9%
Yreka	NO	NO	7765	City	567	29.7%
Yuba unincorp	YES	YES	56627	County	2956	21.6%

*Source: State of California, 2010 Census, 2005-2009 ACS

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Appendix IV
All Other Funding Population, 2005-2010

Table A - Population, Very-low Income Family Data and ALL OTHER Funding

Table B - Minority, Age and Disability

Table A – Population, Very-low Income Family Data and ALL OTHER Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Alpine unincorp	NO	NO	1175	County	40	15.0%
Alturas	YES	YES	2827	City	197	25.7%
Amador City	NO	NO	185	City	0	0.0%
Amador unincorp	NO	NO	21831	County	1388	19.9%
American Canyon	YES	YES	19454	City	596	15.8%
Anderson	YES	YES	9932	City	760	30.3%
Angels	YES	YES	3836	City	122	11.5%
Arcata	YES	YES	17231	City	703	26.1%
Artesia	NO	NO	16522	City	1183	31.6%
Atwater	YES	YES	28168	City	1769	29.1%
Auburn	NO	NO	13330	City	519	15.6%
Avalon	NO	NO	3728	City	222	30.3%
Avenal	YES	YES	15505	City	1287	41.3%
Benicia	NO	NO	26997	City	880	12.4%
Biggs	YES	YES	1707	City	84	19.2%
Bishop	YES	YES	3879	City	147	17.7%
Blue Lake	NO	NO	1253	City	59	21.5%
Brawley	YES	YES	24953	City	1909	34.8%
Butte unincorp	YES	YES	83758	County	4767	21.1%
Calaveras unincorp	NO	NO	41742	County	2244	18.8%
Calexico	YES	YES	38572	City	3045	35.7%
Calimesa	NO	NO	7879	City	426	22.0%
Calipatria	YES	YES	7705	City	254	31.1%
Calistoga	YES	YES	5155	City	468	34.8%
Capitola	YES	YES	9918	City	655	29.1%
Carmel-by-the-Sea	YES	YES	3722	City	98	8.1%
Chowchilla	YES	YES	18720	City	648	28.7%
Clearlake	YES	YES	15250	City	1265	42.2%
Coachella	YES	YES	40704	City	3466	43.2%
Colfax	NO	NO	1963	City	99	26.9%
Colusa	YES	YES	5971	City	294	20.6%
Colusa unincorp	NO	NO	10325	County	619	23.1%
Corcoran	YES	YES	24813	City	1181	43.1%
Corning	YES	YES	7663	City	658	34.5%
Crescent City	YES	YES	7643	City	477	43.0%
Del Norte unincorp	YES	YES	20967	County	1176	23.4%
Del Rey Oaks	NO	NO	1624	City	41	9.4%
Dinuba	YES	YES	21453	City	1483	34.0%

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Dixon	YES	YES	18351	City	874	20.6%
Dorris	NO	NO	939	City	84	37.7%
Dos Palos	YES	YES	4950	City	364	30.2%
Dunsmuir	NO	NO	1650	City	166	34.5%
El Dorado unincorp	YES	YES	149266	County	4581	11.5%
Etna	NO	NO	737	City	42	25.1%
Eureka	YES	YES	27191	City	1537	28.0%
Exeter	NO	NO	10334	City	538	23.6%
Farmersville	YES	YES	10588	City	803	38.4%
Ferndale	NO	NO	1371	City	33	7.6%
Firebaugh	YES	NO	7549	City	702	45.0%
Fort Bragg	YES	YES	7273	City	470	30.9%
Fort Jones	NO	NO	839	town	55	35.3%
Fortuna	YES	YES	11926	City	815	26.2%
Glenn unincorp	NO	NO	14665	County	939	25.5%
Gonzales	YES	YES	8187	City	339	18.1%
Grass Valley	YES	YES	12860	City	1027	37.4%
Greenfield	YES	YES	16330	City	784	27.6%
Gridley	YES	YES	6584	City	514	36.2%
Guadalupe	NO	NO	7080	City	754	46.6%
Gustine	YES	YES	5520	City	346	25.7%
Hidden Hills	NO	NO	1856	City	11	1.9%
Hollister	YES	YES	34928	City	2416	27.7%
Holtville	NO	NO	5939	City	500	37.6%
Hughson	NO	NO	6640	City	350	24.1%
Humboldt unincorp	YES	YES	71916	County	3800	22.1%
Huron	YES	YES	6754	City	1012	70.8%
Imperial	YES	YES	14758	City	594	18.8%
Imperial unincorp	YES	YES	37778	County	2215	31.8%
Indian Wells	NO	NO	4958	City	121	7.1%
Industry	NO	NO	219	City	27	33.7%
Inyo unincorp	NO	NO	14667	County	763	19.2%
Ione	YES	YES	7918	City	157	16.5%
Jackson	YES	YES	4651	City	205	20.3%
King City	YES	YES	12874	City	620	29.0%
Kings unincorp	YES	YES	34166	County	1773	23.8%
Lake unincorp	YES	NO	44662	County	2542	21.6%
Lakeport	NO	NO	4753	City	237	18.3%

Table A – Population, Very-low Income Family Data and ALL OTHER Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Lassen unincorp	NO	NO	16948	County	795	17.4%
Lemoore	YES	YES	24531	City	819	14.9%
Lincoln	YES	YES	42819	City	2055	17.1%
Lindsay	YES	YES	11768	City	912	40.3%
Live Oak	YES	YES	8392	City	532	29.6%
Livingston	NO	NO	13058	City	682	22.6%
Loomis	NO	NO	6430	town	250	13.3%
Los Banos	YES	YES	35972	City	1815	22.9%
Loyalton	NO	NO	769	City	28	13.9%
Madera unincorp	YES	YES	70729	County	3352	17.9%
Mammoth Lakes	YES	YES	1154	town	230	17.5%
Maricopa	NO	NO	19718	City	92	29.4%
Marina	YES	YES	12072	City	963	23.6%
Mariposa unincorp	NO	NO	18251	County	1180	22.5%
Marysville	YES	YES	12707	City	722	26.2%
McFarland	YES	YES	8234	City	1025	45.2%
Mendocino unincorp	NO	NO	59156	County	3214	20.9%
Merced unincorp	NO	NO	89167	County	5373	26.8%
Modoc unincorp	YES	YES	6859	County	560	32.1%
Mono unincorp	NO	NO	5968	County	297	20.2%
Montague	NO	NO	1443	City	102	36.6%
Monterey unincorp	YES	YES	100213	County	3981	15.7%
Morro Bay	NO	NO	10234	City	682	25.4%
Mount Shasta	YES	NO	3394	City	175	20.3%
Napa unincorp	NO	NO	26213	County	1026	15.4%
Nevada City	NO	NO	3068	City	115	16.9%
Nevada unincorp	YES	YES	66656	County	3321	17.1%
Orange Cove	YES	YES	9078	City	1202	57.6%
Orland	YES	YES	7291	City	447	25.5%
Oroville	YES	YES	15546	City	790	26.1%
Pacific Grove	YES	YES	15041	City	548	14.5%
Parlier	YES	YES	14494	City	1016	38.7%
Pismo Beach	NO	NO	7655	City	180	8.0%
Placer unincorp	YES	YES	108128	County	4506	14.7%
Placerville	YES	YES	10389	City	674	27.9%
Plumas unincorp	NO	NO	17903	County	1101	19.8%
Plymouth	NO	NO	1005	City	91	41.4%
Point Arena	NO	NO	449	City	37	37.4%

Table A – Population, Very-low Income Family Data and ALL OTHER Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Portola	NO	NO	2104	City	227	30.7%
Rancho Mirage	NO	NO	17218	City	815	17.0%
Red Bluff	YES	YES	14076	City	1079	34.1%
Rio Dell	NO	NO	3368	City	279	31.4%
Rio Vista	NO	NO	7360	City	478	24.4%
Riverbank	YES	NO	22678	City	878	17.8%
San Benito unincorp	NO	NO	18479	County	689	15.9%
San Joaquin	NO	NO	34593	City	393	50.6%
San Juan Bautista	NO	NO	334	City	79	23.2%
San Juan Capistrano	YES	YES	11580	City	1663	19.3%
Sand City	NO	NO	1862	City	7	10.5%
Santa Cruz unincorp	YES	YES	129739	County	7240	22.5%
Scotts Valley	NO	NO	10164	City	590	19.2%
Shasta Lake	YES	YES	25738	City	630	24.8%
Shasta unincorp	YES	YES	67266	County	3796	19.7%
Sierra unincorp	NO	NO	2471	County	46	7.4%
Siskiyou unincorp	NO	NO	24156	County	1701	22.9%
Solano unincorp	NO	NO	18834	County	965	19.5%
Soledad	YES	YES	4903	City	967	26.2%
Sonora	NO	NO	21403	City	289	27.2%
South Lake Tahoe	YES	YES	5814	City	1701	34.8%
St. Helena	NO	NO	4001	City	211	14.5%
Suisun City	YES	YES	28111	City	1139	17.4%
Susanville	YES	YES	17947	City	636	26.7%
Sutter Creek	YES	YES	2501	City	179	21.7%
Sutter unincorp	YES	YES	21420	County	865	14.1%
Taft	YES	YES	9327	City	354	21.8%
Tehama	NO	NO	418	City	29	25.5%
Tehama unincorp	NO	NO	41306	County	2530	23.9%
Trinidad	NO	NO	367	City	10	14.9%
Trinity unincorp	NO	NO	13786	County	928	25.8%
Truckee	YES	YES	16180	town	495	12.6%
Tulare unincorp	YES	YES	142872	County	10558	34.0%
Tulelake	NO	NO	1010	City	64	29.3%
Tuolumne unincorp	YES	YES	50462	County	2470	18.8%
Ukiah	YES	YES	16075	City	1046	30.5%
Vernon	NO	NO	112	City	2	12.5%
Wasco	YES	YES	25545	City	1581	38.3%

Table A – Population, Very-low Income Family Data and ALL OTHER Funding

Jurisdiction	Applied	Funded	Population	City/County	Very Low-Income Families	% Very Low-Income Families
Weed	YES	YES	2967	City	277	38.1%
West Sacramento	YES	YES	2225	City	2936	28.4%
Westmorland	YES	YES	48744	City	183	42.5%
Wheatland	NO	NO	3456	City	208	19.9%
Williams	NO	NO	5123	City	186	24.0%
Willits	NO	NO	4888	City	359	31.5%
Willows	NO	NO	6166	City	500	29.5%
Winters	YES	YES	6624	City	393	22.2%
Woodlake	YES	YES	7279	City	791	46.1%
Yolo unincorp	NO	NO	24391	County	1095	20.7%
Yountville	YES	YES	2933	City	162	21.9%
Yreka	YES	YES	7765	City	567	29.7%
Yuba unincorp	YES	YES	56627	County	2956	21.6%

Table B – ALL OTHER Funding- Minority, Age and Disability

Jurisdiction	Minority Households	% of Total Minority Households	65 and over Age Cohort	% of 65 and over Age Cohort	Population with a Disability	% of Population with a Disability
Alpine unincorp	112	22.54%	166	14.1%	0	0.0%
Alturas	190	15.35%	432	15.3%	0	0.0%
Amador City	10	11.76%	25	13.5%	0	0.0%
Amador unincorp	937	9.99%	5082	23.3%	5934	18.1%
American Canyon	3415	60.37%	1865	9.6%	0	0.0%
Anderson	667	16.91%	1267	12.8%	0	0.0%
Angels	206	12.52%	873	22.8%	0	0.0%
Arcata	1352	18.32%	1408	8.2%	0	0.0%
Artesia	3317	73.14%	2248	13.6%	0	0.0%
Atwater	4640	52.50%	2932	10.4%	4322	16.1%
Auburn	699	12.14%	2532	19.0%	0	0.0%
Avalon	641	43.52%	406	10.9%	0	0.0%
Avenal	1943	87.44%	618	4.0%	0	0.0%
Benicia	2840	26.58%	3367	12.5%	2647	11.1%
Biggs	175	30.97%	186	10.9%	0	0.0%
Bishop	438	25.06%	611	15.8%	0	0.0%
Blue Lake	69	12.73%	127	10.1%	0	0.0%
Brawley	5976	78.39%	2508	10.1%	3410	16.2%
Butte unincorp	5340	16.42%	15001	17.9%	24624	24.9%
Calaveras unincorp	2077	12.05%	8692	20.8%	8464	19.2%
Calexico	9879	97.66%	4408	11.4%	4573	15.2%
Calimesa	625	18.86%	2040	25.9%	0	0.0%
Calipatria	862	85.52%	358	4.6%	0	0.0%
Calistoga	698	34.57%	964	18.7%	0	0.0%
Capitola	902	19.50%	1539	15.5%	0	0.0%
Carmel-by-the-Sea	152	7.26%	1328	35.7%	0	0.0%
Chowchilla	1418	38.61%	1317	7.0%	0	0.0%
Clearlake	1444	24.19%	2293	15.0%	0	0.0%
Coachella	8695	96.63%	1827	4.5%	2256	8.2%
Colfax	85	10.33%	224	11.4%	0	0.0%
Colusa	953	44.49%	697	11.7%	0	0.0%
Colusa unincorp	1387	39.13%	1371	13.3%	2558	13.8%
Corcoran	2854	79.41%	1318	5.3%	2004	18.9%
Corning	945	35.93%	772	10.1%	0	0.0%
Crescent City	372	21.79%	585	7.7%	0	0.0%
Del Norte unincorp	1646	20.07%	3288	15.7%	6059	25.0%
Del Rey Oaks	124	17.69%	308	19.0%	0	0.0%
Dinuba	4495	80.37%	1681	7.8%	1965	11.4%

Table B – ALL OTHER Funding- Minority, Age and Disability

Jurisdiction	Minority Households	% of Total Minority Households	65 and over Age Cohort	% of 65 and over Age Cohort	Population with a Disability	% of Population with a Disability
Dixon	2366	40.40%	1552	8.5%	0	0.0%
Dorris	78	21.43%	136	14.5%	0	0.0%
Dos Palos	848	56.50%	534	10.8%	0	0.0%
Dunsmuir	112	14.68%	282	17.1%	0	0.0%
El Dorado unincorp	7061	12.35%	22587	15.1%	19203	13.4%
Etna	42	13.00%	153	20.8%	0	0.0%
Eureka	2089	18.74%	3215	11.8%	5690	23.1%
Exeter	1288	38.13%	1188	11.5%	0	0.0%
Farmersville	2030	78.23%	696	6.6%	0	0.0%
Ferndale	42	6.87%	308	22.5%	0	0.0%
Firebaugh	1712	89.17%	492	6.5%	0	0.0%
Fort Bragg	702	24.52%	993	13.7%	0	0.0%
Fort Jones	50	16.45%	110	13.1%	0	0.0%
Fortuna	797	17.00%	2066	17.3%	0	0.0%
Glenn unincorp	1561	30.54%	2098	14.3%	4221	16.4%
Gonzales	1651	86.62%	490	6.0%	0	0.0%
Grass Valley	671	11.04%	3024	23.5%	0	0.0%
Greenfield	3061	88.47%	775	4.7%	0	0.0%
Gridley	877	40.17%	928	14.1%	0	0.0%
Guadalupe	1542	85.19%	567	8.0%	0	0.0%
Gustine	745	39.65%	791	14.3%	0	0.0%
Hidden Hills	37	6.24%	295	15.9%	0	0.0%
Hollister	5865	59.48%	2577	7.4%	3761	12.7%
Holtville	1353	75.21%	728	12.3%	0	0.0%
Hughson	736	35.57%	716	10.8%	0	0.0%
Humboldt unincorp	4692	15.59%	10087	14.0%	17427	18.2%
Huron	1505	98.24%	332	4.9%	0	0.0%
Imperial	3174	72.05%	956	6.5%	0	0.0%
Imperial unincorp	6562	62.88%	4388	11.6%	7224	15.9%
Indian Wells	168	6.12%	2731	55.1%	0	0.0%
Industry	39	56.52%	22	10.0%	0	0.0%
Inyo unincorp	1555	24.68%	2924	19.9%	0	0.0%
Ione	238	16.23%	780	9.9%	0	0.0%
Jackson	254	12.30%	1173	25.2%	0	0.0%
King City	2414	80.25%	760	5.9%	0	0.0%
Kings unincorp	4711	48.42%	2955	8.6%	4110	10.9%
Lake unincorp	3040	16.37%	8194	18.3%	13820	23.0%
Lakeport	356	17.78%	953	20.1%	0	0.0%

Table B – ALL OTHER Funding- Minority, Age and Disability

Jurisdiction	Minority Households	% of Total Minority Households	65 and over Age Cohort	% of 65 and over Age Cohort	Population with a Disability	% of Population with a Disability
Lassen unincorp	875	14.06%	2290	13.5%	3946	17.8%
Lemoore	3997	48.77%	1792	7.3%	2687	12.6%
Lincoln	3462	21.01%	10049	23.5%	4684	15.7%
Lindsay	2455	81.45%	879	7.5%	0	0.0%
Live Oak	1273	54.61%	896	10.7%	0	0.0%
Livingston	2746	87.01%	917	7.0%	0	0.0%
Loomis	330	14.01%	834	13.0%	0	0.0%
Los Banos	6448	62.85%	3077	8.6%	3257	10.8%
Loyalton	52	16.88%	151	19.6%	0	0.0%
Madera unincorp	7737	32.64%	11293	16.0%	12913	16.9%
Mammoth Lakes	790	24.47%	135	11.7%	0	0.0%
Maricopa	90	21.74%	2244	11.4%	0	0.0%
Marina	3725	54.42%	1453	12.0%	0	0.0%
Mariposa unincorp	951	12.36%	3821	20.9%	0	0.0%
Marysville	1396	29.91%	584	4.6%	0	0.0%
McFarland	2424	93.27%	532	6.5%	0	0.0%
Mendocino unincorp	4658	19.56%	9363	15.8%	16360	20.3%
Merced unincorp	12738	50.73%	8787	9.9%	12961	13.3%
Modoc unincorp	447	15.82%	1473	21.5%	0	0.0%
Mono unincorp	422	16.62%	845	14.2%	0	0.0%
Montague	80	13.89%	184	12.8%	0	0.0%
Monterey unincorp	11332	32.89%	15677	15.6%	19494	12.2%
Morro Bay	686	14.16%	2425	23.7%	0	0.0%
Mount Shasta	193	11.60%	619	18.2%	0	0.0%
Napa unincorp	1621	16.92%	4725	18.0%	7648	14.4%
Nevada City	119	8.78%	557	18.2%	0	0.0%
Nevada unincorp	2103	7.58%	14337	21.5%	14923	16.2%
Orange Cove	1896	91.68%	513	5.7%	0	0.0%
Orland	949	37.73%	857	11.8%	0	0.0%
Oroville	1267	22.44%	1953	12.6%	0	0.0%
Pacific Grove	1149	16.37%	3244	21.6%	0	0.0%
Parlier	3228	97.91%	797	5.5%	0	0.0%
Pismo Beach	460	12.00%	1988	26.0%	0	0.0%
Placer unincorp	5159	12.48%	17828	16.5%	19050	16.1%
Placerville	642	15.55%	1841	17.7%	0	0.0%
Plumas unincorp	841	10.40%	3850	21.5%	4795	23.9%
Plymouth	65	16.13%	155	15.4%	0	0.0%
Point Arena	44	22.92%	58	12.9%	0	0.0%

Table B – ALL OTHER Funding- Minority, Age and Disability

Jurisdiction	Minority Households	% of Total Minority Households	65 and over Age Cohort	% of 65 and over Age Cohort	Population with a Disability	% of Population with a Disability
Portola	139	15.67%	304	14.4%	0	0.0%
Rancho Mirage	1097	12.42%	7582	44.0%	0	0.0%
Red Bluff	1138	21.17%	1874	13.3%	0	0.0%
Rio Dell	202	14.78%	443	13.2%	0	0.0%
Rio Vista	736	21.31%	2377	32.3%	0	0.0%
Riverbank	3336	50.71%	1893	8.3%	2139	12.0%
San Benito unincorp	2089	33.35%	2562	13.9%	1737	8.4%
San Joaquin	842	95.46%	5413	15.6%	0	0.0%
San Juan Bautista	308	45.23%	9	2.7%	0	0.0%
San Juan Capistrano	3156	27.70%	1575	13.6%	3441	10.9%
Sand City	44	34.38%	221	11.9%	0	0.0%
Santa Cruz unincorp	9298	18.55%	16520	12.7%	15397	10.9%
Scotts Valley	607	13.71%	1465	14.4%	0	0.0%
Shasta Lake	530	13.44%	1187	4.6%	0	0.0%
Shasta unincorp	2940	11.17%	12477	18.5%	19965	23.8%
Sierra unincorp	90	7.67%	525	21.2%	0	0.0%
Siskiyou unincorp	1417	13.32%	5288	21.9%	10069	24.1%
Solano unincorp	2011	29.97%	2952	15.7%	6145	14.7%
Soledad	3230	88.16%	812	16.6%	1300	9.9%
Sonora	296	13.46%	2096	9.8%	0	0.0%
South Lake Tahoe	2530	28.37%	1121	19.3%	3081	14.6%
St. Helena	565	23.53%	175	4.4%	0	0.0%
Suisun City	5571	62.47%	2156	7.7%	3423	13.8%
Susanville	732	19.10%	1184	6.6%	0	0.0%
Sutter Creek	119	10.19%	650	26.0%	0	0.0%
Sutter unincorp	1916	25.36%	3498	16.3%	4887	16.8%
Taft	480	21.30%	785	8.4%	0	0.0%
Tehama	25	15.15%	82	19.6%	0	0.0%
Tehama unincorp	2681	17.19%	7343	17.8%	12793	22.9%
Trinidad	17	9.09%	71	19.3%	0	0.0%
Trinity unincorp	730	12.00%	2769	20.1%	0	0.0%
Truckee	968	15.26%	1256	7.8%	0	0.0%
Tulare unincorp	23064	59.00%	13499	9.4%	21925	14.2%
Tulelake	164	47.26%	102	10.1%	0	0.0%
Tuolumne unincorp	2103	10.54%	10482	20.8%	10912	22.7%
Ukiah	1541	25.02%	2337	14.5%	0	0.0%
Vernon	14	50.00%	14	12.5%	0	0.0%
Wasco	4262	83.06%	1293	5.1%	2209	14.2%

Table B – ALL OTHER Funding- Minority, Age and Disability

Jurisdiction	Minority Households	% of Total Minority Households	65 and over Age Cohort	% of 65 and over Age Cohort	Population with a Disability	% of Population with a Disability
Weed	340	30.06%	414	14.0%	0	0.0%
West Sacramento	7550	43.34%	250	11.2%	7156	17.8%
Westmorland	530	83.99%	4781	9.8%	0	0.0%
Wheatland	259	21.25%	360	10.4%	0	0.0%
Williams	962	70.27%	427	8.3%	0	0.0%
Willits	367	19.17%	742	15.2%	0	0.0%
Willows	663	30.51%	782	12.7%	0	0.0%
Winters	1001	45.79%	601	9.1%	0	0.0%
Woodlake	1664	84.64%	531	7.3%	0	0.0%
Yolo unincorp	2949	38.44%	2768	11.3%	3217	11.4%
Yountville	137	13.05%	1428	48.7%	0	0.0%
Yreka	519	15.29%	1494	19.2%	0	0.0%
Yuba unincorp	5902	32.04%	5442	9.6%	12013	19.8%

*Source: State of California, 2010 Census, 2005-2009 ACS

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Appendix V: State Bond Programs

Table A – State Bond Programs Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

Table B – State Bond Programs Applied and Funded, 2008-2009, 2009-2010 and 5 Year Totals

Table A – State Bond Programs Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

	Subtotal 2005-2006		Subtotal 2006-2007		Subtotal 2007-2008	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$1,676,600	$1,676,600
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$0	$0	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$500,000	$500,000	$0	$0	$600,000	$600,000
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$500,000	$500,000	$0	$0	$600,000	$600,000
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$1,500,000	$1,500,000
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$500,000	$500,000	$0	$0	$500,000	$500,000
Butte unincorp	$0	$0	$0	$0	$1,200,000	$1,200,000
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$0	$0	$0	$0	$3,100,000	$600,000
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$3,743,502	$3,743,502	$0	$0	$0	$0
Calistoga	$500,000	$500,000	$0	$0	$330,300	$330,300
Capitola	$0	$0	$0	$0	$7,119,000	$7,119,000
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$0	$0	$0	$0	$9,629,000	$6,879,000
Coachella	$0	$0	$0	$0	$3,635,810	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$0	$0	$300,000	$300,000
Corning	$0	$0	$489,879	$489,879	$0	$0
Crescent City	$3,306,300	$3,306,300	$1,673,000	$1,673,000	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$600,000	$600,000
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$0	$0	$600,000	$600,000

Table A – State Bond Programs Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

	Subtotal 2005-2006		Subtotal 2006-2007		Subtotal 2007-2008	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$600,000	$600,000
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$1,200,000	$1,200,000
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$500,000	$500,000	$0	$0	$600,000	$600,000
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$0	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$0	$0	$0	$0	$600,000	$600,000
Gridley	$0	$0	$0	$0	$660,000	$660,000
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$2,000,000	$2,000,000	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$500,000	$500,000
Huron	$2,750,000	$2,750,000	$0	$0	$600,000	$600,000
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$4,400,000	$4,400,000	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$1,550,000	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$500,000	$500,000	$0	$0	$600,000	$600,000
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0

Table A – State Bond Programs Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

	Subtotal 2005-2006		Subtotal 2006-2007		Subtotal 2007-2008	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$600,000	$600,000
Lindsay	$500,000	$500,000	$0	$0	$600,000	$600,000
Live Oak	$0	$0	$0	$0	$600,000	$600,000
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$10,300,000	$10,300,000
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$600,000	$600,000	$300,000	$300,000	$3,091,322	$600,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$6,825,850	$6,825,850	$3,607,302	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$5,476,500	$0	$9,632,302	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$3,000,000	$3,500,000	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$8,867,078	$8,867,078	$7,685,597	$4,300,000
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$500,000	$1,000,000
Orange Cove	$0	$0	$1,410,000	$1,410,000	$0	$0
Orland	$0	$0	$0	$0	$1,780,000	$1,780,000
Oroville	$500,000	$500,000	$0	$0	$600,000	$600,000
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$600,000	$600,000
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0

Table A – State Bond Programs Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

	Subtotal 2005-2006		Subtotal 2006-2007		Subtotal 2007-2008	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$5,833,485	$5,833,485	$0	$0	$1,474,000	$1,474,000
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$600,000	$600,000
Shasta unincorp	$0	$0	$0	$0	$600,000	$600,000
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$7,051,684	$7,051,684	$0	$0
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$900,000	$900,000	$5,367,118	$5,367,118	$2,936,948	$2,936,948
Tulare unincorp	$500,000	$500,000	$0	$0	$0	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$500,000	$500,000	$0	$0	$600,000	$600,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$500,000	$500,000	$0	$0	$6,600,000	$6,600,000

Table A – State Bond Programs Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

	Subtotal 2005-2006		Subtotal 2006-2007		Subtotal 2007-2008	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Weed	$0	$0	$0	$0	$0	$0
West Sacramento	$500,000	$500,000	$0	$0	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$2,301,000	$2,301,000	$0	$0	$1,600,000	$0
Woodlake	$500,000	$500,000	$0	$0	$600,000	$600,000
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$0	$0	$0	$0
Yuba unincorp	$0	$0	$0	$0	$0	$0
Total	**$30,934,287**	**$31,434,287**	**$41,861,109**	**$36,384,609**	**$92,908,181**	**$62,255,848**

Table B – State Bond Programs Applied and Funded, 2008-2009, 2009-2010 and 5 Year Totals

	Subtotal 2008-2009		Subtotal 2009-2010		5-Year Total	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$1,676,600	$1,676,600
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$16,368,000	$0	$0	$0	$16,368,000	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$1,100,000	$1,100,000
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$4,652,702	$500,000	$0	$0	$5,752,702	$1,600,000
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$1,500,000	$1,500,000
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$157,945	$157,945	$0	$0	$1,157,945	$1,157,945
Butte unincorp	$0	$0	$0	$0	$1,200,000	$1,200,000
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$2,500,000	$0	$0	$0	$5,600,000	$600,000
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$3,743,502	$3,743,502
Calistoga	$0	$0	$0	$0	$830,300	$830,300
Capitola	$0	$0	$0	$0	$7,119,000	$7,119,000
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$0	$0	$0	$0	$9,629,000	$6,879,000
Coachella	$6,021,800	$5,843,000	$0	$0	$9,657,610	$5,843,000
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$1,400,000	$1,400,000	$0	$0	$1,700,000	$1,700,000
Corning	$0	$0	$0	$0	$489,879	$489,879
Crescent City	$0	$0	$0	$0	$4,979,300	$4,979,300
Del Norte unincorp	$0	$0	$0	$0	$600,000	$600,000
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$500,000	$500,000	$0	$0	$1,100,000	$1,100,000

Table B – State Bond Programs Applied and Funded, 2008-2009, 2009-2010 and 5 Year Totals

	Subtotal 2008-2009		Subtotal 2009-2010		5-Year Total	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$600,000	$600,000
Etna	$0	$0	$0	$0	$0	$0
Eureka	$600,000	$600,000	$0	$0	$1,800,000	$1,800,000
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$900,000	$900,000	$0	$0	$2,000,000	$2,000,000
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$703,734	$0	$0	$0	$703,734	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$4,850,000	$0	$500,000	$500,000	$5,350,000	$500,000
Greenfield	$0	$0	$0	$0	$600,000	$600,000
Gridley	$1,634,000	$0	$0	$0	$2,294,000	$660,000
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$1,500,000	$1,500,000	$0	$0	$1,500,000	$1,500,000
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$1,494,457	$1,494,457	$0	$0	$3,494,457	$3,494,457
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$500,000	$500,000
Huron	$900,000	$900,000	$0	$0	$4,250,000	$4,250,000
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$0	$0	$4,400,000	$4,400,000
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$1,750,000	$1,750,000	$0	$0	$3,300,000	$1,750,000
Jackson	$0	$0	$0	$0	$0	$0
King City	$470,000	$470,000	$0	$0	$470,000	$470,000
Kings unincorp	$900,000	$900,000	$0	$0	$2,000,000	$2,000,000
Lake unincorp	$499,000	$0	$0	$0	$499,000	$0
Lakeport	$0	$0	$0	$0	$0	$0

Table B – State Bond Programs Applied and Funded, 2008-2009, 2009-2010 and 5 Year Totals

	Subtotal 2008-2009		Subtotal 2009-2010		5-Year Total	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$600,000	$600,000	$0	$0	$1,200,000	$1,200,000
Lindsay	$1,400,000	$1,400,000	$0	$0	$2,500,000	$2,500,000
Live Oak	$0	$0	$0	$0	$600,000	$600,000
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$10,300,000	$10,300,000
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$1,050,000	$1,050,000	$0	$0	$5,041,322	$2,550,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$10,433,152	$6,825,850
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$1,000,000	$1,000,000	$0	$0	$16,108,802	$1,000,000
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$3,000,000	$3,500,000
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$3,658,423	$3,658,423	$0	$0	$20,211,098	$16,825,501
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$1,569,602	$0	$0	$0	$1,569,602	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$500,000	$1,000,000
Orange Cove	$0	$0	$0	$0	$1,410,000	$1,410,000
Orland	$0	$0	$0	$0	$1,780,000	$1,780,000
Oroville	$900,000	$900,000	$0	$0	$2,000,000	$2,000,000
Pacific Grove	$480,000	$480,000	$0	$0	$480,000	$480,000
Parlier	$1,500,000	$1,500,000	$0	$0	$1,500,000	$1,500,000
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$600,000	$600,000
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0

Table B – State Bond Programs Applied and Funded, 2008-2009, 2009-2010 and 5 Year Totals

	Subtotal 2008-2009		Subtotal 2009-2010		5-Year Total	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$7,307,485	$7,307,485
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$600,000	$600,000
Shasta unincorp	$0	$0	$0	$0	$600,000	$600,000
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$7,051,684	$7,051,684
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$2,000,000	$2,000,000	$0	$0	$2,000,000	$2,000,000
Taft	$300,000	$300,000	$0	$0	$300,000	$300,000
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$0	$0	$0	$0	$9,204,066	$9,204,066
Tulare unincorp	$950,000	$950,000	$0	$0	$1,450,000	$1,450,000
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$900,000	$900,000	$0	$0	$900,000	$900,000
Ukiah	$0	$0	$0	$0	$1,100,000	$1,100,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$1,000,000	$1,000,000	$0	$0	$8,100,000	$8,100,000

Table B – State Bond Programs Applied and Funded, 2008-2009, 2009-2010 and 5 Year Totals

	Subtotal 2008-2009		Subtotal 2009-2010		5-Year Total	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Weed	$0	$0	$0	$0	$0	$0
West Sacramento	$22,378,509	$17,500,000	$0	$0	$22,878,509	$18,000,000
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$1,800,000	$0	$0	$0	$5,701,000	$2,301,000
Woodlake	$900,000	$900,000	$0	$0	$2,000,000	$2,000,000
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$0	$0	$0	$0
Yuba unincorp	$0	$0	$0	$0	$0	$0
Total	**$90,188,172**	**$51,053,825**	**$500,000**	**$500,000**	**$256,391,749**	**$181,628,569**

*Source: State of California

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Appendix VI
State Low-Income Housing Tax Credit

Table A – State LIHTC Applied and Funded, 2005-2006

Table B – State LIHTC Applied and Funded, 2006-2007

Table C – State LIHTC Applied and Funded, 2007-2008

Table D – State LIHTC Applied and Funded, 2008-2009

Table E – State LIHTC Applied and Funded, 2009-2010

Table A – State LIHTC Applied and Funded, 2005-2006

	2005-2006					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$30,300,000	$30,300,000	$5,800,504	$0	$36,100,504	$30,300,000
Anderson	$0	$0	$0	$0	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$5,000,000	$5,000,000	$0	$0	$5,000,000	$5,000,000
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$766,323	$0	$766,323	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$0	$0	$723,831	$0	$723,831	$0
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$5,475,000	$5,475,000	$0	$0	$5,475,000	$5,475,000
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$0	$0	$793,772	$793,772	$793,772	$793,772
Coachella	$4,495,000	$4,495,000	$0	$0	$4,495,000	$4,495,000
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$3,305,000	$3,305,000	$764,688	$0	$4,069,688	$3,305,000
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$0	$0	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$7,500,000	$7,500,000	$2,163,669	$0	$9,663,669	$7,500,000
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$0	$0	$0	$0
Ferndale	$0	$0	$0	$0	$0	$0

Table A – State LIHTC Applied and Funded, 2005-2006

	2005-2006					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$1,924,804	$1,924,804	$0	$0	$1,924,804	$1,924,804
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$3,500,000	$3,500,000	$0	$0	$3,500,000	$3,500,000
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$0	$0	$739,883	$739,883	$739,883	$739,883
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$3,500,000	$3,500,000	$0	$0	$3,500,000	$3,500,000
Huron	$0	$0	$0	$0	$0	$0
Imperial	$500,000	$500,000	$0	$0	$500,000	$500,000
Imperial unincorp	$600,000	$600,000	$0	$0	$600,000	$600,000
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$0	$0	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$0	$0	$1,059,946	$1,059,946	$1,059,946	$1,059,946
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$1,185,000	$1,185,000	$336,302	$0	$1,521,302	$1,185,000
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$2,000,000	$2,000,000	$0	$0	$2,000,000	$2,000,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$4,870,000	$4,870,000	$0	$0	$4,870,000	$4,870,000
McFarland	$0	$0	$0	$0	$0	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0

Table A – State LIHTC Applied and Funded, 2005-2006

	2005-2006					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$11,835,000	$11,835,000	$0	$0	$11,835,000	$11,835,000
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$0	$0	$874,913	$874,913	$874,913	$874,913
Orland	$3,440,000	$3,440,000	$0	$0	$3,440,000	$3,440,000
Oroville	$0	$0	$0	$0	$0	$0
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$0	$0	$910,705	$0	$910,705	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$2,915,542	$2,915,542	$0	$0	$2,915,542	$2,915,542
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$2,033,073	$1,002,333	$2,033,073	$1,002,333
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0

Table A – State LIHTC Applied and Funded, 2005-2006

	2005-2006					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$11,250,000	$11,250,000	$0	$0	$11,250,000	$11,250,000
Tulare unincorp	$0	$0	$8,709,106	$6,898,993	$8,709,106	$6,898,993
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$0	$0	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$933,493	$3,491,814	$933,493	$3,491,814
Weed	$0	$0	$968,609	$0	$968,609	$0
West Sacramento	$0	$0	$0	$0	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$0	$0	$0	$0
Woodlake	$0	$0	$0	$0	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$979,697	$979,697	$979,697	$979,697
Yuba unincorp	$0	$0	$10,621,133	$0	$10,621,133	$0
Total	**$103,595,346**	**$103,595,346**	**$39,179,647**	**$15,841,351**	**$142,774,993**	**$119,436,697**

Table B – State LIHTC Applied and Funded, 2006-2007

	2006-2007					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$4,450,000	$4,450,000	$1,447,562	$1,447,562	$5,897,562	$5,897,562
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$1,824,360	$1,075,304	$1,824,360	$1,075,304
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$5,000,000	$5,000,000	$0	$0	$5,000,000	$5,000,000
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$0	$0	$889,787	$889,787	$889,787	$889,787
Butte unincorp	$0	$0	$1,200,186	$1,200,186	$1,200,186	$1,200,186
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$21,225,000	$21,225,000	$0	$0	$21,225,000	$21,225,000
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$1,686,000	$1,686,000	$0	$0	$1,686,000	$1,686,000
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$0	$0	$685,606	$685,606	$685,606	$685,606
Coachella	$3,400,000	$3,400,000	$0	$0	$3,400,000	$3,400,000
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$1,310,986	$1,310,986	$1,310,986	$1,310,986
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$761,654	$761,654	$761,654	$761,654
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$11,750,000	$11,750,000	$0	$0	$11,750,000	$11,750,000
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$0	$0	$0	$0
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$1,350,000	$1,350,000	$838,651	$0	$2,188,651	$1,350,000
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$1,199,805	$0	$1,199,805	$0
Ferndale	$0	$0	$0	$0	$0	$0

Table B – State LIHTC Applied and Funded, 2006-2007

	2006-2007					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$0	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$0	$0	$1,551,927	$0	$1,551,927	$0
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$1,440,000	$1,440,000	$0	$0	$1,440,000	$1,440,000
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$0	$0
Huron	$0	$0	$0	$0	$0	$0
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$0	$0	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$0	$0	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$0	$0	$538,488	$538,488	$538,488	$538,488
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$5,500,000	$5,500,000	$0	$0	$5,500,000	$5,500,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$1,841,356	$0	$1,841,356	$0
McFarland	$0	$0	$0	$0	$0	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0

Table B – State LIHTC Applied and Funded, 2006-2007

	2006-2007					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$0	$0	$0	$0
Oroville	$0	$0	$0	$0	$0	$0
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$1,107,165	$1,107,165	$1,107,165	$1,107,165
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$15,000,000	$15,000,000	$0	$0	$15,000,000	$15,000,000
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$10,924,222	$10,924,222	$1,400,452	$1,400,452	$12,324,674	$12,324,674
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$4,340,513	$0	$4,340,513	$0
Susanville	$2,553,350	$2,553,350	$0	$0	$2,553,350	$2,553,350
Sutter Creek	$2,675,341	$2,675,341	$0	$0	$2,675,341	$2,675,341
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0

Table B – State LIHTC Applied and Funded, 2006-2007

	2006-2007					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$2,750,000	$2,750,000	$0	$0	$2,750,000	$2,750,000
Tulare unincorp	$0	$0	$912,813	$0	$912,813	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$0	$0	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$5,250,000	$5,250,000	$0	$0	$5,250,000	$5,250,000
Weed	$0	$0	$939,668	$939,668	$939,668	$939,668
West Sacramento	$18,400,000	$18,400,000	$0	$0	$18,400,000	$18,400,000
Westmorland	$3,582,000	$3,582,000	$0	$0	$3,582,000	$3,582,000
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$6,500,000	$6,500,000	$0	$0	$6,500,000	$6,500,000
Woodlake	$3,000,000	$3,000,000	$856,934	$856,934	$3,856,934	$3,856,934
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$1,206,457	$0	$1,206,457	$0
Yuba unincorp	$0	$0	$0	$0	$0	$0
Total	**$126,435,913**	**$126,435,913**	**$24,854,370**	**$12,213,792**	**$151,290,283**	**$138,649,705**

Table C – State LIHTC Applied and Funded, 2007-2008

	2007-2008					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$3,085,000	$3,085,000	$0	$0	$3,085,000	$3,085,000
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$0	$0	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$0	$0	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$0	$0	$10,241,314	$4,893,855	$10,241,314	$4,893,855
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$0	$0	$0	$0	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$8,000,000	$8,000,000	$0	$0	$8,000,000	$8,000,000
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$4,700,000	$4,700,000	$0	$0	$4,700,000	$4,700,000
Coachella	$0	$0	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$1,089,589	$0	$1,089,589	$0
Corning	$6,500,000	$6,500,000	$0	$0	$6,500,000	$6,500,000
Crescent City	$0	$0	$1,246,573	$1,246,573	$1,246,573	$1,246,573
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$0	$0	$0	$0
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$4,525,000	$4,525,000	$918,093	$0	$5,443,093	$4,525,000
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$1,095,879	$4,018,012	$1,095,879	$4,018,012
Ferndale	$0	$0	$0	$0	$0	$0

Table C – State LIHTC Applied and Funded, 2007-2008

	2007-2008					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$4,500,000	$4,500,000	$0	$0	$4,500,000	$4,500,000
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$1,242,014	$4,533,893	$1,242,014	$4,533,893
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$0	$0	$842,664	$0	$842,664	$0
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$1,900,000	$1,900,000	$0	$0	$1,900,000	$1,900,000
Huron	$4,300,000	$4,300,000	$4,779,675	$4,779,675	$9,079,675	$9,079,675
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$0	$0	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$0	$0	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$4,172,887	$0	$4,172,887	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$0	$0	$1,550,291	$558,248	$1,550,291	$558,248
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$18,000,000	$18,000,000	$0	$0	$18,000,000	$18,000,000
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$10,500,000	$10,500,000	$0	$0	$10,500,000	$10,500,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$5,348,361	$4,470,275	$5,348,361	$4,470,275
McFarland	$0	$0	$1,452,598	$0	$1,452,598	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0

Table C – State LIHTC Applied and Funded, 2007-2008

	2007-2008					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$0	$0	$0	$0
Oroville	$4,737,000	$4,737,000	$5,348,238	$1,159,018	$10,085,238	$5,896,018
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$0	$0	$806,698	$4,995,918	$806,698	$4,995,918
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$798,195	$798,195	$798,195	$798,195
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$2,690,000	$2,690,000	$0	$0	$2,690,000	$2,690,000
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$16,992,349	$16,992,349	$1,426,766	$1,426,766	$18,419,115	$18,419,115
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$1,279,036	$0	$1,279,036	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0

Table C – State LIHTC Applied and Funded, 2007-2008

	2007-2008					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$8,000,000	$8,000,000	$0	$0	$8,000,000	$8,000,000
Tulare unincorp	$0	$0	$677,339	$677,339	$677,339	$677,339
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$2,826,000	$2,826,000	$0	$0	$2,826,000	$2,826,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$0	$0	$0	$0
Weed	$0	$0	$0	$0	$0	$0
West Sacramento	$0	$0	$1,724,401	$0	$1,724,401	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$0	$0	$0	$0
Woodlake	$5,514,000	$5,514,000	$4,311,434	$4,311,434	$9,825,434	$9,825,434
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$1,211,223	$0	$1,211,223	$0
Yuba unincorp	$0	$0	$4,548,080	$4,094,481	$4,548,080	$4,094,481
Total	**$106,769,349**	**$106,769,349**	**$56,111,348**	**$41,963,682**	**$162,880,697**	**$148,733,031**

Table D – State LIHTC Applied and Funded, 2008-2009

	2008-2009					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$1,169,660	$1,169,660	$1,169,660	$1,169,660
Angels	$0	$0	$1,531,121	$1,531,121	$1,531,121	$1,531,121
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$0	$0	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$0	$0	$4,581,813	$0	$4,581,813	$0
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$1,706,327	$1,706,327	$0	$0	$1,706,327	$1,706,327
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$4,096,000	$4,096,000	$0	$0	$4,096,000	$4,096,000
Capitola	$21,580,000	$21,580,000	$0	$0	$21,580,000	$21,580,000
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$6,066,333	$0	$6,066,333	$0
Clearlake	$4,700,000	$4,700,000	$724,056	$0	$5,424,056	$4,700,000
Coachella	$27,350,000	$27,350,000	$0	$0	$27,350,000	$27,350,000
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$0	$0	$0	$0
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$0	$0	$2,021,729	$925,197	$2,021,729	$925,197
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$9,088,689	$5,134,435	$9,088,689	$5,134,435
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$920,427	$0	$920,427	$0
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$2,120,000	$2,120,000	$290,898	$290,898	$2,410,898	$2,410,898
Ferndale	$0	$0	$0	$0	$0	$0

Table D – State LIHTC Applied and Funded, 2008-2009

	2008-2009					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$0	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$528,151	$528,151	$528,151	$528,151
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$10,450,000	$10,450,000	$0	$0	$10,450,000	$10,450,000
Greenfield	$0	$0	$670,712	$670,712	$670,712	$670,712
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$0	$0
Huron	$0	$0	$4,016,557	$0	$4,016,557	$0
Imperial	$0	$0	$3,903,510	$0	$3,903,510	$0
Imperial unincorp	$2,938,673	$2,938,673	$0	$0	$2,938,673	$2,938,673
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$3,570,931	$0	$3,570,931	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$0	$0	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$9,155,069	$4,723,651	$9,155,069	$4,723,651
Lincoln	$3,745,259	$3,745,259	$0	$0	$3,745,259	$3,745,259
Lindsay	$0	$0	$998,117	$998,117	$998,117	$998,117
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$4,768,572	$0	$4,768,572	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$2,265,360	$2,265,360	$2,265,360	$2,265,360
Mammoth Lakes	$0	$0	$0	$0	$0	$0
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$826,210	$826,210	$826,210	$826,210
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0

Table D – State LIHTC Applied and Funded, 2008-2009

	2008-2009					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$0	$0	$1,602,726	$1,602,725	$1,602,726	$1,602,725
Orland	$0	$0	$6,041,695	$6,041,695	$6,041,695	$6,041,695
Oroville	$0	$0	$4,743,477	$0	$4,743,477	$0
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$5,390,000	$5,390,000	$0	$0	$5,390,000	$5,390,000
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$5,794,270	$0	$5,794,270	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$4,730,000	$4,730,000	$0	$0	$4,730,000	$4,730,000
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$5,982,000	$5,982,000	$0	$0	$5,982,000	$5,982,000
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0

Table D – State LIHTC Applied and Funded, 2008-2009

	2008-2009					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$0	$0	$0	$0	$0	$0
Tulare unincorp	$0	$0	$0	$0	$0	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$4,750,000	$4,750,000	$0	$0	$4,750,000	$4,750,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$1,600,000	$1,600,000	$0	$0	$1,600,000	$1,600,000
Weed	$0	$0	$0	$0	$0	$0
West Sacramento	$3,600,000	$3,600,000	$1,839,552	$2,034,865	$5,439,552	$5,634,865
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$0	$0	$0	$0
Woodlake	$0	$0	$0	$0	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$1,356,472	$0	$1,356,472	$0
Yuba unincorp	$0	$0	$4,071,844	$2,579,251	$4,071,844	$2,579,251
Total	**$104,738,259**	**$104,738,259**	**$82,547,951**	**$31,322,048**	**$187,286,210**	**$136,060,307**

*Source: State of California

Table E – State LIHTC Applied and Funded, 2009-2010

	2009-2010					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$5,850,000	$5,850,000	$1,861,262	$1,072,603	$7,711,262	$6,922,603
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$685,075	$0	$685,075	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$0	$0	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$0	$0	$6,997,102	$0	$6,997,102	$0
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$0	$0	$0	$0	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$12,000,000	$12,000,000	$0	$0	$12,000,000	$12,000,000
Chowchilla	$0	$0	$8,833,003	$4,024,609	$8,833,003	$4,024,609
Clearlake	$0	$0	$0	$0	$0	$0
Coachella	$0	$0	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$0	$0	$0	$0
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$0	$0	$3,530,015	$0	$3,530,015	$0
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$5,436,179	$0	$5,436,179	$0
Dixon	$5,000,000	$5,000,000	$0	$0	$5,000,000	$5,000,000
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$1,265,530	$0	$1,265,530	$0
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$4,821,796	$0	$4,821,796	$0
Ferndale	$0	$0	$0	$0	$0	$0

Table E – State LIHTC Applied and Funded, 2009-2010

	2009-2010					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Firebaugh	$0	$0	$3,680,334	$0	$3,680,334	$0
Fort Bragg	$0	$0	$0	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$1,444,399	$0	$1,444,399	$0
Greenfield	$0	$0	$671,401	$0	$671,401	$0
Gridley	$0	$0	$6,547,982	$1,597,398	$6,547,982	$1,597,398
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$4,998,665	$4,998,664	$4,998,665	$4,998,664
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$0	$0
Huron	$0	$0	$5,204,211	$0	$5,204,211	$0
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$0	$0	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$1,018,510	$1,018,510	$1,018,510	$1,018,510
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$1,831,610	$1,799,005	$1,831,610	$1,799,005
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$7,746,430	$0	$7,746,430	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$0	$0	$789,102	$789,102	$789,102	$789,102
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$5,543,902	$5,543,902	$5,543,902	$5,543,902
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$0	$0	$0	$0	$0	$0
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$1,265,947	$1,186,099	$1,265,947	$1,186,099
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0

Table E – State LIHTC Applied and Funded, 2009-2010

	2009-2010					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$0	$0	$0	$0
Oroville	$0	$0	$5,263,071	$0	$5,263,071	$0
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$0	$0	$910,970	$0	$910,970	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$1,819,397	$0	$1,819,397	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0

Table E – State LIHTC Applied and Funded, 2009-2010

	2009-2010					
	4% LIHTC		9% LIHTC		Subtotal	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$0	$0	$0	$0	$0	$0
Tulare unincorp	$0	$0	$4,605,198	$0	$4,605,198	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$0	$0	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$1,110,505	$0	$1,110,505	$0
Weed	$0	$0	$323,717	$323,717	$323,717	$323,717
West Sacramento	$0	$0	$0	$0	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$7,786,283	$7,786,283	$7,786,283	$7,786,283
Woodlake	$0	$0	$0	$0	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$5,961,000	$5,961,000	$0	$0	$5,961,000	$5,961,000
Yreka	$0	$0	$1,633,717	$0	$1,633,717	$0
Yuba unincorp	$0	$0	$0	$0	$0	$0
Total	**$28,811,000**	**$28,811,000**	**$97,625,313**	**$30,139,892**	**$126,436,313**	**$58,950,892**

*Source: State of California

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Appendix VII: State Low-Income Housing Tax Credit Summary

LIHTC Summary Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

Table A – LIHTC Summary Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

	Subtotal 2005-2006		Subtotal 2006-2007		Subtotal 2007-2008	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$3,085,000	$3,085,000
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$36,100,504	$30,300,000	$0	$0	$0	$0
Anderson	$0	$0	$5,897,562	$5,897,562	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$5,000,000	$5,000,000	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$766,323	$0	$1,824,360	$1,075,304	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$5,000,000	$5,000,000	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$723,831	$0	$889,787	$889,787	$10,241,314	$4,893,855
Butte unincorp	$0	$0	$1,200,186	$1,200,186	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$5,475,000	$5,475,000	$21,225,000	$21,225,000	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$1,686,000	$1,686,000	$8,000,000	$8,000,000
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$793,772	$793,772	$685,606	$685,606	$4,700,000	$4,700,000
Coachella	$4,495,000	$4,495,000	$3,400,000	$3,400,000	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$1,310,986	$1,310,986	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$4,069,688	$3,305,000	$761,654	$761,654	$1,089,589	$0
Corning	$0	$0	$0	$0	$6,500,000	$6,500,000
Crescent City	$0	$0	$11,750,000	$11,750,000	$1,246,573	$1,246,573
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$9,663,669	$7,500,000	$0	$0	$0	$0

Table A – LIHTC Summary Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

	Subtotal 2005-2006		Subtotal 2006-2007		Subtotal 2007-2008	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$2,188,651	$1,350,000	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$5,443,093	$4,525,000
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$1,199,805	$0	$1,095,879	$4,018,012
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$1,924,804	$1,924,804	$0	$0	$4,500,000	$4,500,000
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$3,500,000	$3,500,000	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$1,242,014	$4,533,893
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$739,883	$739,883	$1,551,927	$0	$842,664	$0
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$1,440,000	$1,440,000	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$3,500,000	$3,500,000	$0	$0	$1,900,000	$1,900,000
Huron	$0	$0	$0	$0	$9,079,675	$9,079,675
Imperial	$500,000	$500,000	$0	$0	$0	$0
Imperial unincorp	$600,000	$600,000	$0	$0	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$0	$0	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0

Table A – LIHTC Summary Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

	Subtotal 2005-2006		Subtotal 2006-2007		Subtotal 2007-2008	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$4,172,887	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$1,059,946	$1,059,946	$538,488	$538,488	$1,550,291	$558,248
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$1,521,302	$1,185,000	$0	$0	$18,000,000	$18,000,000
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$2,000,000	$2,000,000	$5,500,000	$5,500,000	$10,500,000	$10,500,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$4,870,000	$4,870,000	$1,841,356	$0	$5,348,361	$4,470,275
McFarland	$0	$0	$0	$0	$1,452,598	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$11,835,000	$11,835,000	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$874,913	$874,913	$0	$0	$0	$0
Orland	$3,440,000	$3,440,000	$0	$0	$0	$0
Oroville	$0	$0	$0	$0	$10,085,238	$5,896,018
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$910,705	$0	$0	$0	$806,698	$4,995,918
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$2,915,542	$2,915,542	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$2,033,073	$1,002,333	$1,107,165	$1,107,165	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$798,195	$798,195
Sand City	$0	$0	$0	$0	$0	$0

Table A – LIHTC Summary Applied and Funded, 2005-2006, 2006-2007 and 2007-2008

	Subtotal 2005-2006		Subtotal 2006-2007		Subtotal 2007-2008	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Santa Cruz unincorp	$0	$0	$15,000,000	$15,000,000	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$2,690,000	$2,690,000
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$12,324,674	$12,324,674	$18,419,115	$18,419,115
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$4,340,513	$0	$0	$0
Susanville	$0	$0	$2,553,350	$2,553,350	$1,279,036	$0
Sutter Creek	$0	$0	$2,675,341	$2,675,341	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$11,250,000	$11,250,000	$2,750,000	$2,750,000	$8,000,000	$8,000,000
Tulare unincorp	$8,709,106	$6,898,993	$912,813	$0	$677,339	$677,339
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$0	$0	$0	$0	$2,826,000	$2,826,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$933,493	$3,491,814	$5,250,000	$5,250,000	$0	$0
Weed	$968,609	$0	$939,668	$939,668	$0	$0
West Sacramento	$0	$0	$18,400,000	$18,400,000	$1,724,401	$0
Westmorland	$0	$0	$3,582,000	$3,582,000	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$6,500,000	$6,500,000	$0	$0
Woodlake	$0	$0	$3,856,934	$3,856,934	$9,825,434	$9,825,434
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$979,697	$979,697	$1,206,457	$0	$1,211,223	$0
Yuba unincorp	$10,621,133	$0	$0	$0	$4,548,080	$4,094,481
Total	**$142,774,993**	**$119,436,697**	**$151,290,283**	**$138,649,705**	**$162,880,697**	**$148,733,031**

*Source: State of California

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Appendix VIII: Comparison of Characteristics, 2005-2010

Comparison of Characteristics, 2005-2010

Comparison of Characteristics, 2005-2010

Jurisdiction	CDBG		HOME		Housing Element Compliance		RDA Activity	Funded	
	Applied	Funded	Applied	Funded	4th Planning Period	Planning Periods 2-4		LIHTC (4% and 9%)	State Bond Programs
Alpine unincorp	NO	NO	NO	NO	NO	NO	NO	NO	NO
Alturas	NO	NO	NO	NO	NO	NO	NO	YES	YES
Amador City	NO	NO	NO	NO	NO	NO	NO	NO	NO
Amador unincorp	YES	YES	YES	YES	YES	NO	NO	NO	NO
American Canyon	NO	NO	NO	NO	YES	YES	NO	YES	NO
Anderson	YES	YES	YES	YES	YES	NO	YES	YES	NO
Angels	NO	NO	YES	YES	YES	YES	NO	YES	NO
Arcata	NO	NO	YES	YES	YES	YES	YES	YES	NO
Artesia	NO	NO	YES	YES	YES	NO	YES	NO	NO
Atwater	YES	YES	YES	YES	NO	NO	YES	NO	YES
Auburn	NO	NO	YES	NO	YES	YES	YES	NO	NO
Avalon	NO	NO	NO	NO	NO	NO	YES	NO	NO
Avenal	YES	YES	YES	YES	YES	YES	YES	YES	YES
Benicia	NO	NO	NO	NO	NO	NO	NO	NO	NO
Biggs	YES	YES	YES	YES	YES	YES	NO	NO	YES
Bishop	YES	YES	YES	YES	YES	YES	YES	YES	NO
Blue Lake	YES	YES	NO	NO	NO	NO	NO	NO	NO
Brawley	YES	YES	YES	YES	YES	YES	YES	YES	YES
Butte unincorp	YES	YES	NO	NO	YES	YES	NO	YES	YES
Calaveras unincorp	YES	YES	YES	YES	YES	NO	NO	NO	NO
Calexico	YES	YES	YES	YES	YES	NO	YES	YES	YES
Calimesa	YES	YES	YES	YES	YES	NO	YES	NO	NO
Calipatria	NO	NO	YES	NO	YES	NO	YES	YES	YES
Calistoga	NO	NO	YES	YES	YES	NO	NO	YES	YES
Capitola	NO	NO	YES	YES	YES	YES	YES	YES	YES
Carmel-by-the-Sea	NO	NO	NO	NO	YES	YES	NO	YES	NO
Chowchilla	YES	YES	YES	YES	NO	NO	YES	YES	NO
Clearlake	YES	YES	NO	NO	YES	YES	YES	YES	YES
Coachella	YES	YES	YES	NO	YES	NO	YES	YES	YES
Colfax	NO	NO	YES	YES	YES	YES	NO	NO	NO
Colusa	NO	NO	YES	YES	YES	YES	NO	YES	NO
Colusa unincorp	YES	YES	YES	YES	YES	YES	NO	NO	NO
Corcoran	YES	YES	YES	NO	YES	YES	YES	YES	YES
Corning	YES	YES	YES	YES	YES	YES	NO	YES	YES
Crescent City	NO	NO	YES	YES	YES	YES	YES	YES	YES

Comparison of Characteristics, 2005-2010

	CDBG		HOME		Housing Element Compliance			Funded	
Jurisdiction	Applied	Funded	Applied	Funded	4th Planning Period	Planning Periods 2-4	RDA Activity	LIHTC (4% and 9%)	State Bond Programs
Del Norte unincorp	YES	YES	YES	NO	YES	YES	NO	NO	YES
Del Rey Oaks	NO	NO	YES	YES	NO	NO	YES	NO	NO
Dinuba	YES	YES	NO	NO	NO	NO	YES	YES	YES
Dixon	NO	NO	YES	YES	YES	YES	YES	YES	NO
Dorris	YES	YES	YES	NO	NO	NO	NO	NO	NO
Dos Palos	YES	YES	YES	YES	NO	NO	YES	YES	NO
Dunsmuir	YES	YES	YES	NO	YES	YES	NO	NO	NO
El Dorado unincorp	YES	YES	YES	NO	NO	NO	NO	NO	YES
Etna	YES	YES	YES	YES	YES	YES	NO	NO	NO
Eureka	NO	NO	NO	NO	NO	NO	YES	YES	YES
Exeter	YES	YES	NO	NO	YES	NO	YES	NO	NO
Farmersville	YES	YES	YES	YES	YES	NO	YES	YES	YES
Ferndale	NO	NO	YES	YES	NO	NO	NO	NO	NO
Firebaugh	NO	NO	NO	NO	YES	NO	YES	NO	NO
Fort Bragg	YES	YES	YES	YES	YES	YES	YES	YES	NO
Fort Jones	YES	YES	YES	YES	NO	NO	NO	NO	NO
Fortuna	YES	YES	NO	NO	YES	NO	YES	YES	NO
Glenn unincorp	YES	YES	YES	NO	YES	NO	NO	NO	NO
Gonzales	YES	YES	YES	YES	YES	YES	YES	YES	NO
Grass Valley	YES	YES	YES	YES	YES	YES	YES	YES	YES
Greenfield	YES	YES	YES	YES	NO	NO	YES	YES	YES
Gridley	YES	YES	YES	YES	YES	YES	YES	YES	YES
Guadalupe	YES	YES	YES	YES	YES	YES	YES	NO	NO
Gustine	NO	NO	NO	NO	YES	NO	NO	YES	YES
Hidden Hills	NO	NO	NO	NO	NO	NO	NO	NO	NO
Hollister	NO	NO	NO	NO	YES	NO	YES	YES	YES
Holtville	NO	NO	YES	YES	YES	YES	YES	NO	NO
Hughson	NO	NO	NO	NO	YES	YES	YES	NO	NO
Humboldt unincorp	YES	YES	YES	YES	YES	YES	NO	YES	YES
Huron	YES	YES	YES	YES	NO	NO	YES	YES	YES
Imperial	YES	YES	YES	YES	YES	YES	YES	YES	NO
Imperial unincorp	YES	YES	YES	NO	YES	NO	NO	YES	YES
Indian Wells	NO	NO	YES	YES	YES	NO	YES	NO	NO
Industry	NO	NO	NO	NO	NO	NO	YES	NO	NO

Comparison of Characteristics, 2005-2010

	CDBG		HOME		Housing Element Compliance			Funded	
Jurisdiction	Applied	Funded	Applied	Funded	4th Planning Period	Planning Periods 2-4	RDA Activity	LIHTC (4% and 9%)	State Bond Programs
Inyo unincorp	NO	NO	NO	NO	YES	YES	NO	NO	NO
Ione	YES	YES	NO	NO	YES	YES	NO	NO	YES
Jackson	NO	NO	YES	YES	YES	YES	NO	YES	NO
King City	YES	YES	YES	YES	YES	YES	YES	NO	YES
Kings unincorp	YES	YES	YES	YES	NO	NO	YES	YES	YES
Lake unincorp	YES	YES	YES	YES	YES	YES	YES	NO	NO
Lakeport	NO	NO	YES	YES	YES	YES	YES	NO	NO
Lassen unincorp	YES	YES	YES	YES	YES	YES	NO	NO	NO
Lemoore	NO	NO	NO	NO	YES	YES	YES	YES	NO
Lincoln	YES	YES	YES	YES	YES	YES	YES	YES	YES
Lindsay	YES	YES	YES	YES	YES	YES	YES	YES	YES
Live Oak	YES	YES	YES	YES	YES	YES	YES	NO	YES
Livingston	YES	YES	YES	YES	NO	NO	YES	NO	NO
Loomis	NO	NO	YES	YES	YES	YES	NO	NO	NO
Los Banos	NO	NO	YES	YES	YES	YES	YES	YES	YES
Loyalton	NO	NO	YES	YES	YES	YES	NO	NO	NO
Madera unincorp	YES	YES	YES	YES	YES	NO	NO	YES	NO
Mammoth Lakes	YES	YES	YES	YES	NO	NO	NO	YES	YES
Maricopa	NO	NO	YES	YES	YES	YES	NO	NO	NO
Marina	NO	NO	YES	NO	YES	YES	YES	NO	YES
Mariposa unincorp	NO	NO	YES	YES	NO	NO	NO	NO	NO
Marysville	NO	NO	NO	NO	YES	NO	YES	YES	NO
McFarland	NO	NO	YES	YES	YES	YES	YES	YES	YES
Mendocino unincorp	YES	YES	YES	YES	YES	YES	YES	NO	NO
Merced unincorp	YES	YES	YES	NO	NO	NO	YES	NO	NO
Modoc unincorp	YES	YES	YES	YES	YES	YES	NO	NO	YES
Mono unincorp	YES	YES	NO	NO	YES	NO	NO	NO	NO
Montague	YES	YES	YES	YES	YES	YES	NO	NO	NO
Monterey unincorp	YES	YES	YES	YES	YES	YES	YES	YES	YES
Morro Bay	NO	NO	YES	YES	YES	YES	NO	NO	NO
Mount Shasta	YES	YES	YES	YES	NO	NO	NO	NO	NO
Napa unincorp	NO	NO	YES	NO	YES	NO	NO	NO	NO
Nevada City	NO	NO	NO	NO	YES	YES	NO	NO	NO
Nevada unincorp	YES	YES	NO	NO	YES	YES	NO	NO	YES

Comparison of Characteristics, 2005-2010

	CDBG		HOME		Housing Element Compliance			Funded	
Jurisdiction	Applied	Funded	Applied	Funded	4th Planning Period	Planning Periods 2-4	RDA Activity	LIHTC (4% and 9%)	State Bond Programs
Orange Cove	NO	NO	YES	YES	YES	NO	YES	YES	YES
Orland	YES	YES	YES	YES	YES	YES	NO	YES	YES
Oroville	YES	YES	YES	YES	NO	NO	YES	YES	YES
Pacific Grove	YES	YES	YES	YES	NO	NO	NO	NO	YES
Parlier	NO	NO	NO	NO	YES	NO	NO	YES	YES
Pismo Beach	NO	NO	YES	YES	YES	NO	YES	NO	NO
Placer unincorp	YES	YES	NO	NO	YES	NO	YES	NO	YES
Placerville	NO	NO	YES	YES	NO	NO	YES	YES	NO
Plumas unincorp	YES	YES	YES	YES	YES	YES	NO	NO	NO
Plymouth	YES	YES	NO	NO	YES	YES	NO	NO	NO
Point Arena	NO	NO	YES	YES	NO	NO	NO	NO	NO
Portola	NO	NO	NO	NO	YES	YES	NO	NO	NO
Rancho Mirage	NO	NO	NO	NO	YES	NO	NO	NO	NO
Red Bluff	NO	NO	NO	NO	YES	YES	YES	YES	NO
Rio Dell	YES	YES	YES	YES	YES	YES	NO	NO	NO
Rio Vista	YES	YES	YES	YES	YES	NO	NO	NO	NO
Riverbank	YES	YES	NO	NO	YES	YES	YES	NO	NO
San Benito unincorp	NO	NO	YES	YES	YES	YES	YES	NO	NO
San Joaquin	YES	YES	NO	NO	YES	YES	NO	NO	NO
San Juan Bautista	NO	NO	NO	NO	NO	NO	YES	NO	NO
San Juan Capistrano	NO	NO	NO	NO	YES	NO	NO	YES	NO
Sand City	NO	NO	YES	YES	YES	YES	YES	NO	NO
Santa Cruz unincorp	YES	YES	NO	NO	YES	NO	YES	YES	YES
Scotts Valley	NO	NO	YES	YES	YES	YES	YES	NO	NO
Shasta Lake	YES	YES	NO	NO	YES	YES	YES	NO	YES
Shasta unincorp	YES	YES	YES	YES	YES	YES	YES	YES	YES
Sierra unincorp	NO	NO	YES	YES	NO	NO	YES	NO	NO
Siskiyou unincorp	YES	YES	YES	NO	YES	YES	NO	NO	NO
Solano unincorp	NO	NO	YES	YES	YES	NO	NO	NO	NO
Soledad	NO	NO	YES	YES	YES	YES	NO	YES	NO
Sonora	YES	YES	YES	YES	YES	NO	YES	NO	NO
South Lake Tahoe	YES	YES	NO	NO	NO	NO	YES	YES	NO
St. Helena	NO	NO	YES	YES	YES	NO	YES	NO	NO
Suisun City	NO	NO	NO	NO	YES	YES	NO	YES	YES

Comparison of Characteristics, 2005-2010

	CDBG		HOME		Housing Element Compliance			Funded	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**4th Planning Period**	**Planning Periods 2-4**	**RDA Activity**	**LIHTC (4% and 9%)**	**State Bond Programs**
Susanville	YES	YES	YES	NO	NO	NO	YES	YES	NO
Sutter Creek	NO	NO	YES	YES	YES	YES	YES	YES	NO
Sutter unincorp	YES	YES	YES	NO	NO	NO	NO	NO	YES
Taft	YES	YES	YES	NO	YES	NO	NO	NO	YES
Tehama	YES	YES	NO	NO	YES	YES	YES	NO	NO
Tehama unincorp	NO	NO	YES	YES	NO	NO	NO	NO	NO
Trinidad	NO	NO	NO	NO	NO	NO	NO	NO	NO
Trinity unincorp	YES	YES	YES	YES	NO	NO	NO	NO	NO
Truckee	YES	YES	YES	YES	YES	YES	NO	YES	YES
Tulare unincorp	YES	YES	YES	YES	NO	NO	YES	YES	YES
Tulelake	YES	YES	NO	NO	YES	YES	YES	NO	NO
Tuolumne unincorp	YES	YES	YES	YES	YES	YES	NO	NO	YES
Ukiah	YES	YES	YES	YES	YES	YES	NO	YES	YES
Vernon	NO	NO	NO	NO	YES	YES	YES	NO	NO
Wasco	YES	YES	YES	YES	YES	YES	YES	YES	YES
Weed	YES	YES	YES	NO	YES	YES	YES	YES	NO
West Sacramento	YES	YES	YES	YES	YES	YES	NO	YES	YES
Westmorland	YES	YES	NO	NO	YES	NO	YES	YES	NO
Wheatland	NO	NO	NO	NO	NO	NO	YES	NO	NO
Williams	NO	NO	NO	NO	YES	YES	NO	NO	NO
Willits	NO	NO	NO	NO	NO	NO	NO	NO	NO
Willows	YES	YES	NO	NO	YES	NO	YES	NO	NO
Winters	YES	YES	YES	YES	YES	YES	NO	YES	YES
Woodlake	YES	YES	YES	YES	YES	NO	YES	YES	YES
Yolo unincorp	YES	YES	YES	NO	YES	NO	YES	NO	NO
Yountville	NO	NO	YES	YES	YES	NO	YES	YES	NO
Yreka	YES	YES	NO	NO	YES	NO	NO	YES	NO
Yuba unincorp	YES	YES	YES	YES	YES	YES	NO	YES	NO

*Source: State of California

Appendix IX: All Programs

Table A - All Programs: Applied and Funded 2005-2006

Table B - All Programs: Applied and Funded 2006-2007

Table C - All Programs: Applied and Funded 2007-2008

Table D - All Programs: Applied and Funded 2008-2009

Table E - All Programs: Applied and Funded 2009-2010

Table F - All Programs: Applied and Funded 5 year Total

Table A - All Programs: Applied and Funded 2005-2006

	2005-2006					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$467,000	$477,500
American Canyon	$36,100,504	$30,300,000	$0	$0	$0	$0
Anderson	$4,000,000	$0	$300,000	$300,000	$952,500	$952,500
Angels	$0	$0	$0	$0	$0	$0
Arcata	$5,000,000	$5,000,000	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$1,748,750	$1,748,750	$123,750	$123,750
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$766,323	$0	$1,761,500	$1,761,500	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$1,387,500	$1,387,500
Bishop	$2,270,000	$2,270,000	$0	$0	$1,357,500	$1,357,500
Blue Lake	$0	$0	$800,000	$800,000	$587,500	$587,500
Brawley	$4,723,831	$0	$1,850,038	$1,850,038	$1,006,622	$1,006,622
Butte unincorp	$0	$0	$501,987	$501,987	$662,895	$16,200
Calaveras unincorp	$0	$0	$582,000	$582,000	$59,000	$0
Calexico	$7,075,000	$6,888,887	$1,248,750	$1,248,750	$752,220	$752,220
Calimesa	$0	$0	$462,500	$462,500	$0	$0
Calipatria	$3,743,502	$3,743,502	$0	$0	$0	$0
Calistoga	$500,000	$500,000	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$900,750	$900,750	$101,750	$101,750
Clearlake	$793,772	$793,772	$1,248,750	$1,248,750	$138,750	$138,750
Coachella	$4,495,000	$4,495,000	$416,250	$416,250	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$500,000	$500,000	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$24,000	$24,000
Corcoran	$4,069,688	$3,305,000	$1,249,500	$1,249,500	$0	$0
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$3,306,300	$3,306,300	$0	$0	$0	$0
Del Norte unincorp	$1,100,000	$0	$0	$0	$1,000	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$9,663,669	$7,500,000	$1,248,750	$1,248,750	$138,750	$138,750

Table A - All Programs: Applied and Funded 2005-2006

	2005-2006					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$712,225	$403,950	$317,050	$317,050
Dos Palos	$0	$0	$0	$0	$1,402,600	$1,402,600
Dunsmuir	$2,462,825	$0	$0	$0	$1,387,500	$1,348,768
El Dorado unincorp	$0	$0	$1,387,500	$1,387,500	$0	$0
Etna	$0	$0	$599,210	$601,096	$462,500	$462,500
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$1,248,750	$1,248,750	$138,750	$138,750
Farmersville	$0	$0	$710,514	$710,514	$1,087,955	$1,087,955
Ferndale	$1,000,000	$1,000,000	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$2,031,804	$2,031,804	$317,000	$317,000	$38,500	$38,500
Fort Jones	$0	$0	$0	$0	$903,750	$903,750
Fortuna	$3,500,000	$3,500,000	$741,000	$741,000	$450,000	$450,000
Glenn unincorp	$0	$0	$0	$0	$832,500	$832,500
Gonzales	$0	$0	$0	$0	$1,244,586	$1,244,586
Grass Valley	$0	$0	$1,248,750	$1,248,750	$138,750	$138,750
Greenfield	$739,883	$739,883	$0	$0	$0	$0
Gridley	$111,489	$0	$1,137,261	$1,248,750	$0	$0
Guadalupe	$0	$0	$0	$0	$1,387,500	$1,387,500
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$2,000,000	$2,000,000	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$3,500,000	$3,500,000	$0	$0	$512,920	$512,920
Huron	$0	$0	$3,212,500	$3,212,500	$925,000	$925,000
Imperial	$500,000	$500,000	$0	$0	$1,881,750	$1,881,750
Imperial unincorp	$600,000	$600,000	$462,500	$462,500	$0	$0
Indian Wells	$0	$0	$800,000	$800,000	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$372,500	$372,500	$0	$0
Jackson	$3,370,643	$0	$0	$0	$0	$0
King City	$0	$0	$600,000	$600,000	$1,212,500	$1,212,500
Kings unincorp	$0	$0	$1,800,000	$1,800,000	$0	$0
Lake unincorp	$800,000	$0	$92,250	$92,250	$46,250	$46,250
Lakeport	$692,080	$692,080	$0	$0	$0	$0
Lassen unincorp	$0	$0	$877,500	$877,500	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$100,000	$100,000	$1,350,000	$1,349,999
Lindsay	$1,159,946	$1,159,946	$1,124,375	$1,124,375	$0	$0
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$462,500	$462,500

Table A - All Programs: Applied and Funded 2005-2006

	2005-2006					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$1,521,302	$1,185,000	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$416,500	$416,500	$46,000	$46,000
Mammoth Lakes	$2,140,000	$2,140,000	$1,646,240	$1,646,240	$1,000,000	$1,000,000
Maricopa	$5,000,000	$5,000,000	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$4,870,000	$4,870,000	$0	$0	$0	$0
McFarland	$0	$0	$0	$0	$0	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$1,110,000	$1,110,000	$0	$0
Modoc unincorp	$3,000,000	$3,500,000	$0	$0	$0	$0
Mono unincorp	$0	$0	$1,106,700	$1,106,700	$280,800	$280,800
Montague	$0	$0	$0	$0	$839,738	$663,043
Monterey unincorp	$12,209,625	$12,209,625	$87,875	$87,875	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$416,250	$416,250	$0	$0
Orange Cove	$4,874,913	$874,913	$0	$0	$0	$0
Orland	$3,440,000	$3,440,000	$0	$0	$0	$0
Oroville	$0	$0	$777,500	$792,300	$16,234	$15,000
Pacific Grove	$0	$0	$462,500	$462,500	$203,600	$203,600
Parlier	$910,705	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$346,875	$350,500	$166,500	$481,000
Placerville	$7,915,542	$2,915,542	$800,000	$800,000	$0	$0
Plumas unincorp	$2,100,000	$0	$0	$0	$369,565	$326,087
Plymouth	$0	$0	$0	$0	$462,500	$462,500
Point Arena	$0	$0	$500,000	$500,000	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$2,033,073	$1,002,333	$0	$0	$0	$0
Rio Dell	$0	$0	$1,260,000	$1,260,000	$627,500	$627,500
Rio Vista	$0	$0	$0	$0	$544,570	$544,570
Riverbank	$0	$0	$1,249,500	$1,252,950	$92,000	$92,000
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$360,547	$360,547	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$5,833,485	$5,833,485	$0	$0	$0	$0

Table A - All Programs: Applied and Funded 2005-2006

	2005-2006					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$5,000,000	$5,000,000	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$1,500,000	$1,500,000
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$1,017,205	$1,023,250	$225,500	$225,500
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$3,810,000	$3,810,000	$869,479	$869,479	$518,021	$0
South Lake Tahoe	$0	$0	$832,500	$832,500	$0	$0
St. Helena	$4,000,000	$4,000,000	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$823,030	$832,500	$101,970	$92,500
Sutter Creek	$0	$0	$500,000	$500,000	$0	$0
Sutter unincorp	$0	$0	$1,410,000	$1,410,000	$0	$0
Taft	$0	$0	$462,500	$462,500	$0	$0
Tehama	$0	$0	$416,250	$416,250	$46,250	$46,250
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$1,506,000	$706,000	$0	$0	$588,009	$588,009
Truckee	$11,250,000	$11,250,000	$900,000	$900,000	$1,480,000	$1,480,000
Tulare unincorp	$8,709,106	$6,898,993	$788,750	$788,750	$543,750	$960,000
Tulelake	$0	$0	$0	$0	$271,740	$272,235
Tuolumne unincorp	$0	$0	$0	$0	$10,000	$10,000
Ukiah	$6,675,800	$3,125,800	$500,000	$500,000	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$1,933,493	$4,491,814	$500,000	$500,000	$1,248,750	$1,248,750
Weed	$968,609	$0	$0	$0	$0	$0
West Sacramento	$0	$0	$1,682,954	$1,682,955	$204,546	$204,545
Westmorland	$0	$0	$340,500	$340,500	$1,047,000	$1,047,000
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$612,447	$624,605
Winters	$5,201,280	$5,201,280	$0	$0	$458,376	$458,376
Woodlake	$3,229,542	$3,229,542	$841,500	$841,500	$908,000	$908,000
Yolo unincorp	$0	$0	$0	$0	$385,000	$385,000
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$979,697	$979,697	$462,500	$462,500	$925,000	$925,000
Yuba unincorp	$11,621,133	$0	$1,087,020	$1,087,020	$0	$0
Total	**$231,309,564**	**$175,990,198**	**$55,838,035**	**$55,680,526**	**$39,666,964**	**$38,926,540**

Table B - All Programs: Applied and Funded 2006-2007

	2006-2007					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$800,000	$800,000	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$9,897,562	$5,897,562	$800,000	$800,000	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$600,000	$600,000	$0	$0	$0	$0
Atwater	$200,000	$200,000	$600,000	$600,000	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$2,724,360	$1,975,304	$762,500	$762,500	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$7,270,000	$7,270,000	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$4,889,787	$889,787	$0	$0	$853,740	$853,740
Butte unincorp	$1,200,186	$1,200,186	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$22,825,000	$22,638,887	$5,000,000	$0	$853,740	$853,740
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$1,686,000	$1,686,000	$0	$0	$0	$0
Calistoga	$0	$0	$1,409,852	$1,409,852	$0	$0
Capitola	$0	$0	$2,000,010	$2,000,000	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$370,000	$370,000	$0	$0
Clearlake	$685,606	$685,606	$0	$0	$0	$0
Coachella	$3,400,000	$3,400,000	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$1,810,986	$1,810,986	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$761,654	$761,654	$0	$0	$0	$0
Corning	$889,879	$889,879	$400,000	$400,000	$0	$0
Crescent City	$13,423,000	$13,423,000	$4,000,000	$4,000,000	$0	$0
Del Norte unincorp	$1,100,000	$0	$1,900,000	$0	$0	$0
Del Rey Oaks	$300,000	$300,000	$250,000	$250,000	$0	$0
Dinuba	$0	$0	$0	$0	$0	$0

Table B - All Programs: Applied and Funded 2006-2007

	2006-2007					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$250,000	$250,000	$600,000	$600,000	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$2,188,651	$1,350,000	$400,000	$400,000	$0	$0
Dunsmuir	$2,462,825	$0	$3,482,345	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$472,500	$472,500
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$1,199,805	$0	$0	$0	$0	$0
Ferndale	$1,400,000	$1,400,000	$4,400,000	$400,000	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$200,000	$200,000	$200,000	$200,000	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$300,000	$300,000	$200,000	$200,000	$0	$0
Greenfield	$1,551,927	$0	$0	$0	$33,250	$33,250
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$1,440,000	$1,440,000	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$33,250	$0	$0	$0
Huron	$0	$0	$4,462,500	$462,500	$0	$0
Imperial	$300,000	$300,000	$100,000	$100,000	$0	$0
Imperial unincorp	$4,400,000	$4,400,000	$475,000	$475,000	$541,125	$541,125
Indian Wells	$800,000	$800,000	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$3,370,643	$0	$500,000	$500,000	$0	$0
King City	$600,000	$600,000	$800,000	$800,000	$0	$0
Kings unincorp	$0	$0	$621,440	$621,440	$0	$0
Lake unincorp	$1,000,000	$200,000	$600,000	$600,000	$0	$0
Lakeport	$692,080	$692,080	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$738,488	$738,488	$800,000	$800,000	$462,500	$462,500
Live Oak	$0	$0	$1,670,000	$1,670,000	$0	$0
Livingston	$600,000	$600,000	$200,000	$200,000	$0	$0

Table B - All Programs: Applied and Funded 2006-2007

	2006-2007					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$150,000	$150,000	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$6,300,000	$6,300,000	$300,000	$300,000	$462,500	$462,500
Maricopa	$5,000,000	$5,000,000	$400,000	$400,000	$0	$0
Marina	$6,825,850	$6,825,850	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$1,841,356	$0	$0	$0	$0	$0
McFarland	$5,476,500	$0	$2,000,000	$0	$0	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$200,000	$200,000	$200,000	$200,000	$925,000	$925,000
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$800,000	$800,000	$0	$0
Monterey unincorp	$8,867,078	$8,867,078	$200,000	$200,000	$950,000	$950,000
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$800,000	$800,000	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$4,000,000	$0	$2,160,000	$2,160,000	$0	$0
Orland	$0	$0	$1,650,000	$0	$0	$0
Oroville	$0	$0	$0	$0	$843,000	$843,000
Pacific Grove	$0	$0	$4,300,000	$4,300,000	$0	$0
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$400,000	$400,000	$400,000	$400,000	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$5,800,000	$800,000	$4,000,000	$0	$0	$0
Plumas unincorp	$2,100,000	$0	$5,000,000	$3,956,052	$0	$0
Plymouth	$0	$0	$0	$0	$33,250	$0
Point Arena	$500,000	$500,000	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$1,107,165	$1,107,165	$0	$0	$0	$0
Rio Dell	$500,000	$500,000	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$400,000	$400,000	$0	$0	$0	$0
Santa Cruz unincorp	$15,000,000	$15,000,000	$0	$0	$0	$0

Table B - All Programs: Applied and Funded 2006-2007

	2006-2007					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$5,000,000	$5,000,000	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$400,000	$400,000	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$400,000	$400,000	$0	$0
Soledad	$13,124,674	$13,124,674	$0	$0	$0	$0
Sonora	$3,810,000	$3,810,000	$1,700,000	$1,700,000	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$4,000,000	$4,000,000	$0	$0	$0	$0
Suisun City	$11,392,197	$7,051,684	$0	$0	$0	$0
Susanville	$2,553,350	$2,553,350	$0	$0	$0	$0
Sutter Creek	$3,175,341	$3,175,341	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$2,306,000	$1,106,000	$559,154	$559,154	$0	$0
Truckee	$8,117,118	$8,117,118	$4,000,000	$4,000,000	$0	$0
Tulare unincorp	$2,032,813	$1,120,000	$0	$0	$505,350	$505,350
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$700,000	$700,000	$470,000	$470,000
Ukiah	$6,675,800	$3,125,800	$3,513,603	$3,513,603	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$6,250,000	$6,250,000	$0	$0	$0	$0
Weed	$939,668	$939,668	$0	$0	$950,000	$950,000
West Sacramento	$19,200,000	$19,200,000	$1,400,000	$1,400,000	$0	$0
Westmorland	$3,582,000	$3,582,000	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$9,400,280	$9,400,280	$0	$0	$0	$0
Woodlake	$7,086,476	$7,086,476	$0	$0	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$1,206,457	$0	$0	$0	$0	$0
Yuba unincorp	$1,000,000	$0	$5,500,000	$4,000,000	$0	$0
Total	**$273,278,562**	**$222,391,903**	**$77,419,654**	**$48,810,101**	**$8,355,955**	**$8,322,705**

Table C - All Programs: Applied and Funded 2007-2008

	2007-2008					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$4,761,600	$4,761,600	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$800,000	$800,000	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$2,800,000	$2,800,000	$0	$0
Angels	$700,000	$700,000	$0	$0	$0	$0
Arcata	$300,000	$0	$0	$0	$0	$0
Artesia	$0	$0	$600,000	$600,000	$0	$0
Atwater	$600,000	$600,000	$1,400,000	$1,400,000	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$600,000	$600,000	$1,000,000	$1,000,000	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$200,000	$200,000	$1,500,000	$1,500,000	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$10,241,314	$4,893,855	$500,000	$500,000	$0	$0
Butte unincorp	$0	$0	$1,200,000	$1,200,000	$0	$0
Calaveras unincorp	$800,000	$800,000	$0	$0	$0	$0
Calexico	$3,300,000	$800,000	$9,600,000	$600,000	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$8,750,000	$8,000,000	$0	$0	$0	$0
Calistoga	$330,300	$330,300	$4,657,036	$4,657,036	$0	$0
Capitola	$6,879,000	$6,879,000	$2,240,010	$2,240,000	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$200,000	$200,000	$0	$0	$0	$0
Clearlake	$14,329,000	$11,579,000	$0	$0	$0	$0
Coachella	$3,635,810	$0	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$1,089,589	$0	$300,000	$300,000	$0	$0
Corning	$6,900,000	$6,500,000	$800,000	$800,000	$0	$0
Crescent City	$1,246,573	$1,246,573	$4,000,000	$4,000,000	$0	$0
Del Norte unincorp	$0	$0	$2,500,000	$600,000	$0	$0
Del Rey Oaks	$0	$0	$2,175,000	$2,175,000	$0	$0
Dinuba	$0	$0	$600,000	$600,000	$0	$0

Table C - All Programs: Applied and Funded 2007-2008

	2007-2008					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$650,000	$650,000	$2,850,000	$850,000	$0	$0
Dorris	$800,000	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$400,000	$400,000	$0	$0
Dunsmuir	$0	$0	$3,482,345	$0	$0	$0
El Dorado unincorp	$800,000	$0	$600,000	$600,000	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$5,443,093	$4,525,000	$1,200,000	$1,200,000	$0	$0
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$1,095,879	$4,018,012	$600,000	$600,000	$0	$0
Ferndale	$0	$0	$4,800,000	$800,000	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$4,500,000	$4,500,000	$2,600,000	$1,284,472	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$1,242,014	$4,533,893	$0	$0	$0	$0
Grass Valley	$0	$0	$500,000	$500,000	$0	$0
Greenfield	$1,442,664	$600,000	$0	$0	$0	$0
Gridley	$660,000	$660,000	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$500,000	$500,000	$4,000,000	$4,000,000	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$1,900,000	$1,900,000	$500,000	$500,000	$0	$0
Huron	$9,659,675	$9,659,675	$4,600,000	$600,000	$0	$0
Imperial	$700,000	$700,000	$400,000	$400,000	$0	$0
Imperial unincorp	$800,000	$0	$0	$0	$0	$0
Indian Wells	$800,000	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$1,550,000	$0	$0	$0	$0	$0
Jackson	$0	$0	$4,500,000	$500,000	$0	$0
King City	$0	$0	$800,000	$800,000	$0	$0
Kings unincorp	$0	$0	$1,221,440	$1,221,440	$0	$0
Lake unincorp	$600,000	$600,000	$800,000	$800,000	$0	$0
Lakeport	$300,000	$300,000	$4,000,000	$0	$0	$0
Lassen unincorp	$300,000	$300,000	$925,000	$925,000	$0	$0
Lemoore	$4,172,887	$0	$0	$0	$0	$0
Lincoln	$0	$0	$2,391,197	$600,000	$0	$0
Lindsay	$2,500,291	$708,248	$1,500,000	$1,500,000	$0	$0
Live Oak	$800,000	$800,000	$2,270,000	$2,270,000	$0	$0
Livingston	$200,000	$0	$800,000	$800,000	$0	$0

Table C - All Programs: Applied and Funded 2007-2008

	2007-2008					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$400,000	$400,000	$0	$0	$0	$0
Los Banos	$28,450,000	$28,450,000	$150,000	$150,000	$0	$0
Loyalton	$600,000	$600,000	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$12,991,322	$10,500,000	$600,000	$600,000	$0	$0
Maricopa	$0	$0	$400,000	$400,000	$0	$0
Marina	$3,607,302	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$4,000,000	$4,000,000	$0	$0
Marysville	$5,348,361	$4,470,275	$0	$0	$0	$0
McFarland	$11,084,900	$0	$2,000,000	$0	$0	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$400,000	$400,000	$400,000	$400,000	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$800,000	$800,000	$0	$0
Monterey unincorp	$6,885,597	$3,500,000	$1,000,000	$1,000,000	$0	$0
Morro Bay	$0	$0	$4,000,000	$4,000,000	$0	$0
Mount Shasta	$800,000	$800,000	$800,000	$800,000	$0	$0
Napa unincorp	$800,000	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$500,000	$1,000,000	$0	$0
Orange Cove	$0	$0	$750,000	$750,000	$0	$0
Orland	$700,000	$700,000	$4,730,000	$3,080,000	$0	$0
Oroville	$10,085,238	$5,896,018	$2,600,000	$2,600,000	$0	$0
Pacific Grove	$800,000	$800,000	$6,300,000	$6,300,000	$0	$0
Parlier	$806,698	$4,995,918	$0	$0	$0	$0
Pismo Beach	$0	$0	$800,000	$800,000	$0	$0
Placer unincorp	$0	$0	$600,000	$600,000	$0	$0
Placerville	$0	$0	$8,000,000	$0	$0	$0
Plumas unincorp	$0	$0	$5,000,000	$3,956,052	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$798,195	$798,195	$0	$0	$0	$0
Sand City	$0	$0	$400,000	$400,000	$0	$0
Santa Cruz unincorp	$1,474,000	$1,474,000	$0	$0	$0	$0

Table C - All Programs: Applied and Funded 2007-2008

	2007-2008					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$600,000	$600,000	$0	$0
Shasta unincorp	$3,490,000	$3,490,000	$1,000,000	$1,000,000	$0	$0
Sierra unincorp	$0	$0	$1,780,000	$1,680,000	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$400,000	$400,000	$0	$0
Soledad	$18,419,115	$18,419,115	$800,000	$800,000	$0	$0
Sonora	$0	$0	$1,700,000	$1,700,000	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$1,279,036	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$400,000	$0	$800,000	$400,000	$0	$0
Truckee	$10,336,948	$10,336,948	$4,600,000	$4,600,000	$0	$0
Tulare unincorp	$997,339	$997,339	$3,120,000	$3,120,000	$0	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$700,000	$700,000	$700,000	$700,000	$0	$0
Ukiah	$2,826,000	$2,826,000	$4,113,603	$4,113,603	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$1,700,000	$1,700,000	$5,700,000	$5,700,000	$0	$0
Weed	$800,000	$0	$0	$0	$0	$0
West Sacramento	$2,524,401	$800,000	$4,200,000	$2,200,000	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$1,600,000	$0	$0	$0	$0	$0
Woodlake	$10,025,434	$10,025,434	$600,000	$600,000	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$3,050,000	$3,050,000	$0	$0
Yreka	$1,211,223	$0	$0	$0	$0	$0
Yuba unincorp	$4,548,080	$4,094,481	$9,000,000	$5,500,000	$0	$0
Total	**$253,168,878**	**$200,218,879**	**$168,405,631**	**$114,722,603**	**$0**	**$0**

Table D - All Programs: Applied and Funded 2008-2009

	2008-2009					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$17,537,660	$1,169,660	$2,000,000	$2,000,000	$0	$0
Angels	$1,531,121	$1,531,121	$800,000	$800,000	$0	$0
Arcata	$0	$0	$800,000	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$800,000	$800,000	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$4,152,702	$0	$1,800,000	$1,800,000	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$600,000	$600,000	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$4,609,758	$27,945	$2,130,000	$2,130,000	$0	$0
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$800,000	$800,000	$0	$0
Calexico	$8,206,327	$1,706,327	$8,800,000	$800,000	$0	$0
Calimesa	$0	$0	$500,000	$500,000	$0	$0
Calipatria	$0	$0	$750,000	$0	$0	$0
Calistoga	$4,096,000	$4,096,000	$3,247,184	$3,247,184	$0	$0
Capitola	$21,580,000	$21,580,000	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$6,066,333	$0	$5,216,250	$1,216,250	$0	$0
Clearlake	$5,424,056	$4,700,000	$0	$0	$0	$0
Coachella	$31,471,800	$31,293,000	$3,725,000	$1,900,000	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$987,000	$987,000
Corcoran	$0	$0	$1,400,000	$1,400,000	$0	$0
Corning	$0	$0	$1,295,370	$495,370	$929,630	$929,630
Crescent City	$2,021,729	$925,197	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$1,755,000	$70,000	$853,750	$853,750
Del Rey Oaks	$0	$0	$1,625,000	$1,625,000	$0	$0
Dinuba	$9,088,689	$5,134,435	$962,500	$962,500	$0	$0

Table D - All Programs: Applied and Funded 2008-2009

	2008-2009					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$2,800,000	$800,000	$0	$0
Dorris	$0	$0	$1,206,340	$406,340	$118,135	$118,135
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$800,000	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$920,427	$0	$600,000	$600,000	$0	$0
Exeter	$0	$0	$462,500	$462,500	$0	$0
Farmersville	$2,410,898	$2,410,898	$900,000	$900,000	$0	$0
Ferndale	$0	$0	$2,000,000	$2,000,000	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$703,734	$0	$2,200,000	$884,472	$0	$0
Fort Jones	$0	$0	$416,250	$416,250	$0	$0
Fortuna	$528,151	$528,151	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$15,300,000	$10,450,000	$0	$0	$0	$0
Greenfield	$670,712	$670,712	$0	$0	$0	$0
Gridley	$1,634,000	$0	$2,800,000	$800,000	$0	$0
Guadalupe	$0	$0	$2,000,000	$2,000,000	$0	$0
Gustine	$0	$0	$1,500,000	$1,500,000	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$1,494,457	$1,494,457	$0	$0	$0	$0
Holtville	$0	$0	$7,000,000	$7,000,000	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$105,000	$105,000
Huron	$4,016,557	$0	$6,162,500	$6,162,500	$0	$0
Imperial	$3,903,510	$0	$800,000	$800,000	$0	$0
Imperial unincorp	$2,938,673	$2,938,673	$4,800,000	$0	$0	$0
Indian Wells	$0	$0	$800,000	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$1,750,000	$1,750,000	$0	$0	$0	$0
Jackson	$3,570,931	$0	$0	$0	$0	$0
King City	$470,000	$470,000	$416,250	$416,250	$46,250	$46,250
Kings unincorp	$0	$0	$1,825,000	$1,362,500	$0	$0
Lake unincorp	$499,000	$0	$2,400,000	$2,400,000	$0	$0
Lakeport	$0	$0	$4,800,000	$800,000	$0	$0
Lassen unincorp	$0	$0	$800,000	$800,000	$0	$0
Lemoore	$9,155,069	$4,723,651	$0	$0	$0	$0
Lincoln	$3,745,259	$3,745,259	$2,391,197	$600,000	$0	$0
Lindsay	$998,117	$998,117	$2,685,447	$1,885,447	$770,803	$770,803
Live Oak	$4,000,000	$0	$5,212,500	$1,212,500	$50,000	$50,000
Livingston	$0	$0	$800,000	$0	$0	$0

Table D - All Programs: Applied and Funded 2008-2009

	2008-2009					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$0	$0	$800,000	$800,000	$0	$0
Los Banos	$4,768,572	$0	$0	$0	$0	$0
Loyalton	$0	$0	$2,800,000	$800,000	$0	$0
Madera unincorp	$2,265,360	$2,265,360	$762,500	$462,500	$925,000	$925,000
Mammoth Lakes	$0	$0	$1,050,000	$1,050,000	$0	$0
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$4,000,000	$4,000,000	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$1,826,210	$1,826,210	$600,000	$600,000	$0	$0
Mendocino unincorp	$0	$0	$2,412,500	$416,250	$50,000	$0
Merced unincorp	$1,000,000	$0	$3,318,190	$0	$0	$0
Modoc unincorp	$0	$0	$800,000	$800,000	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$3,658,423	$3,658,423	$0	$0	$0	$0
Morro Bay	$4,000,000	$0	$8,000,000	$4,000,000	$0	$0
Mount Shasta	$1,569,602	$0	$0	$0	$0	$0
Napa unincorp	$4,000,000	$0	$4,800,000	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$462,500	$462,500	$0	$0
Orange Cove	$1,602,726	$1,602,725	$0	$0	$0	$0
Orland	$6,041,695	$6,041,695	$2,416,250	$2,416,250	$1,045,000	$1,045,000
Oroville	$10,943,477	$1,100,000	$9,306,250	$4,206,250	$759,000	$759,000
Pacific Grove	$2,000,000	$2,000,000	$5,654,625	$5,654,625	$41,625	$41,625
Parlier	$0	$0	$1,500,000	$1,500,000	$0	$0
Pismo Beach	$0	$0	$2,000,000	$2,000,000	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$5,390,000	$5,390,000	$4,000,000	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$5,794,270	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$925,000	$925,000
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$800,000	$800,000	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0

Table D - All Programs: Applied and Funded 2008-2009

	2008-2009					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$0	$0	$4,000,000	$4,000,000	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$1,262,500	$1,262,500	$0	$0
Sierra unincorp	$800,000	$0	$1,780,000	$1,680,000	$0	$0
Siskiyou unincorp	$0	$0	$372,720	$372,720	$745,440	$745,440
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$462,500	$462,500	$0	$0
South Lake Tahoe	$4,730,000	$4,730,000	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$5,982,000	$5,982,000	$0	$0	$0	$0
Susanville	$0	$0	$2,000,000	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$2,000,000	$2,000,000	$0	$0	$0	$0
Taft	$0	$0	$712,500	$712,500	$50,000	$50,000
Tehama	$0	$0	$412,500	$412,500	$50,000	$50,000
Tehama unincorp	$800,000	$800,000	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$800,000	$0	$800,000	$800,000	$0	$0
Truckee	$0	$0	$0	$0	$0	$0
Tulare unincorp	$955,000	$0	$5,750,000	$5,750,000	$0	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$1,600,000	$1,600,000	$0	$0
Ukiah	$4,750,000	$4,750,000	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$2,600,000	$2,600,000	$2,800,000	$800,000	$0	$0
Weed	$0	$0	$800,000	$0	$0	$0
West Sacramento	$27,927,157	$23,243,961	$5,313,092	$1,313,092	$508,053	$508,053
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$1,800,000	$0	$0	$0	$0	$0
Woodlake	$0	$0	$1,700,000	$1,700,000	$0	$0
Yolo unincorp	$0	$0	$412,500	$412,500	$100,000	$100,000
Yountville	$0	$0	$3,050,000	$3,050,000	$0	$0
Yreka	$1,356,472	$0	$462,500	$462,500	$0	$0
Yuba unincorp	$4,071,844	$2,579,251	$5,866,200	$1,916,200	$0	$0
Total	$287,928,478	$172,913,228	$192,624,115	$112,030,450	$9,059,686	$9,009,686

Table E - All Programs: Applied and Funded 2009-2010

	2009-2010					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$800,000	$800,000	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$7,711,262	$6,922,603	$513,000	$513,000	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$2,785,075	$1,664,166	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$4,100,000	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$400,000	$400,000	$1,354,000	$1,354,000	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$370,000	$370,000	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$6,997,102	$0	$2,000,000	$2,000,000	$0	$0
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$2,100,000	$2,100,000	$8,000,000	$0	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$12,000,000	$12,000,000	$0	$0	$0	$0
Chowchilla	$10,933,003	$6,124,609	$4,000,000	$0	$0	$0
Clearlake	$0	$0	$0	$0	$0	$0
Coachella	$0	$0	$1,825,000	$0	$0	$0
Colfax	$0	$0	$800,000	$800,000	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$2,215,000	$0	$800,000	$0	$0	$0
Corcoran	$0	$0	$999,500	$499,500	$0	$0
Corning	$400,000	$0	$800,000	$0	$0	$0
Crescent City	$3,530,015	$0	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$1,685,000	$0	$0	$0
Del Rey Oaks	$1,900,000	$1,900,000	$0	$0	$0	$0
Dinuba	$5,436,179	$0	$499,500	$499,500	$55,500	$55,500

Table E - All Programs: Applied and Funded 2009-2010

	2009-2010					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$7,212,000	$5,000,000	$800,000	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$555,000	$555,000	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$5,100,000	$0	$1,130,000	$1,130,000	$36,800	$36,800
Eureka	$1,265,530	$0	$0	$0	$0	$0
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$4,921,796	$100,000	$0	$0	$0	$0
Ferndale	$0	$0	$2,000,000	$2,000,000	$0	$0
Firebaugh	$3,680,334	$0	$0	$0	$0	$0
Fort Bragg	$250,000	$250,000	$800,000	$800,000	$0	$0
Fort Jones	$50,000	$50,000	$346,000	$346,000	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$4,099,310	$0	$0	$0	$0	$0
Gonzales	$480,000	$480,000	$480,000	$480,000	$0	$0
Grass Valley	$1,444,399	$0	$500,000	$500,000	$0	$0
Greenfield	$671,401	$0	$0	$0	$0	$0
Gridley	$6,547,982	$1,597,398	$2,000,000	$0	$0	$0
Guadalupe	$0	$0	$2,000,000	$2,000,000	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$4,998,665	$4,998,664	$0	$0	$0	$0
Holtville	$3,635,771	$2,100,000	$2,000,000	$2,000,000	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$200,000	$200,000	$400,000	$400,000	$0	$0
Huron	$5,204,211	$0	$4,000,000	$4,000,000	$0	$0
Imperial	$400,000	$0	$800,000	$0	$0	$0
Imperial unincorp	$120,000	$0	$6,700,000	$1,900,000	$380,000	$380,000
Indian Wells	$0	$0	$800,000	$800,000	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$1,018,510	$1,018,510	$800,000	$800,000	$0	$0
King City	$0	$0	$4,955,341	$4,955,341	$37,000	$37,000
Kings unincorp	$1,831,610	$1,799,005	$555,000	$555,000	$0	$0
Lake unincorp	$400,000	$0	$2,400,000	$1,600,000	$0	$0
Lakeport	$4,100,000	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$7,746,430	$0	$0	$0	$0	$0
Lincoln	$975,000	$975,000	$800,000	$800,000	$0	$0
Lindsay	$789,102	$789,102	$800,000	$0	$0	$0
Live Oak	$0	$0	$8,000,000	$0	$0	$0
Livingston	$2,500,000	$2,500,000	$800,000	$800,000	$0	$0

Table E - All Programs: Applied and Funded 2009-2010

	2009-2010					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$2,000,000	$2,000,000	$0	$0	$0	$0
Los Banos	$5,543,902	$5,543,902	$0	$0	$0	$0
Loyalton	$0	$0	$2,000,000	$0	$0	$0
Madera unincorp	$300,000	$300,000	$300,000	$300,000	$0	$0
Mammoth Lakes	$2,100,000	$2,100,000	$0	$0	$0	$0
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$1,265,947	$1,186,099	$0	$0	$0	$0
Mendocino unincorp	$800,000	$800,000	$2,800,000	$800,000	$0	$0
Merced unincorp	$0	$0	$2,318,190	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$500,000	$500,000	$1,055,000	$1,055,000	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$740,000	$740,000
Orange Cove	$0	$0	$750,000	$750,000	$0	$0
Orland	$0	$0	$0	$0	$0	$0
Oroville	$5,263,071	$0	$13,399,500	$3,199,500	$0	$0
Pacific Grove	$0	$0	$800,000	$0	$0	$0
Parlier	$910,970	$0	$0	$0	$0	$0
Pismo Beach	$400,000	$0	$2,800,000	$2,000,000	$0	$0
Placer unincorp	$0	$0	$370,000	$370,000	$0	$0
Placerville	$2,300,000	$2,300,000	$800,000	$800,000	$0	$0
Plumas unincorp	$0	$0	$0	$0	$740,000	$740,000
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$175,000	$0	$500,000	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$400,000	$400,000	$800,000	$800,000	$0	$0
Rio Vista	$500,000	$500,000	$500,000	$500,000	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$1,600,000	$1,600,000	$800,000	$800,000	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$800,000	$0	$800,000	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$470,000	$470,000

Table E - All Programs: Applied and Funded 2009-2010

	2009-2010					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$0	$0	$4,000,000	$4,000,000	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$1,600,000	$0	$0	$0
Siskiyou unincorp	$500,000	$0	$800,000	$0	$0	$0
Solano unincorp	$0	$0	$2,400,000	$0	$0	$0
Soledad	$1,819,397	$0	$0	$0	$0	$0
Sonora	$0	$0	$370,000	$370,000	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$2,100,000	$2,100,000	$800,000	$800,000	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$2,100,000	$0	$2,000,000	$0	$0	$0
Sutter Creek	$0	$0	$500,000	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$400,000	$0	$800,000	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$400,000	$400,000	$2,400,000	$2,400,000	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$800,000	$0	$1,600,000	$0	$0	$0
Truckee	$0	$0	$0	$0	$0	$0
Tulare unincorp	$7,030,798	$2,425,600	$2,999,400	$2,044,400	$370,000	$370,000
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$700,000	$700,000	$688,500	$688,500
Ukiah	$400,000	$400,000	$800,000	$800,000	$370,000	$370,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$2,860,505	$0	$2,495,000	$495,000	$0	$0
Weed	$323,717	$323,717	$0	$0	$0	$0
West Sacramento	$0	$0	$2,000,000	$0	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$9,886,283	$7,786,283	$0	$0	$0	$0
Woodlake	$0	$0	$333,000	$333,000	$0	$0
Yolo unincorp	$2,100,000	$0	$0	$0	$0	$0
Yountville	$5,961,000	$5,961,000	$0	$0	$0	$0
Yreka	$1,633,717	$0	$0	$0	$0	$0
Yuba unincorp	$0	$0	$1,950,000	$0	$0	$0
Total	**$193,323,994**	**$89,595,658**	**$128,207,431**	**$56,574,241**	**$3,887,800**	**$3,887,800**

Table F - All Programs: Applied and Funded 5 year Total

	5-Year Total (Summary)					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$4,761,600	$4,761,600	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$2,400,000	$2,400,000	$467,000	$477,500
American Canyon	$36,100,504	$30,300,000	$0	$0	$0	$0
Anderson	$39,146,484	$13,989,825	$6,413,000	$6,413,000	$952,500	$952,500
Angels	$2,231,121	$2,231,121	$800,000	$800,000	$0	$0
Arcata	$8,085,075	$6,664,166	$800,000	$0	$0	$0
Artesia	$600,000	$600,000	$600,000	$600,000	$0	$0
Atwater	$800,000	$800,000	$4,548,750	$4,548,750	$123,750	$123,750
Auburn	$4,100,000	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$8,643,385	$2,975,304	$6,678,000	$6,678,000	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$200,000	$200,000	$2,100,000	$2,100,000	$1,387,500	$1,387,500
Bishop	$9,540,000	$9,540,000	$370,000	$370,000	$1,357,500	$1,357,500
Blue Lake	$0	$0	$800,000	$800,000	$587,500	$587,500
Brawley	$31,461,792	$5,811,587	$6,480,038	$6,480,038	$1,860,362	$1,860,362
Butte unincorp	$1,200,186	$1,200,186	$1,701,987	$1,701,987	$662,895	$16,200
Calaveras unincorp	$800,000	$800,000	$1,382,000	$1,382,000	$59,000	$0
Calexico	$43,506,327	$34,134,101	$32,648,750	$2,648,750	$1,605,960	$1,605,960
Calimesa	$0	$0	$962,500	$962,500	$0	$0
Calipatria	$14,179,502	$13,429,502	$750,000	$0	$0	$0
Calistoga	$4,926,300	$4,926,300	$9,314,072	$9,314,072	$0	$0
Capitola	$28,459,000	$28,459,000	$4,240,020	$4,240,000	$0	$0
Carmel-by-the-Sea	$12,000,000	$12,000,000	$0	$0	$0	$0
Chowchilla	$17,199,336	$6,324,609	$10,487,000	$2,487,000	$101,750	$101,750
Clearlake	$21,232,434	$17,758,378	$1,248,750	$1,248,750	$138,750	$138,750
Coachella	$43,002,610	$39,188,000	$5,966,250	$2,316,250	$0	$0
Colfax	$0	$0	$800,000	$800,000	$0	$0
Colusa	$2,310,986	$2,310,986	$0	$0	$0	$0
Colusa unincorp	$2,215,000	$0	$800,000	$0	$1,011,000	$1,011,000
Corcoran	$5,920,931	$4,066,654	$3,949,000	$3,449,000	$0	$0
Corning	$8,189,879	$7,389,879	$3,295,370	$1,695,370	$929,630	$929,630
Crescent City	$23,527,617	$18,901,070	$8,000,000	$8,000,000	$0	$0
Del Norte unincorp	$2,200,000	$0	$7,840,000	$670,000	$854,750	$853,750
Del Rey Oaks	$2,200,000	$2,200,000	$4,050,000	$4,050,000	$0	$0
Dinuba	$24,188,537	$12,634,435	$3,310,750	$3,310,750	$194,250	$194,250

Table F - All Programs: Applied and Funded 5 year Total

	5-Year Total Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$8,112,000	$5,900,000	$7,050,000	$2,250,000	$0	$0
Dorris	$800,000	$0	$1,918,565	$810,290	$435,185	$435,185
Dos Palos	$2,188,651	$1,350,000	$800,000	$800,000	$1,402,600	$1,402,600
Dunsmuir	$4,925,650	$0	$7,519,690	$555,000	$1,387,500	$1,348,768
El Dorado unincorp	$800,000	$0	$2,787,500	$1,987,500	$472,500	$472,500
Etna	$5,100,000	$0	$1,729,210	$1,731,096	$499,300	$499,300
Eureka	$7,629,050	$4,525,000	$1,800,000	$1,800,000	$0	$0
Exeter	$0	$0	$1,711,250	$1,711,250	$138,750	$138,750
Farmersville	$9,628,378	$6,528,910	$2,210,514	$2,210,514	$1,087,955	$1,087,955
Ferndale	$2,400,000	$2,400,000	$13,200,000	$5,200,000	$0	$0
Firebaugh	$3,680,334	$0	$0	$0	$0	$0
Fort Bragg	$7,685,538	$6,981,804	$6,117,000	$3,485,944	$38,500	$38,500
Fort Jones	$50,000	$50,000	$762,250	$762,250	$903,750	$903,750
Fortuna	$4,028,151	$4,028,151	$741,000	$741,000	$450,000	$450,000
Glenn unincorp	$4,099,310	$0	$0	$0	$832,500	$832,500
Gonzales	$1,722,014	$5,013,893	$480,000	$480,000	$1,244,586	$1,244,586
Grass Valley	$17,044,399	$10,750,000	$2,448,750	$2,448,750	$138,750	$138,750
Greenfield	$5,076,587	$2,010,595	$0	$0	$33,250	$33,250
Gridley	$8,953,471	$2,257,398	$5,937,261	$2,048,750	$0	$0
Guadalupe	$0	$0	$4,000,000	$4,000,000	$1,387,500	$1,387,500
Gustine	$1,440,000	$1,440,000	$1,500,000	$1,500,000	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$8,493,122	$8,493,121	$0	$0	$0	$0
Holtville	$4,135,771	$2,600,000	$13,000,000	$13,000,000	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$5,600,000	$5,600,000	$933,250	$900,000	$617,920	$617,920
Huron	$18,880,443	$9,659,675	$22,437,500	$14,437,500	$925,000	$925,000
Imperial	$5,803,510	$1,500,000	$2,100,000	$1,300,000	$1,881,750	$1,881,750
Imperial unincorp	$8,858,673	$7,938,673	$12,437,500	$2,837,500	$921,125	$921,125
Indian Wells	$1,600,000	$800,000	$2,400,000	$1,600,000	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$3,300,000	$1,750,000	$372,500	$372,500	$0	$0
Jackson	$11,330,727	$1,018,510	$5,800,000	$1,800,000	$0	$0
King City	$1,070,000	$1,070,000	$7,571,591	$7,571,591	$1,295,750	$1,295,750
Kings unincorp	$1,831,610	$1,799,005	$6,022,880	$5,560,380	$0	$0
Lake unincorp	$3,299,000	$800,000	$6,292,250	$5,492,250	$46,250	$46,250
Lakeport	$5,784,160	$1,684,160	$8,800,000	$800,000	$0	$0
Lassen unincorp	$300,000	$300,000	$2,602,500	$2,602,500	$0	$0
Lemoore	$21,074,386	$4,723,651	$0	$0	$0	$0
Lincoln	$4,720,259	$4,720,259	$5,682,394	$2,100,000	$1,350,000	$1,349,999
Lindsay	$6,185,944	$4,393,901	$6,909,822	$5,309,822	$1,233,303	$1,233,303
Live Oak	$4,800,000	$800,000	$17,152,500	$5,152,500	$50,000	$50,000
Livingston	$3,300,000	$3,100,000	$2,600,000	$1,800,000	$462,500	$462,500

Table F - All Programs: Applied and Funded 5 year Total

	5-Year Total Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$2,400,000	$2,400,000	$800,000	$800,000	$0	$0
Los Banos	$40,433,776	$35,328,902	$150,000	$150,000	$0	$0
Loyalton	$600,000	$600,000	$4,800,000	$800,000	$0	$0
Madera unincorp	$2,565,360	$2,565,360	$1,479,000	$1,179,000	$971,000	$971,000
Mammoth Lakes	$23,531,322	$21,040,000	$3,596,240	$3,596,240	$1,462,500	$1,462,500
Maricopa	$10,000,000	$10,000,000	$800,000	$800,000	$0	$0
Marina	$10,433,152	$6,825,850	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$8,000,000	$8,000,000	$0	$0
Marysville	$12,059,717	$9,340,275	$0	$0	$0	$0
McFarland	$19,653,557	$3,012,309	$4,600,000	$600,000	$0	$0
Mendocino unincorp	$800,000	$800,000	$5,212,500	$1,216,250	$50,000	$0
Merced unincorp	$1,000,000	$0	$6,746,380	$1,110,000	$0	$0
Modoc unincorp	$3,600,000	$4,100,000	$1,400,000	$1,400,000	$925,000	$925,000
Mono unincorp	$0	$0	$1,106,700	$1,106,700	$280,800	$280,800
Montague	$0	$0	$1,600,000	$1,600,000	$839,738	$663,043
Monterey unincorp	$31,620,723	$28,235,126	$1,287,875	$1,287,875	$950,000	$950,000
Morro Bay	$4,000,000	$0	$12,000,000	$8,000,000	$0	$0
Mount Shasta	$3,669,602	$2,100,000	$1,855,000	$1,855,000	$0	$0
Napa unincorp	$4,800,000	$0	$4,800,000	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$1,378,750	$1,878,750	$740,000	$740,000
Orange Cove	$10,477,639	$2,477,638	$3,660,000	$3,660,000	$0	$0
Orland	$10,181,695	$10,181,695	$8,796,250	$5,496,250	$1,045,000	$1,045,000
Oroville	$26,291,786	$6,996,018	$26,083,250	$10,798,050	$1,618,234	$1,617,000
Pacific Grove	$2,800,000	$2,800,000	$17,517,125	$16,717,125	$245,225	$245,225
Parlier	$2,628,373	$4,995,918	$1,500,000	$1,500,000	$0	$0
Pismo Beach	$800,000	$400,000	$6,000,000	$5,200,000	$0	$0
Placer unincorp	$0	$0	$1,316,875	$1,320,500	$166,500	$481,000
Placerville	$21,405,542	$11,405,542	$17,600,000	$1,600,000	$0	$0
Plumas unincorp	$4,200,000	$0	$10,000,000	$7,912,104	$1,109,565	$1,066,087
Plymouth	$0	$0	$0	$0	$495,750	$462,500
Point Arena	$675,000	$500,000	$1,000,000	$500,000	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$3,140,238	$2,109,498	$0	$0	$0	$0
Rio Dell	$900,000	$900,000	$2,060,000	$2,060,000	$627,500	$627,500
Rio Vista	$500,000	$500,000	$500,000	$500,000	$544,570	$544,570
Riverbank	$5,794,270	$0	$1,249,500	$1,252,950	$92,000	$92,000
San Benito unincorp	$1,600,000	$1,600,000	$800,000	$800,000	$0	$0
San Joaquin	$0	$0	$360,547	$360,547	$925,000	$925,000
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$798,195	$798,195	$0	$0	$0	$0
Sand City	$1,200,000	$400,000	$2,000,000	$1,200,000	$0	$0
Santa Cruz unincorp	$22,307,485	$22,307,485	$0	$0	$470,000	$470,000

Table F - All Programs: Applied and Funded 5 year Total

	5-Year Total Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$10,000,000	$10,000,000	$8,000,000	$8,000,000	$0	$0
Shasta Lake	$0	$0	$600,000	$600,000	$1,500,000	$1,500,000
Shasta unincorp	$3,490,000	$3,490,000	$2,662,500	$2,662,500	$0	$0
Sierra unincorp	$800,000	$0	$5,160,000	$3,360,000	$0	$0
Siskiyou unincorp	$500,000	$0	$2,189,925	$1,395,970	$970,940	$970,940
Solano unincorp	$0	$0	$3,200,000	$800,000	$0	$0
Soledad	$33,363,186	$31,543,789	$800,000	$800,000	$0	$0
Sonora	$7,620,000	$7,620,000	$5,101,979	$5,101,979	$518,021	$0
South Lake Tahoe	$4,730,000	$4,730,000	$832,500	$832,500	$0	$0
St. Helena	$10,100,000	$10,100,000	$800,000	$800,000	$0	$0
Suisun City	$17,374,197	$13,033,684	$0	$0	$0	$0
Susanville	$5,932,386	$2,553,350	$4,823,030	$832,500	$101,970	$92,500
Sutter Creek	$3,175,341	$3,175,341	$1,000,000	$500,000	$0	$0
Sutter unincorp	$2,000,000	$2,000,000	$1,410,000	$1,410,000	$0	$0
Taft	$400,000	$0	$1,975,000	$1,175,000	$50,000	$50,000
Tehama	$0	$0	$828,750	$828,750	$96,250	$96,250
Tehama unincorp	$1,200,000	$1,200,000	$2,400,000	$2,400,000	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$5,812,000	$1,812,000	$3,759,154	$1,759,154	$588,009	$588,009
Truckee	$29,704,066	$29,704,066	$9,500,000	$9,500,000	$1,480,000	$1,480,000
Tulare unincorp	$19,725,056	$11,441,932	$12,658,150	$11,703,150	$1,419,100	$1,835,350
Tulelake	$0	$0	$0	$0	$271,740	$272,235
Tuolumne unincorp	$700,000	$700,000	$3,700,000	$3,700,000	$1,168,500	$1,168,500
Ukiah	$21,327,600	$14,227,600	$8,927,206	$8,927,206	$370,000	$370,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$15,343,998	$15,041,814	$11,495,000	$7,495,000	$1,248,750	$1,248,750
Weed	$3,031,994	$1,263,385	$800,000	$0	$950,000	$950,000
West Sacramento	$49,651,558	$43,243,961	$14,596,046	$6,596,047	$712,599	$712,598
Westmorland	$3,582,000	$3,582,000	$340,500	$340,500	$1,047,000	$1,047,000
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$612,447	$624,605
Winters	$27,887,843	$22,387,843	$0	$0	$458,376	$458,376
Woodlake	$20,341,452	$20,341,452	$3,474,500	$3,474,500	$908,000	$908,000
Yolo unincorp	$2,100,000	$0	$412,500	$412,500	$485,000	$485,000
Yountville	$5,961,000	$5,961,000	$6,100,000	$6,100,000	$0	$0
Yreka	$6,387,566	$979,697	$925,000	$925,000	$925,000	$925,000
Yuba unincorp	$21,241,057	$6,673,732	$23,403,220	$12,503,220	$0	$0
Total	**$1,239,009,476**	**$861,109,866**	**$622,494,866**	**$387,817,921**	**$60,970,405**	**$60,146,731**

*Source: State of California

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Appendix X: Community Development Block Grant (CDBG)

Table A - CDBG Applied and Funded by Activity 2005-2006

Table B - CDBG Applied and Funded by Activity 2006-2007

Table C - CDBG Applied and Funded by Activity 2007-2008

Table D - CDBG Applied and Funded by Activity 2008-2009

Table E - CDBG Applied and Funded by Activity 2009-2010

Table F - CDBG Applied and Funded by Activity, 5 Year Totals

Table A - CDBG Applied and Funded by Activity 2005-2006

	2005-2006					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$467,000	$477,500
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$300,000	$300,000	$952,500	$952,500
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$1,248,750	$1,248,750	$123,750	$123,750
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$461,500	$461,500	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$1,387,500	$1,387,500
Bishop	$0	$0	$0	$0	$1,357,500	$1,357,500
Blue Lake	$0	$0	$800,000	$800,000	$587,500	$587,500
Brawley	$0	$0	$1,350,038	$1,350,038	$1,006,622	$1,006,622
Butte unincorp	$0	$0	$501,987	$501,987	$662,895	$16,200
Calaveras unincorp	$0	$0	$582,000	$582,000	$59,000	$0
Calexico	$0	$0	$1,248,750	$1,248,750	$752,220	$752,220
Calimesa	$0	$0	$462,500	$462,500	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$900,750	$900,750	$101,750	$101,750
Clearlake	$0	$0	$1,248,750	$1,248,750	$138,750	$138,750
Coachella	$0	$0	$416,250	$416,250	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$24,000	$24,000
Corcoran	$0	$0	$1,249,500	$1,249,500	$0	$0
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$0	$0	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$1,000	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$1,248,750	$1,248,750	$138,750	$138,750

Table A - CDBG Applied and Funded by Activity 2005-2006

	2005-2006					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$712,225	$403,950	$317,050	$317,050
Dos Palos	$0	$0	$0	$0	$1,402,600	$1,402,600
Dunsmuir	$0	$0	$0	$0	$1,387,500	$1,348,768
El Dorado unincorp	$0	$0	$1,387,500	$1,387,500	$0	$0
Etna	$0	$0	$599,210	$601,096	$462,500	$462,500
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$1,248,750	$1,248,750	$138,750	$138,750
Farmersville	$0	$0	$210,514	$210,514	$1,087,955	$1,087,955
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$107,000	$107,000	$317,000	$317,000	$38,500	$38,500
Fort Jones	$0	$0	$0	$0	$903,750	$903,750
Fortuna	$0	$0	$741,000	$741,000	$450,000	$450,000
Glenn unincorp	$0	$0	$0	$0	$832,500	$832,500
Gonzales	$0	$0	$0	$0	$1,244,586	$1,244,586
Grass Valley	$0	$0	$1,248,750	$1,248,750	$138,750	$138,750
Greenfield	$0	$0	$0	$0	$0	$0
Gridley	$111,489	$0	$1,137,261	$1,248,750	$0	$0
Guadalupe	$0	$0	$0	$0	$1,387,500	$1,387,500
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$512,920	$512,920
Huron	$0	$0	$462,500	$462,500	$925,000	$925,000
Imperial	$0	$0	$0	$0	$1,881,750	$1,881,750
Imperial unincorp	$0	$0	$462,500	$462,500	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$372,500	$372,500	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$1,212,500	$1,212,500
Kings unincorp	$0	$0	$1,300,000	$1,300,000	$0	$0
Lake unincorp	$0	$0	$92,250	$92,250	$46,250	$46,250
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$877,500	$877,500	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$100,000	$100,000	$1,350,000	$1,349,999
Lindsay	$0	$0	$624,375	$624,375	$0	$0
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$462,500	$462,500

Table A - CDBG Applied and Funded by Activity 2005-2006

	2005-2006					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$416,500	$416,500	$46,000	$46,000
Mammoth Lakes	$140,000	$140,000	$246,240	$246,240	$1,000,000	$1,000,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$0	$0	$0	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$1,110,000	$1,110,000	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$1,106,700	$1,106,700	$280,800	$280,800
Montague	$0	$0	$0	$0	$839,738	$663,043
Monterey unincorp	$374,625	$374,625	$87,875	$87,875	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$416,250	$416,250	$0	$0
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$0	$0	$0	$0
Oroville	$0	$0	$277,500	$292,300	$16,234	$15,000
Pacific Grove	$0	$0	$462,500	$462,500	$203,600	$203,600
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$346,875	$350,500	$166,500	$481,000
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$369,565	$326,087
Plymouth	$0	$0	$0	$0	$462,500	$462,500
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$760,000	$760,000	$627,500	$627,500
Rio Vista	$0	$0	$0	$0	$544,570	$544,570
Riverbank	$0	$0	$1,249,500	$1,252,950	$92,000	$92,000
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$360,547	$360,547	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0

Table A - CDBG Applied and Funded by Activity 2005-2006

	2005-2006					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$1,500,000	$1,500,000
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$1,017,205	$1,023,250	$225,500	$225,500
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$869,479	$869,479	$518,021	$0
South Lake Tahoe	$0	$0	$832,500	$832,500	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$823,030	$832,500	$101,970	$92,500
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$1,410,000	$1,410,000	$0	$0
Taft	$0	$0	$462,500	$462,500	$0	$0
Tehama	$0	$0	$416,250	$416,250	$46,250	$46,250
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$588,009	$588,009
Truckee	$0	$0	$0	$0	$1,480,000	$1,480,000
Tulare unincorp	$0	$0	$288,750	$288,750	$543,750	$960,000
Tulelake	$0	$0	$0	$0	$271,740	$272,235
Tuolumne unincorp	$0	$0	$0	$0	$10,000	$10,000
Ukiah	$0	$0	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$0	$0	$1,248,750	$1,248,750
Weed	$0	$0	$0	$0	$0	$0
West Sacramento	$0	$0	$1,182,954	$1,182,955	$204,546	$204,545
Westmorland	$0	$0	$340,500	$340,500	$1,047,000	$1,047,000
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$612,447	$624,605
Winters	$0	$0	$0	$0	$458,376	$458,376
Woodlake	$0	$0	$341,500	$341,500	$908,000	$908,000
Yolo unincorp	$0	$0	$0	$0	$385,000	$385,000
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$462,500	$462,500	$925,000	$925,000
Yuba unincorp	$0	$0	$1,087,020	$1,087,020	$0	$0
Total	**$733,114**	**$621,625**	**$40,288,035**	**$40,130,526**	**$39,666,964**	**$38,926,540**

Table B - CDBG Applied and Funded by Activity 2006-2007

	2006-2007					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$0	$0	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$462,500	$462,500	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$0	$0	$0	$0	$853,740	$853,740
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$0	$0	$0	$0	$853,740	$853,740
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$370,000	$370,000	$0	$0
Clearlake	$0	$0	$0	$0	$0	$0
Coachella	$0	$0	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$0	$0	$0	$0
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$0	$0	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$0	$0	$0	$0

Table B - CDBG Applied and Funded by Activity 2006-2007

	2006-2007					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$472,500	$472,500
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$0	$0	$0	$0
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$0	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$0	$0	$0	$0	$33,250	$33,250
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$33,250	$0	$0	$0
Huron	$0	$0	$462,500	$462,500	$0	$0
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$475,000	$475,000	$541,125	$541,125
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$0	$0	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$0	$0	$0	$0	$462,500	$462,500
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0

Table B - CDBG Applied and Funded by Activity 2006-2007

	2006-2007					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$0	$0	$0	$0	$462,500	$462,500
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$0	$0	$0	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$925,000	$925,000
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0	$950,000	$950,000
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$0	$0	$0	$0
Oroville	$0	$0	$0	$0	$843,000	$843,000
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$33,250	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0

Table B - CDBG Applied and Funded by Activity 2006-2007

	2006-2007					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$559,154	$559,154	$0	$0
Truckee	$0	$0	$0	$0	$0	$0
Tulare unincorp	$0	$0	$0	$0	$505,350	$505,350
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$470,000	$470,000
Ukiah	$0	$0	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$0	$0	$0	$0
Weed	$0	$0	$0	$0	$950,000	$950,000
West Sacramento	$0	$0	$0	$0	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$0	$0	$0	$0
Woodlake	$0	$0	$0	$0	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$0	$0	$0	$0
Yuba unincorp	$0	$0	$0	$0	$0	$0
Total	**$0**	**$0**	**$2,362,404**	**$2,329,154**	**$8,355,955**	**$8,322,705**

Table C - CDBG Applied and Funded by Activity 2007-2008

	2007-2008					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$0	$0	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$0	$0	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$0	$0	$0	$0	$0	$0
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$0	$0	$0	$0	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$0	$0	$0	$0	$0	$0
Coachella	$0	$0	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$0	$0	$0	$0
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$0	$0	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$0	$0	$0	$0

Table C - CDBG Applied and Funded by Activity 2007-2008

	2007-2008					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$0	$0	$0	$0
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$0	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$0	$0	$0	$0	$0	$0
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$0	$0
Huron	$0	$0	$0	$0	$0	$0
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$0	$0	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$0	$0	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$925,000	$925,000	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$0	$0	$0	$0	$0	$0
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0

Table C - CDBG Applied and Funded by Activity 2007-2008

	2007-2008					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$0	$0	$0	$0	$0	$0
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$0	$0	$0	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$0	$0	$0	$0
Oroville	$0	$0	$0	$0	$0	$0
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0

Table C - CDBG Applied and Funded by Activity 2007-2008

	2007-2008					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$0	$0	$0	$0	$0	$0
Tulare unincorp	$0	$0	$0	$0	$0	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$0	$0	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$0	$0	$0	$0
Weed	$0	$0	$0	$0	$0	$0
West Sacramento	$0	$0	$0	$0	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$0	$0	$0	$0
Woodlake	$0	$0	$0	$0	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$0	$0	$0	$0
Yuba unincorp	$0	$0	$0	$0	$0	$0
Total	**$0**	**$0**	**$925,000**	**$925,000**	**$0**	**$0**

Table D - CDBG Applied and Funded by Activity 2008-2009

	2008-2009					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$0	$0	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$500,000	$500,000	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$0	$0	$0	$0	$0	$0
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$0	$0	$0	$0	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$416,250	$416,250	$0	$0
Clearlake	$0	$0	$0	$0	$0	$0
Coachella	$0	$0	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$987,000	$987,000
Corcoran	$0	$0	$0	$0	$0	$0
Corning	$0	$0	$495,370	$495,370	$929,630	$929,630
Crescent City	$0	$0	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$70,000	$70,000	$853,750	$853,750
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$462,500	$462,500	$0	$0

Table D - CDBG Applied and Funded by Activity 2008-2009

	2008-2009					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$406,340	$406,340	$118,135	$118,135
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$462,500	$462,500	$0	$0
Farmersville	$0	$0	$0	$0	$0	$0
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$0	$0	$0	$0
Fort Jones	$0	$0	$416,250	$416,250	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$0	$0	$0	$0	$0	$0
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$105,000	$105,000
Huron	$0	$0	$462,500	$462,500	$0	$0
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$0	$0	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$416,250	$416,250	$46,250	$46,250
Kings unincorp	$0	$0	$925,000	$462,500	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$0	$0	$385,447	$385,447	$770,803	$770,803
Live Oak	$0	$0	$412,500	$412,500	$50,000	$50,000
Livingston	$0	$0	$0	$0	$0	$0

Table D - CDBG Applied and Funded by Activity 2008-2009

	2008-2009					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$462,500	$462,500	$925,000	$925,000
Mammoth Lakes	$0	$0	$0	$0	$0	$0
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$0	$0	$0	$0
Mendocino unincorp	$0	$0	$412,500	$416,250	$50,000	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$462,500	$462,500	$0	$0
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$416,250	$416,250	$1,045,000	$1,045,000
Oroville	$0	$0	$206,250	$206,250	$759,000	$759,000
Pacific Grove	$0	$0	$374,625	$374,625	$41,625	$41,625
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$925,000	$925,000
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0

Table D - CDBG Applied and Funded by Activity 2008-2009

	2008-2009					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$462,500	$462,500	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$372,720	$372,720	$745,440	$745,440
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$462,500	$462,500	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$412,500	$412,500	$50,000	$50,000
Tehama	$0	$0	$412,500	$412,500	$50,000	$50,000
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$0	$0	$0	$0	$0	$0
Tulare unincorp	$0	$0	$0	$0	$0	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$0	$0	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$0	$0	$0	$0
Weed	$0	$0	$0	$0	$0	$0
West Sacramento	$109,096	$109,096	$513,092	$513,092	$508,053	$508,053
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$0	$0	$0	$0
Woodlake	$0	$0	$0	$0	$0	$0
Yolo unincorp	$0	$0	$412,500	$412,500	$100,000	$100,000
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$462,500	$462,500	$0	$0
Yuba unincorp	$0	$0	$416,200	$416,200	$0	$0
Total	**$109,096**	**$109,096**	**$12,092,544**	**$11,633,794**	**$9,059,686**	**$9,009,686**

Table E - CDBG Applied and Funded by Activity 2009-2010

	2009-2010					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$513,000	$513,000	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$554,000	$554,000	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$370,000	$370,000	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$0	$0	$0	$0	$0	$0
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$0	$0	$0	$0	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$0	$0	$0	$0	$0	$0
Coachella	$0	$0	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$499,500	$499,500	$0	$0
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$0	$0	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$499,500	$499,500	$55,500	$55,500

Table E - CDBG Applied and Funded by Activity 2009-2010

	2009-2010					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$555,000	$555,000	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$330,000	$330,000	$36,800	$36,800
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$0	$0	$0	$0
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$0	$0	$0	$0
Fort Jones	$0	$0	$346,000	$346,000	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$0	$0	$0	$0	$0	$0
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$0	$0
Huron	$0	$0	$0	$0	$0	$0
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$1,900,000	$1,900,000	$380,000	$380,000
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$333,000	$333,000	$37,000	$37,000
Kings unincorp	$0	$0	$555,000	$555,000	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$0	$0	$0	$0	$0	$0
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0

Table E - CDBG Applied and Funded by Activity 2009-2010

	2009-2010					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$0	$0	$0	$0	$0	$0
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$0	$0	$0	$0
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$555,000	$555,000	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$740,000	$740,000
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$0	$0	$0	$0
Oroville	$0	$0	$499,500	$499,500	$0	$0
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$370,000	$370,000	$0	$0
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$740,000	$740,000
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$470,000	$470,000

Table E - CDBG Applied and Funded by Activity 2009-2010

	2009-2010					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$370,000	$370,000	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$0	$0	$0	$0	$0	$0
Tulare unincorp	$325,600	$325,600	$44,400	$44,400	$370,000	$370,000
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$688,500	$688,500
Ukiah	$0	$0	$0	$0	$370,000	$370,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$495,000	$495,000	$0	$0
Weed	$0	$0	$0	$0	$0	$0
West Sacramento	$0	$0	$0	$0	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$0	$0	$0	$0
Woodlake	$0	$0	$333,000	$333,000	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$0	$0	$0	$0
Yuba unincorp	$0	$0	$0	$0	$0	$0
Total	**$325,600**	**$325,600**	**$9,121,900**	**$9,121,900**	**$3,887,800**	**$3,887,800**

Table F - CDBG Applied and Funded by Activity, 5 Year Totals

	CDBG 5-Year Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$467,000	$477,500
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$813,000	$813,000	$952,500	$952,500
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$1,248,750	$1,248,750	$123,750	$123,750
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$1,978,000	$1,978,000	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$1,387,500	$1,387,500
Bishop	$0	$0	$370,000	$370,000	$1,357,500	$1,357,500
Blue Lake	$0	$0	$800,000	$800,000	$587,500	$587,500
Brawley	$0	$0	$1,350,038	$1,350,038	$1,860,362	$1,860,362
Butte unincorp	$0	$0	$501,987	$501,987	$662,895	$16,200
Calaveras unincorp	$0	$0	$582,000	$582,000	$59,000	$0
Calexico	$0	$0	$1,248,750	$1,248,750	$1,605,960	$1,605,960
Calimesa	$0	$0	$462,500	$462,500	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$1,687,000	$1,687,000	$101,750	$101,750
Clearlake	$0	$0	$1,248,750	$1,248,750	$138,750	$138,750
Coachella	$0	$0	$416,250	$416,250	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$1,011,000	$1,011,000
Corcoran	$0	$0	$1,749,000	$1,749,000	$0	$0
Corning	$0	$0	$495,370	$495,370	$929,630	$929,630
Crescent City	$0	$0	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$70,000	$70,000	$854,750	$853,750
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$2,210,750	$2,210,750	$194,250	$194,250

Table F - CDBG Applied and Funded by Activity, 5 Year Totals

	CDBG 5-Year Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$1,118,565	$810,290	$435,185	$435,185
Dos Palos	$0	$0	$0	$0	$1,402,600	$1,402,600
Dunsmuir	$0	$0	$555,000	$555,000	$1,387,500	$1,348,768
El Dorado unincorp	$0	$0	$1,387,500	$1,387,500	$472,500	$472,500
Etna	$0	$0	$929,210	$931,096	$499,300	$499,300
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$1,711,250	$1,711,250	$138,750	$138,750
Farmersville	$0	$0	$210,514	$210,514	$1,087,955	$1,087,955
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$107,000	$107,000	$317,000	$317,000	$38,500	$38,500
Fort Jones	$0	$0	$762,250	$762,250	$903,750	$903,750
Fortuna	$0	$0	$741,000	$741,000	$450,000	$450,000
Glenn unincorp	$0	$0	$0	$0	$832,500	$832,500
Gonzales	$0	$0	$0	$0	$1,244,586	$1,244,586
Grass Valley	$0	$0	$1,248,750	$1,248,750	$138,750	$138,750
Greenfield	$0	$0	$0	$0	$33,250	$33,250
Gridley	$111,489	$0	$1,137,261	$1,248,750	$0	$0
Guadalupe	$0	$0	$0	$0	$1,387,500	$1,387,500
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$33,250	$0	$617,920	$617,920
Huron	$0	$0	$1,387,500	$1,387,500	$925,000	$925,000
Imperial	$0	$0	$0	$0	$1,881,750	$1,881,750
Imperial unincorp	$0	$0	$2,837,500	$2,837,500	$921,125	$921,125
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$372,500	$372,500	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$749,250	$749,250	$1,295,750	$1,295,750
Kings unincorp	$0	$0	$2,780,000	$2,317,500	$0	$0
Lake unincorp	$0	$0	$92,250	$92,250	$46,250	$46,250
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$1,802,500	$1,802,500	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$100,000	$100,000	$1,350,000	$1,349,999
Lindsay	$0	$0	$1,009,822	$1,009,822	$1,233,303	$1,233,303
Live Oak	$0	$0	$412,500	$412,500	$50,000	$50,000
Livingston	$0	$0	$0	$0	$462,500	$462,500

Table F - CDBG Applied and Funded by Activity, 5 Year Totals

	CDBG 5-Year Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$879,000	$879,000	$971,000	$971,000
Mammoth Lakes	$140,000	$140,000	$246,240	$246,240	$1,462,500	$1,462,500
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$0	$0	$0	$0
Mendocino unincorp	$0	$0	$412,500	$416,250	$50,000	$0
Merced unincorp	$0	$0	$1,110,000	$1,110,000	$0	$0
Modoc unincorp	$0	$0	$0	$0	$925,000	$925,000
Mono unincorp	$0	$0	$1,106,700	$1,106,700	$280,800	$280,800
Montague	$0	$0	$0	$0	$839,738	$663,043
Monterey unincorp	$374,625	$374,625	$87,875	$87,875	$950,000	$950,000
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$555,000	$555,000	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$878,750	$878,750	$740,000	$740,000
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$416,250	$416,250	$1,045,000	$1,045,000
Oroville	$0	$0	$983,250	$998,050	$1,618,234	$1,617,000
Pacific Grove	$0	$0	$837,125	$837,125	$245,225	$245,225
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$716,875	$720,500	$166,500	$481,000
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$1,109,565	$1,066,087
Plymouth	$0	$0	$0	$0	$495,750	$462,500
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$760,000	$760,000	$627,500	$627,500
Rio Vista	$0	$0	$0	$0	$544,570	$544,570
Riverbank	$0	$0	$1,249,500	$1,252,950	$92,000	$92,000
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$360,547	$360,547	$925,000	$925,000
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$470,000	$470,000

Table F - CDBG Applied and Funded by Activity, 5 Year Totals

	CDBG 5-Year Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$1,500,000	$1,500,000
Shasta unincorp	$0	$0	$462,500	$462,500	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$1,389,925	$1,395,970	$970,940	$970,940
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$1,701,979	$1,701,979	$518,021	$0
South Lake Tahoe	$0	$0	$832,500	$832,500	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$823,030	$832,500	$101,970	$92,500
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$1,410,000	$1,410,000	$0	$0
Taft	$0	$0	$875,000	$875,000	$50,000	$50,000
Tehama	$0	$0	$828,750	$828,750	$96,250	$96,250
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$559,154	$559,154	$588,009	$588,009
Truckee	$0	$0	$0	$0	$1,480,000	$1,480,000
Tulare unincorp	$325,600	$325,600	$333,150	$333,150	$1,419,100	$1,835,350
Tulelake	$0	$0	$0	$0	$271,740	$272,235
Tuolumne unincorp	$0	$0	$0	$0	$1,168,500	$1,168,500
Ukiah	$0	$0	$0	$0	$370,000	$370,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$495,000	$495,000	$1,248,750	$1,248,750
Weed	$0	$0	$0	$0	$950,000	$950,000
West Sacramento	$109,096	$109,096	$1,696,046	$1,696,047	$712,599	$712,598
Westmorland	$0	$0	$340,500	$340,500	$1,047,000	$1,047,000
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$612,447	$624,605
Winters	$0	$0	$0	$0	$458,376	$458,376
Woodlake	$0	$0	$674,500	$674,500	$908,000	$908,000
Yolo unincorp	$0	$0	$412,500	$412,500	$485,000	$485,000
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$925,000	$925,000	$925,000	$925,000
Yuba unincorp	$0	$0	$1,503,220	$1,503,220	$0	$0
Total	**$1,167,810**	**$1,056,321**	**$64,789,883**	**$64,140,374**	**$60,970,405**	**$60,146,731**

*Source: State of California

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Appendix: XI
State Home Investment Partnerships Program (HOME)

Table A – HOME Applied and Funded by Activity 2005-2006 and 2006-2007

Table B – HOME Applied and Funded by Activity 2007-2008 and 2008-2009

Table C – HOME Applied and Funded by Activity 2009-2010

Table D – HOME Applied and Funded by Activity, 5 Year Totals

Table A – HOME Applied and Funded by Activity 2005-2006 and 2006-2007

	2005-2006				2006-2007			
	Rental		Homeowner		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0	$800,000	$800,000
American Canyon	$0	$0	$0	$0	$0	$0	$0	$0
Anderson	$4,000,000	$0	$0	$0	$4,000,000	$0	$800,000	$800,000
Angels	$0	$0	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$600,000	$600,000	$0	$0
Atwater	$0	$0	$0	$0	$200,000	$200,000	$600,000	$600,000
Auburn	$0	$0	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$800,000	$800,000	$900,000	$900,000	$300,000	$300,000
Benicia	$0	$0	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0	$0	$0
Bishop	$2,270,000	$2,270,000	$0	$0	$2,270,000	$2,270,000	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0	$0	$0
Brawley	$4,000,000	$0	$0	$0	$4,000,000	$0	$0	$0
Butte unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Calexico	$1,600,000	$1,413,887	$0	$0	$1,600,000	$1,413,887	$5,000,000	$0
Calimesa	$0	$0	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0	$1,409,852	$1,409,852
Capitola	$0	$0	$0	$0	$0	$0	$2,000,010	$2,000,000
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0	$0	$0
Clearlake	$0	$0	$0	$0	$0	$0	$0	$0
Coachella	$0	$0	$0	$0	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0	$0	$0
Colusa	$500,000	$500,000	$0	$0	$500,000	$500,000	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$0	$0	$0	$0	$0	$0
Corning	$0	$0	$0	$0	$400,000	$400,000	$400,000	$400,000
Crescent City	$0	$0	$0	$0	$0	$0	$4,000,000	$4,000,000
Del Norte unincorp	$1,100,000	$0	$0	$0	$1,100,000	$0	$1,900,000	$0
Del Rey Oaks	$0	$0	$0	$0	$300,000	$300,000	$250,000	$250,000
Dinuba	$0	$0	$0	$0	$0	$0	$0	$0
Dixon	$0	$0	$0	$0	$250,000	$250,000	$600,000	$600,000
Dorris	$0	$0	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0	$400,000	$400,000
Dunsmuir	$2,462,825	$0	$0	$0	$2,462,825	$0	$3,482,345	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$0	$0	$0	$0

Table A – HOME Applied and Funded by Activity 2005-2006 and 2006-2007

	2005-2006				2006-2007			
	Rental		Homeowner		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$0	$0	$0	$0	$0	$0
Ferndale	$1,000,000	$1,000,000	$0	$0	$1,400,000	$1,400,000	$4,400,000	$400,000
Firebaugh	$0	$0	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$0	$0	$200,000	$200,000	$200,000	$200,000
Fort Jones	$0	$0	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$300,000	$300,000	$200,000	$200,000
Greenfield	$0	$0	$0	$0	$0	$0	$0	$0
Gridley	$0	$0	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Huron	$0	$0	$0	$0	$0	$0	$4,000,000	$0
Imperial	$0	$0	$0	$0	$300,000	$300,000	$100,000	$100,000
Imperial unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Indian Wells	$0	$0	$800,000	$800,000	$800,000	$800,000	$0	$0
Industry	$0	$0	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0	$0	$0
Jackson	$3,370,643	$0	$0	$0	$3,370,643	$0	$500,000	$500,000
King City	$0	$0	$600,000	$600,000	$600,000	$600,000	$800,000	$800,000
Kings unincorp	$0	$0	$0	$0	$0	$0	$621,440	$621,440
Lake unincorp	$800,000	$0	$0	$0	$1,000,000	$200,000	$600,000	$600,000
Lakeport	$692,080	$692,080	$0	$0	$692,080	$692,080	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0	$0	$0
Lindsay	$100,000	$100,000	$0	$0	$200,000	$200,000	$800,000	$800,000
Live Oak	$0	$0	$0	$0	$0	$0	$1,670,000	$1,670,000
Livingston	$0	$0	$0	$0	$600,000	$600,000	$200,000	$200,000
Loomis	$0	$0	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$150,000	$150,000	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$0	$0	$800,000	$800,000	$800,000	$800,000	$0	$0
Maricopa	$5,000,000	$5,000,000	$0	$0	$5,000,000	$5,000,000	$400,000	$400,000
Marina	$0	$0	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$0	$0	$0	$0	$2,000,000	$0

Table A – HOME Applied and Funded by Activity 2005-2006 and 2006-2007

	2005-2006				2006-2007			
	Rental		Homeowner		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$200,000	$200,000	$200,000	$200,000
Mono unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0	$800,000	$800,000
Monterey unincorp	$0	$0	$0	$0	$0	$0	$200,000	$200,000
Morro Bay	$0	$0	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$800,000	$800,000	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Orange Cove	$4,000,000	$0	$0	$0	$4,000,000	$0	$750,000	$750,000
Orland	$0	$0	$0	$0	$0	$0	$1,650,000	$0
Oroville	$0	$0	$0	$0	$0	$0	$0	$0
Pacific Grove	$0	$0	$0	$0	$0	$0	$4,300,000	$4,300,000
Parlier	$0	$0	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$400,000	$400,000	$400,000	$400,000
Placer unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Placerville	$5,000,000	$0	$800,000	$800,000	$5,800,000	$800,000	$4,000,000	$0
Plumas unincorp	$2,100,000	$0	$0	$0	$2,100,000	$0	$5,000,000	$3,956,052
Plymouth	$0	$0	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$500,000	$500,000	$500,000	$500,000	$0	$0
Portola	$0	$0	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$500,000	$500,000	$500,000	$500,000	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$400,000	$400,000	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Scotts Valley	$5,000,000	$5,000,000	$0	$0	$5,000,000	$5,000,000	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0	$400,000	$400,000
Sierra unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0	$400,000	$400,000
Soledad	$0	$0	$0	$0	$800,000	$800,000	$0	$0
Sonora	$3,810,000	$3,810,000	$0	$0	$3,810,000	$3,810,000	$1,700,000	$1,700,000
South Lake Tahoe	$0	$0	$0	$0	$0	$0	$0	$0
St. Helena	$4,000,000	$4,000,000	$0	$0	$4,000,000	$4,000,000	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$500,000	$500,000	$500,000	$500,000	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0	$0	$0

Table A – HOME Applied and Funded by Activity 2005-2006 and 2006-2007

	2005-2006				2006-2007			
	Rental		Homeowner		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Taft	$0	$0	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0	$0	$0
Trinity unincorp	$1,506,000	$706,000	$0	$0	$2,306,000	$1,106,000	$0	$0
Truckee	$0	$0	$0	$0	$0	$0	$4,000,000	$4,000,000
Tulare unincorp	$0	$0	$0	$0	$1,120,000	$1,120,000	$0	$0
Tulelake	$0	$0	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0	$700,000	$700,000
Ukiah	$6,675,800	$3,125,800	$0	$0	$6,675,800	$3,125,800	$3,513,603	$3,513,603
Vernon	$0	$0	$0	$0	$0	$0	$0	$0
Wasco	$1,000,000	$1,000,000	$0	$0	$1,000,000	$1,000,000	$0	$0
Weed	$0	$0	$0	$0	$0	$0	$0	$0
West Sacramento	$0	$0	$0	$0	$800,000	$800,000	$1,400,000	$1,400,000
Westmorland	$0	$0	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0	$0	$0
Winters	$2,900,280	$2,900,280	$0	$0	$2,900,280	$2,900,280	$0	$0
Woodlake	$3,229,542	$3,229,542	$0	$0	$3,229,542	$3,229,542	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$0	$0	$0	$0	$0	$0
Yuba unincorp	$1,000,000	$0	$0	$0	$1,000,000	$0	$5,500,000	$4,000,000
Total	**$67,117,170**	**$34,747,589**	**$5,300,000**	**$5,300,000**	**$81,837,170**	**$49,067,589**	**$73,347,250**	**$44,770,947**

Table B – HOME Applied and Funded by Activity 2007-2008 and 2008-2009

	2007-2008				2008-2009			
	Rental		Homeowner		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$800,000	$800,000	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$2,800,000	$2,800,000	$0	$0	$2,000,000	$2,000,000
Angels	$700,000	$700,000	$0	$0	$0	$0	$800,000	$800,000
Arcata	$300,000	$0	$0	$0	$0	$0	$800,000	$0
Artesia	$0	$0	$600,000	$600,000	$0	$0	$0	$0
Atwater	$600,000	$600,000	$800,000	$800,000	$0	$0	$800,000	$800,000
Auburn	$0	$0	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0	$0	$0
Avenal	$600,000	$600,000	$400,000	$400,000	$0	$0	$800,000	$800,000
Benicia	$0	$0	$0	$0	$0	$0	$0	$0
Biggs	$200,000	$200,000	$0	$0	$0	$0	$600,000	$600,000
Bishop	$0	$0	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0	$0	$0
Brawley	$0	$0	$0	$0	$0	$0	$2,000,000	$2,000,000
Butte unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$800,000	$800,000	$0	$0	$0	$0	$800,000	$800,000
Calexico	$800,000	$800,000	$9,000,000	$0	$4,000,000	$0	$8,800,000	$800,000
Calimesa	$0	$0	$0	$0	$0	$0	$500,000	$500,000
Calipatria	$750,000	$0	$0	$0	$0	$0	$750,000	$0
Calistoga	$0	$0	$4,657,036	$4,657,036	$0	$0	$3,247,184	$3,247,184
Capitola	$0	$0	$2,000,010	$2,000,000	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0	$0	$0
Chowchilla	$200,000	$200,000	$0	$0	$0	$0	$4,800,000	$800,000
Clearlake	$0	$0	$0	$0	$0	$0	$0	$0
Coachella	$0	$0	$0	$0	$0	$0	$1,825,000	$0
Colfax	$0	$0	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$0	$0	$0	$0	$0	$0
Corning	$400,000	$0	$800,000	$800,000	$0	$0	$800,000	$0
Crescent City	$0	$0	$4,000,000	$4,000,000	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$1,900,000	$0	$0	$0	$1,685,000	$0
Del Rey Oaks	$0	$0	$2,175,000	$2,175,000	$0	$0	$1,625,000	$1,625,000
Dinuba	$0	$0	$0	$0	$0	$0	$0	$0
Dixon	$650,000	$650,000	$2,850,000	$850,000	$0	$0	$2,800,000	$800,000
Dorris	$800,000	$0	$0	$0	$0	$0	$800,000	$0
Dos Palos	$0	$0	$400,000	$400,000	$0	$0	$0	$0
Dunsmuir	$0	$0	$3,482,345	$0	$0	$0	$0	$0
El Dorado unincorp	$800,000	$0	$0	$0	$0	$0	$800,000	$0
Etna	$0	$0	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$0	$0	$0	$0

Table B – HOME Applied and Funded by Activity 2007-2008 and 2008-2009

	2007-2008				2008-2009			
	Rental		Homeowner		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$0	$0	$0	$0	$0	$0
Ferndale	$0	$0	$4,800,000	$800,000	$0	$0	$2,000,000	$2,000,000
Firebaugh	$0	$0	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$2,600,000	$1,284,472	$0	$0	$2,200,000	$884,472
Fort Jones	$0	$0	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$500,000	$500,000	$0	$0	$0	$0
Greenfield	$0	$0	$0	$0	$0	$0	$0	$0
Gridley	$0	$0	$0	$0	$0	$0	$2,800,000	$800,000
Guadalupe	$0	$0	$0	$0	$0	$0	$2,000,000	$2,000,000
Gustine	$0	$0	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0	$0	$0
Holtville	$500,000	$500,000	$4,000,000	$4,000,000	$0	$0	$7,000,000	$7,000,000
Hughson	$0	$0	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Huron	$580,000	$580,000	$4,000,000	$0	$0	$0	$4,800,000	$4,800,000
Imperial	$700,000	$700,000	$400,000	$400,000	$0	$0	$800,000	$800,000
Imperial unincorp	$800,000	$0	$0	$0	$0	$0	$4,800,000	$0
Indian Wells	$800,000	$0	$0	$0	$0	$0	$800,000	$0
Industry	$0	$0	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$4,500,000	$500,000	$0	$0	$0	$0
King City	$0	$0	$800,000	$800,000	$0	$0	$0	$0
Kings unincorp	$0	$0	$621,440	$621,440	$0	$0	$0	$0
Lake unincorp	$600,000	$600,000	$800,000	$800,000	$0	$0	$2,400,000	$2,400,000
Lakeport	$300,000	$300,000	$4,000,000	$0	$0	$0	$4,800,000	$800,000
Lassen unincorp	$300,000	$300,000	$0	$0	$0	$0	$800,000	$800,000
Lemoore	$0	$0	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$1,791,197	$0	$0	$0	$1,791,197	$0
Lindsay	$950,000	$150,000	$900,000	$900,000	$0	$0	$900,000	$100,000
Live Oak	$800,000	$800,000	$1,670,000	$1,670,000	$4,000,000	$0	$4,800,000	$800,000
Livingston	$200,000	$0	$800,000	$800,000	$0	$0	$800,000	$0
Loomis	$400,000	$400,000	$0	$0	$0	$0	$800,000	$800,000
Los Banos	$150,000	$150,000	$150,000	$150,000	$0	$0	$0	$0
Loyalton	$600,000	$600,000	$0	$0	$0	$0	$2,800,000	$800,000
Madera unincorp	$0	$0	$0	$0	$0	$0	$300,000	$0
Mammoth Lakes	$0	$0	$0	$0	$0	$0	$0	$0
Maricopa	$0	$0	$400,000	$400,000	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$4,000,000	$4,000,000	$0	$0	$4,000,000	$4,000,000
Marysville	$0	$0	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$2,000,000	$0	$0	$0	$600,000	$600,000

Table B – HOME Applied and Funded by Activity 2007-2008 and 2008-2009

	2007-2008				2008-2009			
	Rental		Homeowner		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$0	$0	$0	$0	$0	$0	$2,000,000	$0
Merced unincorp	$0	$0	$0	$0	$1,000,000	$0	$3,318,190	$0
Modoc unincorp	$400,000	$400,000	$400,000	$400,000	$0	$0	$800,000	$800,000
Mono unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$800,000	$800,000	$0	$0	$0	$0
Monterey unincorp	$0	$0	$200,000	$200,000	$0	$0	$0	$0
Morro Bay	$0	$0	$4,000,000	$4,000,000	$4,000,000	$0	$8,000,000	$4,000,000
Mount Shasta	$800,000	$800,000	$800,000	$800,000	$0	$0	$0	$0
Napa unincorp	$800,000	$0	$0	$0	$4,000,000	$0	$4,800,000	$0
Nevada City	$0	$0	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Orange Cove	$0	$0	$750,000	$750,000	$0	$0	$0	$0
Orland	$0	$0	$3,650,000	$2,000,000	$0	$0	$2,000,000	$2,000,000
Oroville	$0	$0	$2,000,000	$2,000,000	$6,200,000	$1,100,000	$8,200,000	$3,100,000
Pacific Grove	$800,000	$800,000	$6,300,000	$6,300,000	$2,000,000	$2,000,000	$4,800,000	$4,800,000
Parlier	$0	$0	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$800,000	$800,000	$0	$0	$2,000,000	$2,000,000
Placer unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Placerville	$0	$0	$8,000,000	$0	$0	$0	$4,000,000	$0
Plumas unincorp	$0	$0	$5,000,000	$3,956,052	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$400,000	$400,000	$0	$0	$800,000	$800,000
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0	$4,000,000	$4,000,000
Shasta Lake	$0	$0	$0	$0	$0	$0	$0	$0
Shasta unincorp	$800,000	$800,000	$400,000	$400,000	$0	$0	$800,000	$800,000
Sierra unincorp	$0	$0	$1,780,000	$1,680,000	$800,000	$0	$1,780,000	$1,680,000
Siskiyou unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$400,000	$400,000	$0	$0	$0	$0
Soledad	$0	$0	$800,000	$800,000	$0	$0	$0	$0
Sonora	$0	$0	$1,700,000	$1,700,000	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0	$2,000,000	$0
Sutter Creek	$0	$0	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$0	$0	$0	$0	$0	$0

Table B – HOME Applied and Funded by Activity 2007-2008 and 2008-2009

	2007-2008				2008-2009			
	Rental		Homeowner		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Taft	$0	$0	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$800,000	$800,000	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0	$0	$0
Trinity unincorp	$400,000	$0	$800,000	$400,000	$800,000	$0	$800,000	$800,000
Truckee	$0	$0	$4,000,000	$4,000,000	$0	$0	$0	$0
Tulare unincorp	$320,000	$320,000	$3,120,000	$3,120,000	$955,000	$0	$4,800,000	$4,800,000
Tulelake	$0	$0	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$700,000	$700,000	$700,000	$700,000	$0	$0	$700,000	$700,000
Ukiah	$0	$0	$3,513,603	$3,513,603	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0	$0	$0
Wasco	$800,000	$800,000	$0	$0	$0	$0	$2,800,000	$800,000
Weed	$800,000	$0	$0	$0	$0	$0	$800,000	$0
West Sacramento	$800,000	$800,000	$4,200,000	$2,200,000	$0	$0	$4,800,000	$800,000
Westmorland	$0	$0	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$0	$0	$0	$0	$0	$0
Woodlake	$200,000	$200,000	$0	$0	$0	$0	$800,000	$800,000
Yolo unincorp	$0	$0	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$3,050,000	$3,050,000	$0	$0	$3,050,000	$3,050,000
Yreka	$0	$0	$0	$0	$0	$0	$0	$0
Yuba unincorp	$0	$0	$9,000,000	$5,500,000	$0	$0	$5,450,000	$1,500,000
Total	**$22,900,000**	**$15,250,000**	**$141,960,631**	**$87,777,603**	**$28,555,000**	**$3,900,000**	**$162,321,571**	**$82,186,656**

Table C – HOME Applied and Funded by Activity 2009-2010

	2009-2010			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0
Alturas	$0	$0	$0	$0
Amador City	$0	$0	$0	$0
Amador unincorp	$0	$0	$800,000	$800,000
American Canyon	$0	$0	$0	$0
Anderson	$0	$0	$0	$0
Angels	$0	$0	$0	$0
Arcata	$2,100,000	$1,664,166	$0	$0
Artesia	$0	$0	$0	$0
Atwater	$0	$0	$0	$0
Auburn	$4,100,000	$0	$0	$0
Avalon	$0	$0	$0	$0
Avenal	$400,000	$400,000	$800,000	$800,000
Benicia	$0	$0	$0	$0
Biggs	$0	$0	$0	$0
Bishop	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0
Brawley	$0	$0	$2,000,000	$2,000,000
Butte unincorp	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0
Calexico	$2,100,000	$2,100,000	$8,000,000	$0
Calimesa	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0
Capitola	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0
Chowchilla	$2,100,000	$2,100,000	$4,000,000	$0
Clearlake	$0	$0	$0	$0
Coachella	$0	$0	$1,825,000	$0
Colfax	$0	$0	$800,000	$800,000
Colusa	$0	$0	$0	$0
Colusa unincorp	$2,215,000	$0	$800,000	$0
Corcoran	$0	$0	$500,000	$0
Corning	$400,000	$0	$800,000	$0
Crescent City	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$1,685,000	$0
Del Rey Oaks	$1,900,000	$1,900,000	$0	$0
Dinuba	$0	$0	$0	$0
Dixon	$2,212,000	$0	$800,000	$0
Dorris	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0
Etna	$5,100,000	$0	$800,000	$800,000
Eureka	$0	$0	$0	$0

Table C – HOME Applied and Funded by Activity 2009-2010

	2009-2010			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0
Farmersville	$100,000	$100,000	$0	$0
Ferndale	$0	$0	$2,000,000	$2,000,000
Firebaugh	$0	$0	$0	$0
Fort Bragg	$250,000	$250,000	$800,000	$800,000
Fort Jones	$50,000	$50,000	$0	$0
Fortuna	$0	$0	$0	$0
Glenn unincorp	$4,099,310	$0	$0	$0
Gonzales	$480,000	$480,000	$480,000	$480,000
Grass Valley	$0	$0	$0	$0
Greenfield	$0	$0	$0	$0
Gridley	$0	$0	$2,000,000	$0
Guadalupe	$0	$0	$2,000,000	$2,000,000
Gustine	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0
Hollister	$0	$0	$0	$0
Holtville	$3,635,771	$2,100,000	$2,000,000	$2,000,000
Hughson	$0	$0	$0	$0
Humboldt unincorp	$200,000	$200,000	$400,000	$400,000
Huron	$0	$0	$4,000,000	$4,000,000
Imperial	$400,000	$0	$800,000	$0
Imperial unincorp	$120,000	$0	$4,800,000	$0
Indian Wells	$0	$0	$800,000	$800,000
Industry	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0
Ione	$0	$0	$0	$0
Jackson	$0	$0	$800,000	$800,000
King City	$0	$0	$4,622,341	$4,622,341
Kings unincorp	$0	$0	$0	$0
Lake unincorp	$400,000	$0	$2,400,000	$1,600,000
Lakeport	$4,100,000	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0
Lincoln	$975,000	$975,000	$800,000	$800,000
Lindsay	$0	$0	$800,000	$0
Live Oak	$0	$0	$8,000,000	$0
Livingston	$2,500,000	$2,500,000	$800,000	$800,000
Loomis	$2,000,000	$2,000,000	$0	$0
Los Banos	$0	$0	$0	$0
Loyalton	$0	$0	$2,000,000	$0
Madera unincorp	$300,000	$300,000	$300,000	$300,000
Mammoth Lakes	$2,100,000	$2,100,000	$0	$0
Maricopa	$0	$0	$0	$0
Marina	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0
Marysville	$0	$0	$0	$0
McFarland	$0	$0	$0	$0

Table C – HOME Applied and Funded by Activity 2009-2010

	2009-2010			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$800,000	$800,000	$2,800,000	$800,000
Merced unincorp	$0	$0	$2,318,190	$0
Modoc unincorp	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0
Montague	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0
Mount Shasta	$500,000	$500,000	$500,000	$500,000
Napa unincorp	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0
Orange Cove	$0	$0	$750,000	$750,000
Orland	$0	$0	$0	$0
Oroville	$0	$0	$12,900,000	$2,700,000
Pacific Grove	$0	$0	$800,000	$0
Parlier	$0	$0	$0	$0
Pismo Beach	$400,000	$0	$2,800,000	$2,000,000
Placer unincorp	$0	$0	$0	$0
Placerville	$2,300,000	$2,300,000	$800,000	$800,000
Plumas unincorp	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0
Point Arena	$175,000	$0	$500,000	$0
Portola	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0
Rio Dell	$400,000	$400,000	$800,000	$800,000
Rio Vista	$500,000	$500,000	$500,000	$500,000
Riverbank	$0	$0	$0	$0
San Benito unincorp	$1,600,000	$1,600,000	$800,000	$800,000
San Joaquin	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0
Sand City	$800,000	$0	$800,000	$0
Santa Cruz unincorp	$0	$0	$0	$0
Scotts Valley	$0	$0	$4,000,000	$4,000,000
Shasta Lake	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0
Sierra unincorp	$0	$0	$1,600,000	$0
Siskiyou unincorp	$500,000	$0	$800,000	$0
Solano unincorp	$0	$0	$2,400,000	$0
Soledad	$0	$0	$0	$0
Sonora	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0
St. Helena	$2,100,000	$2,100,000	$800,000	$800,000
Suisun City	$0	$0	$0	$0
Susanville	$2,100,000	$0	$2,000,000	$0
Sutter Creek	$0	$0	$500,000	$0
Sutter unincorp	$0	$0	$0	$0

Table C – HOME Applied and Funded by Activity 2009-2010

	2009-2010			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Taft	$400,000	$0	$800,000	$0
Tehama	$0	$0	$0	$0
Tehama unincorp	$400,000	$400,000	$2,400,000	$2,400,000
Trinidad	$0	$0	$0	$0
Trinity unincorp	$800,000	$0	$1,600,000	$0
Truckee	$0	$0	$0	$0
Tulare unincorp	$2,100,000	$2,100,000	$2,955,000	$2,000,000
Tulelake	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$700,000	$700,000
Ukiah	$400,000	$400,000	$800,000	$800,000
Vernon	$0	$0	$0	$0
Wasco	$1,750,000	$0	$2,000,000	$0
Weed	$0	$0	$0	$0
West Sacramento	$0	$0	$2,000,000	$0
Westmorland	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0
Williams	$0	$0	$0	$0
Willits	$0	$0	$0	$0
Willows	$0	$0	$0	$0
Winters	$2,100,000	$0	$0	$0
Woodlake	$0	$0	$0	$0
Yolo unincorp	$2,100,000	$0	$0	$0
Yountville	$0	$0	$0	$0
Yreka	$0	$0	$0	$0
Yuba unincorp	$0	$0	$1,950,000	$0
Total	**$66,562,081**	**$30,319,166**	**$118,585,531**	**$46,952,341**

*Source: State of California

Table D – HOME Applied and Funded by Activity, 5 Year Totals

	5-Year Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0
Alturas	$0	$0	$0	$0
Amador City	$0	$0	$0	$0
Amador unincorp	$0	$0	$2,400,000	$2,400,000
American Canyon	$0	$0	$0	$0
Anderson	$8,000,000	$0	$5,600,000	$5,600,000
Angels	$700,000	$700,000	$800,000	$800,000
Arcata	$2,400,000	$1,664,166	$800,000	$0
Artesia	$600,000	$600,000	$600,000	$600,000
Atwater	$800,000	$800,000	$2,200,000	$2,200,000
Auburn	$4,100,000	$0	$0	$0
Avalon	$0	$0	$0	$0
Avenal	$1,900,000	$1,900,000	$3,100,000	$3,100,000
Benicia	$0	$0	$0	$0
Biggs	$200,000	$200,000	$600,000	$600,000
Bishop	$4,540,000	$4,540,000	$0	$0
Blue Lake	$0	$0	$0	$0
Brawley	$8,000,000	$0	$4,000,000	$4,000,000
Butte unincorp	$0	$0	$0	$0
Calaveras unincorp	$800,000	$800,000	$800,000	$800,000
Calexico	$10,100,000	$5,727,774	$30,800,000	$800,000
Calimesa	$0	$0	$500,000	$500,000
Calipatria	$750,000	$0	$750,000	$0
Calistoga	$0	$0	$9,314,072	$9,314,072
Capitola	$0	$0	$4,000,020	$4,000,000
Carmel-by-the-Sea	$0	$0	$0	$0
Chowchilla	$2,300,000	$2,300,000	$8,800,000	$800,000
Clearlake	$0	$0	$0	$0
Coachella	$0	$0	$3,650,000	$0
Colfax	$0	$0	$800,000	$800,000
Colusa	$1,000,000	$1,000,000	$0	$0
Colusa unincorp	$2,215,000	$0	$800,000	$0
Corcoran	$0	$0	$500,000	$0
Corning	$1,200,000	$400,000	$2,800,000	$1,200,000
Crescent City	$0	$0	$8,000,000	$8,000,000
Del Norte unincorp	$2,200,000	$0	$7,170,000	$0
Del Rey Oaks	$2,200,000	$2,200,000	$4,050,000	$4,050,000
Dinuba	$0	$0	$0	$0
Dixon	$3,112,000	$900,000	$7,050,000	$2,250,000
Dorris	$800,000	$0	$800,000	$0
Dos Palos	$0	$0	$800,000	$800,000
Dunsmuir	$4,925,650	$0	$6,964,690	$0
El Dorado unincorp	$800,000	$0	$800,000	$0
Etna	$5,100,000	$0	$800,000	$800,000
Eureka	$0	$0	$0	$0

Table D – HOME Applied and Funded by Activity, 5 Year Totals

	5-Year Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0
Farmersville	$100,000	$100,000	$0	$0
Ferndale	$2,400,000	$2,400,000	$13,200,000	$5,200,000
Firebaugh	$0	$0	$0	$0
Fort Bragg	$450,000	$450,000	$5,800,000	$3,168,944
Fort Jones	$50,000	$50,000	$0	$0
Fortuna	$0	$0	$0	$0
Glenn unincorp	$4,099,310	$0	$0	$0
Gonzales	$480,000	$480,000	$480,000	$480,000
Grass Valley	$300,000	$300,000	$700,000	$700,000
Greenfield	$0	$0	$0	$0
Gridley	$0	$0	$4,800,000	$800,000
Guadalupe	$0	$0	$4,000,000	$4,000,000
Gustine	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0
Hollister	$0	$0	$0	$0
Holtville	$4,135,771	$2,600,000	$13,000,000	$13,000,000
Hughson	$0	$0	$0	$0
Humboldt unincorp	$200,000	$200,000	$400,000	$400,000
Huron	$580,000	$580,000	$16,800,000	$8,800,000
Imperial	$1,400,000	$1,000,000	$2,100,000	$1,300,000
Imperial unincorp	$920,000	$0	$9,600,000	$0
Indian Wells	$1,600,000	$800,000	$2,400,000	$1,600,000
Industry	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0
Ione	$0	$0	$0	$0
Jackson	$6,741,286	$0	$5,800,000	$1,800,000
King City	$600,000	$600,000	$6,822,341	$6,822,341
Kings unincorp	$0	$0	$1,242,880	$1,242,880
Lake unincorp	$2,800,000	$800,000	$6,200,000	$5,400,000
Lakeport	$5,784,160	$1,684,160	$8,800,000	$800,000
Lassen unincorp	$300,000	$300,000	$800,000	$800,000
Lemoore	$0	$0	$0	$0
Lincoln	$975,000	$975,000	$4,382,394	$800,000
Lindsay	$1,250,000	$450,000	$3,400,000	$1,800,000
Live Oak	$4,800,000	$800,000	$16,140,000	$4,140,000
Livingston	$3,300,000	$3,100,000	$2,600,000	$1,800,000
Loomis	$2,400,000	$2,400,000	$800,000	$800,000
Los Banos	$300,000	$300,000	$150,000	$150,000
Loyalton	$600,000	$600,000	$4,800,000	$800,000
Madera unincorp	$300,000	$300,000	$600,000	$300,000
Mammoth Lakes	$2,900,000	$2,900,000	$800,000	$800,000
Maricopa	$10,000,000	$10,000,000	$800,000	$800,000
Marina	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$8,000,000	$8,000,000
Marysville	$0	$0	$0	$0
McFarland	$0	$0	$4,600,000	$600,000

Table D – HOME Applied and Funded by Activity, 5 Year Totals

	5-Year Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$800,000	$800,000	$4,800,000	$800,000
Merced unincorp	$1,000,000	$0	$5,636,380	$0
Modoc unincorp	$600,000	$600,000	$1,400,000	$1,400,000
Mono unincorp	$0	$0	$0	$0
Montague	$0	$0	$1,600,000	$1,600,000
Monterey unincorp	$0	$0	$400,000	$400,000
Morro Bay	$4,000,000	$0	$12,000,000	$8,000,000
Mount Shasta	$2,100,000	$2,100,000	$1,300,000	$1,300,000
Napa unincorp	$4,800,000	$0	$4,800,000	$0
Nevada City	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0
Orange Cove	$8,000,000	$0	$2,250,000	$2,250,000
Orland	$0	$0	$7,300,000	$4,000,000
Oroville	$6,200,000	$1,100,000	$23,100,000	$7,800,000
Pacific Grove	$2,800,000	$2,800,000	$16,200,000	$15,400,000
Parlier	$0	$0	$0	$0
Pismo Beach	$800,000	$400,000	$6,000,000	$5,200,000
Placer unincorp	$0	$0	$0	$0
Placerville	$13,100,000	$3,100,000	$17,600,000	$1,600,000
Plumas unincorp	$4,200,000	$0	$10,000,000	$7,912,104
Plymouth	$0	$0	$0	$0
Point Arena	$675,000	$500,000	$1,000,000	$500,000
Portola	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0
Rio Dell	$900,000	$900,000	$1,300,000	$1,300,000
Rio Vista	$500,000	$500,000	$500,000	$500,000
Riverbank	$0	$0	$0	$0
San Benito unincorp	$1,600,000	$1,600,000	$800,000	$800,000
San Joaquin	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0
Sand City	$1,200,000	$400,000	$2,000,000	$1,200,000
Santa Cruz unincorp	$0	$0	$0	$0
Scotts Valley	$10,000,000	$10,000,000	$8,000,000	$8,000,000
Shasta Lake	$0	$0	$0	$0
Shasta unincorp	$800,000	$800,000	$1,600,000	$1,600,000
Sierra unincorp	$800,000	$0	$5,160,000	$3,360,000
Siskiyou unincorp	$500,000	$0	$800,000	$0
Solano unincorp	$0	$0	$3,200,000	$800,000
Soledad	$800,000	$800,000	$800,000	$800,000
Sonora	$7,620,000	$7,620,000	$3,400,000	$3,400,000
South Lake Tahoe	$0	$0	$0	$0
St. Helena	$10,100,000	$10,100,000	$800,000	$800,000
Suisun City	$0	$0	$0	$0
Susanville	$2,100,000	$0	$4,000,000	$0
Sutter Creek	$500,000	$500,000	$1,000,000	$500,000
Sutter unincorp	$0	$0	$0	$0

Table D – HOME Applied and Funded by Activity, 5 Year Totals

	5-Year Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Taft	$400,000	$0	$800,000	$0
Tehama	$0	$0	$0	$0
Tehama unincorp	$1,200,000	$1,200,000	$2,400,000	$2,400,000
Trinidad	$0	$0	$0	$0
Trinity unincorp	$5,812,000	$1,812,000	$3,200,000	$1,200,000
Truckee	$0	$0	$8,000,000	$8,000,000
Tulare unincorp	$4,495,000	$3,540,000	$10,875,000	$9,920,000
Tulelake	$0	$0	$0	$0
Tuolumne unincorp	$700,000	$700,000	$2,800,000	$2,800,000
Ukiah	$13,751,600	$6,651,600	$7,827,206	$7,827,206
Vernon	$0	$0	$0	$0
Wasco	$4,550,000	$2,800,000	$4,800,000	$800,000
Weed	$800,000	$0	$800,000	$0
West Sacramento	$1,600,000	$1,600,000	$12,400,000	$4,400,000
Westmorland	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0
Williams	$0	$0	$0	$0
Willits	$0	$0	$0	$0
Willows	$0	$0	$0	$0
Winters	$7,900,560	$5,800,560	$0	$0
Woodlake	$6,659,084	$6,659,084	$800,000	$800,000
Yolo unincorp	$2,100,000	$0	$0	$0
Yountville	$0	$0	$6,100,000	$6,100,000
Yreka	$0	$0	$0	$0
Yuba unincorp	$2,000,000	$0	$21,900,000	$11,000,000
Total	**$266,971,421**	**$133,284,344**	**$501,514,983**	**$266,987,547**

*Source: State of California

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Appendix XII:
Other Funding Programs

Table A – All Other Programs Applied and Funded, 2005-2006

Table B – All Other Programs Applied and Funded, 2006-2007

Table C – All Other Programs Applied and Funded, 2007-2008

Table D – All Other Programs Applied and Funded, 2008-2009

Table E – All Other Programs Applied and Funded, 2009-2010

Table F – All Other Programs Applied and Funded, 5 Year Totals

Table G – All Other Programs Applied and Funded, Rental/Owner

Table A – All Other Programs Applied and Funded, 2005-2006

	2005-2006					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$36,100,504	$30,300,000	$0	$0	$0	$0
Anderson	$0	$0	$0	$0	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$5,000,000	$5,000,000	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$500,000	$500,000
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$766,323	$0	$0	$0	$500,000	$500,000
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$723,831	$0	$0	$0	$500,000	$500,000
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$5,475,000	$5,475,000	$0	$0	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$3,743,502	$3,743,502	$0	$0
Calistoga	$0	$0	$500,000	$500,000	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$793,772	$793,772	$0	$0	$0	$0
Coachella	$4,495,000	$4,495,000	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$4,069,688	$3,305,000	$0	$0	$0	$0
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$0	$0	$3,306,300	$3,306,300	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$9,663,669	$7,500,000	$0	$0	$0	$0
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$0	$0

Table A – All Other Programs Applied and Funded, 2005-2006

	2005-2006					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$0	$0	$0	$0	$500,000	$500,000
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$1,924,804	$1,924,804	$0	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$3,500,000	$3,500,000	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$739,883	$739,883	$0	$0	$0	$0
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$2,000,000	$2,000,000	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$3,500,000	$3,500,000	$0	$0	$0	$0
Huron	$0	$0	$0	$0	$2,750,000	$2,750,000
Imperial	$500,000	$500,000	$0	$0	$0	$0
Imperial unincorp	$600,000	$600,000	$0	$0	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$0	$0	$500,000	$500,000
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$1,059,946	$1,059,946	$0	$0	$500,000	$500,000
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$1,521,302	$1,185,000	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$2,000,000	$2,000,000	$0	$0	$600,000	$600,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$4,870,000	$4,870,000	$0	$0	$0	$0
McFarland	$0	$0	$0	$0	$0	$0

Table A – All Other Programs Applied and Funded, 2005-2006

	2005-2006					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$3,000,000	$3,500,000	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$11,835,000	$11,835,000	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$874,913	$874,913	$0	$0	$0	$0
Orland	$3,440,000	$3,440,000	$0	$0	$0	$0
Oroville	$0	$0	$0	$0	$500,000	$500,000
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$910,705	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$2,915,542	$2,915,542	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$2,033,073	$1,002,333	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$5,833,485	$5,833,485	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0

Table A – All Other Programs Applied and Funded, 2005-2006

	2005-2006					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$11,250,000	$11,250,000	$0	$0	$900,000	$900,000
Tulare unincorp	$8,709,106	$6,898,993	$0	$0	$500,000	$500,000
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$0	$0	$0	$0	$500,000	$500,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$933,493	$3,491,814	$0	$0	$500,000	$500,000
Weed	$968,609	$0	$0	$0	$0	$0
West Sacramento	$0	$0	$0	$0	$500,000	$500,000
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$2,301,000	$2,301,000	$0	$0
Woodlake	$0	$0	$0	$0	$500,000	$500,000
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$979,697	$979,697	$0	$0	$0	$0
Yuba unincorp	$10,621,133	$0	$0	$0	$0	$0
Total	**$142,774,993**	**$119,436,697**	**$20,684,287**	**$21,184,287**	**$10,250,000**	**$10,250,000**

Table B – All Other Programs Applied and Funded, 2006-2007

	2006-2007					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$5,897,562	$5,897,562	$0	$0	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$1,824,360	$1,075,304	$0	$0	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$5,000,000	$5,000,000	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$889,787	$889,787	$0	$0	$0	$0
Butte unincorp	$1,200,186	$1,200,186	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$21,225,000	$21,225,000	$0	$0	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$1,686,000	$1,686,000	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$685,606	$685,606	$0	$0	$0	$0
Coachella	$3,400,000	$3,400,000	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$1,310,986	$1,310,986	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$761,654	$761,654	$0	$0	$0	$0
Corning	$0	$0	$489,879	$489,879	$0	$0
Crescent City	$11,750,000	$11,750,000	$1,673,000	$1,673,000	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$0	$0	$0	$0
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$2,188,651	$1,350,000	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$0	$0	$0	$0	$0	$0

Table B – All Other Programs Applied and Funded, 2006-2007

	2006-2007					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$1,199,805	$0	$0	$0	$0	$0
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$0	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$1,551,927	$0	$0	$0	$0	$0
Gridley	$0	$0	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$1,440,000	$1,440,000	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$0	$0
Huron	$0	$0	$0	$0	$0	$0
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$4,400,000	$4,400,000	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$0	$0	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$538,488	$538,488	$0	$0	$0	$0
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$5,500,000	$5,500,000	$0	$0	$300,000	$300,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$6,825,850	$6,825,850	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$1,841,356	$0	$0	$0	$0	$0
McFarland	$0	$0	$5,476,500	$0	$0	$0

Table B – All Other Programs Applied and Funded, 2006-2007

	2006-2007					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$8,867,078	$8,867,078	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$0	$0	$0	$0	$1,410,000	$1,410,000
Orland	$0	$0	$0	$0	$0	$0
Oroville	$0	$0	$0	$0	$0	$0
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$1,107,165	$1,107,165	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$15,000,000	$15,000,000	$0	$0	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$12,324,674	$12,324,674	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$4,340,513	$0	$7,051,684	$7,051,684	$0	$0
Susanville	$2,553,350	$2,553,350	$0	$0	$0	$0
Sutter Creek	$2,675,341	$2,675,341	$0	$0	$0	$0

Table B – All Other Programs Applied and Funded, 2006-2007

	2006-2007					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$2,750,000	$2,750,000	$5,367,118	$5,367,118	$0	$0
Tulare unincorp	$912,813	$0	$0	$0	$0	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$0	$0	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$5,250,000	$5,250,000	$0	$0	$0	$0
Weed	$939,668	$939,668	$0	$0	$0	$0
West Sacramento	$18,400,000	$18,400,000	$0	$0	$0	$0
Westmorland	$3,582,000	$3,582,000	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$6,500,000	$6,500,000	$0	$0	$0	$0
Woodlake	$3,856,934	$3,856,934	$0	$0	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$1,206,457	$0	$0	$0	$0	$0
Yuba unincorp	$0	$0	$0	$0	$0	$0
Total	**$151,290,283**	**$138,649,705**	**$40,151,109**	**$34,674,609**	**$1,710,000**	**$1,710,000**

Table C – All Other Programs Applied and Funded, 2007-2008

	2007-2008					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$3,085,000	$3,085,000	$1,676,600	$1,676,600	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$0	$0	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$600,000	$600,000
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$0	$0	$600,000	$600,000
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$1,500,000	$1,500,000
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$10,241,314	$4,893,855	$0	$0	$500,000	$500,000
Butte unincorp	$0	$0	$0	$0	$1,200,000	$1,200,000
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$0	$0	$2,500,000	$0	$600,000	$600,000
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$8,000,000	$8,000,000	$0	$0	$0	$0
Calistoga	$0	$0	$330,300	$330,300	$0	$0
Capitola	$0	$0	$6,879,000	$6,879,000	$240,000	$240,000
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$0	$0	$0	$0
Clearlake	$4,700,000	$4,700,000	$9,629,000	$6,879,000	$0	$0
Coachella	$0	$0	$3,635,810	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$1,089,589	$0	$0	$0	$300,000	$300,000
Corning	$6,500,000	$6,500,000	$0	$0	$0	$0
Crescent City	$1,246,573	$1,246,573	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$600,000	$600,000
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$0	$0	$600,000	$600,000
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$600,000	$600,000
Etna	$0	$0	$0	$0	$0	$0
Eureka	$5,443,093	$4,525,000	$0	$0	$1,200,000	$1,200,000

Table C – All Other Programs Applied and Funded, 2007-2008

	2007-2008					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$1,095,879	$4,018,012	$0	$0	$600,000	$600,000
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$4,500,000	$4,500,000	$0	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$1,242,014	$4,533,893	$0	$0	$0	$0
Grass Valley	$0	$0	$0	$0	$0	$0
Greenfield	$842,664	$0	$600,000	$600,000	$0	$0
Gridley	$0	$0	$660,000	$660,000	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$1,900,000	$1,900,000	$0	$0	$500,000	$500,000
Huron	$9,079,675	$9,079,675	$0	$0	$600,000	$600,000
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$0	$0	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$1,550,000	$0	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$0	$0	$0	$0	$600,000	$600,000
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$4,172,887	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$600,000	$600,000
Lindsay	$1,550,291	$558,248	$0	$0	$600,000	$600,000
Live Oak	$0	$0	$0	$0	$600,000	$600,000
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$18,000,000	$18,000,000	$10,300,000	$10,300,000	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$10,500,000	$10,500,000	$2,491,322	$0	$600,000	$600,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$3,607,302	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$5,348,361	$4,470,275	$0	$0	$0	$0
McFarland	$1,452,598	$0	$9,632,302	$0	$0	$0

Table C – All Other Programs Applied and Funded, 2007-2008

	2007-2008					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$6,885,597	$3,500,000	$800,000	$800,000
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$500,000	$1,000,000
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$700,000	$700,000	$1,080,000	$1,080,000
Oroville	$10,085,238	$5,896,018	$0	$0	$600,000	$600,000
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$806,698	$4,995,918	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$600,000	$600,000
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$798,195	$798,195	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$1,474,000	$1,474,000	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$600,000	$600,000
Shasta unincorp	$2,690,000	$2,690,000	$0	$0	$600,000	$600,000
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$18,419,115	$18,419,115	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$1,279,036	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0

Table C – All Other Programs Applied and Funded, 2007-2008

	2007-2008					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$8,000,000	$8,000,000	$2,336,948	$2,336,948	$600,000	$600,000
Tulare unincorp	$677,339	$677,339	$0	$0	$0	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$2,826,000	$2,826,000	$0	$0	$600,000	$600,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$900,000	$900,000	$5,700,000	$5,700,000
Weed	$0	$0	$0	$0	$0	$0
West Sacramento	$1,724,401	$0	$0	$0	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$1,600,000	$0	$0	$0
Woodlake	$9,825,434	$9,825,434	$0	$0	$600,000	$600,000
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$1,211,223	$0	$0	$0	$0	$0
Yuba unincorp	$4,548,080	$4,094,481	$0	$0	$0	$0
Total	**$162,880,697**	**$148,733,031**	**$67,388,181**	**$36,235,848**	**$25,520,000**	**$26,020,000**

Table D – All Other Programs Applied and Funded, 2008-2009

	2008-2009					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$1,169,660	$1,169,660	$16,368,000	$0	$0	$0
Angels	$1,531,121	$1,531,121	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$4,152,702	$0	$500,000	$500,000
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$4,581,813	$0	$27,945	$27,945	$130,000	$130,000
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$1,706,327	$1,706,327	$2,500,000	$0	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$4,096,000	$4,096,000	$0	$0	$0	$0
Capitola	$21,580,000	$21,580,000	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$6,066,333	$0	$0	$0	$0	$0
Clearlake	$5,424,056	$4,700,000	$0	$0	$0	$0
Coachella	$27,350,000	$27,350,000	$4,121,800	$3,943,000	$1,900,000	$1,900,000
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$0	$0	$1,400,000	$1,400,000
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$2,021,729	$925,197	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$9,088,689	$5,134,435	$0	$0	$500,000	$500,000
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$920,427	$0	$0	$0	$600,000	$600,000

Table D – All Other Programs Applied and Funded, 2008-2009

	2008-2009					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$2,410,898	$2,410,898	$0	$0	$900,000	$900,000
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$703,734	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$528,151	$528,151	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$10,450,000	$10,450,000	$4,850,000	$0	$0	$0
Greenfield	$670,712	$670,712	$0	$0	$0	$0
Gridley	$0	$0	$1,634,000	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$1,500,000	$1,500,000
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$1,494,457	$1,494,457	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$0	$0
Huron	$4,016,557	$0	$0	$0	$900,000	$900,000
Imperial	$3,903,510	$0	$0	$0	$0	$0
Imperial unincorp	$2,938,673	$2,938,673	$0	$0	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$1,750,000	$1,750,000	$0	$0
Jackson	$3,570,931	$0	$0	$0	$0	$0
King City	$0	$0	$470,000	$470,000	$0	$0
Kings unincorp	$0	$0	$0	$0	$900,000	$900,000
Lake unincorp	$0	$0	$499,000	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$9,155,069	$4,723,651	$0	$0	$0	$0
Lincoln	$3,745,259	$3,745,259	$0	$0	$600,000	$600,000
Lindsay	$998,117	$998,117	$0	$0	$1,400,000	$1,400,000
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$4,768,572	$0	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$2,265,360	$2,265,360	$0	$0	$0	$0
Mammoth Lakes	$0	$0	$0	$0	$1,050,000	$1,050,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$826,210	$826,210	$1,000,000	$1,000,000	$0	$0

Table D – All Other Programs Applied and Funded, 2008-2009

	2008-2009					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$3,658,423	$3,658,423	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$1,569,602	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$1,602,726	$1,602,725	$0	$0	$0	$0
Orland	$6,041,695	$6,041,695	$0	$0	$0	$0
Oroville	$4,743,477	$0	$0	$0	$900,000	$900,000
Pacific Grove	$0	$0	$0	$0	$480,000	$480,000
Parlier	$0	$0	$0	$0	$1,500,000	$1,500,000
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$5,390,000	$5,390,000	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$5,794,270	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$4,730,000	$4,730,000	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$5,982,000	$5,982,000	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0

Table D – All Other Programs Applied and Funded, 2008-2009

	2008-2009					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Sutter unincorp	$0	$0	$2,000,000	$2,000,000	$0	$0
Taft	$0	$0	$0	$0	$300,000	$300,000
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$0	$0	$0	$0	$0	$0
Tulare unincorp	$0	$0	$0	$0	$950,000	$950,000
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$900,000	$900,000
Ukiah	$4,750,000	$4,750,000	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$1,600,000	$1,600,000	$1,000,000	$1,000,000	$0	$0
Weed	$0	$0	$0	$0	$0	$0
West Sacramento	$5,439,552	$5,634,865	$22,378,509	$17,500,000	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$0	$0	$1,800,000	$0	$0	$0
Woodlake	$0	$0	$0	$0	$900,000	$900,000
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$1,356,472	$0	$0	$0	$0	$0
Yuba unincorp	$4,071,844	$2,579,251	$0	$0	$0	$0
Total	**$187,286,210**	**$136,060,307**	**$71,978,172**	**$32,843,825**	**$18,210,000**	**$18,210,000**

Table E – All Other Programs Applied and Funded, 2009-2010

	2009-2010					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$7,711,262	$6,922,603	$0	$0	$0	$0
Angels	$0	$0	$0	$0	$0	$0
Arcata	$685,075	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$0	$0
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$0	$0	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$0	$0
Bishop	$0	$0	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$6,997,102	$0	$0	$0	$0	$0
Butte unincorp	$0	$0	$0	$0	$0	$0
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$0	$0	$0	$0	$0	$0
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$12,000,000	$12,000,000	$0	$0	$0	$0
Chowchilla	$8,833,003	$4,024,609	$0	$0	$0	$0
Clearlake	$0	$0	$0	$0	$0	$0
Coachella	$0	$0	$0	$0	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$0	$0	$0	$0	$0	$0
Corning	$0	$0	$0	$0	$0	$0
Crescent City	$3,530,015	$0	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$0	$0
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$5,436,179	$0	$0	$0	$0	$0
Dixon	$5,000,000	$5,000,000	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$0	$0	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$0	$0
Etna	$0	$0	$0	$0	$0	$0
Eureka	$1,265,530	$0	$0	$0	$0	$0

Table E – All Other Programs Applied and Funded, 2009-2010

	2009-2010					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$4,821,796	$0	$0	$0	$0	$0
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$3,680,334	$0	$0	$0	$0	$0
Fort Bragg	$0	$0	$0	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$0	$0	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$0	$0	$0	$0	$0	$0
Grass Valley	$1,444,399	$0	$0	$0	$500,000	$500,000
Greenfield	$671,401	$0	$0	$0	$0	$0
Gridley	$6,547,982	$1,597,398	$0	$0	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$4,998,665	$4,998,664	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$0	$0	$0	$0
Huron	$5,204,211	$0	$0	$0	$0	$0
Imperial	$0	$0	$0	$0	$0	$0
Imperial unincorp	$0	$0	$0	$0	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$0	$0	$0	$0
Jackson	$1,018,510	$1,018,510	$0	$0	$0	$0
King City	$0	$0	$0	$0	$0	$0
Kings unincorp	$1,831,610	$1,799,005	$0	$0	$0	$0
Lake unincorp	$0	$0	$0	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$7,746,430	$0	$0	$0	$0	$0
Lincoln	$0	$0	$0	$0	$0	$0
Lindsay	$789,102	$789,102	$0	$0	$0	$0
Live Oak	$0	$0	$0	$0	$0	$0
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$5,543,902	$5,543,902	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$0	$0	$0	$0
Mammoth Lakes	$0	$0	$0	$0	$0	$0
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$1,265,947	$1,186,099	$0	$0	$0	$0

Table E – All Other Programs Applied and Funded, 2009-2010

	2009-2010					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$0	$0	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$0	$0	$0	$0	$0	$0
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$0	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$0	$0
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$0	$0	$0	$0
Oroville	$5,263,071	$0	$0	$0	$0	$0
Pacific Grove	$0	$0	$0	$0	$0	$0
Parlier	$910,970	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$0	$0
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$0	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$0	$0
Shasta unincorp	$0	$0	$0	$0	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$1,819,397	$0	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$0	$0	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$0	$0	$0	$0
Sutter Creek	$0	$0	$0	$0	$0	$0

Table E – All Other Programs Applied and Funded, 2009-2010

	2009-2010					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Sutter unincorp	$0	$0	$0	$0	$0	$0
Taft	$0	$0	$0	$0	$0	$0
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$0	$0	$0	$0	$0	$0
Tulare unincorp	$4,605,198	$0	$0	$0	$0	$0
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$0	$0
Ukiah	$0	$0	$0	$0	$0	$0
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$1,110,505	$0	$0	$0	$0	$0
Weed	$323,717	$323,717	$0	$0	$0	$0
West Sacramento	$0	$0	$0	$0	$0	$0
Westmorland	$0	$0	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$7,786,283	$7,786,283	$0	$0	$0	$0
Woodlake	$0	$0	$0	$0	$0	$0
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$5,961,000	$5,961,000	$0	$0	$0	$0
Yreka	$1,633,717	$0	$0	$0	$0	$0
Yuba unincorp	$0	$0	$0	$0	$0	$0
Total	**$126,436,313**	**$58,950,892**	**$0**	**$0**	**$500,000**	**$500,000**

Table F – All Other Programs Applied and Funded, 5 Year Totals

	Other Funding 5-Year Summary					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$3,085,000	$3,085,000	$1,676,600	$1,676,600	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$0	$0
American Canyon	$36,100,504	$30,300,000	$0	$0	$0	$0
Anderson	$14,778,484	$13,989,825	$16,368,000	$0	$0	$0
Angels	$1,531,121	$1,531,121	$0	$0	$0	$0
Arcata	$5,685,075	$5,000,000	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$0	$0	$1,100,000	$1,100,000
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$2,590,683	$1,075,304	$4,152,702	$0	$1,600,000	$1,600,000
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$1,500,000	$1,500,000
Bishop	$5,000,000	$5,000,000	$0	$0	$0	$0
Blue Lake	$0	$0	$0	$0	$0	$0
Brawley	$23,433,847	$5,783,642	$27,945	$27,945	$1,130,000	$1,130,000
Butte unincorp	$1,200,186	$1,200,186	$0	$0	$1,200,000	$1,200,000
Calaveras unincorp	$0	$0	$0	$0	$0	$0
Calexico	$28,406,327	$28,406,327	$5,000,000	$0	$600,000	$600,000
Calimesa	$0	$0	$0	$0	$0	$0
Calipatria	$9,686,000	$9,686,000	$3,743,502	$3,743,502	$0	$0
Calistoga	$4,096,000	$4,096,000	$830,300	$830,300	$0	$0
Capitola	$21,580,000	$21,580,000	$6,879,000	$6,879,000	$240,000	$240,000
Carmel-by-the-Sea	$12,000,000	$12,000,000	$0	$0	$0	$0
Chowchilla	$14,899,336	$4,024,609	$0	$0	$0	$0
Clearlake	$11,603,434	$10,879,378	$9,629,000	$6,879,000	$0	$0
Coachella	$35,245,000	$35,245,000	$7,757,610	$3,943,000	$1,900,000	$1,900,000
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$1,310,986	$1,310,986	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$0	$0
Corcoran	$5,920,931	$4,066,654	$0	$0	$1,700,000	$1,700,000
Corning	$6,500,000	$6,500,000	$489,879	$489,879	$0	$0
Crescent City	$18,548,317	$13,921,770	$4,979,300	$4,979,300	$0	$0
Del Norte unincorp	$0	$0	$0	$0	$600,000	$600,000
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$24,188,537	$12,634,435	$0	$0	$1,100,000	$1,100,000
Dixon	$5,000,000	$5,000,000	$0	$0	$0	$0
Dorris	$0	$0	$0	$0	$0	$0
Dos Palos	$2,188,651	$1,350,000	$0	$0	$0	$0
Dunsmuir	$0	$0	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$0	$0	$600,000	$600,000
Etna	$0	$0	$0	$0	$0	$0
Eureka	$7,629,050	$4,525,000	$0	$0	$1,800,000	$1,800,000

Table F – All Other Programs Applied and Funded, 5 Year Totals

	Other Funding 5-Year Summary					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0	$0	$0
Farmersville	$9,528,378	$6,428,910	$0	$0	$2,000,000	$2,000,000
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$3,680,334	$0	$0	$0	$0	$0
Fort Bragg	$6,424,804	$6,424,804	$703,734	$0	$0	$0
Fort Jones	$0	$0	$0	$0	$0	$0
Fortuna	$4,028,151	$4,028,151	$0	$0	$0	$0
Glenn unincorp	$0	$0	$0	$0	$0	$0
Gonzales	$1,242,014	$4,533,893	$0	$0	$0	$0
Grass Valley	$11,894,399	$10,450,000	$4,850,000	$0	$500,000	$500,000
Greenfield	$4,476,587	$1,410,595	$600,000	$600,000	$0	$0
Gridley	$6,547,982	$1,597,398	$2,294,000	$660,000	$0	$0
Guadalupe	$0	$0	$0	$0	$0	$0
Gustine	$1,440,000	$1,440,000	$0	$0	$1,500,000	$1,500,000
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$4,998,665	$4,998,664	$3,494,457	$3,494,457	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$5,400,000	$5,400,000	$0	$0	$500,000	$500,000
Huron	$18,300,443	$9,079,675	$0	$0	$4,250,000	$4,250,000
Imperial	$4,403,510	$500,000	$0	$0	$0	$0
Imperial unincorp	$3,538,673	$3,538,673	$4,400,000	$4,400,000	$0	$0
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$3,300,000	$1,750,000	$0	$0
Jackson	$4,589,441	$1,018,510	$0	$0	$0	$0
King City	$0	$0	$470,000	$470,000	$0	$0
Kings unincorp	$1,831,610	$1,799,005	$0	$0	$2,000,000	$2,000,000
Lake unincorp	$0	$0	$499,000	$0	$0	$0
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0	$0	$0
Lemoore	$21,074,386	$4,723,651	$0	$0	$0	$0
Lincoln	$3,745,259	$3,745,259	$0	$0	$1,200,000	$1,200,000
Lindsay	$4,935,944	$3,943,901	$0	$0	$2,500,000	$2,500,000
Live Oak	$0	$0	$0	$0	$600,000	$600,000
Livingston	$0	$0	$0	$0	$0	$0
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$29,833,776	$24,728,902	$10,300,000	$10,300,000	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$2,265,360	$2,265,360	$0	$0	$0	$0
Mammoth Lakes	$18,000,000	$18,000,000	$2,491,322	$0	$2,550,000	$2,550,000
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$10,433,152	$6,825,850	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$12,059,717	$9,340,275	$0	$0	$0	$0
McFarland	$3,544,755	$2,012,309	$16,108,802	$1,000,000	$0	$0

Table F – All Other Programs Applied and Funded, 5 Year Totals

	Other Funding 5-Year Summary					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$0	$0	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0	$0	$0
Modoc unincorp	$0	$0	$3,000,000	$3,500,000	$0	$0
Mono unincorp	$0	$0	$0	$0	$0	$0
Montague	$0	$0	$0	$0	$0	$0
Monterey unincorp	$11,835,000	$11,835,000	$19,411,098	$16,025,501	$800,000	$800,000
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$1,569,602	$0	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0	$500,000	$1,000,000
Orange Cove	$2,477,639	$2,477,638	$0	$0	$1,410,000	$1,410,000
Orland	$9,481,695	$9,481,695	$700,000	$700,000	$1,080,000	$1,080,000
Oroville	$20,091,786	$5,896,018	$0	$0	$2,000,000	$2,000,000
Pacific Grove	$0	$0	$0	$0	$480,000	$480,000
Parlier	$2,628,373	$4,995,918	$0	$0	$1,500,000	$1,500,000
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$0	$0	$600,000	$600,000
Placerville	$8,305,542	$8,305,542	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$3,140,238	$2,109,498	$0	$0	$0	$0
Rio Dell	$0	$0	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0	$0	$0
Riverbank	$5,794,270	$0	$0	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$798,195	$798,195	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$15,000,000	$15,000,000	$7,307,485	$7,307,485	$0	$0
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$600,000	$600,000
Shasta unincorp	$2,690,000	$2,690,000	$0	$0	$600,000	$600,000
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$32,563,186	$30,743,789	$0	$0	$0	$0
Sonora	$0	$0	$0	$0	$0	$0
South Lake Tahoe	$4,730,000	$4,730,000	$0	$0	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$10,322,513	$5,982,000	$7,051,684	$7,051,684	$0	$0
Susanville	$3,832,386	$2,553,350	$0	$0	$0	$0
Sutter Creek	$2,675,341	$2,675,341	$0	$0	$0	$0

Table F – All Other Programs Applied and Funded, 5 Year Totals

	Other Funding 5-Year Summary					
	4% and 9% LIHTC		State Bond Programs			
	Rental		Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Sutter unincorp	$0	$0	$2,000,000	$2,000,000	$0	$0
Taft	$0	$0	$0	$0	$300,000	$300,000
Tehama	$0	$0	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0	$0	$0
Truckee	$22,000,000	$22,000,000	$7,704,066	$7,704,066	$1,500,000	$1,500,000
Tulare unincorp	$14,904,456	$7,576,332	$0	$0	$1,450,000	$1,450,000
Tulelake	$0	$0	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$0	$0	$900,000	$900,000
Ukiah	$7,576,000	$7,576,000	$0	$0	$1,100,000	$1,100,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$8,893,998	$10,341,814	$1,900,000	$1,900,000	$6,200,000	$6,200,000
Weed	$2,231,994	$1,263,385	$0	$0	$0	$0
West Sacramento	$25,563,953	$24,034,865	$22,378,509	$17,500,000	$500,000	$500,000
Westmorland	$3,582,000	$3,582,000	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$0	$0
Winters	$14,286,283	$14,286,283	$5,701,000	$2,301,000	$0	$0
Woodlake	$13,682,368	$13,682,368	$0	$0	$2,000,000	$2,000,000
Yolo unincorp	$0	$0	$0	$0	$0	$0
Yountville	$5,961,000	$5,961,000	$0	$0	$0	$0
Yreka	$6,387,566	$979,697	$0	$0	$0	$0
Yuba unincorp	$19,241,057	$6,673,732	$0	$0	$0	$0
Total	$770,668,496	$601,830,632	$200,201,749	$124,938,569	$56,190,000	$56,690,000

*Source: State of California

Table G – All Other Programs Applied and Funded, Rental/Owner

	Other Funding Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0
Alturas	$4,761,600	$4,761,600	$0	$0
Amador City	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0
American Canyon	$36,100,504	$30,300,000	$0	$0
Anderson	$31,146,484	$13,989,825	$0	$0
Angels	$1,531,121	$1,531,121	$0	$0
Arcata	$5,685,075	$5,000,000	$0	$0
Artesia	$0	$0	$0	$0
Atwater	$0	$0	$1,100,000	$1,100,000
Auburn	$0	$0	$0	$0
Avalon	$0	$0	$0	$0
Avenal	$6,743,385	$1,075,304	$1,600,000	$1,600,000
Benicia	$0	$0	$0	$0
Biggs	$0	$0	$1,500,000	$1,500,000
Bishop	$5,000,000	$5,000,000	$0	$0
Blue Lake	$0	$0	$0	$0
Brawley	$23,461,792	$5,811,587	$1,130,000	$1,130,000
Butte unincorp	$1,200,186	$1,200,186	$1,200,000	$1,200,000
Calaveras unincorp	$0	$0	$0	$0
Calexico	$33,406,327	$28,406,327	$600,000	$600,000
Calimesa	$0	$0	$0	$0
Calipatria	$13,429,502	$13,429,502	$0	$0
Calistoga	$4,926,300	$4,926,300	$0	$0
Capitola	$28,459,000	$28,459,000	$240,000	$240,000
Carmel-by-the-Sea	$12,000,000	$12,000,000	$0	$0
Chowchilla	$14,899,336	$4,024,609	$0	$0
Clearlake	$21,232,434	$17,758,378	$0	$0
Coachella	$43,002,610	$39,188,000	$1,900,000	$1,900,000
Colfax	$0	$0	$0	$0
Colusa	$1,310,986	$1,310,986	$0	$0
Colusa unincorp	$0	$0	$0	$0
Corcoran	$5,920,931	$4,066,654	$1,700,000	$1,700,000
Corning	$6,989,879	$6,989,879	$0	$0
Crescent City	$23,527,617	$18,901,070	$0	$0
Del Norte unincorp	$0	$0	$600,000	$600,000
Del Rey Oaks	$0	$0	$0	$0
Dinuba	$24,188,537	$12,634,435	$1,100,000	$1,100,000
Dixon	$5,000,000	$5,000,000	$0	$0
Dorris	$0	$0	$0	$0
Dos Palos	$2,188,651	$1,350,000	$0	$0
Dunsmuir	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$600,000	$600,000
Etna	$0	$0	$0	$0
Eureka	$7,629,050	$4,525,000	$1,800,000	$1,800,000

Table G – All Other Programs Applied and Funded, Rental/Owner

	Other Funding Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Exeter	$0	$0	$0	$0
Farmersville	$9,528,378	$6,428,910	$2,000,000	$2,000,000
Ferndale	$0	$0	$0	$0
Firebaugh	$3,680,334	$0	$0	$0
Fort Bragg	$7,128,538	$6,424,804	$0	$0
Fort Jones	$0	$0	$0	$0
Fortuna	$4,028,151	$4,028,151	$0	$0
Glenn unincorp	$0	$0	$0	$0
Gonzales	$1,242,014	$4,533,893	$0	$0
Grass Valley	$16,744,399	$10,450,000	$500,000	$500,000
Greenfield	$5,076,587	$2,010,595	$0	$0
Gridley	$8,841,982	$2,257,398	$0	$0
Guadalupe	$0	$0	$0	$0
Gustine	$1,440,000	$1,440,000	$1,500,000	$1,500,000
Hidden Hills	$0	$0	$0	$0
Hollister	$8,493,122	$8,493,121	$0	$0
Holtville	$0	$0	$0	$0
Hughson	$0	$0	$0	$0
Humboldt unincorp	$5,400,000	$5,400,000	$500,000	$500,000
Huron	$18,300,443	$9,079,675	$4,250,000	$4,250,000
Imperial	$4,403,510	$500,000	$0	$0
Imperial unincorp	$7,938,673	$7,938,673	$0	$0
Indian Wells	$0	$0	$0	$0
Industry	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0
Ione	$3,300,000	$1,750,000	$0	$0
Jackson	$4,589,441	$1,018,510	$0	$0
King City	$470,000	$470,000	$0	$0
Kings unincorp	$1,831,610	$1,799,005	$2,000,000	$2,000,000
Lake unincorp	$499,000	$0	$0	$0
Lakeport	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0
Lemoore	$21,074,386	$4,723,651	$0	$0
Lincoln	$3,745,259	$3,745,259	$1,200,000	$1,200,000
Lindsay	$4,935,944	$3,943,901	$2,500,000	$2,500,000
Live Oak	$0	$0	$600,000	$600,000
Livingston	$0	$0	$0	$0
Loomis	$0	$0	$0	$0
Los Banos	$40,133,776	$35,028,902	$0	$0
Loyalton	$0	$0	$0	$0
Madera unincorp	$2,265,360	$2,265,360	$0	$0
Mammoth Lakes	$20,491,322	$18,000,000	$2,550,000	$2,550,000
Maricopa	$0	$0	$0	$0
Marina	$10,433,152	$6,825,850	$0	$0
Mariposa unincorp	$0	$0	$0	$0
Marysville	$12,059,717	$9,340,275	$0	$0
McFarland	$19,653,557	$3,012,309	$0	$0

Table G – All Other Programs Applied and Funded, Rental/Owner

	Other Funding Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Mendocino unincorp	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0
Modoc unincorp	$3,000,000	$3,500,000	$0	$0
Mono unincorp	$0	$0	$0	$0
Montague	$0	$0	$0	$0
Monterey unincorp	$31,246,098	$27,860,501	$800,000	$800,000
Morro Bay	$0	$0	$0	$0
Mount Shasta	$1,569,602	$0	$0	$0
Napa unincorp	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0
Nevada unincorp	$0	$0	$500,000	$1,000,000
Orange Cove	$2,477,639	$2,477,638	$1,410,000	$1,410,000
Orland	$10,181,695	$10,181,695	$1,080,000	$1,080,000
Oroville	$20,091,786	$5,896,018	$2,000,000	$2,000,000
Pacific Grove	$0	$0	$480,000	$480,000
Parlier	$2,628,373	$4,995,918	$1,500,000	$1,500,000
Pismo Beach	$0	$0	$0	$0
Placer unincorp	$0	$0	$600,000	$600,000
Placerville	$8,305,542	$8,305,542	$0	$0
Plumas unincorp	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0
Portola	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0
Red Bluff	$3,140,238	$2,109,498	$0	$0
Rio Dell	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0
Riverbank	$5,794,270	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0
San Juan Capistrano	$798,195	$798,195	$0	$0
Sand City	$0	$0	$0	$0
Santa Cruz unincorp	$22,307,485	$22,307,485	$0	$0
Scotts Valley	$0	$0	$0	$0
Shasta Lake	$0	$0	$600,000	$600,000
Shasta unincorp	$2,690,000	$2,690,000	$600,000	$600,000
Sierra unincorp	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0
Soledad	$32,563,186	$30,743,789	$0	$0
Sonora	$0	$0	$0	$0
South Lake Tahoe	$4,730,000	$4,730,000	$0	$0
St. Helena	$0	$0	$0	$0
Suisun City	$17,374,197	$13,033,684	$0	$0
Susanville	$3,832,386	$2,553,350	$0	$0
Sutter Creek	$2,675,341	$2,675,341	$0	$0

Table G – All Other Programs Applied and Funded, Rental/Owner

	Other Funding Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Sutter unincorp	$2,000,000	$2,000,000	$0	$0
Taft	$0	$0	$300,000	$300,000
Tehama	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0
Truckee	$29,704,066	$29,704,066	$1,500,000	$1,500,000
Tulare unincorp	$14,904,456	$7,576,332	$1,450,000	$1,450,000
Tulelake	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$900,000	$900,000
Ukiah	$7,576,000	$7,576,000	$1,100,000	$1,100,000
Vernon	$0	$0	$0	$0
Wasco	$10,793,998	$12,241,814	$6,200,000	$6,200,000
Weed	$2,231,994	$1,263,385	$0	$0
West Sacramento	$47,942,462	$41,534,865	$500,000	$500,000
Westmorland	$3,582,000	$3,582,000	$0	$0
Wheatland	$0	$0	$0	$0
Williams	$0	$0	$0	$0
Willits	$0	$0	$0	$0
Willows	$0	$0	$0	$0
Winters	$19,987,283	$16,587,283	$0	$0
Woodlake	$13,682,368	$13,682,368	$2,000,000	$2,000,000
Yolo unincorp	$0	$0	$0	$0
Yountville	$5,961,000	$5,961,000	$0	$0
Yreka	$6,387,566	$979,697	$0	$0
Yuba unincorp	$19,241,057	$6,673,732	$0	$0
Total	$970,870,245	$726,769,201	$56,190,000	$56,690,000

*Source: State of California

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Appendix XIII:
Summary by Program

Table A – CDBG Program 5 Year Summary
Table B – HOME Program 5 Year Summary
Table C - ALL OTHER 5 Year Summary

Table A – CDBG Program 5 Year Summary

	CDBG 5-Year Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0	$0	$0
Alturas	$0	$0	$0	$0	$0	$0
Amador City	$0	$0	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0	$467,000	$477,500
American Canyon	$0	$0	$0	$0	$0	$0
Anderson	$0	$0	$813,000	$813,000	$952,500	$952,500
Angels	$0	$0	$0	$0	$0	$0
Arcata	$0	$0	$0	$0	$0	$0
Artesia	$0	$0	$0	$0	$0	$0
Atwater	$0	$0	$1,248,750	$1,248,750	$123,750	$123,750
Auburn	$0	$0	$0	$0	$0	$0
Avalon	$0	$0	$0	$0	$0	$0
Avenal	$0	$0	$1,978,000	$1,978,000	$0	$0
Benicia	$0	$0	$0	$0	$0	$0
Biggs	$0	$0	$0	$0	$1,387,500	$1,387,500
Bishop	$0	$0	$370,000	$370,000	$1,357,500	$1,357,500
Blue Lake	$0	$0	$800,000	$800,000	$587,500	$587,500
Brawley	$0	$0	$1,350,038	$1,350,038	$1,860,362	$1,860,362
Butte unincorp	$0	$0	$501,987	$501,987	$662,895	$16,200
Calaveras unincorp	$0	$0	$582,000	$582,000	$59,000	$0
Calexico	$0	$0	$1,248,750	$1,248,750	$1,605,960	$1,605,960
Calimesa	$0	$0	$462,500	$462,500	$0	$0
Calipatria	$0	$0	$0	$0	$0	$0
Calistoga	$0	$0	$0	$0	$0	$0
Capitola	$0	$0	$0	$0	$0	$0
Carmel-by-the-Sea	$0	$0	$0	$0	$0	$0
Chowchilla	$0	$0	$1,687,000	$1,687,000	$101,750	$101,750
Clearlake	$0	$0	$1,248,750	$1,248,750	$138,750	$138,750
Coachella	$0	$0	$416,250	$416,250	$0	$0
Colfax	$0	$0	$0	$0	$0	$0
Colusa	$0	$0	$0	$0	$0	$0
Colusa unincorp	$0	$0	$0	$0	$1,011,000	$1,011,000
Corcoran	$0	$0	$1,749,000	$1,749,000	$0	$0
Corning	$0	$0	$495,370	$495,370	$929,630	$929,630
Crescent City	$0	$0	$0	$0	$0	$0
Del Norte unincorp	$0	$0	$70,000	$70,000	$854,750	$853,750
Del Rey Oaks	$0	$0	$0	$0	$0	$0
Dinuba	$0	$0	$2,210,750	$2,210,750	$194,250	$194,250
Dixon	$0	$0	$0	$0	$0	$0
Dorris	$0	$0	$1,118,565	$810,290	$435,185	$435,185
Dos Palos	$0	$0	$0	$0	$1,402,600	$1,402,600
Dunsmuir	$0	$0	$555,000	$555,000	$1,387,500	$1,348,768
El Dorado unincorp	$0	$0	$1,387,500	$1,387,500	$472,500	$472,500
Etna	$0	$0	$929,210	$931,096	$499,300	$499,300
Eureka	$0	$0	$0	$0	$0	$0
Exeter	$0	$0	$1,711,250	$1,711,250	$138,750	$138,750
Farmersville	$0	$0	$210,514	$210,514	$1,087,955	$1,087,955

Table A – CDBG Program 5 Year Summary

	CDBG 5-Year Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Ferndale	$0	$0	$0	$0	$0	$0
Firebaugh	$0	$0	$0	$0	$0	$0
Fort Bragg	$107,000	$107,000	$317,000	$317,000	$38,500	$38,500
Fort Jones	$0	$0	$762,250	$762,250	$903,750	$903,750
Fortuna	$0	$0	$741,000	$741,000	$450,000	$450,000
Glenn unincorp	$0	$0	$0	$0	$832,500	$832,500
Gonzales	$0	$0	$0	$0	$1,244,586	$1,244,586
Grass Valley	$0	$0	$1,248,750	$1,248,750	$138,750	$138,750
Greenfield	$0	$0	$0	$0	$33,250	$33,250
Gridley	$111,489	$0	$1,137,261	$1,248,750	$0	$0
Guadalupe	$0	$0	$0	$0	$1,387,500	$1,387,500
Gustine	$0	$0	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0	$0	$0
Hollister	$0	$0	$0	$0	$0	$0
Holtville	$0	$0	$0	$0	$0	$0
Hughson	$0	$0	$0	$0	$0	$0
Humboldt unincorp	$0	$0	$33,250	$0	$617,920	$617,920
Huron	$0	$0	$1,387,500	$1,387,500	$925,000	$925,000
Imperial	$0	$0	$0	$0	$1,881,750	$1,881,750
Imperial unincorp	$0	$0	$2,837,500	$2,837,500	$921,125	$921,125
Indian Wells	$0	$0	$0	$0	$0	$0
Industry	$0	$0	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0	$0	$0
Ione	$0	$0	$372,500	$372,500	$0	$0
Jackson	$0	$0	$0	$0	$0	$0
King City	$0	$0	$749,250	$749,250	$1,295,750	$1,295,750
Kings unincorp	$0	$0	$2,780,000	$2,317,500	$0	$0
Lake unincorp	$0	$0	$92,250	$92,250	$46,250	$46,250
Lakeport	$0	$0	$0	$0	$0	$0
Lassen unincorp	$0	$0	$1,802,500	$1,802,500	$0	$0
Lemoore	$0	$0	$0	$0	$0	$0
Lincoln	$0	$0	$100,000	$100,000	$1,350,000	$1,349,999
Lindsay	$0	$0	$1,009,822	$1,009,822	$1,233,303	$1,233,303
Live Oak	$0	$0	$412,500	$412,500	$50,000	$50,000
Livingston	$0	$0	$0	$0	$462,500	$462,500
Loomis	$0	$0	$0	$0	$0	$0
Los Banos	$0	$0	$0	$0	$0	$0
Loyalton	$0	$0	$0	$0	$0	$0
Madera unincorp	$0	$0	$879,000	$879,000	$971,000	$971,000
Mammoth Lakes	$140,000	$140,000	$246,240	$246,240	$1,462,500	$1,462,500
Maricopa	$0	$0	$0	$0	$0	$0
Marina	$0	$0	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$0	$0	$0	$0
Marysville	$0	$0	$0	$0	$0	$0
McFarland	$0	$0	$0	$0	$0	$0
Mendocino unincorp	$0	$0	$412,500	$416,250	$50,000	$0
Merced unincorp	$0	$0	$1,110,000	$1,110,000	$0	$0

Table A – CDBG Program 5 Year Summary

	CDBG 5-Year Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Modoc unincorp	$0	$0	$0	$0	$925,000	$925,000
Mono unincorp	$0	$0	$1,106,700	$1,106,700	$280,800	$280,800
Montague	$0	$0	$0	$0	$839,738	$663,043
Monterey unincorp	$374,625	$374,625	$87,875	$87,875	$950,000	$950,000
Morro Bay	$0	$0	$0	$0	$0	$0
Mount Shasta	$0	$0	$555,000	$555,000	$0	$0
Napa unincorp	$0	$0	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0	$0	$0
Nevada unincorp	$0	$0	$878,750	$878,750	$740,000	$740,000
Orange Cove	$0	$0	$0	$0	$0	$0
Orland	$0	$0	$416,250	$416,250	$1,045,000	$1,045,000
Oroville	$0	$0	$983,250	$998,050	$1,618,234	$1,617,000
Pacific Grove	$0	$0	$837,125	$837,125	$245,225	$245,225
Parlier	$0	$0	$0	$0	$0	$0
Pismo Beach	$0	$0	$0	$0	$0	$0
Placer unincorp	$0	$0	$716,875	$720,500	$166,500	$481,000
Placerville	$0	$0	$0	$0	$0	$0
Plumas unincorp	$0	$0	$0	$0	$1,109,565	$1,066,087
Plymouth	$0	$0	$0	$0	$495,750	$462,500
Point Arena	$0	$0	$0	$0	$0	$0
Portola	$0	$0	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0	$0	$0
Rio Dell	$0	$0	$760,000	$760,000	$627,500	$627,500
Rio Vista	$0	$0	$0	$0	$544,570	$544,570
Riverbank	$0	$0	$1,249,500	$1,252,950	$92,000	$92,000
San Benito unincorp	$0	$0	$0	$0	$0	$0
San Joaquin	$0	$0	$360,547	$360,547	$925,000	$925,000
San Juan Bautista	$0	$0	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0	$0	$0
Sand City	$0	$0	$0	$0	$0	$0
Santa Cruz unincorp	$0	$0	$0	$0	$470,000	$470,000
Scotts Valley	$0	$0	$0	$0	$0	$0
Shasta Lake	$0	$0	$0	$0	$1,500,000	$1,500,000
Shasta unincorp	$0	$0	$462,500	$462,500	$0	$0
Sierra unincorp	$0	$0	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$1,389,925	$1,395,970	$970,940	$970,940
Solano unincorp	$0	$0	$0	$0	$0	$0
Soledad	$0	$0	$0	$0	$0	$0
Sonora	$0	$0	$1,701,979	$1,701,979	$518,021	$0
South Lake Tahoe	$0	$0	$832,500	$832,500	$0	$0
St. Helena	$0	$0	$0	$0	$0	$0
Suisun City	$0	$0	$0	$0	$0	$0
Susanville	$0	$0	$823,030	$832,500	$101,970	$92,500
Sutter Creek	$0	$0	$0	$0	$0	$0
Sutter unincorp	$0	$0	$1,410,000	$1,410,000	$0	$0

Table A – CDBG Program 5 Year Summary

	CDBG 5-Year Summary					
	Rental		Homeowner		Infrastructure in Support of Housing	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**	**Applied**	**Funded**
Taft	$0	$0	$875,000	$875,000	$50,000	$50,000
Tehama	$0	$0	$828,750	$828,750	$96,250	$96,250
Tehama unincorp	$0	$0	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0	$0	$0
Trinity unincorp	$0	$0	$559,154	$559,154	$588,009	$588,009
Truckee	$0	$0	$0	$0	$1,480,000	$1,480,000
Tulare unincorp	$325,600	$325,600	$333,150	$333,150	$1,419,100	$1,835,350
Tulelake	$0	$0	$0	$0	$271,740	$272,235
Tuolumne unincorp	$0	$0	$0	$0	$1,168,500	$1,168,500
Ukiah	$0	$0	$0	$0	$370,000	$370,000
Vernon	$0	$0	$0	$0	$0	$0
Wasco	$0	$0	$495,000	$495,000	$1,248,750	$1,248,750
Weed	$0	$0	$0	$0	$950,000	$950,000
West Sacramento	$109,096	$109,096	$1,696,046	$1,696,047	$712,599	$712,598
Westmorland	$0	$0	$340,500	$340,500	$1,047,000	$1,047,000
Wheatland	$0	$0	$0	$0	$0	$0
Williams	$0	$0	$0	$0	$0	$0
Willits	$0	$0	$0	$0	$0	$0
Willows	$0	$0	$0	$0	$612,447	$624,605
Winters	$0	$0	$0	$0	$458,376	$458,376
Woodlake	$0	$0	$674,500	$674,500	$908,000	$908,000
Yolo unincorp	$0	$0	$412,500	$412,500	$485,000	$485,000
Yountville	$0	$0	$0	$0	$0	$0
Yreka	$0	$0	$925,000	$925,000	$925,000	$925,000
Yuba unincorp	$0	$0	$1,503,220	$1,503,220	$0	$0
Total	$1,167,810	$1,056,321	$64,789,883	$64,140,374	$60,970,405	$60,146,731

Table B – HOME Program 5 Year Summary

	HOME 5-Year Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0
Alturas	$0	$0	$0	$0
Amador City	$0	$0	$0	$0
Amador unincorp	$0	$0	$2,400,000	$2,400,000
American Canyon	$0	$0	$0	$0
Anderson	$8,000,000	$0	$5,600,000	$5,600,000
Angels	$700,000	$700,000	$800,000	$800,000
Arcata	$2,400,000	$1,664,166	$800,000	$0
Artesia	$600,000	$600,000	$600,000	$600,000
Atwater	$800,000	$800,000	$2,200,000	$2,200,000
Auburn	$4,100,000	$0	$0	$0
Avalon	$0	$0	$0	$0
Avenal	$1,900,000	$1,900,000	$3,100,000	$3,100,000
Benicia	$0	$0	$0	$0
Biggs	$200,000	$200,000	$600,000	$600,000
Bishop	$4,540,000	$4,540,000	$0	$0
Blue Lake	$0	$0	$0	$0
Brawley	$8,000,000	$0	$4,000,000	$4,000,000
Butte unincorp	$0	$0	$0	$0
Calaveras unincorp	$800,000	$800,000	$800,000	$800,000
Calexico	$10,100,000	$5,727,774	$30,800,000	$800,000
Calimesa	$0	$0	$500,000	$500,000
Calipatria	$750,000	$0	$750,000	$0
Calistoga	$0	$0	$9,314,072	$9,314,072
Capitola	$0	$0	$4,000,020	$4,000,000
Carmel-by-the-Sea	$0	$0	$0	$0
Chowchilla	$2,300,000	$2,300,000	$8,800,000	$800,000
Clearlake	$0	$0	$0	$0
Coachella	$0	$0	$3,650,000	$0
Colfax	$0	$0	$800,000	$800,000
Colusa	$1,000,000	$1,000,000	$0	$0
Colusa unincorp	$2,215,000	$0	$800,000	$0
Corcoran	$0	$0	$500,000	$0
Corning	$1,200,000	$400,000	$2,800,000	$1,200,000
Crescent City	$0	$0	$8,000,000	$8,000,000
Del Norte unincorp	$2,200,000	$0	$7,170,000	$0
Del Rey Oaks	$2,200,000	$2,200,000	$4,050,000	$4,050,000
Dinuba	$0	$0	$0	$0
Dixon	$3,112,000	$900,000	$7,050,000	$2,250,000
Dorris	$800,000	$0	$800,000	$0
Dos Palos	$0	$0	$800,000	$800,000
Dunsmuir	$4,925,650	$0	$6,964,690	$0
El Dorado unincorp	$800,000	$0	$800,000	$0
Etna	$5,100,000	$0	$800,000	$800,000
Eureka	$0	$0	$0	$0
Exeter	$0	$0	$0	$0
Farmersville	$100,000	$100,000	$0	$0

Table B – HOME Program 5 Year Summary

	HOME 5-Year Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Ferndale	$2,400,000	$2,400,000	$13,200,000	$5,200,000
Firebaugh	$0	$0	$0	$0
Fort Bragg	$450,000	$450,000	$5,800,000	$3,168,944
Fort Jones	$50,000	$50,000	$0	$0
Fortuna	$0	$0	$0	$0
Glenn unincorp	$4,099,310	$0	$0	$0
Gonzales	$480,000	$480,000	$480,000	$480,000
Grass Valley	$300,000	$300,000	$700,000	$700,000
Greenfield	$0	$0	$0	$0
Gridley	$0	$0	$4,800,000	$800,000
Guadalupe	$0	$0	$4,000,000	$4,000,000
Gustine	$0	$0	$0	$0
Hidden Hills	$0	$0	$0	$0
Hollister	$0	$0	$0	$0
Holtville	$4,135,771	$2,600,000	$13,000,000	$13,000,000
Hughson	$0	$0	$0	$0
Humboldt unincorp	$200,000	$200,000	$400,000	$400,000
Huron	$580,000	$580,000	$16,800,000	$8,800,000
Imperial	$1,400,000	$1,000,000	$2,100,000	$1,300,000
Imperial unincorp	$920,000	$0	$9,600,000	$0
Indian Wells	$1,600,000	$800,000	$2,400,000	$1,600,000
Industry	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0
Ione	$0	$0	$0	$0
Jackson	$6,741,286	$0	$5,800,000	$1,800,000
King City	$600,000	$600,000	$6,822,341	$6,822,341
Kings unincorp	$0	$0	$1,242,880	$1,242,880
Lake unincorp	$2,800,000	$800,000	$6,200,000	$5,400,000
Lakeport	$5,784,160	$1,684,160	$8,800,000	$800,000
Lassen unincorp	$300,000	$300,000	$800,000	$800,000
Lemoore	$0	$0	$0	$0
Lincoln	$975,000	$975,000	$4,382,394	$800,000
Lindsay	$1,250,000	$450,000	$3,400,000	$1,800,000
Live Oak	$4,800,000	$800,000	$16,140,000	$4,140,000
Livingston	$3,300,000	$3,100,000	$2,600,000	$1,800,000
Loomis	$2,400,000	$2,400,000	$800,000	$800,000
Los Banos	$300,000	$300,000	$150,000	$150,000
Loyalton	$600,000	$600,000	$4,800,000	$800,000
Madera unincorp	$300,000	$300,000	$600,000	$300,000
Mammoth Lakes	$2,900,000	$2,900,000	$800,000	$800,000
Maricopa	$10,000,000	$10,000,000	$800,000	$800,000
Marina	$0	$0	$0	$0
Mariposa unincorp	$0	$0	$8,000,000	$8,000,000
Marysville	$0	$0	$0	$0
McFarland	$0	$0	$4,600,000	$600,000
Mendocino unincorp	$800,000	$800,000	$4,800,000	$800,000
Merced unincorp	$1,000,000	$0	$5,636,380	$0

Table B – HOME Program 5 Year Summary

	HOME 5-Year Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Modoc unincorp	$600,000	$600,000	$1,400,000	$1,400,000
Mono unincorp	$0	$0	$0	$0
Montague	$0	$0	$1,600,000	$1,600,000
Monterey unincorp	$0	$0	$400,000	$400,000
Morro Bay	$4,000,000	$0	$12,000,000	$8,000,000
Mount Shasta	$2,100,000	$2,100,000	$1,300,000	$1,300,000
Napa unincorp	$4,800,000	$0	$4,800,000	$0
Nevada City	$0	$0	$0	$0
Nevada unincorp	$0	$0	$0	$0
Orange Cove	$8,000,000	$0	$2,250,000	$2,250,000
Orland	$0	$0	$7,300,000	$4,000,000
Oroville	$6,200,000	$1,100,000	$23,100,000	$7,800,000
Pacific Grove	$2,800,000	$2,800,000	$16,200,000	$15,400,000
Parlier	$0	$0	$0	$0
Pismo Beach	$800,000	$400,000	$6,000,000	$5,200,000
Placer unincorp	$0	$0	$0	$0
Placerville	$13,100,000	$3,100,000	$17,600,000	$1,600,000
Plumas unincorp	$4,200,000	$0	$10,000,000	$7,912,104
Plymouth	$0	$0	$0	$0
Point Arena	$675,000	$500,000	$1,000,000	$500,000
Portola	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0
Red Bluff	$0	$0	$0	$0
Rio Dell	$900,000	$900,000	$1,300,000	$1,300,000
Rio Vista	$500,000	$500,000	$500,000	$500,000
Riverbank	$0	$0	$0	$0
San Benito unincorp	$1,600,000	$1,600,000	$800,000	$800,000
San Joaquin	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0
San Juan Capistrano	$0	$0	$0	$0
Sand City	$1,200,000	$400,000	$2,000,000	$1,200,000
Santa Cruz unincorp	$0	$0	$0	$0
Scotts Valley	$10,000,000	$10,000,000	$8,000,000	$8,000,000
Shasta Lake	$0	$0	$0	$0
Shasta unincorp	$800,000	$800,000	$1,600,000	$1,600,000
Sierra unincorp	$800,000	$0	$5,160,000	$3,360,000
Siskiyou unincorp	$500,000	$0	$800,000	$0
Solano unincorp	$0	$0	$3,200,000	$800,000
Soledad	$800,000	$800,000	$800,000	$800,000
Sonora	$7,620,000	$7,620,000	$3,400,000	$3,400,000
South Lake Tahoe	$0	$0	$0	$0
St. Helena	$10,100,000	$10,100,000	$800,000	$800,000
Suisun City	$0	$0	$0	$0
Susanville	$2,100,000	$0	$4,000,000	$0
Sutter Creek	$500,000	$500,000	$1,000,000	$500,000
Sutter unincorp	$0	$0	$0	$0

Table B – HOME Program 5 Year Summary

	HOME 5-Year Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Taft	$400,000	$0	$800,000	$0
Tehama	$0	$0	$0	$0
Tehama unincorp	$1,200,000	$1,200,000	$2,400,000	$2,400,000
Trinidad	$0	$0	$0	$0
Trinity unincorp	$5,812,000	$1,812,000	$3,200,000	$1,200,000
Truckee	$0	$0	$8,000,000	$8,000,000
Tulare unincorp	$4,495,000	$3,540,000	$10,875,000	$9,920,000
Tulelake	$0	$0	$0	$0
Tuolumne unincorp	$700,000	$700,000	$2,800,000	$2,800,000
Ukiah	$13,751,600	$6,651,600	$7,827,206	$7,827,206
Vernon	$0	$0	$0	$0
Wasco	$4,550,000	$2,800,000	$4,800,000	$800,000
Weed	$800,000	$0	$800,000	$0
West Sacramento	$1,600,000	$1,600,000	$12,400,000	$4,400,000
Westmorland	$0	$0	$0	$0
Wheatland	$0	$0	$0	$0
Williams	$0	$0	$0	$0
Willits	$0	$0	$0	$0
Willows	$0	$0	$0	$0
Winters	$7,900,560	$5,800,560	$0	$0
Woodlake	$6,659,084	$6,659,084	$800,000	$800,000
Yolo unincorp	$2,100,000	$0	$0	$0
Yountville	$0	$0	$6,100,000	$6,100,000
Yreka	$0	$0	$0	$0
Yuba unincorp	$2,000,000	$0	$21,900,000	$11,000,000
Total	$266,971,421	$133,284,344	$501,514,983	$266,987,547

Table C – ALL OTHER Funding Summary

	Other Funding Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Alpine unincorp	$0	$0	$0	$0
Alturas	$4,761,600	$4,761,600	$0	$0
Amador City	$0	$0	$0	$0
Amador unincorp	$0	$0	$0	$0
American Canyon	$36,100,504	$30,300,000	$0	$0
Anderson	$31,146,484	$13,989,825	$0	$0
Angels	$1,531,121	$1,531,121	$0	$0
Arcata	$5,685,075	$5,000,000	$0	$0
Artesia	$0	$0	$0	$0
Atwater	$0	$0	$1,100,000	$1,100,000
Auburn	$0	$0	$0	$0
Avalon	$0	$0	$0	$0
Avenal	$6,743,385	$1,075,304	$1,600,000	$1,600,000
Benicia	$0	$0	$0	$0
Biggs	$0	$0	$1,500,000	$1,500,000
Bishop	$5,000,000	$5,000,000	$0	$0
Blue Lake	$0	$0	$0	$0
Brawley	$23,461,792	$5,811,587	$1,130,000	$1,130,000
Butte unincorp	$1,200,186	$1,200,186	$1,200,000	$1,200,000
Calaveras unincorp	$0	$0	$0	$0
Calexico	$33,406,327	$28,406,327	$600,000	$600,000
Calimesa	$0	$0	$0	$0
Calipatria	$13,429,502	$13,429,502	$0	$0
Calistoga	$4,926,300	$4,926,300	$0	$0
Capitola	$28,459,000	$28,459,000	$240,000	$240,000
Carmel-by-the-Sea	$12,000,000	$12,000,000	$0	$0
Chowchilla	$14,899,336	$4,024,609	$0	$0
Clearlake	$21,232,434	$17,758,378	$0	$0
Coachella	$43,002,610	$39,188,000	$1,900,000	$1,900,000
Colfax	$0	$0	$0	$0
Colusa	$1,310,986	$1,310,986	$0	$0
Colusa unincorp	$0	$0	$0	$0
Corcoran	$5,920,931	$4,066,654	$1,700,000	$1,700,000
Corning	$6,989,879	$6,989,879	$0	$0
Crescent City	$23,527,617	$18,901,070	$0	$0
Del Norte unincorp	$0	$0	$600,000	$600,000
Del Rey Oaks	$0	$0	$0	$0
Dinuba	$24,188,537	$12,634,435	$1,100,000	$1,100,000
Dixon	$5,000,000	$5,000,000	$0	$0
Dorris	$0	$0	$0	$0
Dos Palos	$2,188,651	$1,350,000	$0	$0
Dunsmuir	$0	$0	$0	$0
El Dorado unincorp	$0	$0	$600,000	$600,000
Etna	$0	$0	$0	$0
Eureka	$7,629,050	$4,525,000	$1,800,000	$1,800,000
Exeter	$0	$0	$0	$0
Farmersville	$9,528,378	$6,428,910	$2,000,000	$2,000,000

Table C – ALL OTHER Funding Summary

	Other Funding Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Ferndale	$0	$0	$0	$0
Firebaugh	$3,680,334	$0	$0	$0
Fort Bragg	$7,128,538	$6,424,804	$0	$0
Fort Jones	$0	$0	$0	$0
Fortuna	$4,028,151	$4,028,151	$0	$0
Glenn unincorp	$0	$0	$0	$0
Gonzales	$1,242,014	$4,533,893	$0	$0
Grass Valley	$16,744,399	$10,450,000	$500,000	$500,000
Greenfield	$5,076,587	$2,010,595	$0	$0
Gridley	$8,841,982	$2,257,398	$0	$0
Guadalupe	$0	$0	$0	$0
Gustine	$1,440,000	$1,440,000	$1,500,000	$1,500,000
Hidden Hills	$0	$0	$0	$0
Hollister	$8,493,122	$8,493,121	$0	$0
Holtville	$0	$0	$0	$0
Hughson	$0	$0	$0	$0
Humboldt unincorp	$5,400,000	$5,400,000	$500,000	$500,000
Huron	$18,300,443	$9,079,675	$4,250,000	$4,250,000
Imperial	$4,403,510	$500,000	$0	$0
Imperial unincorp	$7,938,673	$7,938,673	$0	$0
Indian Wells	$0	$0	$0	$0
Industry	$0	$0	$0	$0
Inyo unincorp	$0	$0	$0	$0
Ione	$3,300,000	$1,750,000	$0	$0
Jackson	$4,589,441	$1,018,510	$0	$0
King City	$470,000	$470,000	$0	$0
Kings unincorp	$1,831,610	$1,799,005	$2,000,000	$2,000,000
Lake unincorp	$499,000	$0	$0	$0
Lakeport	$0	$0	$0	$0
Lassen unincorp	$0	$0	$0	$0
Lemoore	$21,074,386	$4,723,651	$0	$0
Lincoln	$3,745,259	$3,745,259	$1,200,000	$1,200,000
Lindsay	$4,935,944	$3,943,901	$2,500,000	$2,500,000
Live Oak	$0	$0	$600,000	$600,000
Livingston	$0	$0	$0	$0
Loomis	$0	$0	$0	$0
Los Banos	$40,133,776	$35,028,902	$0	$0
Loyalton	$0	$0	$0	$0
Madera unincorp	$2,265,360	$2,265,360	$0	$0
Mammoth Lakes	$20,491,322	$18,000,000	$2,550,000	$2,550,000
Maricopa	$0	$0	$0	$0
Marina	$10,433,152	$6,825,850	$0	$0
Mariposa unincorp	$0	$0	$0	$0
Marysville	$12,059,717	$9,340,275	$0	$0
McFarland	$19,653,557	$3,012,309	$0	$0
Mendocino unincorp	$0	$0	$0	$0
Merced unincorp	$0	$0	$0	$0

Table C – ALL OTHER Funding Summary

	Other Funding Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Modoc unincorp	$3,000,000	$3,500,000	$0	$0
Mono unincorp	$0	$0	$0	$0
Montague	$0	$0	$0	$0
Monterey unincorp	$31,246,098	$27,860,501	$800,000	$800,000
Morro Bay	$0	$0	$0	$0
Mount Shasta	$1,569,602	$0	$0	$0
Napa unincorp	$0	$0	$0	$0
Nevada City	$0	$0	$0	$0
Nevada unincorp	$0	$0	$500,000	$1,000,000
Orange Cove	$2,477,639	$2,477,638	$1,410,000	$1,410,000
Orland	$10,181,695	$10,181,695	$1,080,000	$1,080,000
Oroville	$20,091,786	$5,896,018	$2,000,000	$2,000,000
Pacific Grove	$0	$0	$480,000	$480,000
Parlier	$2,628,373	$4,995,918	$1,500,000	$1,500,000
Pismo Beach	$0	$0	$0	$0
Placer unincorp	$0	$0	$600,000	$600,000
Placerville	$8,305,542	$8,305,542	$0	$0
Plumas unincorp	$0	$0	$0	$0
Plymouth	$0	$0	$0	$0
Point Arena	$0	$0	$0	$0
Portola	$0	$0	$0	$0
Rancho Mirage	$0	$0	$0	$0
Red Bluff	$3,140,238	$2,109,498	$0	$0
Rio Dell	$0	$0	$0	$0
Rio Vista	$0	$0	$0	$0
Riverbank	$5,794,270	$0	$0	$0
San Benito unincorp	$0	$0	$0	$0
San Joaquin	$0	$0	$0	$0
San Juan Bautista	$0	$0	$0	$0
San Juan Capistrano	$798,195	$798,195	$0	$0
Sand City	$0	$0	$0	$0
Santa Cruz unincorp	$22,307,485	$22,307,485	$0	$0
Scotts Valley	$0	$0	$0	$0
Shasta Lake	$0	$0	$600,000	$600,000
Shasta unincorp	$2,690,000	$2,690,000	$600,000	$600,000
Sierra unincorp	$0	$0	$0	$0
Siskiyou unincorp	$0	$0	$0	$0
Solano unincorp	$0	$0	$0	$0
Soledad	$32,563,186	$30,743,789	$0	$0
Sonora	$0	$0	$0	$0
South Lake Tahoe	$4,730,000	$4,730,000	$0	$0
St. Helena	$0	$0	$0	$0
Suisun City	$17,374,197	$13,033,684	$0	$0
Susanville	$3,832,386	$2,553,350	$0	$0
Sutter Creek	$2,675,341	$2,675,341	$0	$0
Sutter unincorp	$2,000,000	$2,000,000	$0	$0

Table C – ALL OTHER Funding Summary

	Other Funding Summary			
	Rental		Homeowner	
Jurisdiction	**Applied**	**Funded**	**Applied**	**Funded**
Taft	$0	$0	$300,000	$300,000
Tehama	$0	$0	$0	$0
Tehama unincorp	$0	$0	$0	$0
Trinidad	$0	$0	$0	$0
Trinity unincorp	$0	$0	$0	$0
Truckee	$29,704,066	$29,704,066	$1,500,000	$1,500,000
Tulare unincorp	$14,904,456	$7,576,332	$1,450,000	$1,450,000
Tulelake	$0	$0	$0	$0
Tuolumne unincorp	$0	$0	$900,000	$900,000
Ukiah	$7,576,000	$7,576,000	$1,100,000	$1,100,000
Vernon	$0	$0	$0	$0
Wasco	$10,793,998	$12,241,814	$6,200,000	$6,200,000
Weed	$2,231,994	$1,263,385	$0	$0
West Sacramento	$47,942,462	$41,534,865	$500,000	$500,000
Westmorland	$3,582,000	$3,582,000	$0	$0
Wheatland	$0	$0	$0	$0
Williams	$0	$0	$0	$0
Willits	$0	$0	$0	$0
Willows	$0	$0	$0	$0
Winters	$19,987,283	$16,587,283	$0	$0
Woodlake	$13,682,368	$13,682,368	$2,000,000	$2,000,000
Yolo unincorp	$0	$0	$0	$0
Yountville	$5,961,000	$5,961,000	$0	$0
Yreka	$6,387,566	$979,697	$0	$0
Yuba unincorp	$19,241,057	$6,673,732	$0	$0
Total	$970,870,245	$726,769,201	$56,190,000	$56,690,000

*Source: State of California

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Beneficiary Characteristics of State CDBG Program and Affordable Housing Stock Surveys

8

This part of the report summarizes the State CDBG surveys and Affordable Housing Stock (AHS) surveys submitted to HCD as of August 1, 2011. It is divided into two sections: Section 1 summarizes the State CDBG surveys in which 80 jurisdictions reported on the characteristics of 1,494 households assisted by CDBG funding. Section 2 summarizes the AHS surveys in which 26 jurisdictions reported on the characteristics of 60 households in affordable housing projects.

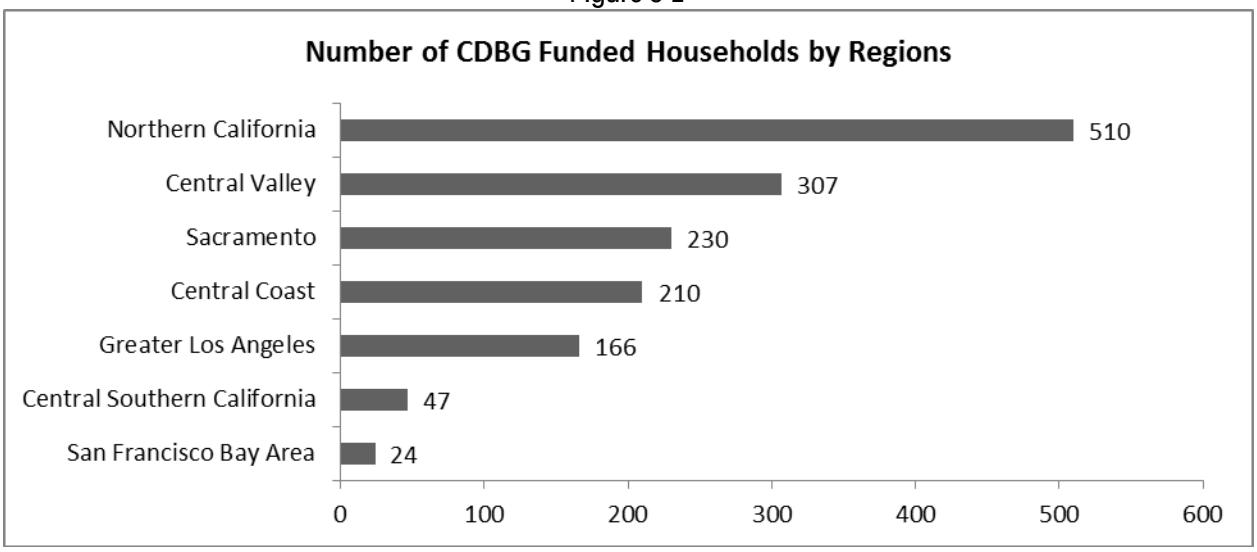
State CDBG Surveys

This section summarizes the State CDBG surveys. It describes the locations of households assisted, year funded, activity and funding type, head of household race and ethnicity, disability status, familial status, household size, percentage of area median income and rental assistance received.

For the State CDBG surveys, 106 of the 165 HCD eligible jurisdictions responded (64%). Of these 106 jurisdictions, 80 reported information for CDBG funded households in the last five years. The remaining 26 jurisdictions filled out CDBG surveys and reported either “No CDBG project activity in the last five years”, “None” or “Not Applicable” (see Appendix I). From the total 165 State CDBG-eligible jurisdictions, 33 (20%) did not submit a CDBG or AHS survey (see Appendix II). Twenty-six jurisdictions completed the AHS surveys. Responses to the AHS survey are summarized in section two of this chapter.

A total of 1,494 CDBG assisted households were reported by the 80 jurisdictions for the last five years. A total of 510 (34%) of CDBG assisted households were located in the Northern California region, and 307 (21%) were in the Central Valley. Sacramento and Central Coast regions had 230 and 210 CDBG assisted households respectively (15% and 14%). The Greater Los Angeles region had 166 (11%) of assisted households. Central Southern California and the San Francisco Bay Area had only 47 and 24 assisted households respectively (3% and 2%). CDBG funded household locations are summarized by the California regions in Figure 1 and Map 1 below. For a list of State CDBG-eligible jurisdictions, by county, refer to Chapter 1 of the AI.

Figure 8-1



Year Assisted/Year of Initial Occupancy

Jurisdictions reported the fiscal year in which their households were assisted. Of the 1,492 households (out of a total of 1,494) who reported on the fiscal year, 480 (32%) were assisted during the fiscal years 2005-2006. In 2006-2007, 18% (269 households) were assisted, and 18% (262 households) were assisted in 2007-2008. Only 17% (250 households) of these households were assisted in 2008-2009 and 15% (231 households) 2009-2010. Two CDBG-assisted households did not report the fiscal year in the survey.

Activity and Funding Type

In the survey, jurisdictions were asked to provide information regarding the type of CDBG funded housing activities. CDBG funding can be used for the following housing activities: Homeowner Rehabilitation, Homeownership Assistance, Rental Rehabilitation, Infrastructure in Support of Housing, Rental New Construction (limited use permitted under federal regulations), and Property Acquisition for Housing. Over half (56%, 831 households) of the 1,494 households utilized CDBG funds for Homeowner Rehabilitation, while 15% (226 households) used CDBG funds for Homeownership Assistance. Fourteen percent (202 households) utilized CDBG funds for Rental Rehabilitation, and another 12% (176 households) used CDBG funding for Infrastructure in Support of Housing. Only 3% (40 households) had CDBG funding for Rental New Construction and 1% (19 households) were for “Property Acquisition for Housing.” Figure 2 summarizes the CDBG Activity Type for the 1,494 households assisted by State CDBG funding.

Figure 8-2

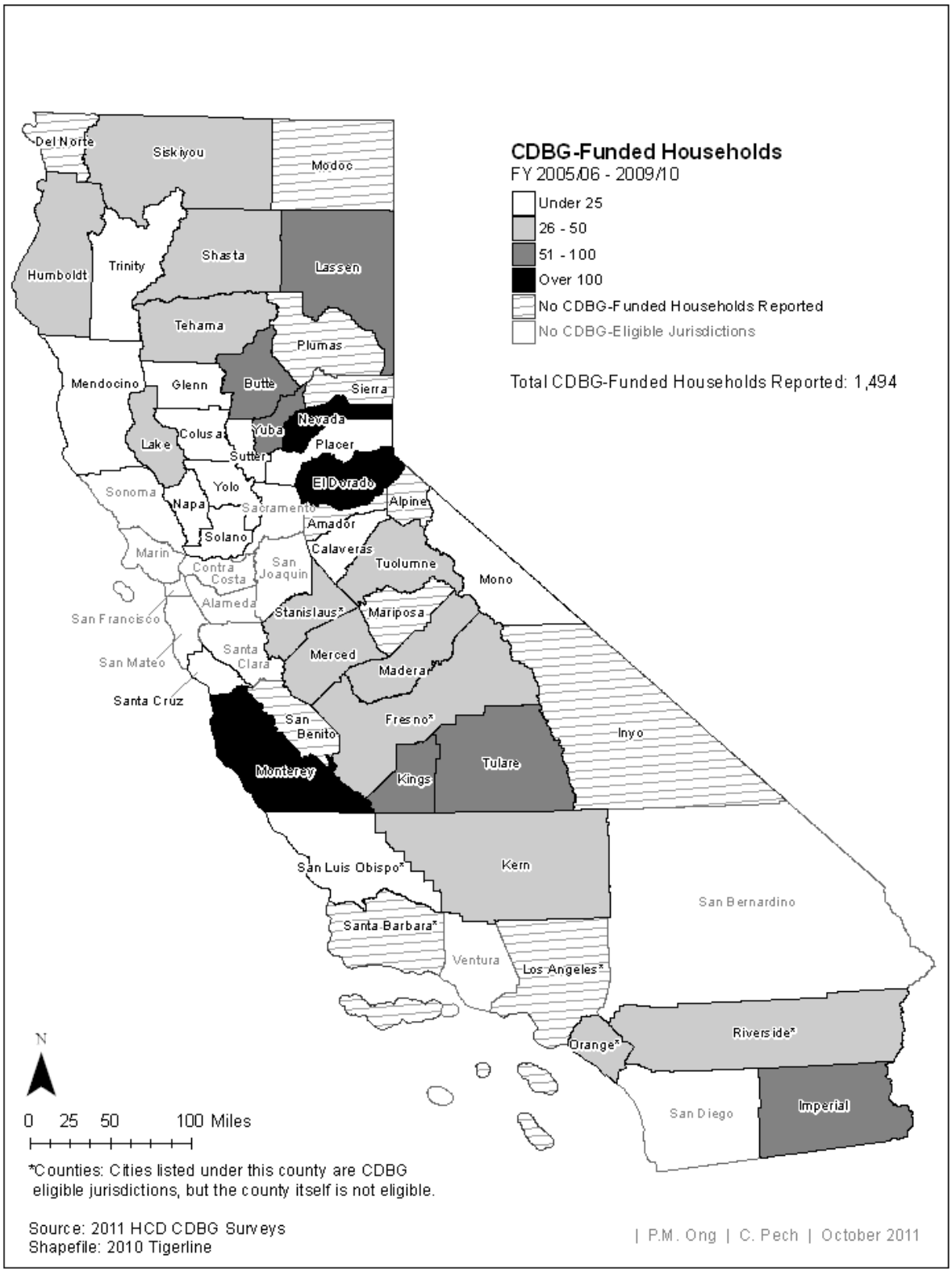
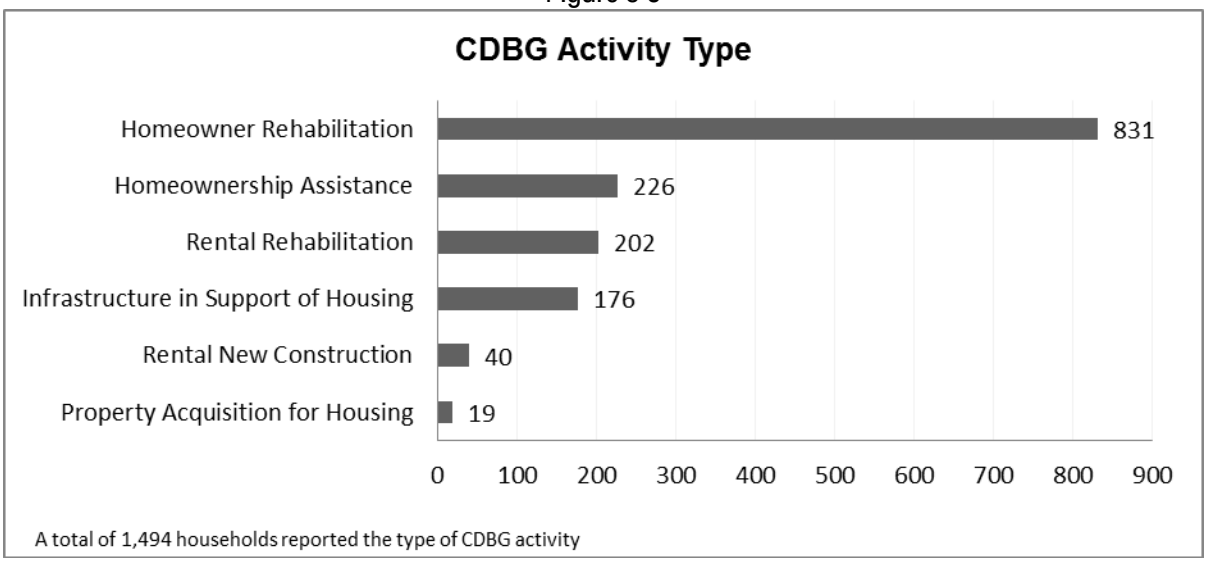
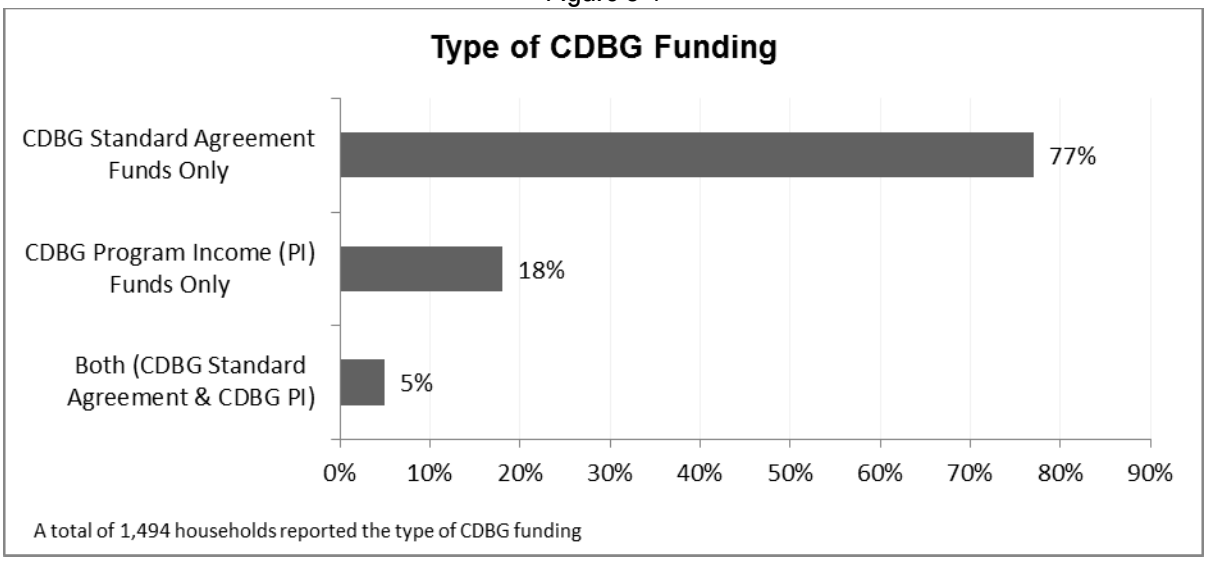

CDBG-Funded Households
FY 2005/06 - 2009/10
Under 25
26 - 50
51 - 100
Over 100
No CDBG-Funded Households Reported
No CDBG-Eligible Jurisdictions
Total CDBG-Funded Households Reported: 1,494
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Nevada
Colusa
Yuba
Lake
Placer
Sutter
El Dorado
Sonoma
Yolo
Napa
Sacramento
Alpine
Amador
Solano
Calaveras
Marin
Contra Costa
San Joaquin
Tuolumne
Mono
Alameda
Stanislaus*
Mariposa
San Francisco
Santa Clara
Merced
San Mateo
Madera
Santa Cruz
San Benito
Fresno*
Inyo
Tulare
Monterey
Kings
Kern
San Luis Obispo*
San Bernardino
Santa Barbara*
Ventura
Los Angeles*
Riverside*
Orange*
Imperial
San Diego
N
0 25 50 100 Miles
*Counties: Cities listed under this county are CDBG eligible jurisdictions, but the county itself is not eligible.
Source: 2011 HCD CDBG Surveys
Shapefile: 2010 Tigerline
| P.M. Ong | C. Pech | October 2011

Figure 8-3



Jurisdictions were also asked to provide information on the type of funding that was utilized in assisting the CDBG household. The majority of the CDBG funded households (1,149 households, 77%) were assisted with CDBG Standard Agreement Funds Only, while 18% (276 households) were assisted with CDBG Program Income (PI) Funds Only. Five percent of households (69 households) were assisted with both CDBG Standard Agreement Funds and CDBG PI Funds. Figure 3 summarizes the Type of CDBG funding for the total of 1,494 households.

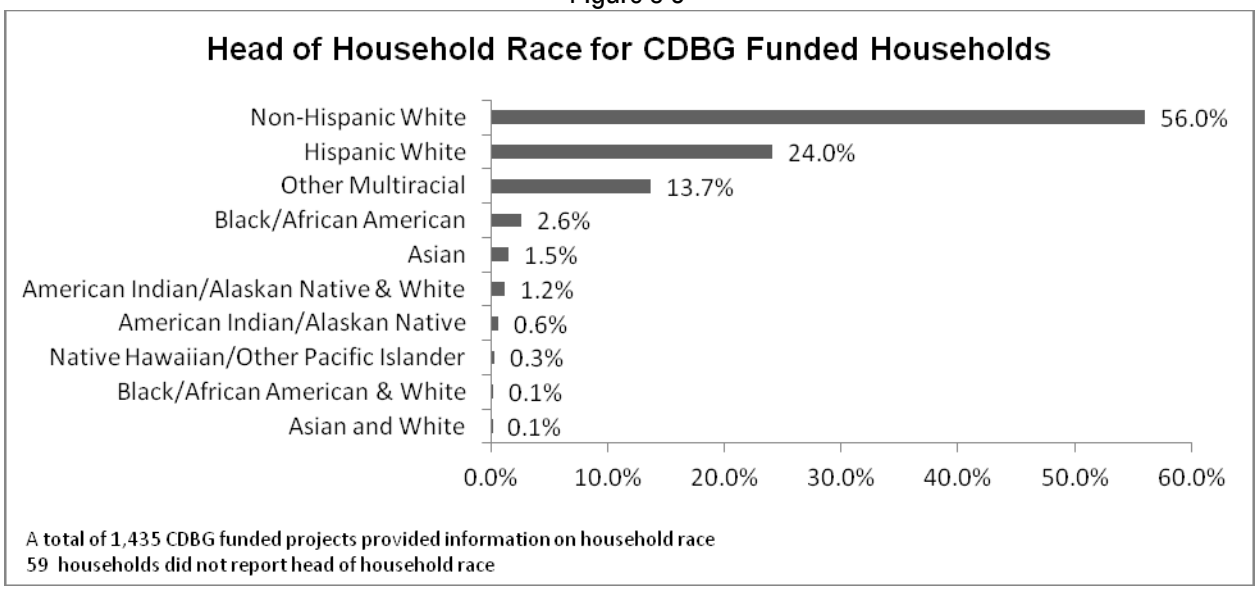
Figure 8-4



Head of Household Race and Ethnicity[1]

In the survey, jurisdictions provided information on the head of households' race for each of the CDBG funded households. A total of 1,435 provided information on the head of households' race. Fifty-six percent (804) of the 1,435 households listed their head of households' race as Non-Hispanic White. The second most common answer was Hispanic White with 345 (24%), followed by Other Multiracial with 196 (14%) households, and Black/African American with 37 households (3%)**.** The chart below displays all of the other races that were reported in the surveys which represented less than 4% of the total households. For 59 of the reported CDBG households, no head of households' race was provided in the survey. Figure 4 summarizes the Head of Household Race for CDBG Funded Households for a total of 1,435 (out of 1,494) households who reported racial information.

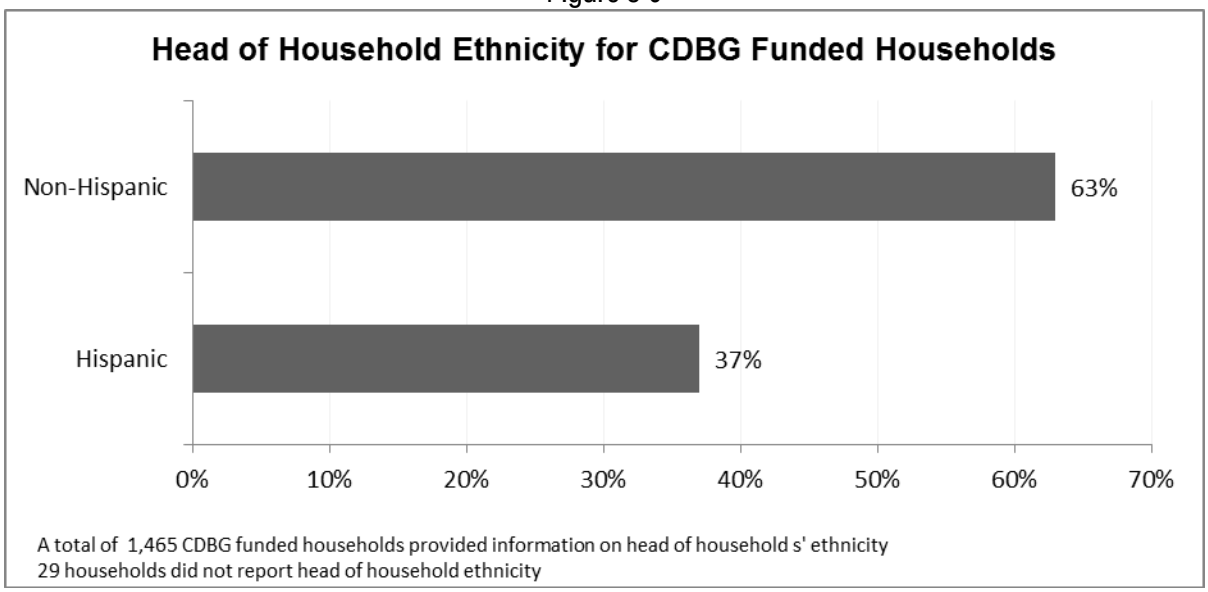
Figure 8-5



A total 1,465 households provided information on the head of households' ethnicity. A majority (63% or 918 households) listed Non-Hispanic, while 37% (547 households) listed Hispanic.[2] Twenty-nine out of the 1,494 households did not provide information on their head of households' ethnicity. Figure 5 summarizes the Head of Household Ethnicity for CDBG Funded Households for a total of 1,465 (out of 1,494) households that provided information regarding ethnicity.

[1] Race and ethnicity categories are mutually exclusive. For example, Black/African Americans do not include Hispanics.
[2] Hispanics may be of any race.

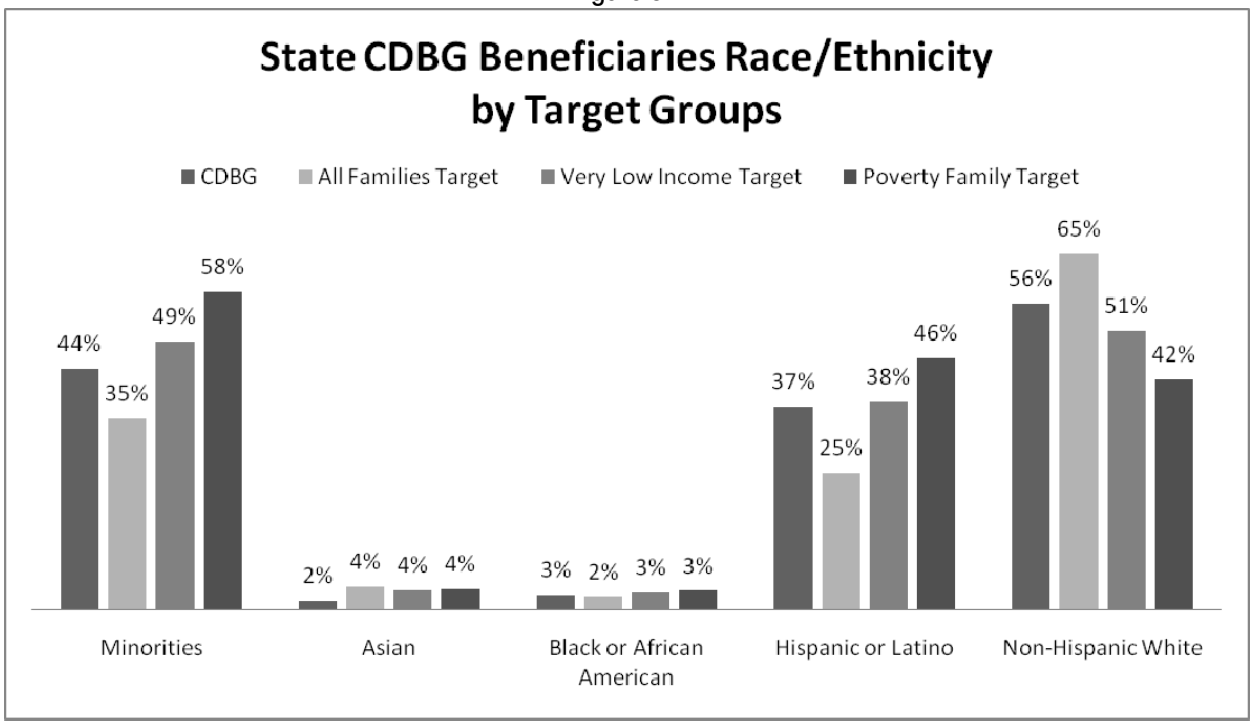
Figure 8-6



The chart below provides some points of comparison between the reported race and ethnicity data for CDBG-assisted households and the race and ethnicity proportionate share of all families, very low-income families, and families in poverty in the eligible jurisdictions that should be served by the program (i.e. the program's fair share proportions, discussed further in the Minority and Low Income Concentration chapter).[3]

[3] All Families Target is an estimate that was derived by a fair-share analysis which compares the proportions of State CDBG beneficiaries by race to an estimate of what would be considered a fair distribution of housing support based on representation of racial groups county-wide. Very Low Income Target is a conservative approximation of the eligible families and is based on estimated numbers of very low-income families (VLIs). The target distributions were tabulated first by estimating a State CDBG-eligible jurisdiction's proportionate share of the county's VLI families. For example, if a State CDBG-eligible jurisdiction has 10% of the county's families, then the eligible population would be 10% of the county's VLI families and 10% of the county's Minority VLI families. The jurisdiction's actual shares may be higher or lower. For purposes of this report, the larger housing market is considered the county. The calculations are repeated for each jurisdiction and each racial/ethnic group. These counts are then summed for all State CDBG-eligible jurisdictions, and converted into a percentage distribution. Poverty Family Target is a more conservative approximation of the eligible families and is based on the estimated number of families below the Federal Poverty Level. The target distributions were tabulated first by estimating a State CDBG-eligible jurisdiction's proportionate share of the county's families below poverty. The calculations are repeated for each jurisdiction and each racial/ethnic group. These counts are then summed for all State CDBG-eligible jurisdictions, and converted into a percentage distribution.

Figure 8-7



Source: State of California Department of Housing and Community Development and 2005-2009 American Community Survey (ACS) data.

Head of Household with Disability

Jurisdictions indicated whether or not the head of household had a disability. Only 1,457 households listed whether or not their head of household had a disability. A total of 1,058 households or 73% stated "No," while 27% (399 households) stated "Yes." Thirty-seven households did not provide disability information.

Familial Status

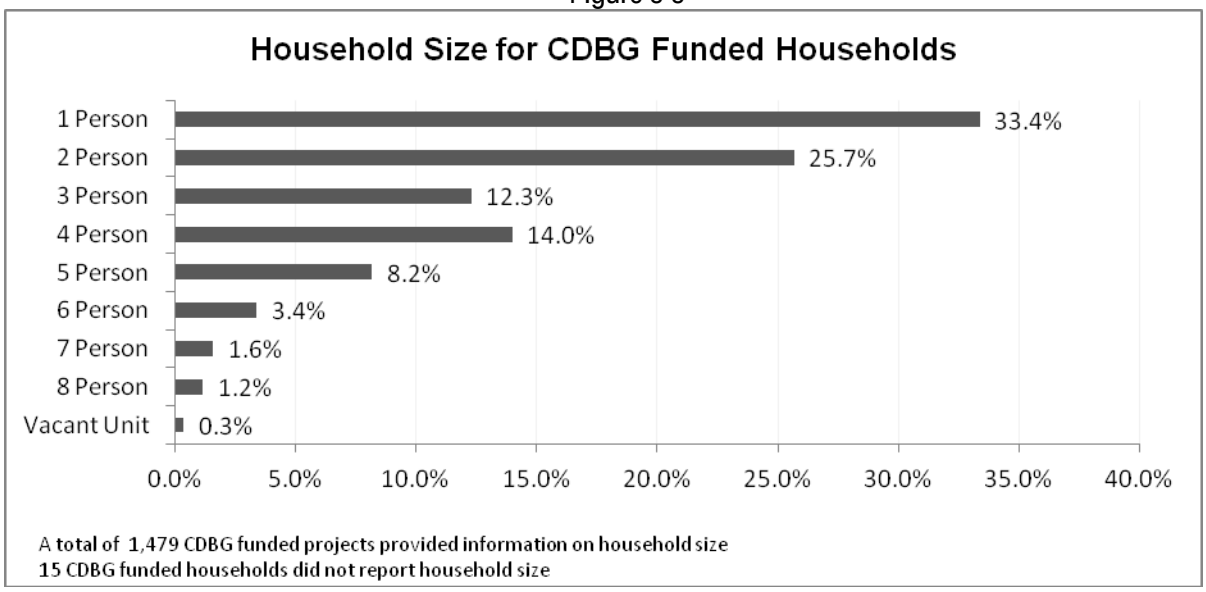
The 106 jurisdictions that completed the CDBG surveys were asked to list the familial status of households. The following options were given: Elderly[4], Related/Two Parent[5], Related/Single Parent[6], Single/Non-Elderly[7] and Other[8]. A total of 1,477 households reported familial status. The top 3 familial status categories were Related/Two Parent (29%, 432 households), Elderly (27%, 404 households), and Single/Non-Elderly (23%, 404 households). Only 13% of the 1,477 households were single parent household (Related/Single Parent) and 7% (110 households) reported something other than the options listed above. Seventeen households did not report their familial status.

[4] One or two person household with a person defined as elderly
[5] A two-parent household with a dependent child or children
[6] A one parent household with a dependent child or children
[7] One person household in which the person is not elderly
[8] Any household not included in the above four definitions including two or more unrelated individuals

Household Size

In addition to reporting the familial status of households, jurisdictions were also asked about household size (includes all people occupying a housing unit). A total of 1,479 CDBG funded households reported their household size. One-third (494 households, 33%) indicated that only one person lived in their household. About 26% (380 households) reported a two-person household, while 14% (207 households) indicated having a four-person household. Twelve percent (182 households) had a three-person household size, while 8% had a five-person household size. Household sizes of 6, 7 and 8 were also reported but were only 6% of the total. Five households were reported as vacant units. A total of 15 households did not report their household size. Figure 6 below summarizes the Household Sizes for CDBG Funded Households for 1,479 out of the total 1,494 households.

Figure 8-8



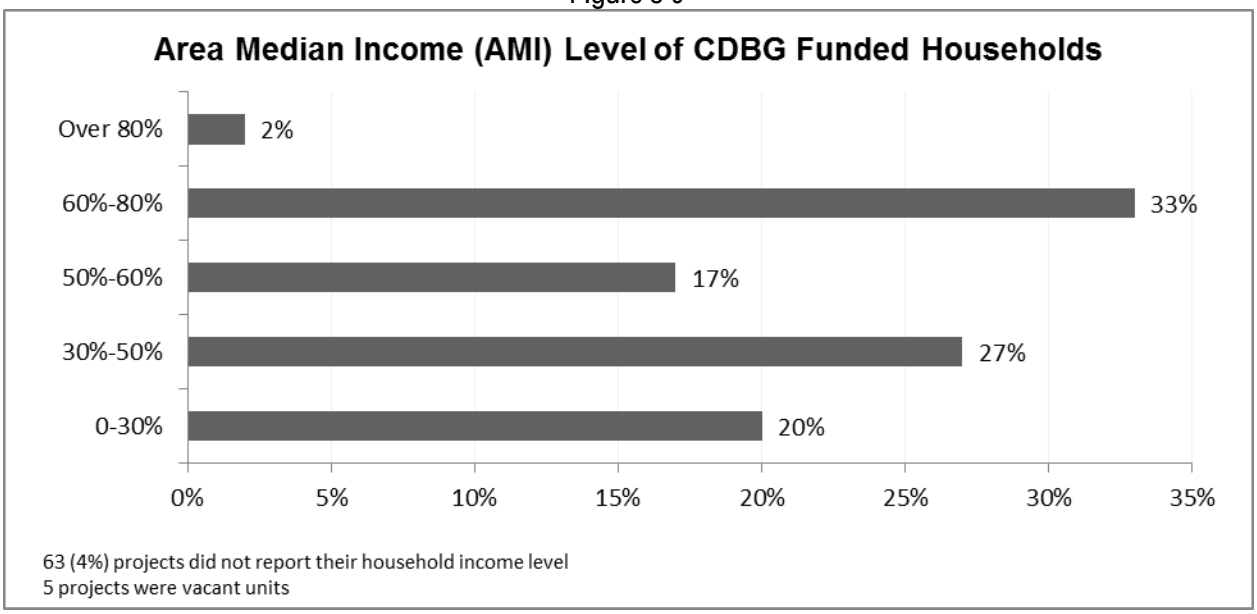
Area Median Income (AMI) Level

In the survey, jurisdictions were asked to provide information on the Area Median Income (AMI) level of assisted households. Jurisdictions provided information on the AMI level for 1,426 households. According to the survey, 33% (467 households) had an income level between 60%-80% AMI. Twenty-seven percent or 390 households reported an income level between 30%-50% AMI, and 288 households (20%) reported an income level at or below 30% AMI. A total of 249 households (17%) reported earning between 50%-60 AMI. Only 32 households or 2% had an income level over 80% AMI.[9]

[9] All but one of these households was associated with an Infrastructure in Support of Housing project.

Five households were vacant units and 63 households did not include information regarding their AMI. Figure 7 below summarizes the Area Median Income (AMI) Level of CDBG Funded Households for 1,426 (out of 1,494 households) who reported income level information.

Figure 8-9



Rental Assistance

The survey asked jurisdictions whether or not households received any rental assistance. The following options were given for jurisdictions to choose from: Section 8, HOME Tenant Based Rental Assistance (TBRA), Other, None, or Vacant Unit. A total 1,412 households provided an answer to this question. Since most jurisdictions funded homeownership activities, a large majority (88%, 1,240 households) of the total households reported that they did not receive any rental assistance (None). One hundred forty seven (10%) households were reported receiving Section 8**,** while 22 households (2%) stated that they received some other kind of rental assistance. No households received HOME TBRA and 3 households were vacant units. Eighty-three households did not report information regarding rental assistance.

Summary of CDBG Surveys

- A total of 80 out of 165 (48%) jurisdictions reported on the characteristics of 1,494 households assisted by CDBG funding
- Northern California region had the most CDBG assisted households (510 or 34%) during the 5-year AI period, followed by Central Valley (307 or 21%)
- The majority of households were assisted in either fiscal year 2005-2006 (480 households or 32%) or in fiscal year 2006-2007 (269 households or 18%).

- The majority of households were funded for either Homeowner Rehabilitation (831 households or 56%) or Homeownership Assistance (226 households or 15%)
- A majority of CDBG assisted households received only CDBG Standard Agreement Funds (1,149 or 77%)
- Over half of CDBG assisted head of households reported their race as Non-Hispanic White (804 or 56%).
- A majority of the CDBG assisted head of households reported their ethnicity as Non-Hispanic (918 or 63%)
- Nearly two-thirds of CDBG assisted head of households stated that they did not have a disability (1,058 or 73%)
- Most households consisted of one person (494 households or 33%) or two persons (380 households or 26%)
- The majority of CDBG funded households (467 households or 33%) had an income level between 60-80% AMI, or between 30-50% AMI (390 households or 27%)
- Since most jurisdictions used their CDBG funding for homeownership activities, a large majority (1,240 or 88%) of the total households reported that they did not receive any rental assistance

Affordable Housing Stock (AHS) Survey

This section summarizes the AHS surveys completed by jurisdictions that had not applied for State HOME or CDBG funding in the five-year period of the AI. It describes: whether the affordable housing units were in a new construction or rehabilitation project, the year of project completion, project tenure, units restricted by household income, project financing sources, and housing without financial assistance.

Out of the 165 jurisdictions, 26 (16%) completed the AHS surveys. Jurisdictions were first asked whether or not they applied for State HOME or CDBG funding in the last 5 years. If the jurisdiction answered "Yes" to either applying for State HOME or CDBG funds, then the jurisdiction did not complete the survey. However, if the jurisdiction answered "No", then the jurisdiction completed the survey. Twenty-two jurisdictions answered "No" and two jurisdictions answered "Yes." Of the 22 jurisdictions that answered "No," 9 either left the survey blank, stated that they did not have any affordable projects within the last 10 years, or wrote "Not Applicable" on the survey (see Appendix III). Two jurisdictions did not provide an answer or stated "Unsure," but completed the survey.[10] Appendix IV includes a comparison of jurisdictions who responded to the AHS survey and their CDBG and HOME applied/funded status in the period of the AI.

The 26 jurisdictions that completed the AHS surveys listed all of the units in affordable housing projects funded within the last ten years. The combined total was 60 affordable

[10] The two jurisdictions that either did not provide an answer or stated "unsure" completed the survey and were included in the survey analysis.

housing projects reported within these jurisdictions. Within these 60 affordable housing projects, the total number of units reported was 1,032.

New Construction or Rehabilitation Project

In the AHS survey, jurisdictions indicated whether the affordable housing project was new construction or rehabilitation. Jurisdictions provided information for 53 of the total 60 projects (88%). Twenty-five (47%) of the 53 projects listed were new construction, while 17 (32%) were rehabilitation projects. Some jurisdictions provided other answers such as “New Secondary Dwelling Unit” (11%, 6 households) or “garage conversion” (6%, 3 households). One jurisdiction stated “none,” one selected “New Construction or Rehabilitation”, and 8 left the answer blank.

Year of Project Completion

For projects completed in the last 10 years, jurisdictions entered the year in which the construction or rehabilitation was completed. Most of the projects were completed between 2002 and 2008 (78%, 47 projects). Twelve percent (7 projects) were completed between 2009 and 2012, while only 10% (6 projects) were completed between 1999 and 2001.

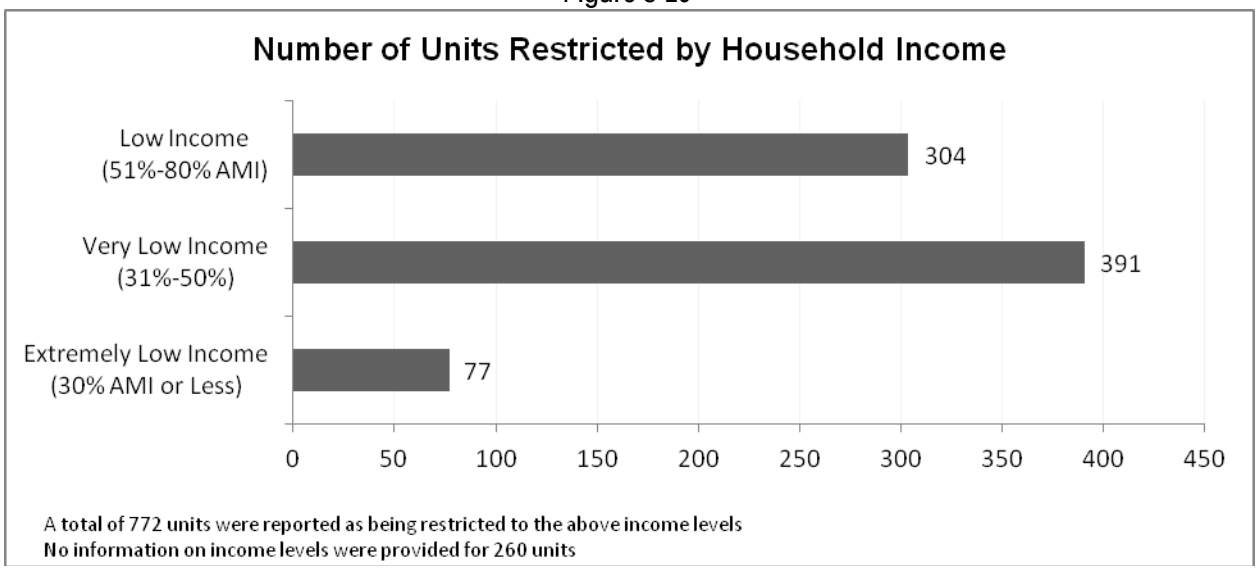
Tenure

The survey requested that jurisdictions identify whether the units within the development project were proposed or planned at initial occupancy as either “Renter” or “Owner” occupant. Jurisdictions reported this information for 52 out of 60 projects. Twenty-six projects (50%) were indicated as “Renter” occupant, while 24 (46%) were “Owner” occupant. For 8 projects, jurisdictions did not indicate whether or not the project was “Renter” or “Owner” occupant.

Units Restricted by Household Income

Jurisdictions were asked to report the number of units that are restricted by the following household income levels: Extremely Low Income (30% AMI or less), Very Low Income (31%-50% AMI), and Low Income (51%-80% AMI). Of the total 1,032 units, 772 units reported income information. Of the total, 391 (51%) were reported as restricted for “very low income” households, while 304 (39%) were reported for “low income” households. Seventy-seven (10%) of these units were reported as restricted for households with “extremely low income.” Figure 8 summarizes the Number of Units Restricted by Household Income for 772 units who reported on income.

Figure 8-10



Project Financing Sources

In the AHS survey, jurisdictions indicated all financial sources (e.g. tax credits, Redevelopment Agency (RDA), Private Bank Loan, etc.) for their affordable housing projects. Many different financial sources were listed and the top three were Private Bank Loan, CDBG Funds[11], and RDA. Jurisdictions provided information on the type of financial sources for a total of 45 affordable housing projects. Sixteen projects (36%) received a Private Bank Loan, 11 projects (24%) received CDBG funding, and 5 projects (11%) received RDA funding. Eleven affordable housing projects (24%) received various other funding sources. Jurisdictions did not list the type of financial sources for 15 affordable housing projects.

Housing without Financial Assistance

Jurisdictions provided information about housing without financial assistance. Survey respondents reported information for 56 out of the 60 projects. In the survey, they were asked: what is the number of affordable housing units without affordability restrictions. For 23 projects (41%), there were no affordable units without affordability restrictions. Fourteen (25%) of the projects had between 1 and 35 affordable units without affordability restrictions.

The remaining 19 (24%) jurisdictions provided comments explaining how they determined that the units were affordable without financial assistance. The most common responses were: secondary dwelling units, rental rates, deed restrictions, or unable to determine/not applicable.

[11] These may be State funds received prior to 2005, or local CDBG entitlement jurisdiction funds.

Summary of AHS Surveys:

- A total of 26 of 165 (16%) jurisdictions reported on the characteristics of 60 affordable housing projects and 1,032 units.
- Almost half of the affordable housing projects were new construction (25 or 47%)
- A large majority of the projects were completed between the years of 2002 to 2008 (47 or 78%)
- Half of the projects were rental occupied units (26 or 50%)
- A majority of the units were reported as restricted for “very low income” households (391 units or 51%)
- The top three most common project financing sources were Private Bank Loan, CDBG Funds, and Redevelopment Agency (RDA) funding
- For housing without financial assistance, the number of affordable units without affordability restrictions was either zero (in 23 projects or 41%), or between 1 and 35 units (in 14 projects or 25%). For the remaining 19 projects (34%), jurisdictions provided explanations on how they determined that the units were affordable, such as secondary dwelling units, rental rates, or deed restrictions.

Appendix I

State CDBG-eligible jurisdictions that reported not having completed CDBG activities in 2005/06- 2009/10.[12]	
1. Amador Unincorporated*	14. Los Banos
2. Angels	15. Marina
3. Artesia	16. Modoc Unincorporated*
4. Auburn	17. Orland
5. Biggs	18. Parlier
6. Bishop	19. Placerville
7. Crescent City	20. Plymouth
8. Eureka	21. San Benito Unincorporated*
9. Gonzales	22. San Juan Bautista
10. Hollister	23. Soledad
11. Lemoore	24. Tehama Unincorporated*
12. Live Oak	25. Tuolumne Unincorporated*
13. Livingston	26. Yountville
TOTAL: 26 Jurisdictions	

[12] Jurisdictions either reported "No CDBG project activity in the last five years", "None", or "Not Applicable"

Appendix II

State CDBG-eligible jurisdictions that did not submit a CDBG or AHS survey		
1. Alpine Unincorporated*	12. Fortuna	23. Marysville
2. Amador City	13. Greenfield	24. McFarland
3. Avalon	14. Hidden Hills	25. Mendocino Unincorporated*
4. Calexico	15. Huron	26. Napa Unincorporated*
5. Colfax	16. Industry	27. Plumas Unincorporated*
6. Corning	17. Ione	28. Rio Vista
7. Del Norte Unincorporated*	18. Jackson	29. Sierra Unincorporated*
8. Dixon	19. King City	30. Siskiyou Unincorporated*
9. Dos Palos	20. Lindsay	31. Tulelake
10. Dunsmuir	21. Loyalton	32. West Sacramento
11. Etna	22. Maricopa	33. Sutter Creek
TOTAL: 33 Jurisdictions		

Appendix III

AHS Survey Respondents that Reported Having No Affordable Housing Projects in the Last 10 Years[13]
1. Del Rey Oaks
2. Mariposa Unincorporated*
3. Pismo Beach
4. Point Arena
5. Portola
6. Trinidad
7. Vernon
8. Wheatland
9. Williams
TOTAL: 9 Jurisdictions

[13] Jurisdictions responded by leaving the survey blank or wrote "Not Applicable" on the survey

Appendix IV

State CDBG-eligible jurisdictions that submitted AHS surveys and status of Applied/ Funded for CDBG and HOME funds in the last 5 Years

Jurisdiction	AHS Survey Question: Has the jurisdiction applied for State HOME or CDBG Funds in the last 5 years?	CDBG Applied (Yes/No)	CDBG Funded (Yes/No)	HOME Applied (Yes/No)	HOME Funded (Yes/No)
Alturas	No	No	No	No	No
American Canyon	No	No	No	No	No
Inyo unincorp	No	No	No	No	No
Mariposa unincorp	No	No	No	Yes	Yes
Benicia	No	No	No	No	No
Carmel-by-the-Sea	No	No	No	No	No
Del Rey Oaks	No	No	No	Yes	Yes
Ferndale	No	No	No	Yes	Yes
Guadalupe	No	Yes	Yes	Yes	Yes
Gustine	Unsure but I believe the answer is no	No	No	No	No
Indian Wells	No	No	No	Yes	Yes
Loomis	Yes	No	No	Yes	Yes
Nevada City	No	No	No	No	No
Orange Cove	Yes	No	No	Yes	Yes
Pismo Beach	No	No	No	Yes	Yes
Point Arena	No	No	No	Yes	Yes
Portola	No	No	No	No	No
Rancho Mirage	No	No	No	No	No
St. Helena	No	No	No	Yes	Yes
Sand City		No	No	Yes	Yes
Scotts Valley	No	No	No	Yes	Yes
Trinidad	No	No	No	No	No
Vernon	No	No	No	No	No
Wheatland	No	No	No	No	No
Williams	No	No	No	No	No
Willits	No	No	No	No	No

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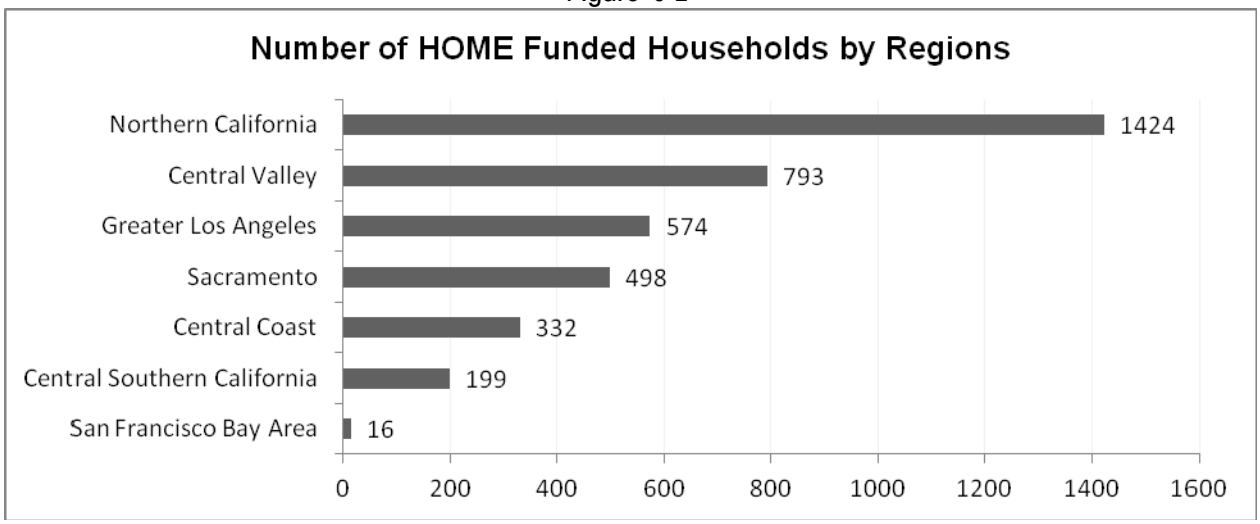
Beneficiary Characteristics of State HOME Program

9

This part of the report summarizes the U.S. Department of Housing and Urban Development (HUD) Integrated Disbursement and Information System (IDIS) data on the total number of households in State CDBG-eligible jurisdictions that were assisted by State of California's HOME program between Fiscal Years 2005-06 to 2009-10. Information is provided on the locations of HOME funded households, year funded, activity type, head of household race and ethnicity, head of household with disability, familial status, household size, AMI level of household, and rental assistance. This analysis does not include HOME Tenant-based Rental Assistance (TBRA) activities completed. A separate analysis of TBRA follows this chapter.

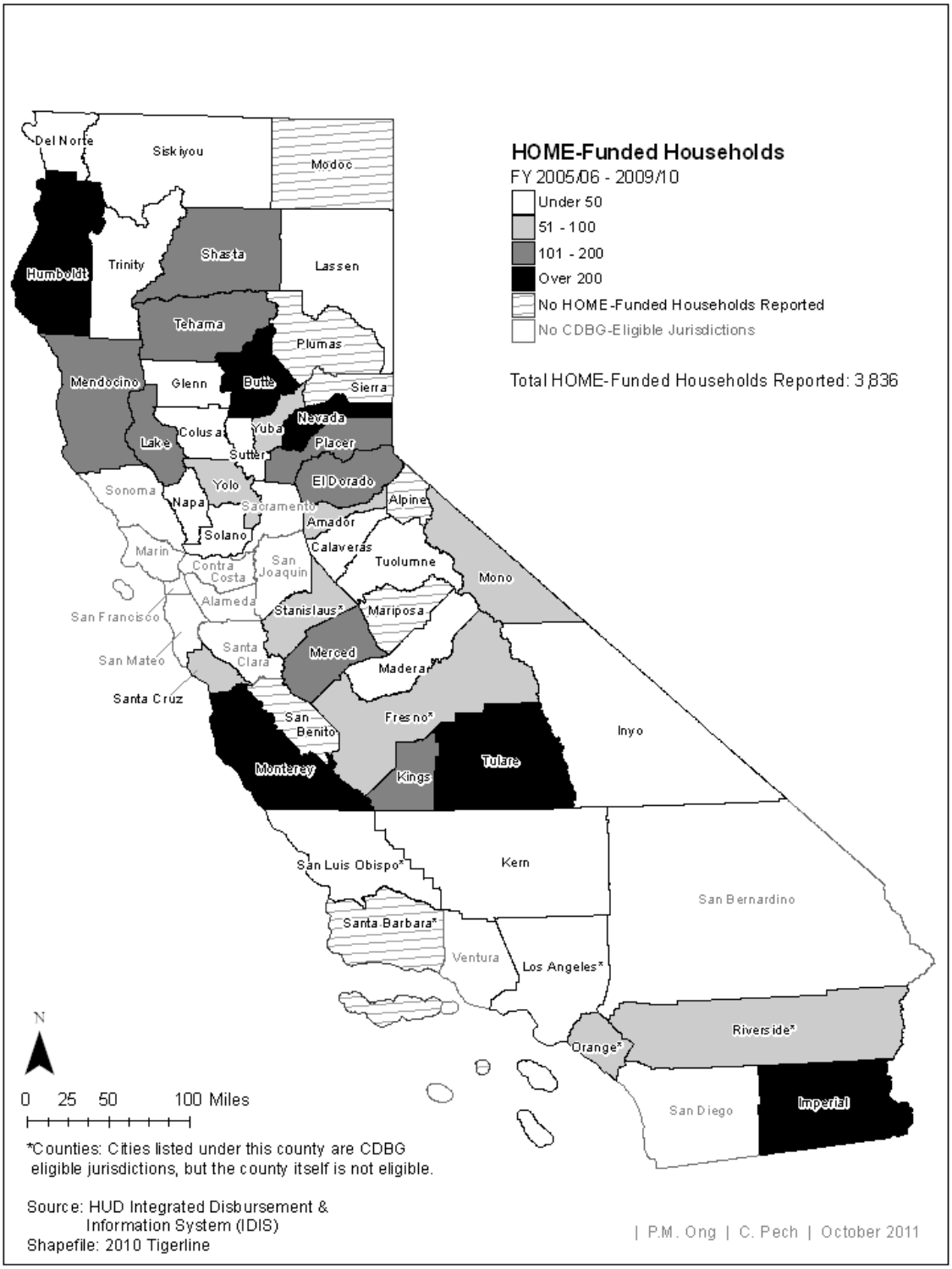
According to IDIS, a total of 3,836 households in State CDBG-eligible jurisdictions were assisted with State HOME funds[1]. Out of the 165 State CDBG-eligible jurisdictions, IDIS reported information for 109 (66%) jurisdictions (see Appendix I). A total of 1,424 (37%) of HOME assisted households were located in the Northern California region, and 793 (21%) were in the Central Valley. Greater Los Angeles and Sacramento regions had 574 and 498 HOME assisted households respectively (15% and 13%). The Central Coast region had 332 (9%) of assisted households, and Central Southern California had 199 (5%) of assisted households. The San Francisco Bay Area had only 16 assisted households (less than 1%). HOME funded household locations are summarized by the California regions in Figure 9-1 below. For a list of State CDBG-eligible jurisdictions, by county, refer to Chapter 1 of the AI.

Figure 9-1



[1] Note: projects in Ceres and Mendota were included and these are not part of the 165 jurisdictions. In addition, some City of Tulare projects were included in the Tulare County unincorporated area.

Figure 9-2


HOME-Funded Households
FY 2005/06 - 2009/10
Under 50
51 - 100
101 - 200
Over 200
No HOME-Funded Households Reported
No CDBG-Eligible Jurisdictions
Total HOME-Funded Households Reported: 3,836
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Colusa
Yuba
Nevada
Lake
Sutter
Placer
Yolo
El Dorado
Sonoma
Napa
Sacramento
Alpine
Amador
Solano
Calaveras
Marin
Contra Costa
San Joaquin
Tuolumne
Mono
Alameda
Stanislaus*
Mariposa
San Francisco
Santa Clara
Merced
San Mateo
Madera
Santa Cruz
San Benito
Fresno*
Inyo
Monterey
Kings
Tulare
San Luis Obispo*
Kern
San Bernardino
Santa Barbara*
Ventura
Los Angeles*
Riverside*
Orange*
San Diego
Imperial
N
0 25 50 100 Miles
*Counties: Cities listed under this county are CDBG eligible jurisdictions, but the county itself is not eligible.
Source: HUD Integrated Disbursement & Information System (IDIS)
Shapefile: 2010 Tigerline
| P.M. Ong | C. Pech | October 2011

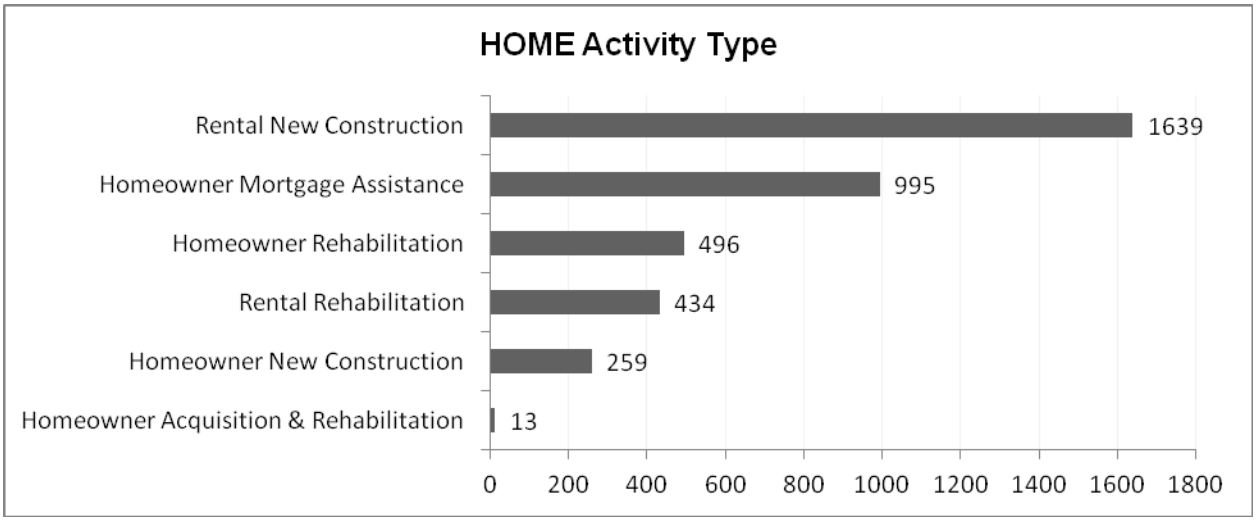
Year Assisted/Year of Initial Occupancy

IDIS included data regarding the fiscal year when HOME assisted households were funded. Of the 3,836 households,1,368 (36%) were assisted by HOME during 2008-2009. In 2005-2006, HOME assisted 759 (20%) households, and in 2006-2007, 669 (17%) households were assisted. A total of 623 (16%) households were assisted by HOME in years 2007-2008 and 417 (11%) were assisted in 2009-2010.

Activity Type

Jurisdictions reported the type of activity for HOME funded households in IDIS. The following HOME activity types were listed: Rental New Construction, Homeowner Mortgage Assistance, Homeowner Rehabilitation, Rental Rehabilitation, Homeowner New Construction, and Homeowner Acquisition and Rehabilitation. A total of 43% (1,639 households) households received HOME funds for Rental New Construction, while 26% (995 households) received HOME funds for Homeowner Mortgage Assistance. Thirteen percent (496 households) were funded for Homeowner Rehabilitation and another 11% (434 households) were funded for Rental Rehabilitation. Only 7% (259 households) received HOME funds for Homeowner New Construction and less than 1% (13 households) for Homeowner Acquisition and Rehabilitation. Figure 9-2 summarizes the HOME Activity Type for the 3,836 households assisted by State HOME funding.

Figure 9-3

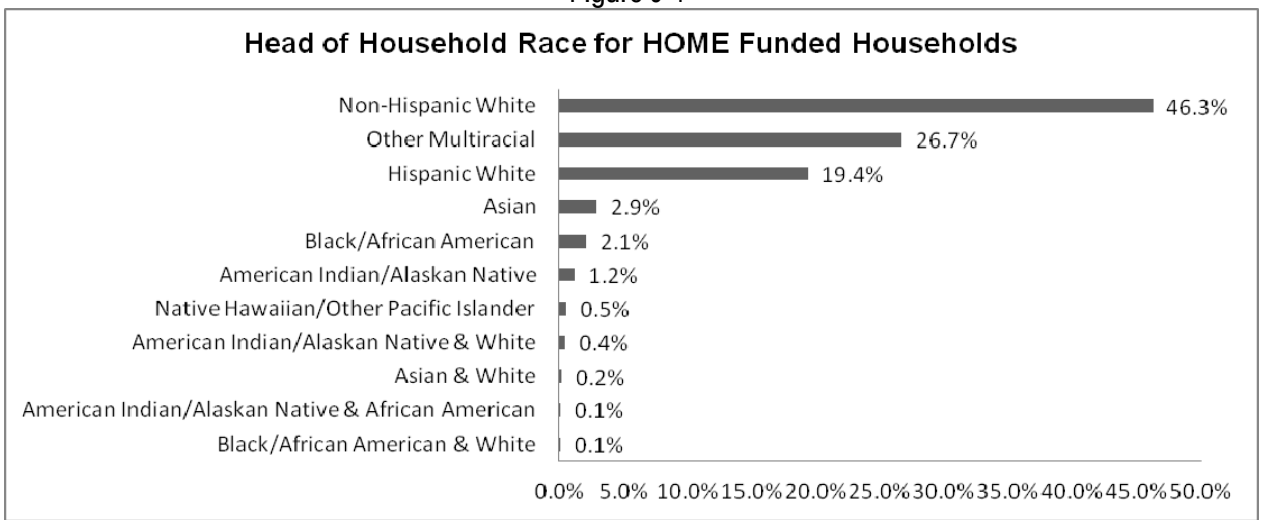


Head of Household Race and Ethnicity

In IDIS, jurisdictions reported the head of household's race and ethnicity for each HOME assisted household. Out of the total 3,836 HOME funded households, 3,833 reported head of household race. For those HOME assisted head of households who were identified as White (2,516), 1,773 (46%) indicated the head of households as Non-Hispanic White and 743 households (19%) indicated the head of households as

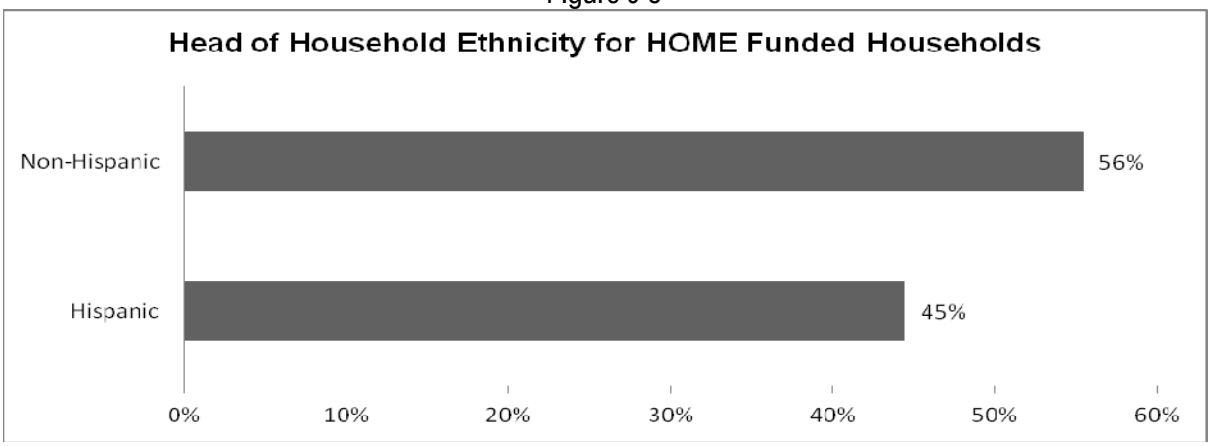
Hispanic White. After Non-Hispanic Whites, the second largest group consisted of 1,024 (27%) HOME funded head of households who identified as Other Multicultural race. There were 111 head of households (3%) who were identified as Asian, and 82 (2%) who identified as Black/African American. The chart below displays all of the other head of households' races that were reported, but represented less than 3% (or 103) of the total reported households. Figure 9-3 summarizes the Head of Household Race for HOME Funded Households for a total of 3,833 households who reported racial information.

Figure 9-4



Jurisdictions also reported head of households' ethnicity. According to IDIS, a majority or 56% (2,129) of the HOME funded head households' ethnicity was Non-Hispanic. The remaining 45% (1,707) were Hispanic head of households.[2] Figure 9- 4 summarizes the Head of Household Ethnicity for HOME Funded Households for a total of 3,836 households who provided information regarding ethnicity.

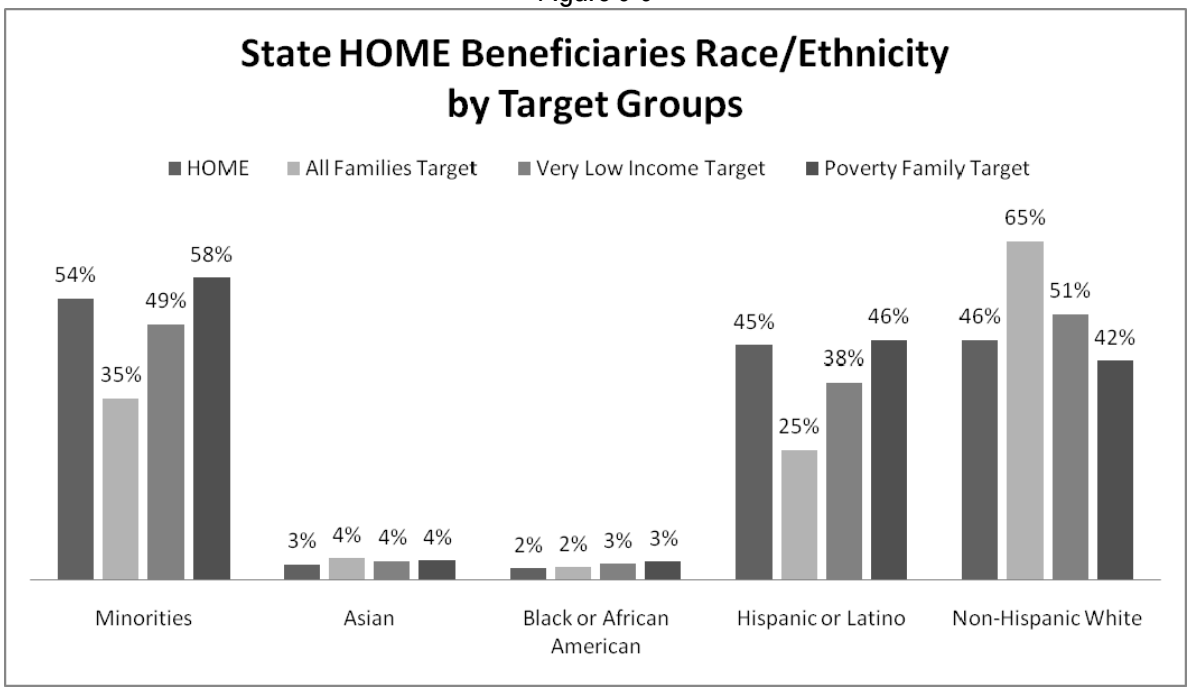
Figure 9-5



[2] Hispanics may be of any race.

The chart below provides some points of comparison between the reported race and ethnicity data for HOME-assisted households and the race and ethnicity proportionate share of all families, very low-income families, and families in poverty in the eligible jurisdictions that should be served by the program (i.e. the program's fair share proportions, discussed further in the Minority and Low Income Concentration chapter).[3]

Figure 9-6



Source: State HCD and 2005-2009 American Community Survey (ACS) data.

Head of Household with Disability

HUD's IDIS database does not indicate information on whether the 3,836 State HOME funded households had a head of household with a disability.

[3] All Families Target is an estimate that was derived by a fair-share analysis which compares the proportions of State HOME beneficiaries by race to an estimate of what would be considered a fair distribution of housing support based on representation of racial groups county-wide. Very Low Income Target is a conservative approximation of the eligible families and is based on estimated numbers of very low- income families (VLIs). The target distributions were tabulated first by estimating a State CDBG-eligible jurisdiction's proportionate share of the county's VLI families. For example, if a State CDBG-eligible jurisdiction has 10% of the county's families, then the eligible population would be 10% of the county's VLI families and 10% of the county's Minority VLI families. The jurisdiction's actual shares may be higher or lower. For purposes of this report, the larger housing market is considered the county. The calculations are repeated for each jurisdiction and each racial/ethnic group. These counts are then summed for all State CDBG-eligible jurisdictions, and converted into a percentage distribution. Poverty Family Target is a more conservative approximation of the eligible families and is based on the estimated number of families below the Federal Poverty Level. The target distributions were tabulated first by estimating a State CDBG-eligible jurisdiction's proportionate share of the county's families below poverty. The calculations are repeated for each jurisdiction and each racial/ethnic group. These counts are then summed for all State CDBG-eligible jurisdictions, and converted into a percentage distribution. All Target Groups are weighted by the jurisdiction's proportion of the county.

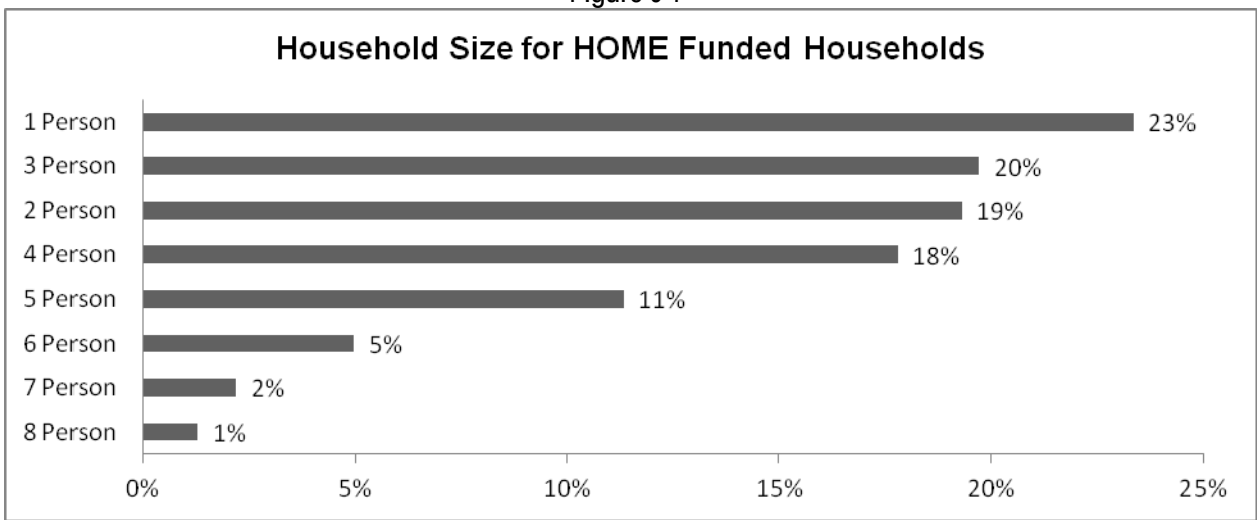
Familial Status

Jurisdictions provided information on the familial status of HOME funded households in IDIS. The following familial status options were listed: Elderly[4], Related/Two Parent,[5] Related/Single Parent,[6] Single/Non-Elderly[7] and Other.[8] Of the total 3,836 State HOME funded households, IDIS provided familial status information for 3,835. Of these 3,835 households the top 3 familial status categories were: Related/Two Parent (38%, 1,439 households), Related/Single Parent (23%, 875 households) and Elderly (18%, 705 households). Sixteen percent (598 households) were Single/Non-Elderly and 6% (218 households) reported "Other."

Household Size

For each of the HOME funded households, jurisdictions reported the household size (includes all people occupying a housing unit). Approximately 23% (896 households) of the total 3,836 households had 1 person. An additional 20% (757 households) indicated to having three-persons, while 19% (741 households) had two-persons. Eighteen percent (683 households) had a household size of four persons. Eleven percent or 435 households had a household size of five persons. Jurisdictions also reported household sizes of 6, 7, and 8 but these consisted of less than 9% (324 households) of the total reported HOME assisted households. Figure 9-6 below summarizes the Household Size for HOME Funded Households for 3,386 households.

Figure 9-7

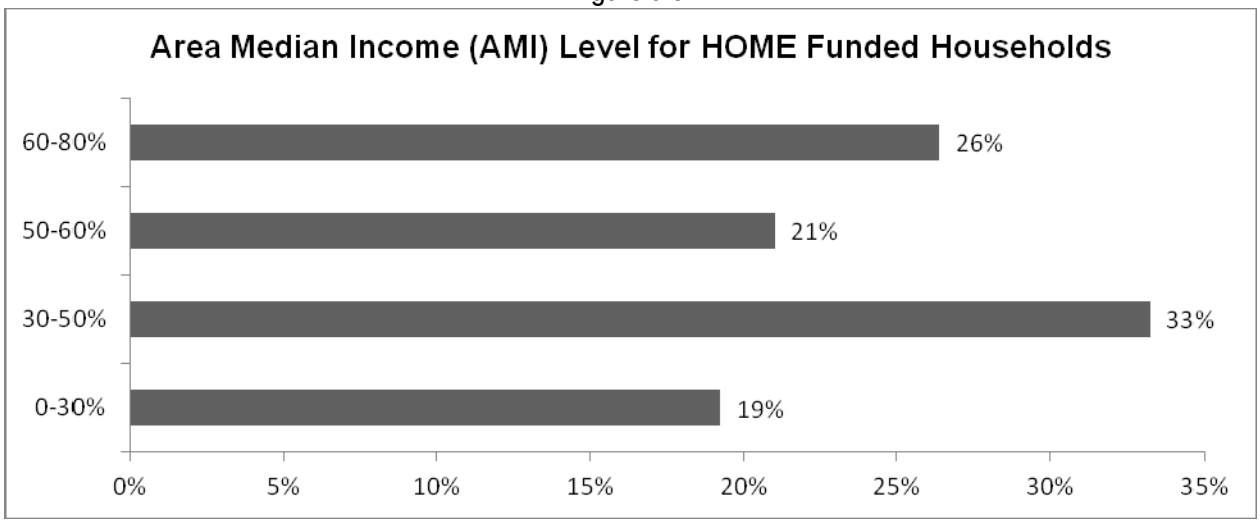


[4] One or two person household with a person defined as elderly
[5] A two-parent household with a dependent child or children
[6] A one parent household with a dependent child or children
[7] One person household in which the person is not elderly
[8] Any household not included in the above four definitions including two or more unrelated individuals

Area Median Income (AMI) Level

In IDIS, jurisdictions reported information on the area median income level (AMI) for each HOME assisted household. According to IDIS, 33% or 1,277 households had an income level between 30%-50% AMI. Twenty-six percent or 1,013 households reported earning an income between 60%-80% AMI, and 21% (807 households) reported earning an income between 50%-60% AMI. Only 19% (739 households) of the total HOME assisted households had an income level at or below 30% AMI. Figure 9-76 below summarizes the AMI Level of HOME Funded Households for 3,836 households.

Figure 9-8



Rental Assistance

Jurisdictions indicated whether any of the HOME-assisted households received any type of rental assistance. The following options were provided: Section 8, HOME Tenant Based Rental Assistance (TBRA), Other, and None. Of the 3,836 HOME assisted households, 3,812 reported whether they received rental assistance. Of these 3,812 households, 83% (3,160 households) did not receive rental assistance. Nine percent (324 households) stated they received “other” types of rental assistance. Five percent or 196 HOME-assisted households received Section 8 and 3% (132 households) received HOME TBRA.

Summary of State HOME IDIS Data

- A total of 109 out of 165 (65%) jurisdictions reported data in IDIS regarding 3,836 households assisted by HOME funding
- The Northern California region had the most HOME assisted households (1,424 or 37%) during the 5-year AI period, followed by Central Valley (793 or 21%)
- The majority of households were funded by HOME in fiscal year 2008-2009 (1,368 households or 36%) and in fiscal year 2005-2006 (759 household or 20%)

- Nearly half of the HOME assisted households (1,639 or 43%) were funded for Rental New Construction
- The majority of HOME assisted head of households were Non-Hispanic White (1,773 or 46%) or Other Multicultural race (1,024 or 27%)
- Over half of the HOME assisted head of households reported their ethnicity as Non-Hispanic (2,129 or 56%)
- HUD's IDIS database did not report head of household disability information
- The familial status of most HOME assisted households was Related with Two Parents (1,439 households or 38%) or Related with a Single Parent (875 households or 23%)
- The majority of HOME assisted households had either one person (896 households or 23%), three persons (757 households or 20%), or two persons (741 households or 19%)
- Over half of the HOME assisted households (1,277 households or 33%) had an income level between 30%-50% AMI, or between 60%-80% AMI (1,013 households or 26%)
- A large majority of HOME funded households (3,160 households or 83%) did not receive rental assistance.

Appendix I
Jurisdictions that Did Not Have Completed HOME Projects in 2005/06- 2009/10

Note: Completed projects are those registered in IDIS as completed.

1. Alpine Unincorporated*	19. Guadalupe	38. Point Arena
2. Alturas	20. Gustine	39. Portola
3. Amador	21. Hidden Hills	40. Rancho Mirage
4. American Canyon	22. Hollister	41. Rio Dell
5. Avalon	23. Indian Wells	42. Rio Vista
6. Benicia	24. Industry	43. San Juan Bautista
7. Blue Lake	25. Kings City	44. Sand
8. Calistoga	26. Lassen Unincorporated*	45. Scotts Valley
9. Capitola	27. Loomis Town	46. Sierra Unincorporated*
10. Carmel-by-the-Sea	28. Loyalton	47. Siskiyou Unincorporated*
11. Del Norte Unincorporated*	29. Maricopa	48. St. Helena
12. Del Rey Oaks	30. Mariposa Unincorporated*	49. Sutter Unincorporated*
13. Dorris	31. McFarland	50. Tehama
14. Etna	32. Modoc Unincorporated*	51. Tehama Unincorporated*
15. Ferndale	33. Mount Shasta	52. Trinidad
16. Fort Bragg	34. Napa Unincorporated*	53. Tulelake
17. Fort Jones	35. Orange Cove	54. Vernon
18. Gridley	36. Pismo Beach	55. Weed
	37. Plumas Unincorporated*	56. Wheatland

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Beneficiary Characteristics of State HOME Tenant-Based Rental Assistance

10

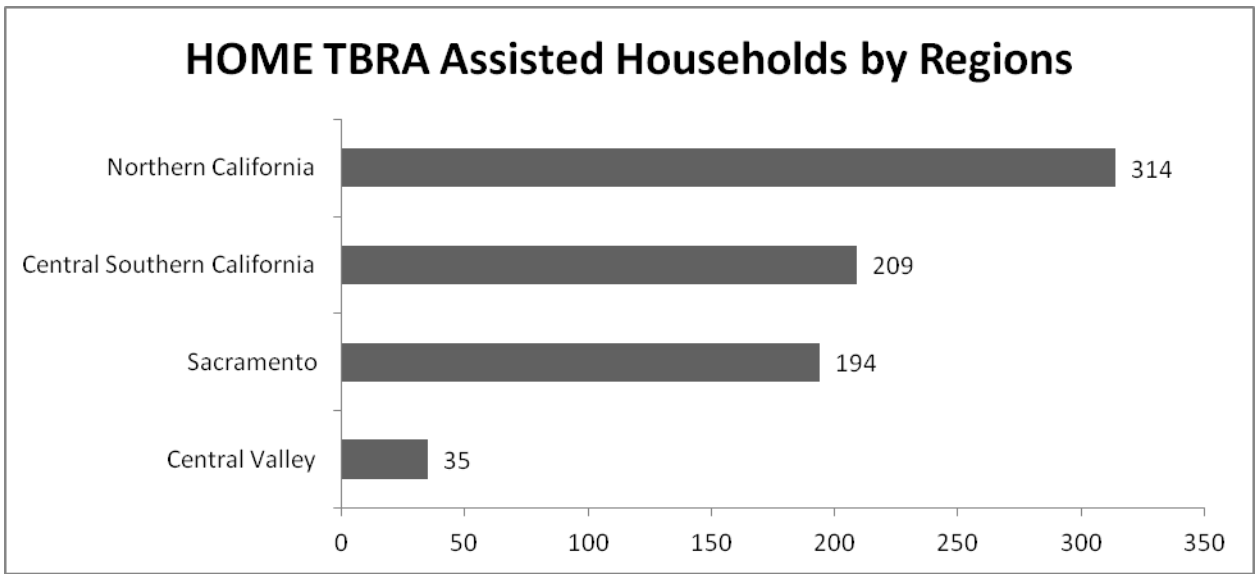
This section summarizes the State HOME Program Tenant-Based Rental Assistance (TBRA) data from the U.S. Department of Housing and Urban Development (HUD) Integrated Disbursement and Information System (IDIS) for the State of California's CDBG-eligible jurisdictions that were assisted between 2005/06 and 2009/10. TBRA data was excluded from the previous section because address-level data is not available from IDIS for geocoding and comparisons of census tract level data. Therefore, TBRA data is summarized separately from the other HOME IDIS data with address-level data.

HOME TRBA information is provided on the location of households assisted, year of initial occupancy, head of household race and ethnicity, familial status, household size, and Area Median Income (AMI) level. A total of 752 HOME TBRA assisted households were in CDBG-eligible jurisdictions and reported in IDIS. The jurisdictions were in seven counties. Since address data was not available, only the county and region breakdowns are provided for this section.

Out of the 752 HOME assisted households that received TBRA, 242 (32%) were in Nevada County, 209 (28%) were in Tuolumne County, and 194 (26%) in Sutter County. The remainder were in counties with far lower levels, Glenn with 47 (6%), Kern with 35 (5%), Mendocino with 21 (3%), and Humboldt with only 4 (less than 1%).

A total of 314 (42%) household that received HOME TBRA assistance were located in Northern California region, and 209 (28%) were located in Central Southern California region. The Sacramento region had 194 (26%) HOME assisted households that received TBRA and only 35 (5%) HOME TBRA assisted households were located in the Central Valley. No HOME TBRA assisted households were reported for the Central Coast, Greater Los Angeles, and San Francisco Bay Area regions. HOME TBRA assisted households are summarized by region in Figure 10-1.

Figure 10-1



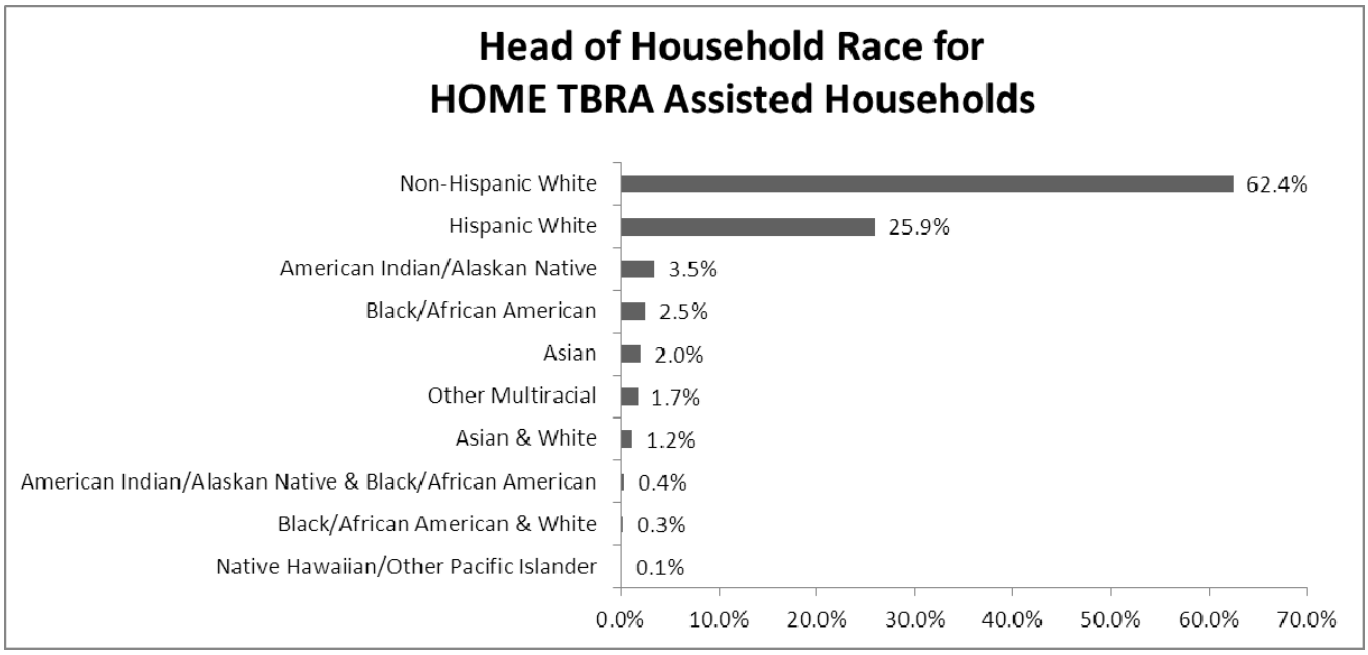
Year of Initial Occupancy

In IDIS, jurisdictions provided data regarding the fiscal year when HOME TBRA assisted households initially occupied the housing. Of the 752 households, 298 (40%) initially occupied the housing in 2008-2009, and 190 (25%) households initially occupied in 2006-2007. In 2009-2010, 145 (19%) households initially occupied housing, and in 2005-2006 it was 75 households (10%) and only 44 (6%) in 2007-2008.

Head of Household Race and Ethnicity

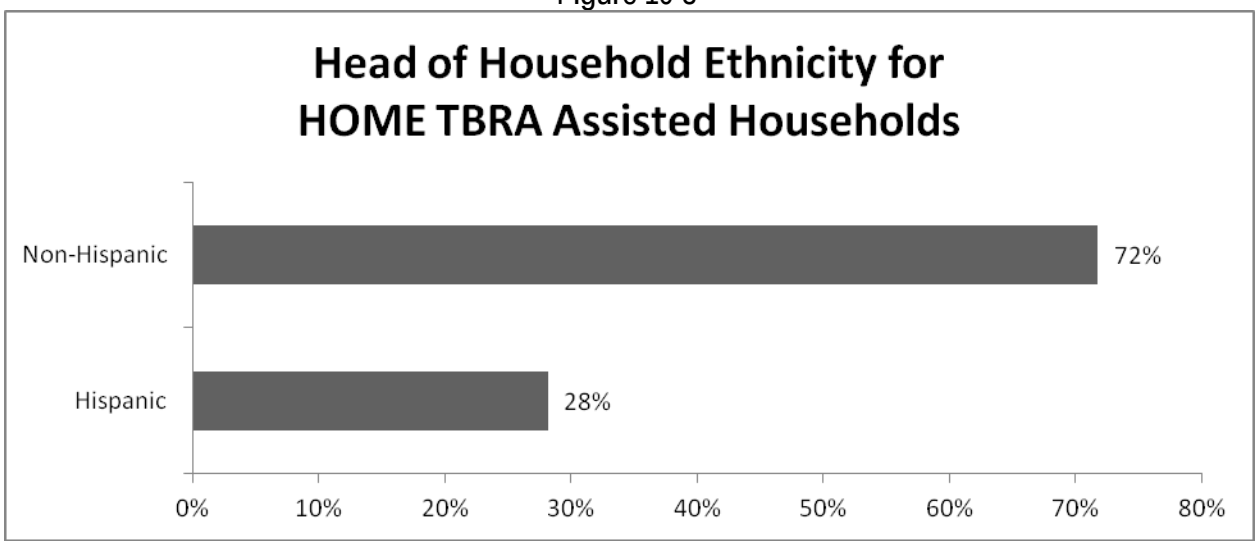
Jurisdictions reported the head of household's race and ethnicity for each HOME TRBA assisted household. The largest racial group that received HOME TBRA assistance were Non-Hispanic Whites (469 households or 62%), followed by Hispanic Whites (195 or 26%). Other smaller racial groups reported include: American Indians and Alaskan Natives (26 or 3%), Black/African American (19 or 3%), Asians (15 or 2%), Other Multiracial (13 or 2%), and Asian and White (9 or 1%). The following racial groups' constituted less than 1% of the total HOME TBRA assisted households: American Indian or Alaskan Native and Black/African American (3), Black/African American and White (2), and Native Hawaiian and Other Pacific Islander (1). Figure 2 below summarizes the Head of Household Race for HOME TBRA assisted households.

Figure 10-2



Jurisdictions also reported the head of household ethnicity for the 752 HOME TBRA assisted households. An overwhelming majority or 72% (540) of the HOME TBRA assisted households were Non-Hispanic. The remaining 28% (212) were Hispanic head of households. [1] Figure 10-3 summarizes the head of household ethnicity for HOME TBRA assisted households.

Figure 10-3



[1] Hispanics may be of any race.

Head of Household with Disability

HUD's IDIS database does not indicate information on whether the 752 State HOME TBRA assisted households had a head of household with a disability.

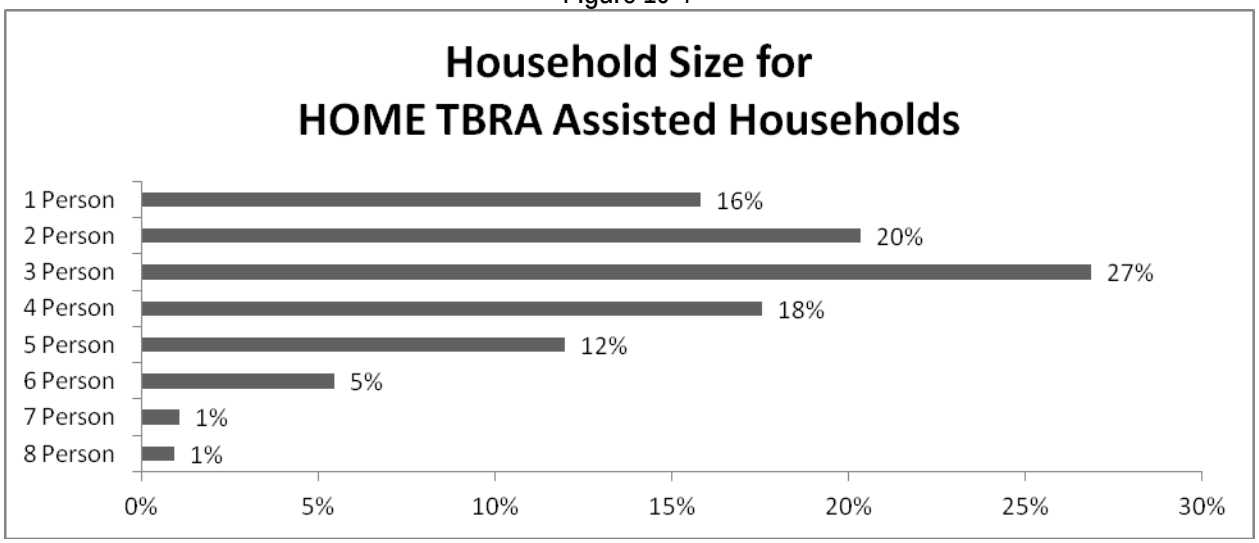
Familial Status

Jurisdictions provided information on the familial status of HOME TBRA assisted households. The following familial status options were listed: Related/Single Parent[2], Related/Two Parent[3], Single/Non-Elderly[4] Elderly[5], and Other[6]. Out of the 5 categories for familial status, the largest category was Related/Single Parent households with 344 (46%), followed by 190 (25%) for Related/Two Parent households and Single Non-elderly households with 109 (14%). For Other households there were 60 (8%) and 49 (7%) for Elderly households.

Household Size

There were 202 (27%) households with 3 persons and 153 (20%) with 2 persons. Approximately 18% (132 households) of the total 752 households had 4 persons. For 5 and 6 person households, there were 90 (12%) and 41 (5%) respectively. There were a total of 8 households (1%) with 7 persons, and a total of 7 households (less than 1%) with over 8 persons. Figure 4 below summarizes the household size of HOME TBRA assisted households.

Figure 10-4

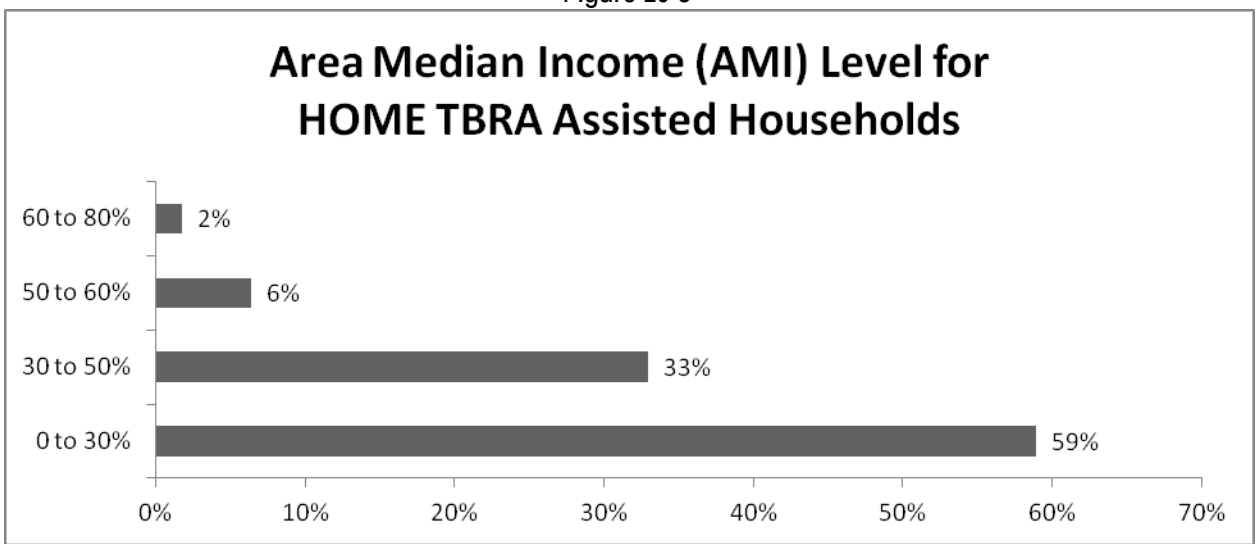


[2] A one parent household with a dependent child or children
[3] A two-parent household with a dependent child or children
[4] One person household in which the person is not elderly
[5] One or two person household with a person defined as elderly
[6] Any household not included in the above four definitions including two or more unrelated individuals

Area Median Income (AMI) Level

In IDIS, jurisdictions reported information on the Area Median Income (AMI) level for each HOME TBRA assisted household. According to IDIS, the majority fell into the 0-30% AMI category (443 households or 59%). A total of 248 (33%) households were in the 30-50% AMI category. Households with 50-60% AMI were 48 or 6% and the remaining 13 households or 2% were in the 60-80% AMI category. Figure 5 below summarizes the area median income level of HOME TBRA assisted households.

Figure 10-5



Summary of State HOME TBRA

- The majority of the 752 HOME assisted households that received TBRA were in Nevada County (242 or 32%) and Tuolumne County (209 or 28%).
- A total of 314 (42%) households that received HOME TBRA assistance were located in the Northern California region, and 209 (28%) were located in Central Southern California region.
- Most of the households with HOME TBRA assistance reported that initial occupancy began in the fiscal years of 2008-2009 (for 298 households or 40%) and 2006-2007 (for 190 households or 25%).
- The majority of HOME TBRA assisted households were Non-Hispanic Whites (469 or 62%), followed by Hispanic Whites (195 or 26%).
- An overwhelming majority of the HOME TBRA assisted households reported their ethnicity as Non-Hispanic (540 or 72%).
- HUD's IDIS database did not report head of households with disability information.
- The familial status of most HOME TBRA assisted households were Related/Single Parent households with 344 (46%), followed by 190 (25%) for Related/Two Parent households.

- The majority of HOME TRBA assisted households had either: three persons (202 households or 27%), two persons (153 households or 20%), or four persons (132 households or 18%).
- Over half of the HOME TRBA assisted households (443 or 59%) had a reported income level between 0-30% AMI.

Analysis of Minority and Lower-Income Concentration

11

Analytical Framework

The analytical framework to evaluate fair housing impediments for protected classes is based on the framework used to assess the Model County (discussed in Chapter 14). It is guided by four empirical questions:

Question 1: Residential Segregation

Do current housing patterns indicate residential segregation? This question uses a dissimilarity index (DI) at the county level as an indicator and *initial* step in identifying areas with housing patterns that may indicate residential segregation. The DI is calculated using 2010 census household data at the block group level.

Question 2: Over- and Under-representation

If dissimilarity values indicate residential segregation, the second question is: Where are racial and ethnic groups over- and under-represented? Over- and under-representation is calculated at the census tract using 2010 decennial census household data and 2005-2009 5-year ACS family data. Over- and under-representation for a census tract is measured using a 10-percent or more differential from the county share of a given race/ethnicity category.

A similar approach is used to determine over- and under-representation of very low-income families (VLI). The conservative estimate of very low-income families is tabulated using 2009-2005 5-year ACS family data at the census tract using HUD's 4-person median family income (MFI) limits for each county (See Appendix I for detailed methodology and important limitations).

These spatial analyses of over- and under-representation are replicated for various programs throughout the remaining parts of the framework.

Question 3: The Role of the Private Housing Market

Are observed residential patterns of uneven race/ethnic distribution due to to direct or indirect discriminatory practices in the private real estate market? Evaluating this question is critical as it contextualizes the function of—and burden on—government in addressing the practices of the private market that may contribute to observed residential patterns. This question is examined using 2006-2009 Home Mortgage Disclosure Act (HMDA) data to assess the relative location of loan originations in over- and under-represented areas both in terms of race/ethnicity and VLI families.

Question 4: The Role of the Public Housing Market

The final question assesses the role of government funding in promoting fair housing. First, the residence of Housing Choice Voucher and State CDBG and HOME beneficiaries is used as an indicator of accessibility to determine if Minorities have fair access to these programs; these analyses are referred to as *fair-share utilization*. The second question examines whether government fund allocation is contributing to segregation or integration by assessing the residence of beneficiaries in over- and under-represented census tracts both in terms of race/ethnicity and VLI families; these analyses are referred to as *spatial integration/segregation.*

Analytical Results

The analytical results for each of the questions guiding this chapter are detailed below. A summary of the findings can be found at the end of this section. Detailed methodology can be found in the relevant appendices of this chapter and the Technical Appendix.

Patterns of Residential Segregation

One dimension of residential segregation is evenness or the "differential distribution of two social groups among areal units in a city" (Massey and Denton 1988:283). This dimension of evenness is commonly measured using a dissimilarity index or DI (Iceland et al. 2002:8). The DI is used as an *initial* indicator of residential segregation in an area. DI scores range from zero to one (0 to 1) with "0" equaling absolute integration and "1" equaling absolute segregation. A DI value determines what percentage of a minority group would need to move out of a high concentration area to a low concentration area in order to achieve residential integration relative to the dominant group in the area. For example, if the DI is 0.50, this may be expressed as a percentage—50 percent of that minority group would need to move to achieve relative residential integration with the dominant group.

Table 11-1 shows the DIs calculated for this report. The DIs were calculated at the census block group level using household data from the 2010 Decennial census redistricting file (or PL. 94-171 dataset). The DIs were determined for all racial/ethnic minority households in relation to Non-Hispanic White households, the dominant group.[1] Three categories of DIs were created using the distribution of values for racial/ethnic minorities as a whole (referred to as Total Minorities).[2] The ranges for these three categories were then used to categorize DIs across racial/ethnic groups:

- Areas with low DI values, indicating low segregation or unevenness, have values between 0.000 - 0.193. The range represents the bottom 25% of DI values for Total Minorities.
- Areas of medium segregation are those with DI values between 0.193 - 0.339. The range of values represents the middle 50% of DI values for Total Minorities.

[1] While non-Hispanic Whites are the minority racial/ethnic group in some areas, segregation studies typically use these households as the reference (e.g., Massey and Denton 1988; Iceland et al. 2002). Further, while cross-group comparisons between different racial/ethnic groups are possible, these are not explored given the limited scope and resources for this report.

[2] Minority families or households are all those that do not have a Non-Hispanic White head of family or household: [Total Families – Non-Hispanic White Families = Total Minority Families].

- Areas with the highest segregation are those areas with DI values between 0.339 - 0.666 or the top 25% of DIs for Total Minorities.

Given the distribution of households by race/ethnicity in California and State CDBG-eligible jurisdictions, the analysis focuses on the following racial/ethnic groups: Asians, Blacks or African Americans, Hispanics or Latinos, and Total Minorities. DIs for Non-Hispanic Minorities as a whole and for Native Americans and Alaska Natives are included in the Table 11-1 as additional reference.

DI values were calculated for all counties in the state. Those counties presented in this report are those with at least one State CDBG-eligible jurisdiction. DI values were not calculated at the jurisdictional level because block groups cross jurisdictional boundaries. Detailed methodology on how to calculate a DI can be found in Appendix I.

Table 11-1
DI by Household Race/Ethnicity for Counties with State CDBG-Eligible Jurisdictions

	Asian	American Indian Alaska Native	Black or African American	Hispanic or Latino	Non-Hispanic Minority	Total Minorities
Alpine	0.457	0.450	N/A	0.172	0.343	0.302
Amador	0.290	0.196	0.361	0.164	0.131	0.144
Butte	0.387	0.326	0.432	0.284	0.273	0.261
Calaveras	0.225	0.219	0.336	0.144	0.128	0.130
Colusa	0.269	0.286	0.387	0.303	0.159	0.278
Del Norte	0.317	0.256	0.236	0.189	0.183	0.170
El Dorado	0.457	0.236	0.367	0.260	0.236	0.224
Fresno	0.354	0.400	0.532	0.460	0.361	0.414
Glenn	0.372	0.286	0.297	0.285	0.248	0.252
Humboldt	0.297	0.414	0.362	0.212	0.244	0.212
Imperial	0.384	0.547	0.357	0.466	0.361	0.447
Inyo	0.170	0.652	0.509	0.291	0.504	0.332
Kern	0.465	0.327	0.520	0.528	0.381	0.475
Kings	0.306	0.442	0.311	0.394	0.250	0.342
Lake	0.213	0.289	0.350	0.211	0.184	0.179
Lassen	0.262	0.292	0.485	0.150	0.221	0.160
Los Angeles	0.501	0.544	0.666	0.613	0.504	0.542
Madera	0.419	0.367	0.549	0.521	0.303	0.479
Mariposa	0.201	0.190	0.282	0.138	0.081	0.087
Mendocino	0.355	0.427	0.354	0.310	0.282	0.273
Merced	0.413	0.328	0.378	0.338	0.332	0.316
Modoc	0.513	0.257	0.380	0.182	0.158	0.141
Mono	0.305	0.536	0.383	0.288	0.199	0.234
Monterey	0.389	0.490	0.522	0.606	0.391	0.526
Napa	0.586	0.285	0.640	0.323	0.478	0.330
Nevada	0.191	0.238	0.356	0.248	0.144	0.174
Orange	0.439	0.433	0.425	0.511	0.399	0.420
Placer	0.378	0.256	0.356	0.262	0.277	0.247
Plumas	0.378	0.289	0.541	0.203	0.205	0.188
Riverside	0.431	0.351	0.447	0.417	0.379	0.378
San Benito	0.234	0.352	0.318	0.342	0.188	0.316
San Luis Obispo	0.276	0.232	0.335	0.282	0.180	0.235
Santa Barbara	0.353	0.390	0.456	0.443	0.313	0.396
Santa Cruz	0.327	0.356	0.344	0.544	0.241	0.451
Shasta	0.344	0.214	0.351	0.159	0.154	0.144
Sierra	0.562	0.111	0.638	0.240	0.195	0.208
Siskiyou	0.385	0.367	0.487	0.268	0.230	0.221
Solano	0.422	0.307	0.418	0.301	0.378	0.327
Stanislaus	0.388	0.272	0.382	0.345	0.294	0.302
Sutter	0.372	0.250	0.289	0.278	0.274	0.236
Tehama	0.250	0.131	0.297	0.292	0.117	0.231
Trinity	0.265	0.176	0.371	0.090	0.151	0.102
Tulare	0.387	0.349	0.401	0.411	0.265	0.381
Tuolumne	0.229	0.284	0.425	0.122	0.151	0.125
Yolo	0.353	0.355	0.348	0.337	0.278	0.220
Yuba	0.326	0.196	0.346	0.269	0.209	0.230

LOW (No Shading): DI values between 0.000 - 0.193, the bottom 25th percentile of DI values for Total Minorities
MEDIUM: DI values between 0.193 - 0.339, the middle 50th percent of DI values for Total Minorities
HIGH: DI values between 0.339 - 0.666, the top 25th percentile of DI values for Total Minorities
Tabulated by J. Ong; 2010 Decennial census Households by Block Group; N/A: Insufficient sample size.

Segregation by Race/Ethnicity

The following examines the DI values shown in Table 11-1 in two ways: (1) the frequency of a DI equal to or greater than 0.50, which indicates that at least 50% of households for a group would need to move in order to achieve relative residential integration with Non-Hispanic Whites; and (2) the incidence or number of times a race/ethnic group fell in the highest segregated category. The DI table is summarized in Table 11-2 below. In addition, Map 1 provides the race/ethnic group with the highest DI value by county. Black or African American and Hispanic or Latino households were more likely to reside in areas where at least 50% of their households would need to move to achieve relative integration. Asian and Black households were more likely to reside in highly segregated counties compared to other minority groups.

Table 11-2
Frequency of DI ≥ 0.50 and
Incidence of High Segregation Category by Race/Ethnicity

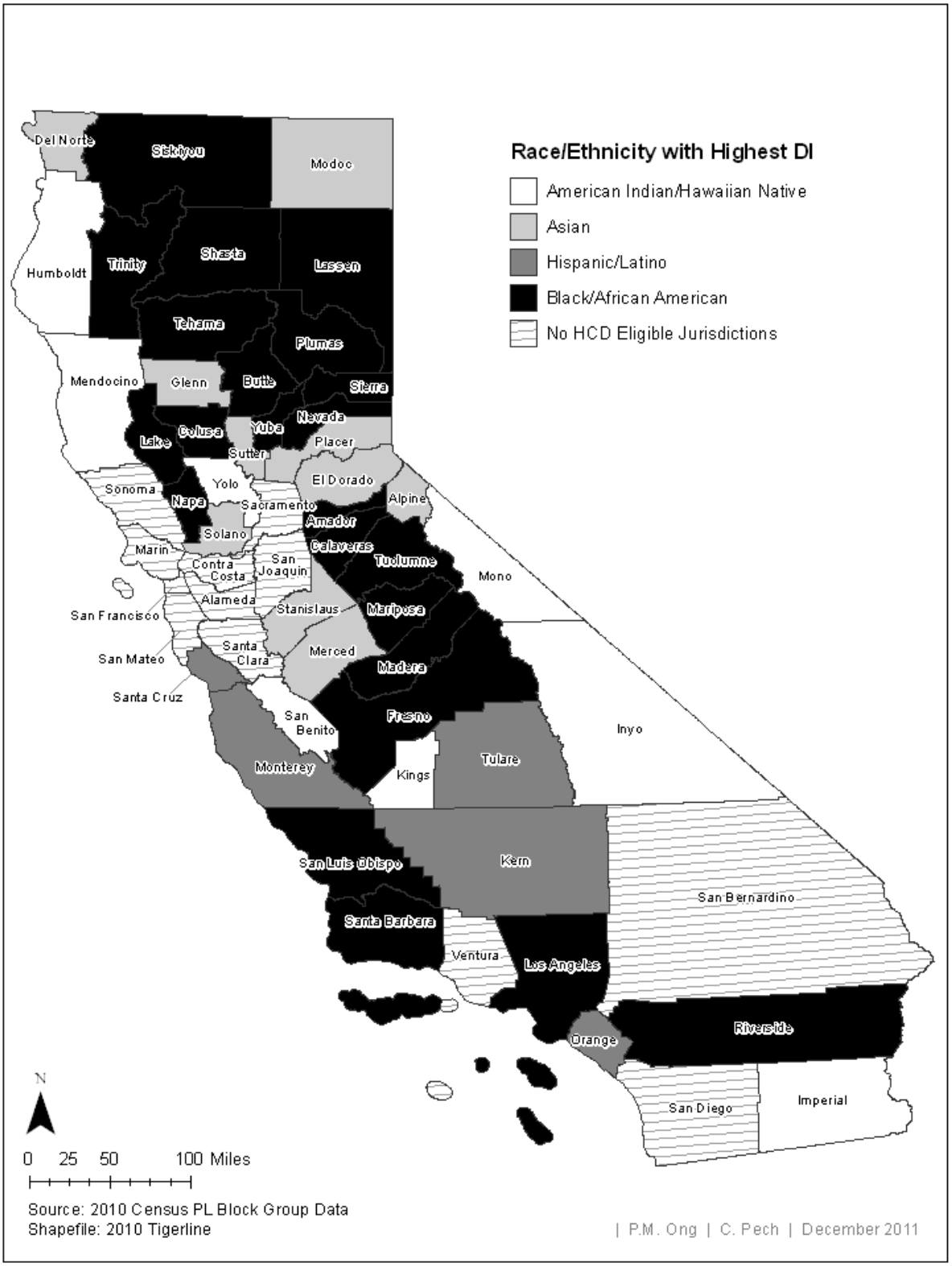
	Asian	Black or African American*	Hispanic or Latino	Total Minorities
Frequency of DI value ≥ 0.50 or 50%				
	4	10	6	2
Incidence by DI Category				
Total	46	45*	46	46
High	27	36	14	11
Medium	17	9	22	24
Low	2	0	10	11
Proportion of Total				
High	59%	80%*	30%	24%
Medium	37%	20%	48%	52%
Low	4%	0%	22%	24%

*Tabulated by S. Jimenez; 2010 decennial census household data by block group for counties with at least one State CDBG-eligible jurisdictions. *DI not calculated for Alpine due to insufficient sample size; therefore, count and percentages are based on the number of valid observations.*

Asian Households

There were 4 counties in which at least one-half of Asian households would need to move in order achieve relative residential integration with Non-Hispanic Whites: Napa, Sierra, Modoc, and Los Angeles (See Table 11-2). The DI values in these counties range from 0.501 in Los Angeles to 0.586 in Napa (See Table 11-1). Figure 11-2 shows that in 27 counties the estimated DIs for Asian households fell in the highly segregated category, accounting for 59% of their DIs.

Figure 11-3


Race/Ethnicity with Highest DI
American Indian/Hawaiian Native
Asian
Hispanic/Latino
Black/African American
No HCD Eligible Jurisdictions
Del Norte
Siskiyou
Modoc
Humboldt
Trinity
Shasta
Lassen
Tehama
Plumas
Mendocino
Glenn
Butte
Sierra
Nevada
Colusa
Yuba
Lake
Placer
Sutter
Yolo
El Dorado
Sonoma
Napa
Sacramento
Alpine
Amador
Solano
Marin
Calaveras
Contra Costa
San Joaquin
Tuolumne
Mono
Alameda
Stanislaus
Mariposa
San Francisco
San Mateo
Santa Clara
Merced
Madera
Santa Cruz
San Benito
Fresno
Inyo
Tulare
Monterey
Kings
San Luis Obispo
Kern
San Bernardino
Santa Barbara
Ventura
Los Angeles
Riverside
Orange
San Diego
Imperial
N
0 25 50 100 Miles
Source: 2010 Census PL Block Group Data
Shapefile: 2010 Tigerline
| P.M. Ong | C. Pech | December 2011

Black or African American Households

In comparison to other racial/ethnic Minorities, Blacks or African Americans were the most likely to live in counties where they were highly segregated. There were 10 counties in which at least one-half of Black or African American households would need to move to achieve relative residential integration with Non-Hispanic White households: Los Angeles, Napa, Sierra, Madera, Plumas, Fresno, Monterey, Kern, and Inyo (See Table 11-2). The DI range for these counties starts from a low of 0.509 in Inyo County to a high of 0.666 in Los Angeles County (See Table 11-1). In 36 counties Blacks or African Americans fell in the highest segregation category, accounting for about 80% of their DI values (See Table 11-2).

Hispanics or Latinos

Table 11-2 shows that in 6 counties one-half of Hispanic or Latino households would need to move to achieve residential integration with Non-Hispanic Whites: Los Angeles, Monterey, Santa Cruz, Kern, Madera, and Orange. The DI values in these counties ranged from a high of 0.613 in Los Angeles County to 0.511 in Orange County (See Table 11-1). Table 11-2 also shows that about 30% of DI values for Hispanic or Latino households fell in the highest segregation category (or 14 counties).

Total Racial/Ethnic Minorities

As summarized in Table 11-2, there were 2 counties in which at least one-half of Total Minority households would need to move to achieve relative residential integration with Non-Hispanic Whites: Los Angeles and Monterrey Counties. The DI values in Los Angeles and Monterrey counties were 0.542 and 0.526, respectively (See Table 11-1). As a whole, Total Minorities were highly segregated in 11 counties, accounting for 24% of DI values for (See Table 11-2).

Patterns of Over- and Under-representation

The second question in the analytical framework refers to the location of over- and under-representation of racial/ethnic groups and very low-income families (or VLIs). The following examines the distribution of a particular racial/ethnic group according to census tracts classified as having over-representation, under-representation, or neither over- or under-representation of that race/ethnic group for California's counties. The analysis also examines VLI representation by census tract and by State CDBG-eligible-jurisdictions. In general, the data show that in California minority groups are more likely to live in areas where they are over-represented. While the majority of jurisdictions were not over-represented by very low-income families, Black or African American families were the most likely to reside in areas over-represented by very low-income families. That is, Black families were more likely to reside in poor neighborhoods.

Over- and under-representation for a census tract was measured using a 10-percentage point or more differential from the county share of a given race/ethnicity category. For example, if Asians accounted for 20% of households in a county but represented 30% of households in a given census tract, then that tract was classified as being over-represented. For census tract and State CDBG-eligible-jurisdictions, the number of VLI families was tabulated using HUD's 4-persion VLI income threshold for each county (or

region with multiple counties). These limits were applied to census tract and place-level data to produce a factor used to weight the figures for families in various income brackets. Additionally, for jurisdictions, the data were also weighted by the jurisdictions proportion of all households in the county in order to reflect the immediate area. Each census tract and jurisdiction was then classified as having over-, under-, or neither over- or under-representation of VLI families using a 10-percentage point differential from the county share.

This question is examined using 2010 decennial household census data for race/ethnicity and 2005-2009 5-year ACS family income data for VLI. However, some parts of the analysis only use the ACS in order to maintain consistency. Due to data limitations, the analysis cannot be reproduced for jurisdictions at the census tract level, as these data do not overlap with jurisdictional boundaries. Finally, using different geographical scales produce different results. For example, the percentage of households would be different if the VLI had been calculated at the block group level. Detailed methodology on over- and under-representation for all households can be found in the Appendix II. The methodology used to estimate the number of very low-income families can be found in the Appendix III of this report.

Relative Racial/Ethnic in All Counties

Table 11-4 shows that relative to Non-Hispanic White households, Minorities as a whole are more likely to live in areas where they are over-represented (51% compared to 54%). This observed pattern is particularly true for Hispanic or Latino households, the group with the highest percentage of households living in over-represented areas (54%). Non-Hispanic Whites are also highly likely to reside in areas where they are over-represented (51%).

Table 11-4
Race/Ethnic Representation in All Counties

	Household Distribution				
	Total Minority	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White
Over-represented areas	54%	43%	45%	54%	51%
Neither	28%	53%	55%	32%	36%
Under-represented areas	18%	5%	1%	14%	13%
Tabulated by P.M. Ong, 2010 decennial census household data.					

Relative VLI Representation in All Counties

Also shown in Table11-5 are the percentages of households living in areas over- or under-represented by very low-income families. About 37% of minority households resided in areas over-represented by very low-income families, which is about 2.5 times that of Non-Hispanic White households. Black or African American households, followed closely by Hispanic households, are the most likely to live in areas over-represented by very low-income families.

Table 11-5
Representation in All Counties

VLI Family Representation	Household Distribution				
	Total Minority	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White
Over-represented (Lower-income Areas)	37%	23%	44%	43%	14%
Neither	42%	44%	37%	41%	49%
Under-represented areas (Higher-income Areas)	21%	34%	18%	16%	37%

*Tabulated by P.M. Ong,; 2005-2009 5-year household data and 2005-2009 5-yr ACS family income data & HUD median family income (MFI) limits. *VLI is NOT race specific; it is based on the income distribution of all families; column may not total 100% due to rounding.*

Relative VLI Representation for State CDBG-eligible Jurisdictions

Table 11-6 shows that of the 165 State CDBG-eligible jurisdictions considered in this analysis, the majority (128 or 78%) had a share of very low-income families that was neither over- nor under-represented relative to the county share. About 16% of jurisdictions (or 27) were over-represented by very low-income families and in 6% (or 10) very low-income families were under-represented.[3]

Table 11-6
VLI Representation in State CDBG-eligible Jurisdictions

VLI Families		
	Count	Proportion
Total Jurisdictions	165	100%
Over-represented	27	16%
Neither	128	78%
Under-represented	10	6%

Tabulated by P.M. Ong; 2005-2009 5-year ACS family data and HUD median family income (MFI) limits.

Listed from the greatest to least share of very low-income families, the 27 jurisdictions (all of which are incorporated cities) over-represented by very low-income families were: Huron, Orange Cove, San Joaquin, Guadalupe, Woodlake, McFarland, Firebaugh, Coachella, Corcoran, Crescent City, Westmorland, Clearlake, Plymouth, Avenal, Lindsay, Parlier, Wasco, Weed, Doris, Point Arena, Grass Valley, Montague, Gridley, Calistoga, South Lake Tahoe, Placerville, and Colfax. (See Appendix IV for detailed statistics).

The 27 jurisdictions were located in 17 counties. Maps for the 17 counties are available in Appendix IV of this report. The maps also show the relative location of these jurisdictions to census-tracts over-represented by minority households. For consistency purposes, over-representation was tabulated with the 2005-2009 5-year ACS household data.

Listed in ascending order (from least share of VLI families), the 10 under-represented jurisdictions (which are all cities) are: Amador City, Hidden Hills, Indian Wells, Ferndale,

[3] Given the distinct demographics of the jurisdictions, a comparison to statewide distributions of VLI families is not appropriate.

Pismo Beach, Carmel-by-the-Sea, Del Rey Oaks, Sand City, Vernon, and Imperial. The jurisdictions were located across 7 counties. Detailed statistics for these jurisdictions can be found in Appendix IV of this report.

The Role of the Private Housing Market

This next question asks whether observed residential patterns of uneven racial/ethnic distribution may be caused by direct or indirect discriminatory practices in the private real estate market. This section examined 2006-2009 Home Mortgage Disclosure Act (HMDA) data to assess the relative location of loan originations in over- and under-represented areas both in terms of race/ethnicity and VLI families. For this report, HMDA data were analyzed only for those who were purchasing a home as an owner-occupied unit for their principal residence.[4] To provide context for the HMDA analysis, a comparison of rental rates between Minorities and Non-Hispanic Whites is present first. The data show that Minorities households generally had higher proportions of renters and that homeowner households are less segregated than all households. Further, home buyers are more likely to purchase in areas with higher incomes.

Minorities Among Renters

Table11-7 identifies counties with at least one State CDBG-eligible jurisdiction where minority groups were moderately or severely over-represented among renters. A minority group is identified as moderately over-represented among renters if their county proportion of renters was 15 percentage points or above that of the Non-Hispanic White proportion and severely over-represented if their proportion was 20 percentage points or above.

The data were tabulated from the 2010 decennial census. Jurisdiction-level data were not used for two reasons: (1) to maintain consistency in geographies as HMDA data is only available at the census tract level, and therefore these data do not overlap with jurisdictional boundaries; and (2) to provide a general view of the larger real estate market in which State CBDG-eligible jurisdictions operate.

American Indians and Alaska Natives

American Indian and Alaska Native households were generally over-represented as renters in the counties of interest. These households were severely over-represented as renters in 15 counties: Colusa, Fresno, Glenn, Lake, Madera, Merced, Modoc, Mono, Monterey, Napa, Orange, San Benito, Santa Cruz, Siskiyou, and Yolo. The greatest difference is in Fresno County, where 59% of American Indian households were renters, but only a third of Non-Hispanic Whites were renter households. American Indian households were moderately over-represented as renters in 19 counties. Of the remaining counties, all but Inyo County had some over-representation. In Inyo County, 31% of American Indians and Alaska Natives were renters while 33% of Non-Hispanic Whites were renters.

[4] The home purchase mortgage for owner-occupied principal residence excludes: (1) mortgages for home improvement and refinancing; and (2) second homes, vacation homes, rental properties, and multifamily dwellings.

Asians

Of all of the minority groups, Asian households had the least amount of over-representation as renters. Asians were severely over-represented as renters in 5 counties: Butte, Del Norte, Sierra, Siskiyou, and Yolo. The greatest difference was in Del Norte County, where 62% of Asians were renters versus 36% of Non-Hispanic White households. Asian households were moderately over-represented as renters in Alpine, Lassen, and Modoc counties. Compared to other minority racial/ethnic groups, Asian households also had the most under-representation as renters; of the remaining 38 counties, they had a lower percentage of renters compared to that of Non-Hispanic Whites in 7 counties: Alpine, El Dorado, Mono, Napa, Placer, Sutter, and Tehama. The greatest difference in terms of under-representation was in Alpine County, where no Asians were renters but 26% of Non-Hispanic Whites were renters. This is because there were only two Asian households in Alpine.

Blacks or African Americans

Of the minority groups, Black or African American households had the greatest amount of severe over-representation as renters. Black or African American renter households were severely over-represented in 33 of the 46 counties. Percentage point differences tended to be higher as well: for example, the greatest difference was in Plumas County where 79% of Black or African American households were renters while only 29% of Non-Hispanic White households were renters. Of the remaining 13 counties, 6 had moderate over-representation of renters: Glenn, Lake, Mariposa, Nevada, Placer, and Yuba counties. Butte, Calaveras, El Dorado, Napa, and San Benito counties had some over-representation. Blacks or African Americans were slightly under-represented as renters in Modoc County: 26% were renters, whereas 28% of Non-Hispanic White households were renters.[5]

Hispanics or Latinos

Similar to Black or African American households, Hispanic or Latino households had a large occurrence of over-representation as renters, although the differences tended to be lower. Hispanic or Latino renter households were severely over-represented in 21 of the 46 counties. The greatest difference is in Mono County where 73% of these households were Latino or Hispanic renter households compared to 38% of Non-Hispanic White households. Hispanic or Latino households were moderately over-represented in 17 counties. The remaining 8 counties–Alpine, Amador, Calaveras, Del Norte, Lassen, Sierra, Tuolumne, and Yuba–have some overrepresentation of Hispanic or Latino renter households. There were no counties where this group was under-represented.

[5] Note that there were no reported Black or African American households in Alpine County.

Table 11-7
Percentage Point Difference Minority & Non-Hispanic White Rental Rates

Counties with HCD Jurisdictions	American Indian and Alaska Native	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White Rate
Alpine	12%	-26%	N/A	4%	26%
Amador	18%	16%	27%	14%	24%
Butte	14%	21%	30%	18%	38%
Calaveras	11%	0%	5%	9%	22%
Colusa	19%	7%	11%	20%	30%
Del Norte	15%	26%	27%	10%	36%
El Dorado	18%	-1%	12%	25%	24%
Fresno	26%	12%	37%	23%	33%
Glenn	24%	14%	18%	15%	33%
Humboldt	3%	14%	33%	21%	42%
Imperial	14%	9%	25%	19%	29%
Inyo	-2%	13%	47%	26%	33%
Kern	16%	2%	32%	17%	31%
Kings	5%	0%	25%	15%	38%
Lake	21%	5%	15%	17%	31%
Lassen	9%	15%	29%	12%	32%
Los Angeles	18%	5%	21%	17%	43%
Madera	20%	3%	23%	25%	25%
Mariposa	12%	5%	18%	15%	31%
Mendocino	16%	11%	33%	24%	37%
Merced	25%	12%	29%	19%	35%
Modoc	25%	17%	-2%	22%	28%
Mono	22%	-11%	36%	35%	38%
Monterey	21%	3%	23%	21%	40%
Napa	23%	-4%	11%	29%	31%
Nevada	17%	3%	18%	25%	26%
Orange	21%	8%	31%	26%	33%
Placer	14%	-3%	15%	19%	27%
Plumas	17%	9%	50%	17%	29%
Riverside	14%	3%	24%	17%	25%
San Benito	26%	1%	14%	24%	24%
San Luis Obispo	17%	10%	26%	24%	36%
Santa Barbara	17%	13%	27%	22%	39%
Santa Cruz	24%	8%	28%	26%	36%
Shasta	16%	9%	31%	17%	34%
Sierra	16%	23%	40%	13%	27%
Siskiyou	20%	22%	24%	17%	32%
Solano	17%	0%	23%	18%	29%
Stanislaus	16%	4%	24%	15%	34%
Sutter	18%	-4%	21%	22%	34%
Tehama	15%	-1%	22%	18%	32%
Trinity	11%	9%	42%	20%	28%
Tulare	16%	2%	30%	19%	31%
Tuolumne	18%	14%	27%	13%	29%
Yolo	21%	21%	24%	16%	40%
Yuba	12%	7%	17%	11%	37%

LOW: difference is below 15-percentage points
OVER-REPRESENTED: difference is 15-percentage points or above
SEVERE OVER-REPRESENTATION: difference is 20-percentage points of above
Tabulated by P. Stephens from 2010 decennial census data.

Spatial Analyses of HMDA Loan Mortgage Originations

The previous section showed that in general, racial/ethnic minorities groups were more likely to have unequal access to the real estate housing market. This section examines annual 2006 to 2009 Home Mortgage Disclosure Act (HMDA) loan mortgage origination data to evaluate whether direct or indirect discriminatory practices in the real estate market may be causing observed patterns of uneven race/ethnicity distributions and contributing to unequal access.[6] Two spatial approaches are used to evaluate this question: (1) the distribution of originated loans for a specific racial/ethnic group and whether the these loans fall in census tracts classified as having either over, neither or under-representation of that specific group; and (2) the distribution of originated loans by race/ethnicity and whether these loans fall in tracts either over, neither or under-representation by very low-income families (VLIs).

For this report, census tract HMDA data are analyzed only for households that are purchasing a home for their principal residence.[7] Over- and under-representation for census tracts was determined using 2005-2009 5-year ACS household data. The analysis is for all 58 counties in California as it is difficult to determine an appropriate geographical scope for the real estate market in any given State CDBG-eligible jurisdiction and because the census tract data crosses jurisdictional boundaries.

Overall, the data show that home purchasers (those with originated loans) were less segregated than all households. However, the private home market is not contributing to racial/ethnic integration as more purchasers were located in census tracts where their respective racial/ethnic group was over-represented as opposed to locating where their group was under-represented.

Loan Originations and Relative Racial/Ethnic Representation in All Counties

Table 11-8 shows the spatial distribution of originated loans racial/ethnic groups and whether the mortgages originated in tracts where households for that particular group were over- or under-represented by 10% or more than the county distribution.

Table 11-8
Originated Loans by Representation in All Counties

	Distribution of HMDA Loan Originations				
	Total Minority	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White
Over-represented areas	43%	38%	28%	45%	48%
Neither	33%	56%	71%	38%	37%
Under-represented areas	24%	7%	2%	17%	15%
Tabulated by P.M. Ong from 2006-2009 HMDA data and 2005-2009 5-year ACS household data					

[6] 2006-2009 HMDA data was chosen because it approximated the 2005-2009 5-year ACS timeframe.
[7] For a detailed description on HMDA, see the HMDA chapter under the Statewide section of the AI.

Asians

The majority of loans for Asian households originated in areas where Asians were neither over- nor under-represented (56%). After African Americans, Asians were less likely to purchase homes in areas where they were under-represented compared to other minority groups. Only 7% of homes purchased by Asian households were in census tracts where Asian households were under-represented.

Blacks or African Americans

Surprisingly, the vast majority of loans for Black or African American households originated in areas where they were neither over- nor under-represented: 71% of loans originated in these areas. Relative to all other groups, African Americans were also the least likely to purchase homes in areas where they were under-represented: only about 2% of loans originated in areas where Black or African Americans were under-represented.

Hispanics or Latinos

Relative to other groups, Hispanics were the most likely to purchase homes in areas where they were over-represented. Their largest share of loans (45%) originated in areas where Hispanic or Latino households were over-represented. However, compared to other groups alone, Hispanics were also the most likely to purchase in areas where they were under-represented (17%).

Non-Hispanic Whites

The largest share of loans for Non-Hispanic Whites (48%) originated in areas where they were over-represented. In comparison to other racial/ethnic groups and Total Minorities, loans for Non-Hispanic Whites were the most likely to have originated in areas where their group is over-represented.

Total Minorities

The largest share of loans (43%) for Minorities originated in tracts where minority households where over-represented. Only 24% purchased a home where they were under-represented.

Loan Originations and Relative Very-Low Income Representation in All Counties

Home-buyers tend to have higher household incomes than renters and are more likely to reside in areas with higher incomes (or lower representation of very low-income families). The following examines whether racial/ethnic groups are buying into higher income neighborhoods or are concentrating in lower-income areas. Using the same criteria for over- and under-representation discussed earlier, a census tract with a share of very low-income families that is 10% or greater than the county distribution is considered to have an overrepresentation of very low-income households. The data in Table 11-9 show that home buyers (those with an originated loan) are less likely to purchase in lower income tracts (those over-represented by VLI families).

Table 11-9
Originated Loans by VLI Representation in All Counties*

VLI Family Representation	Distribution of HMDA Loan Originations				
	Total Minority	Asian	Black or African American	Hispanic or Latino	Non-Hispanic White
Over-represented (Lower-income Areas)	22%	15%	23%	28%	11%
Neither	47%	43%	45%	49%	47%
Under-represented areas (Higher-income Areas)	32%	42%	32%	23%	42%

Tabulated by P.M. Ong from 2006-2010 HMDA and VLI from 2005-2009 5-year ACS Data & HUD median family income (MFI) limits.
**VLI is NOT race specific; it is based on the income distribution of all families*

Asians

Compared to other racial/ethnic minority groups, loans originating for Asians were more likely to be for homes in under-represented areas (42%) or neither over- or under-census tracts (43%). Of the minority racial/ethnic groups, Asians were the least likely to purchase homes in over-represented areas (15%).

Blacks or African Americans

Similar to other groups, Blacks or African Americans were more likely to purchase homes in areas neither over- nor under-represented by very low-income families (45%). Compared to all other groups, they had the second largest share of loans originating in areas very low-income families were over-represented (23%). They also had the second largest percentage of loans originated in areas under-represented by very low-income families (32%).

Hispanic or Latinos

The greatest share of mortgage loans originated for Hispanics were in areas neither over- nor under-represented by very low-income families (49%). While Hispanics were more likely than any other group to purchase in these “neither” areas, they were also most likely to have purchased a home in areas over-represented by very low-income families (28%) and the least likely to purchase in higher income areas, or areas where low-income families were under-represented (23%).

Non-Hispanic Whites

The greatest share of mortgage loans originated for Non-Hispanic Whites were in areas neither over- nor under-represented by very low-income families (47%). The second largest share of loans for Non-Hispanic Whites (42%) originated in areas that were under-represented by very low-income families, or higher income areas.

Total Minorities

As a whole, Minorities were just as likely as Non-Hispanic Whites to purchase homes in areas neither over- nor under-represented by very low-income families (47%), but were less likely to purchase a home in higher income areas (32%), and twice as likely as non-Hispanic Whites to purchase a home in a lower-income neighborhood, or over-represented areas (22% versus 11%).

The Role of Public Funding in the Housing Market

Under the U. S. Housing Act of 1937, Congress created the federal public housing program to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities (GAO 2006). This question of the framework assesses the role of the public funding in promoting racial/ethnic housing integration for two federally funded programs received by most of the 165 State CDBG-eligible jurisdictions: CDBG and HOME program funding.

Three approaches were taken to assess the impact of these programs on segregation: (1) *fair-share utilization analysis*, an indicator of accessibility to determine if Minorities have fair access to these programs; (2) *spatial segregation/integration by relative race/ethnicity representation,* which examines whether government fund allocation is contributing to segregation or integration by assessing the residence of beneficiaries in over- and under-represented census tracts in terms of race/ethnicity; and (3) *spatial segregation/integration by relative VLI representation,* which examines whether State HOME and CDBG activities are opening new opportunities in more affluent areas or if funds are being concentrated in areas that are over-represented by very low-income families. The analyses suggest that CDBG was more effective than HOME in promoting racial/ethnic housing integration.

In addition to HOME and CDBG, these analyses were reproduced for Housing Choice Vouchers. However, due to data limitations, these cannot be reproduced for State CDBG-eligible jurisdictions, as the data is by census tract and tracts cross jurisdictional boundaries. For Housing Choice Vouchers, the analyses are for all counties in California. As with the HMDA analyses, the wider geographical scope also provides a general view of the larger real estate market in which State CBDG-eligible jurisdictions operate.[8] The data show that Minorities receive a proportionate share of Housing Choice Vouchers, and that, regardless of race, voucher recipients are more likely to reside in lower-income areas.

HOME and CDBG Fair-Share Utilization Analysis

Between HOME and CDBG, the median amount awarded to the eligible jurisdictions was about $800,000, which was spread fairly evenly between rental and homeownership programs.[9] This fair-share analysis of State CDBG and HOME funding compares the proportions of State CDBG and HOME beneficiaries by race to an estimate of considered a fair distribution of housing support based on representation of racial groups county-wide (see Table 11-10).

[8] Due to various data limitations (e.g., small sample sizes), different datasets were used to examine the role of public funding. For HOME and CDBG, beneficiary data are for FY 2005-2006 to 2009-2010 were used. The spatial segregation/integration analysis by race use 2010 decennial census household data (the most recent race data at the time) while the fair-share and segregation/integration by VLI use 2005-2009 5-year ACS family data (the most recent income data at the time). For the Housing Choice Voucher analyses, voucher data are for renter years 2007 to 2010, the fair-share and both spatial integration/segregation analyses were derived from 05-09 5-year ACS household data (the ACS timeframe was more consistent with the voucher data timeframe).

[9] Between FY 2005-2006 and 2009-2010, 95 of the 165 State CDBG-eligible jurisdictions applied for and received CDBG funding at least one year. During the same time period, 114 of the 165 applied for and received HOME funding at least one year. See "Access to State CDBG and HOME Funding" chapter.

The target distribution is a *conservative approximation* of the eligible families and is based on estimated numbers of very low- income families (VLIs).[10] The target distributions were tabulated first by estimating a State CDBG-eligible jurisdiction's proportionate share of the county's VLI families. For example, if a State CDBG-eligible jurisdiction has 10% of the county's families, then the eligible population would be 10% of the county's VLI families and 10% of the county's Minority VLI families. The jurisdiction's actual shares may be higher or lower. The underlying assumption is that the State CDBG-eligible jurisdictions should respond not only to their own residents, but also to families in the larger housing market. For the purposes of this report, the larger housing market is considered the county.[11] The calculations are repeated for each jurisdiction and each racial/ethnic group. These counts are then summed for all State CDBG jurisdictions, and converted into a percentage distribution.

There are not enough data for a comparison of Pacific Islanders and American Indian and Alaska Natives; therefore, the utilization analysis focuses on the largest racial/ethnic groups and Minorities as a whole. Also included are the distributions of all families (regardless of income) and families in poverty. Because Minorities tend to have lower incomes, their share of VLI families tend to be higher than their share of all families, and their share of families in poverty tend to be higher than their share of VLI families.

Table 11-10

HOME and CDBG Fair-share Utilization, State-CDBG Eligible Jurisdictions*

	All Families Target	VLI Family Target	Poverty Family Target	HOME Beneficiaries	CBDG Beneficiaries
Asian	4.1%	3.5%	3.7%	2.9%	1.5%
Black or African American	2.3%	3.0%	3.4%	2.1%	2.6%
Hispanic or Latino	25%	38%	46%	45%	36%
Non-Hispanic White	65%	51%	42%	46%	56%
Total Minorities	35%	49%	58%	54%	44%

Targets tabulated by P.M. Ong from 2005-2009 5-year ACS family data (See Appendix for VLI); 2005-2010 FY HOME & CDBG data.
**Based on a jurisdiction's proportionate share of the county's families.*

Asian Beneficiaries

About 3% of HOME beneficiaries were Asian, which was slightly below the very low-income family distribution target (3.5%). The distribution for CDBG funding was even lower for Asian families as they accounted for only 1.5% of beneficiaries.

Blacks and African American Beneficiaries

The proportion of Blacks or African Americans served by HOME (2%) was below the very low-income target (3%). The distribution for CDBG funding was similar. Black or African American families received only about 2.6% of funding.

Hispanic or Latino Beneficiaries

[10] While these estimates are very conservative, they currently serve as the best approximation of the eligible population because neither the Bureau of the Census or HUD provides such estimates.

[11] There are structural program limitations to this assumption. For example, this assumption holds true for families seeking to move. However, jurisdictions cannot serve families who will live outside of their jurisdiction. While jurisdictions may be encouraged to market newly available rental or homeowner units outside of their jurisdictions, existing units aided by funds are typically only marketed within a jurisdiction, as the assisted housing must be within the jurisdiction.

In terms of HOME funding, Hispanic or Latino beneficiaries were funded at a substantially higher proportion than their target in terms of race and ethnicity (45% versus 38%). Conversely for CDBG, Hispanic or Latino families were funded at a lower proportion than the target (36% versus 38%)

Non-Hispanic White Beneficiaries

For HOME, Non-Hispanic Whites were funded at a lower proportion (46% versus 51% of target families). For CDBG, Non-Hispanic Whites were funded at a higher proportion than the target (56% versus 51%).

Total Minority Beneficiaries

For Minorities as whole, HOME activities accounted for 54% of funded families, which is higher than the target proportion of 49%. However, only about 44% of CDBG beneficiaries were racial/ethnic Minorities, which is about 5 percentage points below the very low-income target.

HOME/CDBG Spatial Segregation/Integration by Relative Race/Ethnic Representation

The following examines whether State CDBG and HOME activities promote racial/ethnic housing integration by opening opportunities for racial/ethnic minority households to reside in areas where they are under-represented.

The spatial analysis is based on where State CDBG and HOME beneficiaries resided and whether they resided in Census Tracts where the households for that particular group were over- or under-represented in that tract by 10% or more than the county distribution. There were small sample sizes for Black or African American and Asian families in some tracts receiving State CDBG and HOME funds; therefore, the analysis focuses on Minorities as a whole, Hispanics, and Non-Hispanic Whites. Household data from the 2005-09 ACS were used to determine over- and under-representation. The data are summarized in Table 11-11 below.

Table 11-11
Spatial Segregation/Integration by Relative Race/Ethnic Representation in State CDBG-Eligible Jurisdictions

	Hispanic or Latino Beneficiaries	Non-Hispanic White Beneficiaries	Total Minority Beneficiaries
HOME			
Over-represented Areas	68%	12%	62%
Neither	25%	67%	31%
Under-represented Areas	7%	21%	6%
CBDG			
Over-represented Areas	60%	17%	47%
Neither	27%	70%	35%
Under-represented Areas	13%	12%	18%

Tabulated from 2010 decennial census household data and 2005-2010 FY HOME & CDBG data.

Hispanic or Latino Beneficiaries

A majority of both State CDBG and HOME Hispanic or Latino beneficiaries resided in areas where Hispanic households were over-represented (68% and 60%, respectively).

The percentage of Hispanic CDBG beneficiaries in under-represented areas was almost twice that of the HOME program (13% compared to 7%). The percentage of Minority beneficiaries in underrepresented areas was three times as high as HOME (18% compared to 6%).

Non-Hispanic White Beneficiaries

The majority of Non-Hispanic White beneficiaries in both State CDBG and HOME programs resided in areas where they were neither over-nor under-represented (67% and 70% respectively). Compared to CDBG, a higher percentage of Non-Hispanic White HOME beneficiaries resided in areas where they were under-represented (12% compared to 21%).

Total Minority Beneficiaries

About 62% of Total Minority beneficiaries assisted by the HOME program resided in areas where Minority households were over-represented (See Table11-10). Only 6% of Minority HOME beneficiaries resided in under-represented census tracts, suggesting that the HOME program is primarily creating opportunities in areas where Minorities already reside. The greatest proportion of Minority CDBG beneficiaries also resided in census tracts where they were over-represented. However, compared to HOME, almost three times as many CDBG beneficiaries resided in areas where Minorities were under-represented (18%). This suggests that CDBG was more effective than HOME in promoting racial/ethnic housing integration.

<u>HOME/CDBG Spatial Segregation/Integration Analysis by Relative VLI Representation</u>

The following examines whether State HOME and CDBG activities are opening new opportunities in more affluent areas or if funds are being concentrated in areas that are over-represented by very low-income families. In other words, do those receiving housing assistance have access to better economic neighborhoods or are they more likely to end up in poor neighborhoods. Using the same criteria for over- and under-representation discussed earlier, a census tract with a distribution of very low-income families that is 10% or greater than the county distribution is considered concentrated or disproportionately low-income. About 29% of State HOME and CDBG beneficiaries resided in areas where very low-income families were over-represented (See Table 11-12).

Hispanic or Latino Beneficiaries

The majority of Hispanic State CDBG and HOME beneficiaries resided in census tracts that were neither over- nor under-represented by very low-income families (almost 70% and 66%, respectively). The second largest share of Hispanic State CDBG and HOME beneficiaries resided in tracts where very low-income families were over-represented (26% and 29%, respectively). In under-represented areas, CDBG served slightly more Hispanic beneficiaries than HOME did (4% compared to 2%).

Table 11-12
Segregation/Integration by Relative VLI Representation
State CDBG-Eligible Jurisdictions

	All Beneficiaries	Hispanic Families	Minority Families	NHW Families
HOME				
Over-represented by VLI Families (Lower-Income Areas)	29%	28%	30%	28%
Neither	66%	70%	68%	63%
Under-represented by VLI Families (Higher-Income Areas)	6%	2%	3%	9%
CBDG				
Over-represented by VLI Families (Lower-Income Areas)	26%	30%	28%	24%
Neither	69%	66%	68%	71%
Under-represented by VLI Families (Higher-Income Areas)	5%	4%	5%	5%
Tabulated 2005-2009 5-year ACS family data (See Appendix for VLI); 2005-2010 FY HOME & CDBG data.				

Non-Hispanic White Beneficiaries

Compared to Minority beneficiaries, Non-Hispanic White beneficiaries were less likely to live in areas where VLI families were over-represented, particularly for those receiving CDBG funding. About 28% of Non-Hispanic White HOME beneficiaries resided in over-represented tracts, which is equal to the proportion of Hispanics in these areas and 2 percentage points less than the Minority proportion. For CDBG, 24% of Non-Hispanic White recipients resided in over-represented areas, which are 6 and 4 percentage points less than that of Hispanics and Minority beneficiaries respectively. The majority of both HOME and CDBG Non-Hispanic White beneficiaries (63% and 71%) resided in areas that were neither over- nor under-represented by very low-income families. More Non-Hispanic White HOME beneficiaries than Minority or Hispanic beneficiaries resided in areas under-represented by very low-income families (9% compared to 3% and 2%, respectively).

Total Minority Beneficiaries

The largest share of Minority beneficiaries in both State HOME and CDBG (68%) resided in areas where VLI families were neither over- nor under-represented. CDBG served slightly more Minority beneficiaries in under-represented areas than HOME (5% compared to 3%, respectively).

Housing Choice Vouchers Fair-Share Utilization Analysis

On average, the federal Housing Choice Voucher (HCV) program serves more than 260,000 Californian families annually. The following provides a fair-share utilization analysis of HCV as well as the spatial segregation/integration analyses by relative race/ethnicity and VLI representation. The spatial VLI analysis show that compared to the distribution of other families in California, HCV recipient families were more likely to reside in areas over-represented by VLIs or lower-income areas. The spatial

race/ethnicity analysis shows that very few racial/ethnic minority recipients resided in areas where they were under-represented, particularly African Americans.

This section of the report compares the proportions of voucher recipients by race to their relative share of all families, families in poverty, and estimated number of very low-income families (VLIs). This comparison serves as a proxy to determine if eligible groups are receiving HCV assistance in adequate proportions. This comparison is referred to as fair-share utilization (See Table 11-13). There are not enough data for a comparison of Pacific Islanders and American Indian and Alaska Natives; therefore the utilization analysis focuses on the largest racial/ethnic groups and minorities as a whole.[12]

Table 11-13
Housing Choice Voucher Fair-Share Utilization, All Counties

	All Families	VLI Families	Families in Poverty	HCV Recipients
Asians	12.6%	11.2%	9.7%	10.7%
Blacks or African Americans	5.9%	8.6%	10.2%	31.2%
Hispanics or Latinos	31.5%	47.5%	55.1%	25.8%
Non-Hispanic Whites	47.8%	30.5%	22.8%	31.3%
Total Minorities	52.2%	69.5%	77.2%	68.7%
Tabulated from 2005-2009 5-year ACS family data (See Appendix for VLI) and 2007-2009 PD&R renter year data.				

Asian Families

Asian families accounted for about 13% of California's families, and in general, were less likely to live in poverty, be of very low-income, or receive a housing voucher when compared to other minority families. Their proportion of poor families is about 10% and they accounted for 11% of very low-income families. Asian families may not have received an adequate share of housing choice vouchers as their share of vouchers (10.7%) was about half-percent below their proportion of VLI families (11.2%).

Black or African American Families

Black families accounted for about 6% of families in the state. Their share of very low-income families and poor families was slightly higher than their share of all families (9% and 10%, respectively). However, Blacks accounted for 31% of Section 8 voucher families. This indicates that Black or African American families were well represented among Housing Choice Voucher recipients.

Hispanic or Latino Families

About 32% of California families were Hispanic or Latino. They accounted for 47% of very low-income families and 55% of families living in poverty. Despite the apparent need, they received only about 26% of housing choice vouchers. This indicates that in

[12] For the Section 8 vouchers, the race/ethnicity categories are mutually exclusive. Blacks, for example, do not include Hispanic Blacks. For the family categories, the data is from the 2005-2009 5-year ACS in which the race/ethnicity categories are NOT mutually exclusive and Hispanics can be of any race.

California as a whole, Hispanic or Latino families were not well represented among Housing Choice Voucher recipients.

Non-Hispanic White Families

Non-Hispanic White families accounted for the largest share of families (48%) and Housing Choice Vouchers recipients (31.3%, a tenth of a percent more than Blacks). About 23% of poor families are Non-Hispanic White and they accounted for 30% of VLI families. In general, the data suggest that Non-Hispanic Whites are adequately represented among Housing Choice Voucher recipients.

Total Minority Families

In California, about 70% of very low-income families were Minority and they accounted for 77% of families living in poverty. Their share of vouchers (69%) is roughly equal to their share of VLI families, which suggests that minorities as a whole were likely well represented among voucher recipients. However, their share of vouchers was below that of the percent of families living in poverty (77%). These observed patters are likely due to the large number Black or African American families that received vouchers and the high percentage of Hispanic or Latino families that were living in poverty.

Housing Choice Voucher Spatial Segregation/Integration Analyses

The following assesses whether Housing Choice Vouchers are promoting racial/ethnic housing integration or contributing to segregation by relative race/ethnicity or very low-income representation. There are not enough data for a comparison of Pacific Islanders and American Indian and Alaska Natives; therefore the utilization analysis focuses on the largest racial/ethnic groups and minorities as a whole.

Relative Racial/Ethnic Representation

The spatial analysis is based on where Housing Choice Voucher recipients resided and whether they resided in Census Tracts where they were over-represented or under-represented. The data show that Minority Housing Choice Voucher recipients were more likely to live in areas where they were over-represented and that the program is not contributing to racial/ethnic housing integration.[13]

Table 11-14 shows that about 67% of Minority Housing Choice Voucher recipients were located in areas where Minorities were over-represented. This pattern is also apparent for Hispanic or Latino families: about 58% of Hispanic recipients resided in areas where they were over-represented. To a lesser extent this pattern also applies to Asian and Black or African American families, who tended to reside in areas where they were over-represented (47% and 48%, respectively).

Very few racial/ethnic minority recipients resided in areas where they were under-represented (9%). This is particularly true of Black or African American families: only 2% of recipients resided in areas where they were under-represented. For Non-Hispanic

[13] For example, if 10% of group A was in the over-representation category, then 10% of this group resided in areas (census tracts) where group A was over-represented. Representation was determined using 2005-2009 5-year ACS family data.

White recipient families, 27% resided in areas where they were under-represented. A large share of recipient families lived in areas where they were neither over- nor under-represented.

Table 11-14 also shows the distribution of all households by race/ethnicity. About 54% of all minority households lived in areas where Minorities were over-represented. This percentage was less than that of Minority Housing Choice Voucher recipients (67%), which suggest that minority Housing Choice Voucher recipients were more segregated than all minority households. These patterns were also apparent for all racial/ethnic groups except Non-Hispanic Whites. Relative to all Non-Hispanic White Households, Non-Hispanic White voucher recipients were less likely to live in areas where they are over-represented (51% compared to 31%, respectively).

Table 11-14
Spatial Segregation/Integration Analysis by Relative Ethnic/Race Representation, All Counties

	Distribution of HCV Recipient Families			Distribution of All Families		
	Over-Represented	Neither	Under-Represented	Over-Represented	Neither	Under-Represented
Asian	47%	48%	5%	43%	53%	5%
Black or African American	48%	50%	2%	45%	55%	1%
Hispanic or Latino	58%	33%	10%	54%	32%	14%
Non-Hispanic White	31%	43%	27%	51%	36%	13%
Total Minority	67%	24%	9%	54%	28%	18%

Tabulated by P.M. Ong from 2007-2010 HUD PD&R and 2005-2009 5-year ACS family data to maintain consistency in geogrqphies

Relative VLI Representation

It is expected that those receiving Housing Choice Vouchers have fewer opportunities to move into higher income areas. The following examines the magnitude and racial/ethnic variation of these spatial patterns by assessing whether Housing Choice Voucher recipients have access to neighborhoods with better economic conditions or are concentrated in lower income neighborhoods. Specifically, the analysis addresses whether Minorities were more likely than Non-Hispanic Whites to reside in lower neighborhoods. The data show that regardless of race, Housing Choice Voucher recipients were more likely to reside in lower income neighborhoods, especially minority recipients. Therefore, these recipients have less access to better economic conditions.

Neighborhoods with better economic conditions are characterized by a low percentage of very low-income over-representation. Lower income neighborhoods are characterized by a high percentage of very low-income over-representation. The very low-income categories are NOT race or ethnicity specific, but are based on all households. For example, if 10% of group A were in the over VLI category, it follows that 10% of group A were in census tracts where very-low income families were over-represented. The distribution does NOT represent actual areas where very-low income families from that group were over-represented. Representation was determined using family income data from the 2005-2009 5-year ACS.

Table 11-15 shows that relatively few Housing Choice Voucher recipient families resided in neighborhoods where very low-income families were under-represented, neighborhoods that are assumed to be higher income areas. This pattern is consistent for all groups but less so for Non-Hispanic Whites. For example, the majority of Minority recipient families resided in neighborhoods with an over-representation of very low-income families (58%), while a majority of Non-Hispanic White recipients were located *away* from over-represented areas (50% in neither over- nor under-represented areas, and 10% in under-represented areas). However, a considerable share of Non-Hispanic Whites resided in over-represented areas (about 40%).

Also shown in Table11-15 is the classification of all households by racial/ethnic group into tracts that were classified as having over-, neither or under-representation of very-low income families. About 37% of all Minority households lived in areas over-represented by very low-income families. This percentage is less than that of Minority Housing Choice Voucher recipients (58%). This suggests that Minority voucher recipients are more likely to reside in lower income areas compared to Minority households as a whole. These patterns are also observed for other racial/ethnic groups.

When comparing the differences between the two over-representation distributions, the percentages for Non-Hispanic Whites have the largest gap (26 percentage point difference) followed by Asians (33 points), Minorities as a whole (21 points), Blacks or African Americans (16 points), and Hispanics (13 points). These observed differences suggest that regardless of race, voucher recipients are more likely to reside in lower-income areas.

Table 11-15
Spatial Segregation/Integration Analysis by VLI Representation, All Counties

	Housing Choice Voucher Families			All Families*		
	Over VLI (Lower Income)	Neither	Under VLI (Higher Income)	Over VLI (Lower Income)	Neither	Under VLI (Higher Income)
Minority	58%	35%	7%	37%	42%	21%
Asian	56%	36%	8%	23%	44%	34%
Black/African American	60%	33%	7%	44%	37%	18%
Hispanic	56%	37%	7%	43%	41%	16%
Non-Hispanic White	40%	50%	10%	14%	49%	37%

Tabulated by P.M. Ong; 2007-2010 HUD PD&R; VLI from 2005-2009 5-year family ACS Data & HUD MFI cutoffs.
**IMPORTANT: VLI is NOT race specific but based on distribution of all families.*

Conclusion and Summary Findings

Patterns of Residential Segregation

DI of Segregation in Counties with State CDBG-Eligible Jurisdictions

The DI of segregation in Counties with state CDBG-eligible jurisdiction shows that in comparison to Asians, American Indians and Alaska Natives, and Native Hawaiians and Other Pacific Islanders; Blacks or African Americans and Hispanics or Latinos resided in significantly more counties where they were highly segregated.

Over- and Under-Representation by Race/Ethnicity and VLI Families:

California's Counties

All racial/ethnic groups were more likely to live in areas where they are over-represented, particularly Hispanics or Latinos. Black or African American families were the most likely to reside in areas over-represented by very low-income families.

State CDBG-Eligible Jurisdictions

The majority of State CDBG-eligible jurisdictions were not over-represented by very low-income families (78%). Of those over-represented by VLI families, the three cities with the highest VLI over-representation were Huron, Orange Cove and San Joaquin. The three most under-represented jurisdictions were Amador City, Hidden Hills, and Indian Wells.

The Housing Market

Renter Rates in Counties with State CDB-Eligible Jurisdictions

Compared to Non-Hispanic Whites, Minorities generally had higher proportions of renters. This is particularly true for Black or African American and Hispanic or Latino households. All of the counties except Calaveras had moderate or severe overrepresentation of at least one of these groups. Asian households experience overrepresentation in some counties, but not to the same extent as the other groups. Overall, these patterns of disproportionate renter representation suggest that there may be barriers limiting Minorities' access to homeownership opportunities.

Spatial Analyses of HMDA in California's Counties

Relative Racial/Ethnic Representation

HMDA data show that home purchasers are less segregated than all households. However, the housing market is not contributing to racial/ethnic integration. For example, the largest share of loans (43%) for Minorities originated in tracts where Minority households were over-represented; this is particularly true for Hispanics or Latinos. This suggests that most groups tend not to buy into neighborhoods where they are under-represented, indicating that the housing market is either directly or indirectly inhibiting residential integration.

Relative VLI Representation

Homebuyers (those with an originated loan) are more likely to purchase in areas with higher incomes. This is expected given that buyers are more likely to have higher incomes than renters. Hispanic or Latino buyers were the least likely to purchase homes in higher income areas (those under-represented by VLI families) and the most likely to buy in lower-income areas (those over-represented by VLI families).

CDBG & HOME Funding in State Jurisdictions

Fair-Share Utilization:

HOME funding is distributed such that all Minorities are being proportionately served while CDBG funding is not quite meeting the targets. However, by examining individual groups, it appears that Asians and Black or African American families may be underserved by both programs. Hispanic or Latino families are served above their target for HOME but slightly under for CDBG.

Spatial Segregation/Integration Analysis by Relative Racial/Ethnic Representation:

Both State CDBG and HOME disproportionately fund units where Minorities are over-represented, contributing to segregation and doing little to help support those moving or desiring to move into areas where they are largely absent. The greatest share of Minority and Hispanic State CDBG and HOME beneficiaries resided in areas where they were over-represented. Conversely, the greatest share of Non-Hispanic White State CDBG and HOME beneficiaries resided in areas where they were neither over- nor under-represented.

Spatial Segregation/Integration Analysis by Relative VLI Representation:

In general, the data suggest that the HOME funding is not being concentrated in areas with high proportions of very low-income families. However, these programs are also not opening up opportunities in higher income areas, as shown by the relatively small percentage of supported housing units in areas under-represented by very low-income families. This is particularly true for Minority and Hispanic HOME beneficiaries. Most activities are being funded in Census Tracts that are neither over nor under-represented by very low-income families.

Housing Choice Vouchers in California's Counties

Fair-Share Utilization:

Minority families as a whole are receiving a proportionate share of Housing Choice Vouchers. Black or African American families were well represented, making up a greater proportion of recipients than their share of very low income families and families and poverty. Asian and Hispanic or Latino families appear to be underserved, having larger proportions of very low income and poor families compared to the proportion of families receiving vouchers.

Spatial Segregation/Integration Analysis by Relative VLI Representation:

Compared to the distribution of other families in California, few Housing Choice Voucher recipient families resided in areas where very low-income families were under-represented. Thus, HCV recipients were more likely to reside in lower income neighborhoods. The pattern holds for all groups, but the majority of Minority recipient families live in over-represented areas, while the majority of Non-Hispanic White families resided in neither over- nor under-represented areas.

Spatial Segregation/Integration Analysis by Relative Racial/Ethnic Representation:

Very few racial/ethnic minority recipients resided in areas where they were under-represented. This is especially true for Blacks or African Americans where the majority of recipient families live in over-represented or neither over- nor under-represented areas. This is true to a lesser degree for Non-Hispanic White recipients.

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Appendix I
Methodology for Dissimilarity Index (DI)

Many studies research residential segregation in metropolitan areas (e.g., Massey and Denton 1988);[14] however, HCD-eligible jurisdictions tend to be nonmetropolitan areas, and few studies are available on these outlying rural areas. The research that exists on segregation in non-metro areas borrows indices from urban studies to measure residential segregation.[15] One dimension of residential segregation is *evenness* or the "differential distribution of two social groups among areal units in a city" (Massey and Denton 1988:283). This dimension of evenness is used in this report and the Model County AI, and is commonly measured using a *dissimilarity index* or DI (Iceland et al. 2002:8).

The DI determines what percentage of a minority group would need to move out of a high concentration area to a low concentration area in order to achieve residential integration relative to the dominant group in the area. DI scores range from zero to one (0 to 1) with "0" equaling absolute integration and "1" equaling absolute segregation. If the DI is 0.30, this may be expressed as a percentage—therefore, 30 percent of that minority group would need to move to achieve residential integration with the dominant group.

Utilizing this formula, the DI for a county is the average of the distributional values of the smaller geographies. Although for a DI the spatial location of the segregated areas within the county is not important, the measure provides a starting point to further research patterns of residential segregation (Iceland et al. 2002:10). Additionally, the measure does not explain other underlying processes that might contribute to segregation or the consequences of the observed segregation patterns (Iceland et al. 2002:15). These underlying processes include employment and real estate market practices, among other things.

For the Model County AI, the distributional values were calculated at both the block group and census tract levels for households and populations using the following datasets:

- American Community Survey (ACS) 2005-2009 5-year estimates: population and households
- 2010 Decennial Census redistricting public law file (PL): population
- 2010 Decennial Census 100% sample file one (SF1): households

The various units of analyses (households or population), geographies (census tracts or block groups), and datasets (ACS and Census) were compared to determine if there would be a significant difference in results. After analyzing all of the data combinations, it was determined that using any unit of analysis, geography, or data set did not

[14] For introductory reading on residential segregation measures, see Iceland, Weinberg and Steinmetz 2002.
[15] For introductory reading on residential segmentation in nonmetropolitan areas, see Sparks, Sparks and Campbell 2011.

significantly affect the trends of the dissimilarity values in the Model County. Based on this observation, the DI for this report was also calculated at the block group level.

The following formula would determine the DI for Blacks or African Americans who live in an area where the dominant race is White:

$$\frac{1}{2}\sum_{i=1}^{N}\left|\frac{b_i}{B}-\frac{w_i}{W}\right|$$

Where the sum of the absolute differences is divided by two and:

bi = the Black or African American population of a smaller geography (e.g., block group)

B = the total Black or African American population of the larger geography (e.g., county)

wi = the White population of smaller geography (e.g., block group)

W = the total White population of the larger geography (e.g., county)

Appendix II
Methodology for Over- and Under-representation

There is little guidance from the Code of Federal Regulations (CFR) or HUD on how to measure over/under-representation of a group relative to another (See below). Given the limited guidance available, the prevailing practice in other AIs is of a 10-percent threshold (e.g., South Dakota Housing Development Authority 2011:15). With these considerations in mind, residential over and under-representation in sub-county areas is measured in this report as well as the Model County AI using a 10-percent differential from the county average share for a given race/ethnicity category.

Existing Guidelines for Determining Over and Under-representation of a Group		
Guideline		Applicability
CFR 24 Part 91.305 "Housing and Homeless Needs Assessment"	For any of the income categories enumerated in paragraph (b)(1) of this section, to the extent that any racial or ethnic group has disproportionately greater need in comparison to the needs of that category as a whole, assessment of that specific need shall be included. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole…"(CFR 2011:550)	Applies to income rather than overall race/ethnicity.
Section 202/811 Scoring criteria used by FHEO in its evaluation of competitively ranked applications for funding	"…one where any one of the following statistical conditions exist: (1) the neighborhood's percentage of persons of a particular racial or ethnic minority is at least 20 percentage points higher than the percentage of that particular racial or ethnic minority in the housing market area; (2) the neighborhood's total percentage of minority persons is at least 20 percentage points higher than the total percentage of minorities in the housing market area; (3) in the case of a metropolitan area, the neighborhood's total percentage of minority persons exceeds 50 percent of its population. The term "non-minority area" is defined as one in which the minority population is lower than 10 percent…" (HUD 2011:17)	Only standard issued by HUD that relates to residential segregation.

A racial/ethnic group was considered to be over-represented in an area when the difference between the proportion of a race/ethnicity in the area and the county for that race/ethnic group was 10 percent or more. Similarly, under-representation was

determined when the difference between the proportion of a race/ethnicity in an area and county was 10 percent or less. An example of the formula to determine over-/under-representation is:

Percentage of over or under-representation of Blacks or African Americans in a block group =

$$\frac{\text{Total Black or Af. Am. Population Countywide}}{\text{Total Population Countywide}} - \frac{\text{Total Black or Af. Am. Population in Block Group}}{\text{Total Population in Block Group}}$$

In order to evaluate the usefulness of the results at for the 2005-2009 5-year ACS and the 2010 decennial census, data at the census block group and tract levels for population and households were used. The following outlines the data sets that were compared:

- American Community Survey (ACS) 2005-2009 5year estimates: population and households
- 2010 Decennial Census redistricting public law file (PL): population
- 2010 Decennial Census 100% sample file one (SF1): households

Appendix III
Methodology for Estimating Very Low-income Families

The distribution of VLI by race/ethnicity was tabulated using HUD's 4-person VLI family income limit for each county (or region with multiple counties) as HUD's MFI at the county is often used to establish income cut-offs and eligibility for various federal housing programs. These limits were applied to 2005-09 5-year ACS county data to first estimate the proportion of each family income category that fell into the VLI category (all, none, or some interpolated fraction where the VLI cutoff is within the category). Within all income brackets with a maximum that was less than the cut-off for VLI, a process of linear interpolation was used to create a factor to estimate the fraction of families that were VLI within the bracket that the cut-off fell into.

$$Factor = \frac{[VLI\ DEFINING] - [LOWEND]}{[HIGHEND] - [LOWEND]}$$

This factor was then used to weight the figures for families in this bracket, and summed with the totals from the lower brackets to create the estimate figure for VLI families for each race.

$$VLI\ Families = [BRACKET1] + [BRACKET2] \ldots (Factor \times [BRACKET\ X])$$

For all counties, this was done at the census tract level. For HCD-jurisdictions, this was done using census place-level data. Additionally, for jurisdictions, the data were also weighted by the jurisdictions proportion of all households in the county in order to reflect the immediate area (given that the demographics of HCD jurisdictions are not a reflection of the state as a whole).

We compared the VLI results with other distributions, including race/ethnicity for all families and race/ethnicity for families below the federal poverty line. This comparison allowed us to determine that the VLI estimates seem reasonable. However, caution should be taken when interpreting results for the smaller counties, as these are likely to have smaller sample sizes. Therefore, data may have larger margins of statistical error or suppression for some groups, particularly Blacks or African Americans and occasionally Asians. For unincorporated areas, the data was first tabulated (county total minus the sum of incorporated areas) and then the VLI methodology was applied.

For Housing Choice Vouchers, the estimated rate of VLI is a very conservative approximation of families that were eligible for Housing Choice Vouchers or in the target population at the time of the ACS surveys (2005-2009).

One consideration that should be taken into account when interpreting the results is that the ACS time frame (2005-2009) does not exactly match that of the HUD voucher data (2007-2010). This also applies to HMDA data, as these data are from 2006-2009. That said, it was assumed that demographic shifts occur over long periods of time and thus, the comparisons are still reasonable.

The very low-income categories are NOT race or ethnicity specific, but are based on all households. For example, if 10% of group A were in the over category, it follows that 10% of group A were in areas (census tracts) where very-low income families were over-represented. The distribution does NOT represent areas where very-low income families from that group were over-represented.

Appendix IV
Jurisdictions with Over-Representation of VLI Families

County/Place Name	Total Families in Jurisdiction	Est. VLI Families in Jurisdiction	Jurisdiction VLI Representation	Jurisdiction VLI Rate	Total Families in County	Est. VLI Families in County	County VLI Rate
Alpine	265	40		15.0%	265	40	15.0%
Unincorp. Alpine	265	40	Neither	15.0%			
Amador	10,036	2,021		20.1%	10,036	2,021	20.1%
Amador City	65	0	Under	0.0%			
Ione	954	157	Neither	16.5%			
Jackson	1,011	205	Neither	20.3%			
Plymouth	221	91	Over	41.4%			
Sutter Creek	825	179	Neither	21.7%			
Unincorp. Amador	6,960	1,388	Neither	19.9%			
Butte	27,464	6,156		22.4%	51,224	11,908	23.2%
Biggs	439	84	Neither	19.2%			
Gridley	1,422	514	Over	36.2%			
Oroville	3,030	790	Neither	26.1%			
Unincorp. Butte	22,573	4,767	Neither	21.1%			
Calaveras	13,004	2,366		18.2%	13,004	2,366	18.2%
Angels	1,063	122	Neither	11.5%			
Unincorp. Calaveras	11,941	2,244	Neither	18.8%			
Colusa	4,877	1,099		22.5%	4,877	1,099	22.5%
Colusa	1,425	294	Neither	20.6%			
Williams	776	186	Neither	24.0%			
Unincorp. Colusa	2,676	619	Neither	23.1%			
Del Norte	6,128	1,653		27.0%	6,128	1,653	27.0%
Crescent City	1,110	477	Over	43.0%			
Unincorp. Del Norte	5,018	1,176	Neither	23.4%			
El Dorado	47,221	6,956		14.7%	47,221	6,956	14.7%
Placerville	2,413	674	Over	27.9%			
South Lake Tahoe	4,891	1,701	Over	34.8%			
Unincorp. El Dorado	39,917	4,581	Neither	11.5%			
Fresno	8,479	4,324		51.0%	201,585	53,185	26.4%
Firebaugh	1,561	702	Over	45.0%			
Huron	1,430	1,012	Over	70.8%			
Orange Cove	2,087	1,202	Over	57.6%			
Parlier	2,625	1,016	Over	38.7%			
San Joaquin	776	393	Over	50.6%			
Glenn	7,129	1,886		26.5%	7,129	1,886	26.5%
Orland	1,752	447	Neither	25.5%			
Willows	1,693	500	Neither	29.5%			
Unincorp. Glenn	3,684	939	Neither	25.5%			
Humboldt	30,117	7,236		24.0%	30,117	7,236	24.0%
Arcata	2,690	703	Neither	26.1%			
Blue Lake	276	59	Neither	21.5%			
Eureka	5,480	1,537	Neither	28.0%			
Ferndale	429	33	Under	7.6%			
Fortuna	3,114	815	Neither	26.2%			
Rio Dell	888	279	Neither	31.4%			
Trinidad	67	10	Neither	14.9%			
Unincorp. Humboldt	17,173	3,800	Neither	22.1%			

County/Place Name	Total Families in Jurisdiction	Est. VLI Families in Jurisdiction	Jurisdiction VLI Representation	Jurisdiction VLI Rate	Total Families in County	Est. VLI Families in County	County VLI Rate
Imperial	26,715	8,701		32.6%	37,138	12,057	32.5%
Brawley	5,492	1,909	Neither	34.8%			
Calexico	8,524	3,045	Neither	35.7%			
Calipatria	817	254	Neither	31.1%			
Holtville	1,330	500	Neither	37.6%			
Imperial	3,165	594	Under	18.8%			
Westmorland	431	183	Over	42.5%			
Unincorp. Imperial	6,956	2,215	Neither	31.8%			
Inyo	4,810	910		18.9%	4,810	910	18.9%
Bishop	831	147	Neither	17.7%			
Unincorp. Inyo	3,979	763	Neither	19.2%			
Kern	8,343	3,053		36.6%	177,929	46,889	26.4%
McFarland	2,270	1,025	Over	45.2%			
Maricopa	312	92	Neither	29.4%			
Taft	1,629	354	Neither	21.8%			
Wasco	4,132	1,581	Over	38.3%			
Kings	18,804	5,060		26.9%	30,460	7,381	24.2%
Avenal	3,118	1,287	Over	41.3%			
Corcoran	2,742	1,181	Over	43.1%			
Lemoore	5,489	819	Neither	14.9%			
Unincorp. Kings	7,455	1,773	Neither	23.8%			
Lake	16,061	4,045		25.2%	16,061	4,045	25.2%
Clearlake	3,002	1,265	Over	42.2%			
Lakeport	1,296	237	Neither	18.3%			
Unincorp. Lake	11,763	2,542	Neither	21.6%			
Lassen	6,962	1,431		20.6%	6,962	1,431	20.6%
Susanville	2,381	636	Neither	26.7%			
Unincorp. Lassen	4,581	795	Neither	17.4%			
Los Angeles	5,142	1,445		28.1%	2,140,307	702,423	32.8%
Artesia	3,747	1,183	Neither	31.6%			
Avalon	732	222	Neither	30.3%			
Hidden Hills	566	11	Under	1.9%			
Industry	81	27	Neither	33.7%			
Vernon	16	2	Under	12.5%			
Madera	20,991	4,000		19.1%	32,455	7,417	22.9%
Chowchilla	2,259	648	Neither	28.7%			
Unincorp. Madera	18,732	3,352	Neither	17.9%			
Mariposa	5,238	1,180		22.5%	5,238	1,180	22.5%
Unincorp. Mariposa	5,238	1,180	Neither	22.5%			
Mendocino	21,535	5,126		23.8%	21,535	5,126	23.8%
Fort Bragg	1,519	470	Neither	30.9%			
Point Arena	98	37	Over	37.4%			
Ukiah	3,424	1,046	Neither	30.5%			
Willits	1,140	359	Neither	31.5%			
Unincorp. Mendocino	15,354	3,214	Neither	20.9%			

County/Place Name	Total Families in Jurisdiction	Est. VLI Families in Jurisdiction	Jurisdiction VLI Representation	Jurisdiction VLI Rate	Total Families in County	Est. VLI Families in County	County VLI Rate
Merced	39,633	10,347		26.1%	56,977	16,837	29.6%
Atwater	6,077	1,769	Neither	29.1%			
Dos Palos	1,204	364	Neither	30.2%			
Gustine	1,344	346	Neither	25.7%			
Livingston	3,015	682	Neither	22.6%			
Los Banos	7,910	1,815	Neither	22.9%			
Unincorp. Merced	20,083	5,373	Neither	26.8%			
Modoc	2,511	757		30.2%	2,511	757	30.2%
Alturas	766	197	Neither	25.7%			
Unincorp. Modoc	1,745	560	Neither	32.1%			
Mono	2,778	527		19.0%	2,778	527	19.0%
Mammoth Lakes	1,311	230	Neither	17.5%			
Unincorp. Mono	1,467	297	Neither	20.2%			
Monterey	45,478	8,349		18.4%	89,382	20,664	23.1%
Carmel-by-the-Sea	1,208	98	Under	8.1%			
Del Rey Oaks	435	41	Under	9.4%			
Gonzales	1,873	339	Neither	18.1%			
Greenfield	2,840	784	Neither	27.6%			
King City	2,138	620	Neither	29.0%			
Marina	4,085	963	Neither	23.6%			
Pacific Grove	3,777	548	Neither	14.5%			
Sand City	68	7	Under	10.5%			
Soledad	3,689	967	Neither	26.2%			
Unincorp. Monterey	25,365	3,981	Neither	15.7%			
Napa	13,973	2,463		17.6%	31,700	6,626	20.9%
American Canyon	3,772	596	Neither	15.8%			
Calistoga	1,344	468	Over	34.8%			
St. Helena	1,455	211	Neither	14.5%			
Yountville	740	162	Neither	21.9%			
Unincorp. Napa	6,662	1,026	Neither	15.4%			
Nevada	14,009	2,664		19.0%	26,779	4,959	18.5%
Grass Valley	2,750	1,027	Over	37.4%			
Nevada City	681	115	Neither	16.9%			
Truckee	3,916	495	Neither	12.6%			
Unincorp. Nevada	6,662	1,026	Neither	15.4%			
Orange	8,610	1,663		19.3%	689,212	174,596	25.3%
San Juan Capistrano	8,610	1,663	Neither	19.3%			
Placer	48,177	7,429		15.4%	90,471	12,976	14.3%
Auburn	3,337	519	Neither	15.6%			
Colfax	368	99	Over	26.9%			
Lincoln	12,031	2,055	Neither	17.1%			
Loomis	1,882	250	Neither	13.3%			
Unincorp. Placer	30,559	4,506	Neither	14.7%			
Plumas	6,310	1,327		21.0%	6,310	1,327	21.0%
Portola	737	227	Neither	30.7%			
Unincorp. Plumas	5,573	1,101	Neither	19.8%			

County/Place Name	Total Families in Jurisdiction	Est. VLI Families in Jurisdiction	Jurisdiction VLI Representation	Jurisdiction VLI Rate	Total Families in County	Est. VLI Families in County	County VLI Rate
Riverside	16,464	4,828		29.3%	475,154	105,394	22.2%
Calimesa	1,937	426	Neither	22.0%			
Coachella	8,024	3,466	Over	43.2%			
Indian Wells	1,706	121	Under	7.1%			
Rancho Mirage	4,797	815	Neither	17.0%			
San Benito	13,395	3,184		23.8%	13,395	3,184	23.8%
Hollister	8,712	2,416	Neither	27.7%			
San Juan Bautista	340	79	Neither	23.2%			
Unincorp. San Benito	4,343	689	Neither	15.9%			
San Luis Obispo	4,938	862		17.5%	63,561	12,720	20.0%
Morro Bay	2,682	682	Neither	25.4%			
Pismo Beach	2,256	180	Under	8.0%			
Santa Barbara	1,617	754		46.6%	89,441	23,041	25.8%
Guadalupe	1,617	754	Over	46.6%	89,441	23,041	25.8%
Santa Cruz	37,525	8,485		22.6%	58,471	16,030	27.4%
Capitola	2,249	655	Neither	29.1%			
Scotts Valley	3,075	590	Neither	19.2%			
Unincorp. Santa Cruz	32,201	7,240	Neither	22.5%			
Shasta	24,289	5,185		21.3%	47,042	10,421	22.2%
Anderson	2,511	760	Neither	30.3%			
Shasta Lake	2,538	630	Neither	24.8%			
Unincorp. Shasta	19,240	3,796	Neither	19.7%			
Sierra	822	73		8.9%	822	73	8.9%
Loyalton	198	28	Neither	13.9%			
Unincorp. Sierra	624	46	Neither	7.4%			
Siskiyou	12,447	3,232		26.0%	12,447	3,232	26.0%
Dorris	223	84	Over	37.7%			
Dunsmuir	481	166	Neither	34.5%			
Etna	166	42	Neither	25.1%			
Fort Jones	155	55	Neither	35.3%			
Montague	280	102	Over	36.6%			
Mount Shasta	862	175	Neither	20.3%			
Tulelake	218	64	Neither	29.3%			
Weed	726	277	Over	38.1%			
Yreka	1,909	567	Neither	29.7%			
Unincorp. Siskiyou	7,427	1,701	Neither	22.9%			
Solano	24,824	4,337		17.5%	98,605	20,634	20.9%
Benicia	7,127	880	Neither	12.4%			
Dixon	4,237	874	Neither	20.6%			
Rio Vista	1,961	478	Neither	24.4%			
Suisun City	6,542	1,139	Neither	17.4%			
Unincorp. Solano	4,957	965	Neither	19.5%			
Stanislaus	6,381	1,228		19.2%	118,902	27,071	22.8%
Hughson	1,448	350	Neither	24.1%			
Riverbank	4,933	878	Neither	17.8%			
Sutter	7,935	1,396		17.6%	22,989	4,585	19.9%
Live Oak	1,794	532	Neither	29.6%			
Unincorp. Sutter	6,141	865	Neither	14.1%			

County/Place Name	Total Families in Jurisdiction	Est. VLI Families in Jurisdiction	Jurisdiction VLI Representation	Jurisdiction VLI Rate	Total Families in County	Est. VLI Families in County	County VLI Rate
Tehama	15,765	4,296		27.2%	15,765	4,296	27.2%
Corning	1,910	658	Neither	34.5%			
Red Bluff	3,160	1,079	Neither	34.1%			
Tehama	113	29	Neither	25.5%			
Unincorp. Tehama	10,582	2,530	Neither	23.9%			
Trinity	3,600	928		25.8%	3,600	928	25.8%
Unincorp. Trinity	3,600	928	Neither	25.8%			
Tulare	43,763	15,084		34.5%	96,747	27,704	28.6%
Dinuba	4,365	1,483	Neither	34.0%			
Exeter	2,278	538	Neither	23.6%			
Farmersville	2,093	803	Neither	38.4%			
Lindsay	2,262	912	Over	40.3%			
Woodlake	1,716	791	Over	46.1%			
Unincorp. Tulare	31,049	10,558	Neither	34.0%			
Tuolumne	14,197	2,759		19.4%	14,197	2,759	19.4%
Sonora	1,063	289	Neither	27.2%			
Unincorp. Tuolumne	13,134	2,470	Neither	18.8%			
Yolo	17,389	4,423		25.4%	41,321	9,232	22.3%
West Sacramento	10,330	2,936	Neither	28.4%			
Winters	1,767	393	Neither	22.2%			
Unincorp. Yolo	5,292	1,095	Neither	20.7%			
Yuba	17,485	3,886		22.2%	17,485	3,886	22.2%
Marysville	2,757	722	Neither	26.2%			
Wheatland	1,049	208	Neither	19.9%			
Unincorp. Yuba	13,679	2,956	Neither	21.6%			

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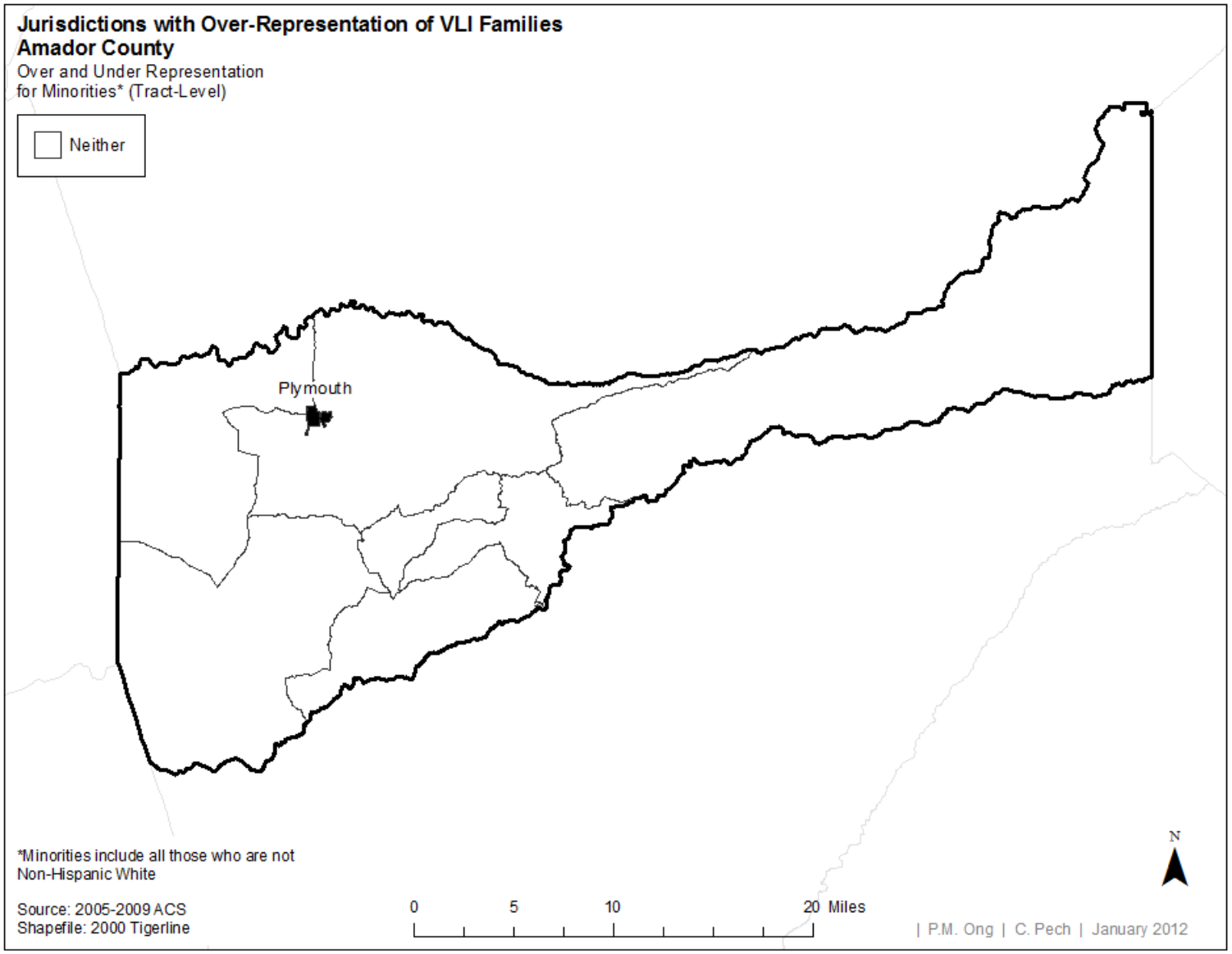
Jurisdictions with Over-Representation of VLI Families
Amador County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Plymouth
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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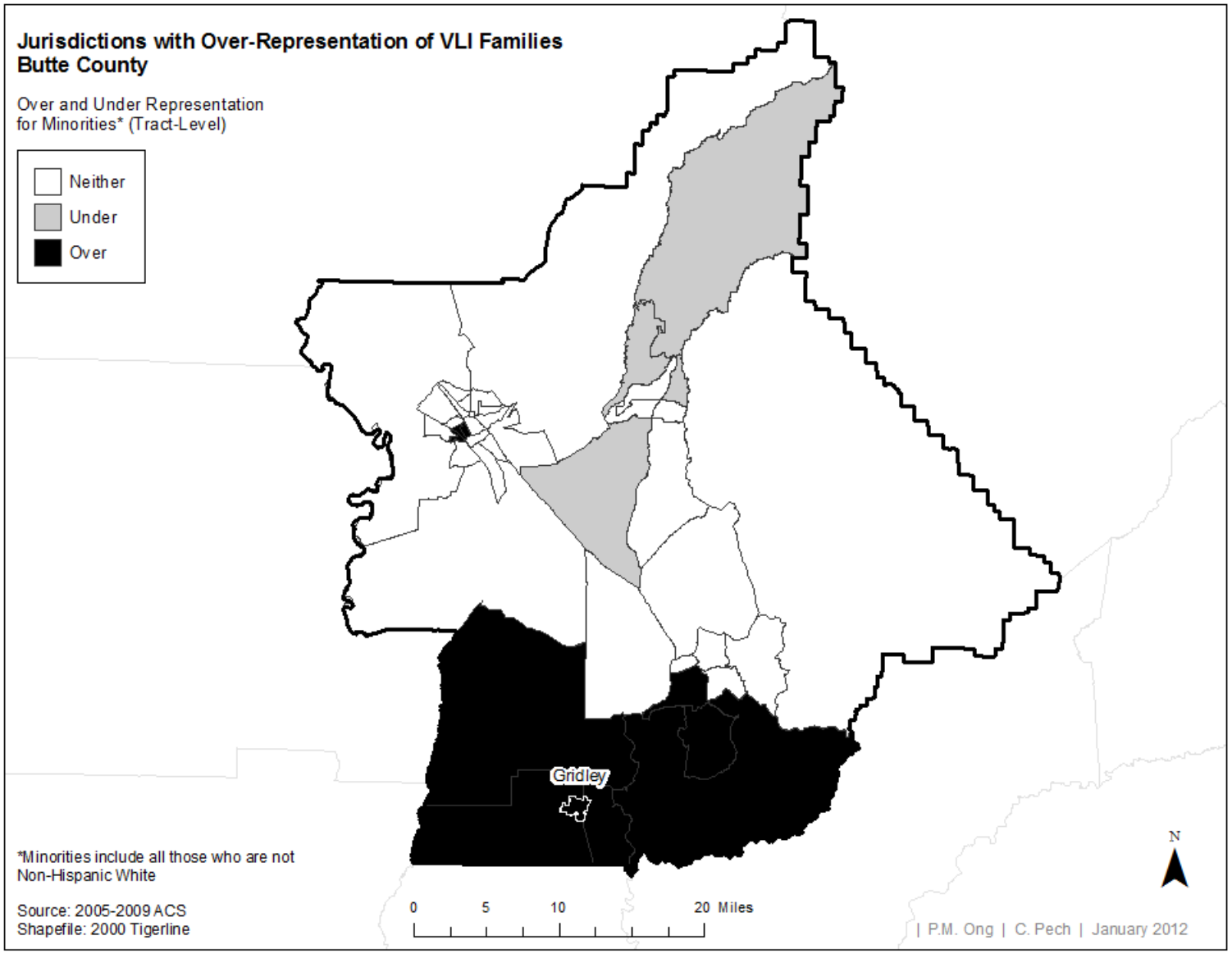
| P.M. Ong | C. Pech | January 2012


Jurisdictions with Over-Representation of VLI Families
Butte County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Under
Over
Gridley
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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20 Miles
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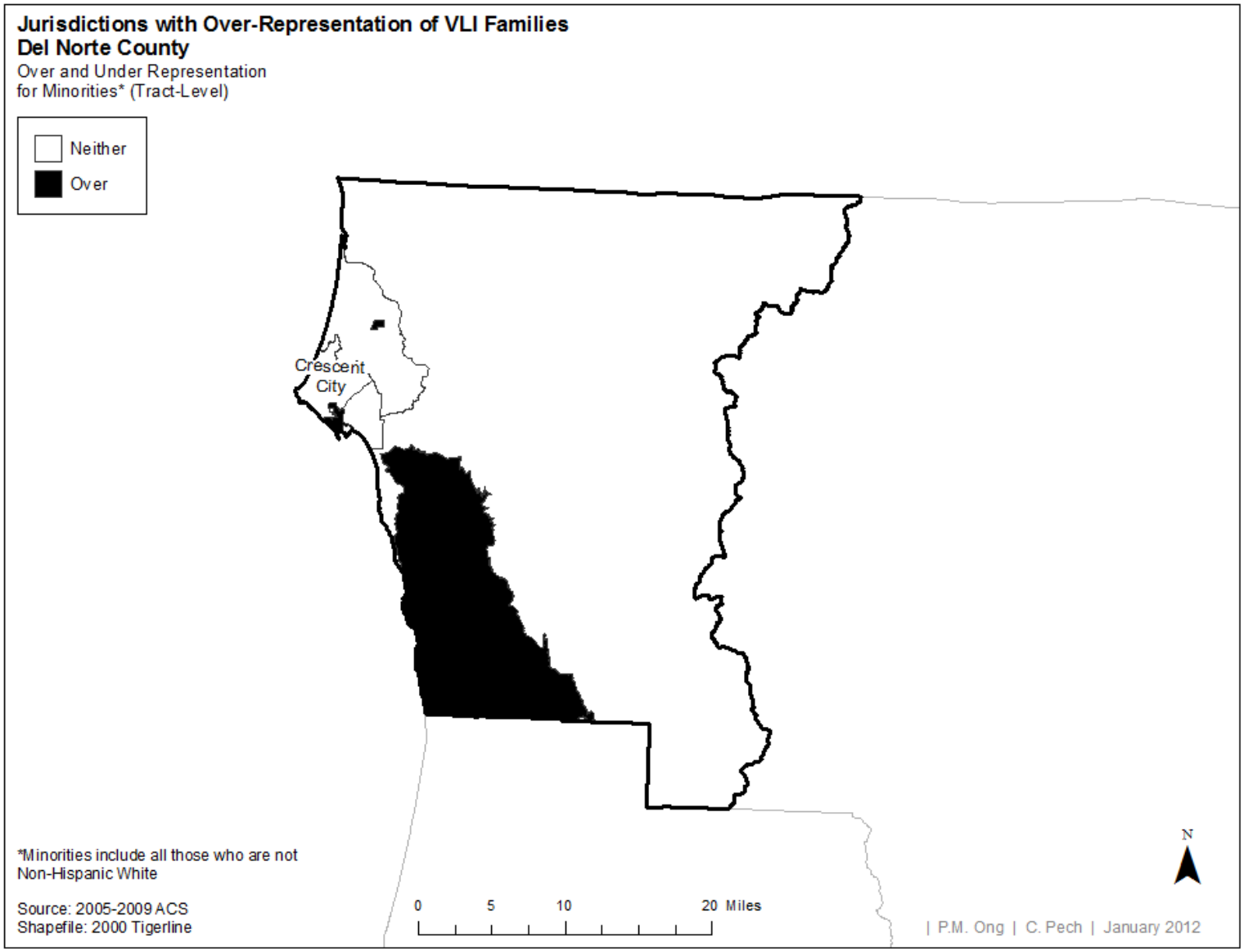
| P.M. Ong | C. Pech | January 2012


Jurisdictions with Over-Representation of VLI Families
Del Norte County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Over
Crescent
City
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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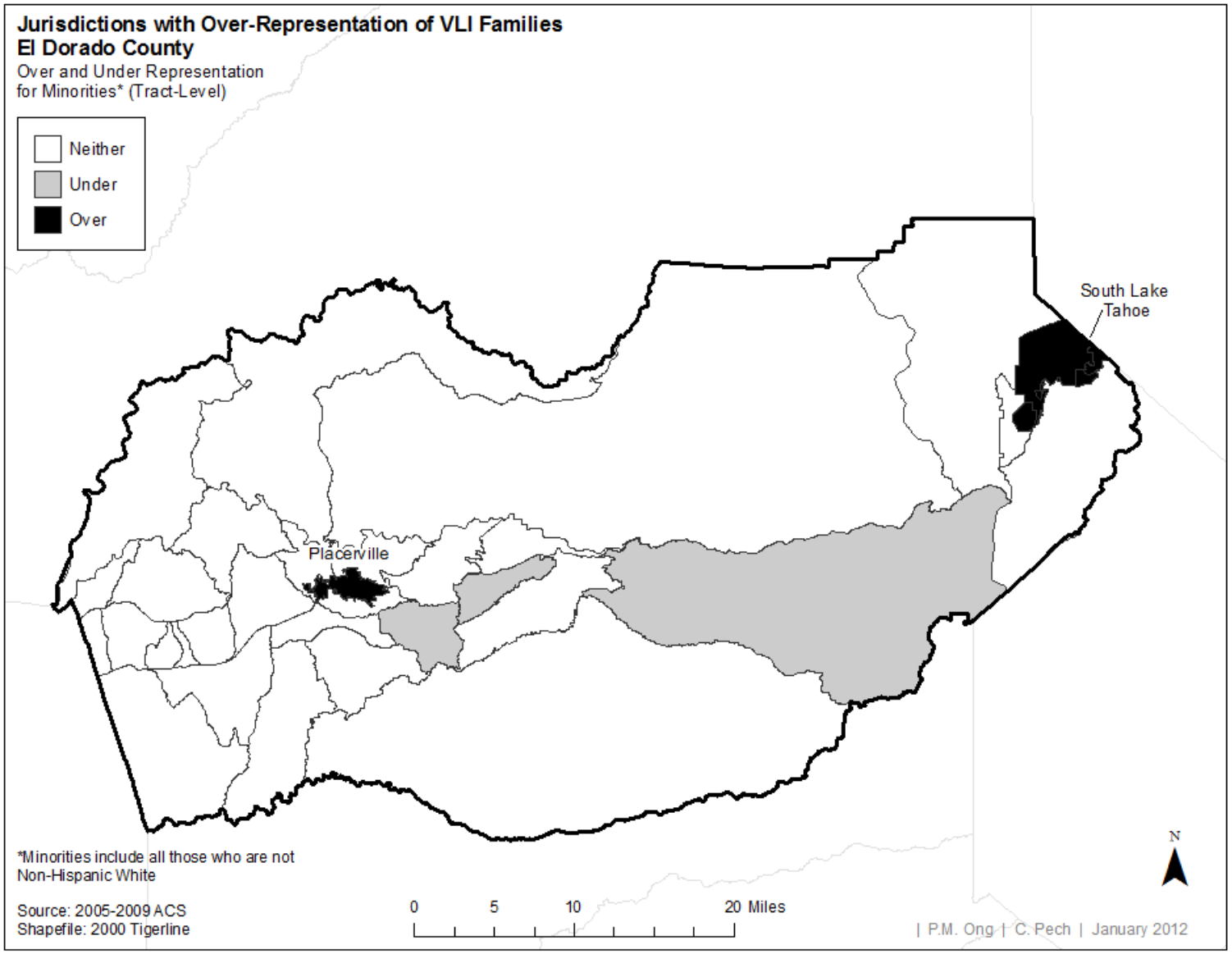
| P.M. Ong | C. Pech | January 2012


Jurisdictions with Over-Representation of VLI Families
El Dorado County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Under
Over
South Lake
Tahoe
Placerville
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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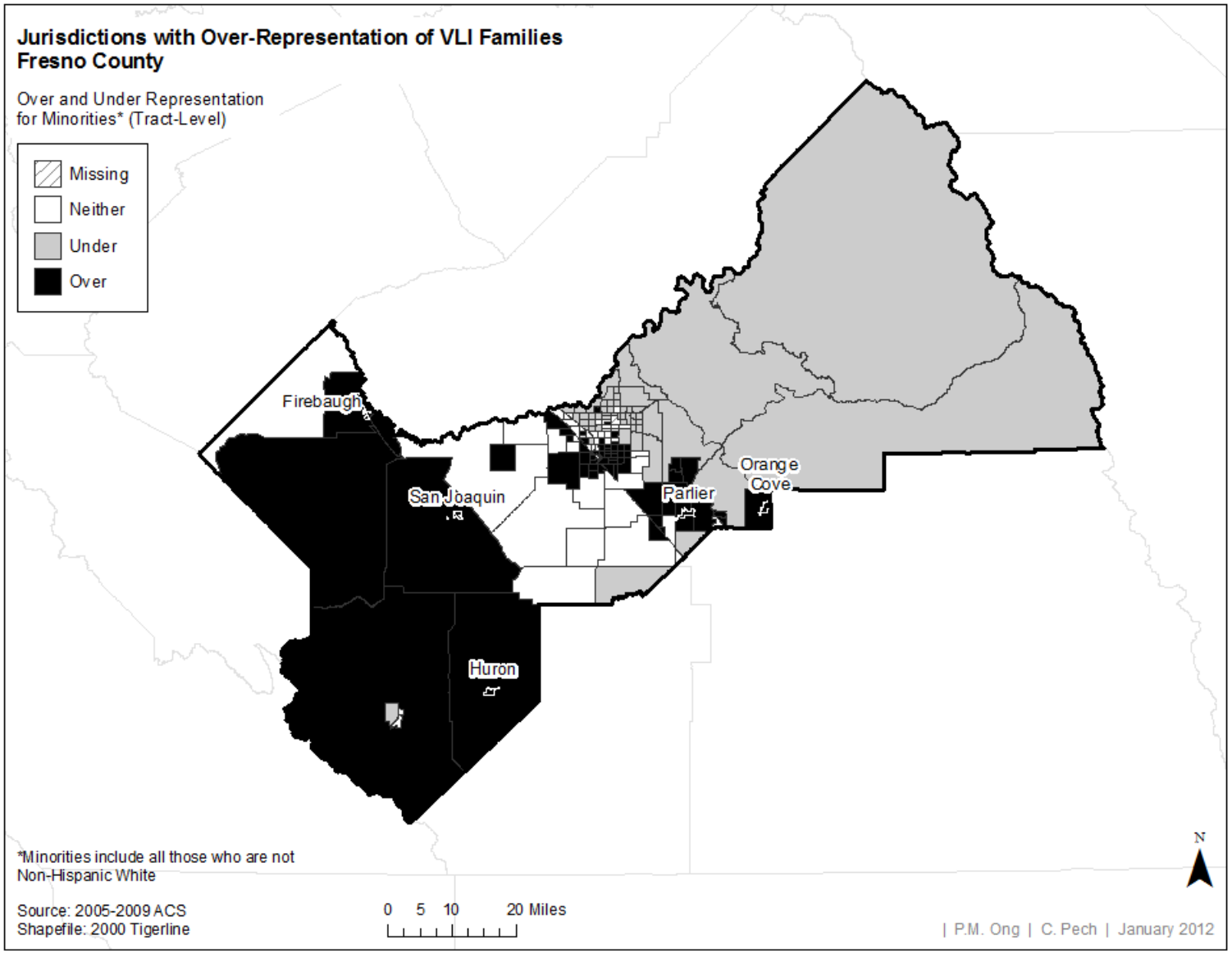
| P.M. Ong | C. Pech | January 2012


Jurisdictions with Over-Representation of VLI Families
Fresno County
Over and Under Representation
for Minorities* (Tract-Level)
Missing
Neither
Under
Over
Firebaugh
San Joaquin
Parlier
Orange Cove
Huron
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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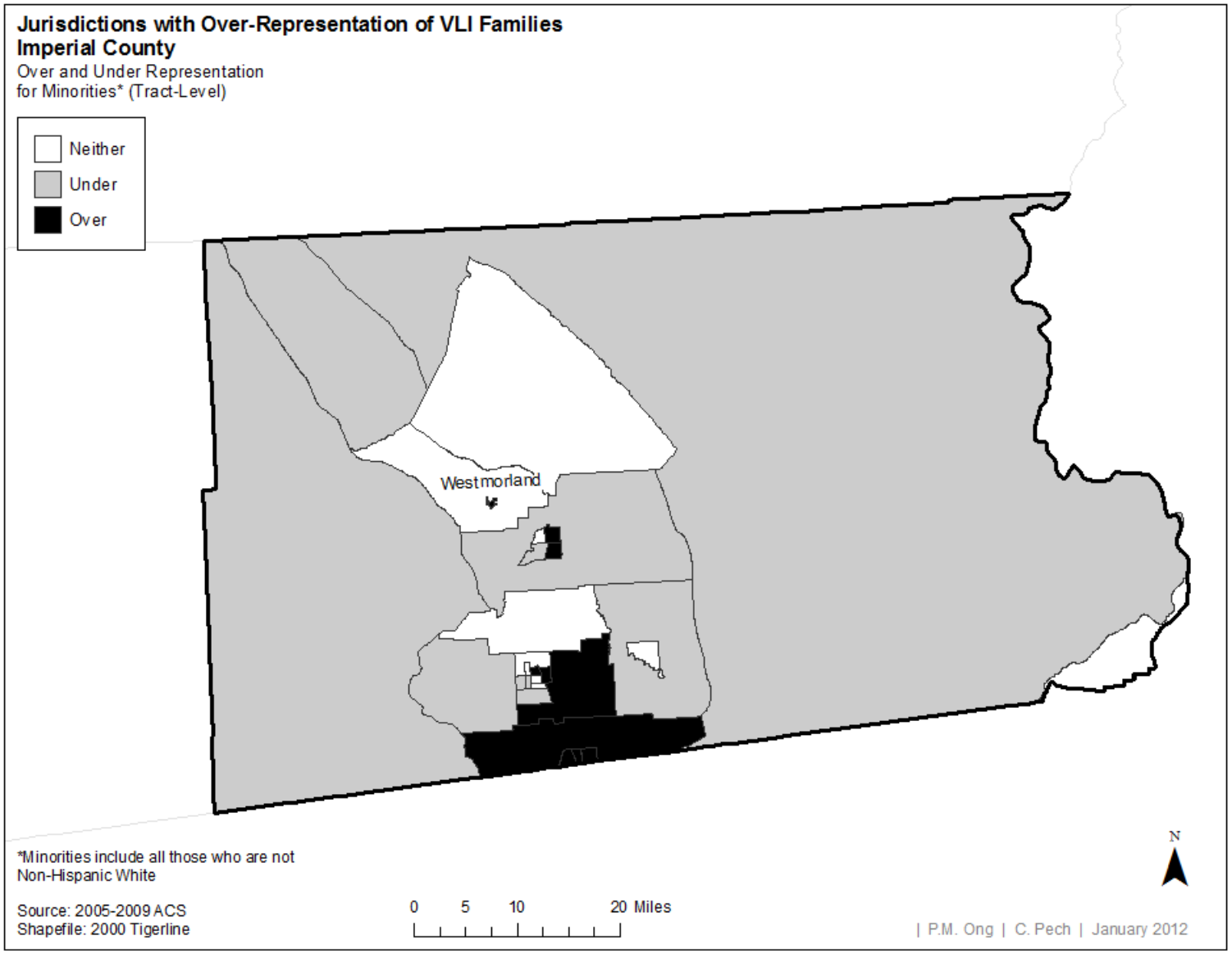
| P.M. Ong | C. Pech | January 2012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Over and Under Representation
for Minorities* (Tract-Level)
Neither
Under
Over
Westmorland
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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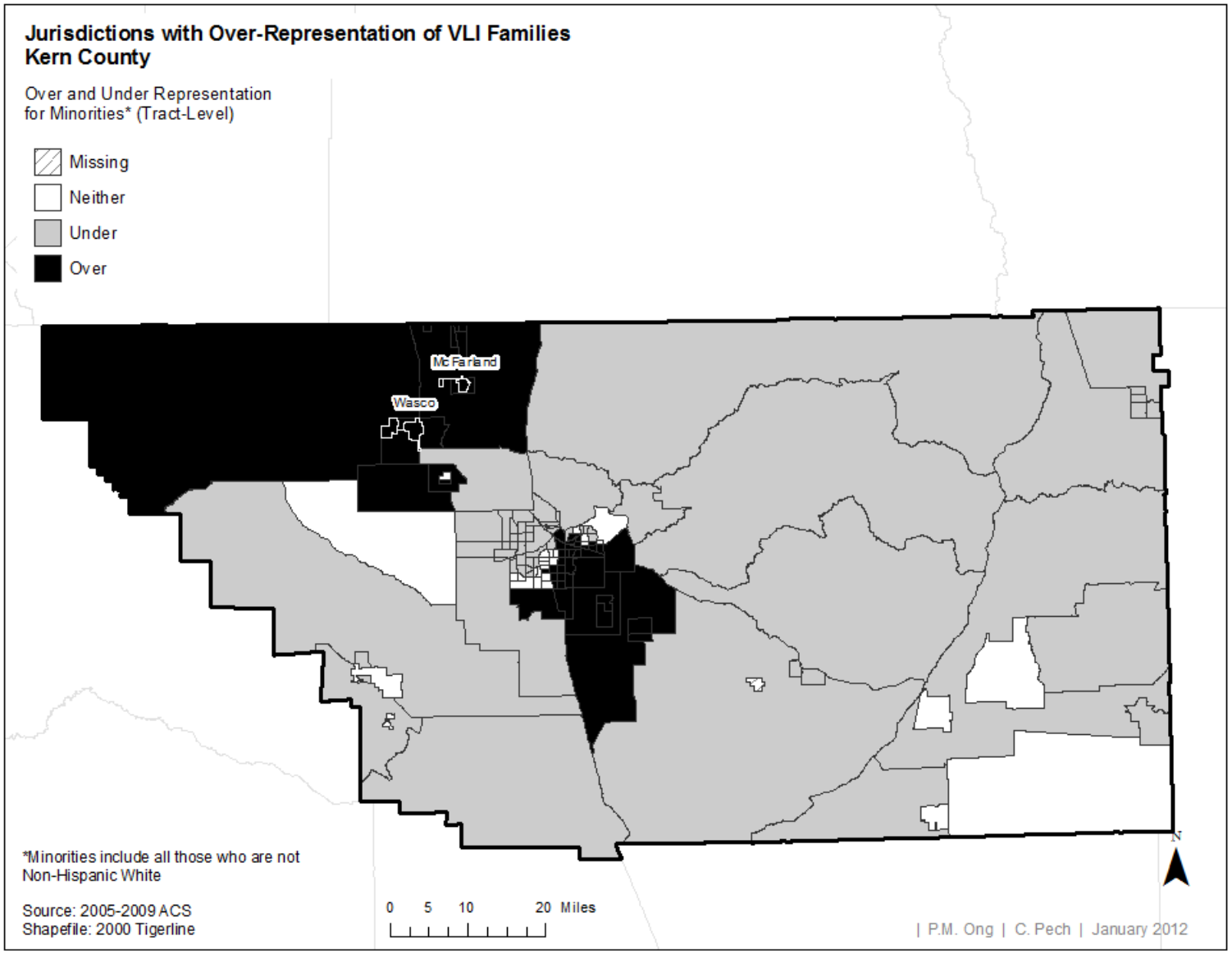
Jurisdictions with Over-Representation of VLI Families
Kern County
Over and Under Representation
for Minorities* (Tract-Level)
Missing
Neither
Under
Over
McFarland
Wasco
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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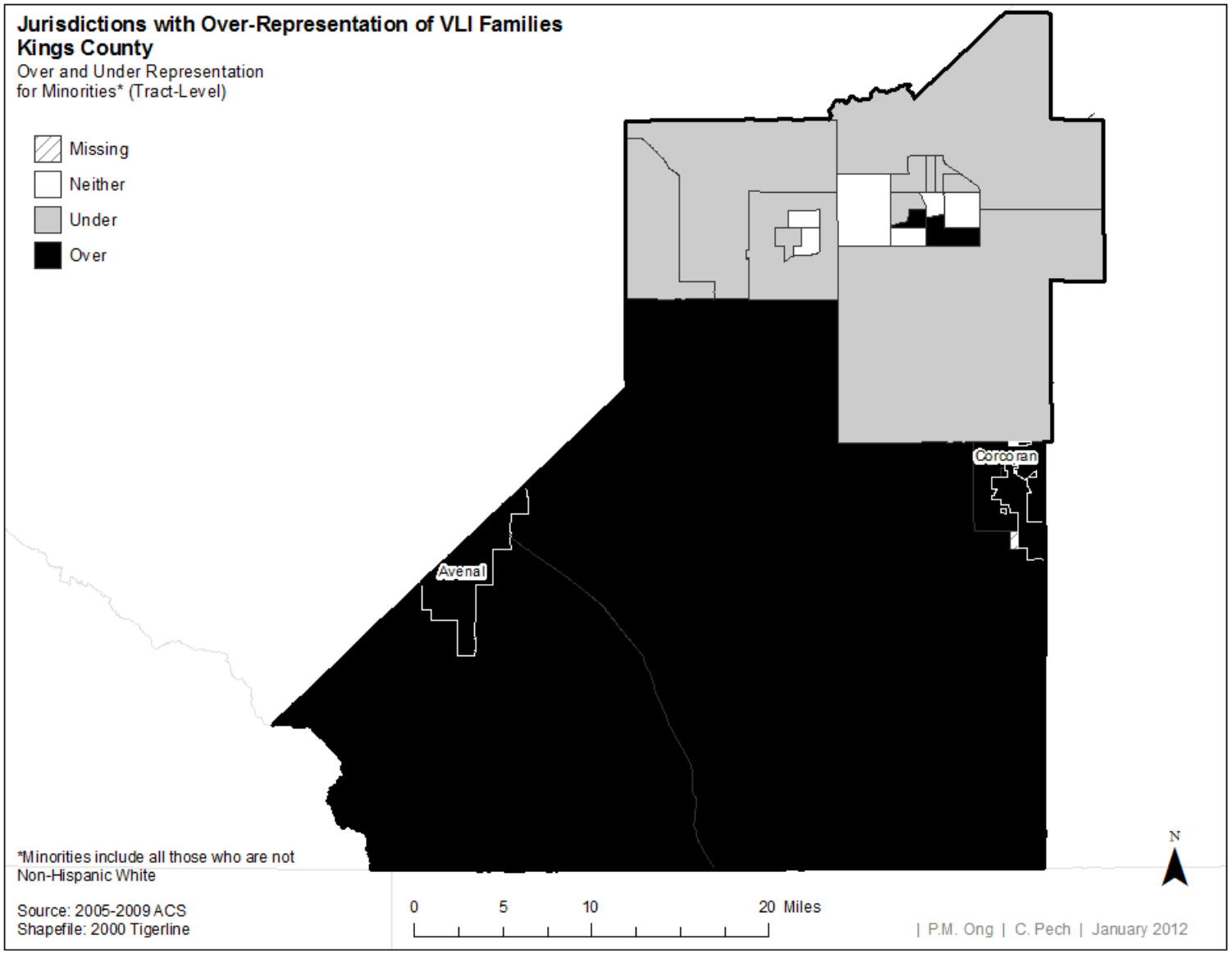
| P.M. Ong | C. Pech | January 2012


Jurisdictions with Over-Representation of VLI Families
Kings County
Over and Under Representation
for Minorities* (Tract-Level)
Missing
Neither
Under
Over
Corcoran
Avenal
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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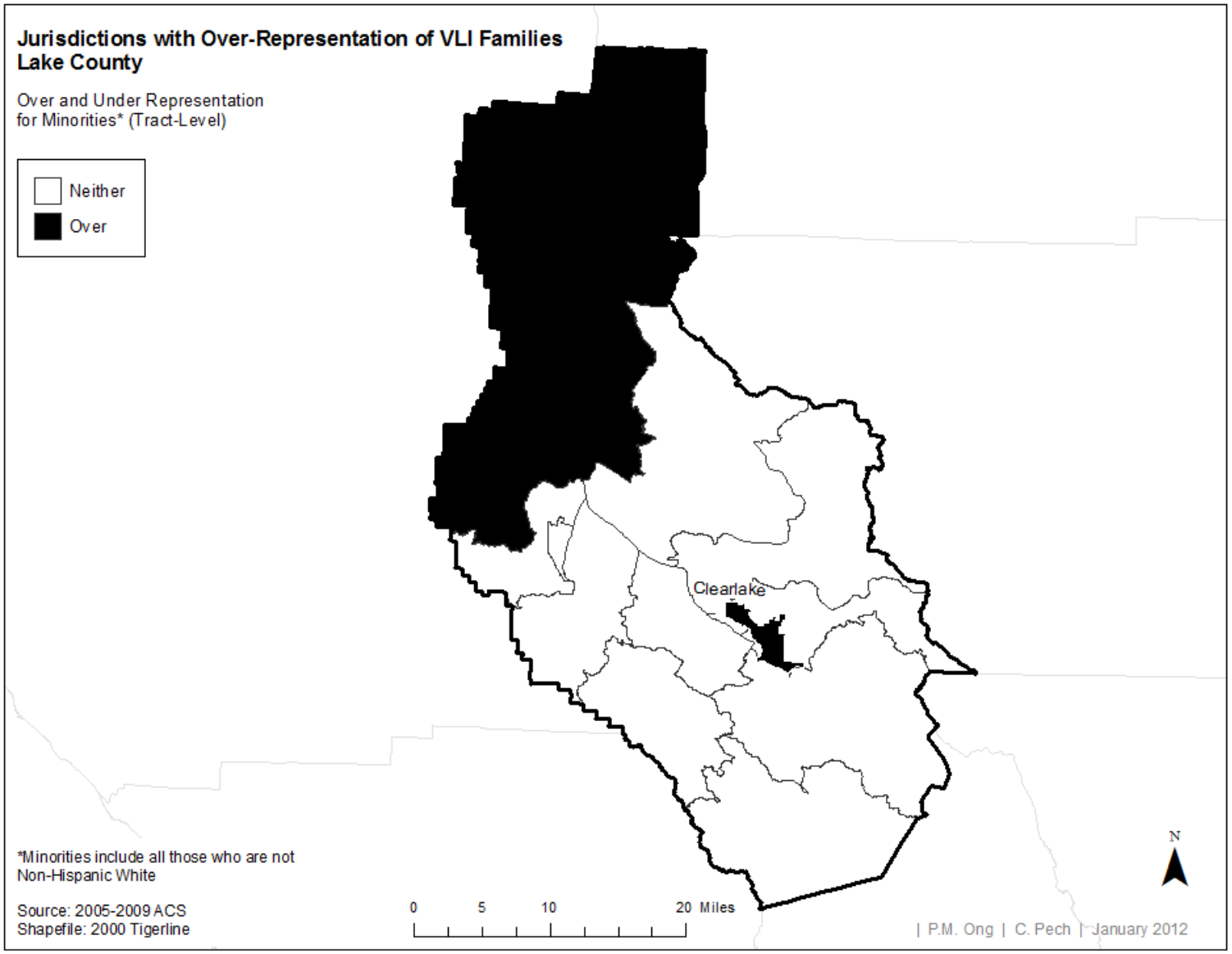
Jurisdictions with Over-Representation of VLI Families
Lake County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Over
Clearlake
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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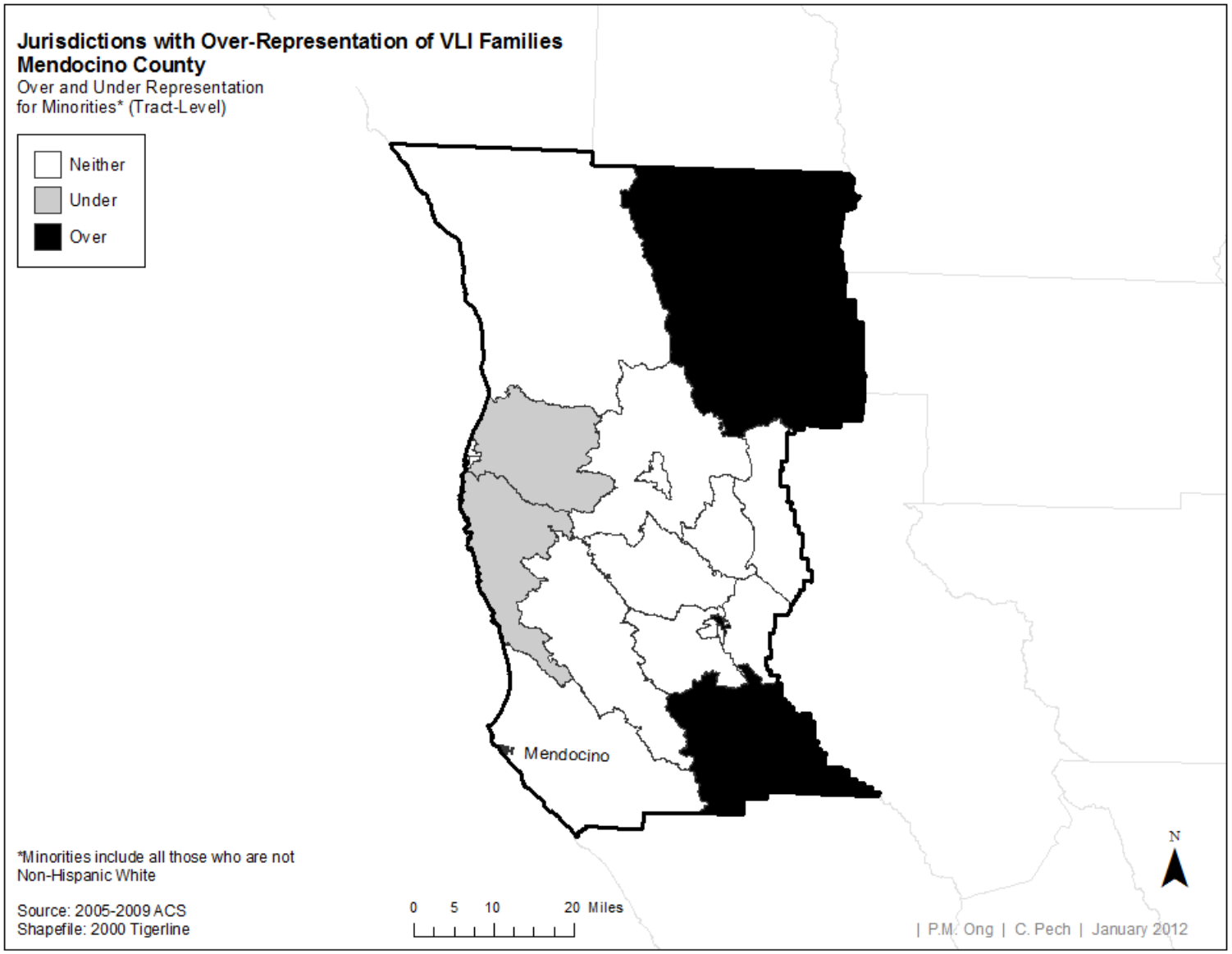
Jurisdictions with Over-Representation of VLI Families
Mendocino County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Under
Over
Mendocino
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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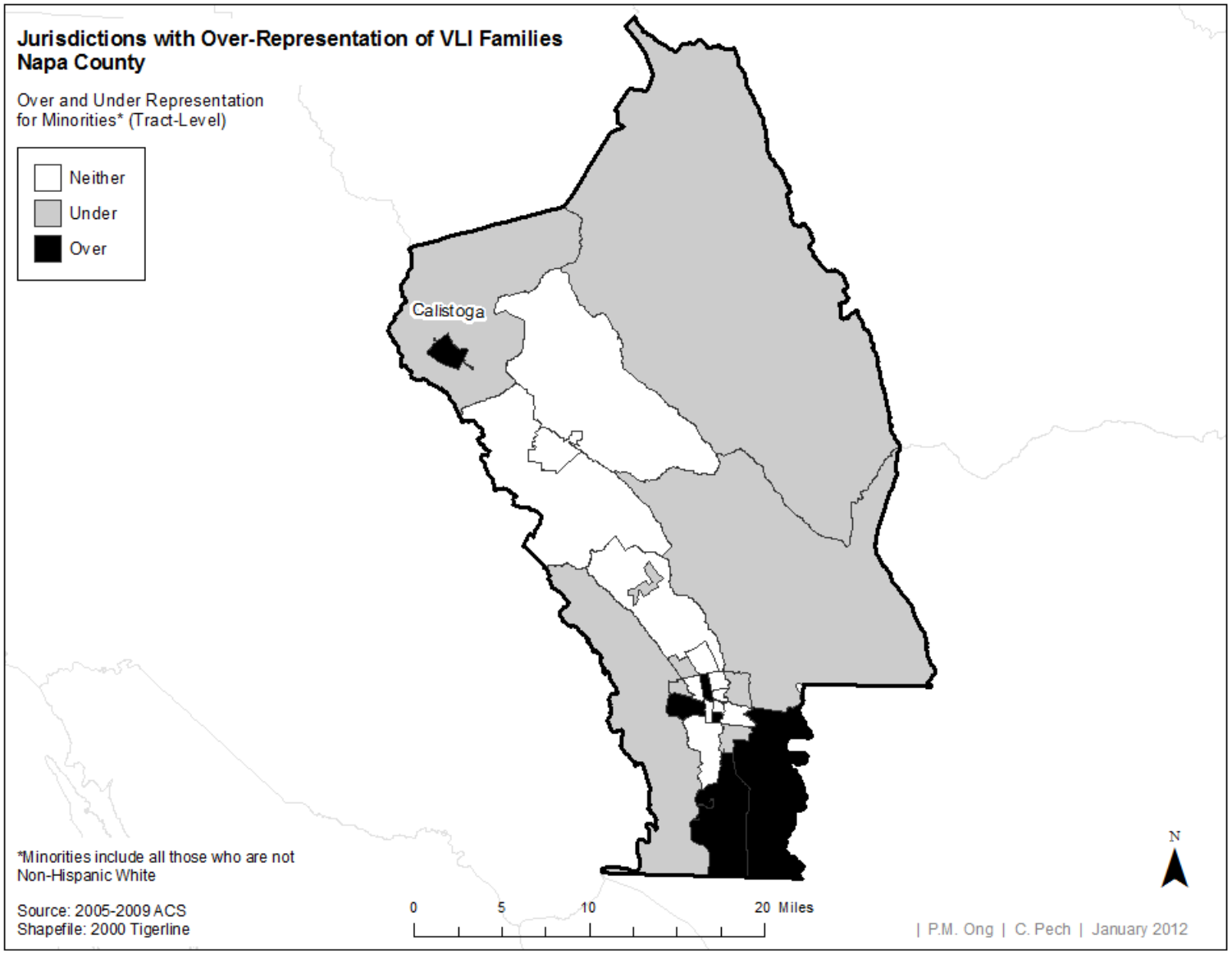
| P.M. Ong | C. Pech | January 2012


Jurisdictions with Over-Representation of VLI Families
Napa County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Under
Over
Calistoga
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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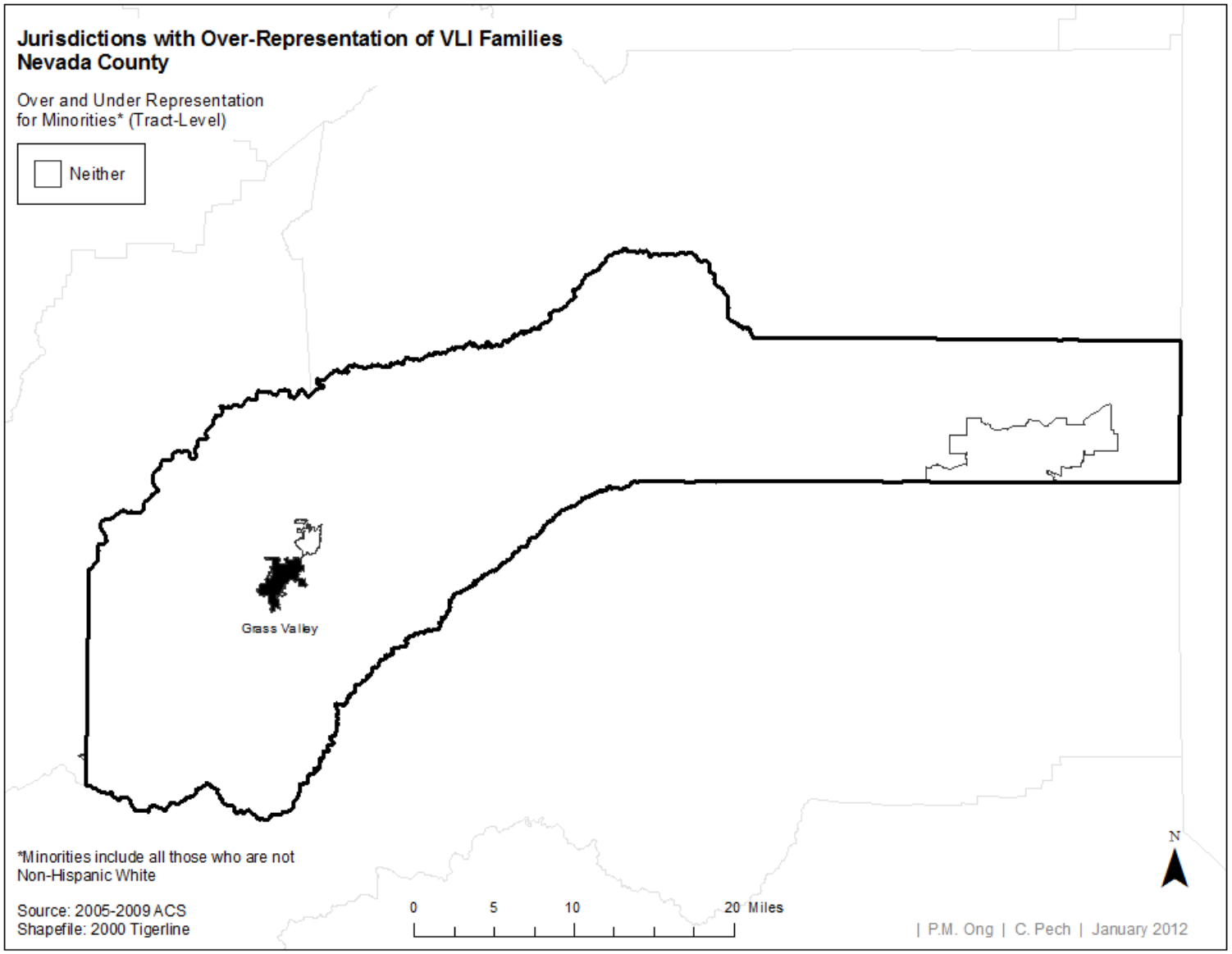
Jurisdictions with Over-Representation of VLI Families
Nevada County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Grass Valley
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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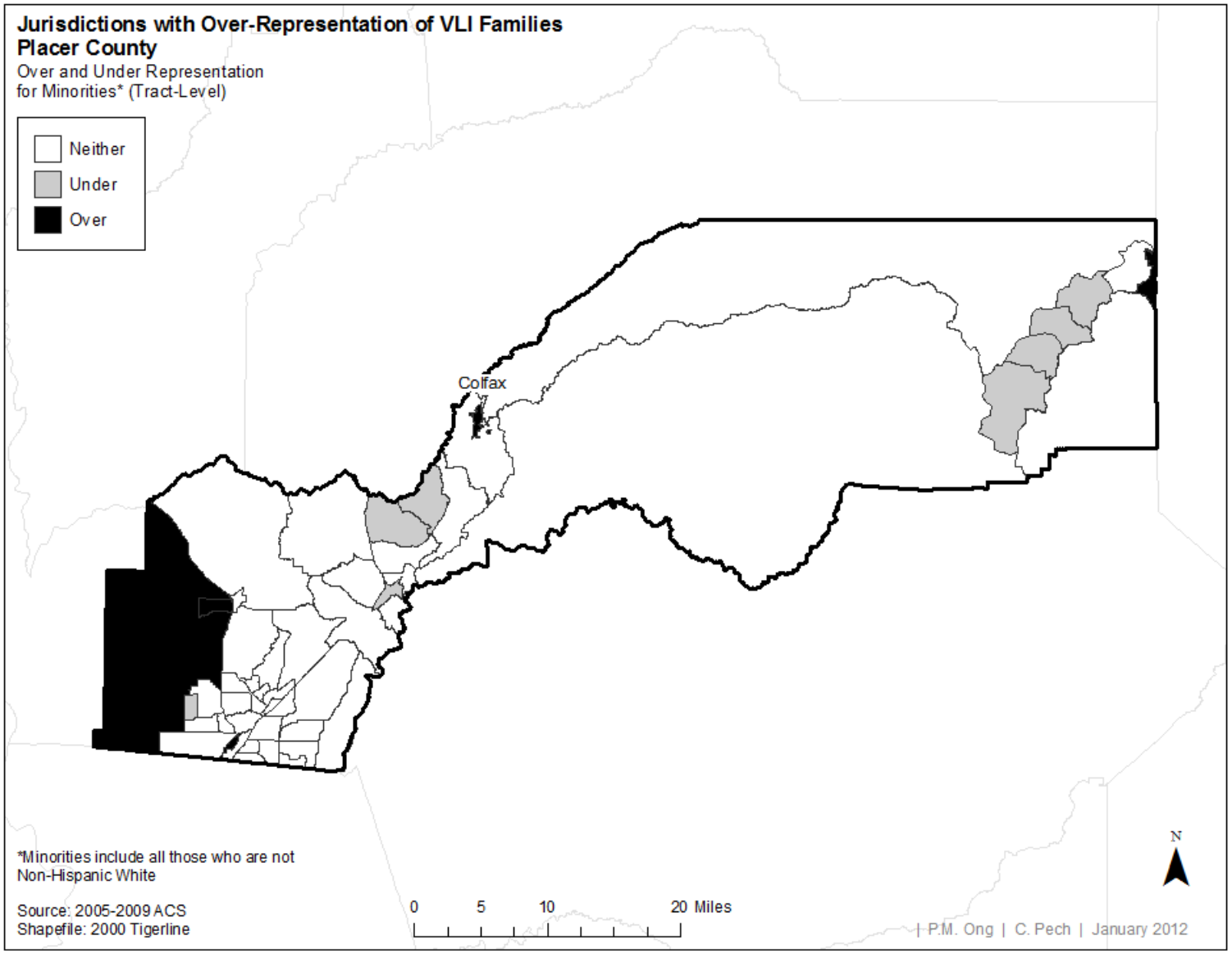
| P.M. Ong | C. Pech | January 2012


Jurisdictions with Over-Representation of VLI Families
Placer County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Under
Over
Colfax
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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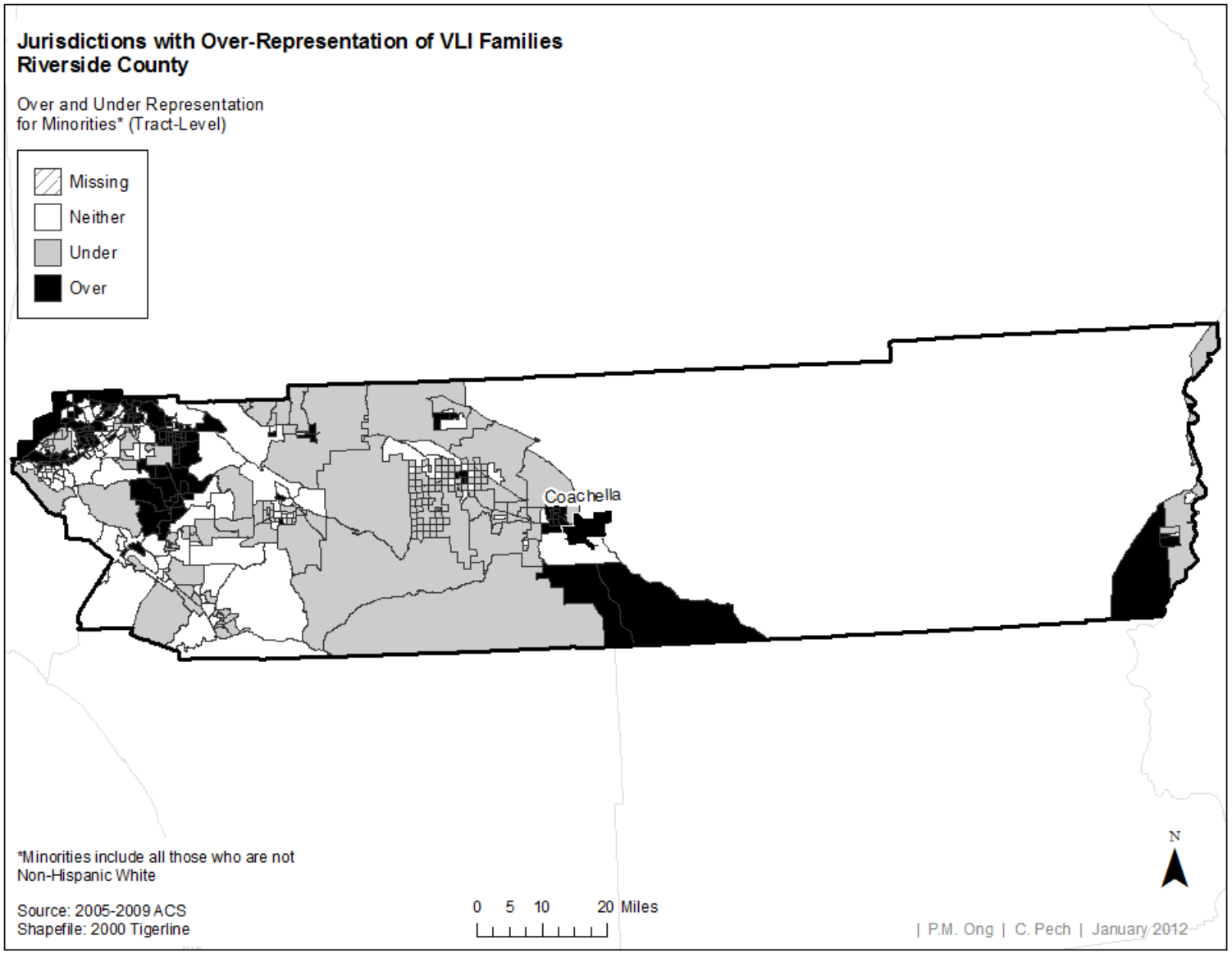
| P.M. Ong | C. Pech | January 2012


Jurisdictions with Over-Representation of VLI Families
Riverside County
Over and Under Representation
for Minorities* (Tract-Level)
Missing
Neither
Under
Over
Coachella
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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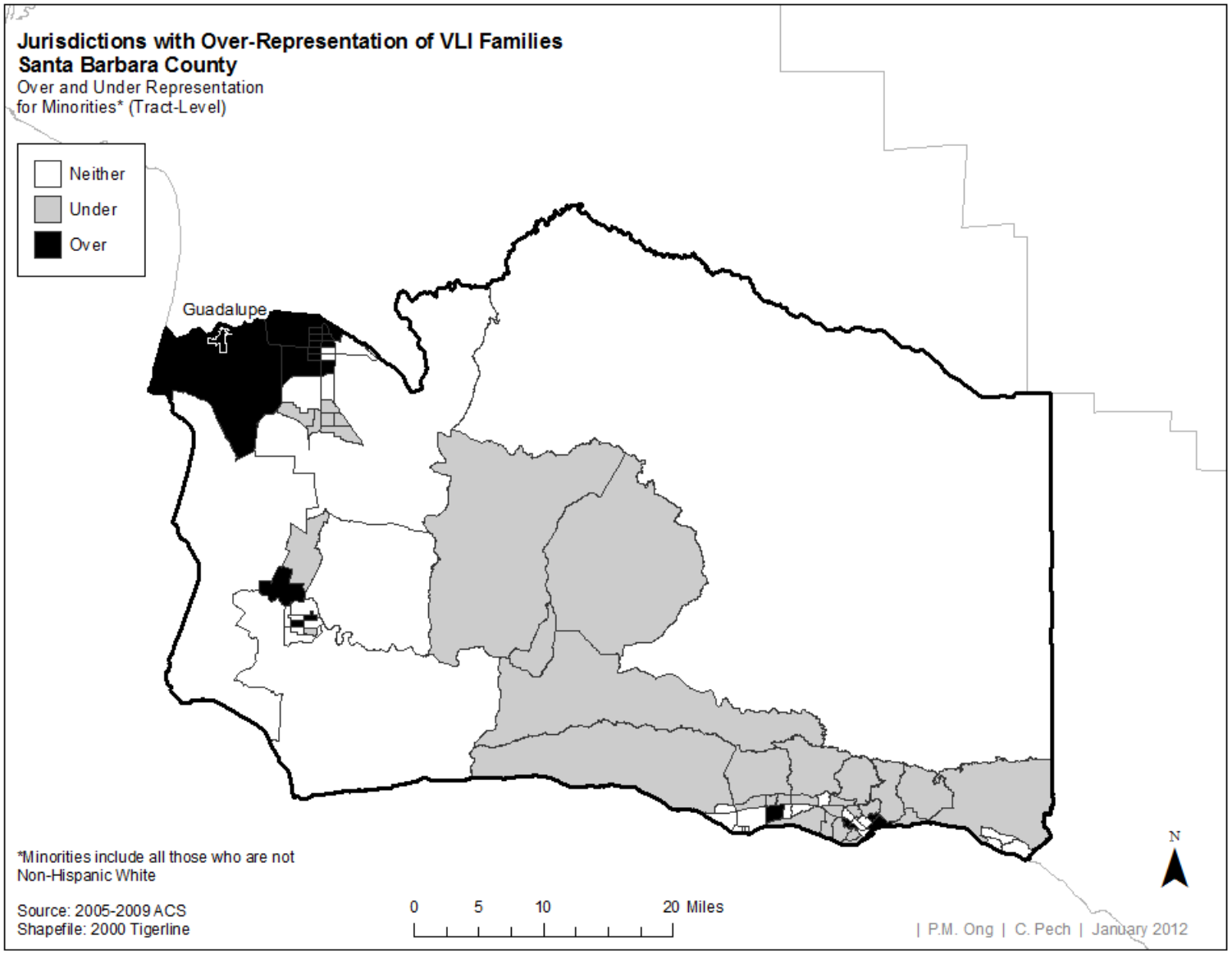
| P.M. Ong | C. Pech | January 2012


Jurisdictions with Over-Representation of VLI Families
Santa Barbara County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Under
Over
Guadalupe
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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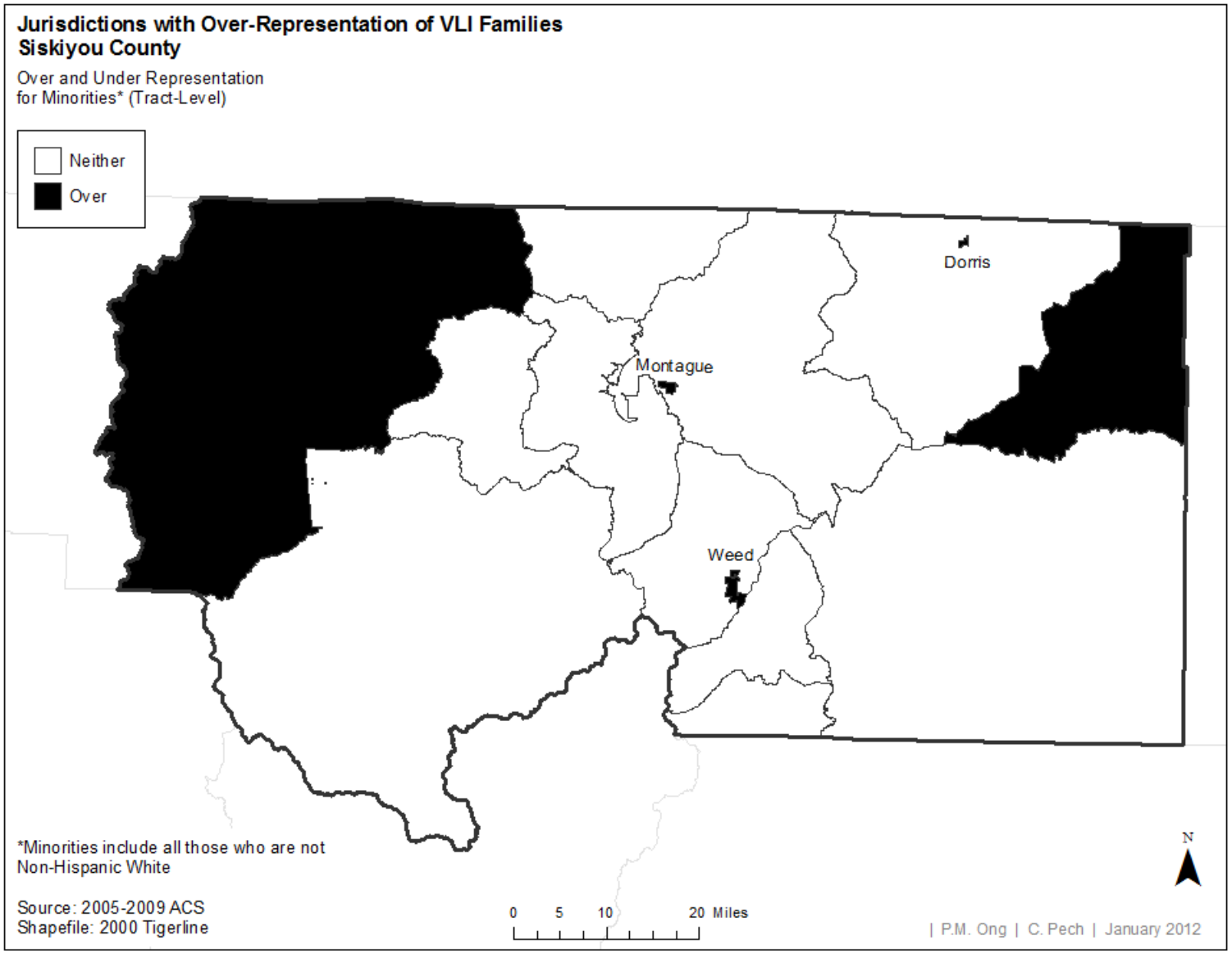
Jurisdictions with Over-Representation of VLI Families
Siskiyou County
Over and Under Representation
for Minorities* (Tract-Level)
Neither
Over
Dorris
Montague
Weed
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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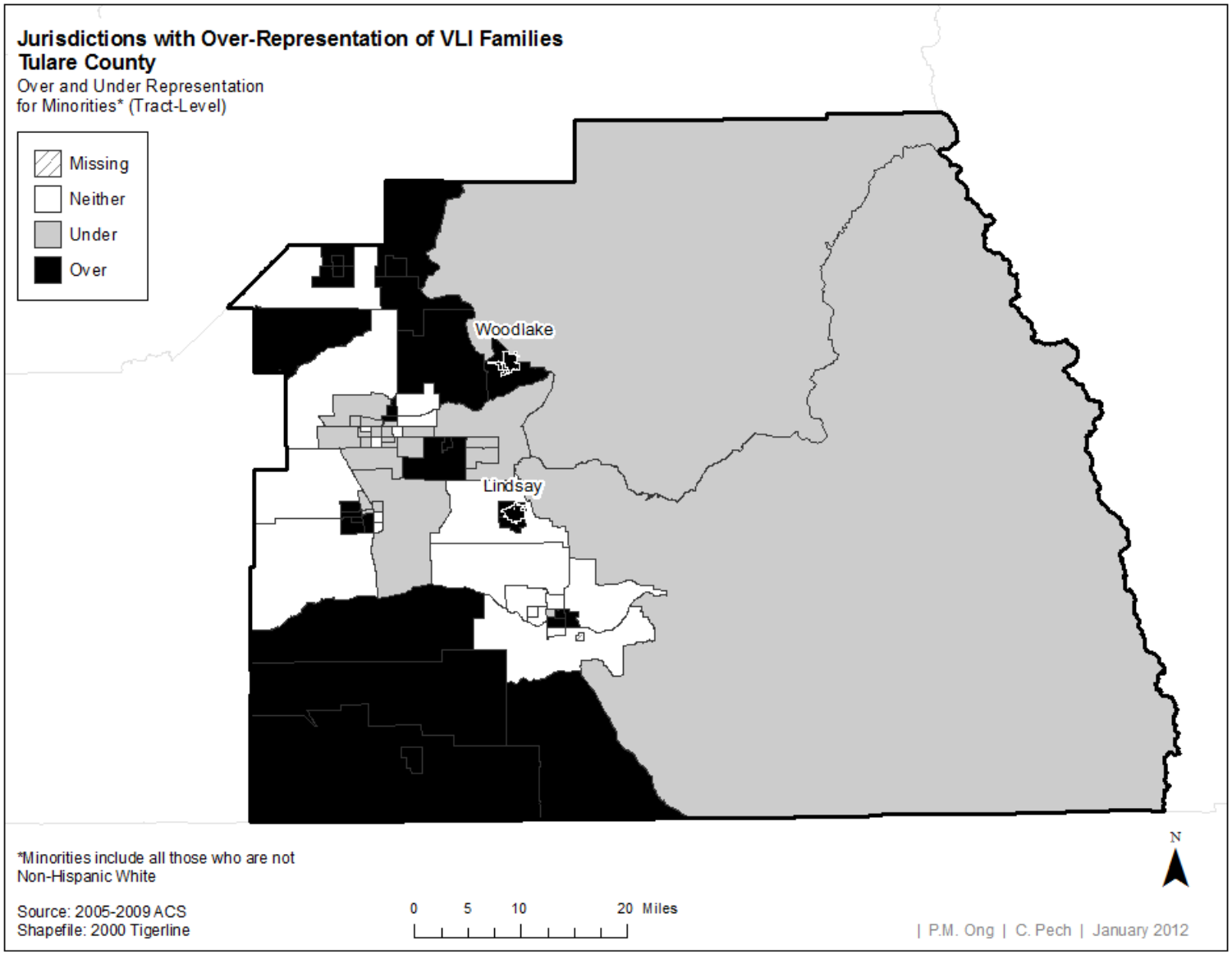
| P.M. Ong | C. Pech | January 2012


Jurisdictions with Over-Representation of VLI Families
Tulare County
Over and Under Representation
for Minorities* (Tract-Level)
Missing
Neither
Under
Over
Woodlake
Lindsay
*Minorities include all those who are not
Non-Hispanic White
Source: 2005-2009 ACS
Shapefile: 2000 Tigerline
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| P.M. Ong | C. Pech | January 2012

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Appendix V
Jurisdictions Households by Race

County/Place Name	Total	Asian	Black or African American	Am. Indian and Alaska Native	Hispanic	Non-Hispanic White	Total Minority	% Total Minority
Alpine	**444**	**7**	**0**	**88**	**0**	**339**	**105**	**23.6%**
Unincorp. Alpine	444	7	0	88	0	339	105	23.6%
Amador	**14,364**	**141**	**80**	**158**	**558**	**13,010**	**1,354**	**9.4%**
Amador City	85	0	0	0	0	85	0	0.0%
Ione	1,382	0	38	26	64	1,155	227	16.4%
Jackson	1,973	60	0	51	124	1,738	235	11.9%
Plymouth	362	0	0	3	2	353	9	2.5%
Sutter Creek	1,167	37	0	8	31	1,052	115	9.9%
Unincorp. Amador	9,395	44	42	70	337	8,627	768	8.2%
Butte	**39,896**	**1,050**	**613**	**609**	**3,697**	**32,948**	**6,948**	**17.4%**
Biggs	536	7	3	10	151	361	175	32.6%
Gridley	1,917	23	13	15	750	1,087	830	43.3%
Oroville	5,273	221	199	97	307	4,254	1,019	19.3%
Unincorp. Butte	32,170	799	398	487	2,489	27,246	4,924	15.3%
Calaveras	**18,153**	**237**	**280**	**247**	**1,205**	**15,950**	**2,203**	**12.1%**
Angels	1,556	19	0	0	180	1,344	212	13.6%
Unincorp. Calaveras	16,597	218	280	247	1,025	14,606	1,991	12.0%
Colusa	**6,690**	**126**	**116**	**113**	**2,432**	**3,803**	**2,887**	**43.2%**
Colusa	1,966	39	0	17	668	1,191	775	39.4%
Williams	1,081	0	91	6	588	384	697	64.5%
Unincorp. Colusa	3,643	87	25	90	1,176	2,228	1,415	38.8%
Del Norte	**9,750**	**148**	**17**	**426**	**730**	**8,106**	**1,644**	**16.9%**
Crescent City	1,946	40	17	12	176	1,588	358	18.4%
Unincorp. Del Norte	7,804	108	0	414	554	6,518	1,286	16.5%
El Dorado	**65,379**	**2,486**	**280**	**479**	**5,186**	**55,876**	**9,503**	**14.5%**
Placerville	3,705	15	49	86	437	3,090	615	16.6%
South Lake Tahoe	9,334	558	24	88	2,042	6,639	2,695	28.9%
Unincorp. El Dorado	52,340	1,913	207	305	2,707	46,147	6,193	11.8%
Fresno	**9,856**	**66**	**25**	**25**	**9,226**	**568**	**9,288**	**94.2%**
Firebaugh	1,808	16	7	0	1,556	240	1,568	86.7%
Huron	1,793	0	0	0	1,793	0	1,793	100.0%
Orange Cove	2,248	0	6	14	2,088	160	2,088	92.9%
Parlier	3,157	29	12	11	2,999	129	3,028	95.9%
San Joaquin	850	21	0	0	790	39	811	95.4%
Glenn	**9,558**	**184**	**83**	**145**	**2,443**	**6,508**	**3,050**	**31.9%**
Orland	2,292	56	24	16	640	1,522	770	33.6%
Willows	2,363	55	55	63	574	1,530	833	35.3%
Unincorp. Glenn	4,903	73	4	66	1,229	3,456	1,447	29.5%
Humboldt	**52,520**	**736**	**278**	**2,053**	**2,764**	**45,073**	**7,447**	**14.2%**
Arcata	7,197	90	68	245	652	6,042	1,155	16.0%
Blue Lake	541	6	0	23	3	489	52	9.6%
Eureka	10,789	221	121	330	823	8,775	2,014	18.7%
Ferndale	589	3	0	12	7	567	22	3.7%
Fortuna	4,515	79	40	57	229	4,019	496	11.0%
Rio Dell	1,239	5	0	39	72	1,045	194	15.7%
Trinidad	131	0	0	0	0	131	0	0.0%
Unincorp. Humboldt	27,519	332	49	1,347	978	24,005	3,514	12.8%

County/Place Name	Total	Asian	Black or African American	Am. Indian and Alaska Native	Hispanic	Non-Hispanic White	Total Minority	% Total Minority
Imperial	**33,144**	**515**	**592**	**787**	**23,604**	**7,648**	**25,496**	**76.9%**
Brawley	6,923	67	222	44	4,869	1,708	5,215	75.3%
Calexico	10,130	207	9	11	9,640	301	9,829	97.0%
Calipatria	938	0	9	32	677	220	718	76.5%
Holtville	1,636	24	0	37	1,127	459	1,177	71.9%
Imperial	3,791	117	143	54	2,359	1,086	2,705	71.4%
Westmorland	556	0	16	21	390	132	424	76.3%
Unincorp. Imperial	9,170	100	193	588	4,542	3,742	5,428	59.2%
Inyo	**7,801**	**127**	**7**	**807**	**970**	**5,757**	**2,044**	**26.2%**
Bishop	1,667	74	0	37	378	1,178	489	29.3%
Unincorp. Inyo	6,134	53	7	770	592	4,579	1,555	25.4%
Kern	**10,280**	**107**	**313**	**98**	**6,330**	**3,354**	**6,926**	**67.4%**
McFarland	2,556	0	0	28	2,269	256	2,300	90.0%
Maricopa	411	5	0	3	42	358	53	12.9%
Taft	2,377	32	0	33	238	1,968	409	17.2%
Wasco	4,936	70	313	34	3,781	772	4,164	84.4%
Kings	**23,303**	**787**	**1,260**	**420**	**9,772**	**11,026**	**12,277**	**52.7%**
Avenal	3,563	26	25	48	2,742	760	2,803	78.7%
Corcoran	3,333	133	62	76	2,394	669	2,664	79.9%
Lemoore	7,464	488	575	82	1,875	4,372	3,092	41.4%
Unincorp. Kings	8,943	140	598	214	2,761	5,225	3,718	41.6%
Lake	**25,160**	**243**	**522**	**453**	**2,675**	**20,845**	**4,315**	**17.2%**
Clearlake	6,076	29	307	117	784	4,759	1,317	21.7%
Lakeport	2,056	19	0	14	254	1,698	358	17.4%
Unincorp. Lake	17,028	195	215	322	1,637	14,388	2,640	15.5%
Lassen	**10,288**	**77**	**158**	**326**	**516**	**8,993**	**1,295**	**12.6%**
Susanville	3,890	48	54	151	183	3,375	515	13.2%
Unincorp. Lassen	6,398	29	104	175	333	5,618	780	12.2%
Los Angeles	**6,292**	**1,628**	**91**	**60**	**1,789**	**2,535**	**3,757**	**59.7%**
Artesia	4,398	1,617	87	0	1,234	1,283	3,115	70.8%
Avalon	1,110	0	0	58	437	611	499	45.0%
Hidden Hills	638	7	4	0	18	601	37	5.8%
Industry	123	2	0	0	83	38	85	69.1%
Vernon	23	2	0	2	17	2	21	91.3%
Madera	**27,428**	**591**	**822**	**543**	**6,676**	**18,328**	**9,100**	**33.2%**
Chowchilla	3,115	143	85	43	898	1,879	1,236	39.7%
Unincorp. Madera	24,313	448	737	500	5,778	16,449	7,864	32.3%
Mariposa	**7,683**	**113**	**14**	**126**	**382**	**6,766**	**917**	**11.9%**
Unincorp. Mariposa	7,683	113	14	126	382	6,766	917	11.9%
Mendocino	**33,967**	**353**	**207**	**1,357**	**4,290**	**27,362**	**6,605**	**19.4%**
Fort Bragg	2,665	21	10	68	497	2,034	631	23.7%
Point Arena	154	2	0	0	27	114	40	26.0%
Ukiah	5,757	63	96	186	1,043	4,337	1,420	24.7%
Willits	1,844	8	0	41	214	1,520	324	17.6%
Unincorp. Mendocino	23,547	259	101	1,062	2,509	19,357	4,190	17.8%

County/Place Name	Total	Asian	Black or African American	Am. Indian and Alaska Native	Hispanic	Non-Hispanic White	Total Minority	% Total Minority
Merced	**48,818**	**2,208**	**1,551**	**489**	**21,808**	**22,532**	**26,286**	**53.8%**
Atwater	8,240	371	563	45	2,976	4,090	4,150	50.4%
Dos Palos	1,459	0	34	0	873	552	907	62.2%
Gustine	1,746	34	7	38	776	902	844	48.3%
Livingston	3,345	412	32	22	2,280	577	2,768	82.8%
Los Banos	9,770	384	587	58	5,262	3,537	6,233	63.8%
Unincorp. Merced	24,258	1,007	328	326	9,641	12,874	11,384	46.9%
Modoc	**3,773**	**19**	**10**	**126**	**267**	**3,323**	**450**	**11.9%**
Alturas	1,129	11	0	65	88	965	164	14.5%
Unincorp. Modoc	2,644	8	10	61	179	2,358	286	10.8%
Mono	**5,014**	**61**	**134**	**200**	**587**	**4,004**	**1,010**	**20.1%**
Mammoth Lakes	2,664	56	121	24	480	1,945	719	27.0%
Unincorp. Mono	2,350	5	13	176	107	2,059	291	12.4%
Monterey	**62,786**	**3,216**	**1,199**	**341**	**19,293**	**37,634**	**25,152**	**40.1%**
Carmel-by-the-Sea	2,137	165	96	0	37	1,839	298	13.9%
Del Rey Oaks	703	33	4	0	38	621	82	11.7%
Gonzales	2,090	73	53	0	1,622	305	1,785	85.4%
Greenfield	3,177	43	9	110	2,625	452	2,725	85.8%
King City	2,564	8	15	14	1,872	638	1,926	75.1%
Marina	6,921	1,199	537	5	1,205	3,371	3,550	51.3%
Pacific Grove	6,398	326	36	55	446	5,475	923	14.4%
Sand City	121	2	1	2	13	103	18	14.9%
Soledad	4,158	95	12	23	3,480	563	3,595	86.5%
Unincorp. Monterey	34,517	1,272	436	132	7,955	24,267	10,250	29.7%
Napa	**20,733**	**1,254**	**387**	**120**	**3,150**	**15,491**	**5,242**	**25.3%**
American Canyon	4,805	998	338	78	1,085	2,177	2,628	54.7%
Calistoga	2,041	16	0	0	611	1,380	661	32.4%
St. Helena	2,428	19	18	32	417	1,963	465	19.2%
Yountville	1,423	24	0	0	97	1,287	136	9.6%
Unincorp. Napa	10,036	197	31	10	940	8,684	1,352	13.5%
Nevada	**22,628**	**458**	**119**	**249**	**1,970**	**19,528**	**3,100**	**13.7%**
Grass Valley	5,178	132	48	169	332	4,477	701	13.5%
Nevada City	1,162	0	0	7	91	1,041	121	10.4%
Truckee	6,252	129	40	63	607	5,326	926	14.8%
Unincorp. Nevada	10,036	197	31	10	940	8,684	1,352	13.5%
Orange	**11,516**	**614**	**50**	**70**	**2,115**	**8,444**	**3,072**	**26.7%**
San Juan Capistrano	11,516	614	50	70	2,115	8,444	3,072	26.7%
Placer	**65,306**	**1,962**	**495**	**697**	**4,946**	**56,174**	**9,132**	**14.0%**
Auburn	5,487	51	27	18	238	5,087	400	7.3%
Colfax	647	10	0	7	27	590	57	8.8%
Lincoln	16,115	820	267	242	1,904	12,498	3,617	22.4%
Loomis	2,462	154	0	0	126	2,148	314	12.8%
Unincorp. Placer	40,595	927	201	430	2,651	35,851	4,744	11.7%
Plumas	**10,050**	**108**	**115**	**204**	**655**	**8,904**	**1,146**	**11.4%**
Portola	1,233	0	25	57	291	860	373	30.3%
Unincorp. Plumas	8,817	108	90	147	364	8,044	773	8.8%

County/Place Name	Total	Asian	Black or African American	Am. Indian and Alaska Native	Hispanic	Non-Hispanic White	Total Minority	% Total Minority
Riverside	**23,029**	**144**	**195**	**117**	**9,348**	**12,752**	**10,277**	**44.6%**
Calimesa	3,089	37	41	24	480	2,480	609	19.7%
Coachella	8,688	21	42	57	8,092	209	8,479	97.6%
Indian Wells	2,592	12	18	0	147	2,415	177	6.8%
Rancho Mirage	8,660	74	94	36	629	7,648	1,012	11.7%
San Benito	**16,671**	**422**	**299**	**347**	**6,681**	**8,772**	**7,899**	**47.4%**
Hollister	10,653	251	208	182	5,136	4,765	5,888	55.3%
San Juan Bautista	581	41	16	16	130	366	215	37.0%
Unincorp. San Benito	5,437	130	75	149	1,415	3,641	1,796	33.0%
San Luis Obispo	**8,747**	**136**	**21**	**75**	**814**	**7,556**	**1,191**	**13.6%**
Morro Bay	4,551	79	0	38	438	3,967	584	12.8%
Pismo Beach	4,196	57	21	37	376	3,589	607	14.5%
Santa Barbara	**1,943**	**63**	**0**	**54**	**1,582**	**254**	**1,689**	**86.9%**
Guadalupe	1,943	63	0	54	1,582	254	1,689	86.9%
Santa Cruz	**58,387**	**1,622**	**382**	**308**	**6,513**	**48,480**	**9,907**	**17.0%**
Capitola	4,629	70	18	102	612	3,757	872	18.8%
Scotts Valley	4,158	193	0	15	247	3,627	531	12.8%
Unincorp. Santa Cruz	49,600	1,359	364	191	5,654	41,096	8,504	17.1%
Shasta	**33,979**	**562**	**86**	**747**	**1,836**	**30,189**	**3,790**	**11.2%**
Anderson	4,164	134	13	63	320	3,558	606	14.6%
Shasta Lake	3,744	101	26	49	172	3,230	514	13.7%
Unincorp. Shasta	26,071	327	47	635	1,344	23,401	2,670	10.2%
Sierra	**1,403**	**0**	**19**	**0**	**164**	**1,191**	**212**	**15.1%**
Loyalton	351	0	6	0	63	282	69	19.7%
Unincorp. Sierra	1,052	0	13	0	101	909	143	13.6%
Siskiyou	19,838	193	199	428	1,317	17,076	2,762	13.9%
Dorris	283	9	0	25	27	216	67	23.7%
Dunsmuir	976	29	27	0	104	764	212	21.7%
Etna	320	0	0	8	10	293	27	8.4%
Fort Jones	224	0	0	4	0	220	4	1.8%
Montague	524	0	0	31	55	421	103	19.7%
Mount Shasta	1,668	0	7	0	78	1,562	106	6.4%
Tulelake	337	9	15	7	91	181	156	46.3%
Weed	1,278	8	63	32	37	1,089	189	14.8%
Yreka	3,438	24	18	108	153	3,104	334	9.7%
Unincorp. Siskiyou	10,790	114	69	213	762	9,226	1,564	14.5%
Solano	**34,141**	**2,707**	**2,908**	**223**	**5,587**	**21,865**	**12,276**	**36.0%**
Benicia	10,442	776	326	85	992	8,022	2,420	23.2%
Dixon	5,336	85	168	23	1,868	3,040	2,296	43.0%
Rio Vista	3,608	150	224	49	318	2,808	800	22.2%
Suisun City	8,155	1,439	1,874	42	1,336	3,167	4,988	61.2%
Unincorp. Solano	6,600	257	316	24	1,073	4,828	1,772	26.8%
Stanislaus	**7,726**	**236**	**178**	**85**	**3,087**	**4,050**	**3,676**	**47.6%**
Hughson	1,779	26	0	9	660	1,058	721	40.5%
Riverbank	5,947	210	178	76	2,427	2,992	2,955	49.7%
Sutter	**10,101**	**701**	**89**	**180**	**1,982**	**6,938**	**3,163**	**31.3%**
Live Oak	2,207	219	12	60	864	1,039	1,168	52.9%
Unincorp. Sutter	7,894	482	77	120	1,118	5,899	1,995	25.3%

County/Place Name	Total	Asian	Black or African American	Am. Indian and Alaska Native	Hispanic	Non-Hispanic White	Total Minority	% Total Minority
Sutter cont.								
Corning	2,796	11	0	80	550	2,129	667	23.9%
Red Bluff	5,269	60	56	92	601	4,457	812	15.4%
Tehama	162	0	0	0	7	155	7	4.3%
Unincorp. Tehama	15,064	184	59	210	1,654	12,508	2,556	17.0%
Trinity	**5,759**	**48**	**30**	**94**	**91**	**5,185**	**574**	**10.0%**
Unincorp. Trinity	5,759	48	30	94	91	5,185	574	10.0%
Tulare	**52,942**	**1,009**	**254**	**811**	**30,095**	**20,465**	**32,477**	**61.3%**
Dinuba	5,217	141	0	21	3,978	1,069	4,148	79.5%
Exeter	3,159	0	0	68	1,047	2,000	1,159	36.7%
Farmersville	2,391	11	9	44	1,626	674	1,717	71.8%
Lindsay	2,832	41	29	0	2,188	563	2,269	80.1%
Woodlake	2,018	0	18	22	1,741	239	1,779	88.2%
Unincorp. Tulare	37,325	816	198	656	19,515	15,920	21,405	57.3%
Tuolumne	**22,117**	**174**	**16**	**380**	**1,133**	**20,181**	**1,936**	**8.8%**
Sonora	2,176	45	4	64	41	2,012	164	7.5%
Unincorp. Tuolumne	19,941	129	12	316	1,092	18,169	1,772	8.9%
Yolo	**26,267**	**2,219**	**717**	**297**	**7,005**	**15,207**	**11,060**	**42.1%**
West Sacramento	16,373	1,237	632	267	4,245	9,311	7,062	43.1%
Winters	2,157	92	0	0	915	1,100	1,057	49.0%
Unincorp. Yolo	7,737	890	85	30	1,845	4,796	2,941	38.0%
Yuba	**24,212**	**1,247**	**604**	**501**	**4,035**	**16,724**	**7,488**	**30.9%**
Marysville	4,487	299	267	61	706	2,959	1,528	34.1%
Wheatland	1,383	23	13	35	270	989	394	28.5%
Unincorp. Yuba	18,342	925	324	405	3,059	12,776	5,566	30.3%

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Fair Housing Survey: Identification of Fair Housing Practices and Complaints

12

To facilitate an analysis of fair housing practices HCD issued a fair housing survey to its 165 State CDBG-eligible jurisdictions concerning both the State CDBG and HOME Programs, as well as the jurisdictions' fair housing impediments and practices. These State CDBG-eligible jurisdictions were electronically sent a letter with a link to an on-line Survey Monkey survey.

Fair Housing Survey Overview

The survey deadline initially was July 1, 2011, but the due date was extended until August 1, 2011. As of August 1, 2011, a total of 146 surveys were submitted (88% response rate).

Jurisdictions were surveyed to query whether the jurisdiction had applied for State CDBG and/or HOME funding and if not, what were the reasons for not applying. Jurisdictions were asked about the implementation of affordable housing activities implemented as well as economic development, small business development, and small business assistance activities.

Jurisdictions were also asked to evaluate the severity of impediments to fair housing facing persons seeking housing in their jurisdiction. Respondents rated 16 different impediments on a scale ranging from “Not an impediment,” “Not very severe,” “Somewhat severe,” to “Very severe.” In addition, the survey asked what sources of information was relied on to answer this question: fair housing complaints received, staff knowledge, community input, or other. For most of the survey questions, jurisdictions had the option to specify an “other” response and to type in an answer. For local impediments, jurisdictions rated 9 different local impediments on the same scale of severity. The same question on sources of information was included. Regarding economic impediments, jurisdictions rated 8 different economic impediments on the same scale of severity and were again asked about the sources of information used to answer this question.

In the survey, respondents were asked to evaluate the frequency of the current enforcement practices which are implemented by their jurisdiction to address fair housing impediments. Respondents rated 18 different enforcement practices on a frequency scale of implementing either: never, annually, biannually, quarterly, monthly or weekly. Using this scale, respondents were also asked about frequency of 9 different current outreach practices implemented by their jurisdiction to address fair housing impediments.

Survey Analyses

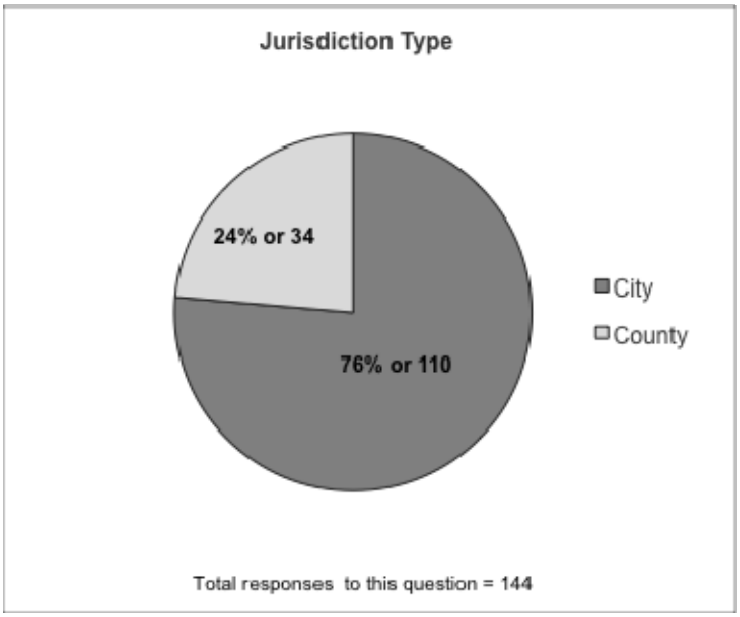
This section provides a summary of the responses to *all* of the questions in the Fair Housing Survey. Other sections provide a summary of key survey responses which focus on severe impediments and infrequent practices. This research focuses on severe impediments which may assist jurisdictions to identify fair housing issues that need to be resolved. Infrequent practices are highlighted because these indicate the areas in which jurisdictions may need to provide additional fair housing assistance for their residents. Also available as an appendix to this chapter is a table which sorts the top three and bottom three responses for each fair housing question by:

- jurisdiction size
- percentage of minority households among jurisdictions
- percentage of very low-income households by jurisdiction
- number of fair housing complaints in the jurisdiction
- number of severe impediments rated by jurisdictions
- number of infrequent practices rated by jurisdictions

Jurisdiction-Type

By August 1, 2011, 146 out of 165 jurisdictions (88% response rate) completed the Fair Housing Survey. A total of 144 out of 146 jurisdictions responded to the survey question about jurisdiction type. Over two-thirds of the jurisdictions were a city[1] (76%) and the remaining were counties (23%). [2] Refer to the Appendix for a breakdown of cities and counties for all 165 jurisdictions and a list of the 19 jurisdictions who did not complete a Fair Housing Survey.

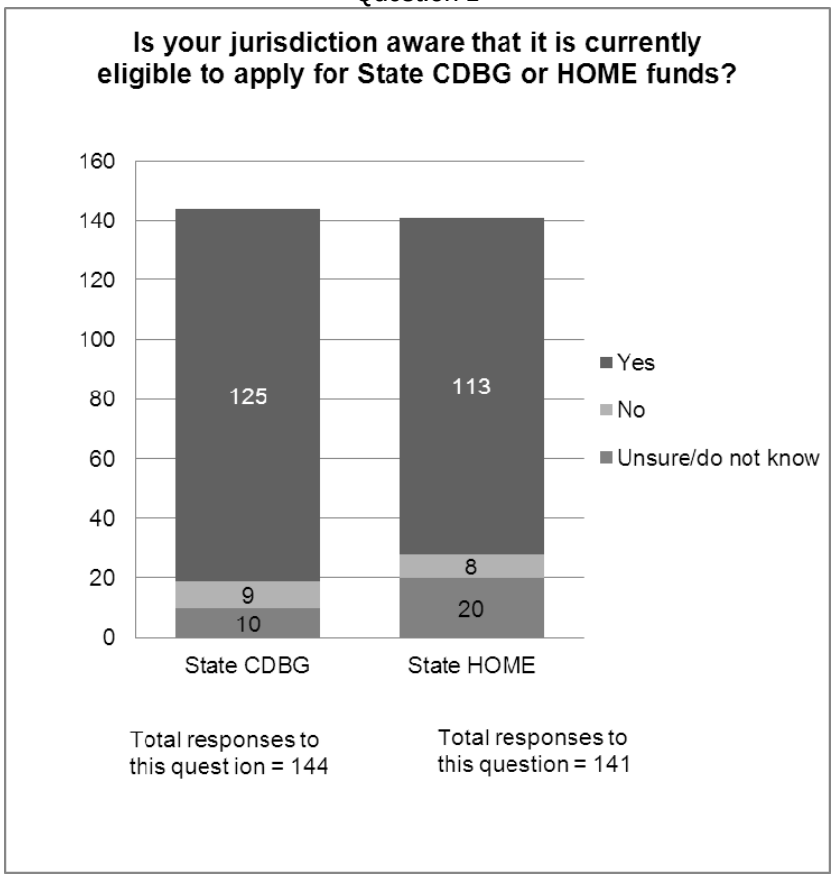
Figure 12-1



Over 80% of the jurisdictions surveyed were aware that they were currently eligible for State CDBG (87% of 144 respondents) and HOME (80% of 141 respondents) funds.

[1] Two cities left the question about jurisdiction type blank.
[2] The county may consist of State CDBG or HOME eligible jurisdictions; however, the county itself may not be eligible.

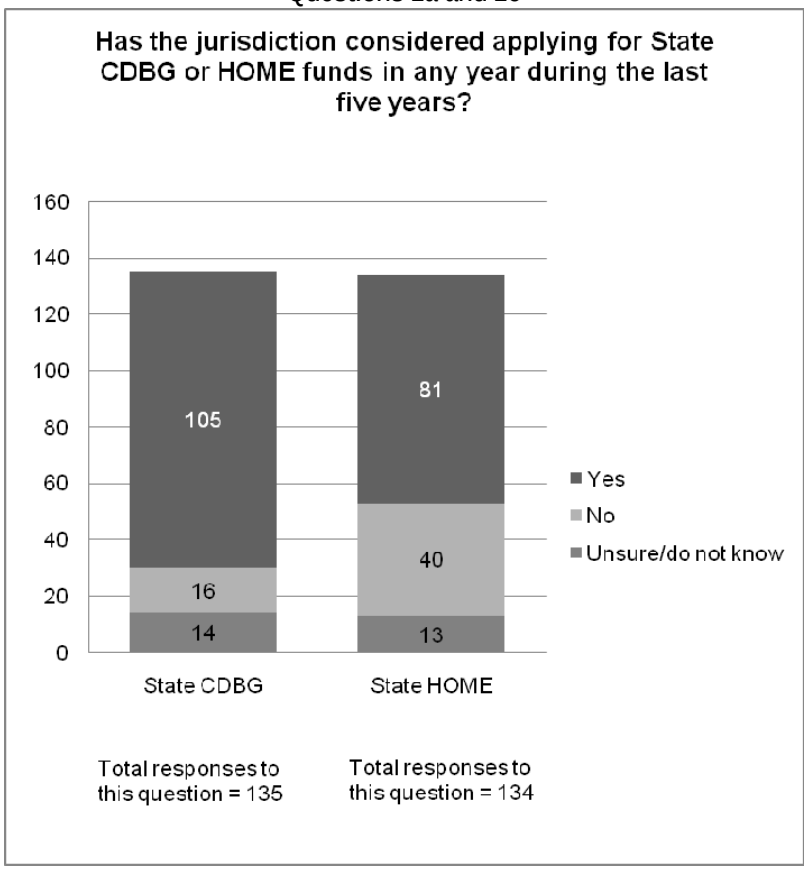
Figure 12-2
Question 1



The majority of the jurisdictions had considered applying for State CDBG funds (105 of 135 respondents, or 78%) and HOME funds (81 of 134 respondents or 60%). Only 12% of respondents did not consider applying for State CDBG funds, whereas 30% did not consider applying for State HOME funds. For both programs, 10% were unsure or did not know about responding to this question.

Jurisdictions were asked in open-ended questions which years and for what purposes were State CDBG or HOME funds considered but **not** applied for. A total of 72 respondents for the State CDBG program and 54 respondents for the State HOME program answered these questions, and many indicated that the question was not applicable because they had applied for funding. Most respondents stated that they considered applying for State CDBG and HOME funds in 2009 or 2010 or they considered applying each year during the last five years.

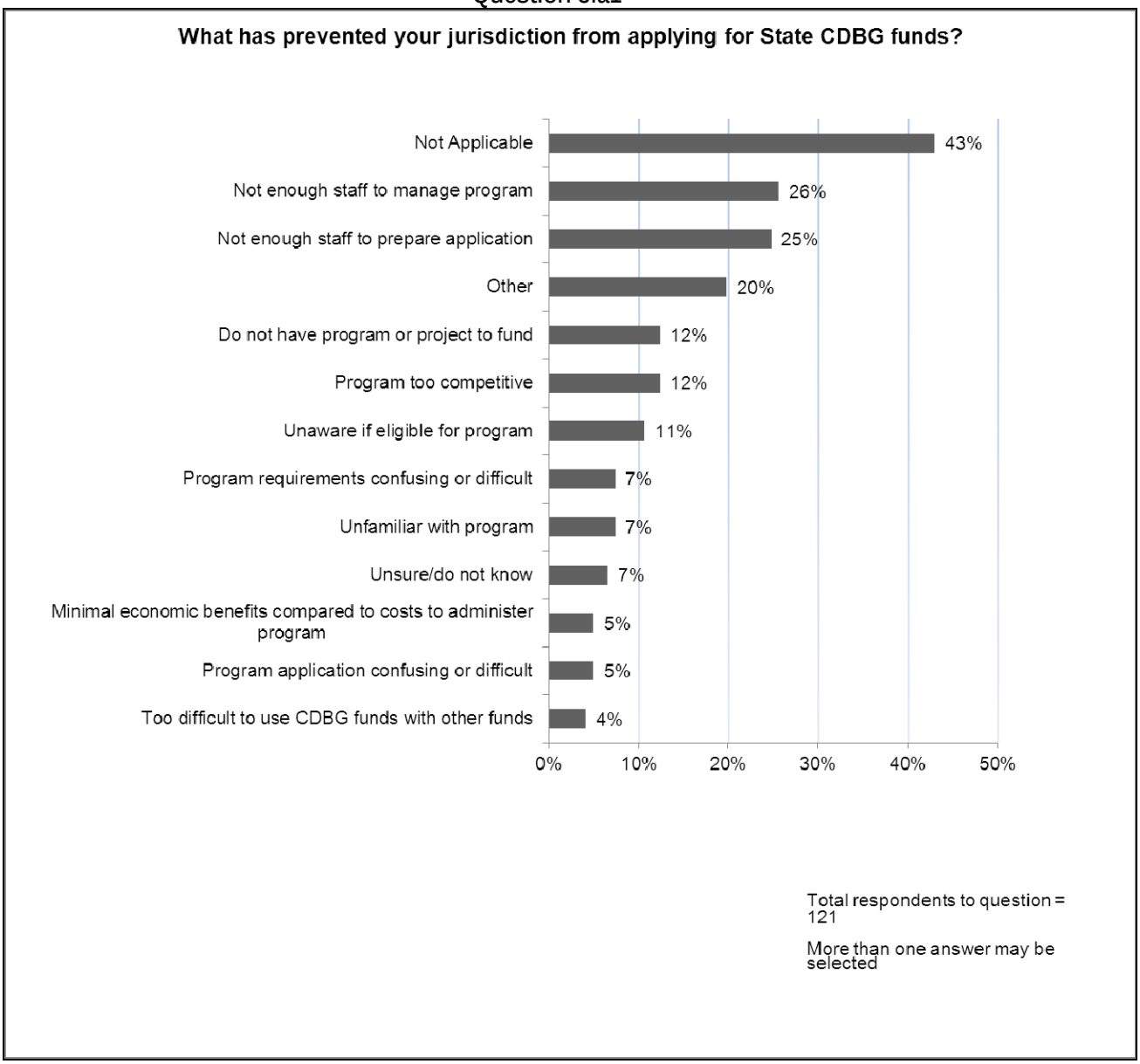
Figure 12-3
Questions 2a and 2c



The top three most selected reasons which prevented jurisdictions from applying for State CDBG funds were: (1) Not Applicable (43%), (2) Not enough staff to prepare application (26%), and (3) Not enough staff to manage program (25%). Jurisdictions may have indicated that this question was “Not Applicable” because they applied for CDBG funding in the previous five years. Overall, there were 121 respondents to this question. The top three "Other” responses given regarding what prevented jurisdictions from applying were: housing element compliance, eligibility issues, and lack of interest (from the 30 responses to this open-ended question).

When asked to rank the reasons preventing jurisdictions from applying for State CDBG funds, the top three reasons selected were: (1) Other, (2) Not enough staff to prepare application and Not enough staff to manage program (tied), and (3) Not enough staff to manage program and Other (tied). For this open-ended question, there were 72 respondents.

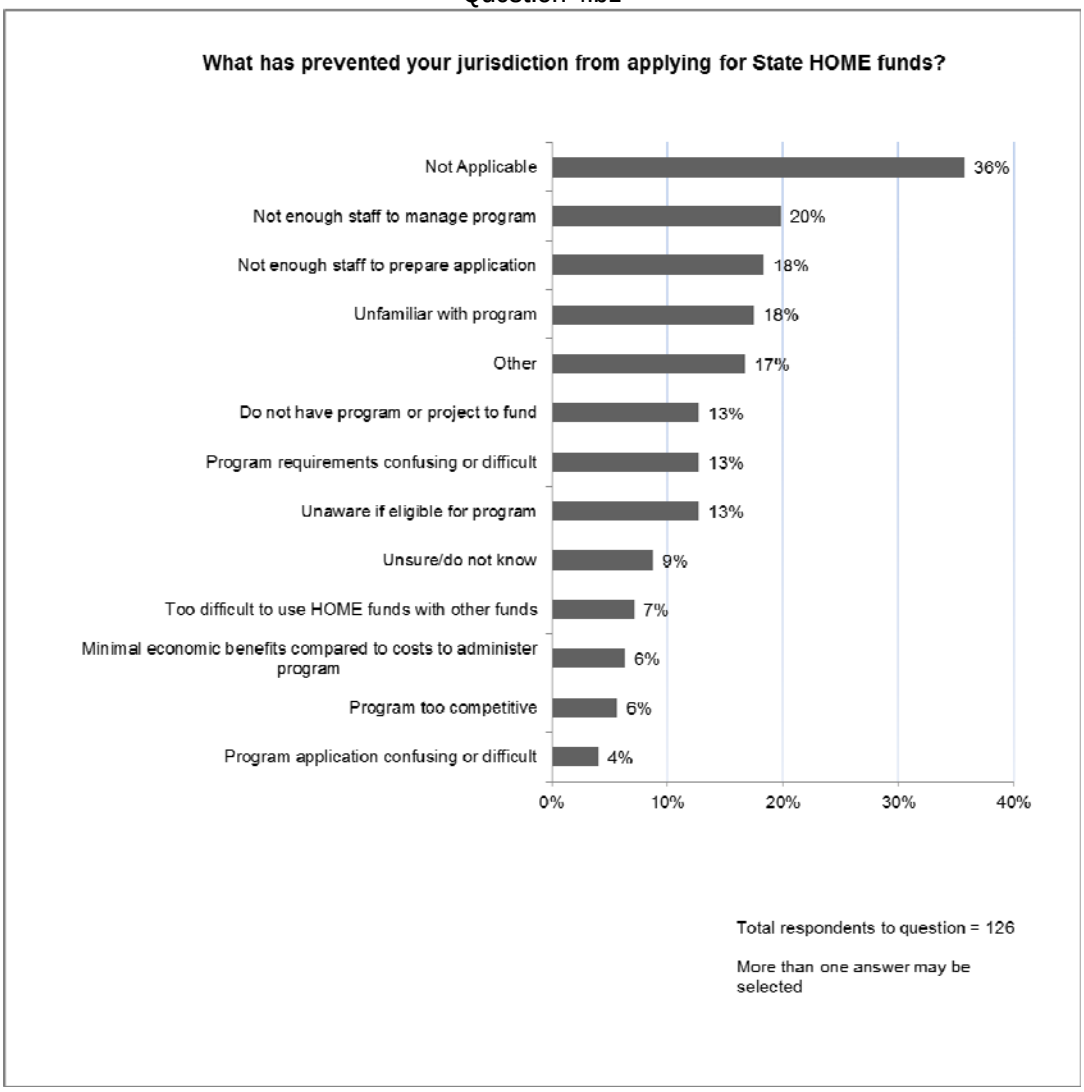
Figure 12-4
Question 3.a1



For the State HOME program, the most selected reasons which prevented jurisdictions from applying for funds were: (1) Not Applicable (36%), (2) Not enough staff to manage program (20%), and (3) Not enough staff to prepare application (18%) and Unfamiliar with program (18%). Jurisdictions may have indicated that this question was “Not Applicable” because they applied for HOME funding in the previous five years. There were 126 respondents for this question. The top three "Other reasons that prevented jurisdictions from applying were: the HOME 50% expenditure requirement, high upfront and administration costs, and program qualifications and compliance issues (28 responses to this open-ended question).

When the 83 respondents ranked the reasons preventing their jurisdictions from applying for State HOME funds, the top three reasons were: (1) Other, (2) Not enough staff to manage program, and (3) Unsure/do not know.

Figure 12-5
Question 4.b1



Affordable Housing Activities

A total of 135 jurisdictions responded to questions about funding affordable housing activities.[3] The top three programs that were **not currently funded** included:

- homeowner new construction (68 jurisdictions responded),
- rental new construction (55), and
- rental rehabilitation (52).

For affordable housing programs that were **currently funded**, the top three were:

- homeowner rehabilitation (79),
- mortgage assistance (62), and
- infrastructure improvement (32).

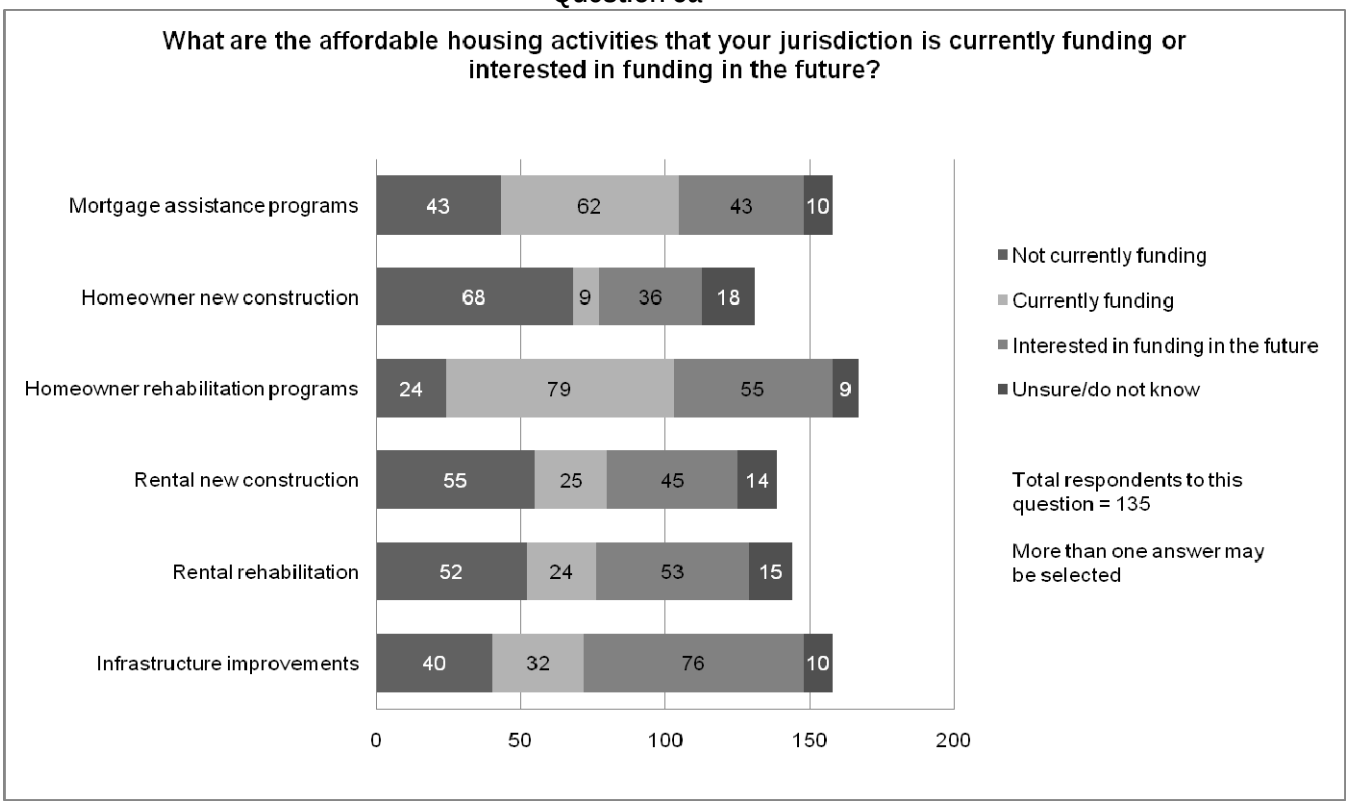
Jurisdictions were **most interested in funding** in the future:
- infrastructure improvement (76),
- homeowner rehabilitation (55), and
- rental rehabilitation (53).

The three programs that jurisdictions most commonly were **unsure or did not know about** were:
- homeowner new construction (18),
- rental rehabilitation (15),
- and rental new construction (14).

There were 11 responses regarding other affordable housing activities, and the top three activities were: (1) rental housing, (2) homeowner/foreclosure assistance, and (3) infrastructure/public improvement.

[3] A total of 135 jurisdictions responded to Question 5a, but respondents varied (between 112-132 respondents) amongst the sub-questions for each affordable housing program.

Figure 12-6
Question 5a



Regarding the seven different affordable housing programs, most jurisdictions were funding Homeowner Rehabilitation (83), Mortgage Assistance (71), and Infrastructure Rehabilitation (49) programs.

Figure 12-7

Affordable Housing Activity	Response Rate for Funding	Response Rate for Average Households Assisted or Projects per year*
Mortgage Assistance	71	62
Homeowner New Construction	14	23
Homeowner Rehabilitation	83	74
Rental New Construction	29	36
Rental Rehabilitation	28	28
Infrastructure Rehabilitation	47	45**
Tenant Based Rental Assistance	12	20
TOTAL	284	243

**If the response was a range (15-20 households), the average was recorded (17.5). When there was ambiguity in the response, an estimated number was recorded (less than 5 is recorded as 4 households). Note some numbers were estimated totals of actual households completed and not averages. Some respondents may have confused units or projects with households assisted. If more than one average was provided, these were added together. Potential households were recorded as zero or no households.*

***The open-ended question regarding Infrastructure Rehabilitation does not ask for the average households assisted or projects per year, instead the question requests a list of projects*

The 71 jurisdictions that responded to this question were funding a **mortgage assistance** program. The most common sources of funding to support the program were: State HOME Funds (65%), State CDBG Funds (44%), and Local Redevelopment Agency[4] (RDA) Funds (37%). The 53 out of 62 jurisdictions[5] who responded to this open-ended subquestion indicated an average of 0-29 households were assisted per year.

Only 14 jurisdictions indicated that they were funding a **homeowner new construction** program. The three most common sources of funding were: (1) State HOME Funds (50%), (2) Local RDA Funds (43%), (3) State CDBG Funds (21%) and Other Federal Funds (21%). The 18 out of 23 jurisdictions[6] who responded to this open-ended subquestion indicated an average of 0-10 projects were built in a five year period.

From the 83 respondents who funded **homeowner rehabilitation** programs, the most common sources of funding were State CDBG Funds (70%), State HOME Funds (39%), and Local RDA Funds (29%). For this program, 66 out of 74 jurisdictions[7] stated in this open-ended subquestion that an average of 0-103 projects were rehabbed in a five year period.

Regarding rental **new construction** activities, of the 29 jurisdictions that responded to this question, these were funded mostly by State HOME Funds (72%), Local RDA Funds (59%), and Other Local Funds (31%). For this open-ended subquestion, 28 out of 36 jurisdictions[8] indicated an average of 0-300 projects were built in a five year period.[9]

Twenty-eight jurisdictions who responded to this question funded **rental rehabilitation** programs which were predominately funded by State CDBG Funds (68%), Local RDA Funds (39%), and Other Local Funds (18%). For the rental rehabilitation program, 20 out of 28 jurisdictions[10] who responded to this open-ended subquestion stated that an average of 0-75 projects were rehabbed in a five year period.

From the 47 respondents who funded **infrastructure improvement** programs, the most common sources of funding were State CDBG Funds (81%), Other Local Funds (45%), and Other Federal Funds (32%). The majority of the 45 respondents indicated that the most common infrastructure projects undertaken in the last five years were: (1) water or sewer, (2) streets and sidewalks, and (3) American Disabilities Act (ADA) improvements.

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[4] State redevelopment law (Health and Safety Code (H&SC) Section 33080 et seq.,) requires redevelopment agencies to annually report to the State of California Department of Housing and Community Development on use of the Low and Moderate Income Housing Fund (Low-Mod Fund) to increase, improve, and preserve the supply of affordable housing. Weblink: http://www.hcd.ca.gov/rda/

[5] The remaining responses were non-numeric and were either a date, "not applicable," or a text comment.

[6] The remaining responses were non-numeric and were either a date, "not applicable," or a text comment.

[7] The remaining responses were non-numeric and were either a date, "not applicable," or a text comment.

[8] The remaining responses were non-numeric and were either a date, "not applicable," or a text comment.

[9] The respondent who indicated that 300 projects were built in 5-years may have meant 300 units and not 300 multifamily rental projects.

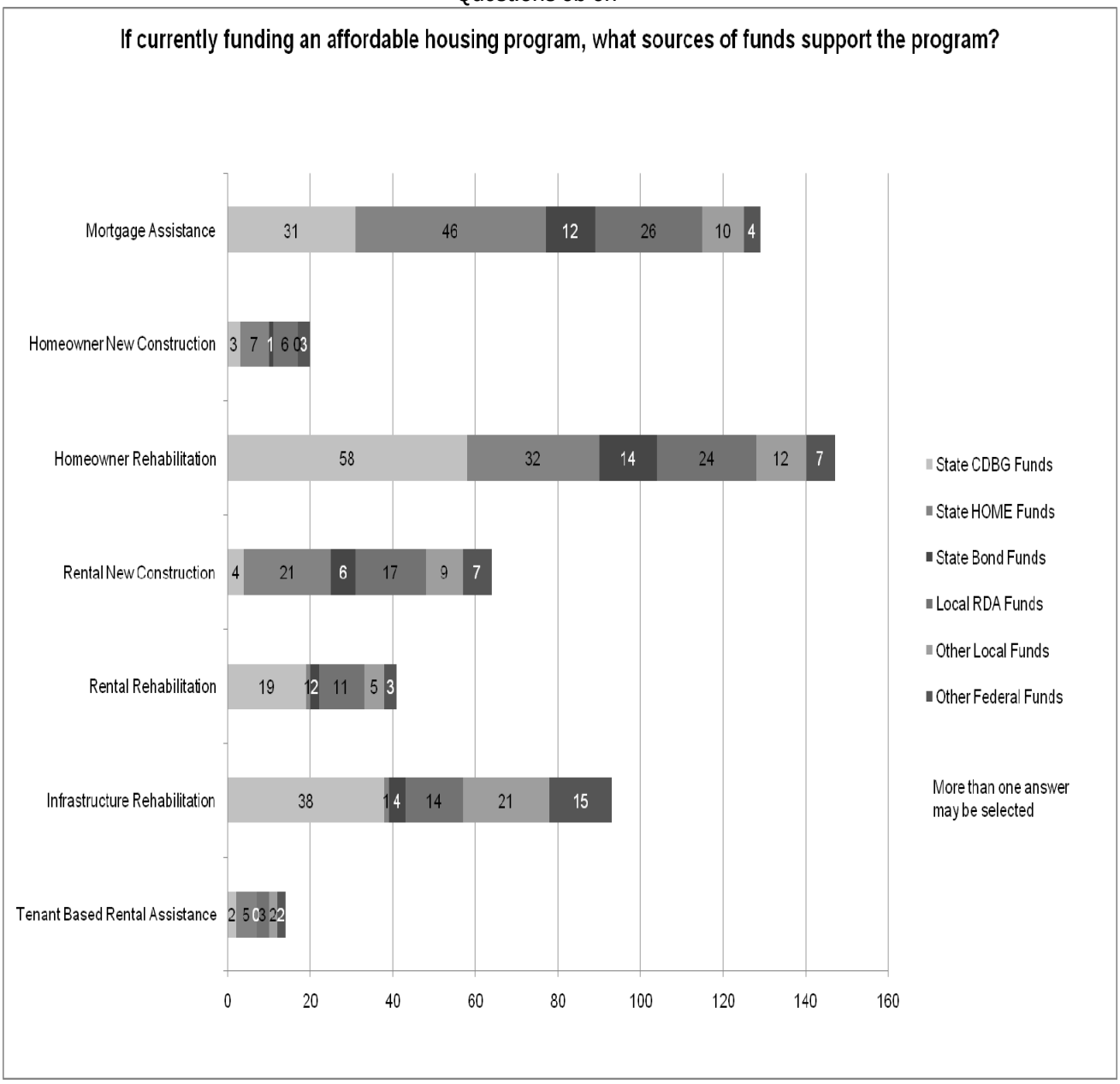
[10] The remaining responses were non-numeric and were either a date, "not applicable," or a text comment.

The 12 jurisdictions who responded to this question indicated that they were funding a **tenant-based rental assistance** (TBRA) program. The top three sources of funding were: (1) State HOME Funds (42%), (2) Local RDA Funds (25%), (3) State CDBG Funds (17%), Other Local Funds (17%), and Other Federal Funds (17%). For this open-ended subquestion, 13 out of 20 jurisdictions[11] indicated an average of 0-644 households were assisted per year by the TBRA program.

One-third of the 76 respondents indicated that they did not have **other affordable housing activities**. However, some of the respondents in response to this question mentioned housing rehabilitation and Neighborhood Stabilization Program (NSP) or foreclosure assistance. Typically, other affordable housing activities are funded by Redevelopment Agency Funds and HUD Funds (63 total responses to this open-ended question). According to 36 out of 59 jurisdictions[12] who responded regarding numbers served, an average of 0-1,565 households per year were served by each of the other affordable housing programs.

[11] The remaining responses were non-numeric and were either a date, "not applicable," or a text comment.
[12] The remaining responses were non-numeric and were either a date, "not applicable," or a text comment.

Figure 12-8
Questions 5b-5h

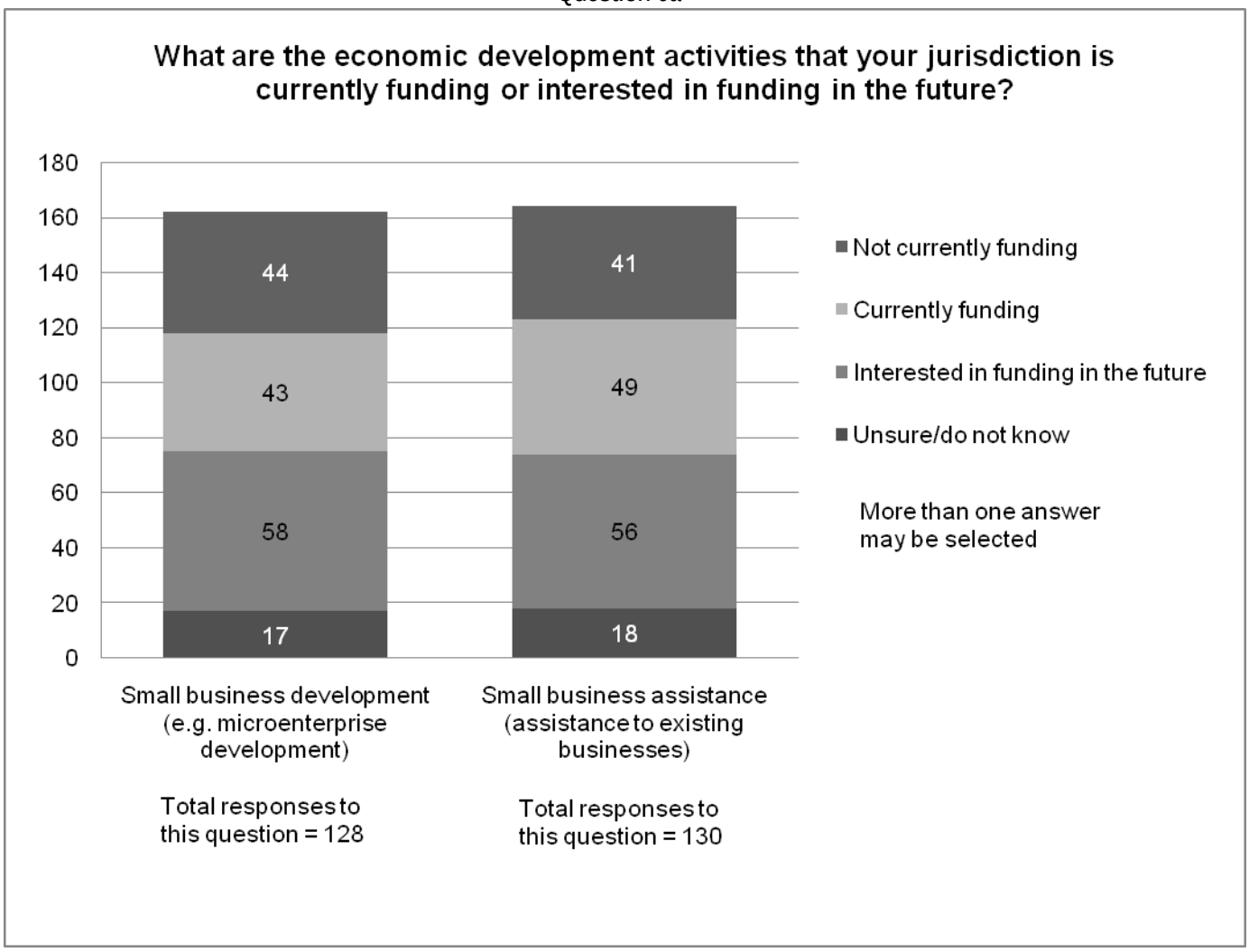


Economic Development Activities

For **small business development** (e.g. microenterprise development) activities, 58 of the 128 jurisdictions that replied to this question (45%) were interested in funding these activities. Thirty-four percent were either not currently funding or currently funding these activities. Thirteen percent was unsure or did not know about these activities.

Forty-three percent of the 130 grantees that responded to this question were interested in funding **small business assistance,** (assistance to existing businesses), activities. For these activities, 38% of the jurisdictions were currently funding and 32% were not currently funding. Nearly 14% were unsure or did not know about these activities.

Figure 12-9
Question 6a



The **small business development** activities of the 48 jurisdictions that responded to question 6b were funded mostly by State CDBG Funds (85%), Local RDA Funds (25%), and Other Local Funds (23%). On average, between 0.5-60 businesses were assisted per year as indicated by the 30 out of 38 jurisdictions[13] that responded to this open-ended subquestion.

For the **small business assistance** activities, 50 jurisdictions that replied to this question funded these activities. Similar to small business development, the most common funding sources were State CDBG Funds (88%), Local RDA Funds (30%), and Other Local Funds (20%). On average, between 0-40 businesses were assisted per year as indicated by the 34 out of 43 jurisdictions[14] that responded to this open-ended subquestion.

The top three most common **other economic development activities** that jurisdictions were currently funding or interested in funding were: façade improvement, business loan program, and infrastructure (according to the 13 respondents to this question).

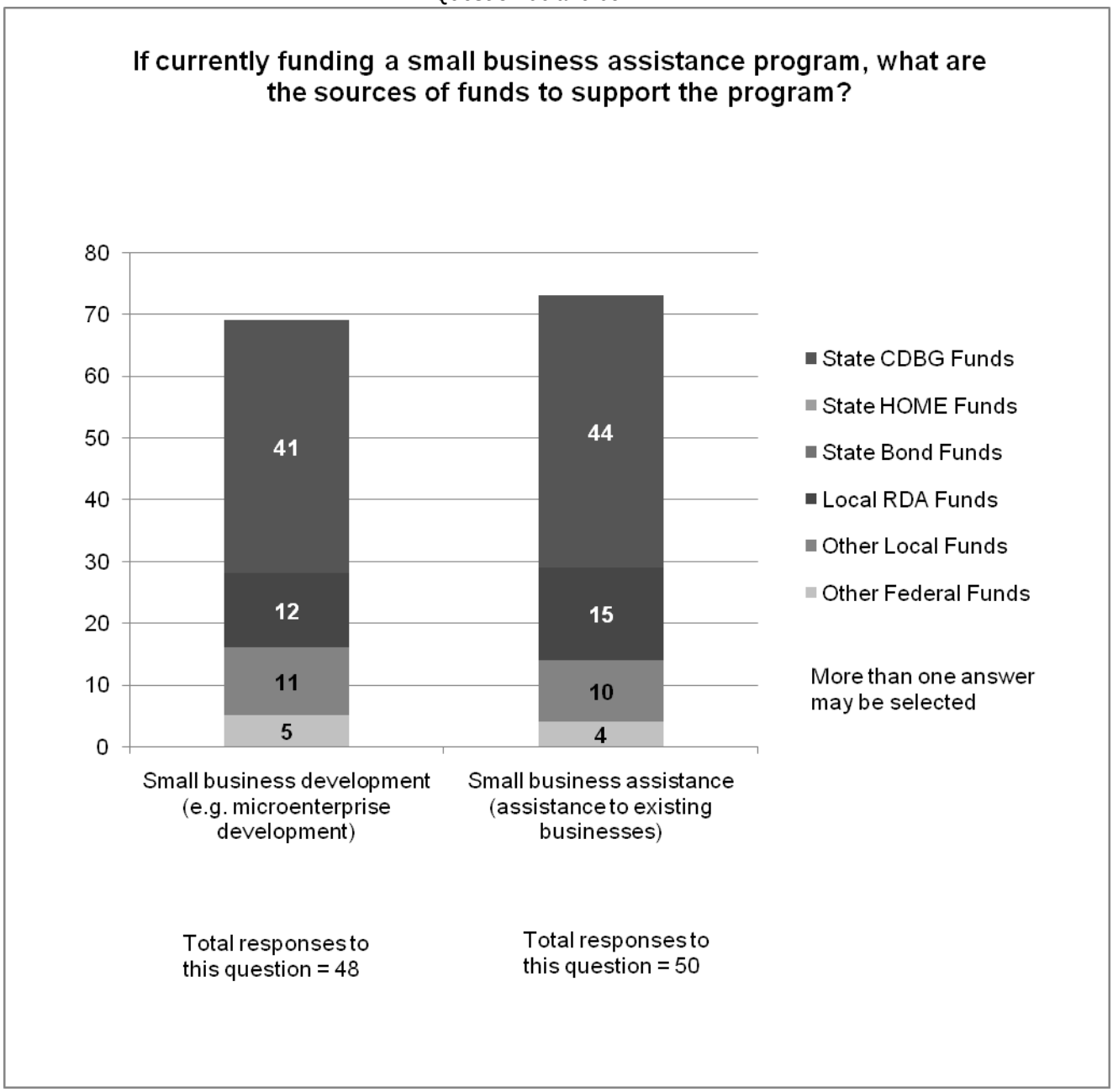
Figure 12-10

Economic Development Activity	Response Rate for Funding	Response Rate for Average Businesses Assisted per year*
Small Business Development	48	38
Small Business Assistance	50	43
TOTAL	**98**	**81**

**If the response was a range (15-20 businesses), the average was recorded (17.5). When there was ambiguity in the response, an estimated number was recorded (less than 5 is recorded as 4 businesses). Note some numbers were estimated totals of actual businesses completed and not averages. Some respondents may have confused persons assisted rather than businesses assisted. If more than one average was provided, these were added together. Potential businesses were recorded as zero or no businesses.*

[13] The remaining responses were non-numeric and were either a date, "not applicable," or a text comment.
[14] The remaining responses were non-numeric and were either a date, "not applicable," or a text comment.

Figure 12-11
Question 6b and 6c



Nearly one-quarter of the 62 jurisdictions that responded to this question were not undertaking **other economic development activities**. However some were undertaking business technical assistance and planning and façade improvement. From the 50 respondents to question 6e, the most common funding sources for other economic development activities were Redevelopment Agency funds and local or general funds. According to the 26 out of 40 jurisdictions[15] who responded to this open-

[15] The remaining responses were non-numeric and were either a date, "not applicable," or a text comment.

ended subquestion, an average of 0-1,000 businesses per year were served by each of the other economic development programs.

Fair Housing Impediments

Jurisdictions were asked to evaluate the severity of impediments to fair housing facing persons seeking housing in their jurisdiction. They rated 16 different impediments on a scale ranging from "Not an impediment," "Not very severe," "Somewhat severe," and "Very severe." The total number of jurisdictions who responded varied by each question and ranged from 123-127 jurisdictions.

The top three responses of things considered **"Not an impediment"**:

1. Discrimination against households due to religion (112),
2. Discrimination against households due to gender (108), and
3. Discrimination against households due to familial status (99).

The top three responses of things considered **"Not very severe"**:

1. Inadequate access to public and social services (55),
2. Language barriers for persons with limited English proficiency (54) and Inadequate access to transportation (54), and
3. Lack of knowledge or understanding regarding fair housing (53)

The top three impediments considered **"Somewhat severe"** were:

1. Inadequate access to employment opportunities (48),
2. Inadequate access to transportation (33), and
3. Language barriers for persons with limited English proficiency (21).

Impediments that were most commonly identified as **"Very severe"** included:

1. Inadequate access to employment opportunities (20),
2. Insufficient information and marketing about housing availability (2) and Inadequate access to transportation (2) and,
3. Language barriers for persons with limited English proficiency (1), Discrimination against Section 8 / Housing Choice Voucher Program participants (1),Lack of knowledge or understanding regarding fair housing (1), Inadequate access to technology (e.g. telephone, internet, etc.) (1) and Inadequate access to public and social services (1).

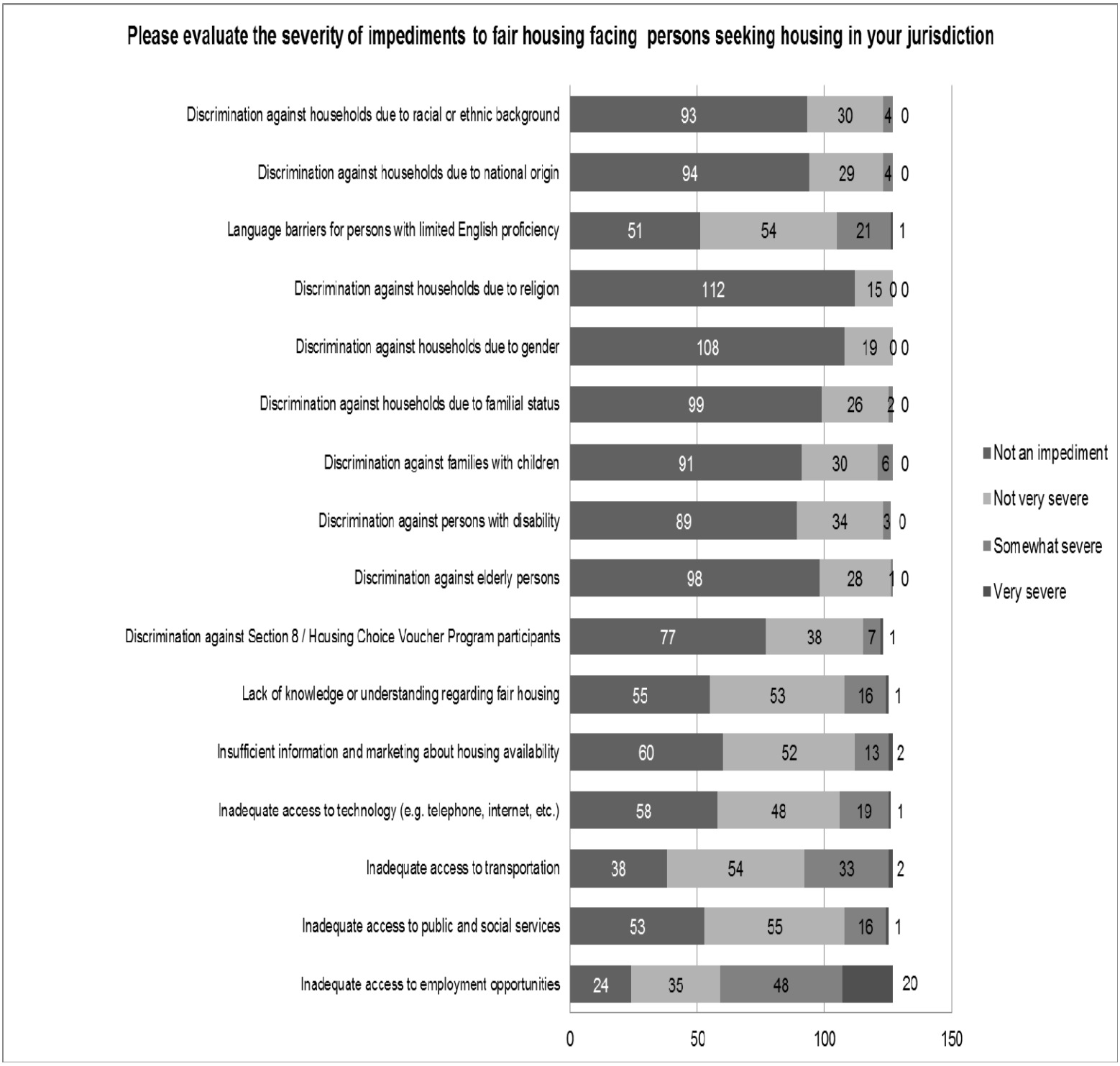
Sixteen respondents to this open-ended question identified **other impediments** to fair housing facing persons seeking housing. Their most common responses were: unemployment and lack of affordable housing supply. Some stated that they did not know about other impediments, or they had no fair housing complaints.

According to the 128 respondents, the most common **sources of information** for the fair housing impediment questions were staff knowledge (96%), community input (39%), fair housing complaints (25%), and Other (9%). The most common Other sources of

information were from Public Housing Authorities and discussions with residents (from 21 total respondents). Many respondents stated that there were no fair housing complaints.

Figure 12-12

Question 7a



Local Impediments

For local impediments, jurisdictions rated 9 different local impediments on the same scale of severity: "Not an impediment," "Not very severe," "Somewhat severe," and "Very severe." The total number of jurisdictions who responded to each question varied and ranged from 123-127 jurisdictions.

The top three responses of things considered **"Not an impediment"**:

1. The lack of comprehensive fair housing planning (94) and Inadequate enforcement of fair housing laws (94),
2. Inadequate representation of diverse interests (e.g. racial, ethnic, religious, and disabled segments on housing advisory boards, commissions, and committees) (92),
3. Local land use controls and zoning prohibiting higher density, multifamily housing (86).

The top three responses of things considered **"Not very severe"**:

1. Current mechanisms for identifying discrimination are predominantly reactive rather than proactive (38),
2. NIMBYism (Not In My Backyard) / Neighborhood opposition to affordable housing (37),
3. Environmental contamination or health hazards (e.g. lead-based paint or mold) limits the availability of land or readily-usable existing housing stock (35).

The top three local impediments considered **"Somewhat severe"** were:

1. NIMBYism (Not In My Backyard) / Neighborhood opposition to affordable housing (32),
2. Development standards, building codes, or permits inhibit the development of affordable housing (12), and
3. Current mechanisms for identifying discrimination are predominantly reactive rather than proactive (10) and Inadequate representation of diverse interests (e.g. racial, ethnic, religious, and disabled segments on housing advisory boards, commissions, and committees) (10).

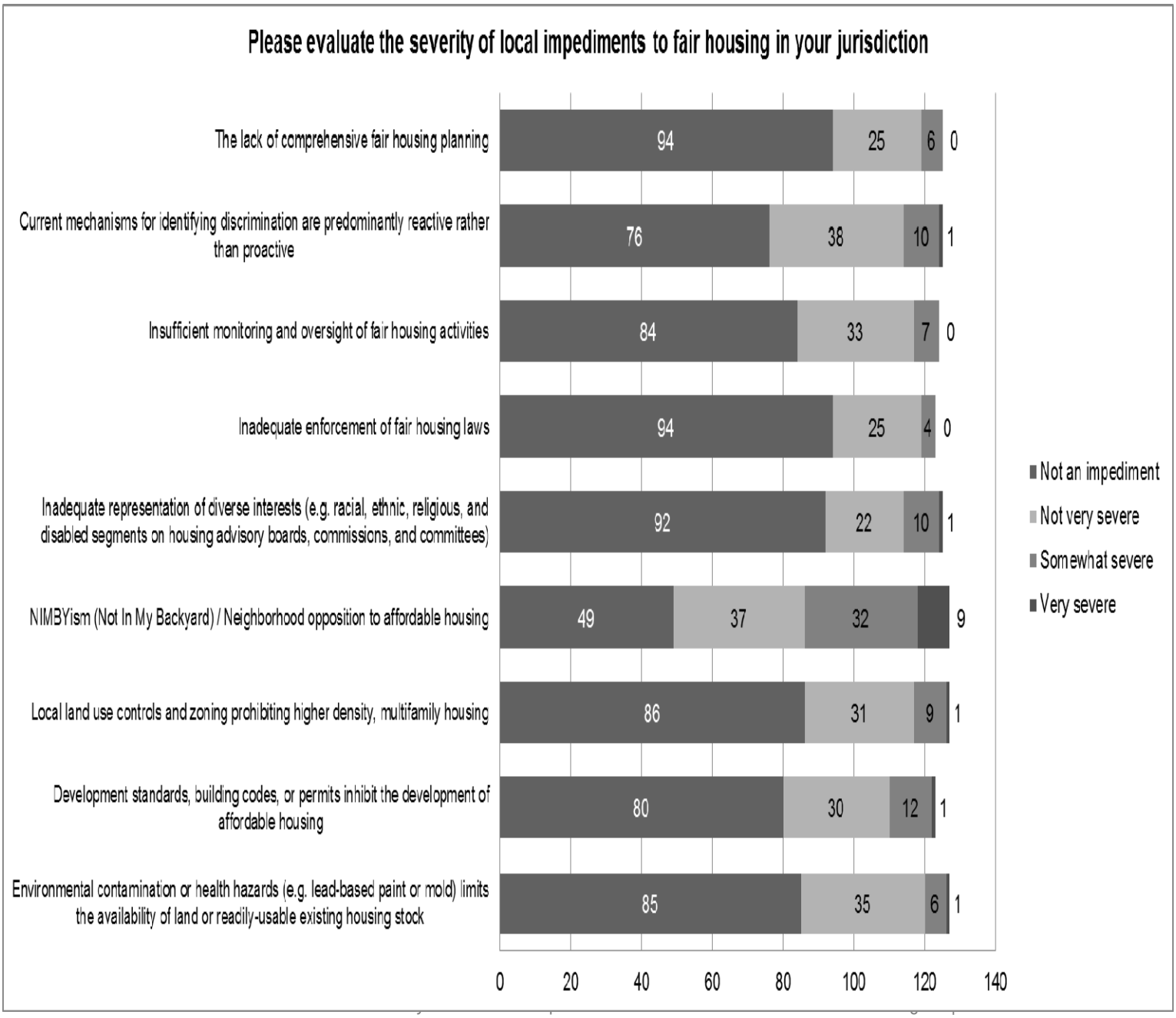
Local impediments that were most commonly identified as **"Very severe"** included:

1. NIMBYism (Not In My Backyard) / Neighborhood opposition to affordable housing (9),
2. Current mechanisms for identifying discrimination are predominantly reactive rather than proactive (1), Inadequate representation of diverse interests (e.g. racial, ethnic, religious, and disabled segments on housing advisory boards, commissions, and committees) (1), Local land use controls and zoning prohibiting higher density, multifamily housing (1), Development standards, building codes, or permits inhibit the development of affordable housing (1), and Environmental contamination or health hazards (e.g. lead-based paint or mold) limits the availability of land or readily-usable existing housing stock (1).

According to 13 respondents who answered this open-ended question, the top three most common **other local impediments** were: (1) high costs for development/construction, (2) building codes and development standards, and (3) funding issues. As indicated by the 126 jurisdictions, the most common **sources of information** for the fair housing local impediment questions were staff knowledge (98%), community input (44%), fair housing complaints (19%), and other (8%). Regarding other sources of information, the most common other sources of information were building codes and development standards. Most of the 14 respondents indicated that there were no or unreported fair housing complaints. Some also indicated that they did not know about this question or the question was not applicable.

Figure 12-13

Question 8



Enforcement Practices

Jurisdictions were asked to evaluate the frequency of current enforcement practices which are implemented by their jurisdiction to address fair housing impediments. Respondents rated 18 different enforcement practices on a frequency scale of implementing either: never, annually, biannually, quarterly, monthly or weekly. Jurisdictions who responded to each question varied and ranged from a total of 99-113 jurisdictions.

The three most common enforcement practices that were **never** implemented were:
1. Increasing housing choice for Section 8 / Housing Choice Voucher Program participants (e.g. quality, setting, participation, etc.) (59),
2. Assessing property insurance and tax policies (57), and
3. Developing housing for large households (e.g. various unit sizes) (49).

The three most common enforcement practices implemented **annually** were:
1. Applying for other sources of funding for affordable housing (e.g. state, federal, or private sector) (83),
2. Identifying suitable land sites for affordable housing development (83), and
3. Assessing land use controls and zoning laws (75).

The most common enforcement practices implemented **biannually** were:
1. Applying for other sources of funding for affordable housing (e.g. state, federal, or private sector) (11),
2. Identifying suitable land sites for affordable housing development (10), and
3. Assessing land use controls and zoning laws (9), Assessing development standards, building codes, and permits (9), and Identifying affordable housing developers and assisting to increase their capacity (9).

The three most common enforcement practices implemented **quarterly** were:
1. Coordinating between local and regional housing agencies (e.g. housing authorities, local housing departments, and nonprofit organizations, etc.) (15),
2. Coordinating between enforcement agencies (e.g. building inspectors, law enforcement, legal department, etc.) (11), and
3. Collecting and analyzing fair housing data (7).

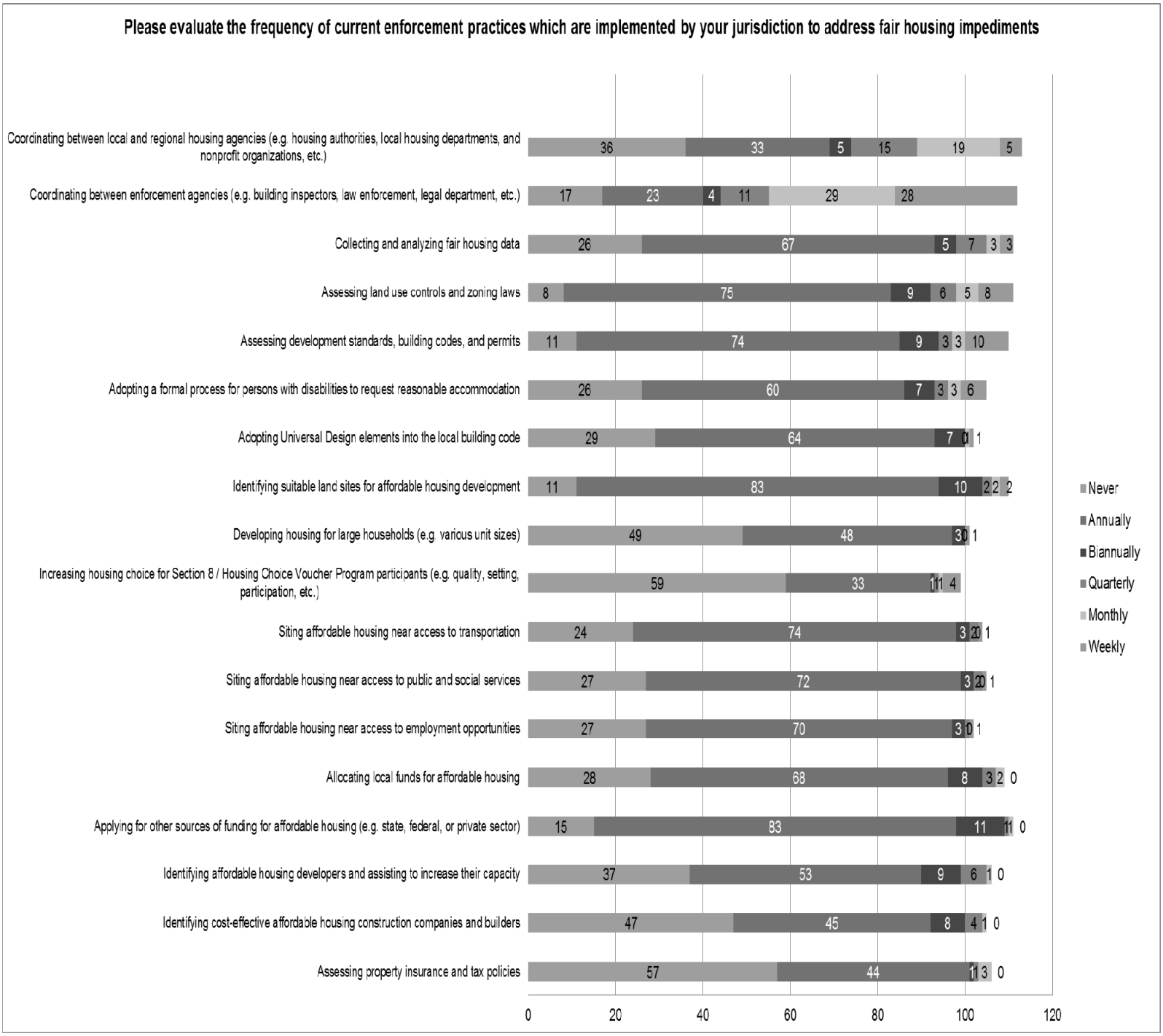
The three most common enforcement practices implemented **monthly** were:
1. Coordinating between enforcement agencies (e.g. building inspectors, law enforcement, legal department, etc.) (29),
2. Coordinating between local and regional housing agencies (e.g. housing authorities, local housing departments, and nonprofit organizations, etc.) (19), and
3. Assessing land use controls and zoning laws (5).

The top three most common enforcement practices implemented **weekly** were:

4. Coordinating between enforcement agencies (e.g. building inspectors, law enforcement, legal department, etc.) (28),
5. Assessing development standards, building codes, and permits (10), and
6. Assessing land use controls and zoning laws (8).

Twenty-eight respondents answered the open-ended question regarding **other enforcement practices** implemented by their jurisdiction to address fair housing impediments. Typical comments on other practices were regarding: (1) the difficulty to categorize practices, (2) practices implemented on an as needed basis, and (3) practices conducted at a frequency between “never” and “annually.”

Figure 12-14
Question 9



Enforcement Practices

Regarding economic impediments, jurisdictions rated 8 different economic impediments on the same scale of severity: “Not an impediment,” “Not very severe,” “Somewhat severe,” and “Very severe.” The total number of respondents varied by each question and ranged from 111-118 jurisdictions.

The top three indicated as **“Not an impediment”**
1. Unethical real estate processes (e.g. steering, blockbusting, etc.) (94),
2. Activities causing housing displacement (e.g. revitalization of neighborhoods, property tax increases, demolition, etc.) (77),
3. Unfair lending practices (e.g. excessive promotion of subprime mortgages or predatory lending) (68).

The top three indicated as **“Not very severe”**:
1. High cost of land suitable for affordable housing development (34)
2. Unfair lending practices (e.g. excessive promotion of subprime mortgages or predatory lending) (33), and
3. Activities causing housing displacement (e.g. revitalization of neighborhoods, property tax increases, demolition, etc.) (29).

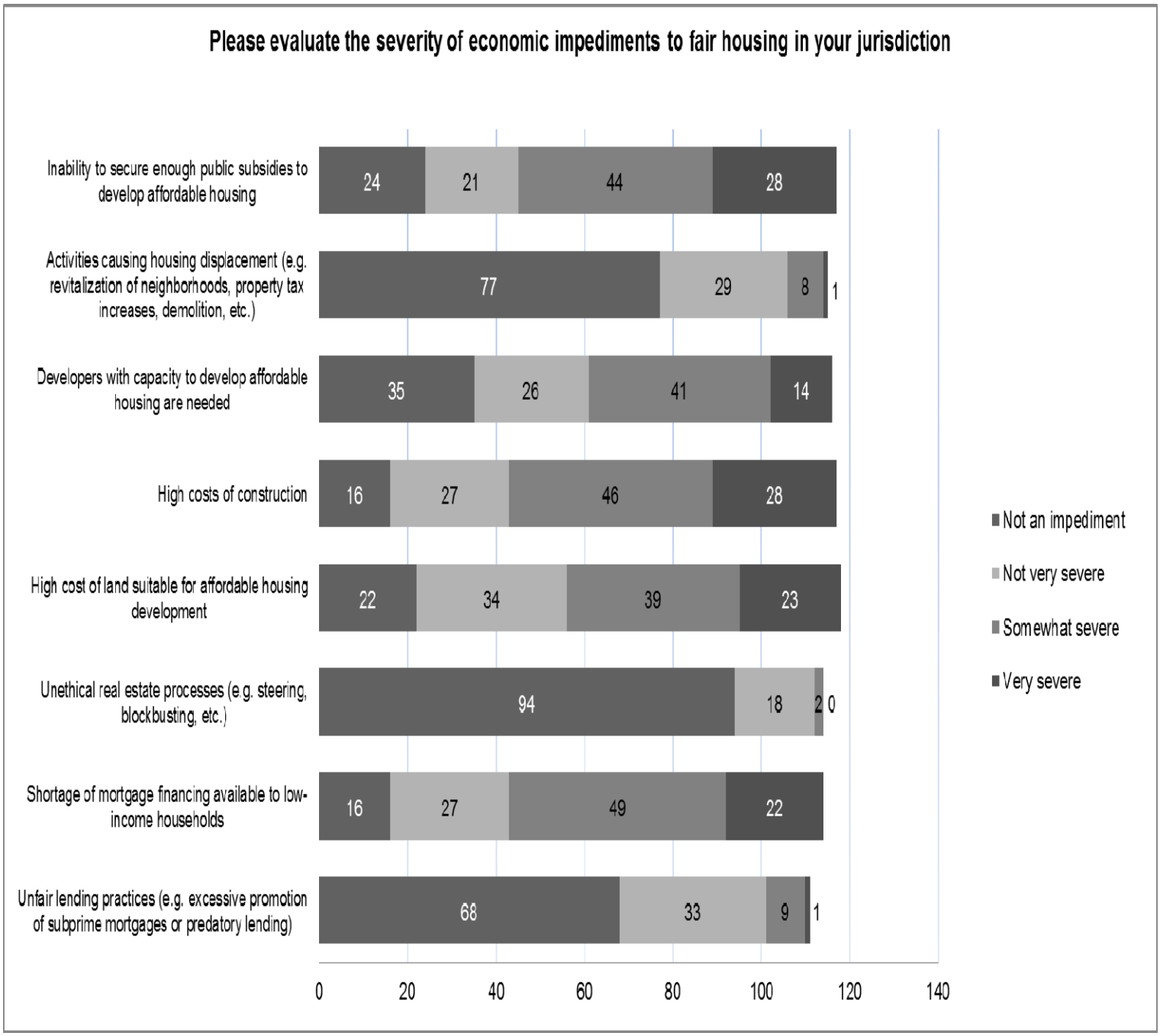
The top three indicated as **“Somewhat severe”** were:
1. Shortage of mortgage financing available to low-income households (49),
2. High costs of construction (46), and
3. Inability to secure enough public subsidies to develop affordable housing (44).

The top three indicated as **“Very severe”** included:
1. Inability to secure enough public subsidies to develop affordable housing (28), and High costs of construction (28),
2. High cost of land suitable for affordable housing development (23), and
3. Shortage of mortgage financing available to low-income households (22).

Since only 9 respondents to this open-ended question identified **other economic impediments**, a common theme in the responses was environmental or public service impediments. Many of the respondents do not know about this question or responded that the question was not applicable.

According to the 118 respondents on this issue, the most common sources of information for the economic impediments questions were staff knowledge (98%), community input (44%), fair housing complaints (25%), and other (8%). The most common other source of information was real estate professionals and developers (from 11 respondents). Many of these respondents stated that there were no fair housing complaints or unreported complaints, or that they do not know about this question or the question was not applicable.

Figure 12-15
Question 10



Outreach Practices

Respondents were also asked about frequency of 9 different current outreach practices implemented by their jurisdiction to address fair housing impediments. The frequency scale of implementing ranged from: never, annually, biannually, quarterly, monthly or weekly. The total number of jurisdictions who responded varied by each question and ranged from 105-110 jurisdictions.

The most common outreach practices that were **never** implemented included:

1. Market available housing throughout the community via ethnic newspapers (74), and Education and training for landlords (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.) (74),
2. Market available housing throughout the community via internet in multiple languages (72),
3. Education and technical training for real estate and mortgage industry professionals (67).

The most common outreach practices implemented **annually** were:

1. Education and training for the public/community at-large (48),
2. Partner with nonprofit organizations assisting protected groups (e.g. racial minorities, disabled, elderly, etc.) for outreach (40), and
3. Market available housing throughout the community at in-person meetings at convenient, accessible locations and times (31) and Education and technical training for real estate and mortgage industry professionals (31).

The most common outreach practices implemented **biannually** were:

1. Market available housing throughout the community at in-person meetings at convenient, accessible locations and times (13),
2. Market available housing using techniques to assist the disabled (e.g. visually impaired, hearing-impaired, physically disabled, etc.) (8) and Education, training, and counseling for tenants and prospective homebuyers (8), and
3. Partner with nonprofit organizations assisting protected groups (e.g. racial minorities, disabled, elderly, etc.) for outreach (7).

The most common outreach practices implemented **quarterly** were:

1. Education, training, and counseling for tenants and prospective homebuyers (11),
2. Partner with nonprofit organizations assisting protected groups (e.g. racial minorities, disabled, elderly, etc.) for outreach (10), and
3. Market available housing throughout the community via internet in multiple languages (7) and Education and training for the public/community at-large (7).

The most common outreach practices implemented **monthly** were:

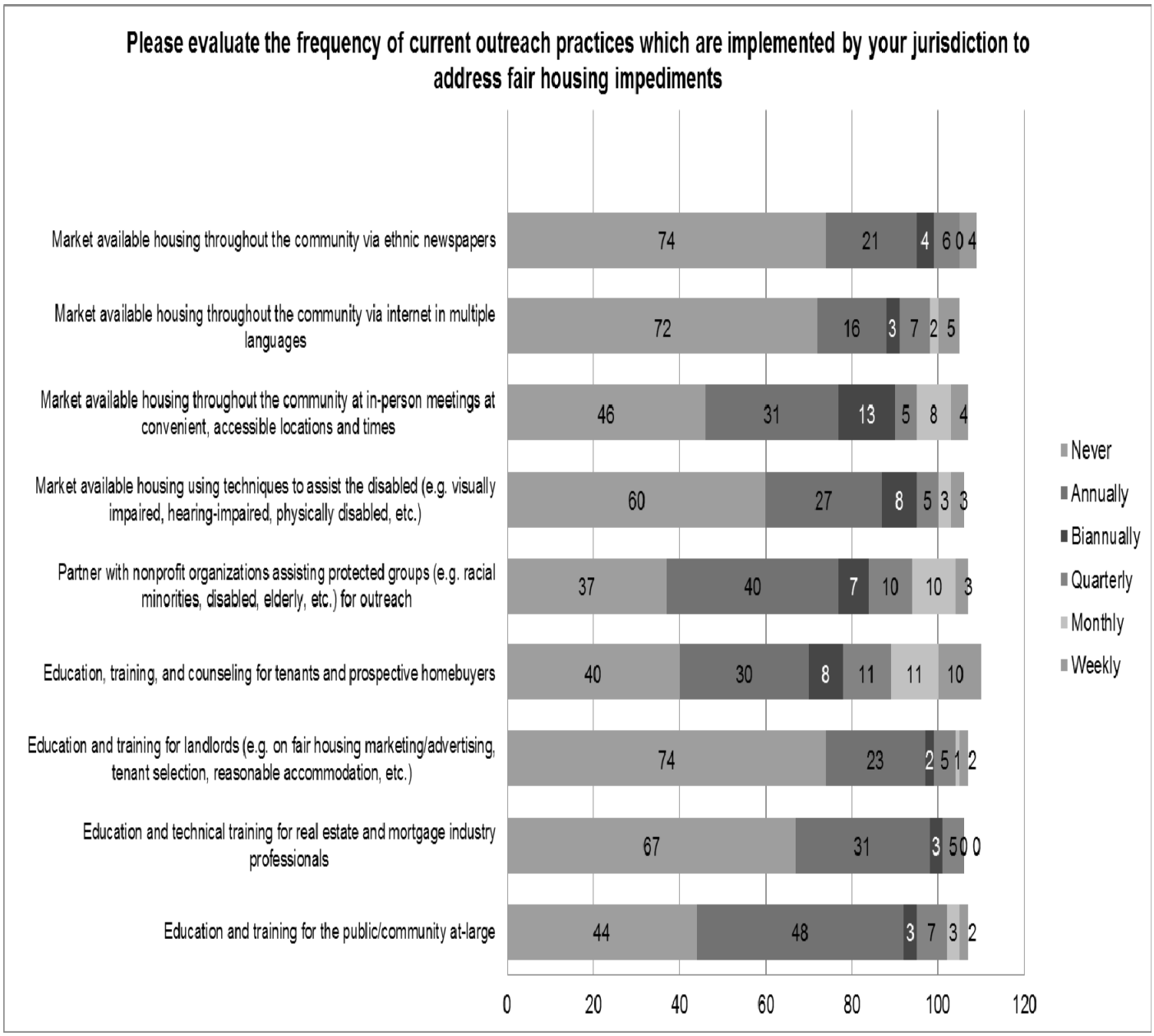
1. Education, training, and counseling for tenants and prospective homebuyers (11),
2. Partner with nonprofit organizations assisting protected groups (e.g. racial minorities, disabled, elderly, etc.) for outreach (10), and
3. Market available housing throughout the community at in-person meetings at convenient, accessible locations and times (8).

The most common outreach practices implemented **weekly** were:

1. Education, training, and counseling for tenants and prospective homebuyers (10),
2. Market available housing throughout the community via internet in multiple languages (5), and
3. Market available housing throughout the community via ethnic newspapers (4) and Market available housing throughout the community at in-person meetings at convenient, accessible locations and times (4).

Twenty-two respondents to this open-ended question identified **other outreach practices**. Their comments included: (1) another organization was responsibility for outreach, (2) the question was not applicable or the respondent did not know the answer, and (3) outreach practices were implemented periodically, on-going, or on an as needed basis.

Figure 12-16
Question 11



Summary

- For all survey respondents, the majority of jurisdictions, 76%, were cities and 24% of the jurisdictions were counties. A total of 144 jurisdictions responded to this question.

- Most jurisdictions were aware of their eligibility for the CDBG (87%) and HOME (80%) programs. A total of 144 jurisdictions responded to this CDBG question and 141 responded to this HOME question.

- In the past five years, most jurisdictions considered applying for the CDBG (78%) and HOME (60%) programs. A total of 135 jurisdictions responded to this CDBG question and 134 responded to this HOME question.

- The top three most selected reasons which prevented jurisdictions from applying for State CDBG funds were: (1) Not Applicable (43%), (2) Not enough staff to prepare application (26%), and (3) Not enough staff to manage program (25%). A total of 121 jurisdictions responded to this question (of which more than one answer may be selected).

- For the State HOME program, the most selected reasons which prevented jurisdictions from applying for funds were: (1) Not Applicable (36%), (2) Not enough staff to manage program (20%), (3) Not enough staff to prepare application (18%) and Unfamiliar with program (18%). A total of 126 jurisdictions responded to this question (of which more than one answer may be selected).

- For affordable housing programs that were currently funded, the top three were homeowner rehabilitation (79), mortgage assistance (62), and infrastructure improvement (32). A total of 135 jurisdictions responded to this question (of which more than one answer may be selected).

- Among the jurisdictions, 43 out of 128 who responded were currently funding small business development (e.g. microenterprise development) and 49 out of 130 who responded were funding small business assistance (assistance to existing businesses).

- Fair housing impediments that were most commonly identified as **"Very severe"** included:
  1. Inadequate access to employment opportunities (20)
  2. Insufficient information and marketing about housing availability (2) and Inadequate access to transportation (2) and,
  3. Language barriers for persons with limited English proficiency (1), Discrimination against Section 8 / Housing Choice Voucher Program participants (1),Lack of knowledge or understanding regarding fair housing (1), Inadequate access to technology (e.g. telephone, internet, etc.) (1) and Inadequate access to public and social services (1).

The total number of jurisdictions who responded to the fair housing impediments questions varied by each question and ranged from 123-127 jurisdictions.

- Local impediments that were most commonly identified as **"Very severe"** included:
  1. NIMBYism (Not In My Backyard) / Neighborhood opposition to affordable housing (9),
  2. Current mechanisms for identifying discrimination are predominantly reactive rather than proactive (1), Inadequate representation of diverse interests (e.g. racial, ethnic, religious, and disabled segments on housing advisory boards, commissions, and committees) (1), Local land use controls and zoning prohibiting higher density, multifamily housing (1), Development standards, building codes, or permits inhibit the development of affordable housing (1), and Environmental contamination or health hazards (e.g. lead-based paint or mold) limits the availability of land or readily-usable existing housing stock (1).

- Economic impediments that were most commonly identified as "Very severe" included:
  1. Inability to secure enough public subsidies to develop affordable housing (28), and High costs of construction (28),
  2. High cost of land suitable for affordable housing development (23), and
  3. Shortage of mortgage financing available to low-income households (22).

The total number of respondents to the economic impediments questions varied by each question and ranged from 111-118 jurisdictions.

- The three most common enforcement practices that were **never** implemented included:
  1. Increasing housing choice for Section 8 / Housing Choice Voucher Program participants (e.g. quality, setting, participation, etc.) (59),
  2. Assessing property insurance and tax policies (57), and
  3. Developing housing for large households (e.g. various unit sizes) (49).

Jurisdictions who responded to each enforcement practices questions varied and ranged from a total of 99-113 jurisdictions.

- The most common outreach practices that were **never** implemented included:
  1. Market available housing throughout the community via ethnic newspapers (74), and Education and training for landlords (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.) (74),
  2. Market available housing throughout the community via internet in multiple languages (72),
  3. Education and technical training for real estate and mortgage industry professionals (67).

The total number of jurisdictions who responded to the outreach practices questions varied by each question and ranged from 105-110 jurisdictions.

Appendix 12-I

Jurisdictions Not Submitting a Survey

1. Dixon	11. Siskiyou Unincorporated*
2. Mount Shasta	12. Fortuna
3. Pismo Beach	13. Hidden Hills
4. Westmorland	14. Industry
5. Willits	15. King City
6. Alpine Unincorporated*	16. Loyalton
7. Del Norte Unincorporated*	17. Maricopa
8. Imperial City	18. Marysville
9. Napa Unincorporated*	19. McFarland
10. Sierra Unincorporated*	
TOTAL: 19 Jurisdictions	

*Counties

Jurisdiction Type (Cities and Counties)

	Number	Percentage
City	126	76%
County	39	24%
TOTAL	165	100%
Fair Housing Survey Respondents		
	Number	Percentage
City*	113	77%
County	33	23%
TOTAL	146	100%
* Two left blank		
Jurisdictions that Did Not Submit a Survey		
	Number	Percentage
City	12	63%
County	7	37%
TOTAL	19	100%

Appendix 12 - II

State CDBG and HOME Fair Housing Survey Tool

General Information

The State of California Department of Housing and Community Development (HCD) is requesting that all State CDBG-eligible jurisdictions complete this survey regarding federal affordable housing and economic development programs and fair housing. Your jurisdiction should consult with managers and staff to submit one completed survey. This input will assist HCD to meet its federal reporting requirements and address fair housing impediments. **Please complete this survey by July 1, 2011.** Contact Christina DiFrancesco with any questions at (916) 322-0918 or aisurveys@hcd.ca.gov. Thank you for your time and assistance.

Contact Information

Name

Title

Email

Phone

Jurisdiction

Jurisdiction type

State Community Block Grant (CDBG) or HOME Programs

Questions 1-4 below relate to participation in the State Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) Programs.

1. Is your jurisdiction aware that it is currently eligible to apply for:

	Yes	No	Unsure/do not know
a. State CDBG funds?:	◯	◯	◯
b. State HOME funds?:	◯	◯	◯

If "no" to both skip to Question 4.

CDBG & HOME

2a. Has the jurisdiction considered applying for State CDBG funds in any year during the last five years?

	Yes	No	Unsure/do not know
(check one):	◯	◯	◯

2b. If "Yes", please list which years and for what purposes State CDBG funds were considered but **not** applied for.

2c. Has the jurisdiction considered applying for State HOME funds in any year during the last five years?

	Yes	No	Unsure/do not know
(check one):	◯	◯	◯

2d. If "Yes", please list which years and for what purposes State HOME funds were considered but **not** applied for.

Obstacles: State CDBG

3. What has prevented your jurisdiction from applying for:

a1. State CDBG funds? (check all that apply):

- [ ] Not Applicable (skip question a2)
- [ ] Unaware if eligible for program
- [ ] Unfamiliar with program
- [ ] Not enough staff to prepare application
- [ ] Program application confusing or difficult
- [ ] Not enough staff to manage program
- [ ] Program requirements confusing or difficult
- [ ] Too difficult to use CDBG funds with other funds
- [ ] Program too competitive
- [ ] Do not have program or project to fund
- [ ] Minimal economic benefits compared to costs to administer program
- [ ] Unsure/do not know
- [ ] Other (please specify below)

Other (please specify):

a2. For State CDBG funds, rank the top three reasons that you have not applied:

	Reason
First Reason:	
Second Reason:	
Third Reason:	

Obstacles: State HOME

4. What has prevented your jurisdiction from applying for:

b1. State HOME funds? (check all that apply):

- [ ] Not Applicable (skip question b2)
- [ ] Unaware if eligible for program
- [ ] Unfamiliar with program
- [ ] Not enough staff to prepare application
- [ ] Program application confusing or difficult
- [ ] Not enough staff to manage program
- [ ] Program requirements confusing or difficult
- [ ] Too difficult to use HOME funds with other funds
- [ ] Program too competitive
- [ ] Do not have program or project to fund
- [ ] Minimal economic benefits compared to costs to administer program
- [ ] Unsure/do not know
- [ ] Other (please specify below)

Other (please specify):

b2. For State HOME funds, rank the top three reasons that you have not applied:

	Reason
First Reason:	
Second Reason:	
Third Reason:	

Affordable Housing Activities

5a. What are the affordable housing activities that your jurisdiction is currently funding or interested in funding in the future? (check all that apply):

	Not currently funding	Currently funding	Interested in funding in the future	Unsure/do not know
1. Mortgage assistance programs:	☐	☐	☐	☐
2. Homeowner new construction:	☐	☐	☐	☐
3. Homeowner rehabilitation programs:	☐	☐	☐	☐
4. Rental new construction:	☐	☐	☐	☐
5. Rental rehabilitation:	☐	☐	☐	☐
6. Infrastructure improvements:	☐	☐	☐	☐

Other (please specify):

Mortgage Assistance

5b. If currently funding a mortgage assistance program (please check all that apply):

	State CDBG Funds	State HOME Funds	State Bond Funds	Local RDA Funds	Other Local Funds	Other Federal Funds
1. What sources of funds support the program?:	☐	☐	☐	☐	☐	☐

2. On average, how many households are assisted **per year**?

Homeowner New Construction

5c. If currently funding a homeowner new construction program (please check all that apply):

	State CDBG Funds	State HOME Funds	State Bond Funds	Local RDA Funds	Other Local Funds	Other Federal Funds
1. What sources of funds support the program?:	☐	☐	☐	☐	☐	☐

2. On average, how many projects are built in a **five year** period?

Homeowner Rehabilitation

5d. If currently funding a homeowner rehabilitation program (please check all that apply):

	State CDBG Funds	State HOME Funds	State Bond Funds	Local RDA Funds	Other Local Funds	Other Federal Funds
1. What sources of funds support the program?:	☐	☐	☐	☐	☐	☐

2. On average, how many projects are rehabbed in a **five year** period?

Rental New Construction

5e. If currently funding a rental new construction program (please check all that apply):

	State CDBG Funds	State HOME Funds	State Bond Funds	Local RDA Funds	Other Local Funds	Other Federal Funds
1. What sources of funds support the program?:	☐	☐	☐	☐	☐	☐

2. On average, how many projects are built in a **five year** period?

Rental Rehabilitation

5f. If currently funding a rental rehabilitation program (please check all that apply):

	State CDBG Funds	State HOME Funds	State Bond Funds	Local RDA Funds	Other Local Funds	Other Federal Funds
1. What sources of funds support the program?:	☐	☐	☐	☐	☐	☐

2. On average, how many projects are rehabbed in a **five year** period?

Infrastructure Improvement

5g. If currently funding an infrastructure improvement program (please check all that apply):

	State CDBG Funds	State HOME Funds	State Bond Funds	Local RDA Funds	Other Local Funds	Other Federal Funds
1. What sources of funds support the program?:	☐	☐	☐	☐	☐	☐

2. Please list the infrastructure projects undertaken in the last **five years**.

Tenant-Based Rental Assistance

5h. If currently funding a tenant-based rental assistance program (please check all that apply):

	State CDBG Funds	State HOME Funds	State Bond Funds	Local RDA Funds	Other Local Funds	Other Federal Funds
1. What sources of funds support the program?:	☐	☐	☐	☐	☐	☐

2. On average, how many households are assisted **per year**?

Other Affordable Housing Programs

5i. Other Programs Not Discussed Above - What other affordable housing activities not discussed above are currently being undertaken by your jurisdiction?

5j. How are these activities being funded?

5k. Other Programs - What is the average number of households served per year by each of your jurisdiction's other affordable housing programs?

Economic Development

6a. What are the economic development activities that your jurisdiction is currently funding or interested in funding in the future? (please check all that apply):

	Not currently funding	Currently funding	Interested in funding in the future	Unsure/do not know
a. Small business development (e.g. microenterprise development):	☐	☐	☐	☐
b. Small business assistance (assistance to existing businesses):	☐	☐	☐	☐

c. Other (please specify):

6b. If you are currently funding a small business deveopment program (please check all that apply):

	State CDBG Funds	State HOME Funds	State Bond Funds	Local RDA Funds	Other Local Funds	Other Federal Funds
1. What sources of funds support the program?:	☐	☐	☐	☐	☐	☐

2. On average, how many businesses are assisted **per year?**

6c. If currently funding a small business assistance program (please check all that apply):

	State CDBG Funds	State HOME Funds	State Bond Funds	Local RDA Funds	Other Local Funds	Other Federal Funds
1. Which sources of funds support the program?:	☐	☐	☐	☐	☐	☐

2. On average, how many businesses are assisted **per year**?

Other Economic Development Programs

6d. Other Programs Not Discussed Above - What other economic development activities not discussed above are currently being undertaken by your jurisdiction?

6e. How are these activities being funded?

6f. Other Programs - What is the average number of businesses served per year by each of your jurisdiction's other economic development programs?

Contact Information

6g. Please provide the name, title and phone number of someone we can contact at your jurisdiction to discuss applying for State CDBG or HOME funds for affordable housing activities.

Name	
Title	
Phone Number	

Please provide the name, title and phone number of someone we can contact at your jurisdiction to discuss applying for State CDBG funds for economic development activities.

Name	
Title	
Phone Number	

Impediments to Fair Housing

The questions below relate to impediments to fair housing.

7a. Please evaluate the severity of impediments to fair housing facing persons seeking housing in your jurisdiction.

	Not an impediment	Not very severe	Somewhat severe	Very severe
a. Discrimination against households due to **racial or ethnic background**:	○	○	○	○
b. Discrimination against households due to **national origin**:	○	○	○	○
c. **Language barriers** for persons with limited English proficiency:	○	○	○	○
d. Discrimination against households due to **religion**:	○	○	○	○
e. Discrimination against households due to **gender**:	○	○	○	○
f. Discrimination against households due to **familial status**:	○	○	○	○
g. Discrimination against **families with children**:	○	○	○	○
h. Discrimination against **persons with disability**:	○	○	○	○
i. Discrimination against **elderly persons**:	○	○	○	○
j. Discrimination against **Section 8 / Housing Choice Voucher Program participants**:	○	○	○	○
k. **Lack of knowledge or understanding** regarding fair housing:	○	○	○	○
l. **Insufficient information and marketing** about housing availability:	○	○	○	○
m. Inadequate access to **technology** (e.g. telephone, internet, etc.):	○	○	○	○
n. Inadequate access to **transportation**:	○	○	○	○
o. Inadequate access to **public and social services**:	○	○	○	○
p. Inadequate access to **employment opportunities**:	○	○	○	○

Other (please specify impediment **and** severity):

7b. In answering the above question:

	Fair housing complaints received	Staff knowledge	Community input	Other (please specify below)
What sources of information are you relying on? (check all that apply):	☐	☐	☐	☐

Other (please specify):

Local Impediments

8. Please evaluate the severity of local impediments to fair housing in your jurisdiction.

	Not an impediment	Not very severe	Somewhat severe	Very severe
a. The lack of comprehensive fair housing **planning**:	○	○	○	○
b. Current mechanisms for identifying discrimination are predominantly **reactive** rather than **proactive**:	○	○	○	○
c. Insufficient **monitoring and oversight** of fair housing activities:	○	○	○	○
d. Inadequate **enforcement** of fair housing laws:	○	○	○	○
e. Inadequate **representation** of diverse interests (e.g. racial, ethnic, religious, and disabled segments on housing advisory boards, commissions, and committees):	○	○	○	○
f. **NIMBYism** (Not In My Backyard) / Neighborhood opposition to affordable housing:	○	○	○	○
g. Local **land use controls and zoning** prohibiting higher density, multifamily housing:	○	○	○	○
h. **Development standards, building codes, or permits** inhibit the development of affordable housing:	○	○	○	○
i. **Environmental contamination or health hazards** (e.g. lead-based paint or mold) limits the availability of land or readily-usable existing housing stock:	○	○	○	○

Other (please specify impediment **and** severity):

8b. In answering the above question:

	Fair housing complaints received	Staff knowledge	Communty input	Other (please specify below)
What sources of information are you relying on? (check all that apply):	☐	☐	☐	☐

Other (please specify)

Jurisdiction Practices: Enforcement

9. Please evaluate the frequency of current enforcement practices which are implemented by your jurisdiction to address fair housing impediments.

	Never	Annually	Biannually	Quarterly	Monthly	Weekly
a. Coordinating between **local and regional housing agencies** (e.g. housing authorities, local housing departments, and nonprofit organizations, etc.):	○	○	○	○	○	○
b. Coordinating between **enforcement agencies** (e.g. building inspectors, law enforcement, legal department, etc.):	○	○	○	○	○	○
c. Collecting and analyzing **fair housing data**:	○	○	○	○	○	○
d. Assessing **land use controls and zoning laws**:	○	○	○	○	○	○
e. Assesing **development standards, building codes, and permits**:	○	○	○	○	○	○
f. Adoptnig a **formal process for persons with disabilities** to request reasonable accommodation:	○	○	○	○	○	○
g. Adopting **Universal Design elements** into the local building code:	○	○	○	○	○	○
h. Identifying **suitable land sites** for affordable housing development:	○	○	○	○	○	○
i. Developing housing for **large households** (e.g. various unit sizes):	○	○	○	○	○	○
j. Increasing housing choice for **Section 8 / Housing Choice Voucher Program participants** (e.g. quality, setting, participation, etc.):	○	○	○	○	○	○
k. Siting affordable housing near **access to transportation**:	○	○	○	○	○	○
l. Siting affordable housing near access to **public and social services**:	○	○	○	○	○	○
m. Siting affordable housing near access to **employment opportunities**:	○	○	○	○	○	○
n. Allocating **local funds** for affordable housing:	○	○	○	○	○	○
o. Applying for **other sources of funding** for affordable housing (e.g state, federal, or private sector):	○	○	○	○	○	○
p. Identifying affordable housing **developers** and assiting to increase their capacity:	○	○	○	○	○	○
q. Identifying cost-effective affordable housing **construction companies and builders**:	○	○	○	○	○	○
r. Assesing **property insurance and tax policies**:	○	○	○	○	○	○

Other (please specify practice **and** frequency):

Economic Impediments

10. Please evaluate the severity of economic impediments to fair housing in your jurisdiction.

	Not an impediment	Not very severe	Somewhat severe	Very severe
a. Inability to secure enough **public subsidies** to develop affordable housing:	○	○	○	○
b. Activities causing **housing displacement** (e.g. revitalization of neighborhoods, property tax increases, demolition, etc.):	○	○	○	○
c. **Developers** with capacity to develop affordable housing are needed:	○	○	○	○
d. High costs of **construction**:	○	○	○	○
e. High cost of **land** suitable for affordable housing development:	○	○	○	○
f. Unethical **real estate processes** (e.g. steering, blockbusting, etc.):	○	○	○	○
g. Shortage of **mortgage financing** available to low-income households:	○	○	○	○
h. Unfair **lending practices** (e.g. excessive promotion of subprime mortgages or predatory lending):	○	○	○	○

Other (please specify impediment **and** frequency):

10b. In answering the above question:

	Fair housing complaints received	Staff knowledge	Communty input	Other (please specify below)
10i. What sources of information are you relying on? (check all that apply):	☐	☐	☐	☐

Other (please specify):

Jurisdiction Practices: Outreach

The questions below relate to your jurisdiction's practices to address fair housing impediments.

11. Please evaluate the frequency of current outreach practices which are implemented by your jurisdiction to address fair housing impediments.

	Never	Annually	Biannually	Quarterly	Monthly	Weekly
a. Market available housing throughout the community via **ethnic newspapers**:	○	○	○	○	○	○
b. Market available housing throughout the community via **internet in multiple languages**:	○	○	○	○	○	○
c. Market available housing throughout the community at **in-person meetings** at convenient, accessible locations and times:	○	○	○	○	○	○
d. Market available housing **using techniques to assist the disabled** (e.g. visually impaired, hearing-impaired, physically disabled, etc.):	○	○	○	○	○	○
e. Partner with nonprofit organizations **assisting protected groups** (e.g. racial minorities, disabled, elderly, etc.) for outreach:	○	○	○	○	○	○
f. Education, training, and counseling for **tenants and prospective homebuyers**:	○	○	○	○	○	○
g. Education and training for **landlords** (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.):	○	○	○	○	○	○
h. Education and technical training for **real estate and mortgage industry professionals**:	○	○	○	○	○	○
i. Education and training for **the public/community at-large**:	○	○	○	○	○	○

Other (please specify practice **and** frequency):

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Fair Housing Survey: Summary of Key Responses

13

For the State of California Fair Housing Survey, 146 out of 165 jurisdictions eligible for State CDBG funding completed the survey as of August 1, 2011 (88% response rate). The following section summarizes all of the responses to *key* questions. The summary of survey responses to *all* questions is in the previous chapter. A list of the 19 jurisdictions who did not respond to the survey is in the Appendix to the previous chapter.

Seventy-seven percent of State CDBG-eligible jurisdictions are cities and 23% counties.[1] A total of 144 jurisdictions responded to this question on the survey.[2] The Appendix summarizes city and county breakdowns for HCD eligible jurisdictions, survey respondents, and jurisdictions that did not submit a survey.

State CDBG and HOME Funding

Eighty-seven percent of survey respondents were aware of their eligibility to apply for CDBG funding; 80% were aware of their eligibility for HOME. A total of 144 jurisdictions responded to this CDBG question and 141 responded to this HOME question.

In the last five years (2005-2010), 78% of the jurisdictions considered applying for CDBG and 60% considered applying for HOME. For this CDBG question, a total of 135 jurisdictions responded, and for this HOME question, 134 jurisdictions responded.

Jurisdictions selected the three most common reasons that they have not applied for CDBG funds: not applicable (52), not enough staff to prepare application (30), and not enough staff to manage program (31).[3]

For the HOME program, the top reasons for not applying were: not applicable (45), not enough staff to prepare application (23), and not enough staff to manage program (35).[4]

Affordable Housing Activities

Jurisdictions were asked about the affordable housing activities that they were currently funding or interested in funding in the future. Sixty-two were currently funding mortgage assistance programs, 9 homeowner new construction, 79 homeowner rehabilitation, 25 rental new construction, 24 rental rehabilitation, and 32 infrastructure improvement.

[1] The county may consist of State CDBG or HOME eligible jurisdictions; however the county itself may not be eligible.
[2] Two cities left the question about jurisdiction type blank.
[3] Respondents may have selected "not applicable" because their jurisdiction had applied for State CDBG funding in the previous five years.
[4] Respondents may have selected "not applicable" because their jurisdiction had applied for State HOME funding in the previous five years.

Economic Development Activities

Forty-three jurisdictions were currently funding small business development (e.g. microenterprise development), and 49 small business assistance (assistance to existing businesses).

Fair Housing Impediments

Respondents evaluated the severity of impediments to fair housing facing persons seeking housing in their jurisdiction. The fair housing impediments were:

1. Discrimination against households due to racial or ethnic background
2. Discrimination against households due to national origin
3. Language barriers for persons with limited English proficiency
4. Discrimination against households due to religion
5. Discrimination against households due to gender
6. Discrimination against households due to familial status
7. Discrimination against families with children
8. Discrimination against persons with disability
9. Discrimination against elderly persons
10. Discrimination of Section 8/Housing Choice Voucher Program participants
11. Lack of knowledge or understanding regarding fair housing
12. Insufficient information and marketing about housing availability
13. Inadequate access to technology (e.g. telephone, internet, etc.)
14. Inadequate access to transportation
15. Inadequate access to public and social services
16. Inadequate access to employment opportunities

These responses were grouped as severe or not severe impediments. Respondents categorized severe impediments as either “Somewhat severe” or “Very Severe.” Respondents categorized impediments that were not severe as either “Not an impediment” or “Not very severe.”

The total number of jurisdictions who responded varied by each question and ranged from 123-127 jurisdictions. The three most common **severe impediments** were:

1. Inadequate access to employment opportunities (68 responses);
2. Inadequate access to transportation (35 responses); and
3. Language barriers for persons with limited English proficiency (22 responses).

Local Impediments

Respondents evaluated the severity of local impediments to fair housing facing persons seeking housing in their jurisdiction. The local housing impediments were:

1. The lack of comprehensive fair housing planning
2. Current mechanisms for identifying discrimination are predominately reactive rather than proactive
3. Insufficient monitoring and oversight of fair housing activities
4. Inadequate enforcement of fair housing laws
5. Inadequate representation of diverse interests (e.g. racial, ethnic, religious and disabled segments) on housing advisory boards, commissions, and committees)
6. NIMBYism (Not in My Backyard)/neighborhood opposition to affordable housing
7. Local land use controls and zoning prohibiting higher density, multifamily housing
8. Development standards, building codes, or permits inhibit the development of affordable housing
9. Environmental contamination or health hazards (e.g. lead-based paint or mold) limits the availability of land or readily-usable existing housing stock

These responses were grouped as severe or not severe impediments. Respondents categorized severe impediments as either “Somewhat severe” or “Very Severe.” Respondents categorized impediments that were not severe as either “Not an impediment” or “Not very severe.”

The total number of jurisdictions who responded varied by each question and ranged from 123-127 jurisdictions. **Jurisdictions’ three most common severe local impediments were:**

1. NIMBYism (Not in My Backyard)/neighborhood opposition to affordable housing (41 responses);
2. Development standards, building codes, or permits inhibit the development of affordable housing (13 responses); and
3. Current mechanisms for identifying discrimination are predominately reactive rather than proactive (11 responses) and inadequate representation of diverse interests (e.g. racial, ethnic, religious and disabled segments) on housing advisory boards, commissions, and committees) (11 responses).

Economic Impediments

Respondents evaluated the severity of economic impediments to fair housing facing persons seeking housing in their jurisdiction. Jurisdictions rated eight different economic impediments. The economic impediments were:

1. Inability to secure enough public subsidies to develop affordable housing
2. Activities causing housing displacement (e.g. revitalization of neighborhoods, property tax increases, demolition, etc.)

3. Developers with capacity to develop affordable housing is needed
4. High costs of construction
5. High cost of land suitable for affordable housing development
6. Unethical real estate processes (e.g. steering, blockbusting, etc.)
7. Shortage of mortgage financing available to low-income households
8. Unfair lending practices (e.g. excessive promotion of subprime mortgages or predatory lending)

These responses were grouped as severe or not severe impediments. Respondents categorized severe impediments as either "Somewhat severe" or "Very Severe." Respondents categorized impediments that were not severe as either "Not an impediment" or "Not very severe."

The total number of jurisdictions who responded varied by each question and ranged from 111-118 jurisdictions. **Jurisdictions' three most common severe economic impediments were:**

1. High costs of construction (74 responses);
2. Inability to secure enough public subsidies to develop affordable housing, and shortage of mortgage financing available to low-income households (72 responses); and
3. Shortage of mortgage financing available to low-income households (71 responses).

Enforcement Practices

Respondents evaluated the frequency of implementing fair housing enforcement practices in their jurisdiction. Eighteen different enforcement practices were rated:

1. Coordinating between local and regional housing agencies (e.g. housing authorities, local housing departments, and nonprofit organizations, etc.)
2. Coordinating between enforcement agencies (e.g. building inspectors, law enforcement, legal department, etc.)
3. Collecting and analyzing fair housing data
4. Assessing land use controls and zoning laws
5. Assessing development standards, building codes, and permits
6. Adopting a formal process for persons with disabilities to request reasonable accommodation
7. Adopting Universal Design elements into the local building code
8. Identifying suitable land sites for affordable housing development
9. Developing housing for large households (e.g. various units sizes)
10. Increasing housing choice for Section 8/Housing Choice Voucher Program participants (e.g. quality, siting, participation, etc.)
11. Siting affordable housing near access to transportation
12. Siting affordable housing near access to public and social services
13. Siting affordable housing near access to employment opportunities

14. Allocating local funds for affordable housing
15. Applying for other sources of funding for affordable housing (e.g. state, federal, or private sector)
16. Identifying affordable housing developers and assisting to increase their capacity
17. Identifying cost-effective affordable housing construction companies and builders
18. Assessing property insurance and tax policies

These responses were grouped as frequent or infrequent practices. Frequent practices are those that were implemented biannually, quarterly, monthly or weekly. Infrequent practices were never implemented or implemented annually. Each practice differs and some would logically be conducted more frequently than others; however, infrequent practices are highlighted because these indicate the areas in which jurisdictions may need to provide additional fair housing assistance for their residents.

The total number of jurisdictions who responded varied by each question and ranged from 99-113 jurisdictions. **Jurisdictions' top three infrequent enforcement practices were:**

1. Assessing property insurance and tax policies (101 responses);
2. Siting affordable housing near access to public and social services (99 responses); and
3. Siting affordable housing near access to transportation (98 responses) and applying for other sources of funding for affordable housing (e.g. state, federal, or private sector) (98 responses).

Outreach Practices

Respondents evaluated the frequency of implementing fair housing outreach practices in their jurisdiction. Nine different outreach practices were rated:

1. Market available housing throughout the community via ethnic newspapers
2. Market available housing throughout the community via internet in multiple languages
3. Market available housing throughout the community at in-person meetings at convenient, accessible locations and times
4. Market available housing using techniques to assist the disabled (e.g. visually-impaired, hearing-impaired, physically disabled, etc.)
5. Partner with nonprofit organizations assisting protected groups (e.g. racial minorities, disabled, elderly, etc.) for outreach
6. Education, training, and counseling for tenants and prospective homebuyers
7. Education and training for landlords (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.)
8. Education and technical training for real estate and mortgage industry professionals
9. Education and training for the public/community at-large

These responses were grouped as frequent or infrequent practices. Frequent practices are those that were implemented biannually, quarterly, monthly or weekly. Infrequent practices were never implemented or implemented annually. Each practice differs and some would logically be conducted more frequently than others; however, infrequent practices are highlighted because these indicate the areas in which jurisdictions may need to provide additional fair housing assistance for their residents.

The total number of jurisdictions who responded varied by each question and ranged from 105-110 jurisdictions. **Jurisdictions' top three infrequent outreach practices were:**

1. Education and technical training for real estate and mortgage industry professionals (98 responses);
2. Education and training for landlords (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.) (97 responses); and
3. Market available housing throughout the community via ethnic newspapers (95 responses).

To further analyze the key questions in the survey, the 165 jurisdictions were ranked by the following variables:

1. Number of Households – according to 2010 U.S. Census Data
2. Percent of Minority[5] Households - according to 2010 U.S. Census Data
3. Percent of Families with Very Low Income – according to 2005-2009 5-year American Community Survey (ACS) data estimate
4. Number of Fair Housing Complaints – according to 2005-2010 aggregate data from U.S. Department of Housing and Urban Development and State of California Department of Fair Employment and Housing
5. Number of Severe Impediments - according to the 2011 State of California Fair Housing Survey
6. Number of Infrequent Practices – according to the 2011 State of California Fair Housing Survey

"Families with Very Low Income" was tabulated with 2005-2009 5-year American Community Survey (ACS) data estimates by census tract for the U.S. Department of Housing and Urban Development (HUD) 4-person median family income (MFI) limits for each county. See the Appendix of the Minority & Lower-Income Concentration chapter for detailed methodology and important limitations.

[5] Head of households who did not categorize themselves as Non-Hispanic White

For the above mentioned six variables, jurisdictions were grouped by the top 25%, middle 50%, and bottom 25%. However, this summary focuses on the top 25% and bottom 25%.

For all survey responses, the majority of jurisdictions were cities (77%).

> The majority of all the top jurisdictions were cities (between 100-67%). The exception was top jurisdictions by Jurisdiction Size (Number of Households) of which 41% were cities.
>
> The majority of all the bottom jurisdictions were cities (between 100-61%).

Most jurisdictions were aware of their eligibility for CDBG (87%) and HOME (80%).

> Between 97-73% of all the top jurisdictions were aware of their eligibility of the CDBG program, and between 86-65% were aware of their eligibility of the HOME program.
>
> Between 86-68% all the bottom jurisdictions were aware of their eligibility of the CDBG, and between 81-59% were aware of their eligibility of the HOME program.

In the past five years, most jurisdictions considered applying for the CDBG (78%) and HOME program (60%).

> Between 89-73% of all the top jurisdictions considered applying for the CDBG program, and between 76-38% considered applying for the HOME program.
>
> Between 75-52% of all the bottom jurisdictions considered applying for the CDBG program and between 70-23% considered applying for the HOME program.

The two most common affordable housing activities funded by jurisdictions were: homeowner rehabilitation (79) and mortgage assistance (62).

> The two most common affordable housing activities funded by all top jurisdictions were: homeowner rehabilitation (between 28-15) and mortgage assistance (between 22-11).
>
> Similarly, the two most common affordable housing activities funded by all bottom jurisdictions were: homeowner rehabilitation (23-11) and mortgage assistance (19-9).
>
> The two exceptions were bottom jurisdictions by Jurisdiction Size (Number of Households) and by Infrequent Practices. These had infrastructure improvement for the second most common affordable housing activity.

For bottom jurisdictions by Minority Households, rental rehabilitation tied with mortgage assistance as the second most common affordable housing activity.

Among the jurisdictions, 43 were currently funding small business development (e.g. microenterprise development) and 49 small business assistance (assistance to existing businesses).

Among all of the top jurisdictions, between 18-8 were funding small business development and between 18-8 were funding small business assistance.

Regarding all of the bottom jurisdictions, between 11-5 were funding small business development and between 11-6 were funding small business assistance.

For fair housing impediments, jurisdictions selected these as the top severe impediments:

1. Inadequate access to employment opportunities;
2. Inadequate access to transportation; and
3. Language barriers for persons with limited English proficiency.

The most frequently selected top three severe impediments by all the top jurisdictions were:

1. Inadequate access to transportation and inadequate access to employment opportunities;
2. Inadequate access to technology (e.g. telephone, internet, etc.); and
3. Language barriers for persons with limited English proficiency; and lack of knowledge or understanding regarding fair housing.

The most frequently selected top three severe impediments by all the bottom jurisdictions were:

1. Inadequate access to employment opportunities;
2. Inadequate access to transportation; and
3. Language barriers for persons with limited English proficiency and inadequate access to public and social services.

For local impediments, jurisdictions selected these as the top severe local impediments:

1. NIMBYism (Not in My Backyard)/neighborhood opposition to affordable housing;
2. Local land use controls and zoning prohibiting higher density, multifamily housing; and

3. Current mechanisms for identifying discrimination are predominately reactive rather than proactive and inadequate representation of diverse interests (e.g. racial, ethnic, religious and disabled segments) on housing advisory boards, commissions, and committees).

For all of the top jurisdictions, the most frequently selected top three severe local impediments were:

1. NIMBYism (Not in My Backyard)/neighborhood opposition to affordable housing;
2. Inadequate representation of diverse interests (e.g. racial, ethnic, religious and disabled segments) on housing advisory boards, commissions, and committees); and
3. Current mechanisms for identifying discrimination are predominately reactive rather than proactive and development standards, building codes, or permits inhibit the development of affordable housing.

For all of the bottom jurisdictions, the most frequently selected top three severe local impediments were:

1. NIMBYism (Not in My Backyard)/neighborhood opposition to affordable housing;
2. Local land use controls and zoning prohibiting higher density, multifamily housing and development standards, building codes, or permits inhibit the development of affordable housing; and
3. Environmental contamination or health hazards (e.g. lead-based paint or mold) limits the availability of land or readily-usable existing housing stock.

For economic impediments, jurisdictions selected these as the top severe economic impediments:

1. High costs of construction;
2. Inability to secure enough public subsidies to develop affordable housing, and shortage of mortgage financing available to low-income households; and
3. Shortage of mortgage financing available to low-income households.

The most frequently selected top three severe economic impediments by all top jurisdictions were:

1. Inability to secure enough public subsidies to develop affordable housing; activities causing housing displacement (e.g. revitalization of neighborhoods, property tax increases, demolition, etc.); high costs of construction; and shortage of mortgage financing available to low-income households;
2. High cost of land suitable for affordable housing development; and
3. Developers with capacity to develop affordable housing are needed.

The most frequently selected top three severe economic impediments by all bottom jurisdictions:

1. Inability to secure enough public subsidies to develop affordable housing and high cost of land suitable for affordable housing development;
2. High costs of construction and sshortage of mortgage financing available to low-income households; and
3. Developers with capacity to develop affordable housing are needed.

For enforcement practices, jurisdictions selected these as the top infrequent enforcement practices:

1. Assessing property insurance and tax policies;
2. Siting affordable housing near access to public and social services; and
3. Siting affordable housing near access to transportation and applying for other sources of funding for affordable housing (e.g. state, federal, or private sector).

For all of the top jurisdictions, the most commonly selected top three infrequent enforcement practices were:

1. Applying for other sources of funding for affordable housing (e.g. state, federal, or private sector);
2. Siting affordable housing near access to transportation, siting affordable housing near access to public and social services, and allocating local funds for affordable housing
3. Developing housing for large households (e.g. various unit sizes) and siting affordable housing near access to employment opportunities.

For all of the bottom jurisdictions, the most commonly selected top three infrequent economic impediments were:

1. Collecting and analyzing fair housing data, identifying suitable land sites for affordable housing development, siting affordable housing near access to transportation, and siting affordable housing near access to public and social services;
2. Assessing development standards, building codes, and permits; developing housing for large households (e.g. various units sizes), and applying for other sources of funding for affordable housing (e.g. state, federal, or private sector);
3. Siting affordable housing near access to employment opportunities; allocating local funds for affordable housing; identifying affordable housing developers and assist to increase their capacity; and identifying cost-effective affordable housing construction companies and builders.

For outreach practices, jurisdictions selected these as the top infrequent outreach practices:

1. Education and technical training for real estate and mortgage industry professionals;
2. Education and training for landlords (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.); and
3. Market available housing throughout the community via ethnic newspapers.

The most commonly selected top three infrequent outreach practices by all top jurisdictions were:

1. Education and training for landlords (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.) and education and technical training for real estate and mortgage industry professionals;
2. Education and training for the public/community at-large;
3. Market available housing throughout the community via ethnic newspapers and market available housing throughout the community via internet in multiple languages.

The most commonly selected top three infrequent outreach practices by all bottom jurisdictions were:

1. Market available housing throughout the community via ethnic newspapers and education and technical training for real estate and mortgage industry professionals;
2. Education and training for landlords (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.); and
3. Market available housing throughout the community via internet in multiple languages; market available housing using techniques to assist the disabled (e.g. visually-impaired, hearing-impaired, physically disabled, etc.); partner with nonprofit organizations assisting protected groups (e.g. racial minorities, disabled, elderly, etc.) for outreach; and education and training for the public/community at-large.

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Model County Analysis

14

Chapter 14 of the report is the model fair housing analysis of impediments for a selected CBDG-eligible county, further referred to as Model County. The purpose of this Model County AI is to provide a general analytical framework and methodology that can serve as tools to assess fair housing in communities and neighborhoods and identify trends and issues common among State-CDBG eligible jurisdictions. The Model County was selected in part because of its relatively smaller population size, which may limit access to essential services (See Technical Appendix), along with its relatively high poverty rate, which is typical of most State CDBG-eligible jurisdictions.

The Model County AI report is organized into three parts:

- Part I: summary of the analytical framework and data sources used to assess the Model County.
- Part II: demographic profile to serve as context for the analysis of the impediments to fair housing.
- Part III: analysis of impediments to fair housing.
- Part IV: conclusions and next steps.

The report ends with a Technical Appendix, detailing the methodology and limitations used throughout this chapter.

Analytical Framework

The Model County analysis examines five explicit questions that are critical to determining potential impediments to fair housing. Table 14-1 below further summarizes the following five empirical questions and approaches (indicators and data sources) that guide the analytical framework. Detailed methodology and discussion on the data sources and their limitations can be found in the Technical Appendix.

Question 1 - Residential Segregation**:** Are current housing patterns an indicator of residential segregation? This question is addressed using a dissimilarity index (DI) at the county level as an indicator and initial step in assessing if housing patterns may indicate residential segregation. The DI is calculated using 2010 Census household data at the block group level.

Question 2 - Over- and Under-Representation**:** If dissimilarity values are an indicator of residential segregation, the second question is whether racial and ethnic groups are over- and under-represented. Over- and under-representation is calculated at the

census tract level using 2010 decennial Census and 2005-2009 5-year American Community Survey (ACS) household data.

Over- and under-representation for a census tract is measured using a 10-percent or greater differential from the county share of a given race/ethnicity category. For example, if African-Americans constitute 5% of the county but 20% of a census tract within the county, then they are over-represented in that area. A similar approach is used to determine over- and under-representation of very low-income (VLI) families. The conservative estimate of VLI families was tabulated from 2005-2009 ACS family data at the census tract level using HUD's 4-person median family income (MFI) limits for each county. These spatial analyses of over- and under-representation are replicated for various programs throughout the remaining sections of the report.

Question 3 - Implications of Residential Patterns**:** The third question addresses the consequences and implications of these residential patterns. Specifically, do these patterns promote access to good jobs and educational opportunities, health facilities, and basic infrastructure such as transit and safe water? Various datasets and units of observation were used to examine this question.

Question 4 - The Role of Income and the Private Housing Market: Can over/under-representation be explained by income distributions? That is, do patterns of over- and under-representation still hold when adjusting for income? If observed patterns of uneven distribution cannot be explained by income, are these caused by direct or indirect discriminatory practices in the private real estate and financial market? The part on adjusted over-/under-representation by income evaluates whether neighborhood rental housing patterns are limiting the mobility of residents. Home Mortgage Disclosure Act (HMDA) data are used to assess whether racial/ethnic minorities have access to the private housing market and to examine the spatial location of originated loans. Fair housing complaints filed with Department of Fair Employment and Housing (DFEH) and HUD are also used as indicators of fair housing barriers. The hate crime rates are the final indicator used to assess this question.

Question 5 - The Role of Public Funding and Government Practices**:** The final question addresses public housing funds and the role of government. Does federal and State funding and the siting of these projects contributing to segregation or integration? Do the actions/practices by government promote or deter fair housing? This part of the report uses survey and administrative data on the State CDBG and HOME programs, among other sources.

Limitations of Analysis

The framework and tools used in this report are not exhaustive; instead they are intended to provide a benchmark to further existing practices and to provide guidance to ensure fair housing objectives are being addressed. For the Model County, the analytical framework is guided, in part, by a review of prevailing practices by other

federal grantees around the country. A total of 11 AIs were reviewed for content.[1] Many AIs were more descriptive than analytical, and often presented statistics unrelated to fundamental questions regarding the extent, nature, and causes of racial segregation and discrimination in housing. One reason that many other AIs do not directly answer questions around fair housing is because regulatory guidance on content and analytical requirements for AIs is still under development. There is also limited research on measures of segregation in rural areas. While there exists a significant body of research on residential segregation at the national, regional, and urban scales, very little on exists for rural areas. As such, the analysis conducted in this chapter was developed based on the best data available. Given the limited guidance available, using a 10-percent threshold is a common practice among as seen in various AIs and is also used in HUD programs.

Key Findings

Residential Segregation and Over-Representation

- The DI for the Model County indicates residential segregation between racial/ethnic minority and Non-Hispanic White Households.
- Relative to Non-Hispanic Whites, minorities were more likely to reside in areas where they were over-represented. After adjusting for income, these patterns were still observed.
- Minorities were also more likely to reside in lower-income neighborhoods.

Implications of Residential Pattern

There is no clear pattern when assessing the implications of the observed segregated patterns and under- and over-representation of certain racial/ethnic groups. The following summarizes the findings:

- Larger schools are more frequently lower performing. This may be due to the larger percentage of socioeconomically disadvantaged students in these schools.
- Minorities were also less likely to reside in job-poor neighborhoods.
- Minorities lived slightly further from the County's only Medical Center and were less likely to reside within walking distance from transit. Given the unique challenges posed by a rural setting (e.g., traveling longer distances to access jobs and public services), further research is needed regarding the unmet transit needs.
- There is no clear pattern regarding the influence of ethnicity or income and access to safe drinking water. However, water systems serving mobile home parks were more likely to be in violation of State health codes than other systems.

[1] The AIs reviewed include: Clark County, Nevada (2010); Murfreesboro, Tennessee (2010); State of Arizona (2006), State of South Dakota (2005); and Westchester County, New York (2011). The following California AIs were reviewed: Alameda County (2009), Contra Costa County (2001), City of Los Angeles (2005), San Diego Regional AI (2010), Santa Mateo County (2004), and San Francisco City and County (2003).

The Role of Income and the Private Housing Market

The data suggest that Black or African American households have limited access to the private homeowner market in the Model County. It also indicates that while the market is not contributing to racial/ethnic segregation, it is also not opening up opportunities for minorities to purchase homes in more affluent neighborhoods. Other indicators of discrimination, such as hate crimes, do not reflect unfair housing practices in the private housing market.

The Role of Public Funding and Government Practices

CDBG and HOME

All three jurisdictions in the Model County applied for and received HOME or CDBG funding from HCD between 2005 and 2010. In general, HOME assisted a greater number of households than CDBG. The residential locations of both CDBG and HOME beneficiaries suggest that these programs are not contributing to the segregation of VLI families. However, minority beneficiaries were more likely to reside in areas over-represented by VLI families than Non-Hispanic Whites–that is they were more likely to reside in low-income neighborhoods. This suggests that HOME and CDBG funding activity may play a role in the observed pattern of racial segregation if minorities are unable to access more affluent areas which tend to have a higher proportion of Non-Hispanic White residents.

Housing Choice Voucher Recipients

The residential location of Housing Choice Voucher recipients suggests that the program is not contributing to racial segregation. However, the program is also not contributing to integration as very few recipients reside in areas where their racial/ethnic group is under-represented. Further, the program may be contributing to the concentration of recipients in low-income neighborhoods as recipients are more likely to reside in these areas.

Table 14-1
Indicators & Data Sources

Question	Indicators	Data Source	Unit of Analysis	
			Geography	Demographic
1. Do housing patterns indicate racial residential segregation?	Dissimilarity index (DI) by Race/Ethnicity	2010 Decennial Census	Countywide calculated at the census tract and census block group	Populations and households by race and ethnicity
2. If so, where are the areas with over- and under-representation?	10% or more differential from the county average representation of a group	2010 Decennial Census, 2005-2009 5-year ACS est.	Countywide, census tract and census block group	Populations and households by race and ethnicity, family income
3. What are the consequences & implications of these residential patterns?	Job richness, school performance, access to health facilities, transit, basic infrastructure (water)	LEHD, CA Dept. of Education, CA Office of Statewide Health Planning and Development, Model County Transit System, CA Dept. Public Health	Varies by data source, includes countywide, census tract and block group, elementary schools and districts	Workers, elementary school students, population and households by race and ethnicity, public transit system, public water systems
4. What are the roles of income distribution the private real estate market in these areas? a. Can income explain residential patterns? b. Does the neighborhood income & housing market account for housing patterns? c. If income cannot explain residential patterns, are there direct/indirect discriminatory practices in real estate and financial market? d. Other indicators of discrimination	This question is addressed using three approaches: a. Household income adjustment of areas relative to county distribution b. Supply of affordable housing units relative to demand c. Access to lending, housing complaints d. Hate crimes	a. 2005-2009 5yr. ACS est. b. 2005-2009 5yr. ACS est. household income data c. Home Mortgage Disclosure Act data, CA Dept. of Fair Employment & Housing & HUD complaint data d. FBI Uniform Crime Reports	a. Countywide, block group b. Countywide, block group c. Varies by data source, includes countywide, census tract, block group, place d. County	a. Households by race and ethnicity b. Households by race and ethnicity, housing units c. Varies with data source, includes households and population d. Reported crimes
5. What is the role of government? a. Is fund allocation contributing to segregation or integration? b. Do housing agency practices promote or deter fair housing? c. Do planning practices promote or deter fair housing practices?	These question overlap and are addressed using various information, including: a. Housing Choice Vouchers, CDBG & HOME funding b. Survey of fair housing impediments and practices c. Zoning and land use ordinances		Varies by data source, includes countywide, census tract, block group, place, and administrative data	Varies with data source, includes 2010 household and 2005-2009 5yr. ACS est. family data

Fair Housing Impediments and Practices

In the fair housing survey, the Model County did not report any “very severe” fair housing impediments or local impediments. It is unusual to have no severe impediments when there are also many fair housing practices that have never been implemented. Two out of 15 fair housing impediments were considered “somewhat severe” and two out of 9 local impediments were considered “not very severe.” Four out of 8 economic impediments were considered “Very Severe.” One out of 18 fair housing enforcement practices were implemented weekly in Model County. Five out of 9 outreach practices were implemented weekly. . The Unincorporated Model County was also the only jurisdiction of the 3 State-CDBG eligible jurisdictions surveyed to indicate it consistently implements fair housing enforcement and outreach practices. Finally, while it is not difficult to access information regarding the fair housing complaint process, there are indications that it is difficult to receive support in filing a complaint. In addition, The Unincorporated Model County was the only jurisdiction to report “very severe” economic impediments.

Selected Demographic Profile

The Model County is an agricultural area in Northern California. The County is small geographically and in population with predominately lower- to middle- income residents. It has mostly Non-Hispanic White residents, but is increasingly becoming more demographically diverse. With over 1,000 farms, agriculture remains the primary source of the county's economy. The Model County also has various industries and prominent businesses, in addition to its heavy agricultural presence.

The following provides a general demographic profile of the Model County’s residents. The profile focuses on characteristics related to protected classes for which there is available data. These characteristics include gender and age, race and ethnicity diversity, native and foreign-born populations, population with a disability, frail elderly, and population in poverty.

There are four sections to the profile:

- overview of population trends
- population characteristics
- description of the area’s households
- overview of housing in the Model County

Population Trends in the Model County

In this section, population trends are summarized for Model County from 1970 to 2010. Projected population for the county is also provided. There are two cities in the county, referred to as City A and City B. Both of these cities, as well as the unincorporated part of the county, are State CDBG-eligible jurisdictions. The unincorporated area is comprised of various communities, three of which are census-designated places (CDPs) as of the 2010 Census. The largest of the CDPs is referred to as CDP 1. The trends indicate that population in City A is increasing; however population growth in City B, the unincorporated areas of the county, and CDP 1 has been steady for the past 20 years.

Over the past 20 years, City A has become the primary residential community in the county. Historical Census and 5-year ACS data for the CDPs are only available for CDP 1. Due to this limited data availability and its importance as a growing neighborhood in the county, the only CDP analyzed for this report is CDP 1. Table 14-2 provides an overview of the projected population trends for these areas.

Table 14-2
Population Trends in Model County

Year	Model County Total Population	Incorporated		Unincorporated	
		City A	City B	Total	CDP 1
1970	18,000	4,000	4,000	11,000	No data
1980	21,000	4,000	5,000	13,000	1,000
1990	25,000	5,000	6,000	14,000	2,000
2000	26,000	6,000	6,000	14,000	2,000
2010	28,000	7,000	6,000	14,000	2,000
2015	31,000	N/A	N/A	N/A	N/A
2020	34,000	N/A	N/A	N/A	N/A

Source: 1970-1980 DOF Historic Census Data, 1990 Census SF1; 2010 Census Public Law; 2000 Census SF1; 2015-2020 DOF Interim Projections.(Numbers rounded).

Population Characteristics

The Fair Housing Act of 1968 protects the following classes: race, color, religion, national origin, sex/gender,[2] familial status,[3] and handicap/disability status.[4] This section provides data for Model County on: (1) gender and age, (2) race and ethnicity diversity, (3) native and foreign-born populations, (4) population with a disability, (5) frail elderly, and (6) population in poverty. Data is summarized for most of these classes to the extent available. If data is not available for the class, a proxy may be used. For example, native and foreign-born populations in combination with race and ethnicity data provide information on color and national origin. Section 3, Household Characteristics in the Model County, provides information on familial status. Although

[2] This class of sex/gender was added from a Fair Housing Act amended in 1974.
[3] This class of familial status was added from a Fair Housing Act was amended in 1988 (effective March 13, 1989).
[4] This class of handicap/disability status was added from a Fair Housing Act was amended in 1988 (effective March 13, 1989).

poverty is not a protected class, low-income persons have affordable and special housing needs. Therefore, data on families below the Federal Poverty Level is also included.

1. Gender and Age Demographics

According to the 2010 Census, the gender and age demographics in the Model County were somewhat similar to that of the State. There were slightly more males than females in the County compared to the State. Both genders comprised an equal share of the adult population (those 18 years and older) in the Model County while women accounted for a slightly higher share of the adult population in the State as a whole. There were slightly more elderly residents in the Model County than in the State but similar to the State, there were more elderly women in the Model County than men. The difference in the proportions by gender is much greater in the Model County than in the State.

2. Racial and Ethnic Diversity

In 2010, Model County and California had similar racial and ethnic patterns. Non-Hispanic Whites accounted for the largest share, followed by those of Hispanic or Latino origin, and then Asians. Similar to the State, the county had low proportions of American Indians and Alaska Natives (AIAN), and Native Hawaiians and Other Pacific Islanders (NHOPI). However, the county had a much smaller percentage of the population that was Asian or Black or African American than the State as a whole (about a 10- and 5-percentage point difference from the State, respectively).

In California, the majority of the population belonged to a racial/ethnic minority group (60% in 2010). In the Model County, only about 44% of the population was of a racial/ethnic minority (See Table 14-3). This indicates that the Model County was much less diverse than the State as a whole. However, population trends since 2000 have shown a shift in the area's demographic composition as the Non-Hispanic White population declined (not shown). Those of Hispanic or Latino origin accounted for 85% of the minority population in the County (22-percentage points higher than the State distribution). Additionally, CDP 1 was disproportionately of Hispanic or Latino origin (87%), signaling some degree of residential over-concentration of Hispanics in CDP 1.

Table 14-3
Racial and Ethnic Diversity in the Model County, 2010 Census-Public Law

	Model County	Incorporated City A	Incorporated City B	Unincorporated Total	Unincorporated CDP 1
White Alone	71%	66%	70%	74%	47%
Black or African American	1%	1%	1%	1%	1%
American Indian & Alaska Native	2%	2%	2%	2%	1%
Asian	3%	3%	5%	1%	1%
Native Hawaiian & Other Pacific Islander	0%	0%	0%	0%	0%
Hispanic or Latino	37%	45%	33%	36%	85%
Non-Hispanic White	56%	49%	58%	58%	13%
Total Minority	44%	51%	42%	42%	87%
Non-Hispanic Minority	7%	6%	10%	6%	3%

Source: 2010 Census Redistricting Data Public Law 94-171

3. Native and Foreign Born Populations

According to the 2005-2009 American Community Survey (ACS), the majority of Californians were native-born (73%).[5] Table 14-4 below shows that the nativity rate in the Model County was more than 10 percentage points greater than the State rate of 73%. However, in CDP 1 the observed pattern was opposite, with the nativity rate at only 59%.

Table 14-4
Nativity Rates in Model County

	Model County	Incorporated City A	Incorporated City B	Unincorporated Total	Unincorporated CDP 1
Overall Nativity Rate	84%	81%	87%	85%	59%
White Alone	91%	89%	92%	91%	58%
Black or African American	96%	75%	100%	100%	N/A
American Indian & Alaska Native	90%	100%	93%	87%	N/A
Asian	58%	76%	0%	61%	0%
Native Hawaiian & Other Pacific Islander	100%	N/A	N/A	100%	N/A
Hispanic or Latino	62%	59%	64%	62%	56%
Non-Hispanic White	98%	96%	99%	98%	97%
Total Minority	65%	62%	67%	66%	56%
Non-Hispanic Minority	19%	19%	23%	16%	28%
Share of the Foreign-Born Population		30%	19%	51%	16%
Foreign Born Hispanics or Latinos as a Proportion of the Total Foreign-Born	83%	82%	82%	85%	98%

Source: 2005-2009 5-year ACS

Non-Hispanic Whites had the highest proportion of native-born population at about 98% while Hispanics had the lowest at 62%. In the race categories, Asians had the lowest percentage of the native population (58%) and, though small in numbers, Native Hawaiians and Other Pacific Islanders, followed by Blacks or African Americans, had the highest nativity rates (100% and 95%, respectively).The foreign-born population of the county was disproportionally of Hispanic or Latino origin (83%), even more so in CDP 1, where 98% of the total foreign born population were Hispanic or Latino.

[5] Native born refers to persons born in the United States, Puerto Rico, a U,S, Island Area or Commonwealth

4. Population with a Disability

There is limited data available on persons with disabilities in accordance to the broader HUD definition as detailed in Chapter 2. The most recent available data on measures of disability are the 2005-2007 3-year ACS estimates. This 3-year estimate data are limited to the 5 years and older, civilian, non-institutionalized population reporting a disability, including those living in group-quarters. The analysis is also restricted to four of the six functional limitations reported by the Bureau of the Census (BOC): physical, mental, self-care, and sensory impairments.[6]

Table 14-5 indicates a higher proportion of the population in the Model County reported a disability relative to that of the State (16% compared to 13%). Disabled persons in the Model County were more likely to have multiple disabilities than those in the State. The County had similar prevalence rates for those reporting a physical and self-care disability, but a lower prevalence of those with mental disabilities. For the sensory disabled, the Model County had a higher prevalence than the State.

Table 14-5
Disability and Prevalence in Model County

	Model County	State
Percent of Base Population		
Disabled	16%	13%
One Disability	38%	44%
Two or More Disability	62%	56%
Disability Prevalence		
% Physical Disability	40%	41%
% Mental Disability	23%	26%
% Sensory Disability	23%	19%
% Self-Care Disability	15%	14%

*Base population are the Civilian Non-institutionalized Population 5 years and over. Prevalence is a given disability as a percentage of the total base population reporting a disability.
Source: 2005-2007 3-year ACS

5. Frail Elderly

The BOC disability designation of “go-outside-the-home" is the closest proxy to the Plan's definition of frailty as detailed in Chapter 2. According to 2005-2009 5-year ACS estimates, California had over 700,000 frail elderly, approximately 19% of the elderly population. The Model County had a slightly higher percentage of the frail elderly population than the State (21%). Further, the frail elderly in the Model County were more likely to be poor, as defined by the federal poverty level (18% compared to 12% in the State).

[6] Because of the small population size of the Model County, data for jurisdictions are not available due to required population thresholds for the American Community Survey.

6. Population in Poverty

The most common indicator of poverty in the U.S. is whether or not an individual's or a family unit's income falls below the Federal Poverty Level (FPL). In 2009, the average FPL threshold was set at $10,956 for an individual and $21,954 for a family of four. The poverty rate of an area would be the percentage of these individuals (or families) that fall below the FPL.

Table 14-6 shows that, according to 2005-2009 5-year ACS estimates, the Model County had a higher poverty rate than the State (18% compared to 13%). Within the county, CDP 1 had a disproportionately higher rate – more than twice that of the State rate and almost twice that of the Model County as a whole. The Asian population had the highest poverty rate (62%), particularly in City A where almost all Asians were poor (94%). Blacks or African Americans had the second highest rate with more than half of their population in poverty in the County and an 81% rate in City B.[7] The last row in table 14-6 also shows that Minorities accounted for more than 50-percent of the poor in the Model County. Minorities (mostly Hispanic or Latinos) were disproportionately poor in CDP 1.

Table 14-6
Poverty Rates in Model County

	State	Model County	Incorporated		Unincorporated	
			City A	City B	Total	CDP 1
Poverty Rate	13%	18%	21%	19%	16%	28%
Asian	10%	62%	94%	13%	52%	0%
Black or African American	20%	51%	0%	81%	0%	--
American Indian & Alaska Native	18%	26%	67%	37%	15%	--
Native Hawaiian & Other Pacific Islander	13%	0%	--	--	0%	--
Hispanic or Latino	19%	17%	9%	19%	20%	29%
Non-Hispanic White	8%	15%	23%	15%	11%	22%
Total Minority	17%	22%	19%	25%	23%	28%
Minorities as a proportion of total poor	74%	52%	39%	52%	61%	95%

Source: 2005-2009 5-year ACS

7. Very Low-income families

Aside from poverty rates, another indicator of need is the share of families that are considered very low-income but not below the poverty line. A conservative approximation of these proportions were tabulated using family income data from the 2005-2009 5-year ACS and HUD's MFI income limit. The data show that Model County has a slightly lower proportion of very low-income families compared to State CDBG-eligible jurisdictions as a whole (26% compared to 28%, respectively). City B has the highest rate of families with very low-incomes, an interesting finding given that City B is the area with the highest median household income in the Model County as discussed in the next section.

[7] The rate for Asians and Blacks may be high given the small sample size in these areas; nonetheless, the poverty rate remains an important measure of need for these populations.

Table 14-7
Very Low-Income Families in Model County

All CDBG-Eligible Jurisdictions in State	Model County	City A	City B	Total Unincorporated Area
28%	26%	25%	30%	26%

Source: Tabulated by P.M. Ong, 2010 Census Public Law Households Data; 2005-2009 5-year ACS Family data & HUD MFI limits

Household Characteristics in the Model County

This section provides household characteristics in Model County and includes the following subsections: (1) households with children, (2) linguistically isolated households, and (3) median household income. Families with children who are under age 18 is a protected class under Federal and State law and as such is included as a household characteristic for the purposes of the Model County analysis. Linguistically isolated household information is provided as these households may have special housing needs or barriers to accessing affordable housing. Since housing affordability pertains to the relationship between housing and income, median household income data is also summarized.

1. Households with Children

The Model County and the State had a similar distribution of household types. According to the 2010 Census, about 38% of households in both the Model County and the State were households with children. The main unincorporated area, CDP 1, had the largest proportion of households with children (53%), followed by the main residential city, City A, with 43%. Children in the Model County were just as likely to live in a single-parent household as children in the State (27% compared to 26%, respectively). However, the data also suggests that children in City B were much more likely to live in single-parent homes, with 36% of households having an absent spouse.

Table 14-8
Households with Children in Model County

	State	Model County	Incorporated		Unincorporated	
			City A	City B	Total	CDP 1
Households with children*	38%	39%	43%	39%	37%	53%
Single-parent Families	26%	27%	31%	36%	20%	24%

Source: 2010 Decennial Census Demographic Profile 1; households with children are defined as households with one or more individual under the age of 18; single-parent households are the ratio of husband-wife families with an absent spouse to households with children.

2. Linguistically Isolated Households

Linguistically isolated households are defined as households in which no person over the age of 14 speaks English “at least very well and are in need of language assistance” (BOC 2010b). According to the 2005-2009 5-year ACS, about 11% of California households were considered linguistically isolated, with Spanish-only households accounting for the largest share (63%). Table 14-9 indicates approximately 9% of

households in the Model County were linguistically isolated and that Spanish-only households accounted for a significantly larger share of those households (89%) as compared to the State. This indicates a greater need for Spanish-language assistance in the Model County.

The table below shows that the majority of linguistically isolated households (45%) are located in the unincorporated area of the Model County. City A and City B have similar shares, about 27 and 28%, respectively. This pattern is expected, given that the unincorporated area as a whole contained the majority of all households (51%), the largest share of the foreign-born population (51%), and the largest share of the Hispanic-foreign born population (85%). These patterns also indicate a great need for Spanish-language assistance for public services in CDP 1 as 30% of households in that area are linguistically isolated, speaking only Spanish.

Table 14-9
Linguistically Isolated Households in Model County

	Model County	Incorporated City A	Incorporated City B	Unincorporated Total	Unincorporated CDP 1
Total Linguistically Isolated Households	9%	11%	10%	8%	30%
Spanish	89%	91%	87%	89%	100%
Other Indo-European languages	6%	0%	7%	8%	0%
Asian and Pacific Island languages	5%	9%	6%	2%	0%
Other languages	1%	0%	0%	2%	0%
Share of Total Households		24%	25%	51%	5%
Share of Total Isolated Households		27%	28%	45%	16%

Source: 2005-2009 5-year ACS

3. Median Household Income

The median household income in the Model County was $41,000 which is about $20,000 lower than in the State as a whole (See Table 14-10). The median incomes in the unincorporated area and City B were similar to the county. In contrast, the median income in City A (the main city) and CDP 1 were well below the county's. These observed income patterns coupled with patterns of poverty suggest that CDP 1 was disproportionately low income. In general, median household income patterns by race/ethnicity in the Model County are similar to the state patterns with Black of African American households having the lowest median income (about $14,000). The exceptions are Asian households, which have substantially lower incomes in the Model County.

Table 14-10
Median Household Income in Model County

	State	Model County	Incorporated City A	Incorporated City B	Unincorporated Total	Unincorporated CDP 1
Median Income	$60,392	$41,000	$37,000	$42,000	$41,000*	$30,000
Asian	$73,570	$26,000	$24,500	$26,000	--	--
Black or African American	$43,397	$14,000	$17,000	$13,000	--	--
American Indian & Alaska Native	$46,912	$34,000	$111,000**	$34,000	--	--
Native Hawaiian & Other Pacific Islander	$64,000	--	--	--	--	--
Hispanic or Latino	$46,535	$39,000	$39,000	$40,000	--	$29,000
Non-Hispanic White	$69,828	$44,000	$37,000	$45,000	--	$45,000

*Source: U.S. Census Bureau, 2005-2009 5-year ACS; * Interpolated; -- Not available; ** Amount has a substantially large margin of error. Dollars are rounded.*

Housing Characteristics in the Model County

The following section provides an overview of housing characteristics in the Model County, and includes the following subsections: (1) housing units and overall vacancies, (2) residential vacancies, (3) housing tenure, and (4) housing burden for both owners and renters. In this section, data is summarized regarding the overall housing market and housing affordability.

1. Housing Units & Overall Vacancies

Vacancies are a key feature of the housing market. The availability of units affects people's ability to relocate in response to changes in employment, economic opportunity, family situation and other factors. A housing market with limited available units inhibits residential mobility and creates unreasonable upward pressure on home prices and rents, in turn, creating a possible drag on the economy. Conversely, an excess number of vacancies can facilitate residential mobility but can also lead to the loss of home equity and make rental properties unprofitable. An optimal vacancy rate is one that keeps housing prices stable with reasonable increases comparable to other goods and services relative to income. The Model County had an estimated 11,000 housing units, making up a share of less than 1% of the total housing units in the State. Over half of the total housing units in the Model County are located in the unincorporated areas (52%).

With about 1,000 vacant units, the vacancy rate for the county was 9%, one percentage point greater than the State (8%). A majority of vacant units were located in the unincorporated areas of the Model County (61%). For the incorporated area, City B had a higher vacancy rate than City A (23% compared to 14%, respectively). At 3%, the CDP 1 area had the lowest overall vacancy rate in the county.

Table 14-11
Overall Vacancy Rates in Model County

	Housing Units	Share of County Total Occupied Units	Vacant Units
Model County Total	11,000	10,000	1,000
Incorporated			
City A	24%	25%	14%
City B	22%	22%	23%
Unincorporated			
Total	52%	51%	61%
CDP 1	5%	5%	3%

Source: U.S. Census 2010, SF-1

2. Residential Vacancies

An estimated 400 vacant units in the Model County are either for sale or for rent, making up 4% of all housing units. The county's vacancy rates for homeowner and rental units were similar to those of the State (2% and 6% respectively). Within the county, both the incorporated and unincorporated areas had similar homeowner vacancy rates when compared to the overall county and the state (2%). City B's rental vacancy rate was the highest at 9%, and City A's rate was the lowest at 4%.

Table 14-2
Residential Vacancy Rates in Model County

	Homeowner Vacancy Rate[8]	Rental Vacancy Rate[9]
Model County	2%	6%
Incorporated Area	2%	6%
City A	2%	4%
City B	2%	9%
Unincorporated Area	2%	7%
CDP 1	2%	5%
California	2%	6%

Source: U.S. Census 2010, SF-1

3. Housing Tenure

Overall, the Model County had a higher ownership rate than California (70% compared to 54%, respectively). According to the ACS, the majority of households in the Model County owned their homes; 30% of households were renter households. Table 14-13 shows that the proportions of renter households are relatively similar for City A and City B at 35% and 36%, respectively. Even though the unincorporated area had a lower

[8] The homeowner vacancy rate is the proportion of the homeowner inventory that is vacant "for sale". It is computed by dividing the total number of vacant units "for sale only" by the sum of own-occupied units, vacant units that are "for sale only," and vacant units that have been sold out but not yet occupied.
[9] The rental vacancy rate is the proportion of the rental inventory that is vacant "for rent." It is computed by dividing the total number of vacant units "for rent" by the sum of the renter-occupied units, vacant units that are "for rent," and vacant units that have been rented but not yet occupied.

proportion of renter households at 25%, CDP 1 had a much higher proportion of renters with 58%, even exceeding the proportion of renters for the entire county.

By race/ethnicity, minorities as a whole had a lower renter rate in the Model County and, therefore, a higher rate of homeownership (75% compared to 62%, respectively). Asian households, in particular, had a much higher ownership rate in the County with only 15% renting. On the other hand, Black or African American had the lowest homeownership rate in the County than any other minority group. The renter rate for Blacks is also slightly higher in the County than in the state (66% compared to 61%).

Table 14-13
Housing Tenure (Renter) in Model County

	State	Model County	Incorporated		Unincorporated	
			City A	City B	Total	CDP 1
Renter Households	42%	30%	35%	36%	26%	58%
Asian	42%	15%	0%	27%	18%	--
Black or African American	61%	66%	0%	100%	0%	--
American Indian & Alaska Native	51%	28%	0%	33%	30%	--
Native Hawaiian & Other Pacific Islander	52%	0%	--	--	0%	--
Hispanic or Latino	53%	45%	28%	51%	51%	63%
Non-Hispanic White	34%	24%	39%	26%	17%	18%
Total Minorities	38%	25%	37%	31%	17%	24%

Source: U.S. Census Bureau, 2005-2009 5-year ACS; -- Not available

4. Housing Burden

Facing some of the highest rents and home prices in the country, California residents pay more for housing, and also spend a greater share of their income on housing than the national average. The ratio of monthly housing costs to household income – known as the housing cost burden – reveals the financial strain that Californians face. While this report does not examine these trends in detail, an overview of homeowner burden is provided below.

Burdened Owners

The three primary causes of the foreclosure crisis were rapid home value appreciation, increased homeowner housing burden, and an unprecedented surge in subprime and Alt-A (almost “prime”) lending. Rapid home value appreciation, coupled with decreased real household income growth, has placed an additional financial burden on homeowners. When an owner pays 30% or more of their income on monthly housing expenses[10], this is considered a housing burden. Table 14-14 shows that about 36% of the owner households in the Model County were considered burdened. Compared to

[10] Monthly housing expenses are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees).

the county proportion, homeowners in City A (the primary residential area), as well as those in CDP 1, are more likely to be burdened households. About 45% of owners in City A and 41% of those in CDP 1 are considered burdened.[11]

Table 14-14
Burdened Homeowners and Renters in Model County

	Model	Incorporated		Unincorporated	
	County	City A	City B	Total	CDP 1
Burdened Homeowners	36%	45%	36%	33%	41%
Rent Burdened Households	49%	53%	61%	39%	61%
Severe Rent Burdened Household	24%	25%	41%	12%	15%

Source: 2005-2009 5-year ACS

RENT BURDEN

Households are considered rent burdened when they contribute more than 30% of their income towards rent. Table 14-14 shows that nearly half (49%) of renter households in the Model County were considered burdened. While the proportion of rent burdened households in City A was on par with the county, the proportion for City B was much higher at 61%. The Unincorporated Model County had a significantly lower proportion of rent burden compared to the county as a whole. However, CDP 1 had a much higher proportion of rent-burdened households (61%) than both the unincorporated area and the entire county.

Households are severely rent burdened when they pay more than 50% of their income towards rent. Table 14-14 shows that 24% of households in the Model County were severely rent burdened. Again, City A was on par with the rest of the county and City B had a significantly higher proportion with 41% of households considered severely rent burdened. The unincorporated area had a significantly lower proportion of severe rent burden with only 12% of households having been severely rent burdened. Despite its higher proportion of overall rent burden, CDP 1 had a proportion of severe rent burden on par with the unincorporated area: 15% of households paid more than 50% of their incomes toward housing.

[11] There were no data on severely burdened homeowners.

Analysis of Impediments to Fair Housing

This part of the report presents the analysis of impediments to fair housing in five sections, one for each of the questions asked in the analytical framework:

- Examination of overall residential segregation patterns in the Model County;
- discussion of patterns of over- and under-representation of racial/ethnic groups and very low-income families throughout the county;
- Implications of residential patterns;
- Examination of the role of income and whether it can explain patterns of over- and Under-representation, including the role of the private housing in relation to patterns of segregation; and
- Assessment of the role of public funding and actions/practices by government to deter or promote fair housing.

Residential Segregation

Do current housing patterns indicate residential segregation?

There are many dimensions to residential segregation that can be examined through the lenses of racial/ethnic or socioeconomic status. Consequently, various measures have been developed throughout the years to assess residential segregation and inequality. This section of the report examines one dimension and one measure of segregation: evenness in housing patterns through the dissimilarity index.

1. Evenness in Residential Patterns

One dimension of residential segregation is *evenness*. Evenness is commonly measured using a *dissimilarity index* or DI.[12] (Iceland et al. 2002:8). The DI determines what proportion of a minority group would need to move from a high concentration area to a low concentration area in order to achieve residential integration relative to the area's dominant group.[13] DI scores range from zero to one (0 to 1) with "0" equaling absolute integration and "1" equaling absolute segregation. A DI may also be expressed as a percentage. For example, a DI of 0.30 would indicate that 30 percent of that minority group would need to move to achieve residential integration with the dominant group.

The DI values examined for the Model County indicate unevenness in residential housing patterns between racial/ethnic Minority households and Non-Hispanic White Households, an indication of residential segregation. The DI values were calculated for

[12]

[13] While Non-Hispanic Whites are the minority racial/ethnic group in some areas, segregation studies typically use these households as the reference (e.g., Massey & Denton 1988; Iceland et al. 2002). Further, while cross-group comparisons between different racial/ethnic groups are possible, these are not explored given the limited scope and resources for this report.

the main racial/ethnic groups using 2010 Decennial Census household data at the block group level.[14]

As shown in Table 14-15, relative to Non-Hispanic Whites, Native Hawaiian and Other Pacific Islander households were the most segregated with a DI of 75%. Asians were the second most segregated with 37%, followed by Black or African American (30%), and American Indian and Alaska Native households (29%).

Table 14-15
Index of Dissimilarity for the Model County

	Total Minority	Non-Hispanic Minorities	Hispanic or Latino	Black or African American	Am. Indian & Alaska Native	Asian	Native Hawaiian & Other Pacific Islander
Model County	25%	25%	28%	30%	29%	37%	75%

Source: Block group using 2010 Census-SF1 data. See appendix for detailed methodology and formula.

By ethnicity, Hispanic or Latino households (in which the householder can be of any race) had the highest segregation from Non-Hispanic White households with a DI of 28%. As a whole, 25% of Minority households would have to move to achieve total residential integration with Non-Hispanic Whites. The same pattern is also evident for Non-Hispanic Minority households: 25% would need to move to achieve residential integration with Non-Hispanic White households.

Over- and Under-representation

If dissimilarity values indicate residential segregation, the second question is: Where are racial and ethnic groups over- and under-represented?

This section of the report examines under- and over-representation as a proxy for concentration of (1) racial/ethnic groups, and (2) VLI families. VLI also serves as a proxy for lower-income neighborhoods.

Representation by race/ethnicity was examined using 2010 decennial household data by census block group. The VLI representation was derived through a special tabulation made by the authors using data from the 2005-2009 5-year ACS family income data and the median income family eligibility thresholds that HUD uses to determine eligibility for some federal housing programs (See Technical Appendix for an important discussion on limitations of this approach). The VLI data is a very conservative approximation of very low-income households in the Model County.

There is little guidance from the Code of Federal Regulations (CFR) or HUD on how to measure over/under-representation of a group relative to another.[15] Given the limited

[14] DI values were tabulated at various geographical scales with both household and population data and various datasets. There were little differences in the observed patterns between the tabulations. These are presented in the Technical Appendix.

guidance available, using a 10-percent threshold is a common practice among as seen in various AIs and is also used in HUD programs. Following this practice, residential over and under-representation is measured in the Model County using a 10-percent differential from the county share for a given racial/ethnic category. For example, if Asians accounted for 20% of households in a county but represented 30% of households in a given block group, then that block group was classified as being over-represented. A similar approach is taken in examining the over- and under-representation of very low-income (VLI) households.

1. Racial/Ethnic Representation

Table 14-16 shows the proportion of households by race/ethnicity in block groups classified as over-, neither, or under-represented by that specific group. Of all minority racial/ethnic groups, the data indicates Hispanic/Latino and American Indian and Alaska Native households are more likely to reside in areas where they are over-represented. About 22% of these households resided in areas where they were over-represented.

Overall, the majority of minority households resided in areas where they were neither over- nor under-represented. However, compared to Non-Hispanic Whites, minorities are less likely to reside in areas where they are under-represented. About 27% of Non-Hispanic White households resided in areas where they were over-represented – the largest share for any ethnic/racial group alone.

Table 14-16
Over and Under-representation in the Model County

	Total Minority	Non-Hispanic White	Hispanic or Latino	Black or African American	Am. Indian & Alaska Native	Asian	Native Hawaiian Other Pacific Islander
Over-represented	35%	27%	22%	0%	22%	0%	0%
Neither	53%	59%	66%	100%	78%	100%	100%
Under-represented	11%	14%	12%	0%	0%	0%	0%

Source: 2010 Census-SF1 household data (tabulated at the block group level)

2. Very-Low Income Representation

The distribution of selected racial/ethnic households in areas over- and under-represented by very low-income families is shown in Table 14-17. The data show that Hispanic or Latino households in the Model County were the most likely to reside in areas over-represented by VLI or lower-income neighborhoods (24%). Compared to Non-Hispanic Whites, minorities as a whole were more likely to reside in areas over-represented by VLIs and less likely to reside in under-represented, more affluent areas.

[15] Detailed information on the guidance available can be found in Technical Appendix of the report.

Table 14-17
Very Low Income (VLI) Over- and Under-representation in Model County

	Percentage of Households in VLI Areas		
	Over	Neither	Under
Total Minority	19%	78%	3%
Asian	4%	96%	0%
Hispanic	24%	74%	2%
Non-Hispanic Whites	6%	86%	8%

Source: Tabulated by P.M. Ong, 2010 Census Public Law Households Data; 2005-2009 5-year ACS Family data & HUD MFI limits

Implications of Residential Patterns

What are the consequences and implications of current residential patterns to access of basic municipal services?

After determining the over- and under-represented area, this question examines the implications of residential patterns. It was answered by assessing where minorities are under- and over-represented relative to the location of: (1) elementary schools; (2) access to public health facilities; (3) access to public transit; (4) job-rich areas; and (5) safe drinking water. This access to services question is critical to determining the nature of barriers faced by protected classes in the county that are directly or indirectly the result of housing location.

1. Education

Aside from shelter, housing also enables access to social networks, resources, services, and particularly, schools. Inequalities in housing access can lead to inequalities in educational outcomes. Because educational attainment shapes job opportunities and income, it can also limit or expand housing choice. This process becomes cyclical: poor neighborhood and school quality often lead to lower educational attainment and lower paying jobs, in turn restricting residency to lower quality neighborhoods, and so on (Pfeiffer and Ong 2009a). Within this cycle, more affluent and white households often gain access to the highest quality neighborhoods and schools due to their historic advantages; lower income and minority households, however, often have access only to lower performing schools. Enabling lower-income minorities to access more affluent neighborhoods and higher quality schools is a strategy to accelerate their social mobility and break these cycles of inequality. [16]

This section provides an overview of the educational system in Model County. It examines the link between school and housing inequality by focusing on the educational performance of elementary schools located in over- or under-represented block groups. Performance is measured by the California Department of Education Academic Performance Index (API) scores. While there is no clear pattern regarding the influence

[16] Myers, 2007

of under- and over-representation and the performance of elementary schools, the data does suggest that larger schools are more likely to have lower API scores. This may be due to the larger percentage of minority students or students classified as socioeconomically disadvantaged.

API scores range on scale of 1-10, with 1 being the lowest score and 10 the highest. The data are for the 2009-2010 academic year. One limitation of this approach is that APIs are based on small numbers of students and are less reliable. Given the over- and under-representation distribution previously presented, this section focuses on schools over- and under-represented by Hispanic or Latino individuals. Elementary schools are examined because they serve a smaller geographic area and provide insight into the surrounding neighborhood.

Overview of Educational System

The Model County's educational system serves a relatively small population. There are a handful of school districts; however, some of these districts serve few schools and students while others serve a much larger number of schools and students. Just over 62% of the students in the County attend elementary schools. Almost 70% of elementary students participated in the free or reduced school lunch program.

The majority of students at the larger elementary schools were either of Hispanic or Latino or of Non-Hispanic White background. Two elementary schools were located in areas over-represented by Hispanic or Latino individuals while three schools were located in under-represented areas.

Table 14-18
Hispanic Representation Relative to Elementary Schools in Model County

	Hispanic or Latino Representation	# of students	API	Percentage SED	Dominant Racial/Ethnic Group in School
Elementary 1	Over-Rep.	500	1	87%	Hispanic or Latino (96%)
Elementary 2	Over-Rep.	150	9	34%	Non-Hispanic White (68%)
Elementary 3	Under-Rep.	150	8	40%	Non-Hispanic White (70%)
Elementary 4	Under-Rep.	50	2	9%	Non-Hispanic White (49%)
Elementary 5	Under-Rep.	650	2	65%	Non-Hispanic White (46%)

Representation by block group using 2010 Census population data.

Block Groups Over-represented by Hispanic or Latino Population

Elementary School 1**:** Elementary School 1 is one of the largest elementary schools in the county with almost 500 students. The school received an API score of 1—the lowest score of the county. This school had about 96% of students who were of Hispanic/Latino background, the largest proportion in the county. About 87% of students at this school were socioeconomically disadvantaged (SED), the largest proportion of SED students of any other elementary school. This elementary school is also located in CDP 1, the most impoverished neighborhood in the county.

Elementary School 2**:** This school had a 9, the highest API score in the county. This school had one of the lowest enrollment numbers of elementary schools in the county, with about 150 students. Although the school is located in an over-represented area of Hispanic or Latino populations, it had a relatively low number of Hispanic or Latino students (24%) while the majority of students were of Non-Hispanic White ethnicity (68%). About 34% of students were classified as SED. This school is located in City A, the primary residential area in the County.

BLOCK GROUP UNDER-REPRESENTED BY HISPANIC OR LATINO POPULATION

Elementary School 3: This school received an API score of 8, the second highest score in the Model County. With just over 150 students, the great majority of them were Non-Hispanic White (70%); Hispanic or Latino students accounted for the second largest share (26%). About 40% of the school was identified as SED. This school is also located in City A, the primary residential area in the County.

Elementary School 3: This school received one of the County's lowest API score of a 2. However, because of the small school size (less than 50 students) the API score is less reliable. There were two Hispanic or Latino students in the school. This school had the highest concentration of American Indian and Alaska Natives in the county (46%). Students of Non-Hispanic White ethnicity accounted for the largest share of the student population (49%). Only three students were SED; however, this number should be taken with caution as 87% of students were designated as SED in the next school year. The school is located adjacent to the only block group over-represented by American Indian and Alaska Native households in the unincorporated part of the county.

Elementary School 4: This school is the largest elementary school with about 650 students. The school received one of the lowest API scores in the county (2). Located in an under-represented area of Hispanic or Latinos, about 43% of students identified as Hispanic or Latino. The largest share of students was of White-Non Hispanic (46%). The majority of students also identified as SED (425 students, or 65% of the school). The school is located in City B.

2. Access to Public Health Facilities

Healthy neighborhoods are characterized by access to transportation, services, recreation, and among other factors, safety and the presence of supportive social networks.[17] Therefore, housing location not only affects one's access to social mobility—enabling access to places such as employment centers and schools—but also one's health.

The following provides an overview of public health facilities in the Model County. In addition, it examines two geographic proximity indicators of health access in the Model County: (1) areas over-represented by Minority households within 5 miles of the Medical Center; and (2) the median distance to the Medical Center by racial/ethnic group. One

[17] Pfeiffer and Ong 2009b.

limitation of this approach is that aside from geographical proximity, many other factors affect access, for example, health insurance and transportation. Relative to the Non-Hispanic White population, minorities as a whole lived further away from the Medical Center.

Overview of Public Health Facilities

There is only one public Medical Center that offers inpatient, outpatient, and rural health clinic services in the Model County. It is located in City B, the second largest city in the county. As a non-profit corporation, the Medical Center accepts Medicare, Medi-Cal, and other insurance company referrals. They offer the following outpatient services: breast cancer screening/mammograms, sleep center, urgent-care center, and a women's health center. They also provide various imaging services and ultrasounds. According to the American Hospital Association, there were 25 full time staff members (13 registered nurses and 12 licensed practical nurses). Although there were no physicians and dentists as part of staff, they may be hired or affiliated with the Medical Center in another capacity.

According to the Office of Statewide Health Planning and Development of California (OSHPD) database, the Medical Center had an average of 15 beds available, about 300 admissions, 39,000 total outpatient visits, and 13,000 referred visits between 2007-2008. The OSHPD also reported an average of about 6,000 emergency service visits. According to RAND Corporation's California health database, about 5,500 emergency medical visits were made in 2009. Additionally, the Medical Center had about 80 non-urgent visits, 850 urgent visits, 300 discharges for inpatient medical or surgical services, 5 emergency medical service patient treatment stations, and 205 outpatient surgical operations. However, there was only one operating room for the entire hospital (RAND California).

The Medical Center reported no live births, psychiatric services, operating rooms available 24 hours, or cardio-vascular surgeries in 2009 (RAND California). The facility is not affiliated with a medical school. According to OSHPD, the Medical Center had about $3,500,000 total assets and $1,200,000 total equity between 2007 and 2008. The Medical Center also secured a $300,000 loan in 2011 to build a new hospital.

Under-represented Minority Areas Within 5 Miles

There are 12 block groups either completely or partially within a 5-mile radius of the Model County Medical Center. Of the 12 block groups, 7 fall completely within the 5-mile buffer. Given the large geographical coverage of the block groups partially within the buffer, the following focuses on those block groups completely inside the 5-mile radius. Of the 7 block groups, 1 was over-represented by Minority households, 2 were under-represented and 4 fell in the 'neither' category (See Map 1). Table 14-19 shows racial/ethnic distribution of the households in these block groups compared to the county as a whole (the race/ethnicity proportions that would be expected). Compared to Non-Hispanic Whites, minorities were less likely to live near the Medical Center. This is

particularly true for Hispanic or Latino Households. It is difficult to interpret results for other minority ethnic/racial groups as they accounted for a very small share of households in the county.

Table 14-19
Racial/Ethnic Household Distribution in Model County

	Total Minority	Non-Hispanic White	Hispanic or Latino	Black or African American	Am. Indian Alaska Native	Asian	Native Hawaiians & Other Pacific Islander
HH in Buffer	29%	71%	21%	0.9%	2.2%	3.0%	0.11%
HH in County	32%	68%	27%	0.6%	2.1%	1.7%	0.06%

Tabulated at the block group using 2010 Census-SF1 household data.

Figure 14-20

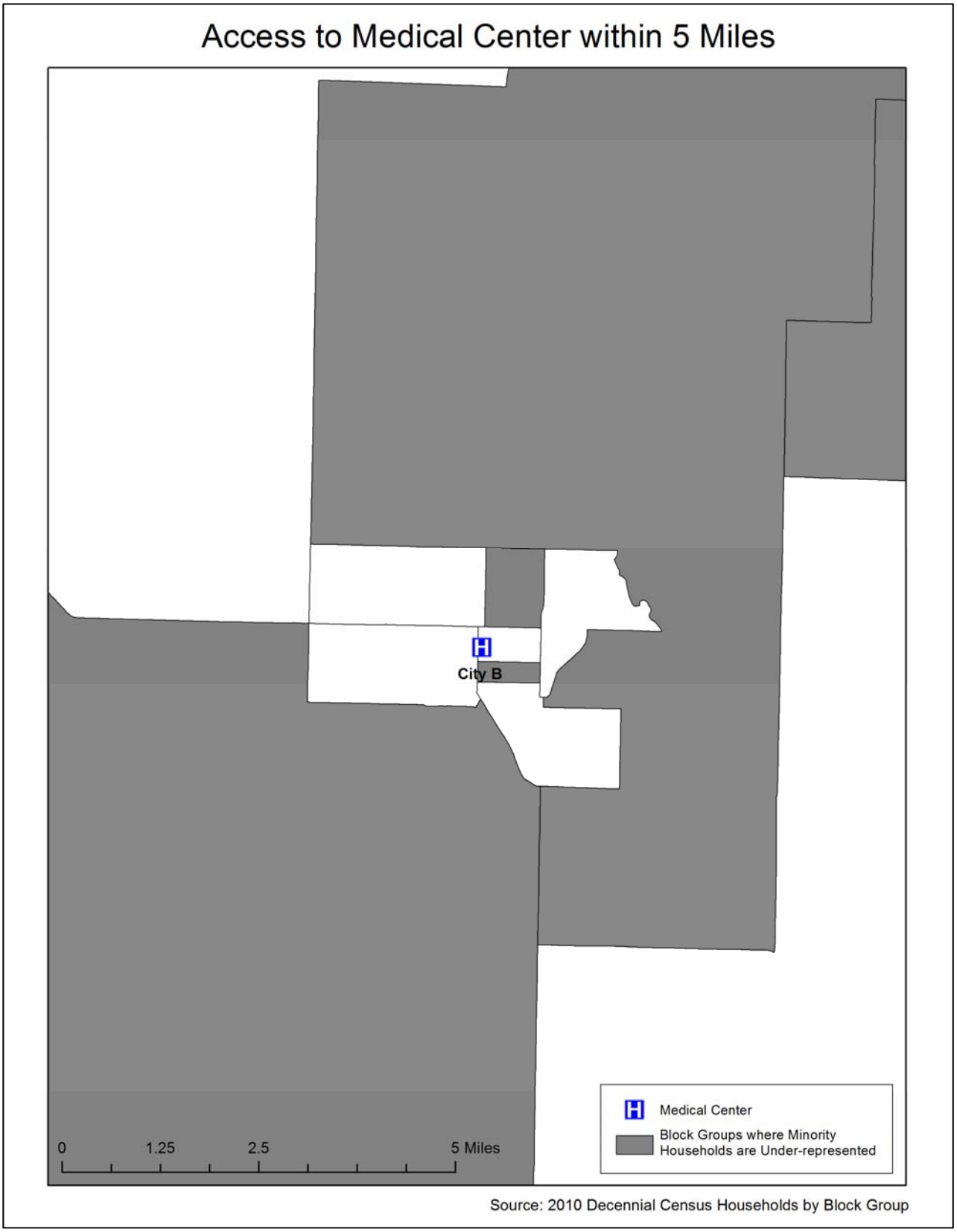
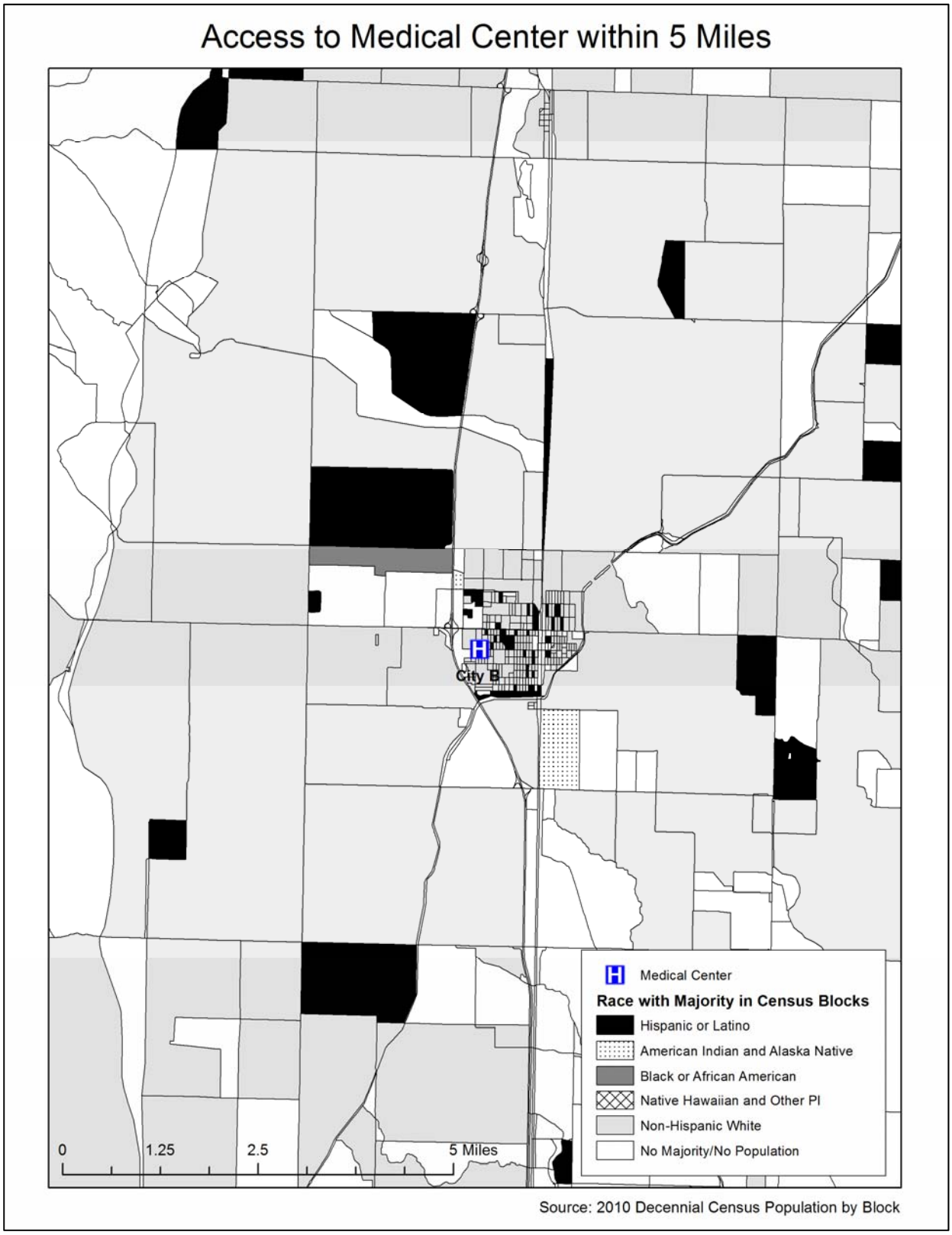

Access to Medical Center within 5 Miles
City B
0
1.25
2.5
5 Miles
Medical Center
Block Groups where Minority Households are Under-represented
Source: 2010 Decennial Census Households by Block Group

Figure 14-21


Access to Medical Center within 5 Miles
City B
Medical Center
Race with Majority in Census Blocks
Hispanic or Latino
American Indian and Alaska Native
Black or African American
Native Hawaiian and Other PI
Non-Hispanic White
No Majority/No Population
0
1.25
2.5
5 Miles
Source: 2010 Decennial Census Population by Block

MEDIAN DISTANCE BY MAJORITY RACIAL/ETHNICITY

Figure 14-20 shows the location of the Medical Center as well as 2010 census blocks by the racial/ethnic group that accounted for 50% or more of the population in that block (the majority racial/ethnic group). Within a 5-mile radius of the Medical Center, most of the blocks had a majority of Non-Hispanic Whites. While not shown in the map, American Indians were located within the 5- to 10-mile radius from the Medical Center. A large portion of Hispanic/Latino majority areas were in the 15- to 20-mile radius area away from the Medical Center. Due to their small population numbers, Blacks or African Americans, Asian American, and Native Hawaiians and Pacific Islanders did not have any majority race blocks.

Table 14-21 displays the median distance from where different racial and ethnic groups live to the Medical Center. The median distance of all groups was about 15 miles away from the Medical Center. Hispanics and American Indians had the greatest median distance away from the hospital with 15.7 miles, followed closely by African Americans with 15.4 miles. Other racial/ethnic groups were below the median for all groups. Non-Hispanic Whites lived about 14.5 miles away, and Asians about 10.8 miles. Native Hawaiians and other Pacific Islanders had the shortest median distance with 1.6 miles.

There is little difference between minorities as whole and Non-Hispanic Whites. However, this is somewhat misleading as Native Hawaiians and other Pacific Islander account for less than one-percent of the population in the Model County but their clustering around the Medical Center reduces the distance for minorities as a whole. .

Table 14-22
Median Distance to Hospital by Race/Ethnicity in Model County

All Groups	Blacks or African Americans	American Indian & Alaska Native	Asian	Native Hawaiian & Other Pacific Islander	Hispanics or Latinos	Non-Hispanic Whites	Total Minorities
15.3	15.4	15.7	10.8	1.6	15.7	14.5	14.7

Distance from Model County Medical Center by Majority Race/Ethnicity Block 2010 decennial Census population data.

3. Access to Public Transit

According to the 2005-2009 5-year ACS, less than 1% of workers that commute to work use public transit. However, about 6% of households in the Model County do not have access to a car; of those almost 40% are elderly households. The elderly households without a vehicle accounted for about 9% of all elderly households. The following provides an overview of transit services in the Model County and examines the geographical proximity to a fixed bus stop as indicator of access to public transit in the Model County.

The analysis focuses on two indicators: (1) areas (census block groups) over-represented by Minority households within ¼ mile of a bus stop[18]; and (2) the median distance to the Medical Center by racial/ethnic group. The data show that there is a larger share of transit stops in areas over-represented by minorities. However, minorities were less likely to reside within walking distance of at least one transit stop.

Overview of Transit Services

The transit system in the Model County serves almost 90,000 passengers (both paying and non-paying, such as children). An independent assessment and compliance review of transit services in the area found that the Model County transit committee has been very responsive in improving unmet transit needs, such as inter-county and inter-city services. Other areas assessed included access to health care facilities and enhancing student mobility, among others. To address some of the need to improve access to human services, two subsidized taxi services were created for the eligible populations of workers participating in Cal-Works and the elderly and disabled. Other volunteer-based programs that provide transit services to those in need of medical services, as well as to at-risk and disabled youth, include the Office of Education, and college students through a partnership with a nearby college.

The taxi for the elderly and disabled serves more than 20,000 riders per year. Both the number of rides and the average total cost of the taxi service have increased over the years. On average, the cost per passenger is about $12.00 with more than $10.00 of that trip being subsidized. The taxi program for workers serves about 500 passengers per year, with workers covering almost 100% of the costs through fares. The fare for the worker service has decreased over time as the number of users decreased. On average, the fixed-routes service more than 60,000 passengers a year. The total cost per passenger has decreased as the number of passengers has increased. The total cost per passenger is just under $8.00 with the average subsidized at just under $7.00.

A more recent assessment of transportation in the Model County identified transit-dependent populations as those who are seniors, people with disabilities, and lower income populations. The assessment points out that in this rural setting, many travelers have the same destinations but that the great distances between residents' points of origin and their destination can prove a barrier to coordinating transit services. Among stakeholders who participated in the assessment, the general consensus was that some fixed-route bus services and taxi services did not meet all transportation needs. Recommendations included improvements to scheduling, amenities at bus stops, and expansion of services to employment centers.

Proximity To Over-represented Minority Areas

Twenty-one block groups fell either partially or completely within a quarter-mile radius of all bus stops. Table 14-23 shows whether stops fell in block groups that were over-or

[18] Transportation planners typically use ¼ of a mile as the distance that people are willing to walk to a bus stop. However, there may other impediments to accessing a bus stop such as physical barriers (e.g. lack of sidewalks, curb cuts, bus shelters, etc.) that can only be identified by visiting each stop.

under-represented by minority households. Table 14-24 shows the ethnic composition of households residing in these blocks and the number of stops in them. Tables 14-23 and 14-24 show contrasting patterns. For example, Table 14-23 shows that a much larger share of bus stations were located in areas over-represented by minorities compared to those over-represented by Non-Hispanic Whites (31% compared to 12%). This would suggest that minorities were more likely to reside in transit-accessible areas. However, when looking at the ethnic/racial composition of the households in the block groups in relation to the number of stops within walking distance, minorities were less likely to reside within walking distance of at least one bus stop (See Table 14-24).

Table 14-23
Representation within ¼ mile of Bus Stops in Model County

	Total Minority	Hispanic or Latino	Non-Hispanic White
Over-represented	31%	12%	12%
Neither	57%	76%	57%
Under-represented	12%	12%	31%

Source: 2010 Decennial Census Household Data

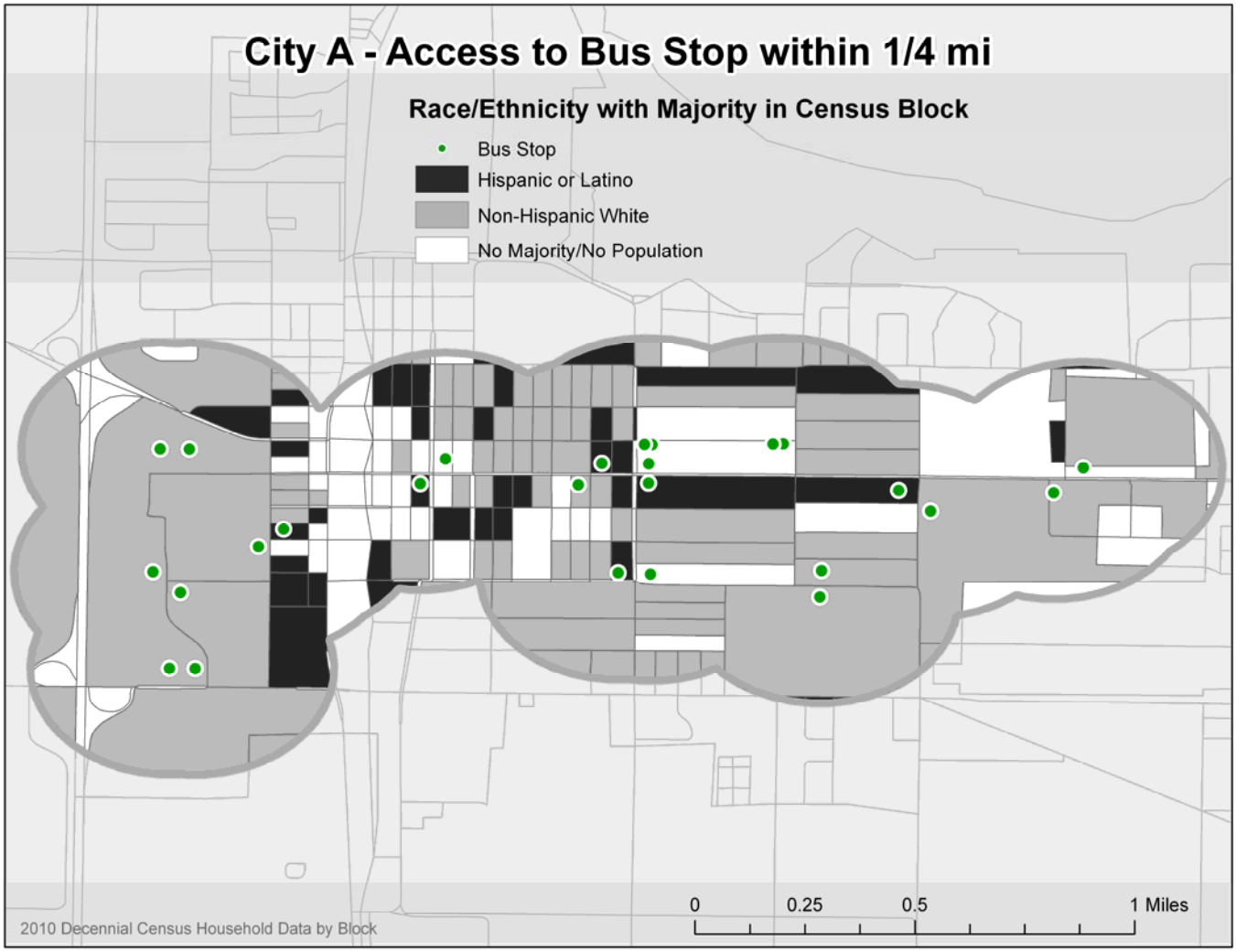
Table 14-24
Ethnic/Race Composition of Households within ¼ mile of a Bus Stop in Model County

	Blacks or African Americans	American Indian & Alaska Native	Asian	Native Hawaiians & Other Pacific Islanders	Hispanics or Latinos	Non-Hispanic Whites	Total Minorities
Near at least 1 stop	1%	2%	2%	0%	33%	62%	38%
0 stops	0%	3%	1%	0%	19%	76%	24%
1-3 stops	0%	1%	1%	0%	14%	26%	16%
4-5 stops	1%	2%	1%	0%	28%	50%	32%
7 stops	0%	0%	1%	0%	8%	16%	9%

Source: 2010 Decennial Census Household Data

Figures 14-25, 14-26 and 14-27 show detailed information for the jurisdictions in the Model County. These provide the location of bus stations in census block groups classified by the majority racial/ethnic group. With the exception of the stops in CDP 1 (which were 3 inbound and 3 outbound), predominantly minority areas were less likely to be in walking distance from a bus stop. This pattern is expected in CDP 1 because Latino or Hispanics (who account for the largest share of minorities) are disproportionately over-represented in that area of the County.

Figure 14-25



Other than Hispanics or Latinos and Non-Hispanic Whites, no other group accounted for the majority share of a census block in City A.

Figure 14-26

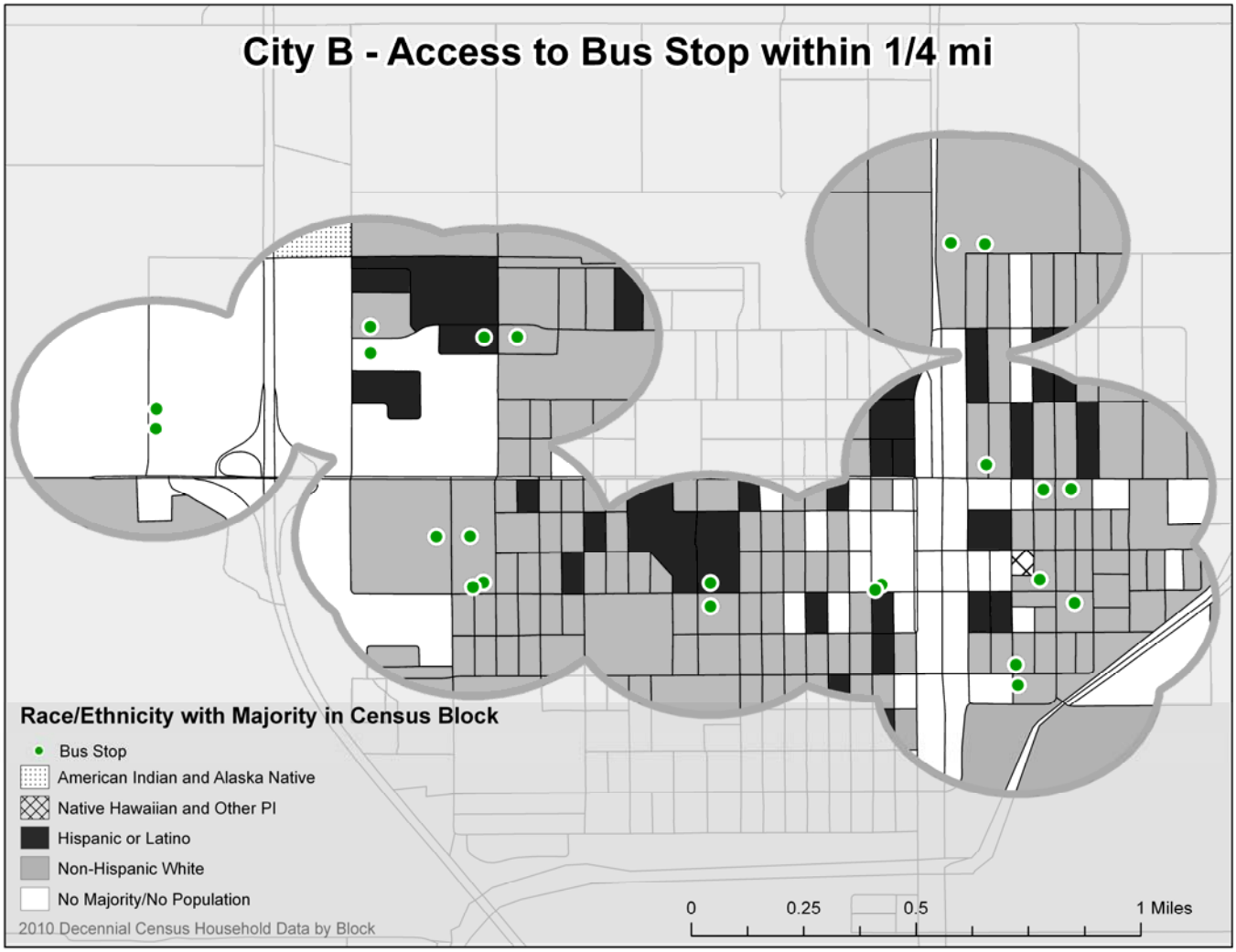
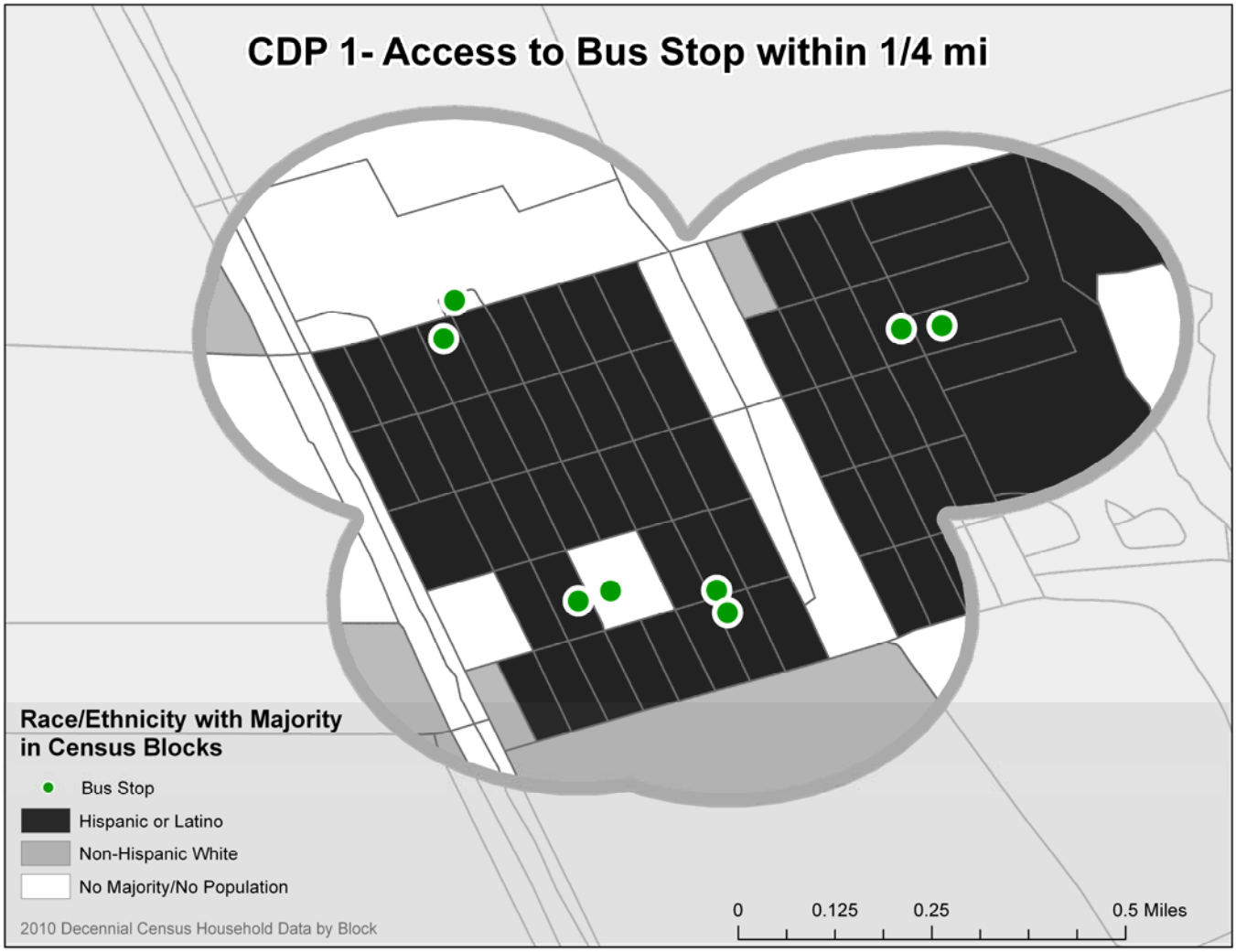

City B - Access to Bus Stop within 1/4 mi
Race/Ethnicity with Majority in Census Block
Bus Stop
American Indian and Alaska Native
Native Hawaiian and Other PI
Hispanic or Latino
Non-Hispanic White
No Majority/No Population
2010 Decennial Census Household Data by Block
0
0.25
0.5
1 Miles

Figure 14-27



Other than Hispanics or Latinos and Non-Hispanic Whites, no other group accounted for the majority share of a census block in CDP 1

4. Employment

Employment status varies with the business cycle. During periods of economic recession, unemployment rises; however, higher unemployment may linger for some time after an economic recovery. While there is limited research on employment trends in rural communities, available literature suggests that employment in rural communities is further impacted by the restructuring of the labor market, such as declines in agricultural jobs, and the capacity of rural economies and people to respond to potential new income sources.[43] Research also suggests that the lack of stable employment opportunities, few opportunities for mobility and community investment, and little diversity in political and social institutions make women and minorities especially susceptible to economic insecurity in rural America.[44]

The following section analyzes employment trends and patterns in the Model County. The purpose is to understand the spatial mismatch between jobs, place of residence, and access to transportation. Three practical indicators are used to assess employment trends as they relate to housing: (1) job trends in the Model County using data from the California Employment and Development Department; (2) a paired analysis of jobs to workers as an indicator of job-richness; and (3) commute patterns using data from the annual Longitudinal Employment and Household Dynamic (LEHD) dataset published by the U.S. Census Bureau.

Job Trends

Figure 14-28 shows that since the 1990s, Model County has had a much higher unemployment rate[45] than the State (a six to ten percentage-point higher rate). The gap between the Model County and the State decreased by about half in the past decade. However, 2011 averages once again point to an increasing gap between the county and the State. Figure 14-29 shows the changes in job growth, benchmarked to 2007 (the peak of the recent economic recession). The data show that the Model County is more susceptible to the business cycle. For example, before the recession the Model County experienced greater job growth than the State as a whole but since the official end of the recession in 2009, the County has yet to experience an increase in job growth.

[43] Bryden, 2000
[44] Tickamyer and Duncan, 1990
[45] One limitation of the data is that it relies on the Current Population Survey (CPS) as a control to produce estimates of unemployment; however, the control is the state total and therefore changes in the unemployment rate for a small county/area are usually proportional to the changes of the state.

Figure 14-28
Estimated Unemployment Rate, 1990-2011

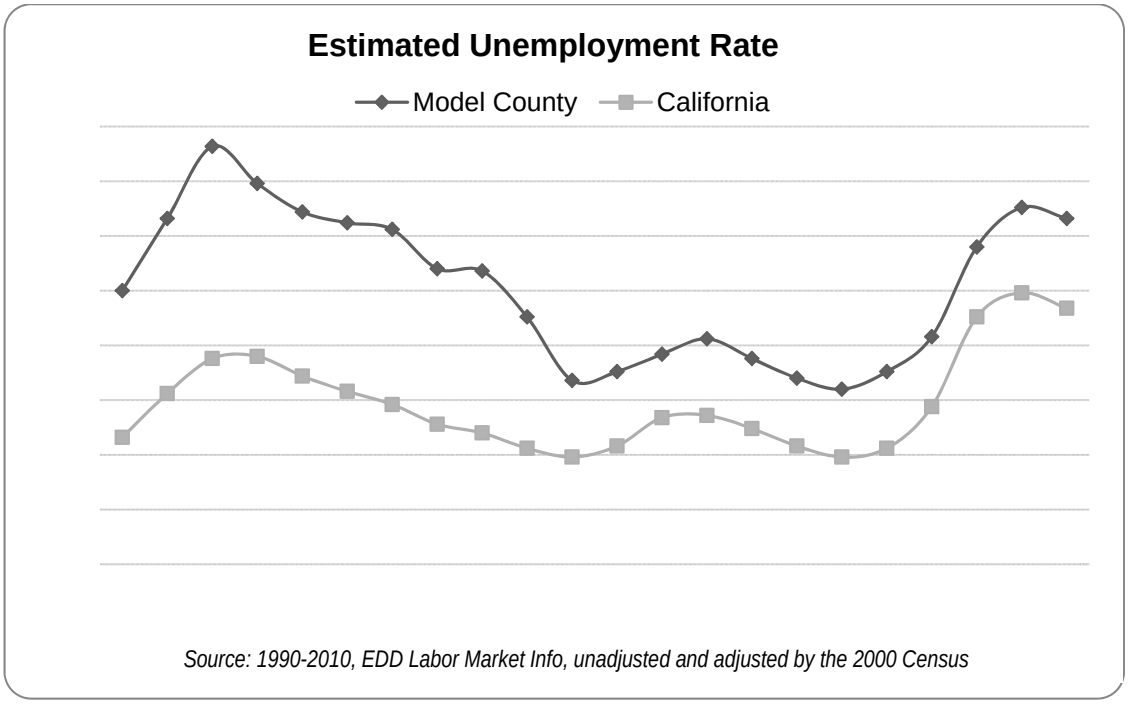
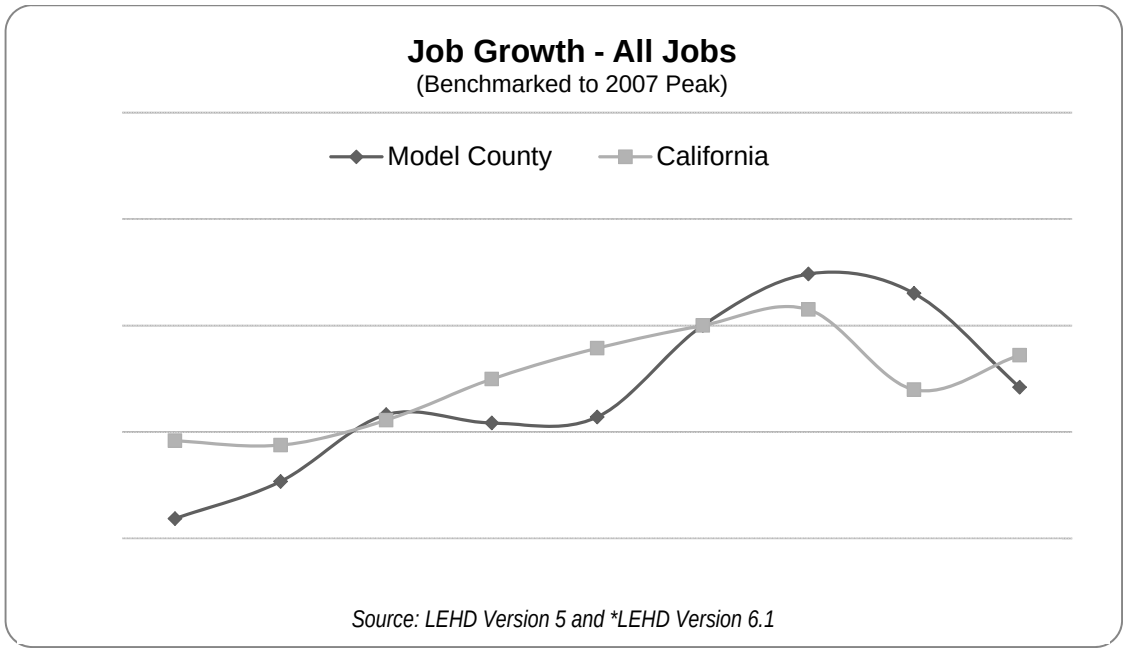


Figure 14-29
Job Growth, 2002-1010



JOB RICHNESS

Using Census data from the 2009 Longitudinal Employer-Household Dynamics (LEHD) program,[46] this section examines job access by considering the ratio of jobs to workers. This ratio is a measure of "job-richness" or the relative number of employment opportunities per worker. Job richness is compared to the representation of racial and ethnic groups in order to assess how housing patterns may affect employment opportunities.

In urban areas, job-richness is usually defined as having more than 1.5 jobs per worker and job-poor areas are defined as having less than 0.5 jobs per worker (e.g., Ong, et al 2008). However, there is little research on job-richness in rural areas such as the Model County. In urban areas, census block groups tend to have smaller geographic coverage; whereas in rural areas, they may cover many square miles. With these limitations in mind, this section classified block groups into three general categories:

(1) Block groups with less than 0.5 jobs per worker as job-poor;
(2) Block groups with a ratio of 0.5 to 1.5 as the middle category; and
(3) Block groups with more than 1.5 jobs per worker as job-rich.

With a jobs-to-worker ratio of 0.8, the Model County as a whole is not considered job-rich, indicating that a fair amount of workers that live in the Model County do not actually work there. About 11% of the block groups in the County are considered job-rich as they have jobs-to-worker ratios greater than 1.5 (See Table 14-30).

Table 14-30
2009 Job-Richness in Model County

	Range of values	Share of Block Groups
Job-Poor	<0.5	44%
Middle	0.5 to 1.4	44%
Job-Rich	>1.5	11%

Source: LEHD Version 5

Table 14-31 shows that about 50% of the block groups over-represented by minorities fell in the "middle" category and that job-rich areas had a greater proportion of minority households than Non-Hispanics Whites. However, because of the few block groups in the Model County it is difficult to interpret these results and whether minorities have access to these jobs.[47] The map in Figure 14-32 shows the relative spatial distribution of block groups over-represented by minorities and job richness.

[46] At the time the report was first written, the 2009 (or LEHD version 5) data was most recent dataset available. For this dataset, jobs are defined as both private and public sector primary jobs (See Technical Appendix).
[47] For instance, about 73% of jobs are held by White workers. However, this count includes Hispanics or Latinos therefore it is difficult to interpret these results. Race and ethnicity data are only available for 2009 onward. Jobs must produce at least one dollar of unemployment insurance (UI)-covered earnings during a given quarter to be in*clu*ded in this count; which exclude several important groups and therefore do not represent total employment. On the other hand because these types of jobs must be covered by UI benefits they could be considered as more desirable.

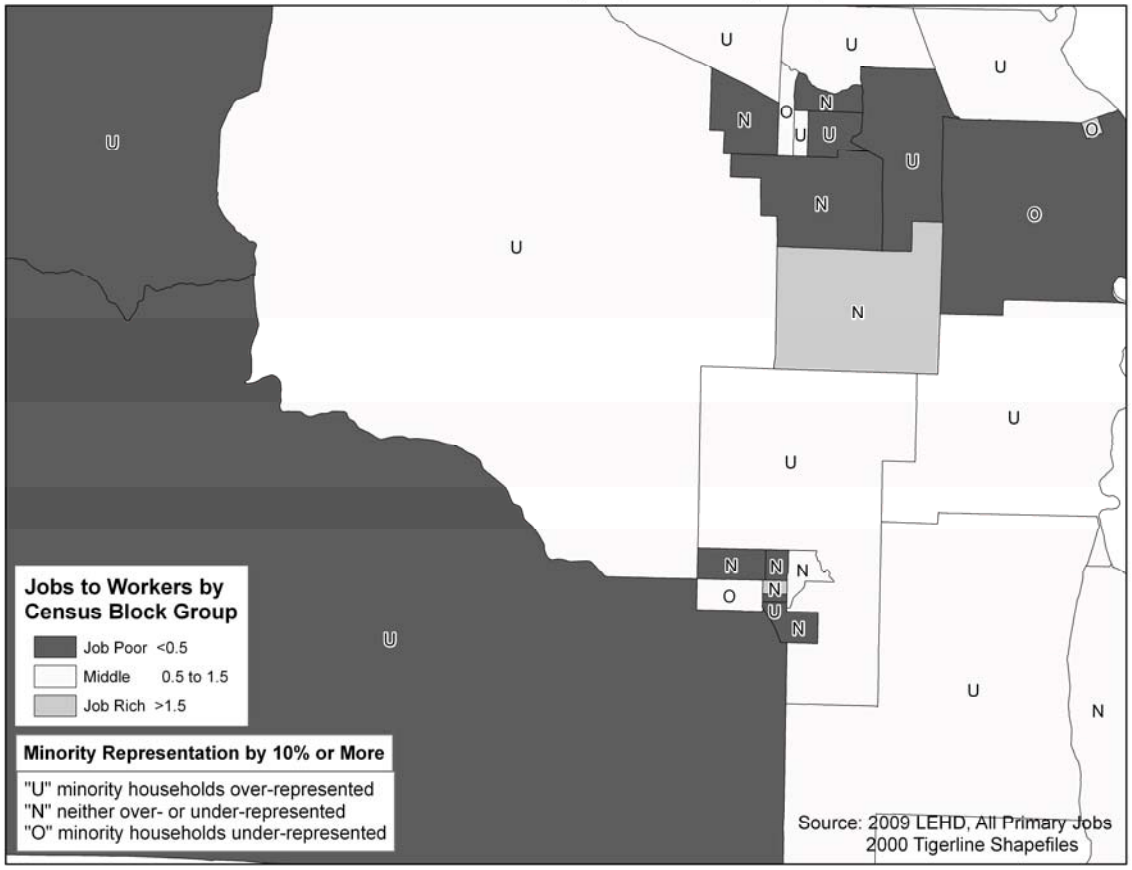
Table 14-31
Job-Richness and Representation in Model County

	Job-richness by Minority Representation			Household Distribution	
	Over	Neither	Under	Minority	Non-Hispanic White
Job-poor BGs	25%	60%	38%	39%	44%
Middle	50%	20%	62%	41%	49%
Job-rich BGs	25%	20%	0%	20%	7%

Source: 2009 LEHD version 5; 2005-2009 5yr ACS household data

Figure 14-32

Job Richness in Model County by Minority Representation



COMMUTE PATTERNS

Because the county as a whole is job-poor, it is important to look at commute patterns and transportation access to evaluate employment opportunities. As mentioned in the previous section, with nearly 11,000 workers, but only 8,300 jobs, the jobs-to-worker ratio in the Model County is only 0.8, indicating that the county is job-poor. While the majority of jobs in the county are taken by workers living there, a fair amount of jobs (43%) are filled by workers from outside the county. Likewise, the majority of workers in the Model County (57%) are commuting out of the county to their jobs (See Table 14-33).

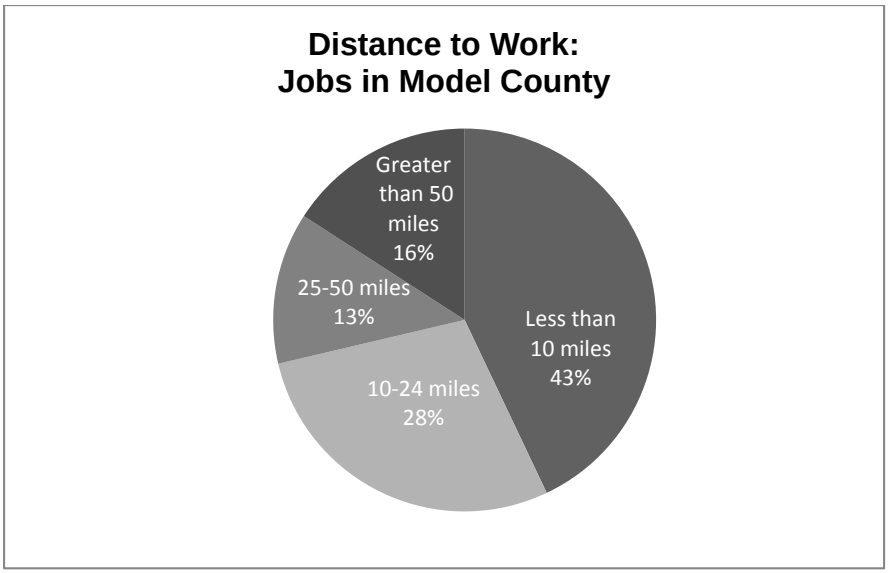
Table 14-33
2009 Commute Patterns in Model County

In-Commuters	3,500
Local Workers [48]	4,800
Out-Commuters	6,200
Total Workers in the County [49]	11,000

Source: LEHD Version 5

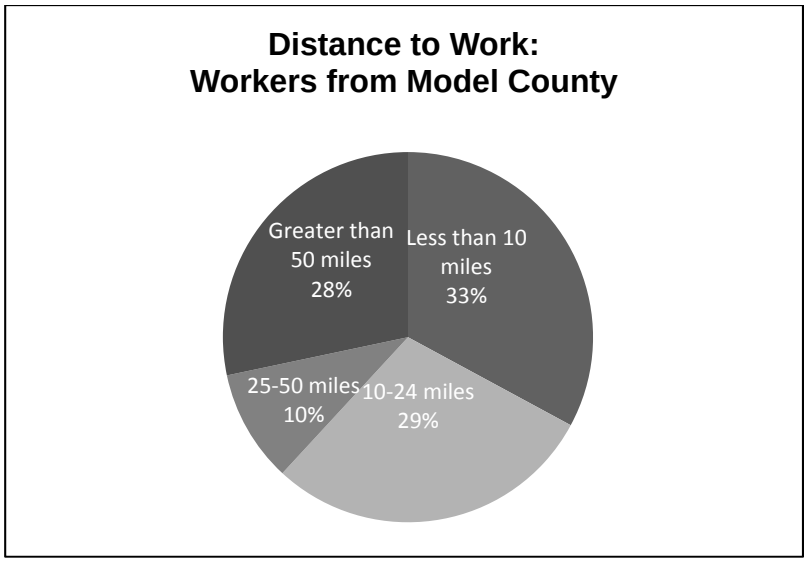
The inflow and outflow of workers at the county level highlights the importance of accessibility in capturing employment opportunities. The data also show that for the jobs in the county, two thirds of workers are coming from more than 10 miles away (Figure 14-34). Similarly, nearly three-fifths of the workers in the Model County are commuting more than 10 miles to their jobs, highlighting the importance of access to private or public transportation (See Figure 14-35).

Figure 14-34.



[48] Workers living and working in Model County
[49] only one job per worker is counted, therefore the number of jobs and workers are the same

Figure 14-35



5. Access to Safe Drinking Water

Water plays a key role in the economic viability of rural areas that rely on agriculture. With a population increase of more than 30,000 in the Model County expected by 2020, concerns over the impact of urbanization on water use and delivery of ground and surface water have been raised in the Model County. Like many other agricultural areas in the State, additional concerns about the discharge of agricultural waste to surface and groundwater have been growing over the years.

In the Model County, various projects and studies have been completed or are underway to monitor water levels and quality. Most of the studies address issues of water protection, regional collaboration, funding, and education. This section of the report examines one indicator: the location of community water systems with enforceable drinking water standards relative to areas over- and under-represented by minorities and very low-income households.

Under the Safe Drinking Water Acts (SDWAs), the California Department of Public Health is obligated by the U.S. Environmental Protection Agency (EPA) to address a violation incurred by any Public Water System (PWSs) and any initial and subsequent enforcement actions to return a system's violation to compliance is required as well (PICME Guide 2007). The following outlines some of the limitations of the approach used to examine enforcement actions:

- For the purposes of this report, only "community water systems" (CWS) were considered. These systems serve at least 15 service connections used by year-round residents or regularly serve 25 year-round residents (Drinking Water Branch). The analysis excludes private system domestic wells.

- Various timeframes can used to examine the data, for example, when a violation began, when an enforcement action was ordered, or when the violation was corrected. The data are for enforcement actions when violations began between June 1, 1993 and April 1, 2004 until June of 2011. For this report, the dataset was examined as a whole.
- There is a lag between when a violation first begins, when it is found by testing laboratories (which is the official begin date), when enforcement orders are placed, and when corrective actions are actually taken.
- An enforcement action may have multiple or recurring violations attached. For this report only unique enforcement actions were considered, regardless of how many violations were attached.
- There are other indicators that could have been used, such as the water quality testing results; however, these were not examined given the limited scope and resources for this report.
- It is difficult to determine the service area for a water system and little research has been done on this subject. For this report, the geocentroid for the community service was used.

Between 1993 and 2004, 30 unique enforcement actions were taken in the Model County by the California Department of Public Health with 22 unique violations associated with one or more of these actions. In general, 80% of all community water systems were in violation at least once during the timeframe. Half of the violations occurred in mobile home parks.

Table 14-36 shows the distribution of enforcement actions in over- and under-represented block groups for Minority, Hispanic or Latino, and Non-Hispanic White households. The data show no spatial distinction by ethnicity/race. Map 6 confirms this observation.[50] The largest share of water systems with a documented enforcement action (40%) were located in areas where Non-Hispanic White households were over-represented. About 33% of actions were located in areas over-represented by Minority and Hispanic or Latino households. While half of enforcement actions in the County were for systems serving mobile home parks, which are often associated with lower-income households,[51] the spatial location of these actions show that none occurred in areas over-represented by very low-income families.

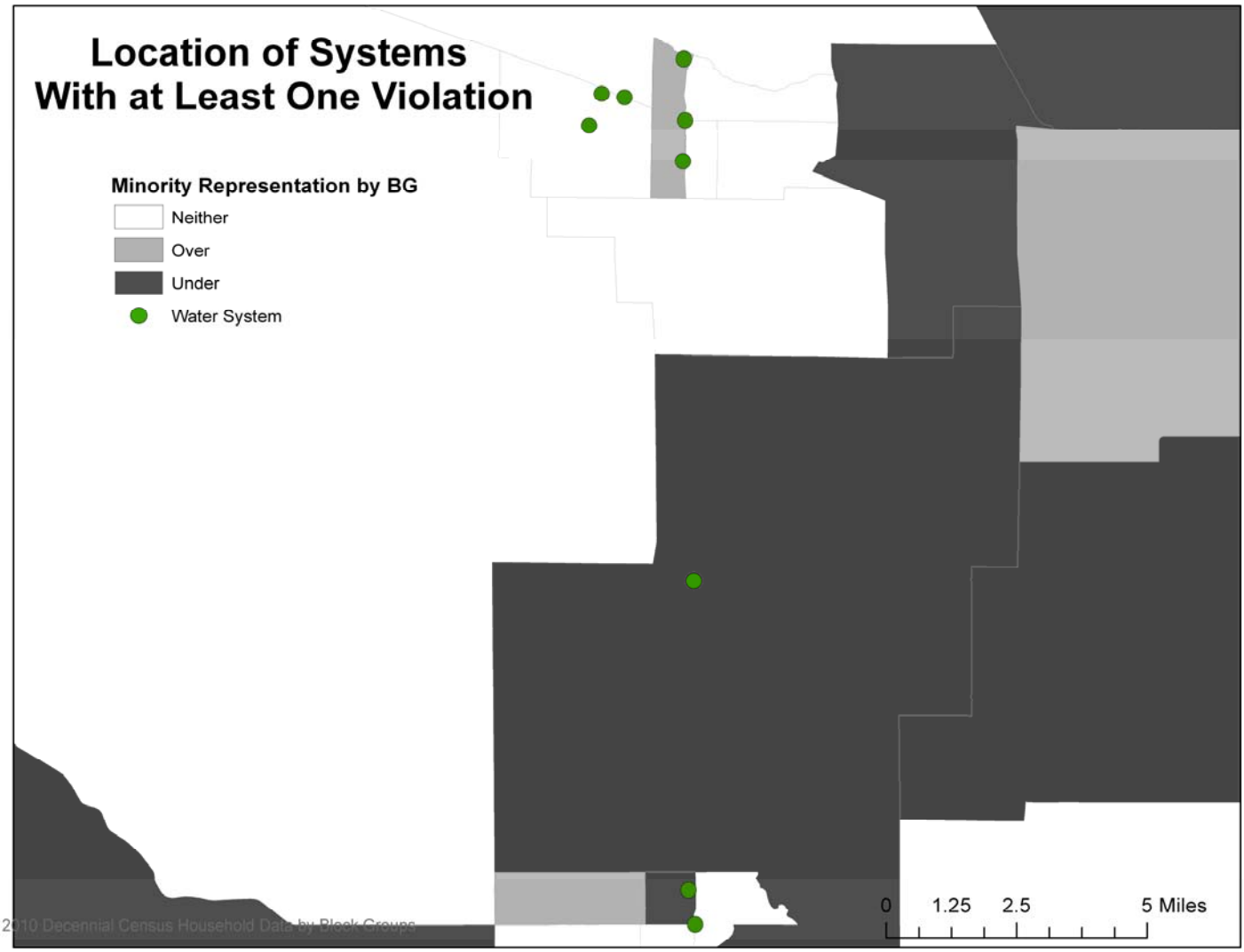
Table 14-36
Share of Water Enforcement Actions by Representation in Model County

	Total Minority	Hispanic or Latino	Non-Hispanic White	VLI
Over	33%	33%	40%	0%
Neither	27%	27%	27%	80%
Under	40%	40%	30%	20%

Source: 2005-2009 5-year ACS

[50]Due to confidentiality agreements, not all water systems are shown on the map as this would require providing a view of a larger spatial scale that would disclose the identity of the Model County.
[51] For a discussion on the increasing ownership of manufactured housing by low-income households see MacTavish, K. et al (2006).

Figure 14-37



The Role of Income and the Private Housing Market

> If observed patterns of uneven distribution cannot be explained by income, the question is: are these caused by direct or indirect discriminatory practices in the private real estate and financial market?

This question is assessed by examining various indicators in across three categories: (1) household and neighborhood income; (2) lending practices in the private housing and financial market; and (3) other indicators of discrimination.

The part on income asks whether over-/under-representation be explained by income distributions. Two approaches are used to examine questions regarding income: (1)

adjusting over- and under-represented areas for income; and (2) evaluating whether neighborhood income or rental housing patterns are limiting the mobility of residents. The role of the lending practices in the private housing and real-estate use Home Mortgage Disclosure Act (HMDA) data to evaluate the access that racial/ethnic groups have to the private housing market. It assesses three indicators of access: (1) whether or not these groups are applying for home loans at reasonable rates; (2) discrepancies in loan originations; and (3) discrepancies in denial rates for these groups. The analysis is done using parity indices comparing application, denial, and origination rates for each group to their overall proportion of total households in the Model County. The analysis ends with: (4) an examination of the spatial location of originated loans in order to illustrate the impact of mortgage lending on residential segregation.

Discriminatory practices in the private real-estate and financial market may also be a reflection of prejudices held by residents of an area (Farley 2011). While it is difficult to evaluate issues of prejudice, two indicators to assess them are; (1) the incidence fair housing complaints filed with the California Department of Fair Employment and Housing and with HUD; and (2) rates of reported hate crimes.

1. The Role of Income

The primary purpose of examining the income of households throughout the Model County is to determine if income, and not discriminatory practices, is contributing to the observed patterns of residential segregation. Two approaches are used to examine questions regarding income: (1) adjusting over- and under-represented areas for income; and (2) evaluating whether neighborhood income or rental housing patterns are limiting the mobility of residents.

Overall, the differences between over- and under-representation and income adjusted representation indicate similar results. Thus, the conclusion is that income is not the primary cause of residential segregation. However, the availability of affordable rental units in one of the incorporated cities may be limiting the mobility of residents to this area. This is an important observation since the unincorporated areas tend to have lower incomes and the cities tend to have better public services.

INCOME ADJUSTMENT OF OVER- AND UNDER-REPRESENTED AREAS

Household income data from the 2005-2009 5-year ACS was analyzed to determine if minority over- or under-representation could be caused by differences in income.[52] The distribution of households by income categories was determined for all racial/ethnic groups at the county level. These distributions served as comparison points for the distributions by block group (See Technical Appendix for detailed methodology).

A comparison of Tables 14-38 and 14-39 show that for American Indians and Alaska Natives, over-representation did not change after adjusting for income. The percentage

[52] At the time the report was initially commissioned, the 2005-2009 5-year ACS was the most recent income data available.

of households in neither over- nor under-represented areas did not change for Asians and Native Hawaiians and Other Pacific Islanders.

Table 14-38
Race/Ethnicity Household Representation in Model County

	Total Minority	Non-Hispanic White	Hispanic or Latino	Black or African American	Am. Indian & Alaska Native	Asian	Native Hawaiians & Other PIs
Over-represented	37%	45%	38%	0%	19%	0%	0%
Neither	43%	42%	54%	100%	81%	100%	100%
Under-represented	20%	14%	7%	0%	0%	0%	0%

Tabulated at the block group using 2005-2009 5-year ACS.
See Technical Appendix for detailed methodology and formula.

Table 14-39
Income-Adjusted Household Representation in Model County

	Total Minority	Non-Hispanic White	Hispanic or Latino	Black or African American	Am. Indian & Alaska Native	Asian	Native Hawaiians & Other Pacific Islanders
Over-represented	21%	28%	22%	0%	19%	0%	0%
Neither	68%	67%	75%	100%	81%	100%	100%
Under-represented	11%	5%	4%	0%	0%	0%	0%

Tabulated at the block group using 2005-2009 5-year ACS.
See Technical Appendix for detailed methodology and formula.

For Non-Hispanic Whites, Hispanic or Latinos, and minorities as a whole, both over- and under-representation decreased. However, compared to Non-Hispanic Whites, minorities still remained more likely to reside in areas where they are under-represented. Hispanic or Latino and American Indian and Alaska Native households were just as likely to reside in areas where they were over-represented.

Neighborhood Income & Rent Affordability

This subsection examines: (1) if there is a high proportion of low-income renters, which indicates a demand and need for affordable rental units; and (2) if renters have access to affordable housing, which may be used as indicators of mobility to areas with better services.

For the purposes of this analysis, low-income renter households are defined as those households that earn less than $20,000 a year (in 2009 dollars), based on the fact that the bottom 20% of renter households earn less than $20,000 in all of Model County. Low-income rental units are defined as those units for which gross rent paid is less than $500 (in 2009 dollars) as the lowest quintile of renter households paid less than $500 a month for rent in Model County.

Low-Income Renters & Supply of Low-Income Units

Table 14-40shows that the proportion of low-income renter households in City A and City B are similar to the entire county at 22% and 23% respectively. While the unincorporated area as a whole had a lower proportion of low-income renter households (18%), CDP 1 had a higher proportion at 27%. These observations correlate with other observations showing that households in CDP 1 had lower median incomes, and may be in need of additional public services or programs that enable greater mobility to more affluent neighborhoods with better services.

The table also shows that in comparison to the rest of the county, City A had a higher proportion of low-income units with 25% while City B has a lower proportion of low-income units with 16%. Proportions of low-income units for the unincorporated area were very similar to that of the county with 21% of units being low-income for the entire area, and 22% for CDP 1 alone. City B has the largest the second largest share of low-income renters but the smallest share of affordable rental units

Table 14-40
Low-Income Renter Households in Model County

	Model	Incorporated		Unincorporated	
	County	City A	City B	Total	CDP 1
Low-Income Households	20%	22%	23%	18%	27%
Low-Income Rental Units	21%	25%	16%	21%	22%

Source: 2005-2009 5-year ACS

2. Lending Practices & the Private Housing Market

In this part, HDMA data are used to evaluate different dimensions of access to the private real-estate market: (1) whether a racial/ethnic group is “shopping” or trying to access loans, this is measured through loan applications; (2) whether a group received a proportional share of loans, measured through loan originations; (3) whether a group had high loan denial rates; and (4) and a spatial analysis of where certain racial/ethnic groups are purchasing homes. An overview of recent foreclosures in the Model County is provided as context for the analysis.

The data suggest that Black or African American households have limited access to the real estate housing market, Hispanic or Latino households have significantly higher rates of denials, and that Non-Hispanic White households were denied loans less often than any other group. The spatial analysis suggests that the market is not contributing to racial/ethnic segregation but it is also not opening up opportunities for Minority racial/ethnic groups to purchase homes in more affluent neighborhoods.

THE ROLE OF FORECLOSURES

The recent collapse of the real estate market and the ongoing economic instability are the result of an unprecedented rise in home foreclosures. In turn, the rise in home foreclosures can be attributed to three primary causes: rapid home value appreciation, increased homeowner housing burden, and an unprecedented surge in subprime lending. Elevated rates of foreclosure indicate a weak housing market, an increasing

high cost of homeownership, and possible predatory lending practices. The following provides an overview of foreclosures in the Model County.

Table 14-41 shows the 2010 foreclosure rate in the Model County and California using two different bases. The foreclosure rate with owner-occupied base is an indicator of the market as a whole as it includes properties without a mortgage (homes that have been paid off) and which are unlikely to be foreclosed. The rate with occupied units with a mortgage is an indicator of homes that could face foreclosure if a borrower falls behind on payments; hence, this rate is usually higher than the latter.[53]

Table 14-41. Foreclosures in Model County

	Foreclosure Rate, 2010	
	Owner-Occupied Housing as Base	Owner-Occupied with mortgage as Base
Model County	1.6%	2.4%
City A	4.0%	4.3%
City B	3.2%	5.7%
Unincorporated	0.1%	0.2%
California	2.4%	3.1%

Source: RAND (includes both single family and condos/townhouses, which was zero for the latter) and 2010 Census demographic profile

Regardless of which rate is used, the Model County as a whole had a lower rate of foreclosure than California while the incorporated cities in the County experienced substantially higher rates. Using the rate with the owner-occupied base, City A had a higher foreclosure rate than City B (4% compared to 3.2%). However, these patterns reversed when changing the base. When using the owner-occupied units with a mortgage, the rate for City B not only surpassed that of City A, the increase was the largest relative to all the other geographies. This is an interesting observation given that City B has a higher median household income than City A. and a lower proportion of burdened homeowners (See page 16, *Burdened Renters).*

Home Mortgage Lending Patterns

For Model County, this report analyzes 2006-2009 Home Mortgage Disclosure Act (HMDA) data. HMDA data include housing-related loans and applications from banks, credit unions, saving associations, and some for-profit non-depository institutions. The mortgage loans must be insured, guaranteed, or supplemented by a federal agency or intended for sale to Federal National Mortgage Association (Fannie Mae) or Federal Home Loan Mortgage Corporation (Freddie Mac). HMDA data is reported by ouseholds that are purchasing a home as an owner occupied unit for their principal residence.[54]
Shopping for Loans

[53] A foreclosure is defined as the repossession of a house by the mortgage lender when a borrower falls behind on payments. The owner-occupied foreclosure rate is the ratio of total foreclosures to total homeowners in a given geography.
[54] The home purchase mortgage for owner-occupied principal residence excludes: (1) mortgages for home improvement and refinancing; and (2) second homes, vacation homes, rental properties, and multifamily dwelling.

To begin the mortgage process, individuals undergo a loan application process. Between 2006 and 2009, nearly 1,300 mortgage applications were processed for the Model County. A parity index is used to show if households for a given racial/ethnic group are applying for loans in proportion to their share of households in the area. If the parity index value is over 1.00, then these households are “shopping” in the area. A parity index below 1.00 may indicate impediments to fair housing because this group is not trying to access housing in the given area.

In the Model County, African American households had the lowest parity (0.27), and Asians had the highest (2.3). Hispanics or Latinos had a parity score of 1.23 while Non-Hispanic Whites scored 0.72. The data show that Asians and Hispanic or Latino households were applying more often than Non-Hispanic White (see Table 14-42).

Table 14-42
HMDA Parity Indices in Model County

	NHW Households	Asian Households	Black or African American Households	Hispanic Households
Loan Applications	0.72	2.3	0.27	1.23
Loan Denials	0.75	1.3	1.65	1.19
Originated Loans	0.81	1.74	0	1.15

Source: HMDA 2006-2009, 2005-2009 5-year ACS

Mortgage Originations

Roughly 750 mortgage loans were originated in Model County. The parity index for mortgage originations compares origination rates by race and ethnicity to the respective proportions of households. A score of less than 1.00 indicates that a group is not receiving loans at the same rate as their proportion of households in the County. This would suggest that they have less access to lending opportunities and thus the housing market as a whole. Asian households had the highest parity score with 1.74 while Black or African American households had the lowest score with 0.00. However, the small number of households for these groups may have skewed these parity results.

Loan Denials

Between 2006 and 2009, over 250 of the loan applications submitted in the Model County were denied. The parity index in this section compares the proportion of loan denials to the proportion of loan applications by race and ethnicity. A score greater than 1.00 suggests that a group is denied at higher rate than their application rate. Non-Hispanic Whites were the only group that had a score less than 1.00, indicating that they are denied loans at lower rates than they apply (see Table 14-42). Black or African American applicants had the highest score, although the data may be misleading due to the low number of applications from this group.

Racial/Ethnic and VLI Spatial Representation

The spatial analysis is based on: (1) where mortgages originated for a given racial/ethnic group; and (2) whether the loans originated in census tracts where households for that particular group where over- or under-represented by 10% or more from the county distribution. A similar approach was used to determine the likelihood of a group to purchase a home in lower-income neighborhoods (those census tracts over-represented by VLI families).

Tables 14-43 and 14-44 show the distribution of originated mortgage loans by racial/ethnic buyers. Except for Asian buyers, all other groups were just as likely to reside in areas where their group was over-, neither or under. However, when looking at the distribution by VLI representation, minorities were more likely to purchase homes in lower-income neighborhoods than Non-Hispanic Whites. Likewise, Non-Hispanic Whites were more likely to purchase homes in more affluent areas (under-represented by VLI families) than any other group.

Table 14-43
Originated Loans by Racial/Ethnic Representation in Model County

	Percentage of Originated Loans by Racial/Ethnic Representation		
	Over	Neither	Under
Total Minority	10%	88%	3%
Asian	0%	100%	0%
Hispanic or Latino	11%	86%	2%
Non-Hispanic Whites	11%	85%	3%

Source: 2006-2009 HMDA, 2005-2009 5-year ACS family data

Table 14-44
Originated Loans by VLI Representation in Model County

	Percentage of Originated Loans by VLI Representation		
	Over	Neither	Under
Total Minority	10%	88%	2%
Asian	8%	92%	0%
Hispanic or Latino	11%	86%	2%
Non-Hispanic Whites	3%	88%	9%

Source: Source: 2006-2009 HMDA, 2005-2009 5-year ACS

Because most originated loans go to housing units in neither over- nor under-represented areas, in terms of race or ethnicity as well as in very low-income representation, it does not seem that mortgage lending practices are contributing to residential segregation. However, the very low-income analysis does show that loan originations for minorities are more likely to occur in over-represented VLI areas than for Non-Hispanic Whites. This suggests potential discrepancies in the mortgage lending process.

3. Other Indicators of Discrimination in the Housing Market

Discriminatory practices in the private real-estate and financial market may also be a reflection of prejudices held by residents of an area (Farley 2011). While it is difficult to evaluate issues of prejudice, two indicators to assess them are: (1) the incidence of fair housing complaints; and (2) the hate crime rates.

Fair Housing Complaints and Closures

Fair housing complaints can be used as an indicator to identify areas that may be experiencing housing discrimination. The following examines both the number of fair housing complaints filed with the Department of Fair Employment and Housing (DFEH) and the U.S. Department of Housing and Urban Development (HUD) as well as the procedures used to address housing complaints in the Model County.

Between fiscal year 2005/2006 and 2009/2010, two housing complaints were filed in the Model County with the resulting complaint rate less than half of California's rate: about 1 complaint per 5,000 households in the county compared to almost 3 per 5,000 household statewide. One complaint was filed on the basis of racial discrimination and the second on the basis of disability. Both of these were filed against respondents in City B.

While it is unknown where the alleged racial discrimination occurred, the discrimination on the basis of disability was in the unincorporated area of the county. This incident occurred in a census block group under-represented by minorities and Hispanics and over-represented by Non-Hispanic White households. The disability fair housing complaint was closed within a year through a settlement. The complaint based on race was dismissed with no merit being found; however, no timeframe for the closure was available in the dataset.

Hate Crimes

Between 2000 and 2009, there were 5 hate offenses reported in the Model County. Table 14-45 shows the number of hate crimes per 1,000 residents in the Model County and the State. During the years these crimes occurred, the crime rate in the county was higher than the State's rate. Overall, the State had a higher rate of hate offenses.

Table 14-45
Hate Crimes per 1,000 Residents in Model County

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Total
Model County											
Offenses	0	NA	0	0	0	0	0	3	2	0	5
Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	0.07	0.00	0.02
California											
Offenses	2,002	2,265	2,009	1,815	1,770	1,691	1,702	1,931	1,837	1,427	18,449
Rate	0.055	0.062	0.055	0.050	0.049	0.047	0.047	0.053	0.051	0.039	0.051

Sources: California Department of Justice, www.ag.ca.gov; U.S. Census Bureau, 2005-2009 5-year ACS population data

The Role of Public Funding and Government Practices

Is government funding contributing to segregation or integration? Do the actions/practices by government promote or deter fair housing?

The final question is regarding the role of public housing funds and government actions to promote fair housing. Three funding sources are examined to assess the role of government funding in promoting fair housing: State-CDBG, State HOME funds, and Housing Choice Vouchers. For each program, the following is provided: (1) an overview of funding; (3) household beneficiary characteristics; and (3) spatial analysis of the residential location of beneficiaries. The spatial analysis is used to examine whether these programs are opening opportunities for beneficiaries in more affluent areas or if they are being concentrated in areas over-represented by very low-income families.

Information regarding fair housing practices includes: (1) fair housing services and complaint process; (2) housing element compliance; and (3) a summary of fair housing activities as reported in a recent HCD survey of jurisdictions. Due to data accessibility issues, only a brief overview of zoning and land-use ordinances is provided at the end of the section.

1. The Role of Government Funding

The main purpose of this part of the report is to examine whether government funding is promoting access to recipient households in more affluent neighborhoods, which may provide better public services, or if beneficiaries are concentrated in areas over-represented by very low-income families. The three programs assessed are: 1) State-CDBG, 2) State-HOME funding, and 3) Section 8 Housing Choice Vouchers (HCVs).

STATE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM

The following examines the State-CDBG program in the Model County. It provides an overview of: (1) funding applied for and received between 2005-2010 from the State-CDBG programs according HCD data; (2) beneficiary characteristics in the Model County as reported by the jurisdictions in the Model county in a recent CDBG survey; and (3) spatial analysis of CDBG beneficiaries relative to Very Low Income (VLI) representation.

CDBG Funding Applied For and Received

Over the 5 year period, all three State CDBG-eligible jurisdictions in Model County applied for and received CDBG funding.[55] Each of these jurisdictions only applied for and received funding for one year. Unincorporated Model County and City B each

[55] CDBG data for this sub-section was provided by the State of California Department of Housing and Community Development (HCD) while data on other subsections were self-reported by each individual jurisdiction in a survey submitted to State of California HCD. Therefore, there may be inconsistencies between this and other sub-sections of the report.

received funding in the 2005-2006 period for Infrastructure in Support of Housing programs. City A received funding in the 2008-2009 period mostly for Infrastructure in Support of Housing and homeownership programs. The total amount of CDBG funding received in Model County for the 5 year period was nearly $3 million, most of which was received by City A and the least in City B with roughly $600,000.

CDBG Survey of Beneficiary Characteristics

In May of 2011, HCD asked recipients of State CDBG funding within the time period of 2005-2010 to complete a spreadsheet indicating where CDBG activities were sited (including household address information) for housing activities. These housing activities include: homeowner rehabilitation, homeownership assistance, infrastructure in support of housing, property acquisition for housing, rental rehabilitation, and rental new construction. In addition, jurisdictions were asked if they received rental assistance along with the CDBG-funded activity, and which type (e.g. Section 8, Other, and None). Jurisdictions were also asked to report on characteristics of beneficiaries head of household race, ethnicity, disability, familial status, household size, and annual median income level. According to the survey responses, 24 households in the Model County received State CDBG funding during 2005-2010. A total of 20 households (80%) were located in the unincorporated areas[56] of the county and the remaining (20% or 4 households) were located in City B. The survey instrument can be found in the Technical Appendix.

Year of Initial Occupation

Jurisdictions were asked to provide information on the fiscal year of initial occupancy for each of its CDBG assisted households. Of the 20 CDBG assisted households in the unincorporated area, nine initially occupied the housing in 2007-2008, and five households initially occupied in 2008-2009. In 2009-2010, four households initially occupied housing, and two households did not report information on the fiscal year of initial occupancy. For City B, two of its CDBG assisted households initially occupied housing in 2006-2007, one initially occupied housing in 2005-2006, and one occupied housing in 2008-2009.

Activity and Funding Type

In the survey, jurisdictions were asked to provide information regarding the type of CDBG assisted housing activities. All CDBG assisted households in the unincorporated area (20 households) and in City B (4 households) received CDBG funding for Homeowner Rehabilitation.[57]

Jurisdictions were also asked to provide information on the type of funding CDBG households received. The majority of the CDBG assisted households (80% or 16

[56] A total of 20 households were reported to be in unincorporated areas of Model County. However, after geocoding the households' location, two may be in City A and three may be in City B.
[57] The activities applied for funding in the period of 2005-2010 and the activities completed during that period are not necessarily the same, if activities were funded from contracts awarded prior to 2005.

households) in the unincorporated area received CDBG Standard Agreement Funds Only, and 20% (4 households) received CDBG Program Income (PI) Funds Only. For City B, two households received CDBG Standard Agreement Funds Only, and two received CDBG Program Income (PI) Funds Only.

Head of Household Race and Ethnicity

In the survey, jurisdictions provided information on the head of households' race[58] for each of the CDBG assisted households[59]. In the unincorporated area, a little more than half of the total CDBG assisted households (55% or 11 households) reported their head of households' race as Non-Hispanic White. Seven (35%) households reported their head of household race as Other Multiracial. One CDBG assisted household reported their head of household race as Black or African American and White and one household reported their head of household race as American Indian and Alaskan Native and White. For City B, three CDBG assisted households reported their head of households' race as Hispanic White and one reported their head of household race as Non-Hispanic White.

Jurisdictions were also asked to provide information regarding the head of households' ethnicity. Most of the CDBG assisted households in the unincorporated area (65%) were Non-Hispanic and the remaining 35% reported Hispanic as their head of households' ethnicity. For City B, three households reported their head of household ethnicity as Hispanic and one household was reported as Non-Hispanic.

Head of Household with Disability

Jurisdictions indicated whether or not their head of household had a disability. For the unincorporated area, the majority (70% or 14 households) stated "Yes" and 5 households reported "No". One household did not indicate whether or not their head of household had a disability. In City B, three households reported "No" and one household reported "Yes" indicating that its head of household had a disability.

Familial Status

The jurisdictions that completed the CDBG surveys were asked to report the familial status of households in CDBG assisted households. The following options were given: Elderly[60], Related/Two Parent[61], Related/Single Parent[62], Single/Non-Elderly[63] and Other[64]. In the unincorporated area, seven households reported as Elderly and seven

[58] Race and ethnicity categories are mutually exclusive. For example, Blacks or African Americans do not include Hispanics. Hispanics may be of any race.
[59] A comparison of race and ethnicity for the 165 jurisdictions was not provided in this section because American Community Survey (ACS) data is collected by different categories. In addition, the race and ethnicity breakdown for the 165 jurisdictions would need to identify who is income qualified for State CDBG and HOME.
[60] One or two person household with a person defined as elderly
[61] A two-parent household with a dependent child or children
[62] A one parent household with a dependent child or children
[63] One person household in which the person is not elderly
[64] Any household not included in the above four definitions including two or more unrelated individuals

CDBG assisted households reported as Single/Non-Elderly. The remaining six were Related/Two Parent households. For City B, two households were Related/Two Parent, one was an Elderly household, and one was a Single/Non-Elderly household.

Household Size

In addition to reporting the familial status of households, jurisdictions were also asked about household size (includes all people occupying a housing unit) in their CDBG assisted households. Half of the CDBG assisted households (10) in the unincorporated areas had a household size of 1 person and eight had a household size of 2 persons. There was one household with 3 persons and one household with 5 persons. In City B, two households had 2 persons, 1 household had 5 persons, and 1 household had 7 persons.

Area Median Income (AMI) Level

In the survey, jurisdictions were asked to provide information on the Area Median Income (AMI) level of CDBG assisted households. For the unincorporated area, 8 households (40%) had an income level between 30%-50% of the AMI. Thirty percent reported an income level between 0-30% of the AMI. Four households (20%) reported earning between 60%-80% of the AMI. Only two households (10%) had an income level between 50%-60% of the AMI. In City B, two CDBG assisted households (50%) had an income level between 30%-50% of the AMI. One household had an income level between 50%-60% of the AMI and one had an income level between 60%-80% of the AMI.

Rental Assistance

The CDBG survey asked jurisdictions whether or not households received any rental assistance. The following options were given for jurisdictions to choose from: Section 8, HOME Tenant Based Rental Assistance (TBRA), Other, None, or Vacant Unit. None of the CDBG assisted households in either the unincorporated area or City B reported receiving any rental assistance.

Spatial Analysis of CDBG Beneficiaries Relative to Race/Ethnic Representation

Overall, minorities are nearly 50% of the households that received CDBG assistance. Table 14-46 shows that the vast majority, 91%, of these beneficiaries resided in areas that were neither over- nor under-represented by minorities. The remaining households (9%) were in areas where minorities were over-represented.

Hispanics or Latinos were 82% of minority beneficiaries of CDBG funding in Model County, comprising of 41% of all beneficiary households. Consistent with the pattern for minority households, nearly 89% of Hispanic or Latino households were in areas neither over- nor under-represented by Hispanics or Latinos. The remaining households (11%) were in areas where Hispanics or Latinos were over-represented.

About half of CDBG beneficiary households in the Model County were Non-Hispanic White households. Similar to minority households, the majority of Non-Hispanic White households (83%) were in areas neither over- nor under-represented by their own group. The remaining 17% of households were in areas over-represented by Non-Hispanic Whites.

Table 14-46

CDBG Beneficiaries Relative to Race/Ethnic Representation in Model County

	CDBG Beneficiary Households		
	Over-represented	Neither	Under-represented
Minorities	9%	91%	0%
Hispanics or Latinos	11%	89%	0%
Non-Hispanic Whites	17%	83%	0%

Source: 2011 CDBG Survey, 2005-2009 5-year ACS

Because the majority of CDBG beneficiaries live in areas neither over- nor under-represented by their racial or ethnic group, the program does not seem to be contributing to segregation. However, because beneficiaries in these groups do not tend to reside in areas in which they are under-represented, the program also does not seem to be opening many opportunities for housing choices that would lead to integration.

Spatial Analysis of CDBG Beneficiaries Relative to VLI Representation

The following examines whether CDBG funding activities are opening up new opportunities for beneficiaries in more affluent areas or if funds are being concentrated in areas over-represented by very low-income areas. The data for this spatial analysis are from the survey to fair housing completed by the individual jurisdictions. The spatial analysis is based on where beneficiary families resided and whether they resided in census tracts considered disproportionately low-income. A census tract with a share of very low-income families that is 10% or greater than the county share is considered disproportionately or over-represented by very low-income families. Due to data limitations, the analysis cannot be reproduced for individual jurisdictions (See Technical Appendix).

While substantial proportions of beneficiaries were in neither over- nor under-represented tracts, Non-Hispanic Whites were more likely to reside in areas under-represented by very low-income families than minorities. Only 4% of CDBG beneficiaries in the county were in areas over-represented by very low-income families (See Table 14-47). Of those that resided in these areas, none were Non-Hispanic White families. About 11% of Hispanic beneficiaries resided in areas over-represented by minorities, which is a slightly higher proportion than minority beneficiaries as a whole (9%).

Table 14-47
CDBG Beneficiaries Relative to Very Low Income (VLI) Representation in Model County

VLI	All Beneficiaries	Minorities	Hispanics or Latinos	Non-Hispanic Whites
Over-represented Areas	4%	9%	11%	0%
Neither	91%	91%	89%	92%
Under-represented Areas	4%	0%	0%	8%

Source: 2011 HCD CDBG Survey, 2005-2009 5-year ACS

STATE HOME PROGRAM

The following examines the State-HOME program in the Model County. It provides an overview of: (1) funding applied for and received between 2005-2010 from the State-HOME programs according HCD data; (2) beneficiary characteristics in the Model County as reported in the HOME Integrated Disbursement and Information System (IDIS); and (3) a spatial analysis of HOME beneficiaries relative to Very Low Income (VLI) representation.

HOME Funding Applied For and Received

From 2005-2010, Unincorporated Model County and City A applied for HOME funding; only City A received any funding.[65] Each of the jurisdictions applied for funding for rental programs. City A applied in both the 2006-2007 and 2007-2008 application periods but only received funding in the latter period. Unincorporated Model County only applied for funding in the 2009-2010 period. These two jurisdictions applied for nearly $8 million and City A received $2 million.

HOME IDIS Beneficiary Characteristics

State HOME activities and beneficiary information between 2005 and 2010 are reported in the U.S. Department of Housing and Urban Development (HUD) Integrated Disbursement and Information System (IDIS) database. Therefore, jurisdictions did not have to complete a spreadsheet survey regarding the State HOME program. IDIS information includes: the locations of HOME funded households, year funded, activity type, head of household race and ethnicity, familial status, household size, Area Median Income (AMI) level of household, and rental assistance.

According to IDIS, 50 households in the Model County received HOME funding. Eighty percent of these households are located in City A and 14% are located in City B. Only 6% were located in CDP 1. [66]

[65] HOME data for this sub-section was provided by HCD while data on other subsections were reported in HOME IDIS. Therefore, there may be inconsistencies between this section and other sub-sections of the report.
[66] The activities applied for funding in the period of 2005-2010 and the activities completed during that period are not necessarily the same, if activities were funded from contracts awarded prior to 2005.

Year of Initial Occupation

IDIS provided data regarding the fiscal year when HOME assisted households initially occupied the housing. More than half of the HOME assisted households (27 or 67%) in City A initially occupied housing in 2008-2009. Seven (18%) of the households initially occupied in 2009-2010 and 4 (10%) initially occupied in 2007-2008. Only two households (5%) occupied housing in 2006-2007. In City B, three of the seven HOME assisted households initially occupied housing in 2006-2007 and two initially occupied in 2008-2009. One household initially occupied housing in 2005-2006 and one occupied housing in 2007-2008. For the three HOME assisted household CDP 1, one initially occupied housing in 2007-2008, one in 2008-2009, and one in 2009-2010.

Activity Type

Jurisdictions reported the type of activity for HOME assisted households in IDIS. The following HOME activity types were reported: Rental New Construction, Homeowner Mortgage Assistance, Homeowner Rehabilitation, Rental Rehabilitation, Homeowner New Construction, and Homeowner Acquisition and Rehabilitation.

A little more than half of the HOME assisted households (54%) in City A received HOME funding for Rental Rehabilitation, followed by 23% for Homeowner Rehabilitation, 15% for Homeowner Mortgage Assistance and 8% household for Homeowner New Construction. All seven HOME assisted households in City B received HOME funding for Homeowner Rehabilitation. Similarly, all three of the HOME assisted households in CDP 1 received HOME funding for Homeowner Rehabilitation.

Head of Household Race and Ethnicity

In IDIS, jurisdictions reported the head of household's race and ethnicity[67] for each HOME assisted household[68]. For City A, the majority of the households (80%) receiving HOME funding indicated their head of households' race as Non-Hispanic Whites, followed by Hispanic Whites (13%). Two households reported their head of households' race as Other Multiracial and one household indicated Asian. The majority of HOME assisted households (5) in City B indicated their head of households' race as Non-Hispanic Whites. One household indicated Hispanic White and one indicated American Indian and Alaskan Native. Of the three HOME assisted households in CDP 1, two indicated their head of household race as Hispanic White and one identified as Non-Hispanic White.

[67] Race and ethnicity categories are mutually exclusive. For example, Blacks or African Americans do not include Hispanics. Hispanics may be of any race.
[68] A comparison of race and ethnicity for the 165 jurisdictions was not provided in this section because American Community Survey (ACS) data is collected by different categories. In addition, the race and ethnicity breakdown for the 165 jurisdictions would need to identify who is income qualified for State CDBG and HOME.

In terms of head of households' ethnicity, an overwhelming majority (33 or 82%) of the HOME assisted households in City A were Non-Hispanic, and only 7 (18%) were Hispanics. For City B, six of the seven HOME assisted households indicated their head of households' ethnicity as Non-Hispanic and one was Hispanic. For the CDP 1 area, two households indicated their head of household race as Hispanic and one was Non-Hispanic.

Head of Household with Disability

HUD's IDIS database does not indicate information on whether or not the State HOME assisted households had a head of household with a disability.

Familial Status

Jurisdictions provided information on the familial status of HOME assisted households in IDIS. The following familial status options were reported: Related/Single Parent[69], Related/Two Parent[70], Single/Non-Elderly[71], Elderly[72], and Other.[73]

Approximately 14 (35%) of the HOME assisted households in City A were Related/Single Parent households. Eleven households (28%) were Related/Two Parent households followed by 9 (23%) that were Elderly households. Four households (10%) indicated their familial status as Other and less than 2 (5%) were Single/Non-Elderly households. Three of the HOME assisted households in City B were Elderly households and two were Related/Two Parent households. There was one Related/Single Parent household and one Single/Non-Elderly household. For the CDP 1 area, two of its HOME assisted households were Related/Two Parent households and one was Elderly household.

Household Size

For each of the HOME assisted households, jurisdictions reported the household size (including all people occupying a housing unit). Nearly a third of HOME assisted households (13 or 32%) in City A had a household size of 2 persons, followed by 11 households (27%) that had a 1 person household size. Seven HOME assisted households (18%) in City A had household size with 3 persons and 5 households (13%) had 4 persons. Only 4 HOME assisted households (10%) in City A had a household size of 5 persons.

For City B, two HOME assisted households had a household size of 2 persons and two had a household size of 5 persons. There was one household with 1 person, one household with 3 persons, and one household with 4 persons. The CDP 1 area had one

[69] A one parent household with a dependent child or children
[70] A two-parent household with a dependent child or children
[71] One person household in which the person is not elderly
[72] One or two person household with a person defined as elderly
[73] Any household not included in the above four definitions including two or more unrelated individuals

HOME assisted household with a household size of 5 persons, one with 3 persons, and one with 2 persons.

Area Median Income (AMI) Level

In IDIS, jurisdictions reported information on the area median income level (AMI) for each HOME assisted household. Over a majority of the HOME assisted households (26 or 64%) in City A had an income level between 50%-60% of the AMI. Seven households (18%) had in income level between 60%-80% of the AMI and 6 (15%) had an income level between 30%-50% of the AMI. Only one (3%) HOME assisted household had an income level at 30% or below. For City B, the majority (86% or 6) of the HOME assisted households had an income level between 60%-80% of the AMI and one had an income level between 30%-50% of the AMI. All three of the HOME assisted households in the CDP 1 area had an income level between 30%-50% of the AMI.

Rental Assistance

Jurisdictions indicated whether or not any of the HOME assisted households received any type of rental assistance. The following options were provided: Section 8, HOME Tenant Based Rental Assistance (TBRA), Other, and None. More than half of the HOME assisted households (52% or 21) in City A indicated they did not receive any rental assistance and 19 (48%) received some other rental assistance other than the options provided above. All of the HOME assisted households in City B and the CDP 1 area reported they did not receive any rental assistance.[74]

Spatial Analysis of HOME Beneficiaries Relative to Race/Ethnic Representation

For the State HOME program, minorities were nearly 24% of all households that received assistance. Table XX shows that the majority, over 83%, of these beneficiaries resided in areas neither over- nor under-represented by minorities. The remaining 17% of households were in areas where minorities were over-represented.

Hispanics or Latinos were 83% of minority beneficiaries of HOME funding in the Model County, comprising 20% of all beneficiary households. Consistent with the pattern for minority households, 80% of Hispanic or Latino households were in areas neither over- nor under-represented by Hispanics or Latinos. The remaining 20% of households were in areas where Hispanics or Latinos were over-represented.

A substantial proportion of HOME beneficiaries in the Model County (76%) were Non-Hispanic White households (See Table 14-48). The vast majority of Non-Hispanic White households (97%) were in areas neither over- nor under-represented by their own group. Unlike with minority households, the remaining 3% of Non-Hispanic White beneficiary households were in areas where they were under-represented.

[74] The activities completed in City B and CDP 1 were homeowner activities, which were not eligible for rental assistance.

Table 14-48
HOME Beneficiaries Relative to Race/Ethnic Representation in Model County

	HOME Beneficiary Households		
	Over-represented	Neither	Under-represented
Minorities	17%	83%	0%
Hispanics or Latinos	20%	80%	0%
Non-Hispanic Whites	0%	97%	3%

Source: HOME IDIS 2005-2010, 2005-2009 5-year ACS

Similar to the State CDBG program, the majority of HOME beneficiaries live in areas neither over- nor under-represented by their racial or ethnic group. Thus, the program does not seem to be contributing to segregation. However, because beneficiaries in these groups do not tend to reside in areas in which they are under-represented, the program also does not seem to be opening many opportunities for housing choices that would lead to integration.

Spatial Analysis of HOME Beneficiaries Relative to VLI Representation

The following examines whether HOME funding activities are opening up new opportunities for beneficiaries to reside in more affluent areas or if funds are being concentrated in areas over-represented by very low-income areas. The data are from HOME IDIS. The spatial analysis is based on where beneficiary families resided and whether they resided in census tracts considered disproportionately low-income. A census tract with a share of very low-income families that is 10% or greater than the county share is considered disproportionately or over-represented by very low-income families. Due to data limitations, the analysis cannot be reproduced for individual jurisdictions (See Technical Appendix).

More than three-quarters of HOME beneficiaries in the Model County were Non-Hispanic Whites (See Table 14-49). Of the minority beneficiaries, over 80% were Hispanic families. Six percent of HOME beneficiaries in the county were in areas over-represented by very low-income families. About 3% of the Non-Hispanic White beneficiaries resided in areas over-represented by very low-income families while a higher percentage, 17%, of minorities lived in these areas.

Table 14-49
HOME Beneficiaries Relative to Very Low Income (VLI) Representation in Model County

	All Beneficiaries	Minorities	Hispanics or Latinos	Non-Hispanic Whites
Over-represented Areas	6%	17%	20%	3%
Neither	94%	83%	80%	97%
Under-represented Areas	0%	0%	0%	0%

Source: HOME IDIS 2005-2010, 2005-2009 5-year ACS

Focusing on Hispanics in particular, 20% of these families resided in over-represented very low-income areas. No families funded through HOME lived in areas under-represented by very low-income families. Most families lived in areas neither over- nor under-represented by low-income families.

HOUSING CHOICE VOUCHERS

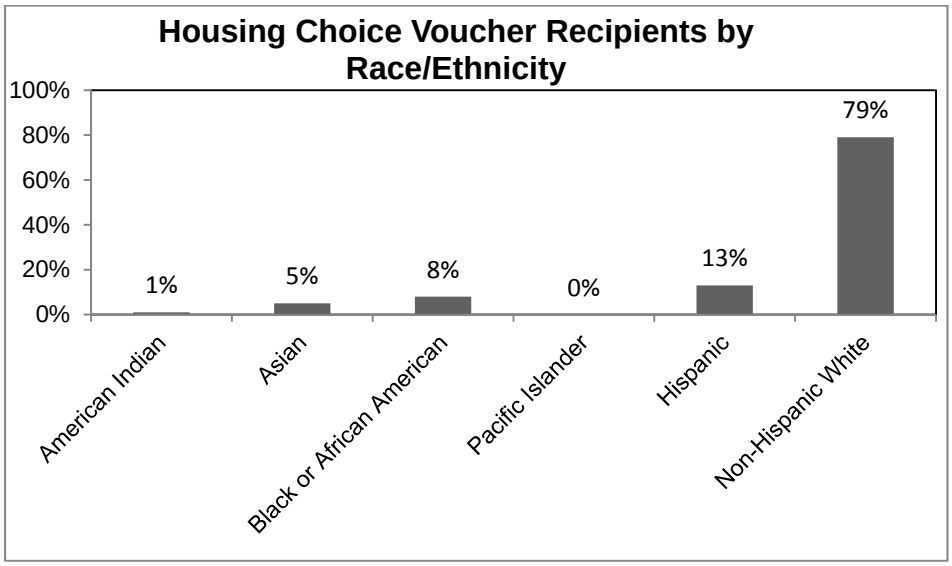
The following examines the Housing Choice Voucher (HCV) program in the Model County. It provides: (1) an overview beneficiary characteristics in the Model County as reported by HUD, (2) a spatial analysis of beneficiaries relative racial/ethnic representation, and (3) a spatial analysis of beneficiaries relative to Very Low Income (VLI) representation. The main purpose of this part of the report is to assess whether Housing Choice Vouchers are promoting racial/ethnic housing integration and offering voucher recipients the opportunity to reside in higher income areas.

Beneficiary Characteristics

Between 2007 and 2010, there were nearly 350 Section 8 Housing Choice Voucher recipients in the Model County. To give a basic breakdown of protected classes, more than half of the families had children. Roughly 40% of recipient families are headed by a person with a disability, and over half of recipient families have a disabled member. Eleven percent of voucher recipient families are headed by an elderly person.

Figure 14-50 shows that the majority of voucher recipient families in the Model County were Non-Hispanic Whites (80%). Hispanics or Latinos accounted for the next largest proportion of recipients with about 13%. Asians, Blacks or African Americans, American Indians and Pacific Islanders followed in terms of the proportion of recipients.

Figure 14-50
Housing Choice Voucher Beneficiary Families by Race/Ethnicity in Model County



Spatial Analysis of HCV Recipients Relative to Racial/Ethnic Representation

The following addresses the concentrations of Housing Choice Voucher recipients in areas under- and over-represented by racial and ethnic groups. This provides insight into whether or not Housing Choice Vouchers are promoting racial and ethnic housing integration by expanding opportunities for recipients to move into areas where they are under-represented. It also assesses whether the program contributes to segregation by limiting recipients' housing opportunities to areas in which they are over-represented. Due to data limitations, the analysis cannot be reproduced for eligible jurisdictions (See Technical Appendix).

Overall, minorities comprise about 20% of Housing Choice Voucher recipients. Table 14-51 shows that the majority of these recipients (about 60%) resided in areas neither over- nor under-represented by minorities. Only 15% of minorities resided in areas where they were over-represented. Compared to Non-Hispanic Whites, minority recipients were less likely to reside in areas over-represented by their group.

Hispanics or Latinos were the majority of minority recipients in the Model County (59%), and consisted of about 13% of all Housing Choice Voucher recipients. The vast majority (90%) of Hispanic or Latino families lived in areas that were neither over- nor under-represented by Hispanics or Latinos. The remaining 10% resided in areas where they were over-represented. As mentioned earlier, Non-Hispanic Whites accounted for the largest proportion of Housing Choice Voucher recipients. The majority of these recipient families lived in areas neither over- nor under- represented by Non-Hispanic Whites. These families were the least likely to live in areas that were overrepresented by Non-Hispanic Whites as only 9% of Non-Hispanic White recipients lived in these areas.

Because the majority of Housing Choice Voucher recipients live in areas neither over- nor under-represented by their racial or ethnic group, the program does not seem to be contributing to segregation. However, because recipients in these groups do not tend to reside in areas in which they are under-represented, the program also does not seem to be opening many opportunities for housing choices that would lead to integration. This is especially true for Hispanic or Latino recipients, none of which reside in areas under-represented by Hispanics or Latinos. Nonetheless, as shown below a higher percentage of minorities overall live in areas where they are under-represented, compared to Non-Hispanic Whites (15% versus 9%).

Table 14-51
Housing Choice Voucher (HCV) Recipients Relative to Racial/Ethnic Representation in Model County

	HCV Recipient Families		
	Over-represented	Neither	Under-represented
Minorities	23%	62%	15%
Hispanics or Latinos	10%	90%	0%
Non-Hispanic Whites	26%	66%	9%

Source: HUD PHA 2007-2010, 2005-2009 5-year ACS

Spatial Analysis of HCV Recipients Relative to VLI Representation

The following addresses the concentrations of recipients in areas under- and over-represented by very low-income (VLI) families. In this analysis, the assumption is that the program should be providing opportunities for recipients to have access to more affluent areas (those under-represented by VLI families) as these areas are often associated with more public services.

Table 14-52 shows that the vast majority of Housing Choice Voucher recipients in the Model County (97%) live in areas neither over- nor under-represented by very low-income families. Similarly, about 94% of minority recipients also resided in these areas. However, compared to Non-Hispanic White recipients, minorities were more likely to reside in areas over-represented by very low-income families. This is particularly true for Hispanic or Latino recipients. The fact that across the board voucher recipients are generally unrepresented in more affluent neighborhoods suggests that the program does not open up opportunities for recipient families of any race or ethnicity to live in these areas. Note however, that the percentage of Non-Hispanic Whites in under-represented areas is also very low (1%).

Table 14-52
Housing Choice Voucher (HCV) Recipients Relative to Very Low Income (VLI) Representation in Model County

	HCV Recipient Families		
	Over-represented	Neither	Under-represented
Minorities	6%	94%	0%
Hispanics or Latinos	10%	91%	0%
Non-Hispanic Whites	1%	98%	1%

Source: HUD PHA 2007-2010, 2005-2009 5-year ACS

2. The Role of Government Practices & Actions

This part of the report examines the role of government practices and actions in promoting fair housing. Three indicators are used to assess this question: (1) housing element compliance; (2) fair housing services and complaint process; and (3) an assessment of fair housing impediments and practices as reported in the HCD survey of

the jurisdictions. Finally, due to data accessibility issues, only a brief overview of zoning and land-use ordinances is provided.

Housing Element Compliance

All three State CDBG-eligible jurisdictions in the Model County were compliant with their Housing Elements for the most recent planning period. However, only City A was consistently compliant for the last three planning periods. City A was also the only jurisdiction to have received funding from the HCD State Bond Programs and through the Low-Income Tax Credit programs. City B was the only jurisdiction with an active redevelopment agency until its termination in 2012.

Fair Housing Services

This section provides an overview of the fair housing related services and programs in the Model County. Many of these fair housing organizations have one or two locations in Model County or are located in a neighboring city outside of the county. With minimal public transportation options, it may be difficult for clients seeking services to travel to these organizations. In addition, these organizations have a small number of staff. Staff may not be able to meet the needs of the clients, particularly, if the organization serves a large rural geographical area. There are a limited number of affordable housing units that are subsidized by the government or nonprofit organizations. Many of the senior housing services are privately owned and operated.

- *County Housing Assistance Programs*

  A Model County government agency offers services to assist with children, older or disabled adults, employment and job searches, housing or energy assistance, and/or financial assistance. This agency had locations in City A and City B. The agencies' services and programs included: business services[75], child and adult services, employment services, housing and energy assistance, in-home supportive services, and public assistance and cash aid. Housing programs administered by the agency were: (1) Housing and Energy Services; (2) Homelessness Prevention and Rapid Re-Housing Program (HPRP); (3) Utility Assistance; (4) Housing Rehabilitation Program; (5) Weatherization Program; (6) Housing Choice Voucher Program (HCV) / Section 8 Program; and (7) First-Time Homebuyers Program.

  The Model County government agency was the administrative umbrella for the partnership. The partnership had a social services division and a community action division. This counties' partnership had a volunteer board, AmeriCorps and VISTA (*Volunteers in Service to America)* staff.

  Representatives of the volunteer board consisted of one-third elected officials, one-third representatives of economically disadvantaged residents, and one-third representatives of private enterprise. The organization offered the following types of

[75] Business services include employee recruitment, small business start-up information, a business reference library, on-the-job training and work experience, etc.

programs: home energy assistance program, first time homebuyers programs, emergency response mobile unit, youth employment, dislocated worker services, and microenterprise and economic development. In addition, the partnership collaborated with other agencies for homeless services, including emergency food and shelter.

- *Non-Profit Legal Aid*

  A nearby State university had a student-run nonprofit providing free legal assistance. Students worked with four supervising attorneys to provide information on: student legal services/juvenile rights, the Consumer Protection Agency, public benefits and advocacy program, women's law project, county jail law project, disabled and the law, environmental advocates, family law project, housing law project, misdemeanors/tickets and traffic, penal law project, and workers' rights project. Regarding housing law, this organization provided free information regarding tenant landlord relations, habitability concerns, leases and rental agreements, payment disputes, discrimination, maintenance, security deposits, evictions, and mobile home law.

  Another nonprofit legal organization provided litigant assistance with court procedures and legal documents. This organization assisted clients with their legal forms, referrals, and alternative dispute resolution and mediation services.

  Legal Services of Northern California also has an office near the Model County. The non-profit organization provides legal assistance for landlord and tenant issues and welfare rights and legally represents low-income clients in 23 Northern California counties. It is unknown how many of these are clients are in the Model County.

- *Relevant Housing Resources*

  Approximately six low income housing apartment complexes were located in the Model County and most accepted Section 8. The nearby State university created a partnership with the city in which it is located to provide credit and foreclosure counseling, budgeting education, credit repair, and workshops. This university-city partnership expanded to provide housing rehabilitation, to develop self-help and affordable multifamily housing, to manage properties, and to fund infrastructure projects in its multi-county service area.

- *Senior Services*

  There were approximately four independent living, assisted living, and senior apartment complexes in the Model County. The Model County had a senior center, two nutrition programs, and a public guardian program.

FAIR HOUSING COMPLAINT PROCESS

In 2011, the research staff anonymously called a Model County government housing agency to ask about the fair housing complaint process. The following outlines the complaint process as documented by the research staff.

According to staff at Model County's housing agency, landlord and tenant complaints are referred to the court system. If someone had a fair housing complaint regarding county properties, they would fill out a complaint form or speak to the Director of the Model County agency. For complaints against private property owners, the agency often referred people to a State university student-run nonprofit for free legal assistance. The County is also part of a multi-county partnership between private, non-profit, and public agencies that has a point of contact to respond to questions regarding the fair housing complaint process.

Following the conversations with the County, research staff placed multiple anonymous phone calls to the State university student-run nonprofit and the counties' partnership point of contact. At least three telephone messages were left over the course of one month to these agencies before they responded back. This may be an indication that it is difficult to navigate through the fair housing complaint process.

Survey of Fair Housing Impediments and Practices

The following provides: (1) an overview of the fair housing survey and (2) a comparison of the survey responses from the three jurisdictions in Model County to the responses of all 165 jurisdictions as a whole. A detailed description of the survey methodology and responses can be found in the Technical Appendix.

Overview of Survey

On May 19, 2010, the State of California Department of Housing and Community Development (HCD) implemented a fair housing survey. There were 165 State Community Development (CDBG)-eligible jurisdictions for the CDBG and HOME Investment Partnerships Program. HCD requested that all 165 CDBG-eligible jurisdictions complete a survey which was accessible via the internet website, Survey Monkey. By August 1, 2011, 146 out of 165 jurisdictions (88% response rate) completed the State of California Fair Housing Survey. This survey is summarized in the following subsections: (1) awareness of funding eligibility; (2) affordable housing activities; (3) economic development activities; (4) fair housing impediments; (5) local impediments; (6) economic impediments; (7) enforcement practices; and (8) outreach practices. A summary of the survey, impediments and practices can be found in Figure 14-53 at the end of this section.

Model County Comparison with 165 Jurisdictions

The following compares the survey responses by the three Model County jurisdictions to all survey responses of the 165 jurisdictions. Please note that all 165 jurisdictions were

surveyed, however there was an 88% response rate (146 jurisdictions). In addition, the number of jurisdictions who responded varied for each question. For each survey question, the number of jurisdiction responses is footnoted.

Jurisdiction Type

The Model County includes two cities and one county. The county is responsible for unincorporated areas, which includes Census Designated Place 1 (CDP 1). Similarly, for all 165 survey respondents, the majority of jurisdictions were incorporated cities (77%) and the remaining were counties (23%).[76]

Awareness of Funding Eligibility

All of the Model County jurisdictions were aware of their eligibility for State CDBG funding and most were aware of HOME funding eligibility. One jurisdiction was unaware of its eligibility for State HOME funding. Most of the 165 jurisdictions were also aware of CDBG eligibility, although fewer were aware of HOME eligibility. Jurisdictions in the Model County and the 165 jurisdictions were more likely to apply for CDBG funding than HOME funding.

1. The three jurisdictions in Model County were aware that they are currently eligible for State CDBG funds. One of the jurisdictions in Model County indicated that they were not aware if they were currently eligible for State HOME funds. Similarly, the 165 jurisdictions were more aware of CDBG eligibility (87%) than HOME eligibility (80%).[77]

2. Jurisdictions were less likely to consider applying for HOME funding. All of the jurisdictions in Model County considered applying for State CDBG funds during the last five years (2005-2010). Similarly, most of the 165 jurisdictions considered applying for the CDBG (78%).[78] Two out of the three jurisdictions in Model County considered applying for State HOME funds during the last five years. During the past five years, most of the 165 jurisdictions considered applying for HOME program funding (60%).[79] Fewer jurisdictions apply for HOME funding than CDBG funding, since the HOME program is for housing development and rehabilitation which is considered more complicated and staff-intensive.

3. The top selected reasons which prevented jurisdictions in the Model County from applying for State CDBG funds were: Not Applicable (2 jurisdictions) and Other (1 jurisdictions). For all jurisdictions, the three of the most selected reasons which prevented jurisdictions from applying for State CDBG funds were: Not Applicable (43%), Not enough staff to prepare application (26%), and Not enough staff to manage program (25%).[80] Most likely, jurisdictions selected Not Applicable because

[76] A total of 144 jurisdictions responded to this question.
[77] A total of 144 jurisdictions responded to this CDBG question and 141 responded to this HOME question.
[78] A total of 135 jurisdictions responded to this CDBG question.
[79] A total of 134 responded to this HOME question.
[80] A total of 121 jurisdictions responded to this question of which more than one answer may be selected.

they had applied for funding. The Model County jurisdiction that selected "other" as the reason for not applying for CDBG stated that they were "oversubscribed." For all jurisdictions, staffing is the primary reason for not applying for CDBG.

4. The most selected reasons which prevented jurisdictions from applying for State HOME funds were: Not Applicable (2), Program requirements confusing or difficult (1), and It is too difficult to use HOME funds with other funds (1). For the State HOME program, the most selected reasons which prevented the 165 jurisdictions from applying for funds were: (1) Not Applicable (36%), (2) Not enough staff to manage program (20%), and (3) Not enough staff to prepare application (18%) and Unfamiliar with program (18%).[81] Most likely, jurisdictions selected Not Applicable because they had applied for funding. The responses by both the Model County and the rest of the jurisdictions indicate that jurisdictions find the HOME program confusing and difficult to manage. Some jurisdictions were unfamiliar with the program which may indicate a need for additional outreach and training regarding the HOME program.

Affordable Housing Programs

City A and City B indicated that they were currently funding a few affordable housing programs. The unincorporated areas of Model County were not funding any affordable housing activities. Model County and the overall jurisdictions are both currently funding similar affordable housing activities with the exception of mortgage assistance programs. Although no jurisdictions in Model County are funding mortgage assistance programs, two jurisdictions in the county indicated an interest in funding the program in the future.

The top activities currently funded in City A and City B were:

1. Homeowner rehabilitation programs (2)
2. Infrastructure improvement (2)
3. Rental new construction (1).

For the 165 jurisdictions as whole, the top three currently funded programs were:

1. Homeowner rehabilitation (79)
2. Mortgage assistance (62)
3. Infrastructure improvement (32)[82]

[81] A total of 126 jurisdictions responded to this question of which more than one answer may be selected.
[82] A total of 135 jurisdictions responded to this question of which more than one answer may be selected.

Economic Development Activities

A smaller portion of all 165 jurisdictions funded economic development activities. For those who were funding economic development activities, most are funding both small business development and assistance. Regarding economic development activities, one jurisdiction in Model County was funding: small business development (1) and small business assistance (1). Amongst the jurisdictions, 34% (43) were currently funding small business development (e.g. microenterprise development)[83] and 38% (49) were currently funding small business assistance (assistance to existing businesses)[84].

Fair Housing Impediments

Out of the 16 fair housing impediments, no impediment was indicated as **"Very severe"** in Model County. It is unusual to have no impediments that are considered "Very severe" when there are also fair housing practices that have never been implemented. City A and City B selected inadequate access to employment opportunities (2) and inadequate transportation (1) as "Somewhat Severe." These two fair housing impediments were also in the 165 jurisdictions' top two most common "Very Severe" impediments.

For the 165 jurisdictions[85], impediments that were most commonly identified as **"Very severe"** included:

1. Inadequate access to employment opportunities (20),
2. Insufficient information and marketing about housing availability (2) and Inadequate access to transportation (2) and,
3. Language barriers for persons with limited English proficiency (1), Discrimination against Section 8 / Housing Choice Voucher Program participants (1),Lack of knowledge or understanding regarding fair housing (1), Inadequate access to technology (e.g. telephone, internet, etc.) (1), and Inadequate access to public and social services (1).

Local Impediments

According to Model County's survey, no local impediments (out of the nine options) were indicated as **"Very severe."** As stated above, it is unusual to have no impediments that are considered "Very severe" when there are also fair housing practices that have never been implemented. Both City A and City B selected NIMBYism (Not In My Backyard) / Neighborhood opposition to affordable housing (2) and Insufficient information and marketing about housing availability (2) as "Not Very Severe." NIMBYism was the most common "Very Severe" impediment for the 165 jurisdictions[86].

[83] A total of 128 jurisdictions responded to this question.
[84] A total of 130 jurisdictions responded to this question.
[85] Jurisdictions who responded to each question varied and ranged from a total of 123-127 jurisdictions.
[86] Jurisdictions who responded to each question varied and ranged from a total of 123-127 jurisdictions.

Local impediments that were most commonly identified by the 165 jurisdictions as **"Very severe"** included:

1. NIMBYism (Not In My Backyard) / Neighborhood opposition to affordable housing (9), and
2. Current mechanisms for identifying discrimination are predominantly reactive rather than proactive (1), Inadequate representation of diverse interests (e.g. racial, ethnic, religious, and disabled segments on housing advisory boards, commissions, and committees) (1), Local land use controls and zoning prohibiting higher density, multifamily housing (1), Development standards, building codes, or permits inhibit the development of affordable housing (1), and Environmental contamination or health hazards (e.g. lead-based paint or mold) limits the availability of land or readily-usable existing housing stock (1).

Economic Impediments

The unincorporated areas of Model County indicated these 4 out of 8 economic impediments as **"Very severe"**: Inability to secure enough public subsidies to develop affordable housing (1), High costs of construction (1), High cost of land suitable for affordable housing development (1), and Shortage of mortgage financing available to low-income households (1). These impediments were also the most commonly indicated "Very severe" economic impediments identified by the 165 jurisdictions[87]. Therefore, the unincorporated areas of Model County are experiencing the same economic impediments as the rest the 165 jurisdictions.

Economic impediments that were most commonly identified by the 165 jurisdictions as **"Very severe"** included:

1. Inability to secure enough public subsidies to develop affordable housing (28), and High costs of construction (28),
2. High cost of land suitable for affordable housing development (23), and
3. Shortage of mortgage financing available to low-income households (22).

Lack of funding and the high costs of development are the major economic impediments to fair housing.

Fair Housing Enforcement Practices

Only City A in Model County indicated one fair housing enforcement practice (out of 18 options) that was implemented **weekly**: Coordinating between enforcement agencies (e.g. building inspectors, law enforcement, legal department, etc.). This was also the most common enforcement practice for all other jurisdictions.

[87] Jurisdictions who responded to each question varied and ranged from a total of 111-118 jurisdictions.

Amongst the 165 jurisdictions[88], the top three most common enforcement practices implemented **weekly** were:

1. Coordinating between enforcement agencies (e.g. building inspectors, law enforcement, legal department, etc.) (28),
2. Assessing development standards, building codes, and permits (10), and
3. Assessing land use controls and zoning laws (8).

The fair housing enforcement practices **never** implemented by City A and City B are similar to those never implemented by all 165 jurisdictions.

Practices **never** implemented in the Model County:

1. Identifying cost-effective affordable housing construction companies and builders (2 jurisdictions responded)
2. Collecting and analyzing fair housing data, assessing development standards, building codes, and permits, adopting a formal process for persons with disabilities to request reasonable accommodation, developing housing for large households (e.g. various units sizes), increasing housing choice for Section 8/Housing Choice Voucher Program participants (e.g. quality, siting, participation, etc.), siting affordable housing near access to transportation, siting affordable housing near access to public and social services, siting affordable housing near access to employment opportunities, identifying affordable housing developers and assist to increase their capacity, assessing property insurance and tax policies. (Any one of the three jurisdictions in the county indicated these responses.)

The unincorporated areas of Model County were implementing enforcement practices regularly. However, the most common response by the incorporated areas was implementing "Annually" which is infrequent.

Top three enforcement practices **never** implemented by 165 jurisdictions:

1. Increasing housing choice for Section 8 / Housing Choice Voucher Program participants (e.g. quality, setting, participation, etc.) (59),
2. Assessing property insurance and tax policies (57), and
3. Developing housing for large households (e.g. various unit sizes) (49).

Outreach Practices

City A and City B did not select any outreach practices (out of 9 options) that they were implementing weekly. The unincorporated areas of Model County selected five outreach practices that they were implementing **weekly**:

1. Market available housing throughout the community via internet in multiple languages (1),

[88] Jurisdictions who responded to each question varied and ranged from a total of 99-113 jurisdictions.

2. Market available housing throughout the community at in-person meetings at convenient, accessible locations and times (1),
3. Partner with nonprofit organizations assisting protected groups (e.g. racial minorities, disabled, elderly, etc.) for outreach (1),
4. Education, training, and counseling for tenants and prospective homebuyers (1),
5. Education and training for the public/community at-large (1).

Two of these outreach practices were the same ones selected by the 165 jurisdictions[89] as their most common outreach practices.

The three most common outreach practices implemented **weekly** by the 165 jurisdictions were:

1. Education, training, and counseling for tenants and prospective homebuyers (10),
2. Market available housing throughout the community via internet in multiple languages (5), and
3. Market available housing throughout the community via ethnic newspapers (4) and Market available housing throughout the community at in-person meetings at convenient, accessible locations and times (4).

The outreach practices **never** implemented by City A and City B are similar to those never implemented by all jurisdictions: Outreach practices that were **never** implemented by City A and City B:

1. Market available housing throughout the community via ethnic newspapers (2 jurisdictions responded)
2. Market available housing throughout the community via internet in multiple languages (2 jurisdictions responded)
3. Partner with nonprofit organizations assisting protected groups (e.g. racial minorities, disabled, elderly,) for outreach; education, training, counseling for tenants and prospective homebuyers; fair housing education and training for landlords, real estate and mortgage industry professionals, and community at-large). (Any one of the three jurisdictions in the county indicated these responses.)

The unincorporated areas of Model County were implementing outreach practices regularly, either “Weekly” or “Annually.”

The 165 jurisdictions’ top three outreach practices that were **never** implemented included:

1. Market available housing throughout the community via ethnic newspapers (74), and Education and training for landlords (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.) (74),
2. Market available housing throughout the community via internet in multiple languages (72)

[89] The total number of jurisdictions who responded varied by each question and ranged from 105-110 jurisdictions.

3. Education and technical training for real estate and mortgage industry professionals (67)

Refer to the Technical Appendix to view all of the survey response options and responses selected by Model County.

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Figure 14-53 Survey Responses Indicating Severe Impediments and Infrequent Practices[90]

Survey Part 1

Survey Questions	All Survey Respondents	City A	City B	Unincorporated Areas of Model County
Jurisdiction Type				
City	77%	Yes	Yes	No
County	23%	No	No	Yes
Aware of Program Eligibility				
CDBG	87%	Yes	Yes	Yes
HOME	80%	Yes	Yes	No
Considered Applying for Program				
CDBG	78%	Yes	Yes	Yes
HOME	60%	Yes	No	Yes
Most Common Reason for Not Applying for CDBG				
1st most common reason	Not Applicable (43%)	Other	Not Applicable	Not Applicable
2nd most common reason	Not enough staff to manage the program (26%)			
3rd most common reason	Not enough staff to prepare the application (25%)			
Most Common Reason for Not Applying for HOME				
1st most common reason	Not Applicable (36%)	Not Applicable	Program requirements confusing or difficult	Not Applicable
2nd most common reason	Not enough staff to manage the program (20%)		Too difficult to use HOME funds with other funds	
3rd most common reason	Not enough staff to prepare application (18%) and Unfamiliar with Program (18%)			
Funding Affordable Housing Activities				
Mortgage assistance	Currently Funding (62 jurisdictions)			
Homeowner new construction	Currently Funding (9 jurisdictions)			
Homeowner rehabilitation programs	Currently Funding (79 jurisdictions)	Currently Funding	Currently Funding	
Rental new construction	Currently Funding (25 jurisdictions)	Currently Funding		
Rental rehabilitation	Currently Funding (24 jurisdictions)			
Infrastructure improvement	Currently Funding (32 jurisdictions)	Currently Funding	Currently Funding	
Funding Economic Development Activities				
Small Business Development	Currently Funding (43 jurisdictions)			Currently Funding
Small Business Assistance	Currently Funding (49 jurisdictions)			Currently Funding

Source: 2011 State of California Fair Housing Survey

[90] Top 1, 2, and 3 refer to the most common responses selected for Severe Impediments (which combines Very Severe and Somewhat Severe) and Infrequent Practices (which combines Never and Annually).

Impediments

Impediments	All Survey Respondents	City A	City B	Unincorporated Areas of Model County
Impediments (16 total)				
1. Discrimination against households due to racial or ethnic background		Not an Impediment	Not an Impediment	Not an Impediment
2. Discrimination against households due to national origin		Not an Impediment	Not an Impediment	Not an Impediment
3. Language barriers for persons with limited English proficiency	Top 3	Not an Impediment	Not an Impediment	Not an Impediment
4. Discrimination against households due to religion		Not an Impediment	Not an Impediment	Not an Impediment
5. Discrimination against households due to gender		Not an Impediment	Not an Impediment	Not an Impediment
6. Discrimination against households due to familial status		Not an Impediment	Not an Impediment	Not an Impediment
7. Discrimination against families with children		Not an Impediment	Not an Impediment	Not an Impediment
8. Discrimination against persons with disability		Not an Impediment	Not an Impediment	Not an Impediment
9. Discrimination against elderly persons		Not an Impediment	Not an Impediment	Not an Impediment
10. Discrimination of Section 8/Housing Choice Voucher Program participants		Not an Impediment	Not an Impediment	Not an Impediment
11. Lack of knowledge or understanding regarding fair housing		Not Very Severe	Not Very Severe	Not Very Severe
12. Insufficient information and marketing about housing availability		Not Very Severe	Not Very Severe	Not Very Severe
13. Inadequate access to technology (e.g. telephone, internet, etc.)		Not an Impediment	Not an Impediment	Not an Impediment
14. Inadequate access to transportation	Top 2	Somewhat Severe	Not Very Severe	Not Very Severe
15. Inadequate access to public and social services		Not Very Severe	Not an Impediment	Not an Impediment
16. Inadequate access to employment opportunities	Top 1	Somewhat Severe	Somewhat Severe	Not Very Severe
Local Impediments (9 total)				
1. The lack of comprehensive fair housing planning		Not an Impediment	Not an Impediment	Not an Impediment
2. Current mechanisms for identifying discrimination are predominately reactive rather than proactive	Top 3	Not an Impediment	Not an Impediment	Not Very Severe
3. Insufficient monitoring and oversight of fair housing activities		Not an Impediment	Not an Impediment	Not an Impediment
4. Inadequate enforcement of fair housing laws		Not an Impediment	Not an Impediment	Not an Impediment
5. Inadequate representation of diverse interests (e.g. racial, ethnic, religious and disabled segments) on housing advisory boards, commissions, and committees)	Top 3	Not an Impediment	Not an Impediment	Not an Impediment
6. NIMBYism (Not in My Backyard)/neighborhood opposition to affordable housing	Top 1	Not an Impediment	Not Very Severe	Not Very Severe
7. Local land use controls and zoning prohibiting higher density, multifamily housing		Not an Impediment	Not Very Severe	Not Very Severe
8. Development standards, building codes, or permits inhibit the development of affordable housing	Top 2	Not an Impediment	Not an Impediment	Not Very Severe
9. Environmental contamination or health hazards (e.g. lead-based paint or mold) limits the availability of land or readily-usable existing housing stock		Not an Impediment	Not an Impediment	Not Very Severe
Economic Impediments (8 total)				
1. Inability to secure enough public subsidies to develop affordable housing	Top 2	Left Blank	Not Very Severe	Very Severe
2. Activities causing housing displacement (e.g. revitalization of neighborhoods, property tax increases, demolition, etc.)		Left Blank	Not an Impediment	Somewhat Severe
3. Developers with capacity to develop affordable housing is needed		Left Blank	Somewhat Severe	Somewhat Severe
4. High costs of construction	Top 1	Left Blank	Not Very Severe	Very Severe
5. High cost of land suitable for affordable housing development		Left Blank	Not Very Severe	Very Severe
6. Unethical real estate processes (e.g. steering, blockbusting, etc.)		Left Blank	Not an Impediment	Not an Impediment
7. Shortage of mortgage financing available to low-income households	Top 3	Left Blank	Somewhat Severe	Very Severe
8. Unfair lending practices (e.g. excessive promotion of subprime mortgages or predatory lending)		Left Blank	Not an Impediment	Not an Impediment

Source: 2011 State of California Fair Housing Survey

Practices

Practices	All Survey Respondents	City A	City B	Unincorporated Areas of Model County
Enforcement Practices (18 total)				
1. Coordinating between local and regional housing agencies (e.g. housing authorities, local housing departments, and nonprofit organizations, etc.)		Quarterly	Annually	Monthly
2. Coordinating between enforcement agencies (e.g. building inspectors, law enforcement, legal department, etc.)		Weekly	Monthly	Monthly
3. Collecting and analyzing fair housing data		Left Blank	Never	Annually
4. Assessing land use controls and zoning laws		Biannually	Annually	Annually
5. Assessing development standards, building codes, and permits		Left Blank	Never	Annually
6. Adopting a formal process for persons with disabilities to request reasonable accommodation		Left Blank	Never	Biannually
7. Adopting Universal Design elements into the local building code		Left Blank	Annually	Annually
8. Identifying suitable land sites for affordable housing development		Left Blank	Annually	Annually
9. Developing housing for large households (e.g. various units sizes)		Left Blank	Never	Annually
10. Increasing housing choice for Section 8/Housing Choice Voucher Program participants (e.g. quality, siting, participation, etc.)		Left Blank	Never	Annually
11. Siting affordable housing near access to transportation	Top 3	Left Blank	Never	Annually
12. Siting affordable housing near access to public and social services	Top 2	Left Blank	Never	Annually
13. Siting affordable housing near access to employment opportunities		Left Blank	Never	Annually
14. Allocating local funds for affordable housing		Left Blank	Annually	Biannually
15. Applying for other sources of funding for affordable housing (e.g. state, federal, or private sector)	Top 3	Biannually	Annually	Biannually
16. Identifying affordable housing developers and assist to increase their capacity		Never	Left Blank	Annually
17. Identifying cost-effective affordable housing construction companies and builders		Never	Never	Quarterly
18. Assessing property insurance and tax policies	Top 1	Left Blank	Never	Annually
Outreach Practices (9 total)				
1. Market available housing throughout the community via ethnic newspapers	Top 3	Never	Never	Annually
2. Market available housing throughout the community via internet in multiple languages		Never	Never	Weekly
3. Market available housing throughout the community at in-person meetings at convenient, accessible locations and times		Left Blank	Annually	Weekly
4. Market available housing using techniques to assist the disabled (e.g. visually-impaired, hearing-impaired, physically disabled, etc.)		Left Blank	Annually	Annually
5. Partner with nonprofit organizations assisting protected groups (e.g. racial minorities, disabled, elderly, etc.) for outreach		Left Blank	Never	Weekly
6. Education, training, and counseling for tenants and prospective homebuyers		Left Blank	Never	Weekly
7. Education and training for landlords (e.g. on fair housing marketing/advertising, tenant selection, reasonable accommodation, etc.)	Top 2	Left Blank	Never	Annually
8. Education and technical training for real estate and mortgage industry professionals	Top 1	Left Blank	Never	Annually
9. Education and training for the public/community at-large		Left Blank	Never	Weekly

Source: 2011 State of California Fair Housing Survey

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Conclusions and Next Steps

Key Indices of Potential Fair Housing Impediments

Based on some of the issues analyzed for the Model County, the following are indices that could be used to evaluate the presence of fair housing impediments in a jurisdiction. Such an evaluation would necessitate consideration of multiple indices and is not intended to imply that one indicator individually would be appropriate, or that a standard benchmark of acceptability exists for each indicator. Note also: not all of the items detailed below have been identified as potential impediments to furthering fair housing within the Model County jurisdictions, but have been included here to provide a comprehensive listing of factors for consideration and discussion.

1. When compared to the Statewide average, the locality has higher rates of minorities or other protected classes.

2. When compared to the Statewide average, the locality has a lower median income.

3. When compared to the Statewide average, the locality has a higher rate of families in poverty.

4. When compared to Non-Hispanic Whites, minorities are more likely to live in Census Tracts where they are over-represented by more than 10% compared to their representation in the County as a whole.

5. When compared to very-low income Non-Hispanic Whites, very-low income minorities are more likely to live in Census Tracts where they are over-represented by more than 10% compared to their representation in the County as a whole. When compared to Non-Hispanic Whites, minorities are more likely to live in Census Tracts where very-low income families are over-represented by 10% or more compared to their representation in the County as a whole.

6. Housing Choice Voucher recipients in the locality are more likely to be minorities, and more likely to live in areas of minority concentration.

7. When compared to other localities in the region, a locality has a lower rate of application and award for federal, state, or local affordable housing funds, either for rental or homeownership activities.

8. The locality has a disproportionately low rate of service to minorities with its CDBG, HOME, or Housing Choice Voucher funds compared to the estimated percentage of income-eligible minorities in the jurisdiction as a whole. Note: Census data income and race limitations currently make this difficult to evaluate on a jurisdictional level.

9. The locality has a disproportionately low rate of service to households with children with its CDBG or HOME funds compared to the estimated percentage of income-eligible households with children in the jurisdiction as a whole. Note: Census income and household data limitations currently may make this difficult to evaluate on a jurisdictional level.

10. When compared to Non-Hispanic Whites in the locality, minorities have less access to homeownership opportunities as measured by loan application, approval, and denial rates.

11. When compared to Non-Hispanic Whites in the locality, minority homeowners have a larger share of private lender subprime mortgages.

12. The locality has a residential rental vacancy rate of less than 5%

13. The locality has an uneven distribution of renters or homeowners (e.g. the majority of renters or homeowners reside in one area of the locality.)

14. The proportion or renters or homeowners in the locality paying more than 30% of their income for housing is higher than that of the county as a whole.

15. The percentage of low income renter households in the locality is proportionate to the percentage of low income rental units.

16. When compared to non-Hispanic Whites in the locality, minorities have significantly less access to job rich areas, public transit, public health facilities, and high performing elementary or high schools. (See Model County Analysis for examples of specific measures that may be used to evaluate of these factors.)

17. When compared to Non-Hispanic Whites in the locality, minorities are more likely to reside in areas where water quality tests show health code violations, or where there is no potable water.

18. Local government officials are not aware of problems of discrimination in the locality.

19. The locality has very few self-identified local impediments to fair housing.

20. The locality does not regularly implement fair housing education or enforcement practices.

21. The locality has a history of non-compliance with State Housing Element law over two or more statutory update cycles.

22. A source of clear direction and support in filing fair housing complaints is not available in the locality.

23. Housing discrimination complaint rates in the locality are greater than the statewide or regional average.

24. The rate of reported hate crime offenses in the locality is greater than the statewide or regional average.

Next Steps

Given the amount of time required to complete this Model County analysis, HCD is proposing in its recommendations to address identified impediments (see Executive Summary, Table Exec-2, Implementation items 10-2 and 10-3) to establish a working group to further study the model county analysis and develop ~~criteria to incorporate~~ relevant information and criteria into ongoing education and technical assistance to local governments and consideration of criteria in rating and ranking in federal programs and future AI updates as appropriate. HCD will use the analyses included in this Chapter as well as other factors not included herein due to resource or data constraints (i.e. zoning and land use) to develop a framework for discussion and next steps.

HCD sees the outcome of this working group primarily as the development of technical assistance and education materials or training to assist State CDBG-eligible jurisdictions in assessing potential impediments within their own jurisdictional boundaries or within their regions (as appropriate). HCD is not proposing to undertake similar analyses of this scope in the future, nor does the Department consider individual jurisdictional analysis appropriate for a State AI.

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Summary and Response to Public Comments Received

	Topic	Issue	Commenter [1]	Response
1	Municipal Bankruptcies	The State should analyze the impacts local municipal bankruptcies have on fair housing choice. Bankruptcies could foreseeably lead to a broad range of impediments to fair housing – lack of funding for infrastructure, understaffed police force leading to unsafe neighborhood, or inability to plan for or fund new affordable housing. The State should consider these issues in its analysis and assess what State policies may support a stable fiscal environment for cities that work allow them to avoid bankruptcy and its resulting impediments to fair housing.	1	The impacts of potential future municipal bankruptcies on fair housing opportunities are too speculative to constitute an impediment for the purposes of this document. The causes and effects of municipal bankruptcy in California are many and wide-ranging. It is impossible to isolate, or analyze specific impacts of municipal bankruptcies on fair housing opportunities within the scope of this document. Municipal bankruptcies are governed by state and federal law and any appropriate action to address potential fair housing impediments would be a matter for the legislative branch.
2	Limited Access to Justice System	AI fails to analyze how limitations in tenants' access to the California justice system places their housing at risk due to eviction …. AI should identify problem that currently California does not provide interpreters in civil courts for self-represented and/or indigent litigants.	1	Limited access to justice under the current state court system can impact low-income persons in a number of ways. However, it is impossible to isolate, analyze or address those specific impacts which might constitute impediments to fair housing within the scope of this document.
3	FEHA and Federal Voucher Pay Standards	State should amend FEHA to include specific protections for immigrants and subsidized housing participants (i.e. Section 8) Impediment 8, Action 8-6 should be stronger. Commenter recommends 1) the State work with federal government to increase payment standards for more costly "high opportunity" areas where Section 8 voucher-holds and/or minority households are underrepresented and/or 2) amend the California Fair Employment and Housing Act (FEHA) to include specific protections for Section 8 participants.	3	Fair housing laws are designed to protect certain classes of persons from various forms of discrimination. As noted by the commenter, the establishment of protected classes for immigrant status and subsidized housing participants is appropriately a matter of legislative action. As an administrative agency HCD is not authorized to adopt or amend the categories of protected classes. It is acknowledged that payment standards in high opportunity areas are an issue that has fair housing implications, however, this is a federal issue and HCD has no authority. The Department will forward commenter's concerns to appropriate agencies for consideration.

[1] Please refer to Table 1 below for a listing of corresponding commenting organizations

	Topic	Issue	Commenter [1]	Response
4	Immigration Status	The AI should analyze discrimination based on immigration status as an impediment to fair housing choice and propose actions to address this pervasive form of discrimination … (including) explore further policy options available to the State and/or sub-recipient jurisdictions to prevent discrimination on the basis of immigration status.	1	The Department acknowledges that immigrants often face discrimination and may frequently be members of one or more of the State or federal protected classes and the AI sets forth analyses of these protected classes, including identification of potential impediments to fair housing. Please note, however, immigration policy is governed by federal law. Any appropriate action to prevent discrimination on the basis of immigration status would require legislative action and is outside the scope of this document.
5	Foreclosure	Identify the diversion of funds received in the National Attorney General's Mortgage Settlement as an impediment and analyze potential fair housing impacts and actions to address. ___ The AI does not specifically identify foreclosure-related practices or policies as impediments to fair housing choice. Nor does it discuss actions which have been taken and should be taken to ameliorate the impediments. For example, the AI should address the diversion of funds that California received in the National Mortgage Settlement to help close the 2012-2013 budget deficit. ____ AI should also analyze the ways in which California's non-judicial foreclosure statue serves as an impediment to fair housing choice.	3, 1	The direction of funds from the Mortgage Settlement to the general fund leaves intact existing programs to assist homeowners impacted by the foreclosure crisis. See the analysis of the impact of foreclosures in Chapter 4 of the AI. To the extent the diversion may constitute an impediment; it is a product of the budget process which is strictly a legislative function. Any appropriate action to address this matter must be taken by the legislature The effect of the availability and common use of non-judicial foreclosure on fair housing opportunities is too speculative to constitute an impediment for the purposes of this document.
		Recommend passage of SB 1473 and AB 2610 currently pending in the CA legislature to permanently incorporate key protections of the Protecting Tenants at Foreclosure Act as well as addition tenant protections. AI stops short of identifying any related actions to remove impediments to fair housing choice related to foreclosure-driven evictions. Should analyze impact upon tenants of color if bills are not passed.	3	See response above. The impact of the failure to enact pending legislations is too speculative to constitute an identifiable impediment.

	Topic	Issue	Commenter [1]	Response
6	Redevelopment	Identification of current and potential ramifications of the loss of redevelopment funds including a description of the actual impact of the loss to cities and counties, the agencies that were contracted with these cities and counties and the persons who would have been helped with those funds. The AI should provide a more meaningful analysis of how the loss of affordable housing financing presents such an impediment. By analyzing more fully the impact of redevelopment's loss on access to fair housing choice, the AI could at least ensure that policymakers appreciate this aspect of the loss. HCD should present options for mitigating the loss. ——— Need to find a way to restore RDA or establish a mechanism for providing incentives for the development of affordable housing.	3, 8	The loss of redevelopment funds to local jurisdictions and agencies that are in turn awarded contracts for fair housing-related activities is a component of the overall impact of the loss of redevelopment funds. Based on this analysis, the Department has identified the shortage of subsidies and strategies (including the loss of redevelopment) as an impediment and proposed actions 3-1 and 3-2 to mitigate the identified impediment.
7	Inclusionary	AI fails to explore possible actions to address Palmer Decision and its effects on local inclusionary housing policies. Commenter recommends mentioning legislative action of amending Costa-Hawkins Act specifically to permit inclusionary zoning policies for rental housing as a potential solution.	1	The action proposed by the commenter to address would be a matter for the legislative branch. As an administrative agency, HCD is not authorized amend existing State law. The AI, however, does include multiple actions to address impediments related to the identified shortage of subsidies and strategies to promote affordable and accessible housing (see Actions 3-1 to 3-3 in Executive Summary).
8	Mobilehome Park Closure and Displacement	State law should require anti-displacement measures for mobilehome park closures, provide for meaningful tenant impact reports that include anti-displacement provisions, demand an analysis of differential effect on protected classes, requirement payment of "in place" value of the loss of the existing space, regardless of whether displacement is private, caused by code enforcement or cause by other related government funding or action.	1	Existing State relocation statutes currently provide anti-displacement measures for tenants displaced from mobile-home parks closed due to public projects. In addition, these existing relocation statutes provide extensive reporting requirements for tenants through and by relocation plans when displaced by public action. Changes in the current requirements would require action by the legislature.

	Topic	Issue	Commenter [1]	Response
9	NIMBY Issues	Community NIMBYism is one part of but an even larger portion is with local officials. Many officials are quite ignorant of the definition of affordable housing and think it only means high rise projects and old fashioned tenement housing. ____ Rural communities may be resistant to the development of multifamily housing and lower-income households because they have a perception they are already saturated relevant to their population and services and perceived impact on property values. ____ The report does not document the prevalence of NIMBYism derailing proposals to construct multifamily rental housing and housing for lower-income or minority households.	8, 9, 5	With respect to anti-NIMBY trainings, one of the Department's objectives is to design in-person trainings and other training tools which address concerns and problems faced by different groups interfacing with this issue, including developers, local elected officials, and community groups. In addition, Impediment 2 and its corresponding actions (2-1 and 2-2) are specific to NIMBYism and the potential impacts on furthering fair housing choice. Numerous studies have identified the prevalence of resistance to multifamily rental housing, including housing for lower income households. These range, for example, from a report by Harvard's Joint Center for Housing Studies - "*Resistance to multifamily rental housing is a growing phenomenon in communities around the country,*"[1] to legal articles based on California experience: "*The development of affordable housing and services for low and moderate income households has been plagued by local opposition (commonly referred to as the not-in-my-back-yard or NIMBY syndrome) for decades.*"[2] Examples of such literature citations as noted below have also been added to Chapter 3 of the AI. [1] **OVERCOMING OPPOSITION TO MULTIFAMILY RENTAL HOUSING** / Obrinsky, Mark; Stein, Debra. -- Cambridge, MA: Joint Center for Housing Studies Harvard University, March 2007 (Working Paper RR07-14) , pg.1. http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/rr07-14_obrinsky_stein.pdf [2] **MANAGING LOCAL OPPOSITION TO AFFORDABLE HOUSING: A new approach to NIMBY** / Iglesias, Tim -- Washington, DC: Bazelon Center for Mental Health Law, 2002; Journal of Affordable Housing – Vol.

	Topic	Issue	Commenter [1]	Response
				12, No. 1 (Fall 2002) p. 78-122. http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1018536
10	General	Draft AI does not provide an in-depth analysis of unfair housing practices to document unfair housing practices, where they occur, how frequent they are, and what sorts of practices are used to prevent them. While information on housing complaint data is included, the report does not provide an in-depth analysis of the self-reports. One approach would be a survey of recent buyers to determine if they experienced any forms of discrimination.	6	Data has limitations. The responses to the question asking for the identification of unfair housing practices in the survey tool are based subjective perceptions and there exists a potential bias to not identify the responding jurisdiction's own actions as potential impediments or unfair practices. Consequently, this type of information is likely to under-report the extent of the problem and would point to the most serious problems. Despite this limitation, the survey of jurisdictions is a concrete step in identifying potential problems and barriers. Because these practices are difficult to detect by individuals, relying on self-reporting, consequently, is very problematic in reviewing discrimination. Even when housing discrimination is suspected, many possible victims may be reluctant to pursue remedies, or do not have the time or resources. While it is important to look at formal complaints of housing discrimination, this is likely to be only the tip of the iceberg. No single piece of information in the AI study is conclusive. Instead, the disparate findings should be taken as a whole to assess whether "fair housing" and "equal housing opportunity" and whether governmental housing programs are operating in ways consistent with these principles.
11	General	Equal access to housing is not a necessary and sufficient condition of fair housing. Furthermore, by focusing on "impediments that may prevent equal housing access" no substantial facts are really presented or documented.	6	Equal access to housing may not be a necessary and sufficient condition of fair housing access, but it is a necessary component to equal housing opportunity. Addressing any particular impediment may or may not prevent equal housing access, and even if it does, it is important to determine if addressing this impediment is feasible and effective relative to addressing other impediments.

	Topic	Issue	Commenter [1]	Response
12	General	Most of the State's population growth is due to births. Since 1990, births increased the population by 12.1 million compared to migration at 1.3 million. This population segment (births) does not create a demand for housing for several years. In fact those born in 1990 are just now beginning to create demand for housing. _____ The AI does not document nor quantify the State's annual housing need.	6	Births are just one of the vital statistics that make up population growth. Population growth is projected by DOF using recognized birth/fertility, mortality and migration assumptions, and by tracing people born in a given year through their lives (baseline cohort-component method). As each year passes, cohorts change as specified in the mortality and migration assumptions. New cohorts are formed by applying the fertility assumptions to women of childbearing age. Fertility is race/ethnicity and age specific, so any shifts in demographic trends can influence births. Migration, which includes immigration is another important component. Although somewhat diminished recently as California experiences domestic populations growth from within for the first time, it has been partially compensated by recent increase in life expectancy. Housing demand is primarily based on population growth and household formation, which is the propensity with which a certain race/ethnicity in a specified age group forms households. As with fertility, any shifts in demographic trends for race/ethnicity or age groups can influence the household formation. As such, these shifts can affect the type, location, tenure of housing needed (increased demand for family units). For more information on demographic trends and housing demand in California, visit the Department's State of the Housing in California paper at: http://www.hcd.ca.gov/hpd/HCD_PaperState_of_Housing_in_CA2011.pdf ____ Identification of impediments to fair housing are related to many variable, and are not dependent on estimates of annual housing need.
13	General	Re: Parity values analysis for mortgage loan applications (Page 4-16). In every area throughout the State, Non-Hispanic White had a loan application parity index below 1.0. It is doubtful that Non-Hispanic White experience fair	6	HMDA data used in this analysis has inherent limitations as the information collected in the loan documentation process is self-reported by applicants. This could affect the number of Non-Hispanic Whites

	Topic	Issue	Commenter [1]	Response
		housing issues, in particular, discrimination. It would seem that factors such as age and homeownership rates are likely to have a greater impact on index values.		captured by the HMDA data. In 2006, about 17% of loan applications in Los Angeles County did not report a race and about 14% did not report an ethnicity. Financial institutions may also impute the race or/and ethnicity, if an applicant fails to report it, which may affect how applicants are reported. For example, comparison of the race/ethnic distribution of applicants reported in HMDA with selected householder data from the 2006-2010 5-year ACS Public Use Microdata (PUMS) shows that Non-Hispanic Whites are undercounted in HMDA data by almost 10-percentage points in Los Angeles County. The selected households from ACS PUMS include householders that moved in the past year and who reported having a mortgage. The selected households could be used as an alternate form of identifying people that likely applied for a loan. According to HMDA, Non-Hispanic Whites accounted for about 29% of loan applications while the ACS approximation would indicate a share of about 38%. We can observe a similar pattern with originated loans–32% compared to the 38% ACS estimate. When tabulating a comparison parity index with the selected ACS PUMS households the index further illustrates that Non-Hispanic Whites are undercounted in HMDA as it shows that the group is applying at parity to its share of households (parity of 0.99).
14	Implementation Issues	The State Program staff should ensure that the criteria established in any grant application rating system related to these types of criteria be designed in such a way that they create an equitable playing field for both rural and urban recipients.	7	The Department is sensitive to the issue of ensuring rating criteria and other program requirements are administered so as not to create an unfair advantage for one group over another. We will continue to be mindful of this principle as we move forward with AI implementation.
15	Implementation Issues	Several recommendations call for local reporting requirements. Local jurisdictions suffer from a lack of resources. We ask that the State minimize the time involved in providing data concerning fair housing.	7	The Department will seek to develop data collection methods that are easy for jurisdictions to administer, and do not require a lot of additional staff time.

	Topic	Issue	Commenter [1]	Response
16	Implementation Issues	Templates could be development, as appropriate, that jurisdictions could update as needed.	9	The Department will take this under consideration in the development of fair housing training materials. A sample Multifamily Housing Affirmative Fair Housing Marketing Plan is now available on the HOME website at http://www.hcd.ca.gov/fa/home/manual/12/AFHMP_Sample.pdf
17	Impediment 1, Action 1-1	The RHNA process needs to be revised because there are so many complications with the process – is confusing and staff resource intensive. Unclear whether process encourages affordable housing.	8	The complexity of the RHNA process increased in conjunction with SB 375's amendment of State housing law requiring the RHNA projection and housing element planning periods be linked with the adoption dates of regional transportation plan updates by Metropolitan Transportation Organizations (MPOs). These amendments were supported in the legislative process in exchange for less frequent RHNA/Housing Element updates (8 vs. 5 yrs.), with longer planning periods, for the regions covered by MPOs. The department will continue to provide and participate in technical assistance efforts to facilitate understanding of the RHNA process; the actual RHNA processes within MPO areas however are conducted by individual councils of governments (COGs). Govt. Code Sec. 65584.2 provides that local governments may, but are not required to submit information or request review or appeals of the RHNA methodologies and processes conducted by their COGs. Linkage of housing element compliance to housing assistance administered by the department on a competitive basis has been effective, as it requires local governments to make available land with appropriate zoning and development standards accommodating affordable housing.
18	Impediment 4, Actions 4-3, 4-5 and 4-6	Impediment 4, Action 4-3: Posting information and training on fair housing issues on the Department's website should be just one tool. There must be other venues to educate local governments and the general public. —— Impediment 4, Action 4-5: Management Contract trainings should include a	7, 8	Over the next several years, HOME and CDBG will be integrating AI issues into their ongoing training and technical assistance functions. The Department will make their fair housing trainings available to a wide spectrum of interested parties, including local non-profits who are involved in fair housing activities.

	Topic	Issue	Commenter [1]	Response
		section on AI related topics including fair housing. —— Impediment 4, Actions 4-5 and 4-6: The need for additional fair housing trainings is mentioned under a number of strategies. We encourage HCD to include local non-profits who are involved in fair housing activities in such trainings.		
19	Impediment 6, Action 6-2	Encouraging City and County planning departments to implement land use policies which encourage fair housing and construction of affordable housing may not be as easy as it sounds … if there are resources available to implement this recommendation with would be helpful to make the resources more accessible and easier to identify. Staff responsible for reviewing housing elements are not always aware of the constraints at the local level to implement many of the recommendations they make.	8	The Department has taken steps to continuously improve upon its technical assistance resources and will continue to do so in the future. For example, in the last two years the Division of Housing Policy has created an online technical assistance resource – the Building Blocks for Effective Housing Elements – to assist local governments in statutorily mandated housing element updates. The site provides information to address all statutory requirements as well as best practices in program implementation, etc. As part of the actions proposed in the AI, the Department will continue to improve upon this and other resources including the development of a webpage dedicated to NIMBY and Fair Housing Issues. We welcome ongoing feedback on the usability and comprehensiveness of these resources.
20	Impediment 8, Action 8-4	Develop a standard data system for reporting activities such as IDIS for the tracking of siting of HOME activities relative for minority concentration and standardize minority reporting requirements.	8	While the IDIS database is not programmed to determine the minority concentration status of completed activities, HOME can use project address data in IDIS to make this determination. The Department continues to coordinate with HUD on the need for online tools. As HUD implements more on-line database tools associated with automation of the Consolidated Plan, Annual Plan, and CAPER, the Department will investigate whether any of these tools is useful in analyzing the Department's performance on a program-wide basis.
21	Impediments 8, 9 and 10 and corresponding	Actions as proposed will result in the exclusion of minorities in deeply distressed areas. Specifically, preferences that favor localities in census tracks with under-represented minority populations will discriminate against	2, 5, 9, 11	HCD is obligated to ensure that as a HUD Grantee it is affirmatively furthering fair housing through planning for the development of affordable housing outside of areas of minority concentration. Data on completed

	Topic	Issue	Commenter [1]	Response
	Actions	majority-minority localities in rural areas and will result in the exclusion of minority participation. HCD should consider looking at these criteria regionally rather than statewide. ——— Available properties for multifamily and lower-income households are usually found in areas of minority concentration. State should create incentives to build in areas outside of areas of minority concentration.		activities from 2005-09 shows that 62% of all minorities assisted with State HOME funds were assisted in areas of minority concentration. However, data from HOME projects completed in FY 11-12 indicates that projects in cities and counties that have high minority populations can still be sited in Census Tracts that are not minority concentrated. HOME will continue to analyze data on the siting of its activities in order to take reasonable, measured steps to help ensure that a balance is achieved in the siting of activities to serve minorities both within and outside of areas of minority concentration. In doing so, we will look carefully over time to ensure that cities that are predominately minority concentrated are not excluded from competing for HOME funds.
22	Impediments 8 and 9	Recommendation 9-2 on its face may actually conflict with Recommendation 8-3	5	In some instances trying to implement these two actions on the same project may create a conflict. For example, if an infrastructure project associated with a HOME housing development is located in an area of greatest need (meaning that it has that has at least 51% low income), and in a Census Tract that is overrepresented by minorities by more than 10% percentage points above the percentage of minorities in the county. However, the two standards are measuring different things, and are not mutually inclusive, such that an area with at least 51% low-income can also have Census Tracts that are not considered minority concentrated.
23	Impediment 9, Action 9-4	With So many cities declaring bankruptcy, not sure that this is the time to implement such an application scoring method.	8	The objective of Action 9-4 is to award CDBG application rating points to jurisdictions that have the highest overall poverty rates, rather than to evaluate poverty rates of individual neighborhoods or targeted areas, which may lead to higher income areas with less relative need getting an unfair competitive advantage. For example, County A is 60% Low/Mod jurisdiction-wide, and County B is 41% Low/Mod, jurisdiction-wide, but they carve out a smaller targeted area that is 70% Low/Mod; under the previous scoring method, County B would get the available points, which

	Topic	Issue	Commenter [1]	Response
				means that the greatest number of those in need may not be assisted. Additionally, the Department was concerned about the potential disparate impact of programs/services being limited to a target area smaller than the total eligible jurisdiction. Action 9-4 should be consistent with assisting jurisdictions who have the greatest financial constraints, attributable in part to lower overall income levels.
24	Impediment 10	Recommendations to address Impediment #10 should be strengthened. Could assign rating points to increase competitiveness to HOME projects located near employment opportunities, transportation and public/social services similar to TCAC or MHP-SH. ——— Encourage non-rural communities to develop more areas for fair (affordable) housing where there are more jobs, services and opportunities available.	4, 9	At least 50% of State HOME funds must be allocated to activities in rural Census Tracts. HOME will consider ways in which incentives to locate projects near employment opportunities, transportation and public/social services can be utilized by applicants in rural as well as urban areas.
25	Infrastructure	CDBG has been drastically cut … for many cities CDBG funds are the only means to finance infrastructure projects. Need to make cities aware of more funding opportunities for infrastructure projects other than CDBG	8	State CDBG is a member of the California Finance Coordinating Committee (CFCC) Funding Fairs, made up of State and federal agencies that fund public works and public facility projects throughout the State. To market these programs, the Committee conducts Funding Fairs at various locations throughout the state. CDBG staff gives training and direct technical assistance to agencies seeking CDBG funds. CDBG will continue to market the availability of infrastructure funds in the future. Pursuant to State CDBG Statute, 51% of all funding must be spent on housing and housing related infrastructure for low/moderate income households. Nevertheless for awards being made under the 2012 CDBG NOFA, the Department updated its scoring method to allow infrastructure projects not connected to a specific housing development to be more competitive than in previous years. This resulted in $12, 056,275 being awarded for these projects, which is 36% of the current State CDBG non-Economic Development allocation.

	Topic	Issue	Commenter [1]	Response
26	Infrastructure	The AI does not adequately analysis the inequitable provision of municipal services and infrastructure or describes actions to overcome it. HCD could address these issues in its review of jurisdictions'' housing elements, enforcing cities obligations to set forth concrete programs to address infrastructure deficits and work to ensure funding for drinking water and wastewater projects reaches communities most in need of such funding.	1	As noted previously, for awards being made under the 2012 CDBG NOFA, the Department updated its scoring method to allow infrastructure projects which are not specifically associated with a particular housing development to be more competitive than in previous years. This resulted in $12,056,275 being awarded for these projects, which is 36% of the program's current non-Economic Development allocation.This is significant given that State Statute requires CDBG to allocate at least 51% of its funds to housing related activities.
27	CDBG Regs	The AI should recommend the HCD amend its CDBG regulations and revise criteria for awarding CDBG funds to overcome impediments to fair housing choice and furthering fair housing. During regulation update process, the Program should immediately begin conditioning awards on compliance with federal fair housing and civil rights requirements.	1	CDBG currently requires compliance with federal fair housing laws. When monitoring the activities of State CDBG-eligible jurisdictions, the Department regularly reviews for fair housing compliance and requires immediate corrections should any violations be found. CDBG regulations currently do not prohibit the award of State Objective application rating points to jurisdictions that are proactive in addressing identified impediments to fair housing. As the Department implements its AI over the next several years, CDBG will consider ways to award State Objective points to jurisdictions that are proactive in addressing specific objectives of the Department's AI, including addressing impediments to fair housing.
28	CDBG Regs	Point system for CDBG scoring presents significant problems and impediments to fair housing choice … no priority is given to jurisdictions proposing projects that will affirmatively further fair housing and remove impediments to fair housing. Fair housing should be added to either the "needs and benefits assessment" or the "State objectives" categories. (if added to State Objectives, proportionate weight given to this category should be substantially increased).	1	Pursuant to AI Recommendation 8-3, CDBG will be considering awarding State Objective rating points to infrastructure projects in support of State HOME-funded projects not located in areas of minority concentration. As discussed above, CDBG will also consider ways to award State Objective points to jurisdictions that are addressing other specific objectives of the Department's AI.
29	General	AI includes proposal to contact jurisdictions not applying for funds to	1	The Department acknowledges the potential impediment presented,

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		determine basis for their decision. However, it must also include an analysis of the effect of the decision to not apply for CDBG funds on minorities and other protected classes.		however, the effect of the in-action of a particular jurisdiction to not apply for these two specific funding programs cannot be objectively determined.
30	General	Jurisdictions should be required to appoint/authorize a local point of contact for information on fair housing and also require a follow-up to inquiries.	9	Pursuant to State housing element law (Government Code Section 65583(c)(5)), local governments are required to promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability. In review of local government housing elements, Department staff ensure each jurisdiction provides a means for the resolution of local housing discrimination complaints and includes a program to disseminate fair housing information and information about resources throughout the community. The local program must involve the dissemination of information on fair housing laws, and provide for referrals to appropriate investigative or enforcement agencies.
31	HE/RHNA	There is widespread Housing Element non-compliance at the local level. For example, according to HCD only 49% of SCAG, 48% of ABAG and 44% of AMBAG jurisdictions are in compliance with Housing Element Law.	1	Housing Element compliance statistics cited by the commenter are incorrect. As of August 1, 2012 the Department reported a statewide compliance rate of 77.88%. For the individual COGs quoted by the commenter, compliance rates are as follows: SCAG – 76% ABAG – 78% AMBAG – 89%
32	HE/RHNA	The AI should conduct an analysis of the effects of Housing Element Law implementation at the local, regional and State level … it should not merely recite the goals and requirements of Housing Element law.	1	The AI presents the statutory requirements of State housing element laws as part of its review of State and Federal law and policies in Chapter 3. State housing element law is a critical tool in the State's efforts to affirmatively further fair housing and the description of its specific statutory requirements is provided to be illustrative of the State's commitment to the goals and objectives of fair housing planning and implementation. Similarly, the AI identifies and discusses the

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				requirements of the California Fair Employment and Housing Act (FEHA), the Lanterman Act, and the Housing Accountability Act. It is not the purpose of the AI to provide an analysis of the implementation of State housing element law nor other State laws and policies at the local, regional and State level. The AI does, however, analyze the housing element compliance status of the 165 non-entitlement jurisdictions.
33	HE/RHNA	In some cases, the regional allocation of the housing needs by the Councils of Governments impedes rather than furthers fair housing. For example, in the Bay Area, 70% of new housing developments are to be concentrated in priority development areas volunteered by local governments … such distribution methodology aids jurisdictions that seek to exclude lower-income residents of color.	1	Provisions in the State housing element law, specifically the RHNA Plan objectives in 65584(d)), address fair housing, housing need distribution by income, overconcentration of lower income households, and job and housing relationship. Government Code Section 65584(d) requires a RHNA Plan be consistent with all of the following objectives: (1) Increasing the housing supply and the mix of housing types, tenure, and affordability in all cities and counties within the region in an equitable manner, which shall result in each jurisdiction receiving an allocation of units for low- and very low income households; (2) Promoting infill development and socioeconomic equity, the protection of environmental and agricultural resources, and the encouragement of efficient development patterns; (3) Promoting an improved intraregional relationship between jobs and housing; (4) Allocating a lower proportion of housing need to an income category when a jurisdiction already has a disproportionately high share of households in that income category, as compared to the countywide distribution of households in that category from the most recent decennial United States census. The law also requires the RHNA Plan to ensure that the total regional housing need, by income category, is maintained throughout the appeals process, and that "…each jurisdiction in the region receive an allocation of units for low- and very low-income households."

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				The Department is aware of advocate's concerns on this issue. Communications between the Department, ABAG and advocates are ongoing.
34	HE/RHNA	The AI must include actions that include increasing HCD enforcement resources, improving administrative procedures to review regional allocation by COGs and legislative reform.	1	The Department continues to seek additional resources to address the workload associated with the review of local government housing elements. With the anticipated workload increase for the 5th cycle update, due in part to compressed update schedules, these resources are critical to the Department's effective implementation of State housing element law. Action 1-1 has been amended to indicate the Department's ongoing effort to secure additional resources to support this statutory responsibility. With respect to improved administrative procedure to review regional allocations by COGs, the Department's authority to review RHNA Plans is prescribed in Government Code 65584.05 (h) as a 60-day review process in which the Department determines if the final allocation plan is consistent with the regional housing need determination made by the Department (per GC65584.01).
35	LIHTC	The draft AI does not engage in a meaningful analysis of the Low Income Housing Tax Credit Program. It should assess where units are located, why they are located there, and whether the California Tax Credit Allocation Committee policies can ensure that new projects provide families with fair housing opportunities regardless of their membership in a protected class.	1	The comprehensive review of the State Low Income Tax Credit Program is outside the scope of the draft AI. The Department has invested significant resources in developing a methodology to analyze the siting of its HOME and CDBG funded projects to determine potential fair housing implications and the development of appropriate actions to affirmatively further fair housing objectives. The Department will provide this methodology to the Treasurer's Office – along with the geo-coded data for TCAC funded projects – for their use in preparing a similar analysis as

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				they deem appropriate.
36	At-risk	AI should provide a more detailed analysis of which federal subsidies it considers to be at risk. The analysis must explore how the projected loss of the State's subsidized housing stock will impact fair housing choice.	1	At risk data presented in Chapter 4 of the AI (pages 4-5 to 4-7) includes federally subsidized properties receiving Section 8, 202, 211, 515, 236, 221(d)(3) and PRAC. Information has been added to Chapter 4 (Page 4-7) discussing fair housing impacts of the identified projected loss of subsidized housing.
37	Special Needs	The AI fails to identify discrimination on the basis of race, national origin, familial status, occupation, language or immigration status among the housing challenges faced by farmworkers. More significantly, the AI does not specifically characterize farmworker housing issues as impediments to fair housing choice. Actions should include 1) ensuring a sufficient supply of funding for farmworker housing and various types of farmworker housing are available, 2) housing element law is enforced and implemented to ensure that COGs include the need for farmworker housing in RHNA methodology and 3) housing elements provide adequate sites for farmworker housing, analyze need for farmworker housing and establish programs to ensure provision of farmworker housing suitable to meet needs.	1	While the AI includes an analysis of farmworker needs, the Department agrees the report could be expanded to discuss the extent to which this special needs population experiences fair housing issues. Additional information has been provided in Chapter 2. Regarding actions suggested, the RHNA process and Department's review of local government housing elements currently address these issues. However, the Department will in the forthcoming months through its update of Housing Element technical assistance materials and resources available to local governments, provide additional resources related to the needs of this population.
38	Special Needs	The AI should do a more thorough job of analyzing impediments to housing choice for persons with disabilities and should set forth more concrete actions for addressing those impediments. For example, HCD could commit to increased enforcement of the provision of housing element law that requires jurisdictions to remove constraints to the development of housing for people with disabilities.	1	The Department agrees with commenter on need for local governments to take actions to address impediments to fair housing choice for persons with disabilities – particularly through the housing element update process. Recently in the Department's draft Housing Element Guidance Document, adoption of a reasonable accommodation ordinance or process is a required threshold for local governments to take advantage of the Department's streamlined review process.
39	Special Needs	The AI should analyze whether existing housing options and supportive services are sufficient to ensure fair housing choice for California's seniors and should set forth specific actions to meet the housing needs of the elderly	1	The AI analyzes both the current demographics and housing needs of the elderly population, including the frail elderly. Additional information on types of housing and supportive services to address the needs of this

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		populations as it continues to grow.		population is also discussed in the State's 2005-2010 Consolidated Plan. The Department's review of local government housing elements includes analysis of special needs populations – including elderly households and their housing needs - as well as reviewing for consistency with State law in regards to permitting of supportive housing and reasonable accommodation procedures.
40	LEP	AI fails to identify sufficient actions to overcome barriers to fair housing choice for persons with limited English proficiency. Training (Recommendation 4-7) is important, but State is obligated both to analyze and have an action plan that does more.	1	The existing State AI has made extensive efforts to identify fair housing impediments in its analysis and address possible remedies and ways to affirmatively further fair housing for LEP populations through the implementation of both the State AI Actions (specifically Action 4-7) the ongoing administration of the State CDBG and HOME programs. Current actions include provisions in the HOME contract management manual providing guidance regarding implementation of HUD's Affirmative Marketing requirements for projects of 5 or more units, including direction that in doing outreach and marketing to those in the housing market area least likely to apply to live in the project, the needs of non-English speaking persons should be considered. The Department advises owners to advertise in periodicals written in languages other than English, and which have a large readership in those communities and/or to translate other marketing materials into those languages that are spoken by the largest minority groups that have been identified as under-represented. Owners are further advised to outreach to community organizations working with the particular non-English speaking populations. Lastly proposed amendments to the federal HOME regulations will extend affirmative marketing requirements to housing assistance other than new construction or rehabilitation projects, such as tenant-based rental assistance and homebuyer mortgage assistance programs.

	Topic	Issue	Commenter [1]	Response
41	LEP	State must develop a Language Access Plan. The State can take actions, such as translating forms that are common to numerous types of housing projects and programs, so as to reduce the cost of multiple translations and HCD should require sub-recipients create LAPs and comply with requirements to provide meaningful language access.	1	A Language Access Plan (LAP) is not a State requirement, but rather only a federal agency requirement (42 U.S.C. § 2000d) to prepare a plan to improve access to its federally conducted programs and activities by eligible LEP persons. While CAL. GOV'T. CODE § 11135 references compliance with Federal ADA requirements, and educational requirements (including Title VI and school de-segregation) requirements; it does not broadly impose or pertain to any housing-related LAP mandate for the State. The Department, however, recognizes the need and value of providing services for individuals and households with limited English proficiency and as such currently implements the actions outlined in the response above. Where the Department can expand upon and/or refine technical assistance in this area it will be part of the implementation of Action 4-7 of the AI which could include translation of common forms as suggested to the extent resources and needed expertise exist.
42	Other	Update listing of FHEEOs to include the Housing Rights Center for Ventura Co.	3	Changes incorporated as suggested.
43	Central Valley public hearing	The Department should assist jurisdictions in finding consultants to help them submit applications for funding or administer funded activities.	The Department will consider compiling information on available consultants.	
44	Southern CA public hearing	HOME should consider changing the way it determines whether a project is located in a rural area, because now small rural communities located in Census designated Urbanized Areas don't qualify as rural.	Changes to the methodology for determining rural area status would require an amendment to the State HOME regulations; however, the Department will consider this issue for possible future regulation changes.	
45	Southern CA public hearing	Oftentimes people leave small rural areas for better access to transit, hospitals, and supermarkets. We need more assistance forging alliances with developers, and developing more mixed-use housing.	The Department will consider these issues as part of implementation actions associated with Recommendation 10-3.	
46	Northern CA Public Hearing	Inactive jurisdictions in HOME and CDBG may not apply because low HOME Community Need and CDBG Targeted Income Group/Low-Mod Income	HOME is in the process of amending its State regulations to lower the number of points available for Community Need, which may address some of this problem.	

	Topic	Issue	Commenter [1]	Response
		percentages may discourage them from applying for funds		HOME and CDBG will be reaching out to inactive jurisdictions in the future to market the programs, and discuss specific reasons for the jurisdictions' failure to apply, including possible solutions to address these issues.
47	Northern CA Public Hearing	More resource should be allocated to rental housing in order to increase access to CDBG assistance by minorities because minorities will have a harder time accessing homeownership.		Federal statute expressly prohibits new construction of housing with CDBG assistance except under very limited circumstances such as "housing of last resort". However, up to $1,000,000 is available under the annual NOFA for multi-family rental rehabilitation and the program encourages jurisdictions to apply for these funds each year during the NOFA training workshops.

Table 1 Listing of Commenting Organizations	
Commenter	Organization
1	Law Foundation of Silicon Valley*
2	California Coalition for Rural Housing
3	Housing Rights Center
4	Many Mansions
5	Self-Help Enterprises
6	Riverside County, Planning Department
7	County of Tuolumne, Community Resources Agency
8	City of Gardena
9	City of Orland
10	County of Imperial
11	City of Avenal
12	Adams-Ashby Consulting
13	Sacramento Mutual Housing Association

** Co-signers include: Public Interest Law Firm, Fair Housing Law Project, Western Center on Law and Poverty, California Rural Legal Assistance, Legal Aid Foundation of Los Angeles County, Public Counsel, Public Interest Law Project/California Affordable Housing Law Project, Housing Equity Law Project, Bet Tzedek*

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
Division of Financial Assistance
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June 15, 2012

FOR IMMEDIATE POSTING

PUBLIC NOTICE FOR COMMENT

Draft Analysis of Impediments to Fair Housing

The State of California, Department of Housing and Community Development (Department), is soliciting public review and comment on its Draft Analysis of Impediments to Fair Housing (AI). As a recipient of federal CDBG and HOME funds, the State of California is required to take actions to affirmatively further fair housing in all of its federally-funded activities. As part of this obligation, the Department has prepared a draft AI which is available for public review at beginning on June 15, 2012.

The AI analyzes a wide-range of issues related to impediments to fair housing including but not limited to: statewide demographic trends, fair housing complaint patterns, access to federal and State housing resources, home mortgage lending patterns, the loss of subsidized housing, beneficiary characteristics of the State CDBG and HOME programs, minority and low-income concentration in the siting of housing activities, and local fair housing impediments and practices.

The public review period for the AI is 60 days, from June 15, 2012 through August 13 2012. The Department must receive all comments on this document by August 13, 2012.

Written comments can be submitted via facsimile to (916) 327-2643, electronic mail cahouse@hcd.ca.gov or to the following address:

Division of Housing Policy Development
California Department of Housing and Community Development
1800 3rd Street
P.O. Box 952053
Sacramento CA 94252-2053
Attention: Jennifer Seeger

The Draft AI is available for public review on the Department's website at http://www.hcd.ca.gov/hpd/hrc/rep/fed. A limited number of copies of the AI are also available from the Department for entities or individuals unable to access the internet.

In addition, public hearings will be held in the following locations:

Location	Address	Date/Time	Contact phone
Visalia	Self-Help Enterprises 8445 West Elowin Court Visalia, CA 93291	Tuesday July 10, 2012 9:00 - 3:30	(559) 651-1000
Holtville	City of Holtville Civic Center 121 West 5th Street Holtville, CA 92250	Thursday July 19, 2012 9:00 - 3:30	(760) 356-4574
Sacramento	Department of Housing and Community Development Division of Financial Assistance 1800 3rd Street, Room 183 Sacramento, CA	Thursday August 2, 2012 9:00 - 3:30	(916) 322-1560

A draft agenda for the public hearings has been provided below. If you would like to participate in the public hearings by conference call, please contact Christina DiFrancesco five days prior to the hearing date at (916) 322-0918. (A limited number of conference call lines may be available.)

If you have any questions or are in need of translators or special services, please contact Christina DiFrancesco prior to the hearing dates at (916) 322-0918. For translator or special services needs, please advise the Department within five working days of the hearing in order to facilitate the request.

This proposal has been determined to be EXEMPT from CEQA (Public Resources Code Section 21080.10(b)) and CATEGORICALLY EXCLUDED from NEPA (Title 24 Code of Federal Regulations 50.20(o)(2)).

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15 de Junio, 2012

Para publicación inmediata

Aviso Público para Comentarios

Propuesta para El Análisis de Impedimentos a La Vivienda Justa

El Departamento de Vivienda y Desarrollo Comunitario del Estado de California (el Departamento), está solicitando revisión pública y comentarios en su propuesta para el Análisis de Impedimentos a La Vivienda Justa (AI). Al recibir fondos federales de CDBG y HOME, el estado de California requiere de tomar acciones para afirmativamente avanzar la vivienda justa en todas sus actividades financiadas con fondos federales. Como parte de esta obligación, "el Departamento" ha preparado una propuesta de "AI" la cual está disponible para revisión pública inicial el 15 de Junio del 2012.

El "AI" analiza una amplia gama de asuntos relacionados a los impedimentos a la vivienda justa incluyendo pero no limitado a: las tendencias demográficas a nivel estatal, patrones de quejas relacionadas a la vivienda justa, acceso a recursos para vivienda federales y estatales, patrones de préstamos hipotecarios para la vivienda, perdida de viviendas subsidiadas, características de los beneficiarios de los programas estatales CDBG y HOME, concentración de grupos minoritarios y de bajos ingresos en la localización de actividades para la vivienda, y practicas e impedimentos a la vivienda justa a nivel local.

El periodo de revisión pública para el "AI" es de 60 días, desde el 15 de Junio del 2012 hasta el 13 de Agosto del 2012. El Departamento deberá recibir todos los comentarios en este documento el 13 de Agosto del 2012.

Los comentarios escritos pueden ser enviados vía fax al (916) 327-2643, correos electrónicos a cahouse@hcd.ca.gov o a las siguientes direcciones:

Division of Housing Policy Development
California Department of Housing and Community Development
1800 3rd Street
P.O. Box 952053
Sacramento CA 94252-2053
Atención: Jennifer Seeger

La propuesta para el “AI” esta disponible para revisión publica en el sitio Web del Departamento en http://www.hcd.ca.gov/hpd/hrc/rep/fed. También, un número limitado de copias del “AI” está disponible en el Departamento para entidades o individuos que no tengan acceso al internet.

En adición, audiciones públicas serán sostenidas en las siguientes localidades:

Ubicación	Dirección	Fecha/Hora	Teléfono del Contacto
Visalia	Self-Help Enterprises 8445 West Elowin Court Visalia, CA 93291	Martes 10 de Julio, 2012 9:00 - 3:30	(559) 651-1000
Holtville	City of Holtville Civic Center 121 West 5th Street Holtville, CA 92250	Jueves 19 de Julio, 2012 9:00 - 3:30	(760) 356-4574
Sacramento	Department of Housing and Community Development Division of Financial Assistance 1800 3rd Street, Room 183 Sacramento, CA	Jueves 2 de Agosto, 2012 9:00 - 3:30	(916) 322-1560

Una agenda provisional para las audiencias públicas ha sido provista abajo. Su usted quiere participar en las audiencias públicas por llamada de conferencia, comuníquese por favor con Christina DiFrancesco cinco días antes de la audiencia al (916) 322-0918. (Un número limitado de líneas disponibles para llamadas de conferencia)

Si tiene alguna pregunta o necesita un traductor o servicios especiales, por favor comuníquese con Christina DiFrancesco antes de las fechas de las audiciones al (916) 322-0918. Para un traductor o necesidades de servicios especiales avise al Departamento cinco días antes de la audiencia para satisfacer la petición.

Esta propuesta ha sido determinada de ser exenta del CEQA (Código de recursos públicos Sección 21080.10 (b)) y categóricamente excluida del NEPA (Titulo 24 Código de regulaciones Federales 50.20(o) (2)).

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Analysis of Impediments to Fair Housing
Public Hearing
Agenda

9:00 - 9:15	Welcome
	Overview of AI Planning Process and Goals for the Day
9:15 - 9:45	Fair Housing Complaints and Survey Responses on Fair Housing Impediments and Actions
9:45 -10:30	CDBG and HOME Access to Funding AI Data & Related Recommendations
10:30 -10:45	BREAK
10:45 -11:15	Minority Concentration Analysis & Related Recommendations
11:15 – 11:45	Model County Analysis & Related Recommendations
11:45 – 12:30	Overview of Additional Recommendation, Next Steps and Questions/Comments