



January 2020

North Bay Fire Recovery: Building a More Resilient and Inclusive Economy

Acknowledgments

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About the Institute

Since 1990, the Bay Area Council Economic Institute has been the leading think tank focused on the economic and policy issues facing the San Francisco/Silicon Valley Bay Area, one of the most dynamic regions in the United States and the world's leading center for technology and innovation. A valued forum for stakeholder engagement and a respected source of information and fact-based analysis, the Institute is a trusted partner and adviser to both business leaders and government officials. Through its economic and policy research and its many partnerships, the Institute addresses major factors impacting the competitiveness, economic development and quality of life of the region and the state, including infrastructure, globalization, science and technology, and health policy. It is guided by a Board of Trustees drawn from influential leaders in the corporate, academic, non-profit, and government sectors. The Institute is housed at and supported by the Bay Area Council, a public policy organization that includes hundreds of the region's largest employers and is committed to keeping the Bay Area the world's most competitive economy and best place to live. The Institute also supports and manages the Bay Area Science and Innovation Consortium (BASIC), a partnership of Northern California's leading scientific research laboratories and thinkers.

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Introduction

In October 2017, devastating wildfires swept through the North Bay, burning more than 245,000 acres in total. Sonoma County was hit the hardest, with over 5,000 homes and many businesses destroyed. In the following months, countless community groups began the long, difficult, and ongoing task of rebuilding Sonoma and the surrounding counties. While the immediate post-disaster relief work has been completed, rebuilding the community will be a longer road ahead, and it will require ongoing research and planning as the climate continues to change.

Over the course of the past year and a half, the Economic Institute has held or attended dozens of meetings and convenings, developed a database of public and private sector data, and has provided policy technical assistance to a variety of public departments and officials. To ensure the public availability of that research and provide a foundation of knowledge and analysis, the Institute developed this report and associated appendices.

Objective

Moving forward, it will be beneficial for the various rebuilding and resiliency efforts to have access to a broad and common set of data, analysis of these data, and technical policy expertise. Being able to share the same set of information about the impact of the fires, the needs of the community, and best practices for planning will be critical to the success of these multiple organizations in rebuilding Sonoma County.

In that spirit, the primary objectives of this report are:

1. to document and ensure the public availability of the conversations, research, and findings accumulated during the Institute's work; and
2. to provide a foundation of knowledge in the Institute's core study areas from which stakeholders can rely on and make informed decisions with.





Housing and Affordability

Impact of the Fires

October 8, 2017

On the night of October 8th, the Tubbs Fire roared across 36,807 acres of land across Napa and Sonoma counties. The fire, which started northwest of Calistoga, reached Santa Rosa only three hours later in the early morning of October 9th, where it continued to burn until the following day. Over the course of those three days in October, the rampant fire—which was only amplified by excessive winds that had hit the area at over 50 miles per hour—killed at least 22 people and destroyed approximately 5,636 structures.

Of those 5,636 structures that burned down, over 2,000 structures were homes. The fire, which began on Bennett Lane in Calistoga, damaged and burned down several nearby properties, but the most significant damage occurred in the city of Santa Rosa and surrounding area, in places such as Santa Rosa's Coffey Park, which was entirely burned down.

Today, the Tubbs Fire is California's second most destructive fire in state history, behind only Butte County's Camp Fire, which occurred in November 2018 and burned down four times the number of acres. The Tubbs Fire is also the third deadliest wildfire by number of deaths (CalFire, 2019).

The Tubbs, however, is part of a larger subset of devastating wildfires that occurred throughout the North Bay in October 2017, burning over 245,000 acres of land and hitting Sonoma County the hardest. In total, the North Bay fires burned down over 8,000 structures, killed over 40 people, and damaged over 200,000 structures (Vives and Winton, 2017). According to CalFire, over half of the state's most destructive wildfires are fires that have occurred in the last 5 years. Four of these fires swept through Napa and Sonoma counties—bringing to light the fact that these natural disasters are becoming the new normal for California.

The October 2017 fires, and those that have preceded them, have had a lasting impact on the homes, businesses, and residents of Sonoma County and the surrounding region. In this chapter we analyze the effects of the fires on housing in Sonoma County in the context of the region's broader housing market characteristics and challenges.

Preexisting Housing Affordability Crisis

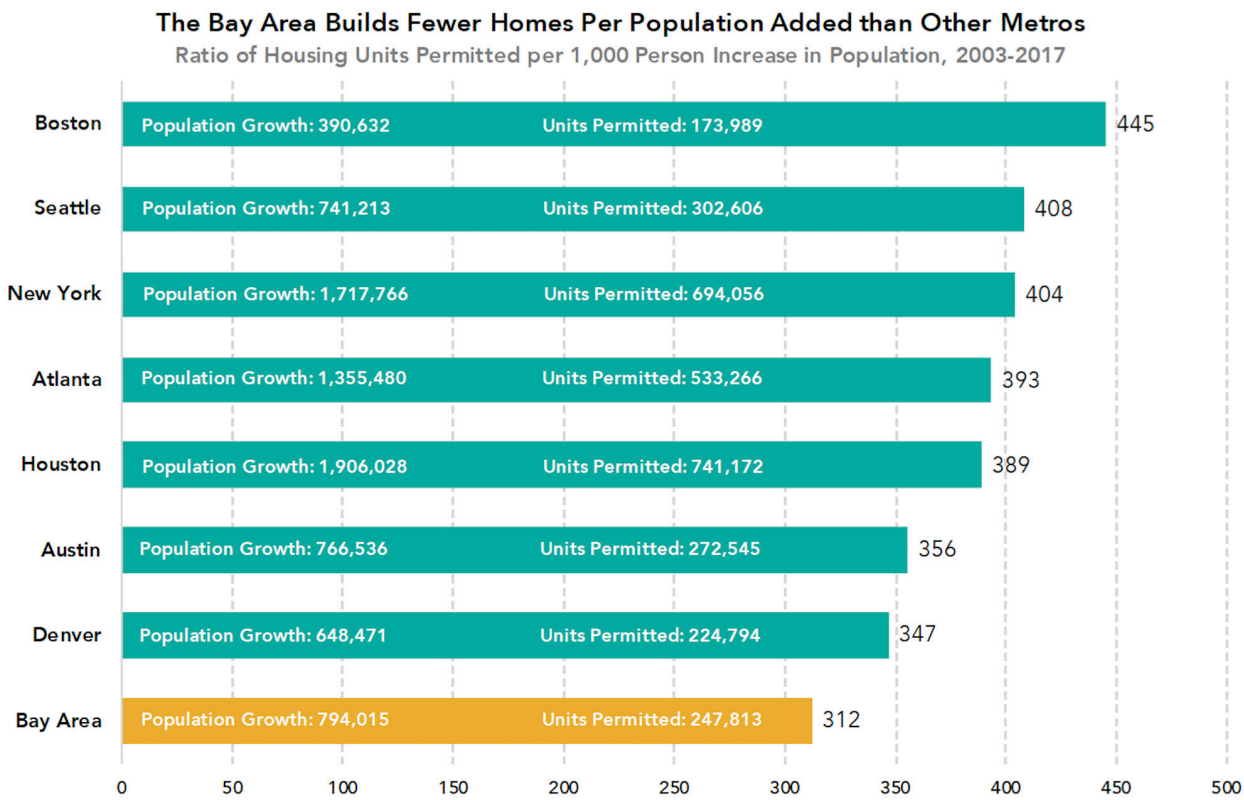
Understanding the true severity of the Tubbs Fire first requires understanding the state of the region and California’s housing affordability crisis prior to October 2017, which compounded the devastation of the fires and their long-term impacts. With a limited supply of housing to begin with, the North Bay was primed for a severe hit to affordability when disaster struck. The massive destruction of homes further reduced the tight housing supply, displacing residents and driving up sky-high rents.

Before the Fires

For the past 70 years, California has been an increasingly unaffordable state to live in. Parts of the state, such as the Bay Area region, San Diego, and Los Angeles are notorious for their especially high

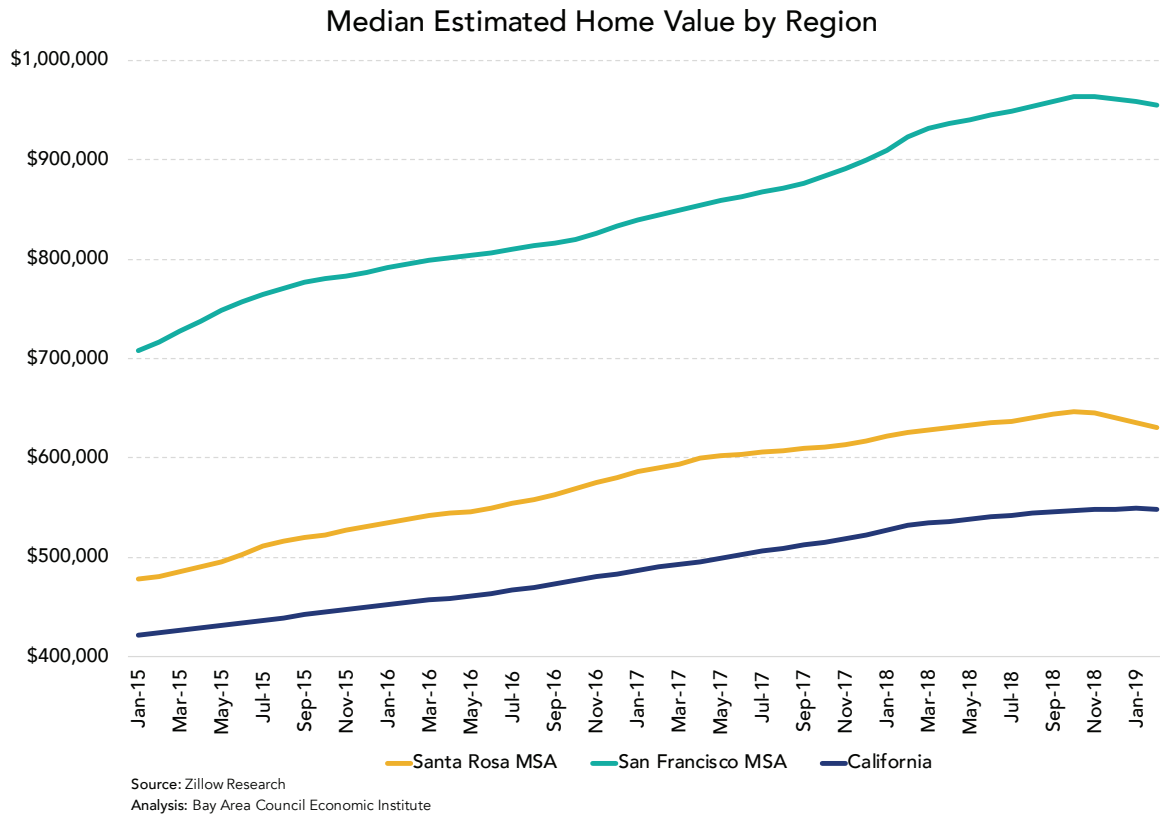
housing costs. While the Bay Area region, in particular, has generated significant economic activity, the region has in turn failed to supply adequate levels of housing to meet its growing demand—thus seeing a spike in home prices and rental unit costs since the recession compared to other metro areas. This jobs-housing imbalance is due to several factors:

- Compared to similar metro areas, the Bay Area builds and permits fewer homes;
- Development and construction costs are higher in California than in most states across the U.S.;
- Local and political resistance to building housing is paired with significant local control within the state, where communities on average view more housing as a cultural and financial threat; and
- Zoning, environmental, and other historic laws have made it difficult to build new housing, particularly affordable housing



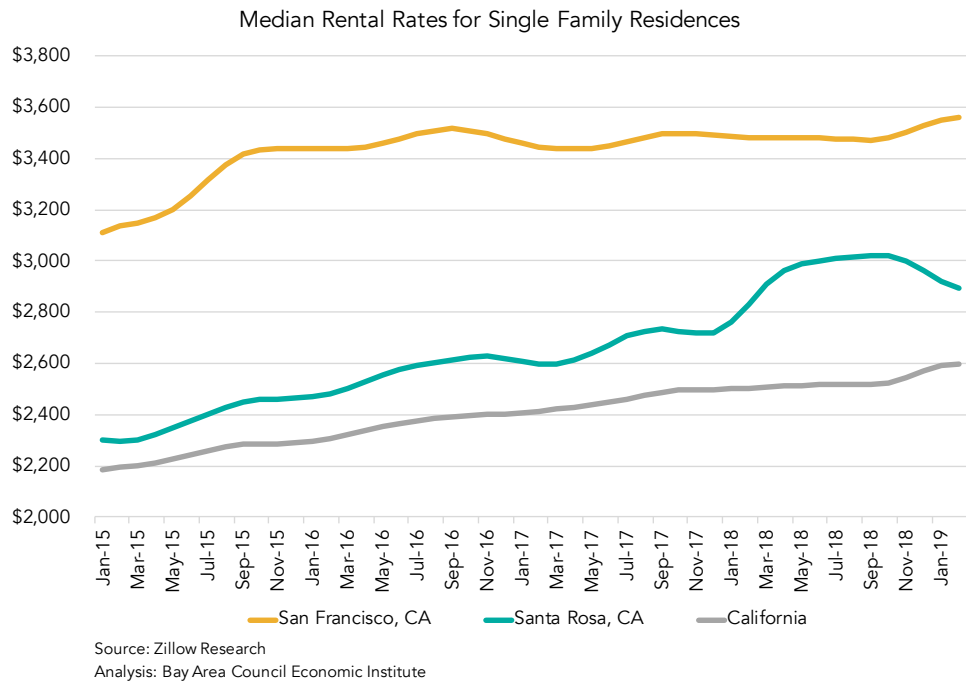
Note: "Bay Area" data represents only Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Santa Clara counties. All other locations are metropolitan areas.
Source: U.S. Census Bureau Building Permits Survey; U.S. Census Bureau Metropolitan and Micropolitan Statistical Area Datasets
Analysis: Bay Area Council Economic Institute

As shown on the previous page, the Bay Area has permitted a smaller number of new housing units for every 1,000 people added to its population than its peer metros have. This failure to provide sufficient housing for those moving to the region has contributed to the steep escalation of home prices throughout the Bay Area. In the San Francisco metro area, which encompasses Alameda, Contra Costa, San Francisco, San Mateo, and Marin counties, the median value of a home has risen by nearly 40% just in the past four years—reaching almost \$1 million. In the Santa Rosa MSA, this increase was about 30%.

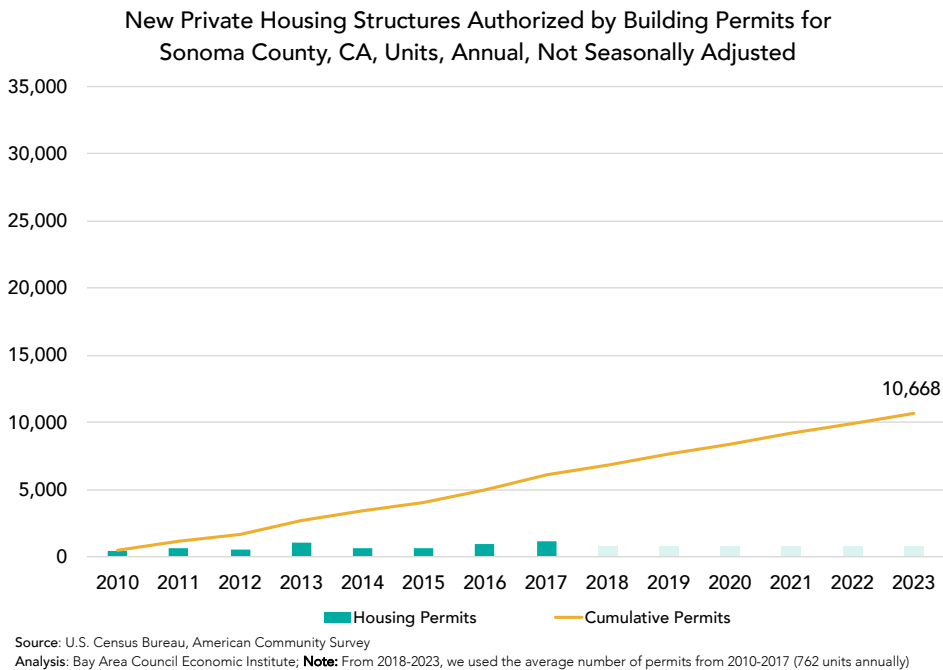


A Crisis Made Suddenly Worse

With rapidly escalating home prices and an extremely limited housing supply even before the fires, the Sonoma County housing market did not have much room to accommodate a sudden shock. This put renters at particular risk. While most homeowners had some insurance to guarantee them a place to stay and an eventual rebuild of their homes, renters—especially lower-income residents—were displaced into a rental market with few options and high prices, with some having to leave the county entirely. Even with price gouging restrictions in place, a clear spike in rental prices occurred just after the fires in 2017, and prices have not fully returned to their pre-fire levels.



Homeowners, too, have felt the impacts of the fires. Even homeowners with above average insurance plans continue to experience difficulty and delay in the rebuilding process. Perhaps more troubling, the sheer severity of the disasters has put a strain on insurance companies and customers, who fear their insurance coverage may dry up given the delays. Building enough housing units in Sonoma County has become an even more urgent necessity in the wake of the fires. Sonoma County has set as its housing goal to build 30,000 new units from 2018 to 2023. However, if current trends continue without a major increase in building activity, Sonoma County will have only added around 10,000 new housing units between 2010 and 2023.



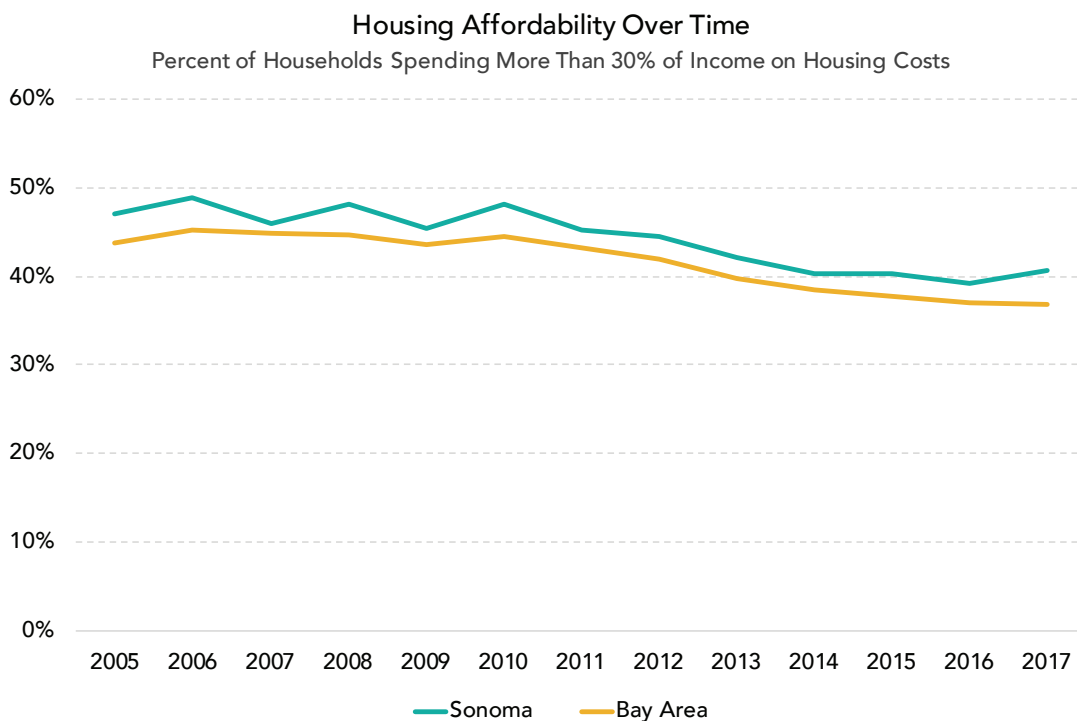
Deep Dive on Affordability

With the preexisting housing crisis exacerbated by the fires, housing inaffordability persists to an intense degree in Sonoma County. While it is a challenge for all residents, it affects different geographic areas and demographic groups in the county differently. It threatens Sonoma's economy as a whole and presents serious equity problems for the region. Many of the county's workers cannot afford to live there, and the lack of affordable housing options pushes existing residents out and prevents new ones from being able to move in.

While housing affordability has improved over time for homeowners, it has remained relatively stable for renters over the past seven years, at around 60% of renters

burdened by housing costs, with housing cost burden defined as spending more than 30% of household income on housing costs. The overall percentage of Sonoma County residents who are housing cost burdened is higher than in any other county in the Bay Area—at 41%.

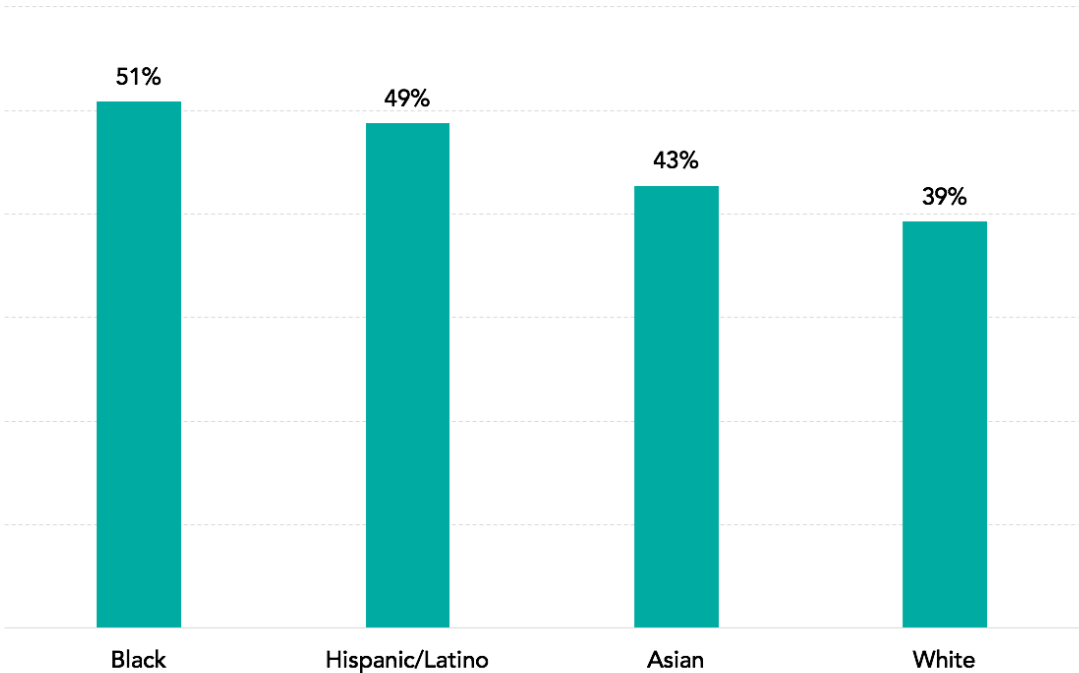
Though housing affordability is a challenge for many in Sonoma, the cost burden is not distributed equally across groups. A significantly higher percentage of black and Hispanic/Latino households are spending more than 30% of their income on housing costs than are Asian and white households.



Source: U.S. Census Bureau, American Community Survey
Analysis: Bay Area Council Economic Institute

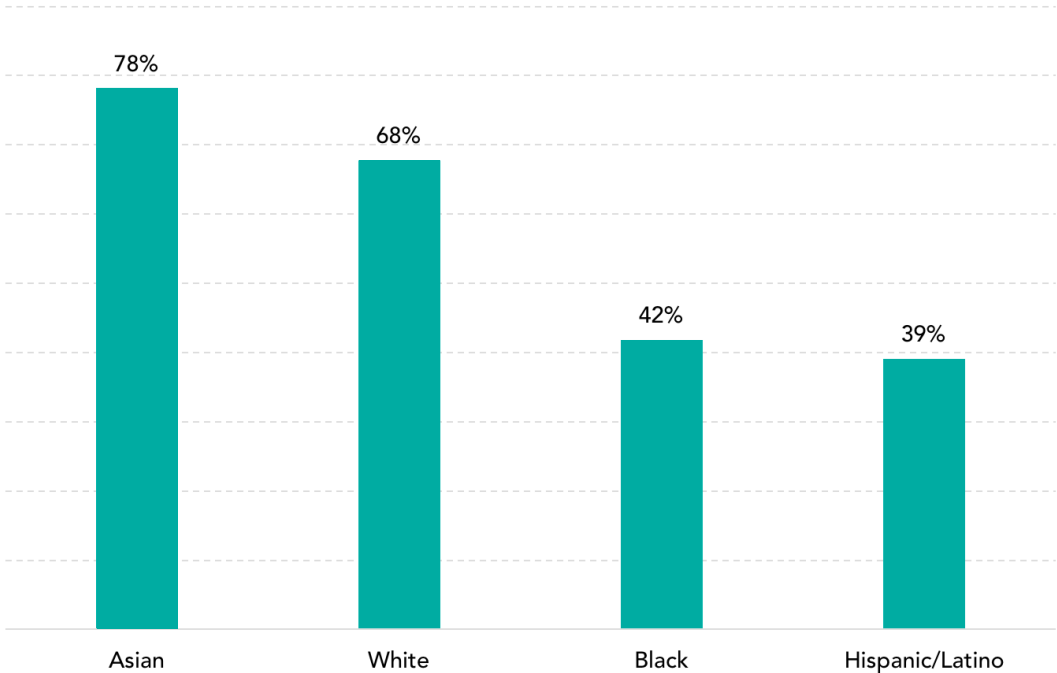
Not only are black and Hispanic/Latino residents of Sonoma County more likely to be housing cost burdened, they are also significantly less likely to own a home, making them much more vulnerable to housing pressures such as reductions in supply and spikes in price. Around 40% of Black and Hispanic/Latino residents own a home, whereas the homeownership rates for Asian and white residents are 78% and 68%, respectively. This sets up black and Hispanic/Latino residents to be disproportionately burdened by the effects of the fires.

Housing Cost Burden for Sonoma County Residents, by Race



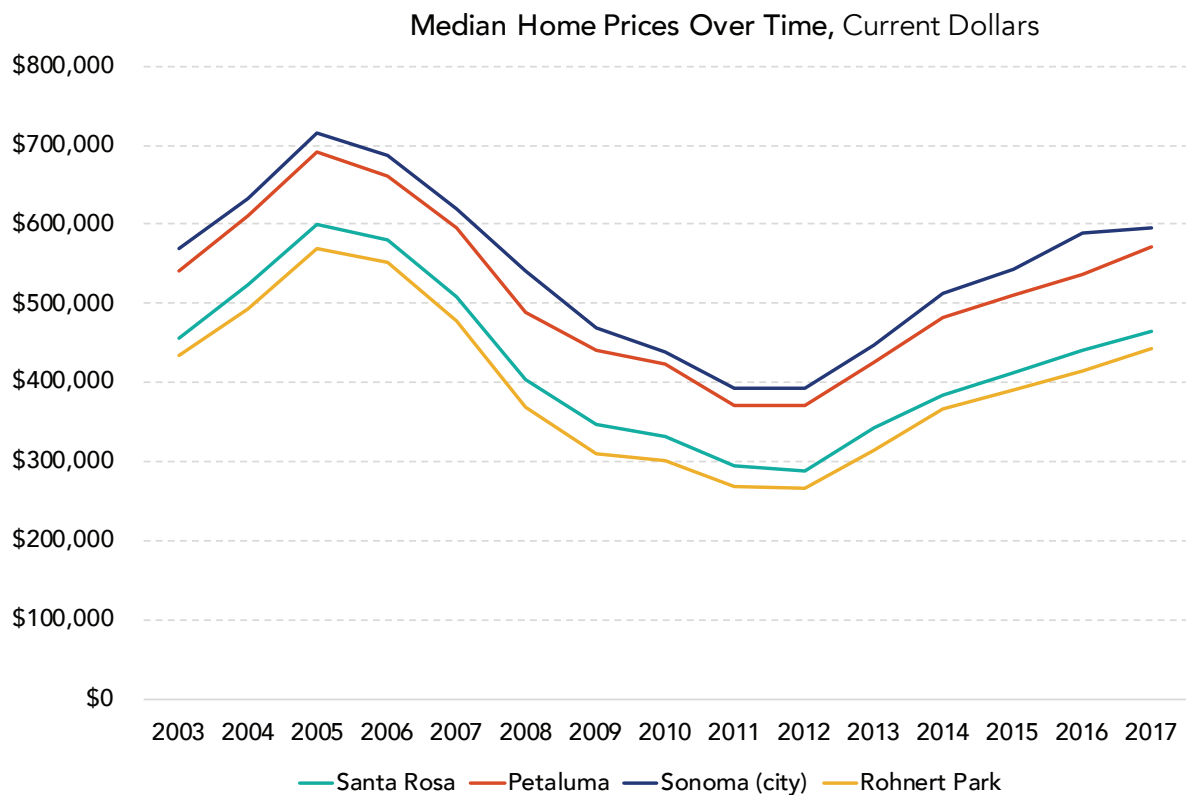
Source: U.S. Census Bureau, American Community Survey (2018)
Analysis: Bay Area Council Economic Institute

Home Ownership Rates of Sonoma County Residents, by Race



Source: U.S. Census Bureau, American Community Survey (2018)
Analysis: Bay Area Council Economic Institute

Further compounding these problems is that homeownership is becoming an ever more unattainable goal for residents of Sonoma County. While prices (reflected in today's dollars) across the county have not yet returned to the 2005 peak, they are heading in that direction. The median home price in Santa Rosa rose by 61% just from 2012 to 2017, with the rate of increase only slowing slightly over time. Though Santa Rosa is still more affordable than some other parts of the Bay Area, such as San Francisco and the South Bay, this has become increasingly less so since 2012. In cities such as Petaluma and Sebastopol, the median home price has reached \$600,000 to \$700,000.



Source: Zillow Research

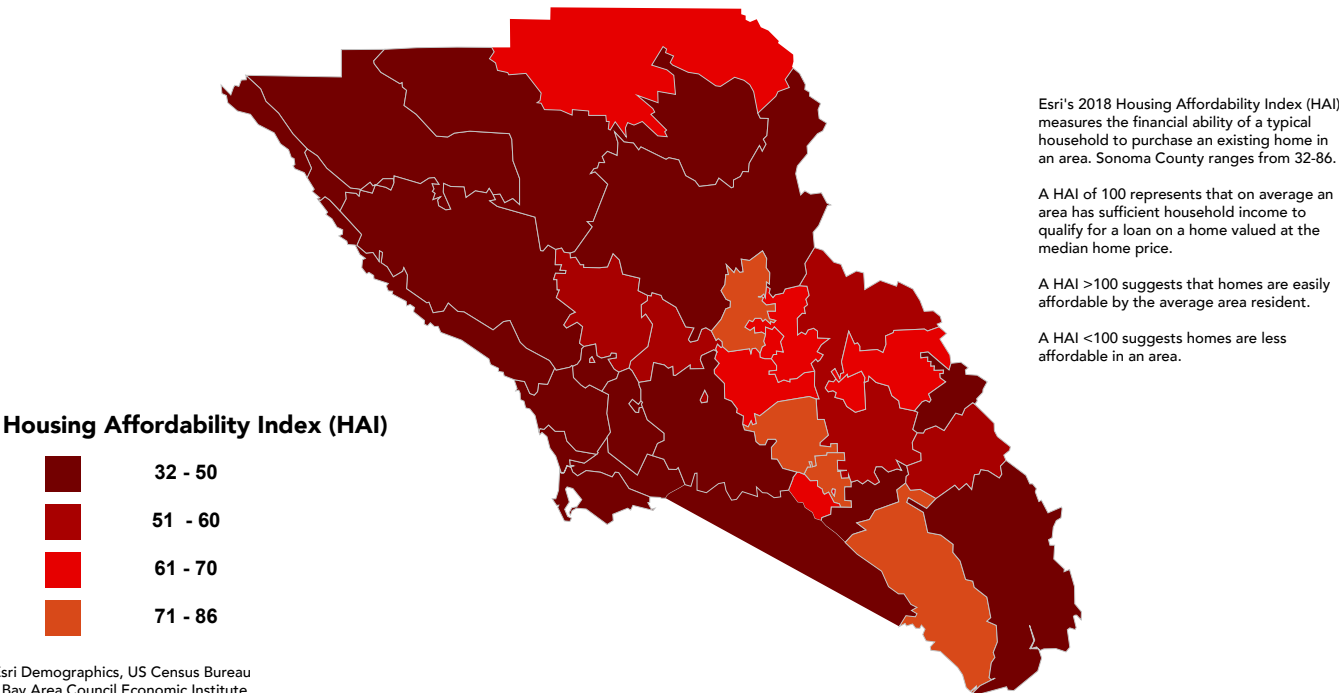
Analysis: Bay Area Council Economic Institute

Housing Characteristics and Affordability by Geography

While residents throughout Sonoma County struggle with housing affordability, the extent to which affordability is a challenge varies by census tract. Esri Demographics creates a Housing Affordability Index, which measures the ability of a typical household to purchase an existing home in an area, based on how sufficient an area’s average household income is to

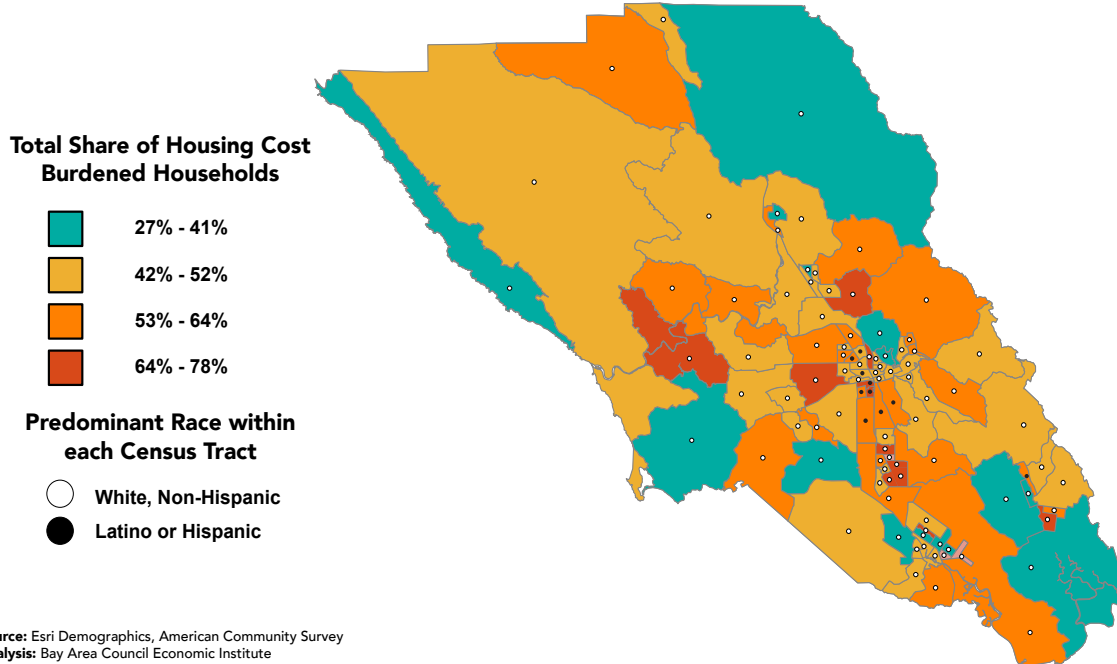
qualify for a loan on a home valued at the median price for the area. Residents of Santa Rosa score higher on the Housing Affordability Index, as do residents of Petaluma and others in the east and northeast of the county. Much of the western part of the county scores lower on the Housing Affordability Index. Even those areas that score higher on the index are still below a score of 100, which means that residents do not on average have a high enough household income to qualify for a loan for a median-priced home.

2018 Housing Affordability Index in Sonoma County - Zip Code



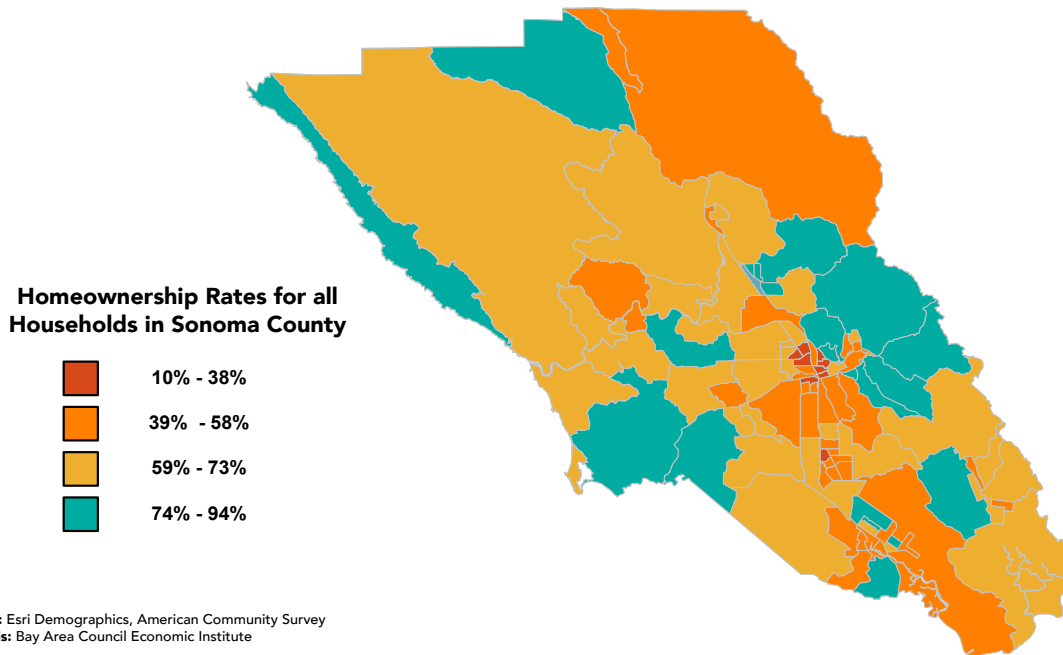
Housing cost burden, too, varies by geography as well as race. Higher rates of housing cost burden tend to cluster toward the center of the county, with some of the higher rates in the areas around Santa Rosa. Census tracts in which the predominant race is Hispanic/Latino tend to have a higher percentage of residents burdened by housing costs, with these percentages usually 42% or greater.

Total Share of Housing Cost Burdened Households in Sonoma County



In many parts of Sonoma County, only about half of residents or fewer own a home. County residents who live in Santa Rosa are less likely to own a home, as are residents in parts of the southern and northeastern areas of the county. This makes them especially vulnerable to market-wide effects of a shock to the housing stock such as the fires, as supply becomes more restricted and rents may rise quickly. In addition to cost increases, Sonoma County has also seen a reduction in the building of new homes and housing units. The October 2017 fires only worsened the situation—with 2.5% of the county's housing stock being lost in damage and destruction to the fires. When looking at the change in housing types over time, California Department of Finance data shows that Sonoma County (and Santa Rosa in particular) saw a loss of single-family homes between 2011-2018, with 616 fewer single-family homes in Santa Rosa and 2,686 fewer single-family homes across Sonoma County.

Homeownership Rates for All Households in Sonoma County



Impediments to Increasing Supply

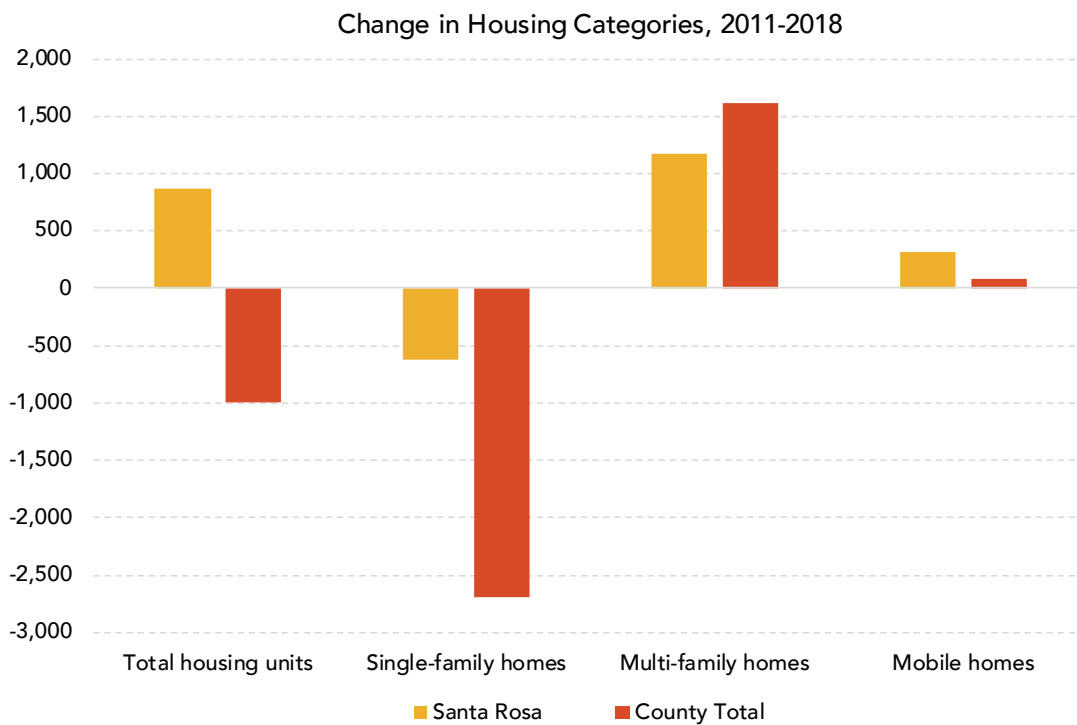
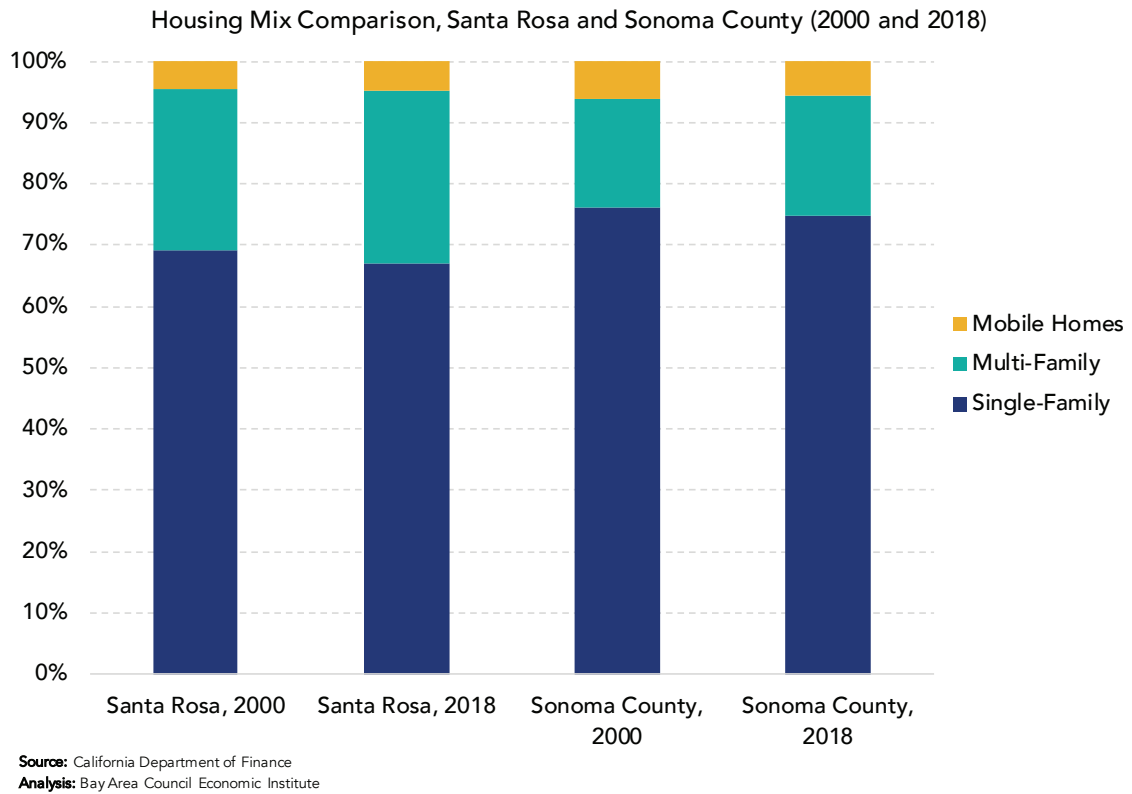
Rebuilding after the North Bay fires and building more housing in general to address Sonoma County's housing affordability crisis is largely tied to the decision process of developers, as well as the controversial nature of building housing in California. Developer costs are highly sensitive to permit costs, home and rental prices, land costs, design costs, environmental impacts, construction costs and a number of other financial and political factors—determining how much, if any at all, should be built. Ultimately, the lower the cost to develop, the more developers are incentivized to build.

The political and social climate of building housing is shaped by a region's perception of new housing as well as the role that density and diversity play in different rural and urban neighborhoods. The more controversy around the topic of building housing, the less policy change is feasible. Together, the more resistant a

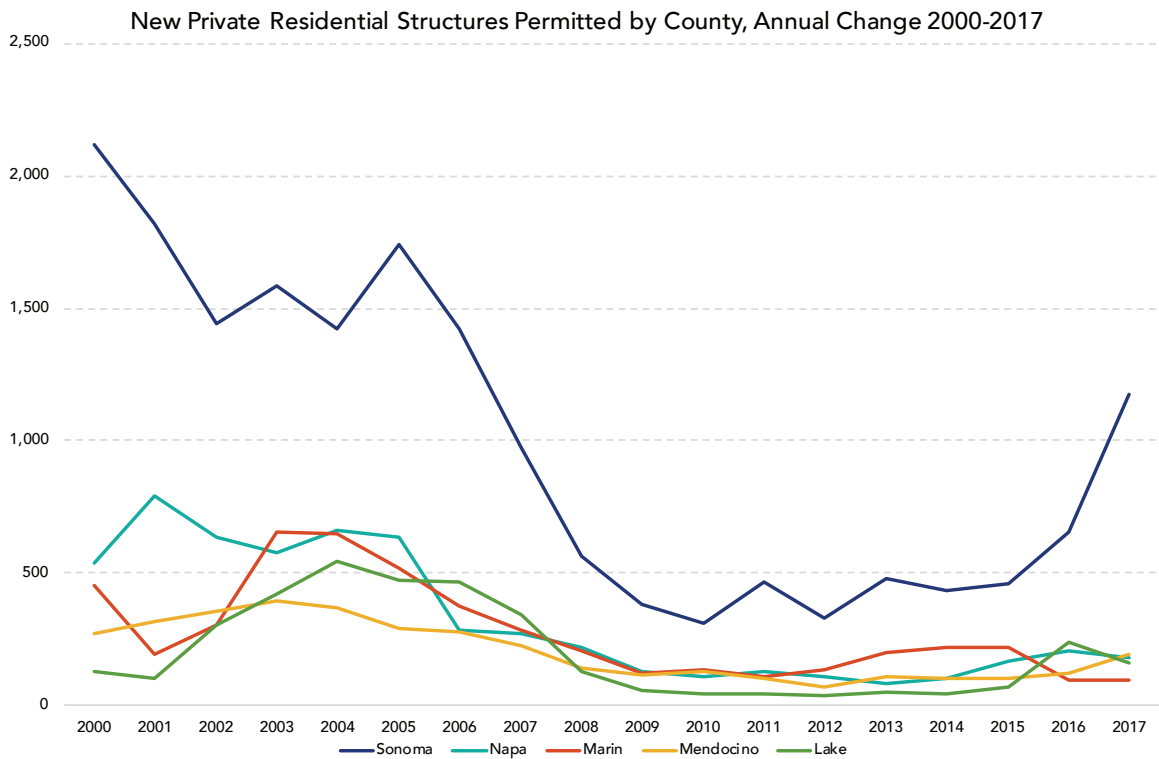
neighborhood is to building new housing, the more costly it is for developers to build new housing (Economic Forensics and Analytics, Inc., 2018).

According to ACS and Zillow Research data, home and rental prices have been on the rise in cities across Sonoma County since 2003, but median household income has fallen between 2003-2016. Much like across the rest of the Bay Area, this increase in costs is closely tied to the increase in demand for housing across the region.

Understanding the barriers to building in Sonoma County also requires understanding the attitude of the county and surrounding region toward housing—one that in Sonoma County has predominately been focused on single-family homes. Data that compares the housing mix in 2000 and 2018 emphasizes this trend. The distribution of housing between multi-family and single-family units has hardly changed from 2000 to 2018.



This change in Santa Rosa is particularly significant, as its population is the largest in Sonoma County. Smaller cities, such as Petaluma and Rohnert Park, while not seeing net losses, did not see significant surpluses in the building of new homes over the 7-year period. Data on the permitting of new private residential structures across counties tells a similar story, with fewer permits of new private residential structures in Sonoma, Napa, Marin, Mendocino, and Lake counties between 2000 and 2017. Compared to Napa, Marin, Mendocino, and Lake counties, however, Sonoma County has seen an uptick in building permits since 2015, but the County still has a long way to go in reaching its goals.



Source: FRED
Analysis: Bay Area Council Economic Institute

The Economy of Sonoma County

State of Sonoma's Economy

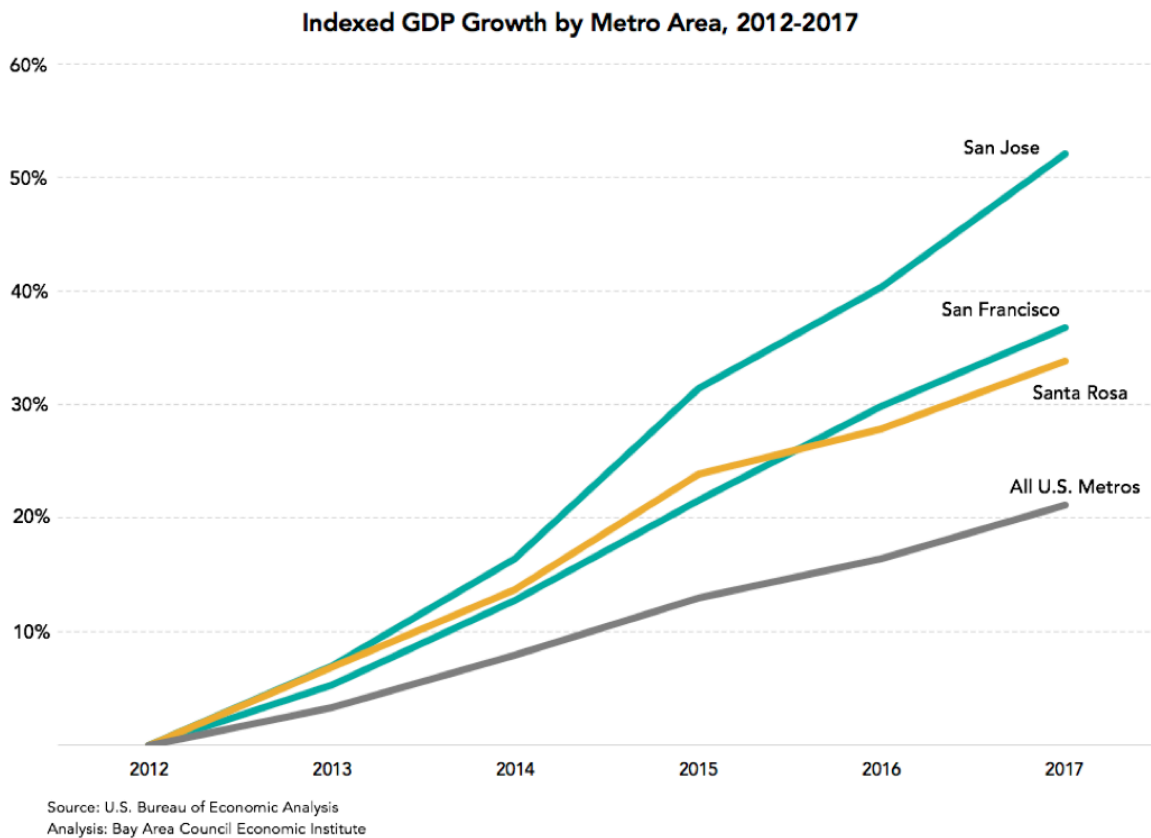
In the aftermath of the fires, Sonoma County lost several homes, businesses, and lives—all resulting in an economic loss for the county and surrounding area. Today, while the rebuilding effort has taken flight, much is still needed to recuperate from the events of 2017—from rebuilding the County's workforce to supporting the financial impact the fires have had on households and individuals.

The following chapter will present an overview of Sonoma County's economy, using several economic indicators to understand the economic status of the County prior to and post the 2017 fires. Where possible, this chapter also makes comparisons between Sonoma and the nine-county Bay Area region. Lastly, this chapter will conclude by analyzing the economic status of Sonoma County residents by race, as well as attempt to understand what the impact of the fires was according to one's demographics.



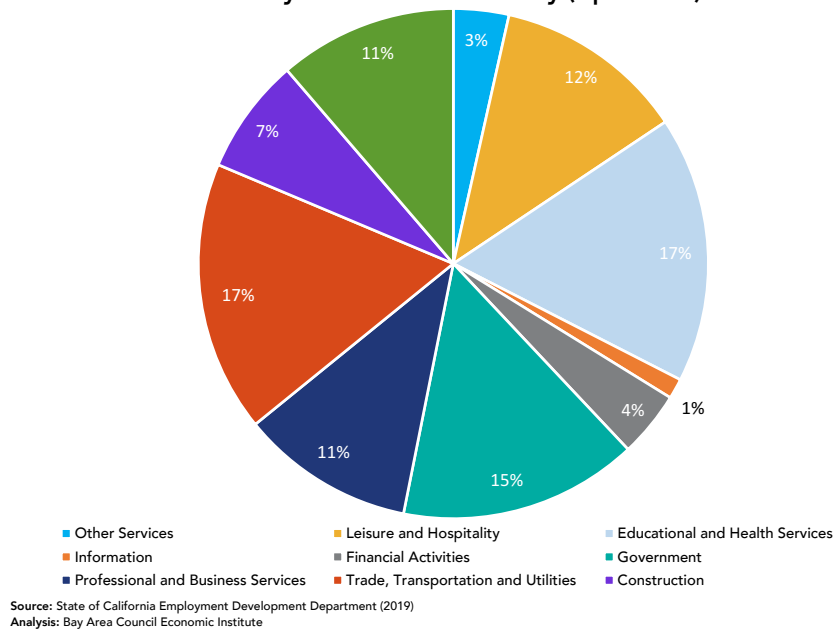
GDP growth

First, it is important to understand the state of Sonoma County's economy prior to the 2017 fires and as it compares with the rest of the region. In 2017, the Santa Rosa metro area's GDP growth hovered just below that of San Francisco's. In 2015 and prior, Santa Rosa's GDP growth was marginally higher than San Francisco's. Still, three major metros (San Francisco, San Jose, and Santa Rosa) across the Bay Area have a noticeably higher GDP growth than the average for U.S. metros. This signals the strong economic growth present within these metros across the region.

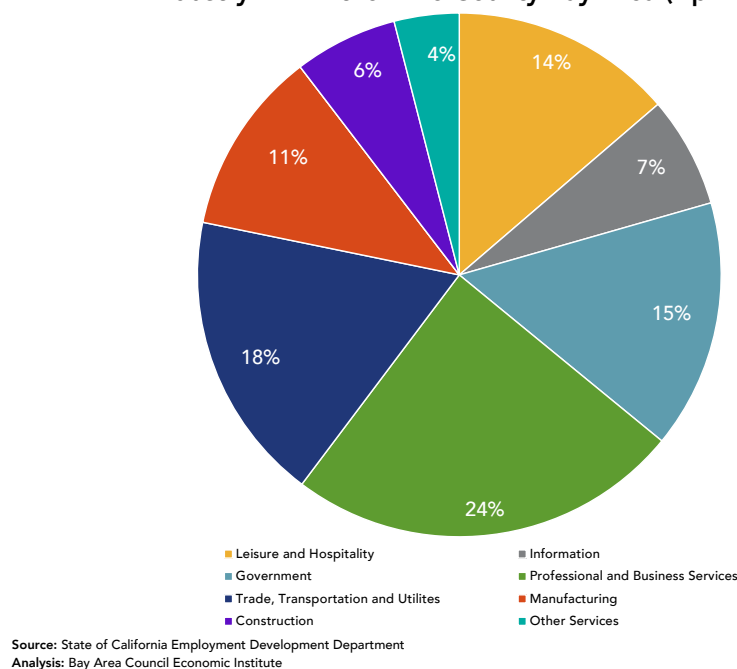


Dominant industries

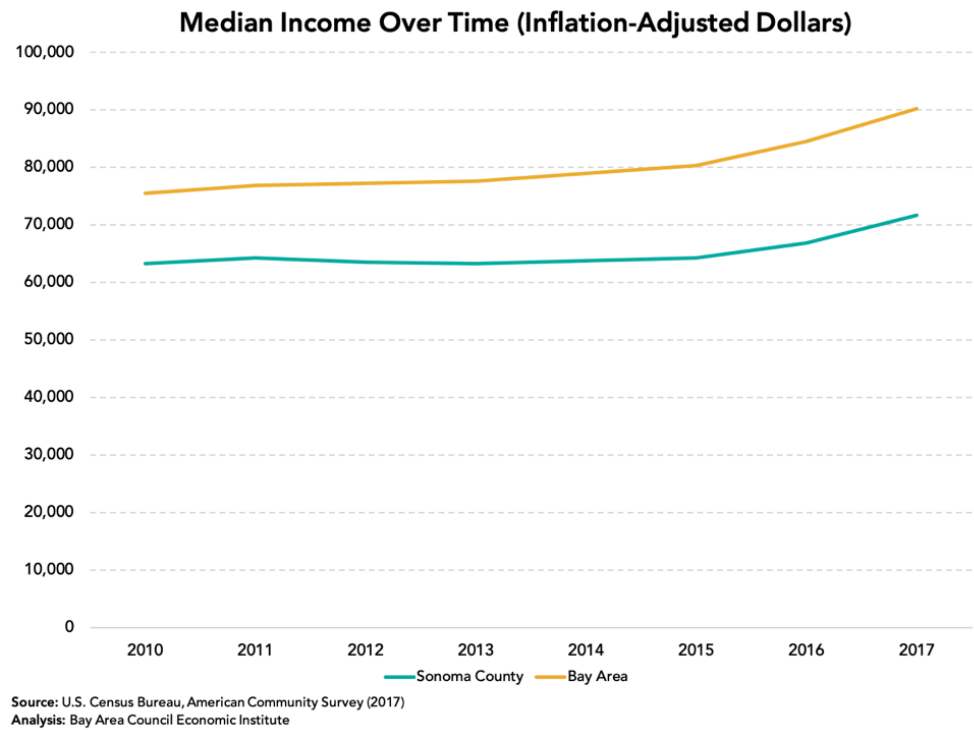
Sonoma County's seven largest industries include Information, Professional and Business Services, Manufacturing, Leisure and Hospitality, Financial Activities, Trade, Transportation and Utilities, Educational and Health Services, Government, and Construction with its three largest industries being Trade, Transportation and Utilities, Government, and Educational and Health Services.

Industry Mix in Sonoma County (April 2019)

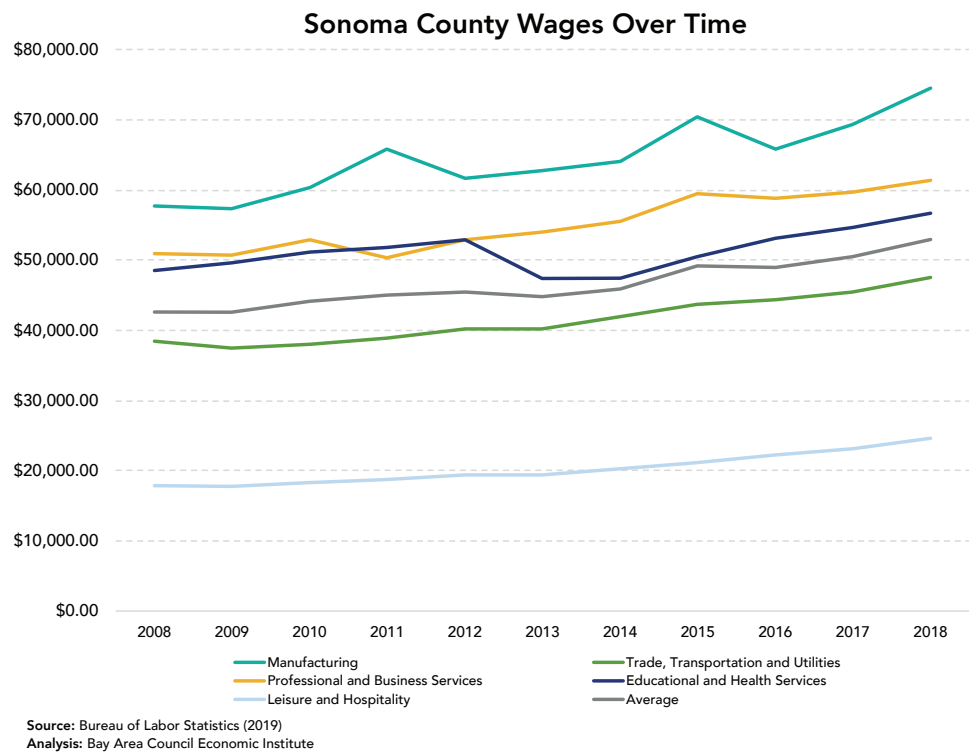
Compared to the nine-county Bay Area as a whole, Sonoma County has a larger share of employees in the Trade, Transportation and Utilities industry. Despite being known for its tourist and agricultural industries, Sonoma does not have a substantially higher percentage of workers in Manufacturing or Leisure and Hospitality. While the Bay Area's industry mix is still very diverse, it does have a significantly larger share of jobs in the Professional and Business Services industry.

Industry Mix in the Nine-County Bay Area (April 2019)

Income, wages, and employment

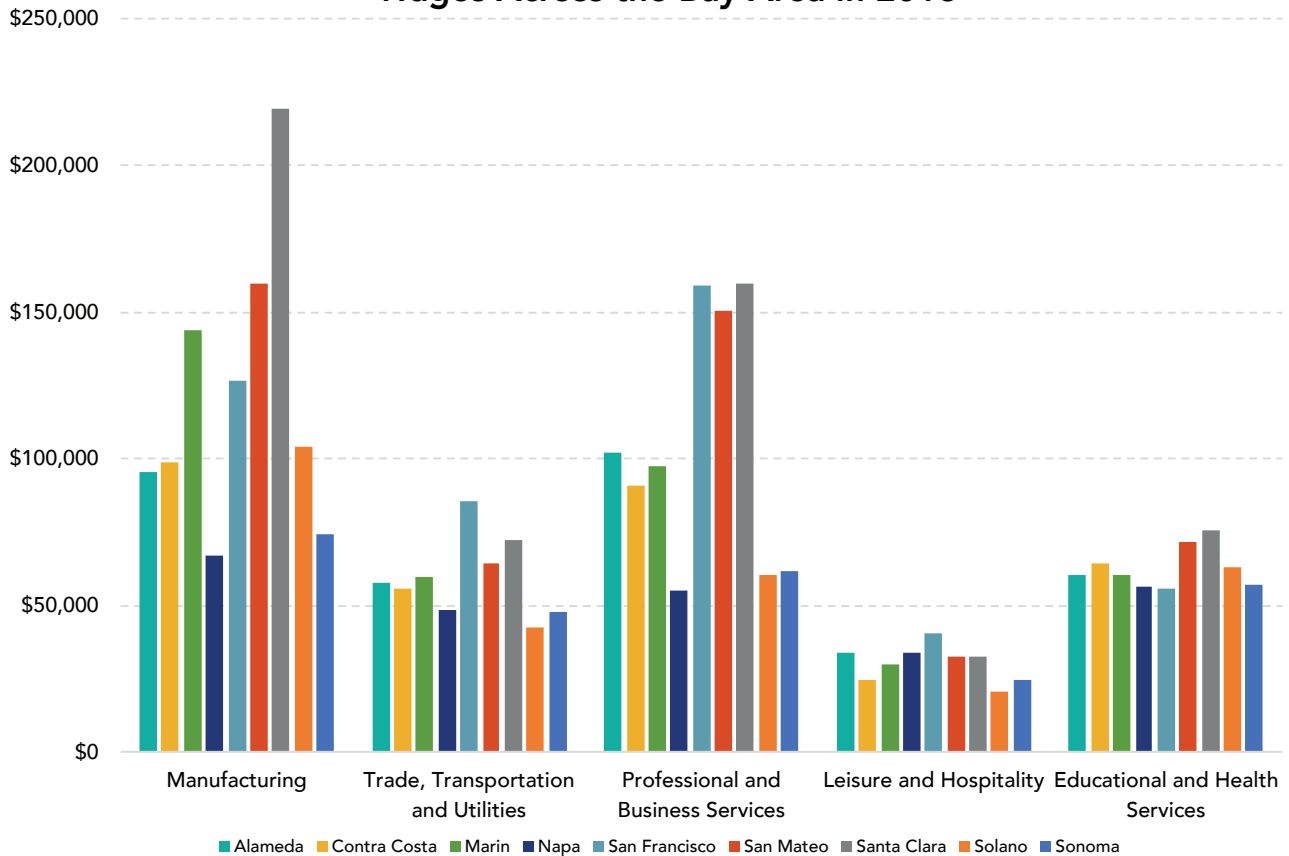


The economic vitality of the Bay Area is reflected in this chart, which shows at least a \$20,000 gap in median incomes in 2017.



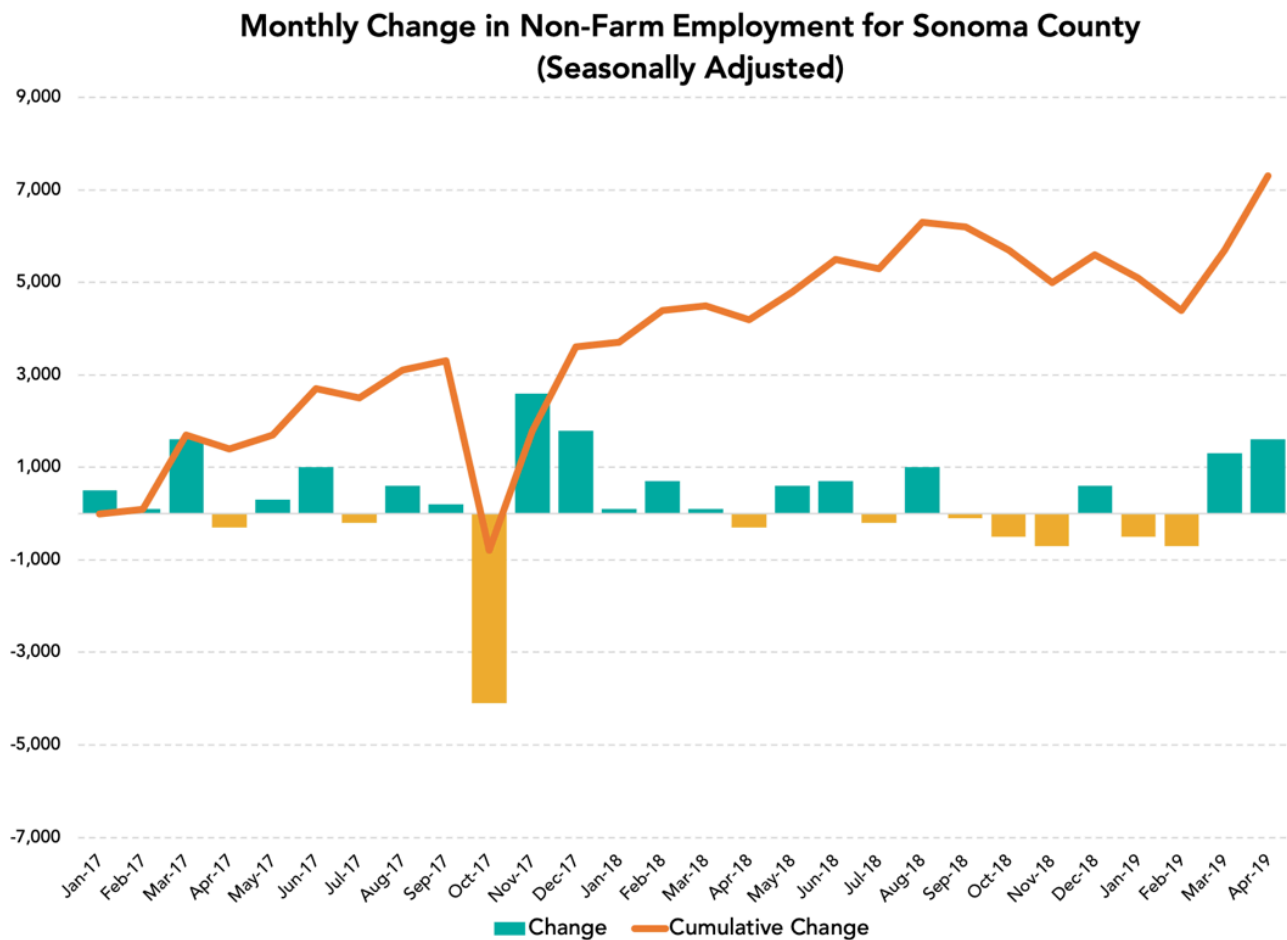
On average, wages are highest for workers in Santa Clara County—the center of Silicon Valley. This is particularly the case for workers in the Manufacturing industry. Conversely, wages are on average the lowest for workers in Napa, Sonoma, and Solano counties. Wages are especially low for Sonoma County workers in the Leisure and Hospitality industry—where wages are the lowest overall.

Wages Across the Bay Area in 2018



Source: Bureau of Labor Statistics (2018)
Analysis: Bay Area Council Economic Institute

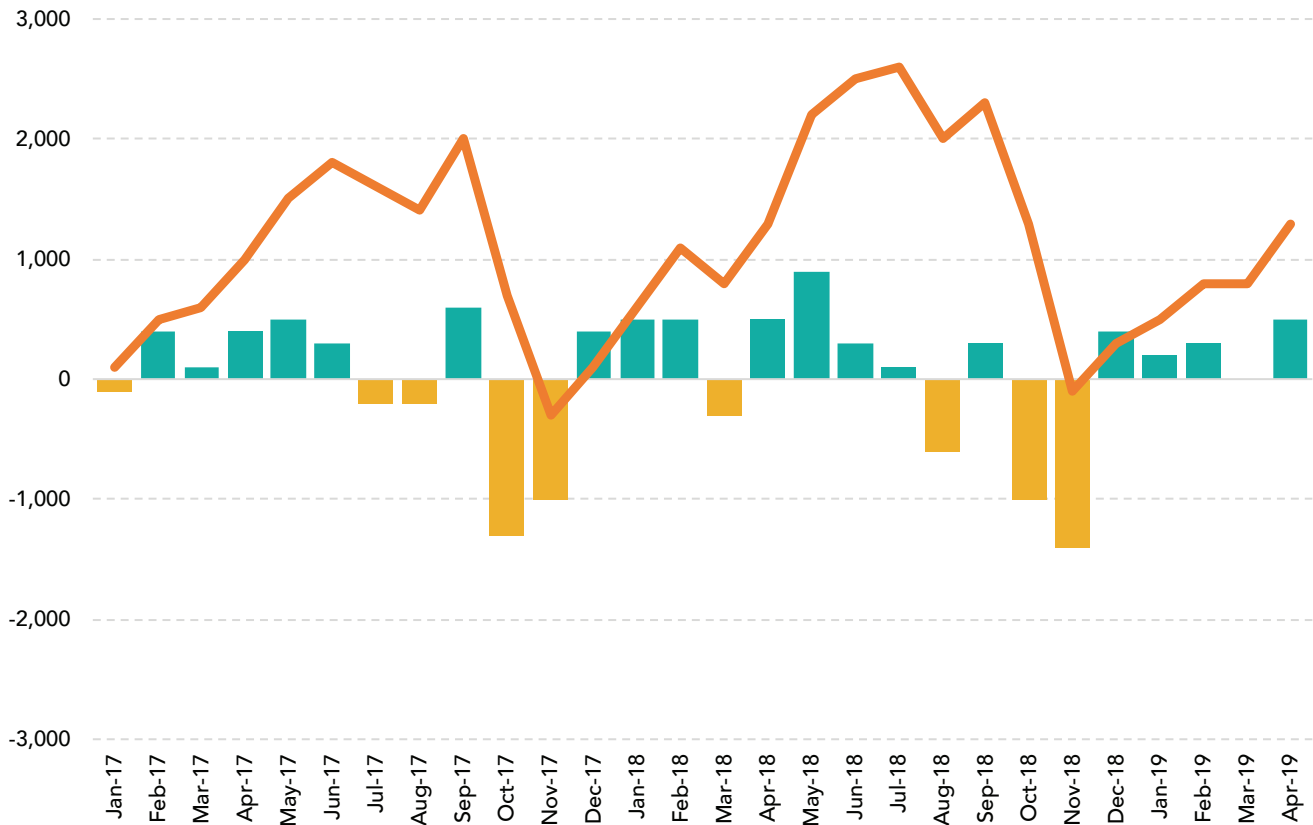
Impact of the Fires on Employment



Source: California Employment Development Department
Analysis: Bay Area Council Economic Institute

As expected, non-farm employment during the month of the fires (October 2017) incurred a net loss of over 4,000 employees. Previously to the fires, monthly change was largely in the positive, but in the months following, employment increases over time were not as strong—possibly indicating the County’s difficulty in rebounding.

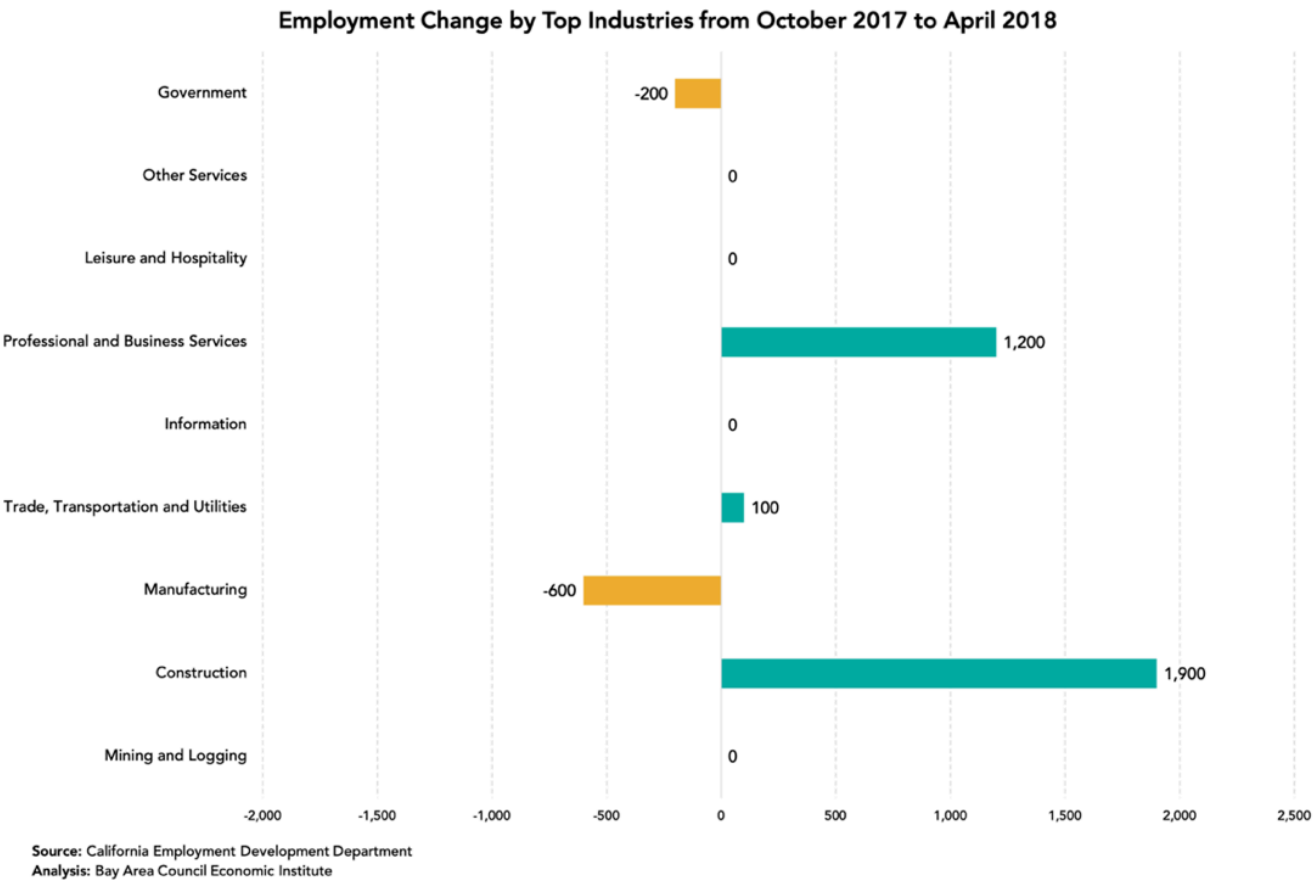
Monthly Change in Total Farm Employment for Sonoma County



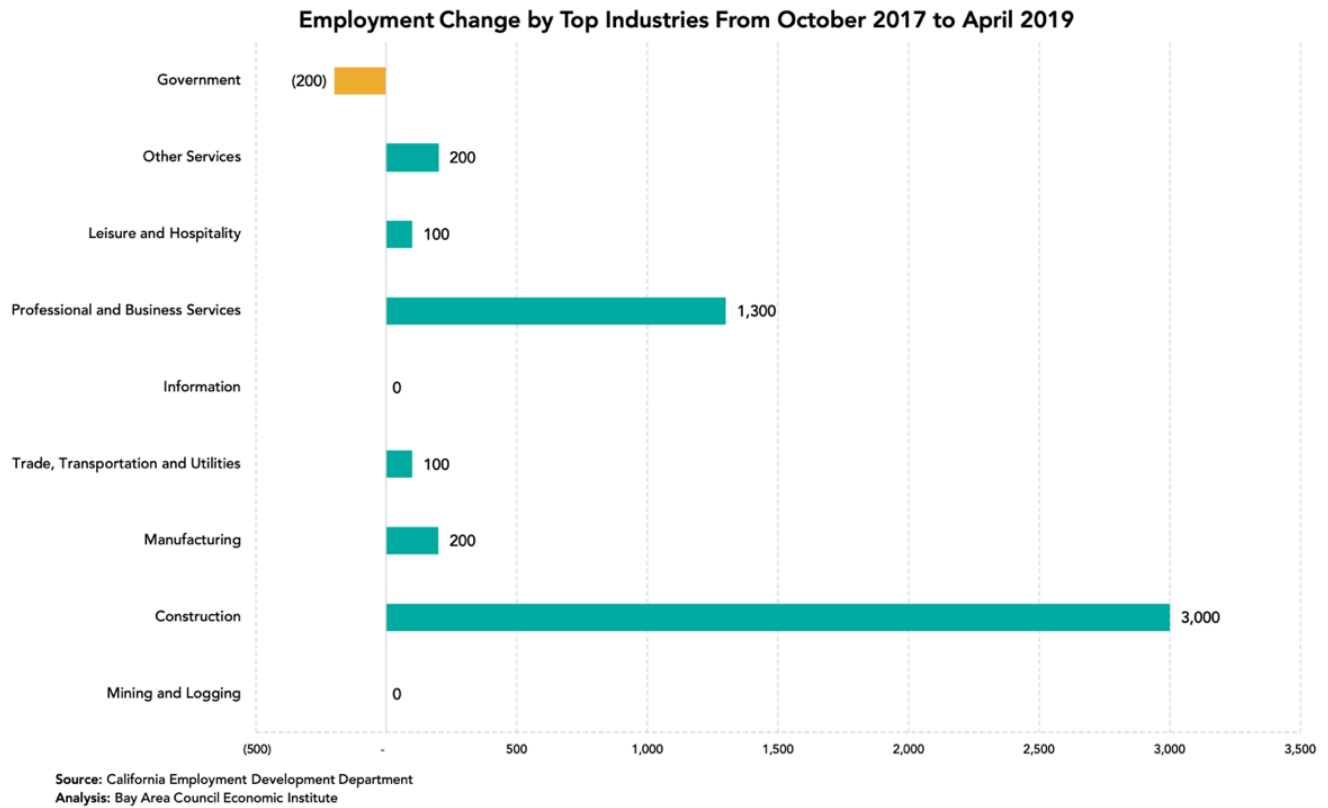
Source: California Employment Development Department
 Analysis: Bay Area Council Economic Institute

Change Cumulative Change

Unlike the data on non-farm employment, farm employment growth was exceptionally strong, outside of the months following the fires, and again during the winter months in 2018. This might be more correlated with the lack of seasonal adjustment in the data, rather than the effect of the fires. That being said, the agricultural industry was certainly affected as several farms and farmers experienced damage.



While individual monthly data on the major industries in Sonoma County do not show a significant difference in the percentage breakdown over time, the above and below charts more clearly depict how employment figures changed between the month of the fires and the six months following. The notable increase in the Construction industry is most likely tied to the County’s rebuilding effort; the same can be said for the uptick in Professional and Business Services, as the County required more individuals to be involved in several aspects of the restoration process.



When looking a year out, employment change in Sonoma's top industries show significant improvements, again most notably in the Professional and Business Services and Construction industries. Unlike in the six months after the fires, data from a year out from the fires showcases growth in every major industry aside from Mining and Logging, Information, and Government.

The annual change in employment in Sonoma County over a four-year period paints a fuller picture. Construction and real estate represented the largest growth percentages in employment, while educational services saw the largest decline in employment at a loss of 2.15% annually.

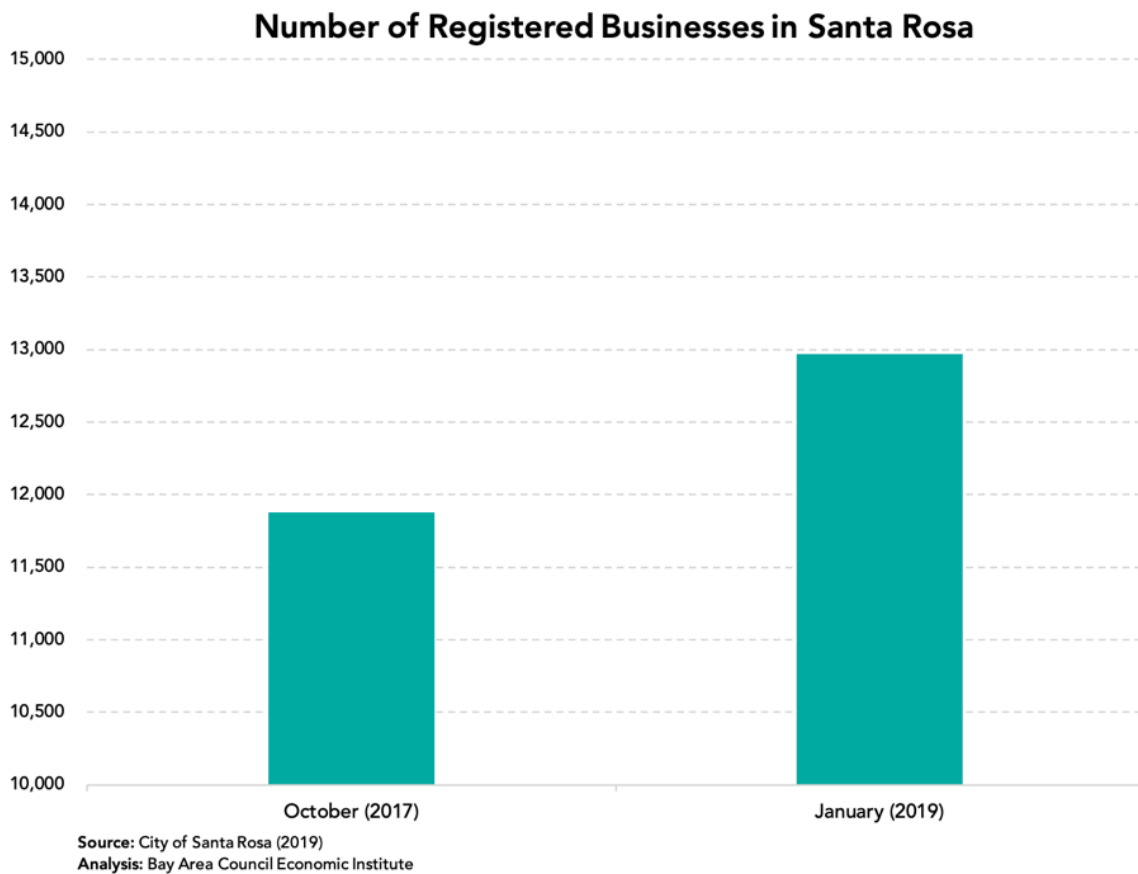
2014 to 2018 Annual Change in Employment	CAGR
Construction	9.93%
Real Estate	9.51%
Management of companies and enterprises	4.96%
Public administrative and waste services	4.47%
Arts, entertainment, and recreation	3.71%
Manufacturing	3.34%
Health care and social assistance	3.02%
Total Private Employment	2.71%
Agriculture	2.42%
Other services, except public administration	1.69%
Accommodation and food services	1.58%
Professional and technical services	1.42%
Finance and insurance	0.82%
Retail trade	0.64%
Information	-0.22%
Wholesale trade	-0.65%
Educational services	-2.15%

Data Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Analysis: Bay Area Council Economic Institute

Business Dynamics

Another indicator for tracking the economic recovery of Sonoma is through accessing business license data or understanding the number of registered businesses over time. The number of registered businesses in Santa Rosa in January 2019 is significantly larger than during the month of the fires.



Commute Flows

The industry mix and employment data align well with the data on who works in the County and where in the Bay Area Sonoma County residents work. An overwhelming majority of Sonoma County residents work in Sonoma, with less than 10% traveling outside

of the County to work around the region. This might be given the diverse array of industries present in Sonoma, allowing for individuals of diverse backgrounds to both live and work there. On the contrary, a little over 10% of Sonoma County residents work in four counties where the average salary is the highest in the Bay Area (Marin, San Francisco, San Mateo, and Santa Clara).

Where Sonoma County Residents Work (2017)

<u>By County</u>	<u>Count</u>	<u>Share</u>
Sonoma	178,725	84.8%
Marin	14,919	7.1%
San Francisco	7,105	3.4%
Napa	4,371	2.1%
Alameda	1,928	0.9%
San Mateo	1,119	0.5%
Santa Clara	935	0.4%
Contra Costa	904	0.4%
Solano	677	0.3%
Sacramento	192	0.1%

Likewise, a majority of individuals who work in Sonoma also live in the County.

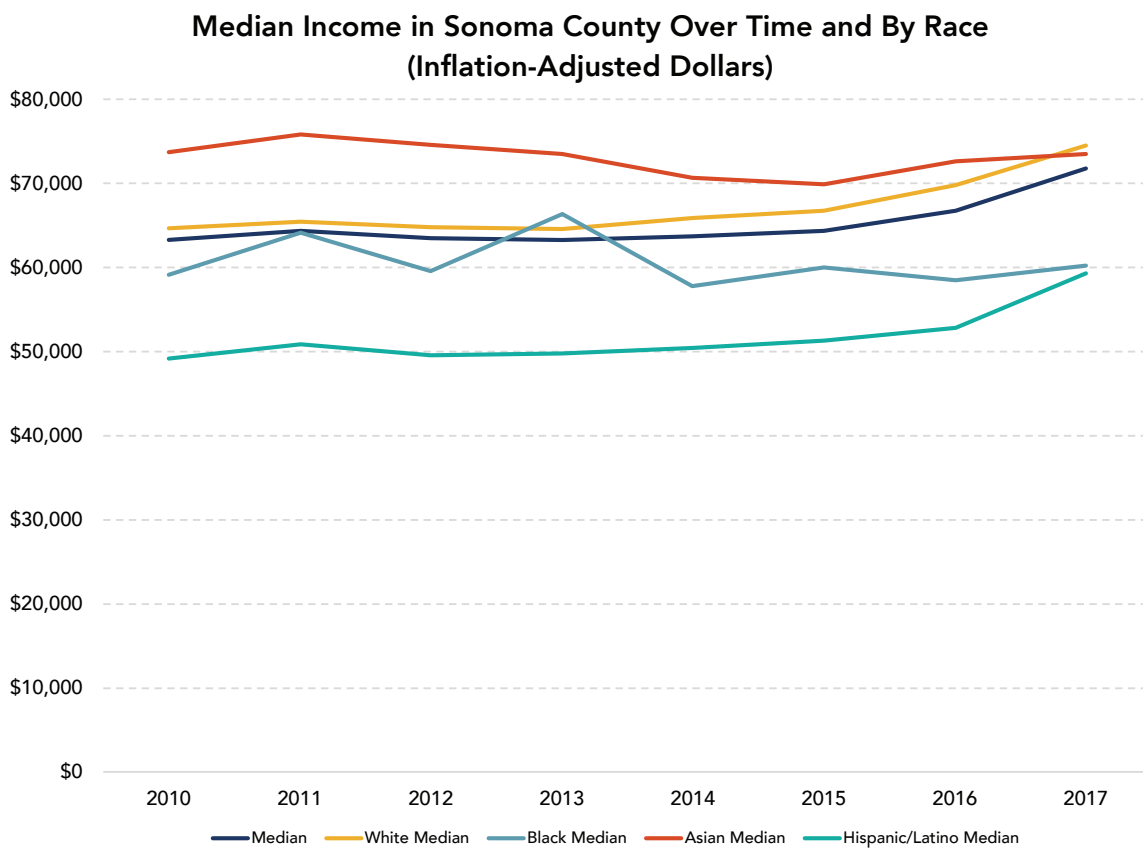
Where Sonoma County Workers Live (2017)

<u>By County</u>	<u>Count</u>	<u>Share</u>
Sonoma	206,278	92.36%
Marin	4,652	2.08%
Napa	3,149	1.41%
Solano	3,009	1.35%
Contra Costa	1,106	0.50%
San Francisco	990	0.44%
Sacramento	852	0.38%
Alameda	852	0.38%
Santa Clara	479	0.21%
San Mateo	306	0.14%

Understanding economic impact through an equity lens

Understanding the economic impact of the fires on Sonoma County requires considering the economic effects that natural disasters have on equity. The charts below help set the stage for demographic comparisons.

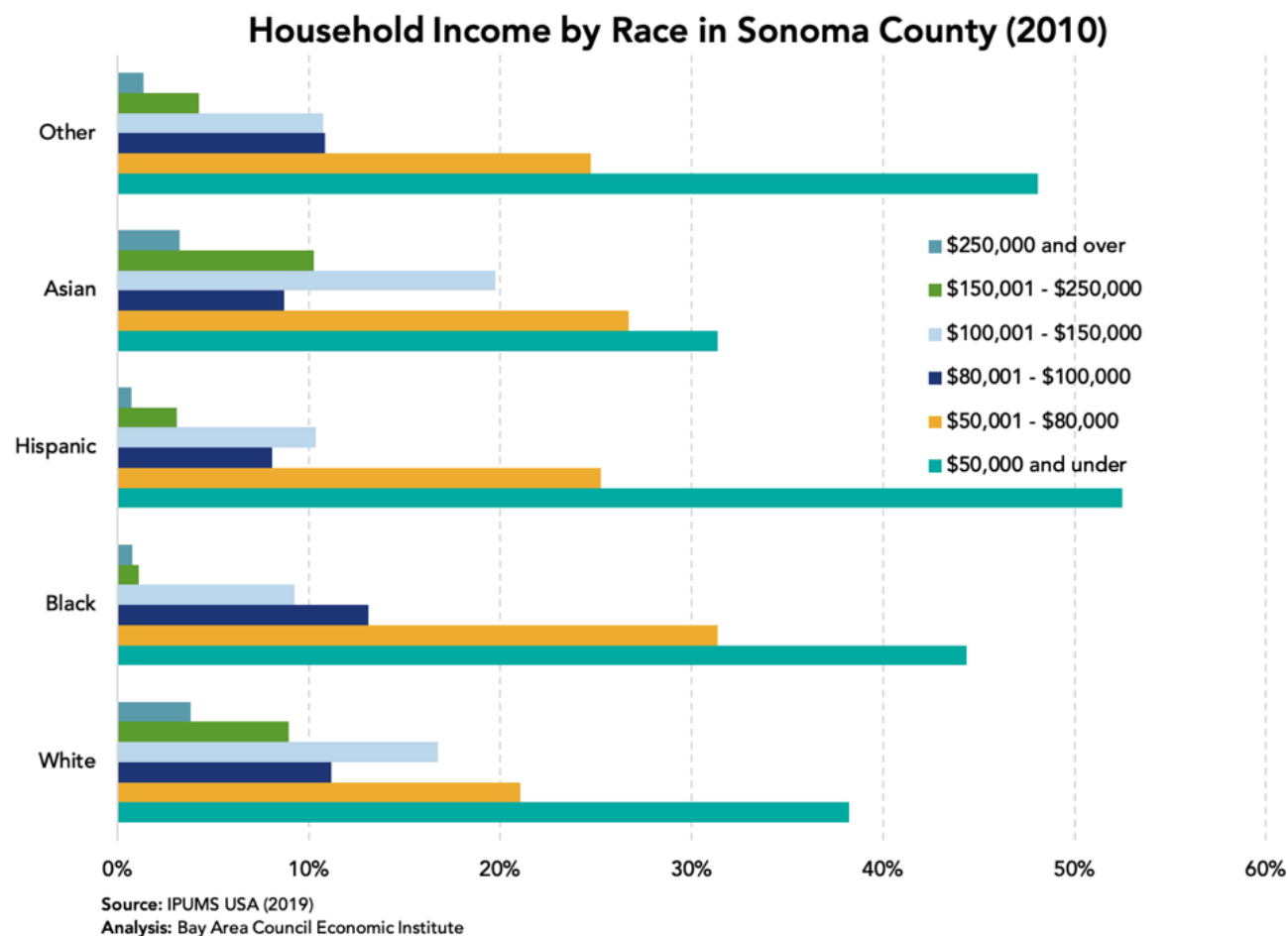
Income and wages



Source: U.S. Census Bureau, American Community Survey (2017)

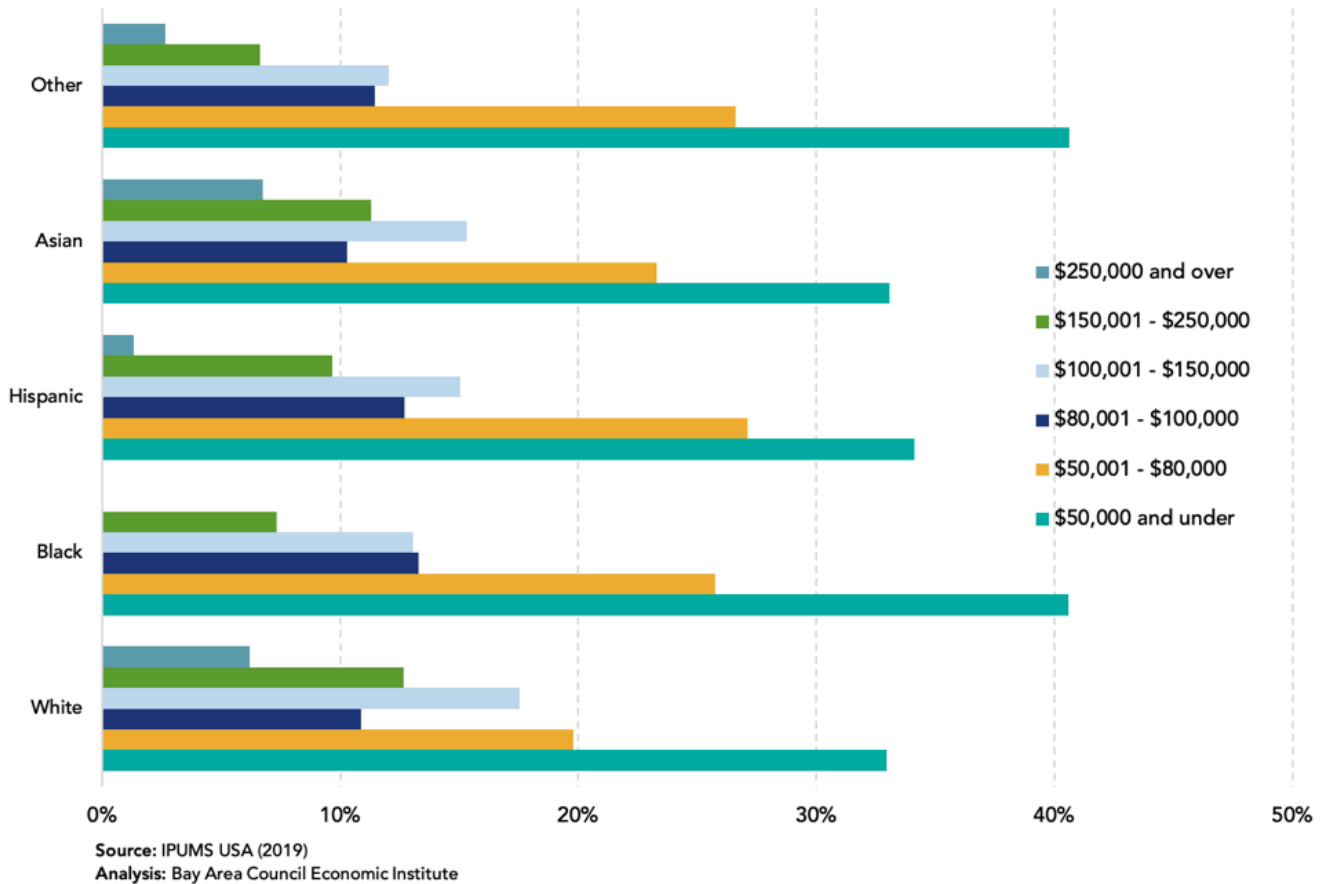
Analysis: Bay Area Council Economic Institute

We begin by looking at how income and wages effect individuals differently based on their demographics. Over a 7-year period, the median income of Asian individuals was overwhelmingly larger than the white, black, and Hispanic/Latino median. While the median income for white and black individuals wavered within a \$10,000 range, the median income for Hispanic/Latino individuals has historically been the lowest, despite seeing an uptick from 2016 to 2017.

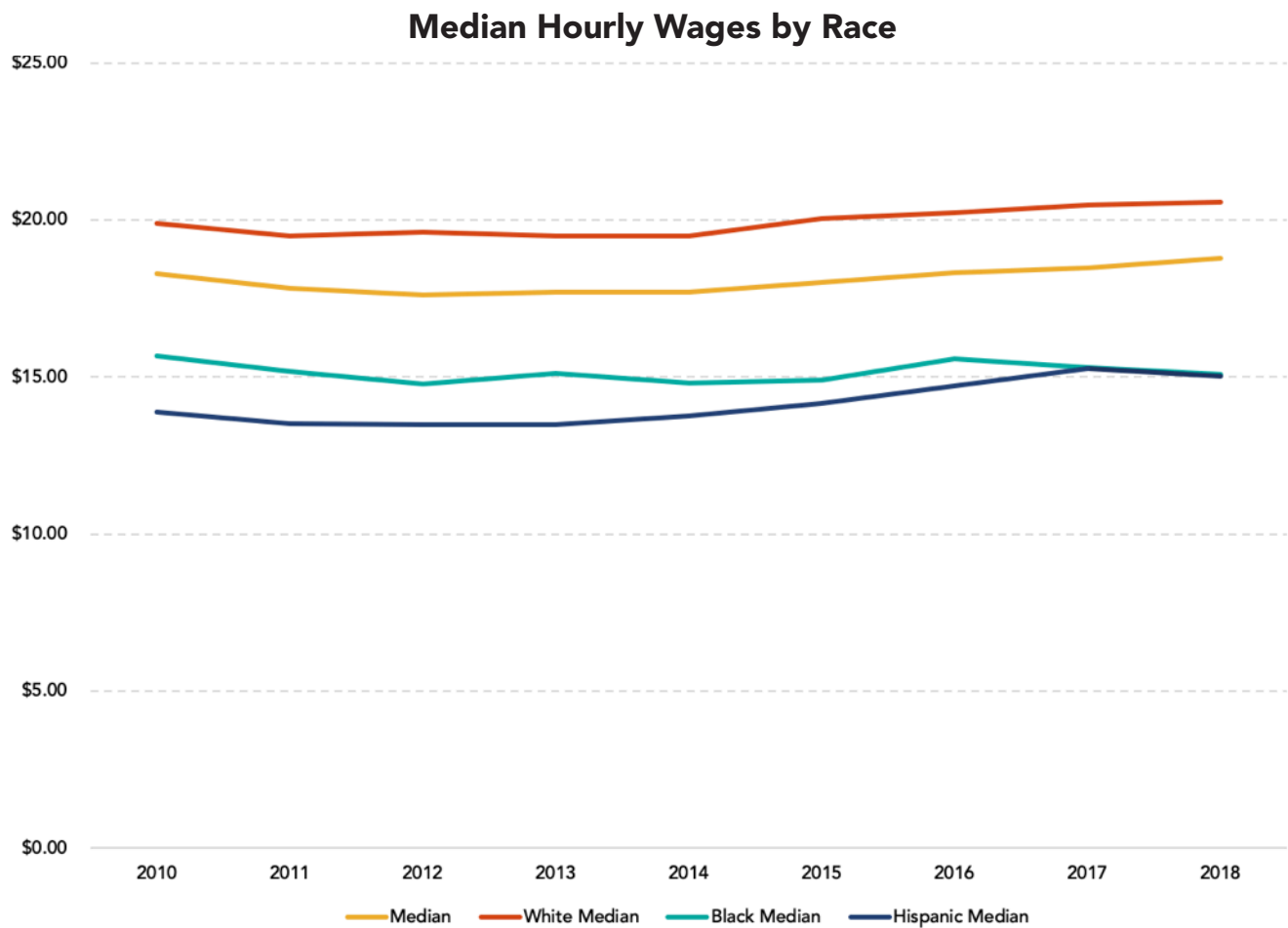


Household income presents a more rounded picture, again, however showcasing that Asian households predominately have larger household incomes, with over 10% having a household income over \$150,000. Unlike in the median income chart, however, the household income for black households that make between \$80,000 and \$100,000 is larger than that of white households.

Household Income by Race in Sonoma County (2017)



Compared to the 2010 data, the 2017 data on household income showed positive changes, particularly for Hispanic households which overall had larger household incomes in this year. To some degree, the same can be said for black households—however no black households had a household income in the highest income bracket in 2017.

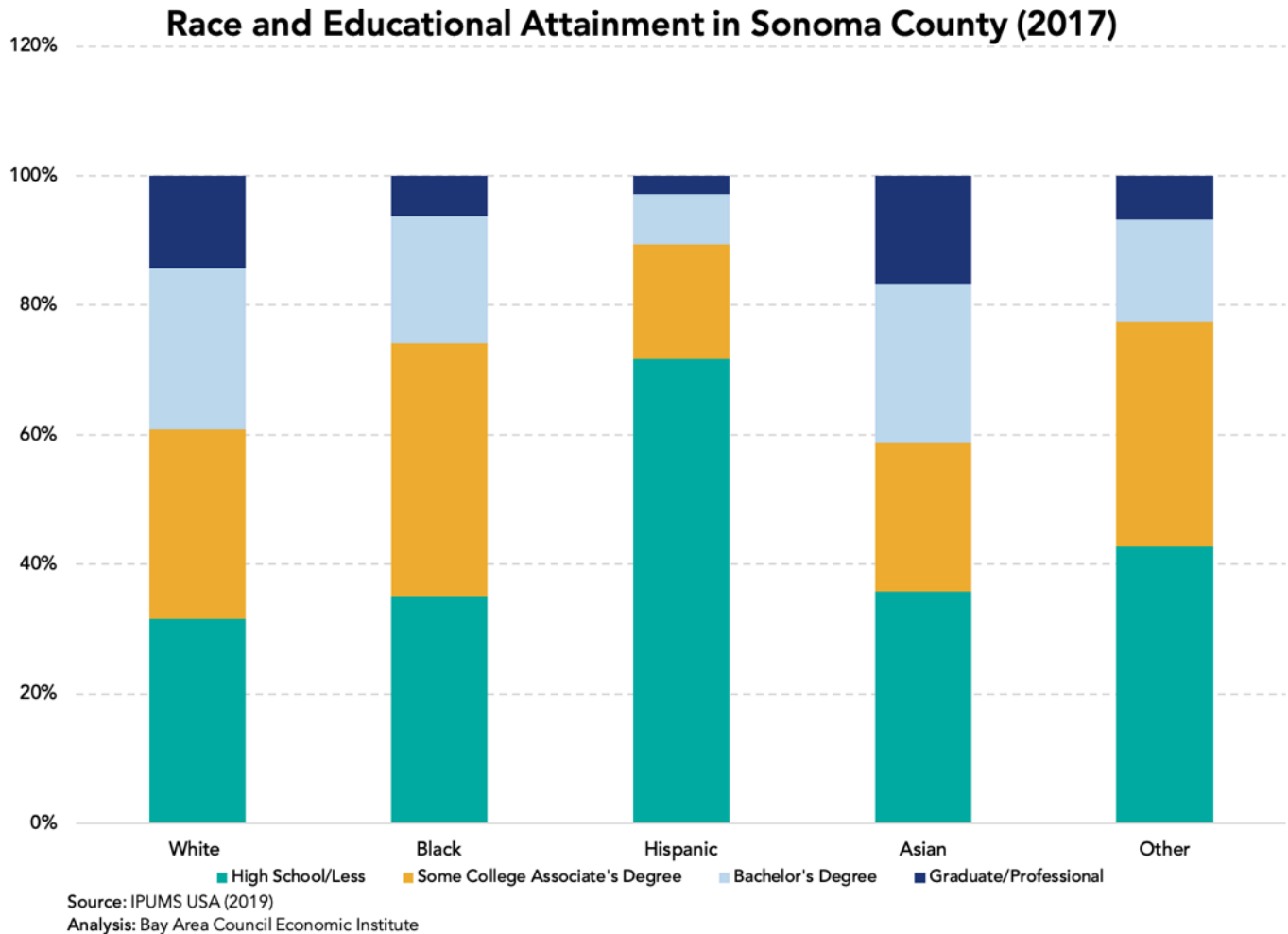


Source: Economic Policy Institute (2019)
Analysis: Bay Area Council Economic Institute

This chart tracks median hourly wages over time, indicating that the Hispanic median has predominately been lower than the other medians present. Note that this data in particular does not include an Asian median.

Other important equity factors

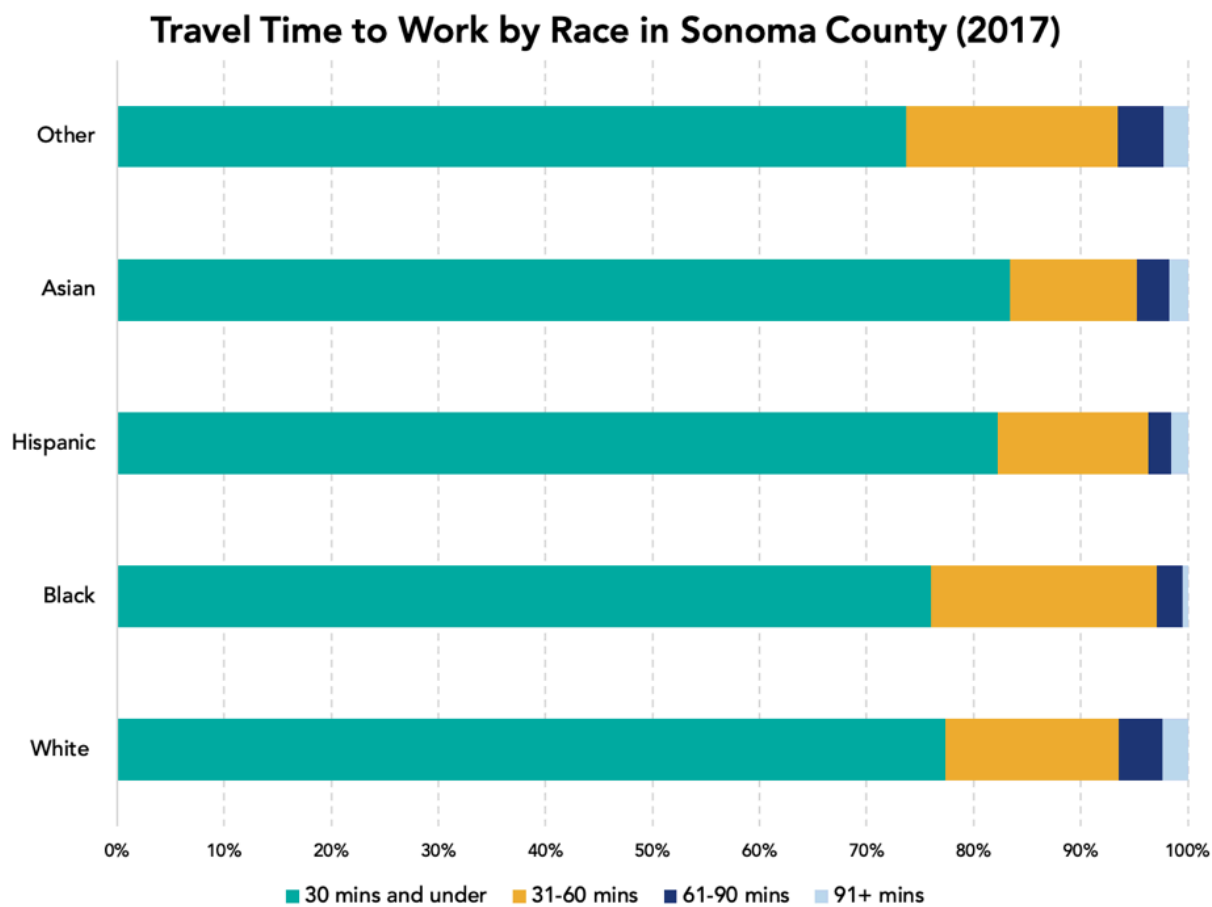
Educational attainment



Wage and income data are strongly reflected by data on educational attainment, which shows that in 2017, Asians had a higher percentage of Graduate/Professional degrees than the other demographics. Roughly 24% of Asian individuals obtained a bachelor's degree, similar to the percentage of white individuals. Conversely, as the median income and household income data above reflected, Hispanic individuals on the whole have significantly fewer years of education than white, black, and Asian individuals; over 70% of Hispanic individuals had a high school degree or less.

Commute times

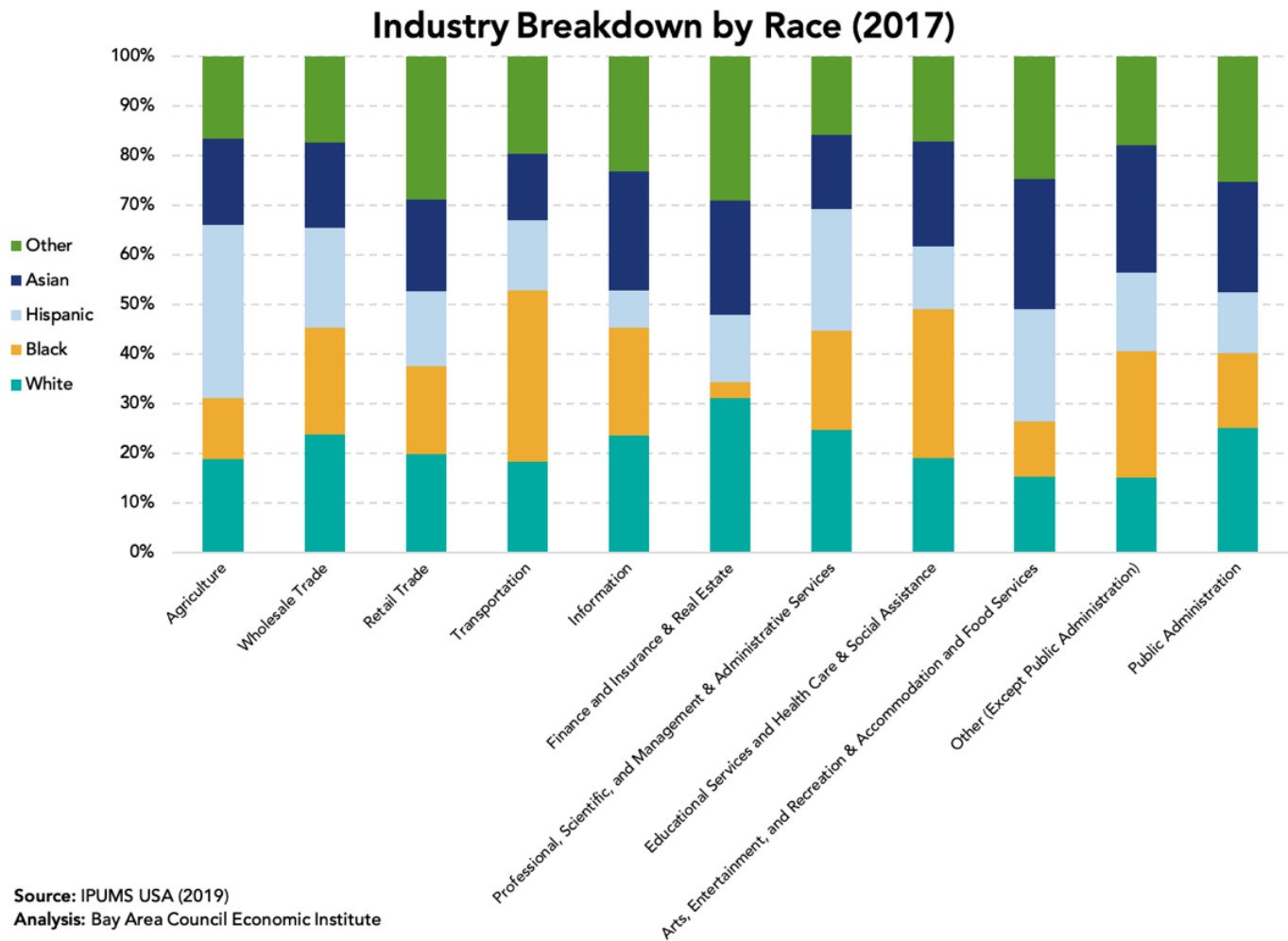
Previously, this chapter noted that a majority of residents in Sonoma County work in Sonoma, and in turn, that many workers in Sonoma County live there as well. Likewise, previous data in this chapter showed that the County has a fairly diverse set of industries. The chart below tells us there is not a significant difference in travel time by race for workers in Sonoma County.



Source: IPUMS USA (2019)
Analysis: Bay Area Council Economic Institute

Industry

On the other hand, there are some significant differences present in the demographic differences of industry workers in Sonoma County. In 2017, 34% percent of Hispanic individuals were found working in the Agriculture industry, compared to 3% of Hispanic individuals who worked in the Financial and Insurance & Real Estate industry. Asian individuals were spread across relatively equally, where their highest participation was found in the Educational Services and Health Care & Social Assistance industry at 26%. White and black individuals were largely found in the Educational Services and Health Care & Social Assistance industry with 23% and 37%, respectively.





3

The Health of Sonoma County

Introduction

The fires had devastating health impacts on the county, including the loss of life. Countless others were treated for a variety of health reasons including for burns and smoke inhalation. The catastrophic fires will likely have long lasting impacts on the overall health of Sonoma County, which health departments, city officials and residents of Sonoma County will need to monitor over time.

The following chapter will take a deeper dive into the overall health of Sonoma County. Using several health indicators, this chapter will make comparisons between Sonoma County and the rest of California where applicable to assess the overall health of the county. There will also be comparisons between gender, race and other available demographic information. Lastly, this chapter will attempt to understand potential future health impacts from the fires and set a baseline for health indicators for future analysis.

Physical Health

Physical health encompasses the wellbeing of an individual from a physical perspective. With modern medicines and treatments, physical health has improved dramatically in recent times. However, many populations still suffer from poor physical health, which is often a symptom of environmental, socio-economic, and other external factors. We will take a deeper look into how Sonoma County is impacted by these physical health indicators.

Leading Cause of Death

Age-adjusted rates are used to compare the death rates and hospitalizations of different diseases in Sonoma County and the entire state of California. Age-adjusted rates standardize the population to make fairer comparisons between groups with different age distributions. The age-adjusted rates for cancer, lung cancer, suicide, and drug induced deaths in Sonoma

County significantly exceeds California. Cancer is the leading cause of death in Sonoma County with an age-adjusted rate of 140.2 deaths per 100,000 people from 2015-2017. The age-adjusted death rates for lung cancer, suicide, and drug induced deaths are, 29.3, 12.4, and 14.4 deaths per 100,000 population respectively from 2015-2017.

Cause of Death - Physical and Behavioral Health - 2017			
Disease	2015-2017 Average Deaths	Age-Adjusted Death Rate (Sonoma County)	Age-Adjusted Death Rate (California)
All Cancers	978.3	140.2	137.4
Lung Cancer	204.3	29.3	27.5
Coronary Heart Disease	517.3	72.9	87.4
Chronic Lower Respiratory Disease	208.3	29.7	32.0
Suicide	69.0	12.4	10.4
Drug Induced Death	78.0	14.4	12.7

Source: California Department of Public Health, California Comprehensive Master Death Files, [2015-2017] Compiled, August 2018.

Analysis: Bay Area Council Economic Institute **Notes:** Rates are per 100,000 population

Asthma / COPD

During the fires, a tremendous amount of smoke and other carcinogens polluted the air of Sonoma County and the rest of the Bay Area. Air quality is measured on a scale of 0-500, broken into six categories based upon ranges. The higher the level on the AQI, the greater the level of air pollution and the greater the health concern. The table below breaks down the different levels of the AQI and their respective impacts.

Level	Air Quality Index Level of Health Concern	Numerical Value	Meaning
1	Good	0-50	Air quality is considered satisfactory, and air pollution poses little or no risk.
2	Moderate	51-100	Air quality is acceptable; however, for some pollutants there may be a moderate health concern for a very small number of people who are unusually sensitive to air pollution.
3	Unhealthy for Sensitive Groups	101-150	Members of sensitive groups may experience health effects. The general public is not likely to be affected.
4	Unhealthy	151-200	Everyone may begin to experience health effects; members of sensitive groups may experience more serious health effects.
5	Very Unhealthy	201-300	Health alert; everyone may experience more serious health effects
6	Hazardous	301-500	Health warnings of emergency conditions. The entire population is more likely to be affected

In the wake of the fires, the Environmental Protection Agency's (EPA) air quality index (AQI) for the nine-county Bay Area was 160, which is classified as "Unhealthy" – higher than Beijing's reading of 122 on that same day. In parts of Santa Rosa, near the epicenter of the fires, the air quality reached level 5 with an AQI greater than 201, which is classified as 'Very Unhealthy'. Constant and prolonged exposure to the poor air quality can worsen respiratory issues and trigger asthma attacks. There were high readings of PM2.5, a particulate that penetrates and lodges deep into the lungs, which can have short-term and long-term adverse health impacts. The long-term effects of the polluted air will take time to observe completely, but preliminary analysis has shown an increase in the prevalence and severity of these respiratory issues.

Asthma		
	Sonoma County	California
Prevalence	16.3%	14.8%
Rate of Emergency Department Visits	41.6	46.9
Rate of Hospitalizations	3.8	4.7
Death Rate	5.9	9.6

Source: California Health Interview Survey (CHIS); California Department of Public Health (2018)

Analysis: Bay Area Council Economic Institute **Notes:** Deaths are for the years 2014-2016, Rates are per 100,000 people. Death rates are per 1,000,000 people.

Cardiovascular Disease

Cardiovascular disease refers to a set of health conditions that involve narrowed or blocked blood vessels that can lead to a heart attack or stroke. Additionally, diseases that affect the heart's rhythm (arrhythmia), muscle and valves are also considered forms of cardiovascular disease. Cardiovascular disease is the leading cause of death in the United States. It is also the second leading cause of death in Sonoma County, behind cancer.

Cardiovascular Disease				
	Sonoma County	California	Males	Females
Deaths	901	62,800	N/A	N/A
Death Rate	125.8	141.8	167.8	95.4

Source: CDC Wonder API ; UCD codes: [I00-I02,I05-I09,I11,I13,I20-I25,I26-I28,I30-I51]

Analysis: Bay Area Council Economic Institute **Notes:** Rates are per 100,000 population

Cancer

Cancer of all types is a leading cause of death in Sonoma County. Approximately 145 deaths per 100,000 residents can be attributed to cancer in Sonoma County. Across the United States, the incidence rate of cancer has remained stable, meanwhile, the overall mortality rate has been steadily decreasing. In wake of the fires, the long-term impacts such as cancer incidence rates will take several years to truly gauge the severity.

From a national context, cancer is one of the leading causes of death. Most notably, males suffer significantly higher mortality rates from cancer than women. This can be attributed to engagement in risky behavior,

biological differences, access to medical care and other complex factors such as air pollution. By the Census definition of race, Black or African American individuals have the highest rate of cancer mortality nationally. In 2017, white individuals in Sonoma County experienced the highest level of cancer mortality with 145 deaths per 100,000 people, which was higher than the California average of 143.6 deaths per 100,000 people. Asian or Pacific Islander individuals had the second highest rates of cancer mortality with 93.9 deaths per 100,000 people. Cancer greatly affects people who are 65+ years of age more than any other age group.

Cancer		
	Sonoma County	California
Incidence Rate	427.9	381.6
Death Rate (Male)	152.0	159.5
Death Rate (Female)	132.6	120.2
Death Rate	145.0	140.0

Source: California Cancer Registry (2016), CDC Wonder API; UCD code: [C00-C97]

Analysis: Bay Area Council Economic Institute **Notes:** Rates are per 100,000 people

Obesity

Obesity is an ongoing epidemic across the United States, and often results in several other co-morbidities. Obesity occurs when the body mass index (BMI) of an individual is greater than 30, and reflects that the weight of an individual is significantly higher than what is considered a healthy weight given the individual's height. There are many factors that contribute to

obesity including, lack of exercise, poor diet, stress, and genetics. Obesity is an underlying risk factor for diabetes (Type 2, specifically), heart attack, stroke and some cancers. The percentage Californians who are obese is higher than the percentage of Sonoma County residents who are obese. This indicates that residents in Sonoma County are generally healthier.

Adult Obesity		
	Sonoma County	California
Prevalence	20.0%	23.0%

Source: Behavioral Risk Factor Surveillance System (BRFSS) 2018

Analysis: Bay Area Council Economic Institute

Diabetes

Diabetes is a disease caused by the inability of the body to produce or use insulin effectively thus resulting in high sugar (glucose) blood levels. Insulin allows the blood sugar to enter cells that make up the muscles and tissues to be used for energy. This is also the main source of fuel for the brain. Excess glucose can lead to serious health problems such as heart attack, stroke, etc.

There are two types of diabetes that affect individuals. Type 1 diabetes is an auto-immune disease where an individual's body is unable to produce insulin. Thus, individuals with type 1 diabetes must take insulin their entire lives to survive. 85+ year olds have exponentially higher rates of mortality from diabetes than any other age group.

Diabetes			
	Sonoma County	Males	Females
Prevalence	6.0%	6.6%	6.4%
Incidence Rate	5.2	N/A	N/A
Death Rate	61.8	90.9	51.4

Source: CDC Wonder API ; Behavioral Risk Factor Surveillance System (BRFSS)
Analysis: Bay Area Council Economic Institute **Notes:** Rates are per 100,000 population. Incidence rate is per 1,000 population

Behavioral Health

The adverse health effects of the fires are not only felt physically, but psychologically as well. The devastating impacts have taken a toll on many residents of the County in a variety of ways that have short-term and long-term impacts. Mental health includes emotional, behavioral and social well-being. This ranges from grieving for family and friends who lost their lives, facing the realities of the loss of their residence and belongings, increased anxiety of another fire and resulting coping complications such as substance abuse. Behavioral health is a critical factor in the overall recovery and health of the County.

Psychological Distress

There have been tremendous psychological impacts on Sonoma County residents, particularly those who were directly affected by the fires. These impacts on people's lives, or risk factors, can be physical injury, damage to property, loss of property or place of employment, and loss of a relative or friend. While most stress symptoms are temporary, some have longer lasting symptoms that adversely affect a person's livelihood. Post-Traumatic Stress Syndrome (PTSD) is commonly present in individuals after a disaster such as a wildfire. PTSD has several risk factors and symptoms that are unique to each individual's trauma. PTSD symptoms include feeling helpless or hopeless, loss of appetite, excessive smoking, drinking, drug use and prescription medications, difficulty readjusting to work or school and several other signs of emotional distress.

Suicide

Suicide			
	Sonoma County	Males	Females
Deaths	69	N/A	N/A
Death Rate	12.4	19.1	N/A

Source: CDC Wonder API 2017 UCD codes: X60-X84, Y87.0.

Analysis: Bay Area Council Economic Institute **Notes:** Rates are per 100,000 population

Suicide is an ever-present issue in the United States, and is now the tenth leading of cause of death in the nation. In 2017, over 47,000 Americans took their own lives. There were 69 deaths by suicide in Sonoma County in 2017. The death rate by suicide greatly exceeds the average death rate in California with a rate of 12.4 deaths per 100,000 in Sonoma County and 10.5 deaths per 100,000 in California.

Nationally, men are more significantly likely to commit suicide than females. This may be attributed to a variety of factors beyond gender differences including psychological and cultural differences. This finding is ever-present in Sonoma County as the death rate by suicide for males is drastically higher than the death rates for females. The suicide mortality rates for males in Sonoma County is 19.1, whereas the suicide mortality rate for females in Sonoma County is too low to be accounted for.

Excessive Drinking / Impaired Driving

Excessive Drinking		
	Sonoma County	California
% of adults reporting binge or heavy drinking	19%	18%
DUI Incidents	2,612	266,388
Alcohol Impaired Traffic Deaths (%)	37%	30%

Source: Behavioral Risk Factor Surveillance System (BRFSS) 2018

Analysis: Bay Area Council Economic Institute

In wake of the fires, many individuals have turned to alcohol and other substances to cope with the devastating impacts from the fire. In 2017, 19% of adults in Sonoma County reported binge or heavy drinking, which is slightly higher than the percentage of Californians. However, Sonoma County suffered from a higher percentage of alcohol impaired traffic

deaths than California. Thirty-seven percent of all traffic related deaths were due to alcohol impairment. Sonoma County has focused on addressing this issue with the Alcohol & Other Drug Prevention Strategic Plan (2015-2020) to improve health outcomes related to substance abuse.

Opiates and Other-Drug Use

Opioids		
	Sonoma County	California
Prescriptions	346,619	19,808,224
Rate of Emergency Department Visits	45.4	21.4
Rate of Hospitalizations	5.7	8.3
Death Rate	6.7	5.5

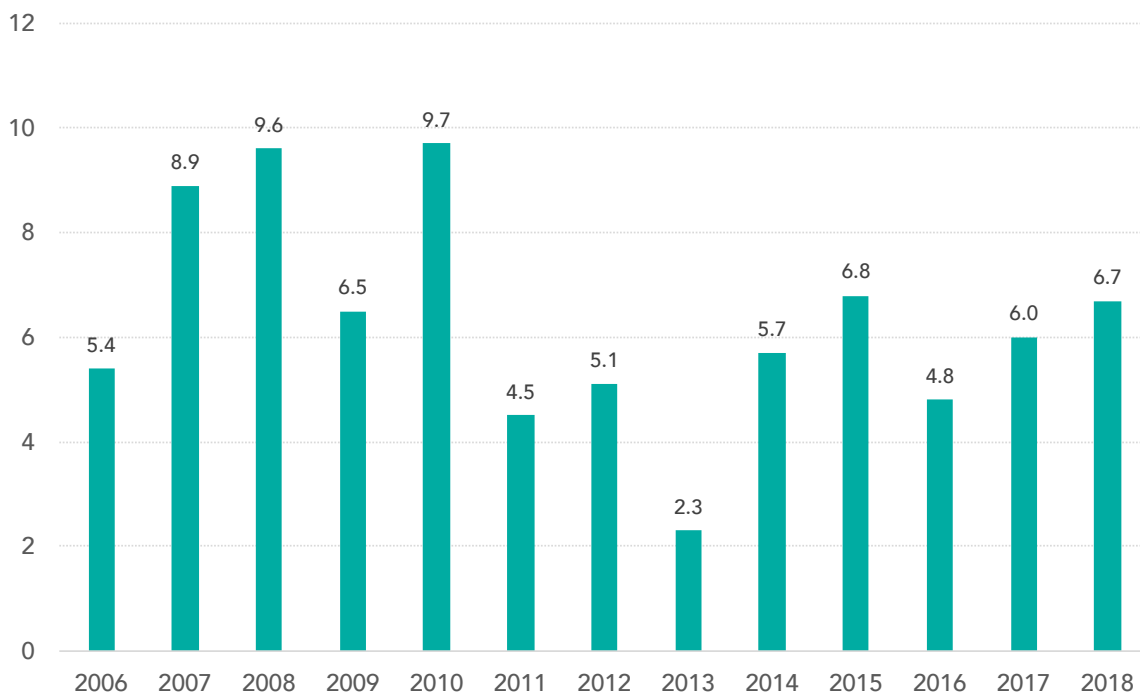
Source: California Health Interview Survey (CHIS); California Department of Public Health (2018)

Analysis: Bay Area Council Economic Institute

There is currently an opioid epidemic in the United States. This epidemic affects all ages, genders, races/ethnicities across all income levels. The death rates from opioids has steadily been increasing in recent years. As of 2018, there were 346,619 prescriptions for opioid medications in Sonoma County. There were 41 deaths attributed to opioid use of any kind in 2017. The death rate from opioids exceeds the death rate of Californians,

which is a cause for concern. Especially in wake of the fires, which may have exacerbated this problem as individuals turn to opioids to cope with the devastating impacts from the fires. The death rates have fluctuated since 2006, but there has been a steady increase from 2016 to 2018. In 2018 the death rate from opioids spiked from 6.0 to 6.7 deaths per 100,000 people, though any link to the fires is unknown.

Overdose Death Rates - Per 100k Residents - Sonoma County



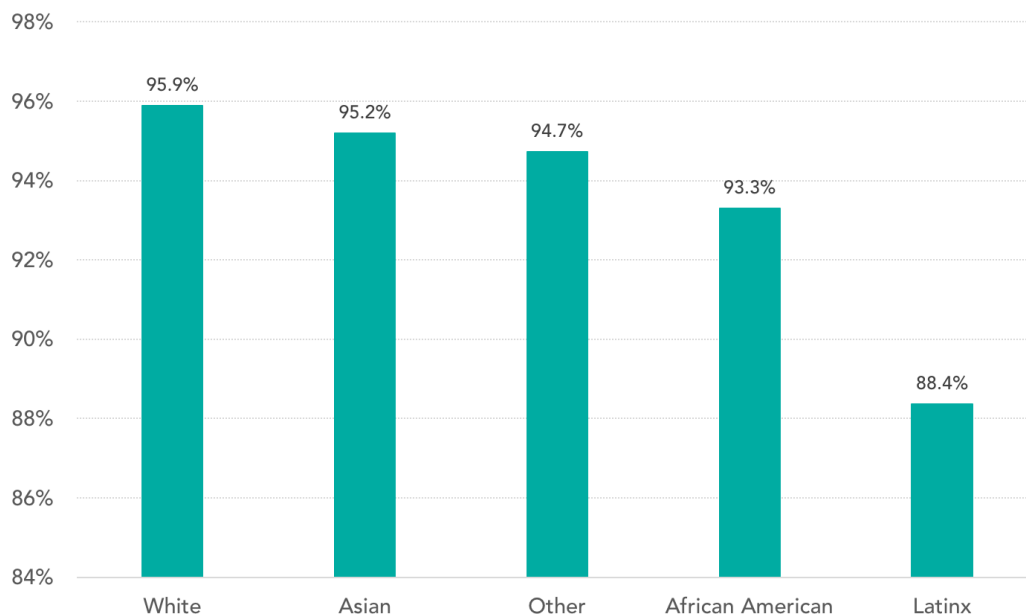
Source: CDPH Vital Statistics Multiple Cause of Death and California Comprehensive Death Files, Annual Not Seasonally Adjusted
Analysis: Bay Area Council Economic Institute

Access to Healthcare

A key indicator of the health of the county is the access to healthcare. Access to healthcare impacts the overall physical health, mental health and quality of life of residents. The access to quality, comprehensive

healthcare serves a primary factor in raising health awareness, preventing and managing disease, reducing premature death rates, and maintaining overall health. Having access to healthcare allows individuals to enter the health care system and find local providers to meet their healthcare needs.

Health Insurance Coverage Rates by Race - Sonoma County



Source: American Community Survey (2017)

Analysis: Bay Area Council Economic Institute Notes: Other includes multi-race and American Indian and Alaskan Native.

According to the American Community Survey, 93% of Sonoma County's population had health insurance coverage of any kind in 2017. By race, Asian and White populations had the highest levels of health insurance coverage. Black or African Americans, Latinos and other ethnicities experienced lower levels of health insurance coverage in Sonoma County.

Primary Care Physicians

Sonoma County has significantly greater access to primary care physicians than Californians as a whole. This is a positive reflection for the overall health of Sonoma County.

Primary Care Physicians

Ratio of population to primary care physicians

990:1
in Sonoma County

1,270:1
in California

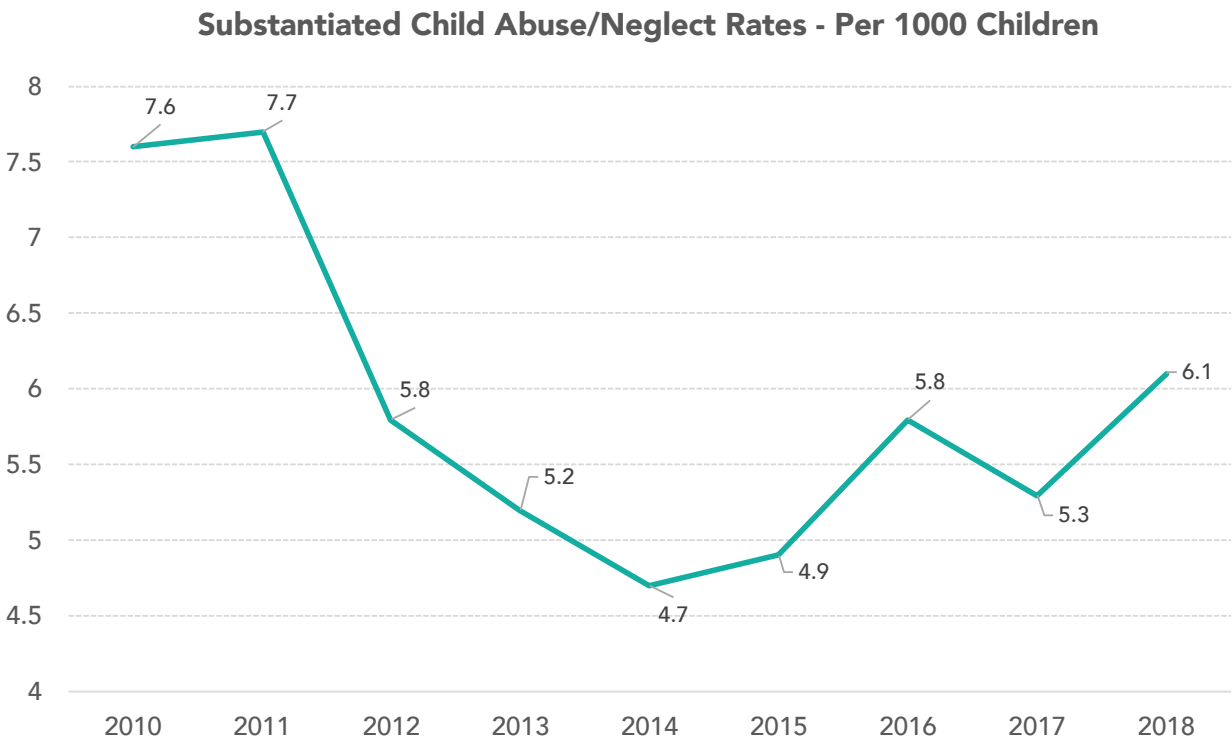
Mental Health Providers

Sonoma County has significantly greater access to mental healthcare providers than Californians as a whole. This is crucial as adverse psychological effects from the fires have and will continue to have long-lasting impacts on the mental health of all affected individuals in the county.



Crime in Sonoma County

The last set of indicators to measure the community safety and health of Sonoma County is crime—more specifically, interpersonal violence, which includes child neglect and domestic violence, and neighborhood crime rates. These indicators have short-term and long-term implications for the health of Sonoma County.



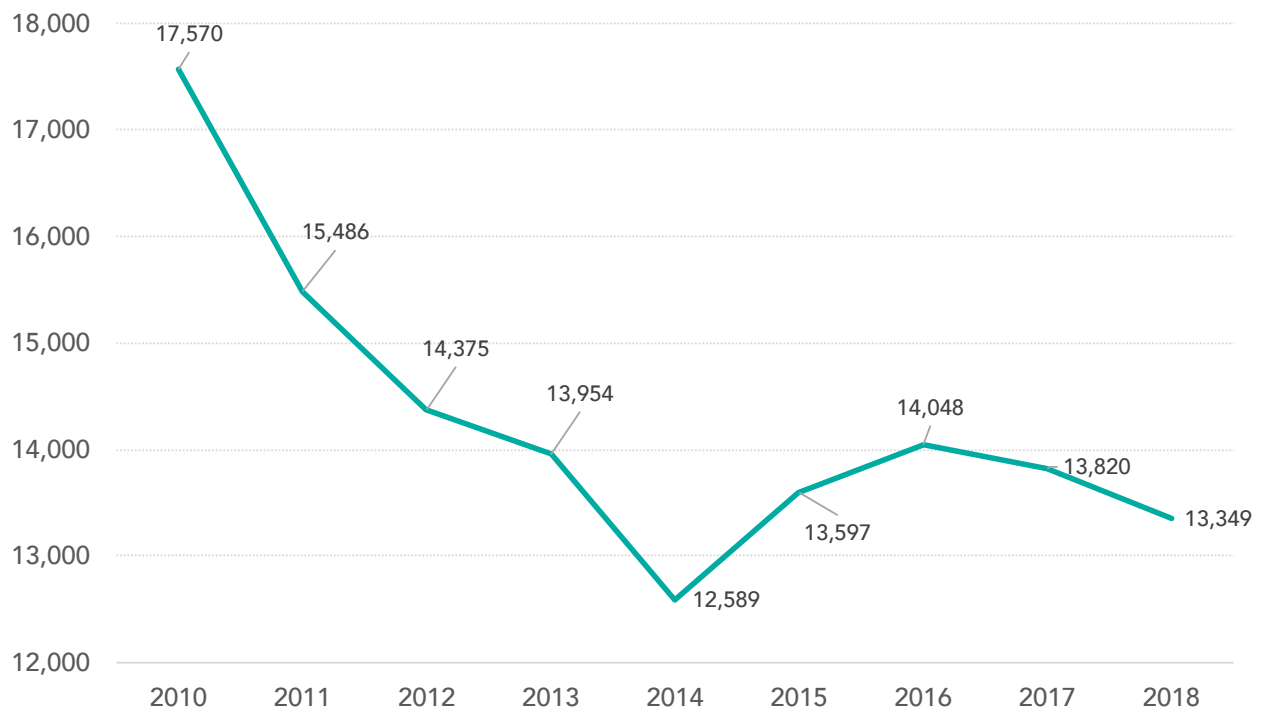
Source: Webster, D., Lee, S., Dawson, W., Magruder, J., Exel, M., Cuccaro-Alamin, S., Putnam-Hornstein, E., Wiegmann, W., Saika, G., Chambers, J., Min, S., Hammond, I., Sandoval, A., Yee, H., Flamson, T., Hunt, J., Ensele, P., Lee, H., Casillas, E., & Gonzalez, A. (2019). CCWIP reports. Retrieved 8/16/2019, from University of California at Berkeley California Child Welfare Indicators Project website. URL: <http://cssr.berkeley.edu/ucb_childwelfare>
Analysis: Bay Area Council Economic Institute

Substantiated child abuse and neglect rates have fluctuated in Sonoma County since 2010. In 2014, Sonoma County had the lowest rate of 4.7 substantiations per 1000 children. However, in 2018, substantiations have increased to 6.1 per 1000 children from 5.3 per 1000 children in 2017.

Domestic violence also is a major health concern of interpersonal violence. According to the California Dept. of Justice Criminal Justice Statistics Center, there were 1,640 domestic violence related calls for assistance in 2018. This is a decrease from the 1,791 calls reported in 2017, where the rate per 1,000 people was 5.2. This rate in 2017 was significantly lower than the rate for Californians of 6.4 calls per 1,000 people.

Neighborhood Crime Statistics

Substantiated Sheriff Incidences in Sonoma County



Source: Sonoma County Sheriff's Office

Analysis: Bay Area Council Economic Institute

Notes: Incident reports are generated after either of two events 1) a citizen has reported an event/crime and a deputy has substantiated a report is necessary or 2) a deputy has witnessed an event/crime in progress.

There has been a decrease in substantiated sheriff incidences in Sonoma County since 2016. Incident reports are generated after either of two events:

1. A citizen has reported an event/crime and a deputy has substantiated a report or,
2. A deputy has witnessed an event/crime in progress.

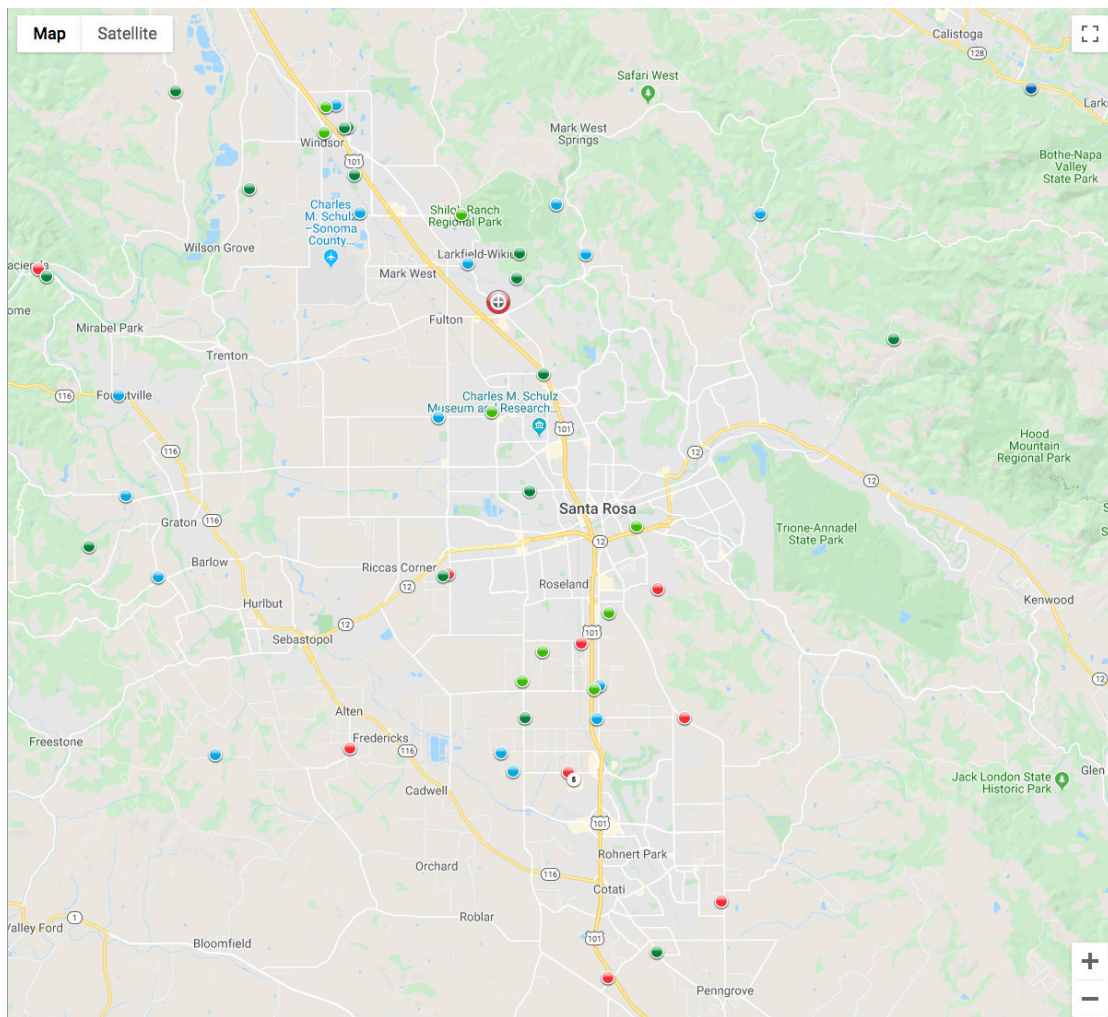
Overall crime has diminished dramatically since 2010, where the crime rate was the highest with 17,570 substantiations. In 2018, there were 13,349 sheriff incidences in Sonoma County.

Community Crime Map

The Sonoma County Sheriff's Office has created an interactive community crime map to represent the wide spectrum of law activity in Sonoma County. This extends from serious crimes such as homicide, armed assault, etc. to information only reports. The crime reports are geocoded to the nearest intersection to protect the

identities of the victims. This map helps the public form a better understanding of the crime activity in their area in order to make more informed decisions. This community crime map is provided online by the Sonoma County Sheriff's Office courtesy of LexisNexis.

Example: Sonoma County Community Crime Map



SCTA Transportation Analysis Zones

Introduction

In Sonoma County, plans for rebuilding homes in areas affected by the fires, along with new and future housing developments will have a significant impact on transportation within the County. The Sonoma County Transportation Authority developed a model to analyze the traffic impacts in different transportation analysis zones (TAZ) across the county. This model utilizes housing permit data from the 2007-2014 housing elements (contained within the 2007-2014 General Plans) for all cities in Sonoma County. We worked with Chris Barney to update the data used in the SCTA TAZ model to incorporate the 2015-2023 housing elements for different jurisdictions across Sonoma County. To accomplish this, we explored the following methodology.

Methodology

1. Compiled the housing permit data for 2015-2023 from the Housing Elements from the following cities:

- Santa Rosa
- Petaluma
- Rohnert Park
- Sebastopol
- Cloverdale
- Cotati

- Healdsburg
- Windsor
- Unincorporated County

The housing permit data includes information on the location of the project, projected units, type of housing (single family residence, apartments etc), income levels (low income etc) and other economic indicators.

2. Geocoded the housing element addresses

Utilizing the Geographic Information System (GIS), we geocoded the addresses of each permitted housing project for 2015-2023 in Sonoma County to construct a map for analysis purposes.

3. Joined the geocoded addresses with the SCTA TAZ shapefile by spatial location

After constructing the 2015-2023 housing elements map, we proceeded to overlay the map onto the Transportation Analysis Zone map with the Sonoma County shapefile provided by SCTA.

- In GIS, we joined the geocoded points on the map to each respective Transportation Analysis Zone.
- This join file created a new field and placed the housing element projects into their respective TAZ for analysis.
- SQL Query was used to verify each TAZ.

4. Comparison of projects/units from the Housing Element to the Pipeline.

- This focused on comparing projects in the housing elements to the pipeline (projects from the 2007-2014 housing elements) for each TAZ. Since the housing element projects are current, we compared the TAZs containing both 2015-2023 Housing Element Projects and Pipeline projects.
- However, the pipeline projects cover additional cities, towns, and unincorporated areas of Sonoma County that are not captured within this analysis.
- The average difference in projects was 6 projects per TAZ. There was an average difference of 79 additional units per TAZ for the 2015-2023 housing elements in comparison to the pipeline projects.
- Differences (in projects or units) were highlighted in the excel file provided to SCTA. Additional notes were provided within the excel file to assist SCTA with their model.

Planned Project Issues:

There were some projects (listed below) in the 2015-2023 housing elements that had multiple addresses/parcel numbers but only one measure of the overall units in the project. We proceeded to weight the addresses based upon their size in acres. The following projects were weighted:

Petaluma

- Corona Road Subdivision
- North McDowell Commons
- Casa Grande Road
- Baywood LLC
- Ravenscroft TR
- Orcioli TR
- Cedar Grove Property
- Iris Asset LLC

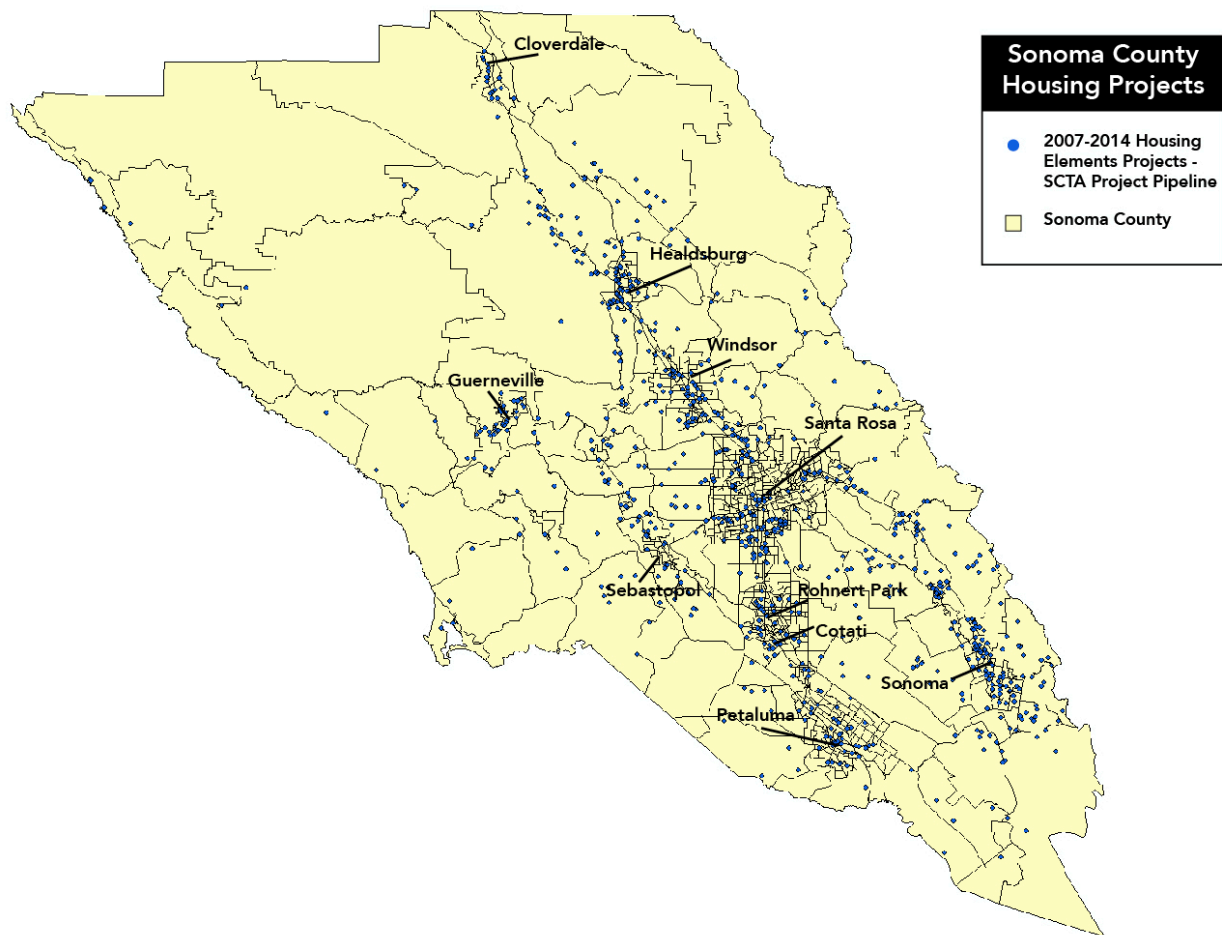
- Schram Property
- Haystack Mixed Use Project
- Lind Menary Lind
- South Petaluma Properties
- Royal Petroleum
- Husary Property
- Soernsen Property
- Davidson Homes
- Maria Drive Apartments
- Addison Ranch

Windsor

- Windsor Rd @ Highway
- Oak Park St.
- Old Redwood Highway

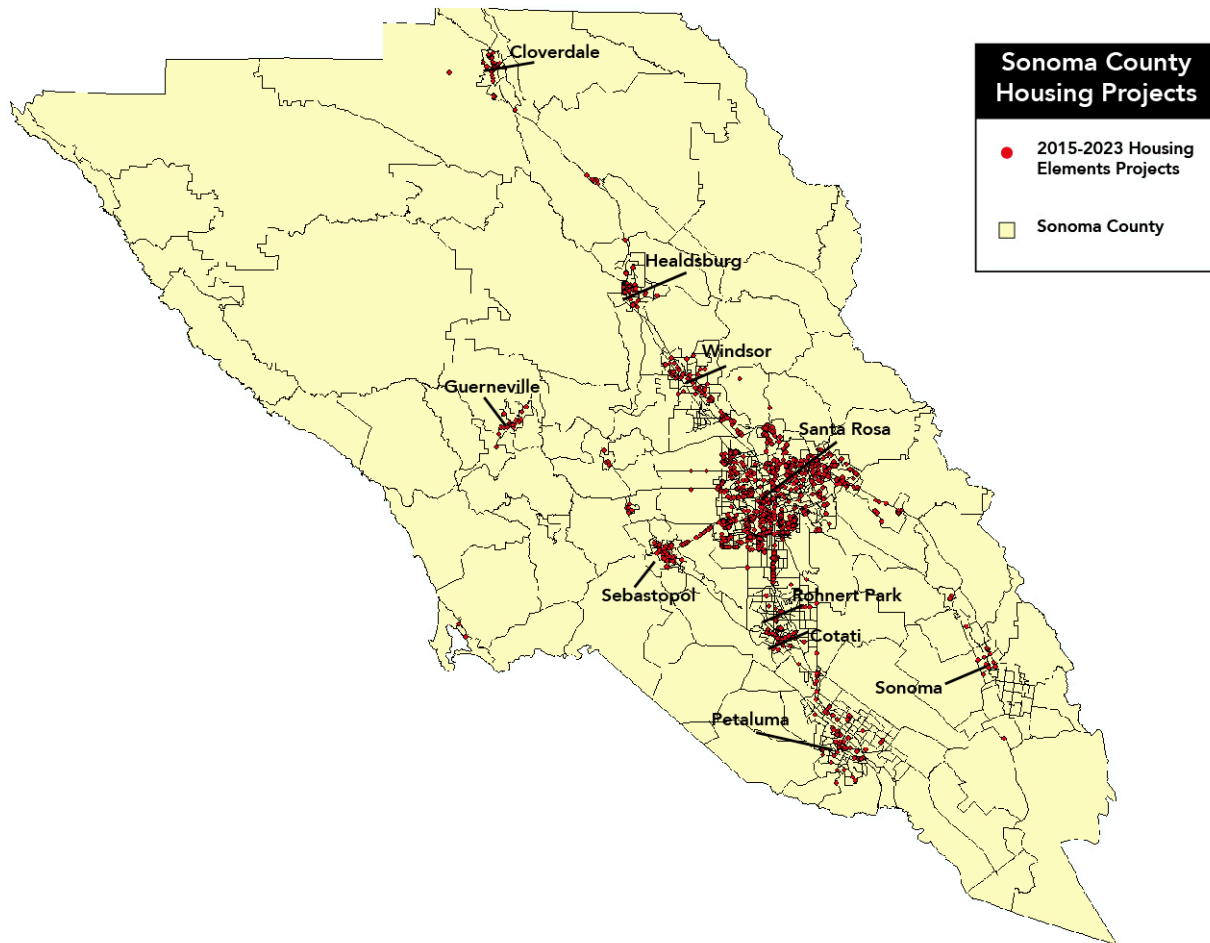
Santa Rosa:

There was an issue with Tapan Way project addresses in Santa Rosa. Regardless of how granular we were while geocoding, the addresses continued to map to New Mexico. These projects are generally 1 unit each, so they aren't a significant factor in units, but it is something to note for the SCTA TAZ model.



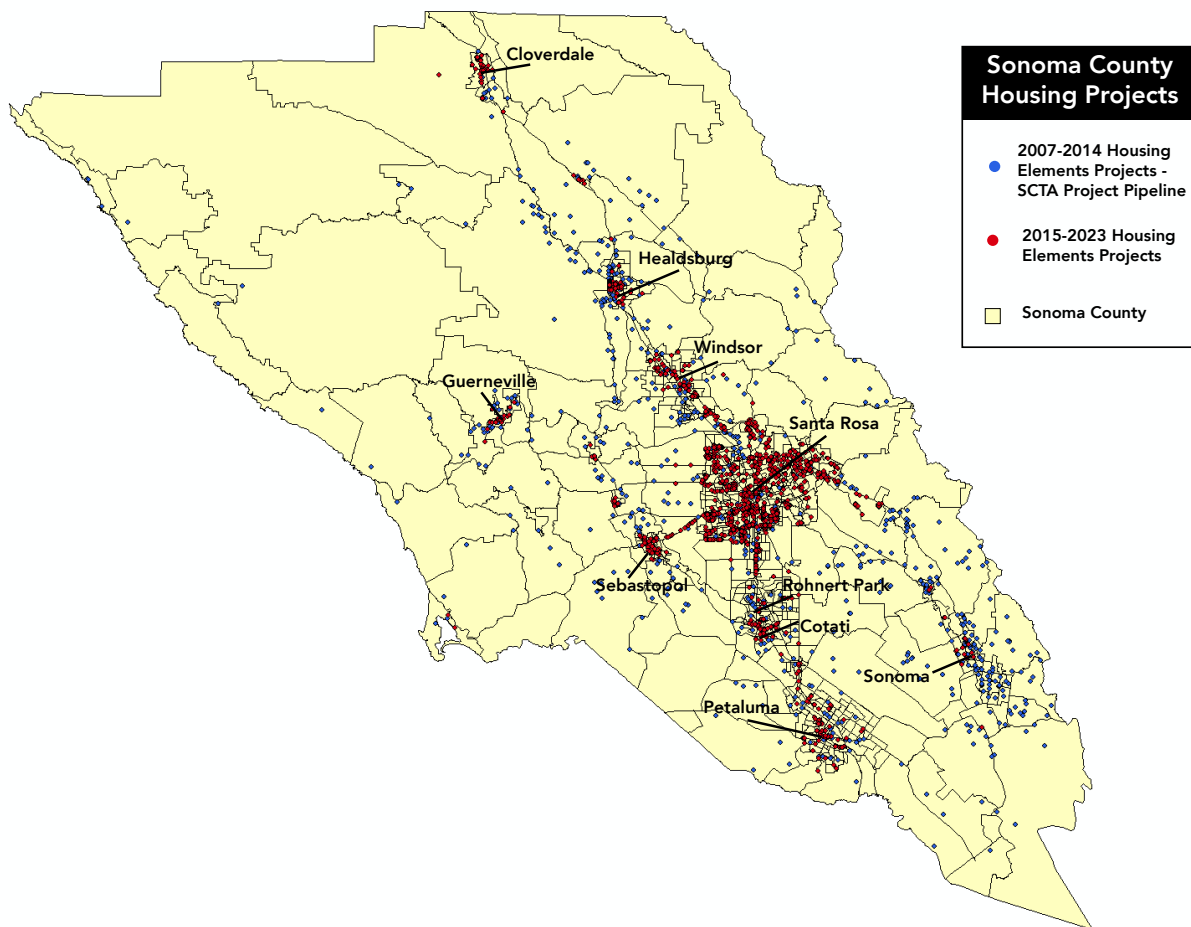
Analysis

The map above displays the different housing pipeline projects used in the SCTA TAZ model. The pipeline projects are from the 2007-2014 housing elements across Sonoma County. Upon initial analysis, we observe that most of the housing projects are located away from the densely populated city centers. Most of these projects are for single family residences (SFR) or ranchettes. Additionally, many of the projects are located in unincorporated land in Sonoma County.



Analysis

The map above displays the different housing projects identified in the 2015-2023 housing elements in Sonoma County. We observe that these housing projects are more densely populated in city centers in comparison to the 2007-2014 pipeline projects. This indicates a shift towards urban development in downtown centers. With Santa Rosa being the fifth largest city in Northern California, this map projects denser urban infill to be able to accommodate the growing workforce and population within city centers in Sonoma County.



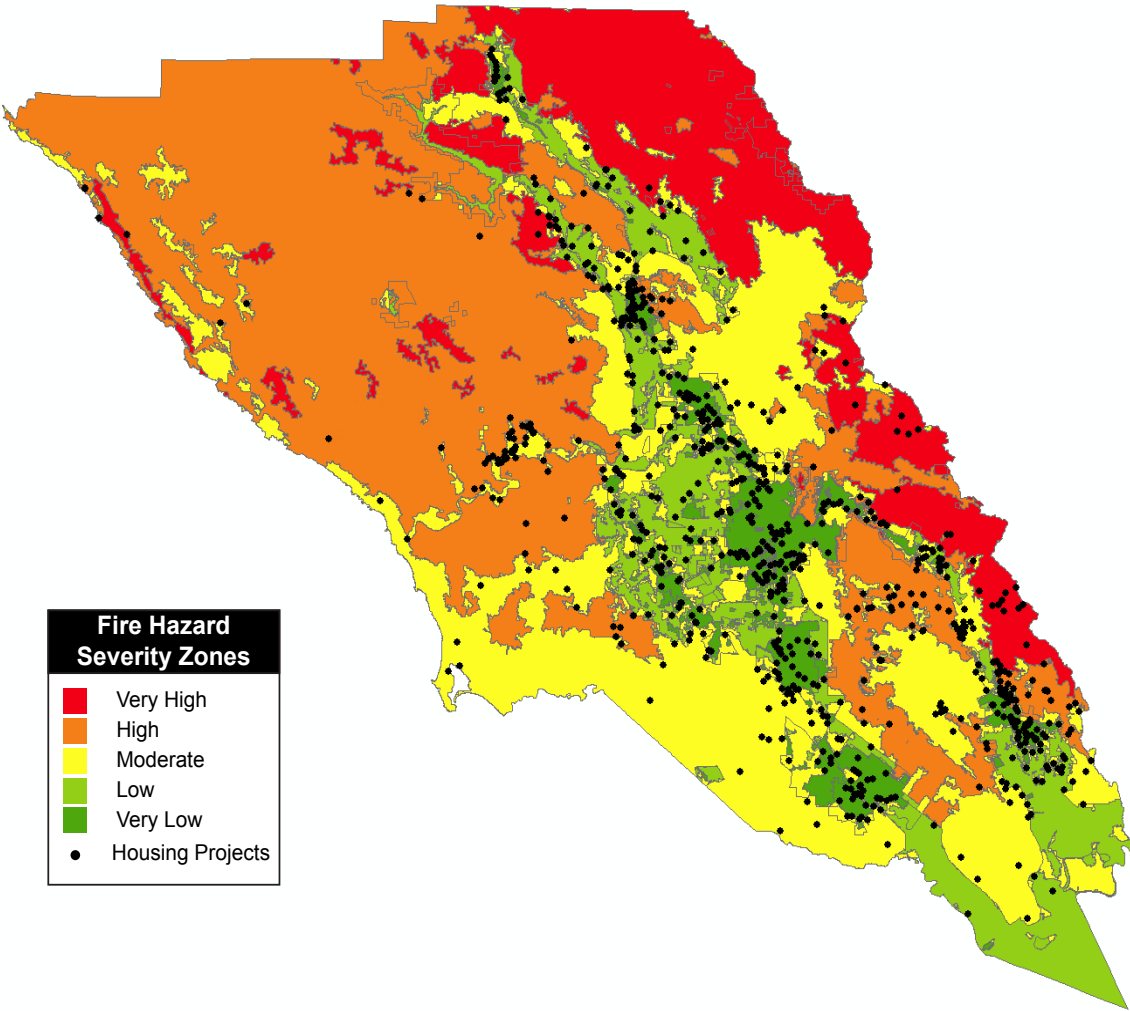
Analysis

The map above displays the different housing projects permitted in the 2007-2014 and 2015-2023 housing elements in Sonoma County. We observe the differences between the two different sets of projects more clearly. The 2015-2023 housing projects are more densely populated in city centers in comparison to the 2007-2014 pipeline projects. This indicates a shift towards urban development in downtown centers. With Santa Rosa being the fifth largest city in Northern California, this map projects denser urban infill to be able to accommodate the growing workforce and population within city centers in Sonoma County.

Wild Urban Interface (WUI)

After completing the analysis for the Sonoma County Transit Authority, we proceeded to analyze the sustainability of building the permitted housing projects across Sonoma County. To do this, we overlaid the geocoded addresses on top of the Wild Urban Interface (WUI) map of Sonoma County. This map indicates the potential hazard for wildfires within the county. The fire hazard risk ranges from very low to very high. Homes located in the very high fire hazard severity zones are significantly more prone to being burned down during a wildfire. Several projects are located

within fire hazard zones that range from moderate to very high. This has several adverse implications for the sustainability of housing in the county. With wildfires posed as an annual threat across California, specifically in Sonoma County, we have advised Sonoma County and city planners across the county to reconsider future housing project permits in terms of the proximity to the WUI. This will lead to enriched sustainability of housing within the county for years to come.





5

North Bay Workforce Housing Needs Survey

Introduction

The North Bay, along with the rest of the Bay Area is experiencing a housing affordability crisis that is negatively impacting families and their employers. The catastrophic fires in October 2017 exacerbated this situation by destroying over 5,000 homes in the North Bay. As the region rebuilds and builds the housing necessary for the next generation of people and their families, it is important to address their changing needs and preferences. The North Bay Workforce Housing Needs survey was and will be used to inform public and private sector decision-makers. The survey was developed by the Bay Area Council Economic Institute and was distributed in partnership with the Rebuild North Bay Foundation and the North Bay Leadership Council.

Methodology

We created a 52 question survey to address the housing needs and preferences of the workforce in the North Bay (Sonoma, Solano, Napa, Lake, Mendocino counties). To conduct the survey, we utilized Qualtrics, an online survey software. The survey was available in English and in Spanish to accommodate all backgrounds. The survey was conducted from September 6th, 2018 through November 1, 2018.

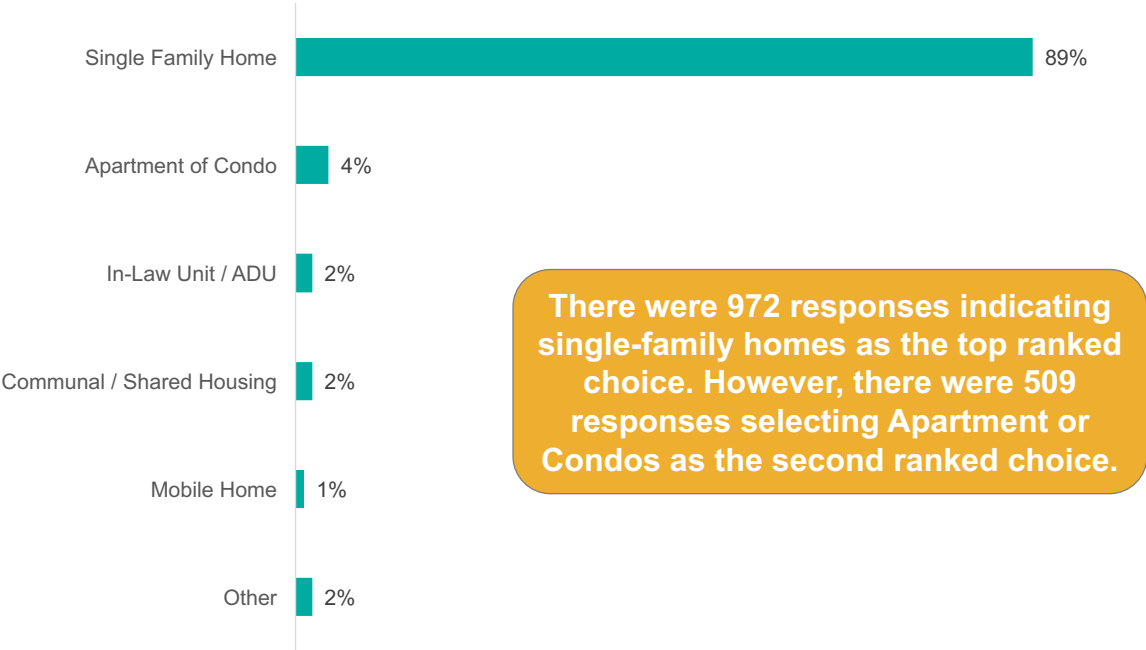
Survey Respondents

There were a total of 1,181 respondents to the workforce housing needs survey. Eighty-seven percent of respondents lived in Sonoma County. Seventy percent of the respondents identified as female. The age of the survey respondents ranged from 18 years old to 65 years and older. Eighty percent of the respondents identified as being White. Seventy-two percent of survey respondents were employed full time and approximately 10% of respondents lost their home in the devastating 2017 fires. Initial preferences indicated that most respondents currently occupied single-family homes with nearly an even split of renters and owners.

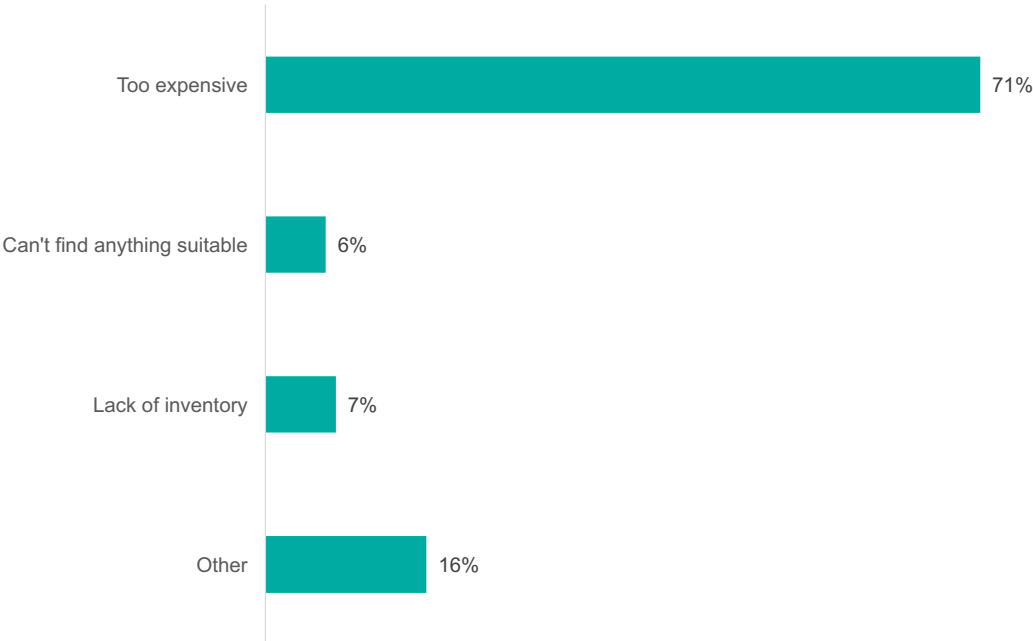
Survey Results

The survey yielded significant findings for the housing and transportation preferences of the workforce in the North Bay. Some of the results from the survey are as follows:

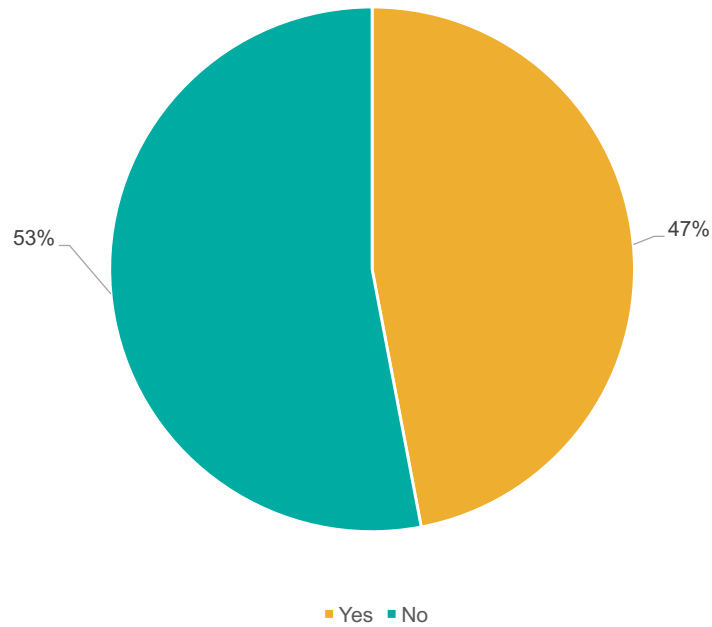
Rank the type of dwelling you would prefer to live in: (1-6)
These are the results for the 1st ranked choice.



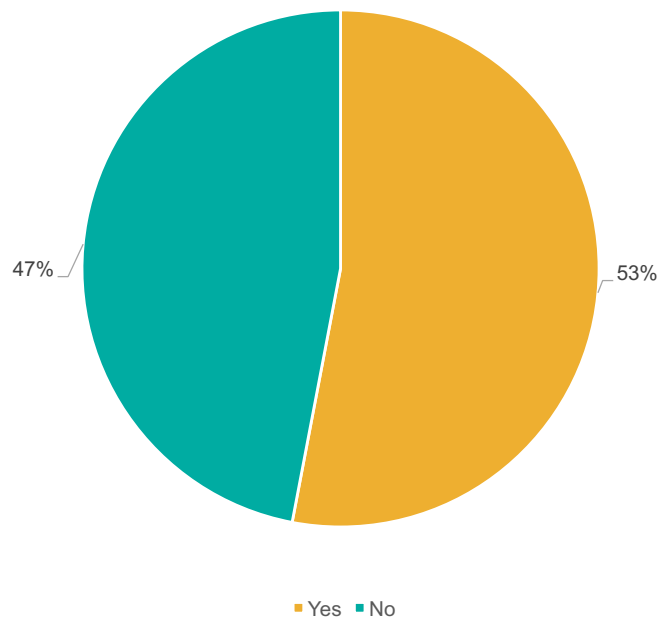
If you prefer to live in a different dwelling than you currently occupy, what is preventing your from moving?



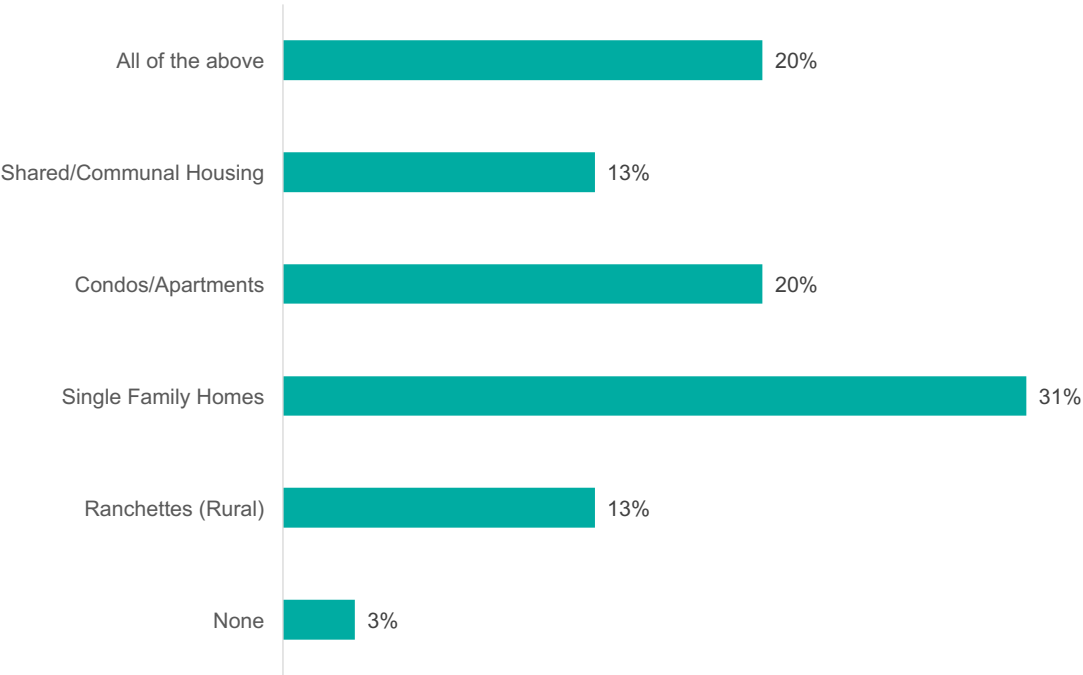
In the next 5 years, do you plan on living in housing near public transportation (Bus, Lightrail, SMART, etc.)?



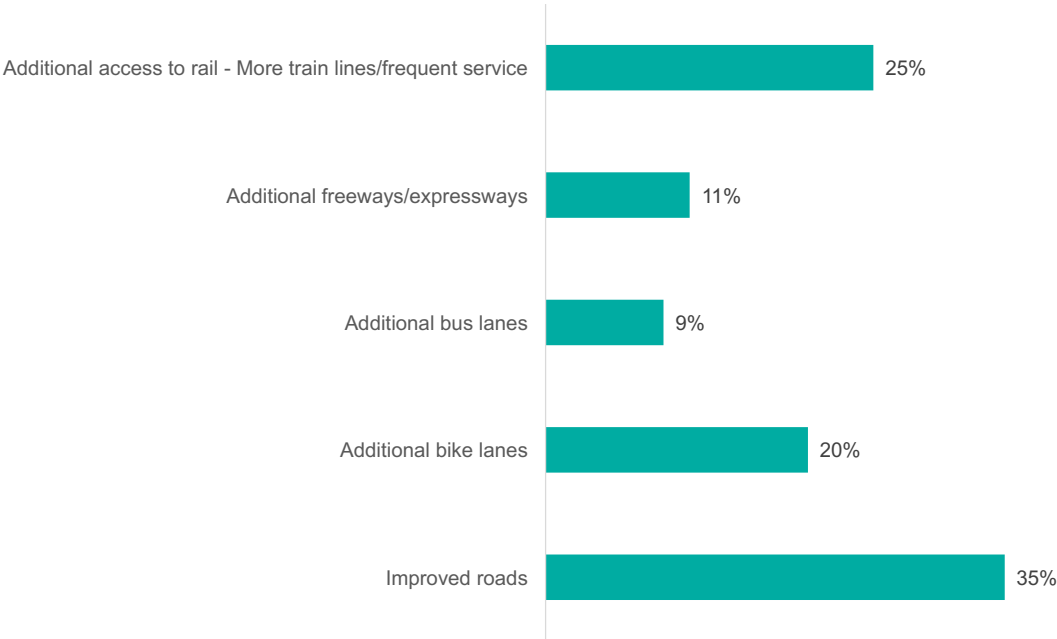
Would you be willing to live in an Accessible Dwelling Unit (ADU) such as an in-law apartment?



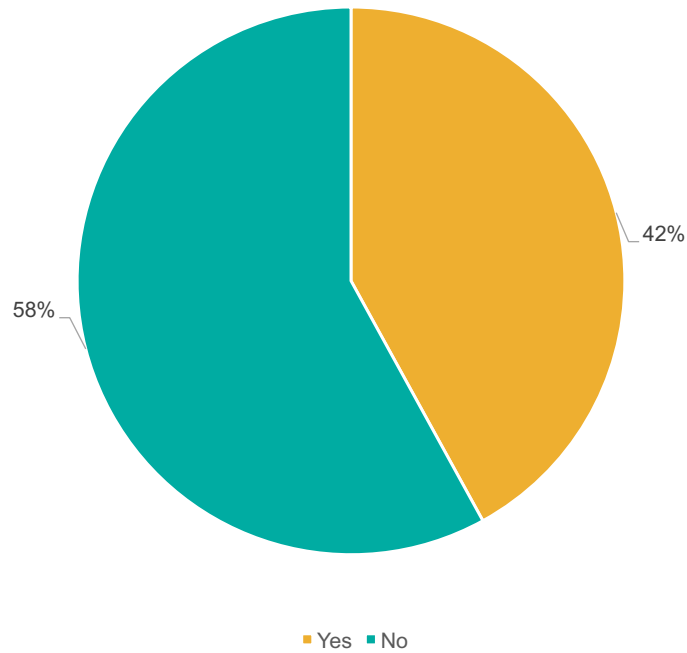
What type of housing would you like to see built in the city you live going forward? (select as many as applicable)



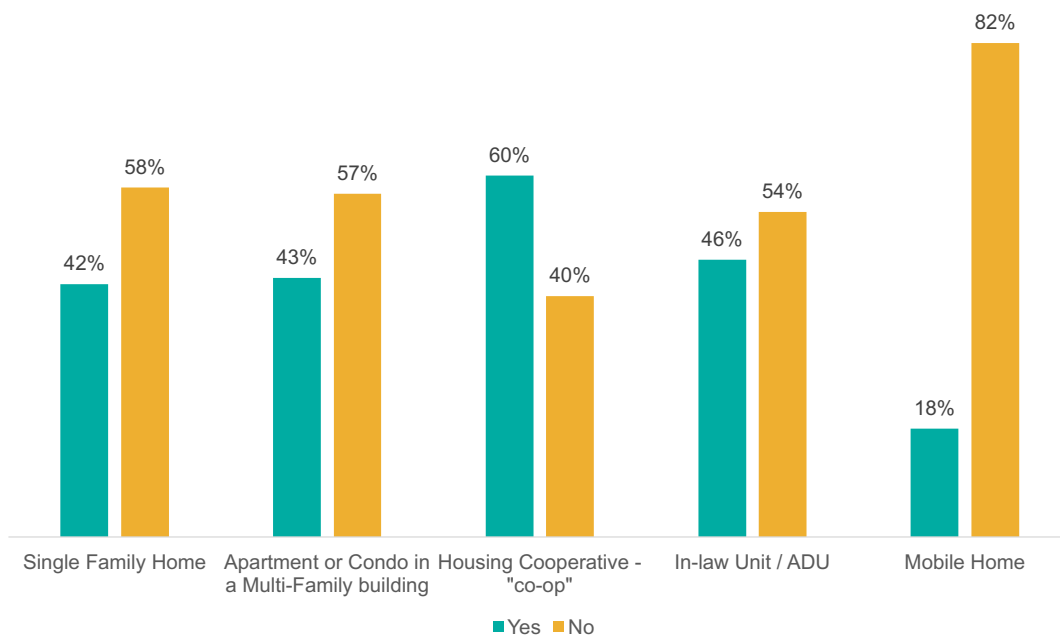
What type of transportation improvements would you like to see built?



Would you like to see higher density housing?



Would you like to see higher density housing? Given current dwelling.





6

Equity in Housing

Introduction

The Sonoma County Community Development Commission has commenced an Equity in Housing Project to help Sonoma County address longstanding disparities in housing. Federal, state and local government policies have perpetuated these disparities, while the current political climate has made it more difficult to reach certain populations. Recently, immigrant community members have become even more reluctant to seek housing resources for fear of immigration enforcement, despite often needing those resources the most. This has resulted in a lack of representation from non-English speaking communities and communities of color in some Commission

The Equity in Housing Project includes two distinct but related components:

An Assessment of Fair Housing

A countywide look at the impacts of policies, programs, zoning and market conditions across our communities that have a disparate impact on people in protected classes including minorities, seniors, people with disabilities, families with children, and others, puts equity at the forefront of the Commission's work

The Equity in Housing Project

This project will guide the development of federally required 5-year planning frameworks for the Urban County, the City of Santa Rosa and the City of Petaluma, and will ensure that all of the Commission's work prioritizes equity in housing and opportunity first and foremost.

Neighborhood Profiles

We created a series of neighborhood profiles for cities across Sonoma County. The cities include Cloverdale, Healdsburg, Rohnert Park, Cotati, Santa Rosa, Sonoma and West Sonoma County. These neighborhood profiles are used to assist the County with their countywide assessment of impediments to fair housing. The three entitlement jurisdictions, which include Sonoma County, the City of Petaluma, and the City of Santa Rosa, are mandated by the United States Department of Housing and Urban Development (HUD) to conduct this analysis. Each profile highlights the demographic and economic characteristics of the respective neighborhood.

Cloverdale

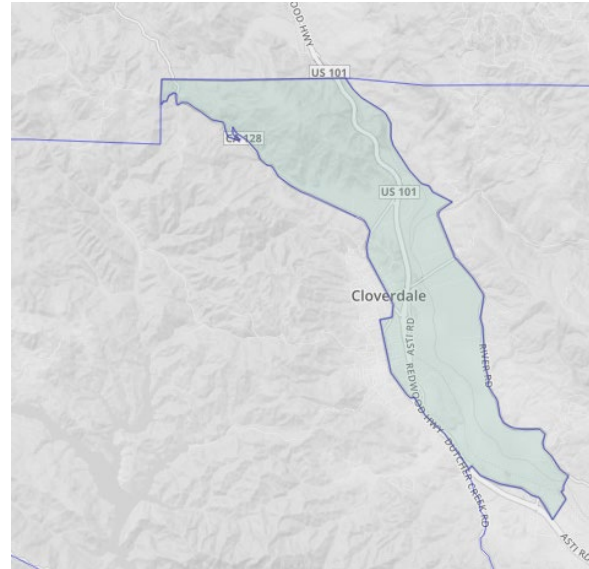


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – East Cloverdale

Census Tract: 154201

The East Cloverdale neighborhood is a census tract in Sonoma County, Supervisorial District 4. The neighborhood has a significant Latino population with 43% identifying as Hispanic/Latino. The median income is significantly lower than the rest of Sonoma county (\$23,445/yr vs. \$72,000/yr), and the unemployment rate is more than twice that of the rest of the county, while the percentage of the population employed is slightly below that of the county. (56.2% vs 60.7%)



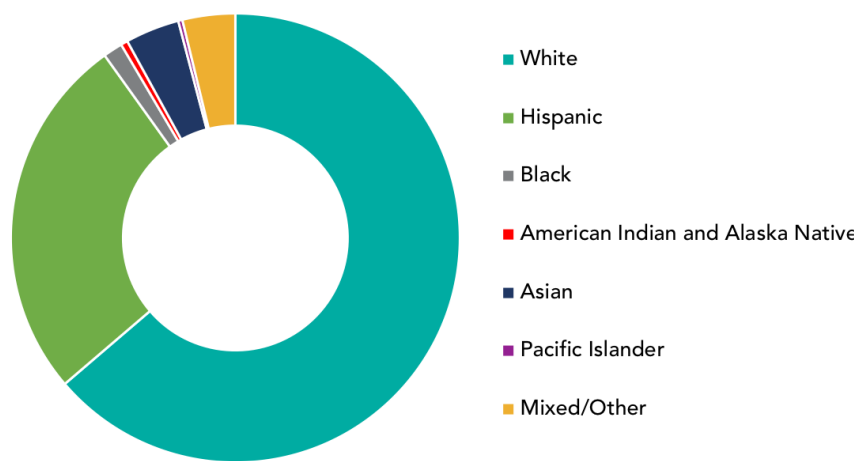
The neighborhood has a moderately higher number of households who rent compared to the County at large. Households in the neighborhood have significantly higher rates of overcrowding, especially among homeowners, but have high-rates of sufficient living conditions. Homeowners face a higher cost burden than the County at large, while renters face a lower cost burden. Education in this region struggles, with low rates of high school graduation and bachelor's degree attainment, but 4th grades perform better in English and math proficiency than the county at large.

The neighborhood has very good air quality and high levels of high school enrollment, but very low rates of retail density, preschool enrollment, and high school graduation.

Total Population: 4,009¹

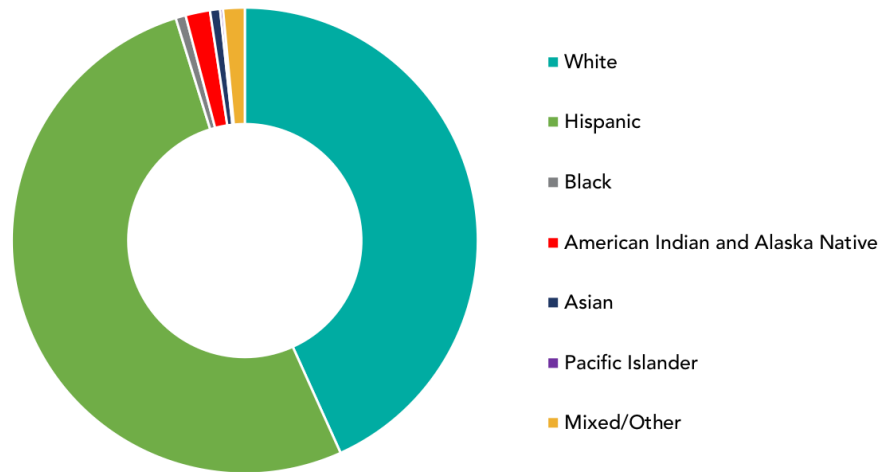
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in East Cloverdale



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	East Cloverdale
Median Income	\$71,769	\$23,445
Population Employed	60.7%	56.2%
Unemployment	3.8%	8%

Vulnerable Populations

	Countywide	East Cloverdale
People employed in Farming, Fishing and Forestry	1.9%	16.4%
Foreign Born	1.3%	21%
Speak English Less than "very well"	11%	21%
Renters	39.7%	49%
People in Poverty	10.7%	10.6%
Elderly in Poverty (out of all elderly)	17.3%	7.9%
Veterans in Poverty (out of all veterans)	10.1%	13.5%
People with Disabilities in Poverty	12%	21.1%
Youth in Foster Care	2.1%	1.4%

(Source: American Community Survey 2013-2017)

Ethnic Concentration

	Countywide	East Cloverdale
Population 5 years and over	474,758	3,736
English only	74.4%	66.9%
Spanish	19.7%	33.1%
Speak English less than "very well"	9.1%	21%
Other Indo-European languages	2.7%	0%
Speak English less than "very well"	0.6%	0%
Asian and Pacific Islander languages	2.6%	0%

Speak English less than "very well"	1.1%	0%
Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	0%
Speak English less than "very well"	11.0%	0%

Housing Conditions

	Countywide	East Cloverdale
Housing Tenure	<u>Homeowners: 60.3%</u> <u>Renters: 39.7%</u>	<u>Homeowners: 51%</u> <u>Renters: 49%</u>
Overcrowding (>1 occupant per room)	<u>Homeowners: 2.5%</u> <u>Renters: 9.2%</u>	<u>Homeowners: 11.5%</u> <u>Renters: 14.2%</u>
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden (out of all occupied housing units)	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters: 56.1%</u>	<u>Homeowners</u> With mortgage: 35.5% Without mortgage: 26.7% <u>Renters: 52.0%</u>
(Source: American Community Survey 2013-2017)		

(Source: American Community Survey 2013-2017 unless otherwise noted)

Displacement Risk

This is a low income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	East Cloverdale
Population ACS 2013-2017	500,943	4,009
Loans made in 2017	19,529	976
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	24 (2.5% of all loans)
Loan Applications approved, but not accepted	511 (2.6% of all loans)	41 (4.2% of all loans)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans)	162 (16.6% of all loans)

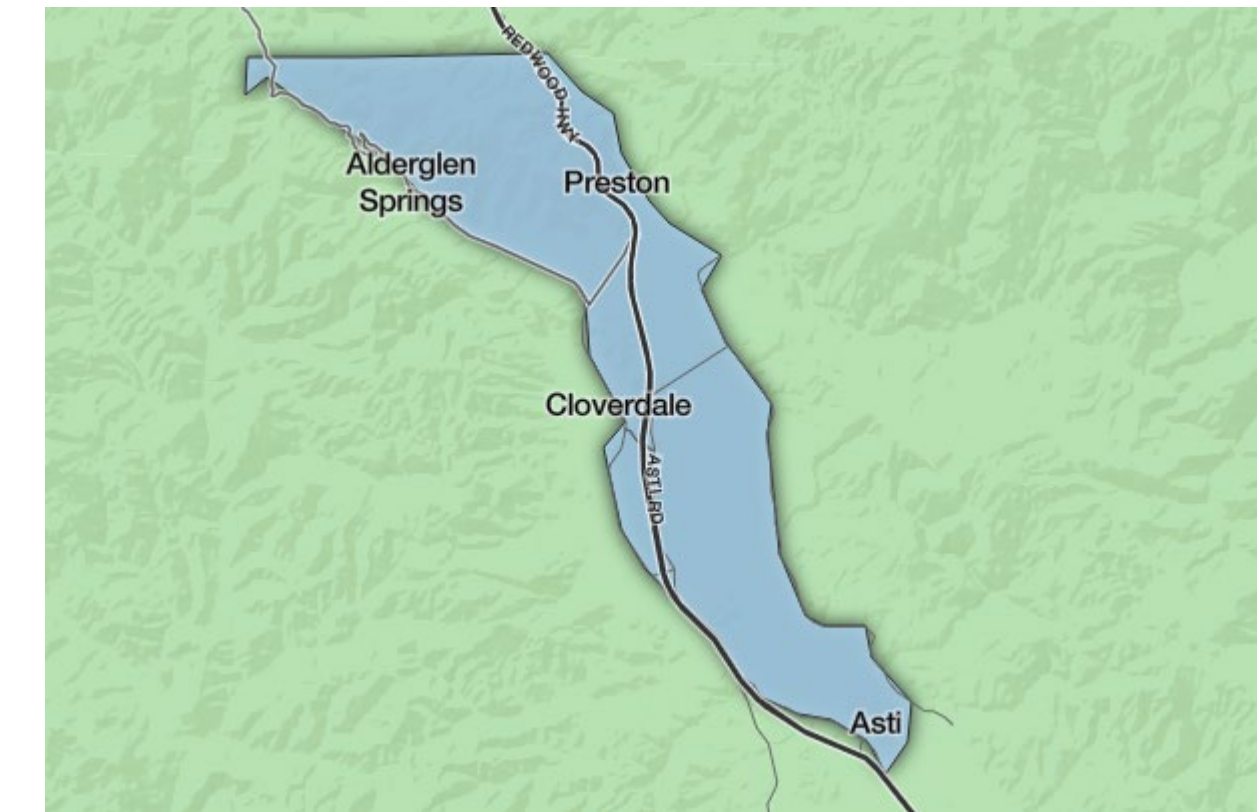
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

(Source – UC Davis Regional Opportunity Index)

	Countywide	East Cloverdale
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	14.3%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	58.9%
Elementary School Truancy Rate (Source: CDE)	31.5%	24.7%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	63.3%
High School Graduation Rate (Source: CDE)	87.3%	71.4%

Healthy Places Index Information



	East Cloverdale (Percentile among tracts in CA)
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California census tracts.	100 th
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 80% of other California census tracts.	80 th
Tree Canopy – This tract has a higher percentage of land with tree canopy than 87.9% of other California census tracts.	87.9 th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 80.3% of other California census tracts.	80.3 th

Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dusts, and many other sources) than 99% of other California census tracts.	99th
Clean Air – Diesel PM – This tract has a lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than 92.2% of other California census tracts.	99 th
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities and plumbing than 80.8% of other California census tracts.	80.8th
Two Parent Households – This tract has a higher percentage of children with two married or partnered parents/caregivers than 96.2% of other California census tracts.	96.2th
Neighborhood Vulnerabilities	
Above Poverty – This tract has a higher percent of people earning more than 200% of federal poverty level (200% is often used to measure poverty in California due to high costs of living) than just 20% of other California census tracts.	20th
Bachelor's Education or Higher – This tract has a higher percentage of people over age 25 with a bachelor's education or higher than just 16.8% of other California census tracts.	16.8 th
Preschool Enrollment – This tract has a higher percentage of 3 and 4 year olds in school than just 14.9% of other California census tracts.	14.9 th
Supermarket Access – This tract has a higher percentage of people in urban areas who live less than a half mile from a supermarket/large grocery store or less than 1 mile in rural areas than just 17.3% of other California census tracts.	17.3 rd
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than just 8.8% of other California census tracts.	8.8th

Uses data from: <https://map.healthypacesindex.org>



2019 Countywide Assessment of Fair Housing

Neighborhood Profile – West Cloverdale

Census Tract: 154202

The West Cloverdale neighborhood is a census tract in Sonoma County, Supervisorial District 4. The neighborhood is predominately white with 68.4% identifying as such. A percentage of individuals slightly lower than that of the county (9.6% vs 11%) reported being able to speak English less than “very well.” The median income is about half that of the rest of Sonoma County (\$35,000/yr vs. \$72,000/yr), but the share of the population that is employed is slightly higher, and the unemployment rate is slightly lower.



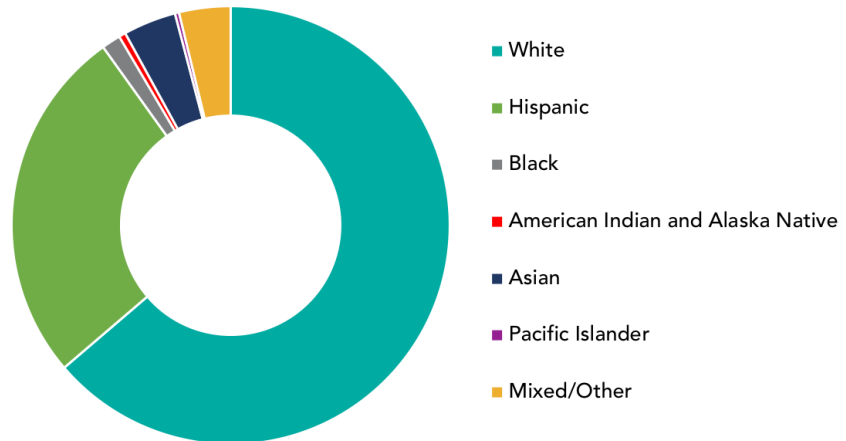
The neighborhood has a higher rate of households who own compared to the County at large. Renters face higher rates of high housing cost burdens but have better living conditions, while the reverse is true for homeowners, who exhibit lower instances of housing cost burden but more dwellings with substandard living conditions. The share of adults with a college education is similar to that of the county, while high school graduation rates are slightly higher. K-12 students in the neighborhood excel, scoring significantly higher compared to the county in English and math proficiency and showing slightly lower rates of truancy.

The neighborhood has excellent tree canopy, relatively good air quality, and high instances of voter turnout, but has low retail density.

Total Population: 5,804¹

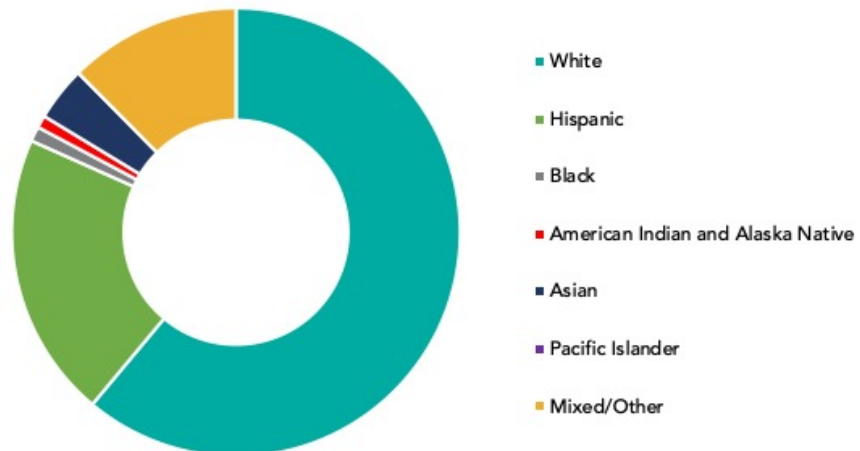
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in West Cloverdale



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	West Cloverdale
Median Income	\$71,769	\$34,892
Population Employed	60.7%	62.7%
Unemployment	3.8%	2.9%

Vulnerable Populations

	Countywide	West Cloverdale
People employed in Farming, Fishing and Forestry	1.9%	1.8%
Foreign Born	1.3%	40.7%
Speak English Less than "very well"	11%	9.6%
Renters	39.7%	23.2%
People in Poverty	10.7%	6.8%
Elderly in Poverty	17.3%	6.1%
Veterans in Poverty	10.1%	5.5%
People with Disabilities in Poverty	12%	22.5%
Youth in Foster Care	2.1%	4.4%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	West Cloverdale
Population 5 years and over	474,758	5,508
English only	74.4%	72.5%
Spanish	19.7%	19.9%
Speak English less than "very well"	9.1%	5.0%
Other Indo-European languages	2.7%	2.9%
Speak English less than "very well"	0.6%	1.2%
Asian and Pacific Islander languages	2.6%	4.7%
Speak English less than "very well"	1.1%	3.4%

Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	27.5%
Speak English less than "very well"	11.0%	9.6%

Housing Conditions

	Countywide	West Cloverdale
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 76.8% <u>Renters:</u> 23.2%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 1.8% <u>Renters:</u> 14.9%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: .9% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: .9% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 29.4% Without mortgage: 12.3% <u>Renters:</u> 63.9%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a moderate to high income tract that is exhibiting ongoing exclusion.

(Source: Urban Displacement Project)

Lending

	Countywide	West Cloverdale
Population ACS 2013-2017	500,943	5,804 (1.2% of the County's population)
Loans made in 2017	19529	407 (2.1% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	3 (.7% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	6 (1.5% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	42 (10.3% of all loans made in this neighborhood)

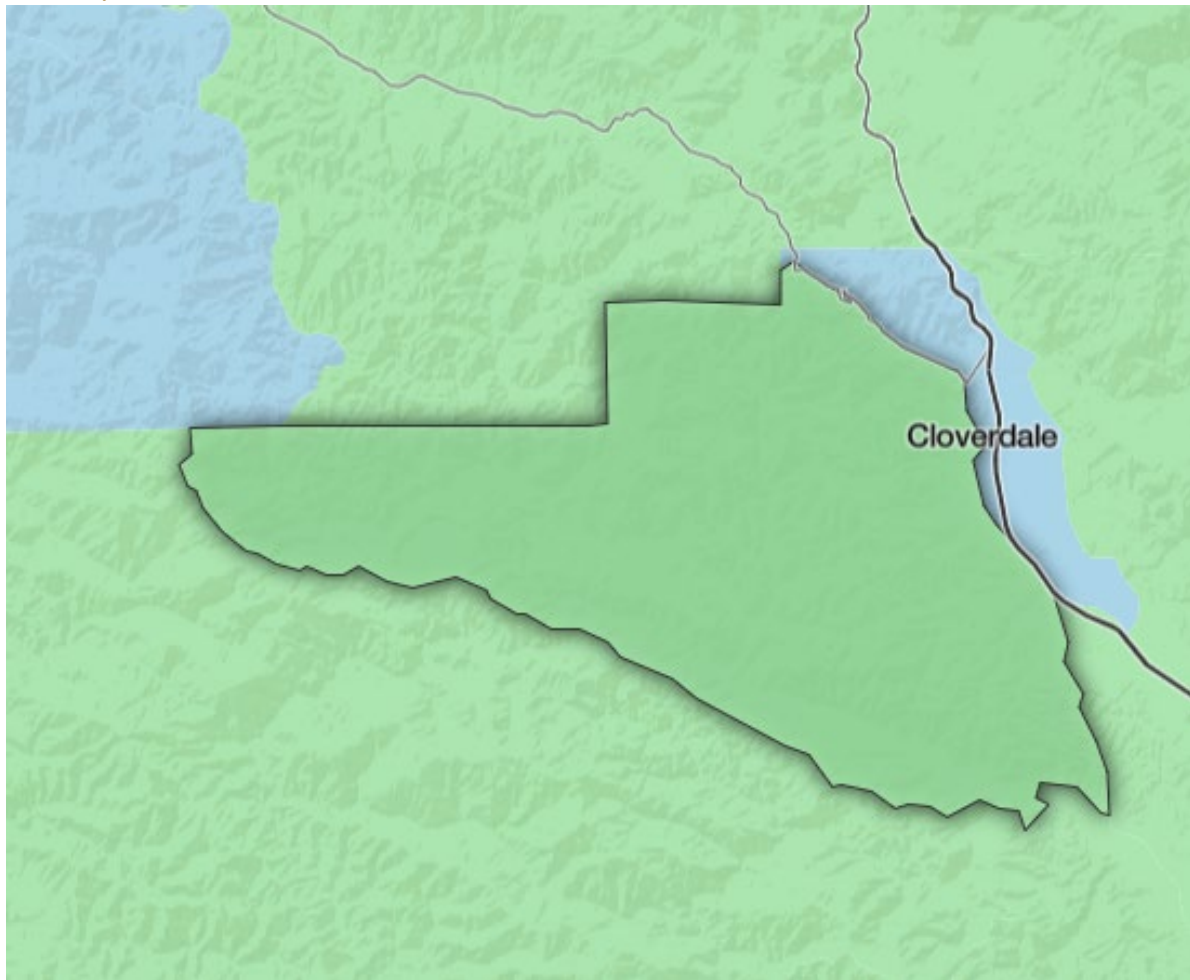
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	West Cloverdale
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	33.2%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	67%
Elementary School Truancy Rate (Source: CDE)	31.5%	28.0%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	66%
High School Graduation Rate (Source: CDE)	87.3%	92.4%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	West Cloverdale (Percentile among tracts in CA)
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California census tracts.	100th
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 94.1% of other California census tracts.	94.1th
Tree Canopy – This tract has a higher percentage of land with tree canopy (weighted by number of people per acre) than 89.7% of other California census tracts.	89.7th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 85.9% of other California census tracts.	85.9th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (Very small particles from vehicle	99th

tailpipes, tires and brakes, powerplants, factories, burning wood, construction ust, and many other sources) than 99% of other California census tracts.	
Clean Air – Diesel PM – This tract has a lower average daily amount of particulate pollution from diesel sources (for July) than 98.2% of other California census tracts.	98.2th
Neighborhood Vulnerabilities	
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than just 6.4% of other California census tracts.	6.4th

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

Healdsburg

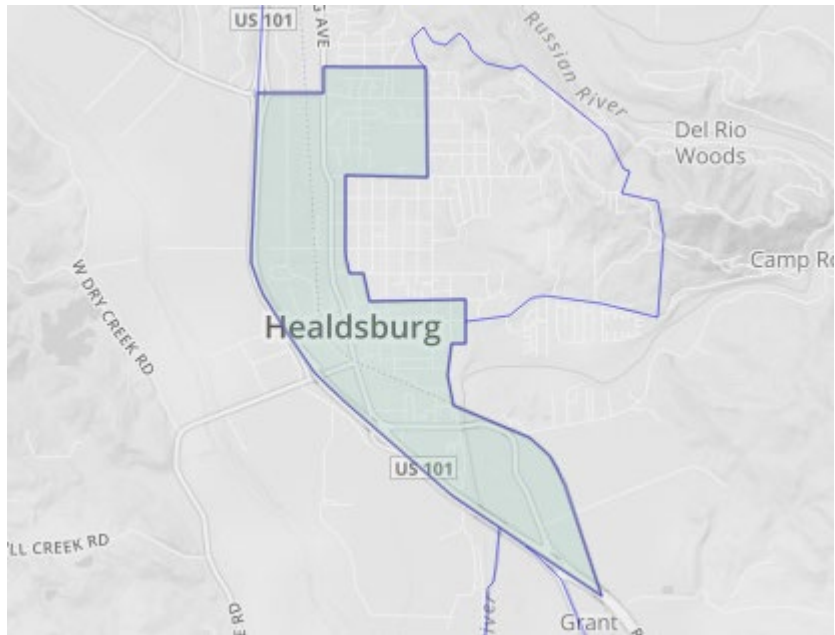


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Central Healdsburg

Census Tract: 153902

The Central Healdsburg neighborhood is a census tract in Sonoma County, Supervisorial District 4. The neighborhood is predominately Latino with nearly 50% identifying as such. The median income is significantly lower than the rest of Sonoma county (\$29,000/yr vs. \$72,000/yr), and the unemployment rate is nearly twice that of the county, but the percentage of the population employed is slightly higher than that of the county (66.5% vs 60.7%).



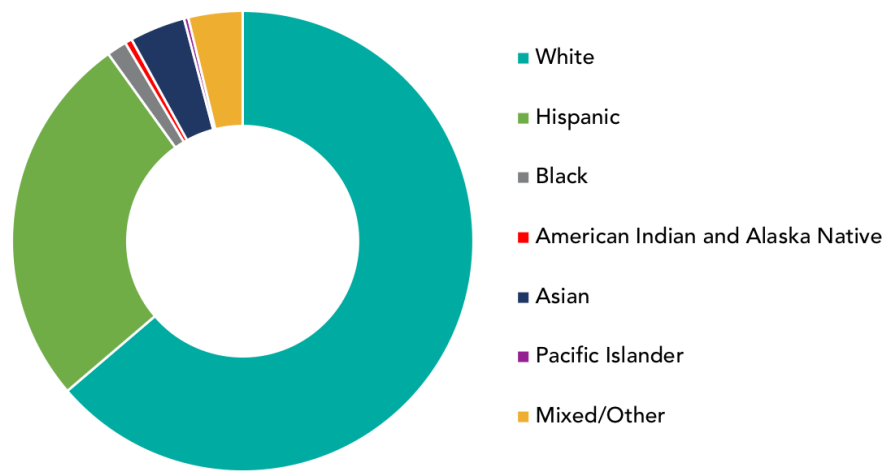
The neighborhood has a significantly higher rate of renters compared to the county at large. Households in the neighborhood have relatively normal rates of overcrowding for homeowners while renters have lower rates of overcrowding. Occupants have slightly lower instances of substandard living conditions. Mortgage free homeowners face a lower cost burden than the county at large, while renters and homeowners with mortgages have similar rates of cost burden as the county level. The share of adults with a college education is slightly higher than that of the county at large, and K-12 students in the neighborhood score higher in English and math proficiency and have lower rates of truancy.

The neighborhood has very good air quality, high rates of voter participation, a good tree canopy, and good supermarket access. However, the neighborhood has lower high school enrollment levels.

Total Population: 4,355¹

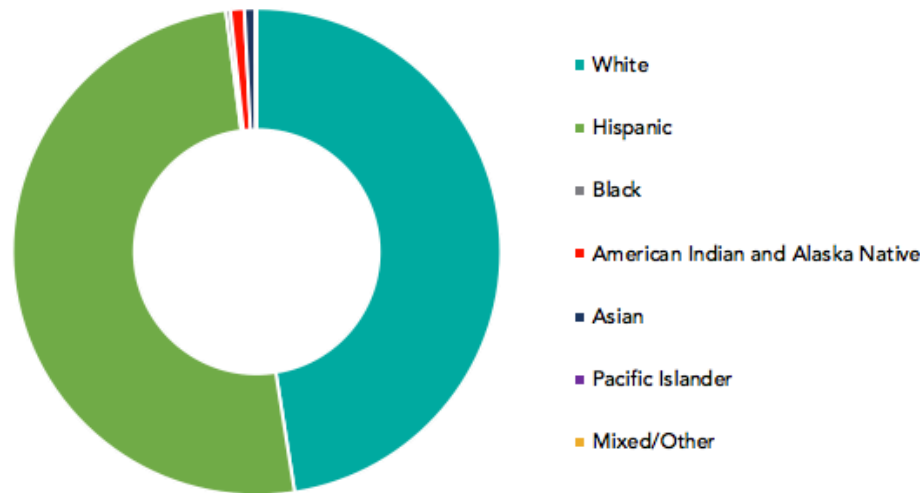
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Central Healdsburg



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Central Healdsburg
Median Income	\$71,769	\$29,071
Population Employed	60.7%	66.5%
Unemployment	3.8%	6.8%

Vulnerable Populations

	Countywide	Central Healdsburg
People employed in Farming, Fishing and Forestry	1.9%	8.1%
Foreign Born	1.3%	26.7%
Speak English Less than "very well"	11%	23.4%
Renters	39.7%	56.4%
People in Poverty	10.7%	7.5%
Elderly in Poverty (out of all elderly)	17.3%	6.2%
Veterans in Poverty (out of all veterans)	10.1%	0%
People with Disabilities in Poverty	12%	20.8%
Youth in Foster Care	2.1%	5.3%

(Source: American Community Survey 2013-2017)

Ethnic Concentration

	Countywide	Central Healdsburg
Population 5 years and over	474,758	4,123
English only	74.4%	61.5%
Spanish	19.7%	37.4%
Speak English less than "very well"	9.1%	23.3%
Other Indo-European languages	2.7%	0.6%
Speak English less than "very well"	0.6%	0%
Asian and Pacific Islander languages	2.6%	0.5%

Speak English less than "very well"	1.1%	0%
Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	38.5%
Speak English less than "very well"	11.0%	23.4%

Housing Conditions

	Countywide	Central Healdsburg
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 43.6% <u>Renters:</u> 56.4%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 2.9% <u>Renters:</u> 6.6%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.0% Renters: 0.7% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden (out of all occupied housing units)	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 32.5% Without mortgage: 14.2% <u>Renters:</u> 57.3%
(Source: American Community Survey 2013-2017)		

(Source: American Community Survey 2013-2017)

Displacement Risk

This is a low-income census tract at risk of gentrification and displacement.

(Source: Urban Displacement Project)

Lending

	Countywide	Central Healdsburg
Population ACS 2013-2017	500,943	4,355 (0.9% of the County's population)
Loans made in 2017	19,529	156 (0.8% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	1 (0.6% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans)	3 (1.9% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans)	20 (12.8% of all loans made in this neighborhood)

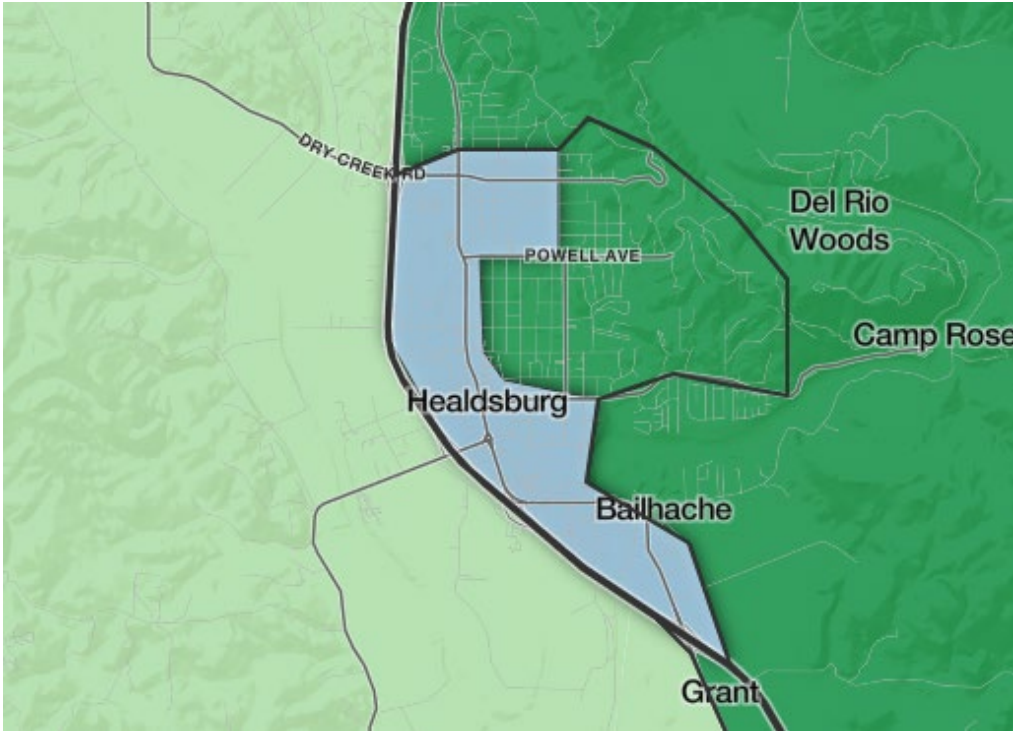
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Central Healdsburg
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	35.5%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	65%
Elementary School Truancy Rate (Source: CDE)	31.5%	18.6%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	65.3%
High School Graduation Rate (Source: CDE)	87.3%	87.5%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Central Healdsburg (Percentile among tracts in CA)
Neighborhood Strengths	
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 94.4% of other California census tracts.	94.4th
Tree Canopy – This tract has a higher percentage of land with tree canopy (weighted by number of people per acre) than 83.5% of other California census tracts.	83.5th
Supermarket Access – This tract has a higher percentage of people in urban areas who live less than a half mile from a supermarket/large grocery store, or less than 1 mile in rural areas than 80.4% of other California census tracts.	80.4th
Safe Drinking Water – Contaminants – This tract has a lower index score combining information about 13 contaminants and 2 types of water quality violations that are sometimes found when drinking water samples are tested than 84% of other California census tracts.	84th

Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 85.9% of other California census tracts.	85.9th
Clean Air – Diesel PM – This tract has a lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than 86.5% of other California census tracts.	86.5th
Neighborhood Vulnerabilities	
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than just 7% of other California census tracts.	7th
Alcohol Availability – This tract has a higher percentage of people who live more than ¼ mile of a store that sells alcohol than just 12% of other California census tracts.	12th

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

Rohnert Park / Cotati

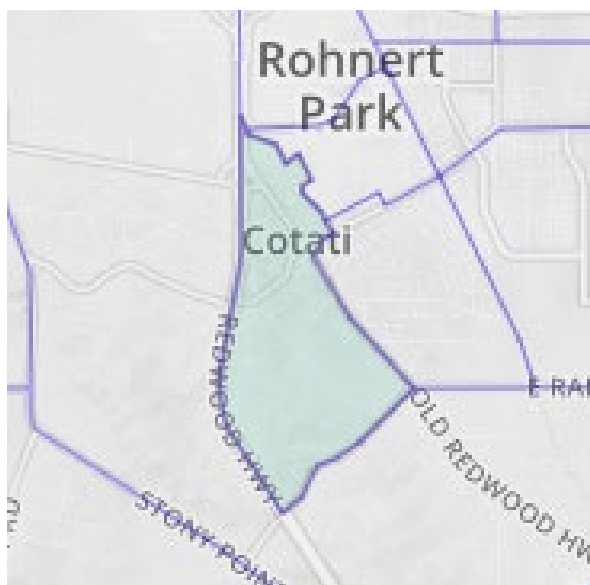


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Downtown Cotati

Census Tract: 151204

The Downtown Cotati neighborhood is a census tract in Sonoma County, in Supervisorial District 2. The neighborhood is predominantly white with 66.1% identifying as such. A relatively small percentage (7.3%) of individuals reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma County (\$35,000/yr vs. \$72,000/yr) and the unemployment rate is higher than the rest of the county, however, the share of the population that is employed is higher.



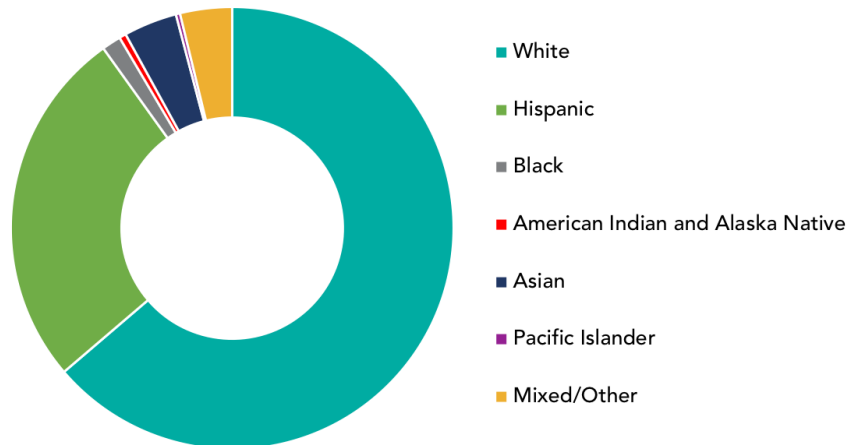
The neighborhood has a higher rate of households who rent than the county at large, renters in Downtown Cotati also face more overcrowding. Renters and homeowners in this neighborhood have lower housing cost burdens than the county at large. The share of adults with a college education is greater than that of the county, but preschool enrollment is low. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and exhibiting lower rates of truancy.

The neighborhood has excellent tree canopy, high instances of voter turnout, and very good air quality, but very low preschool enrollment.

Total Population: 3,222¹

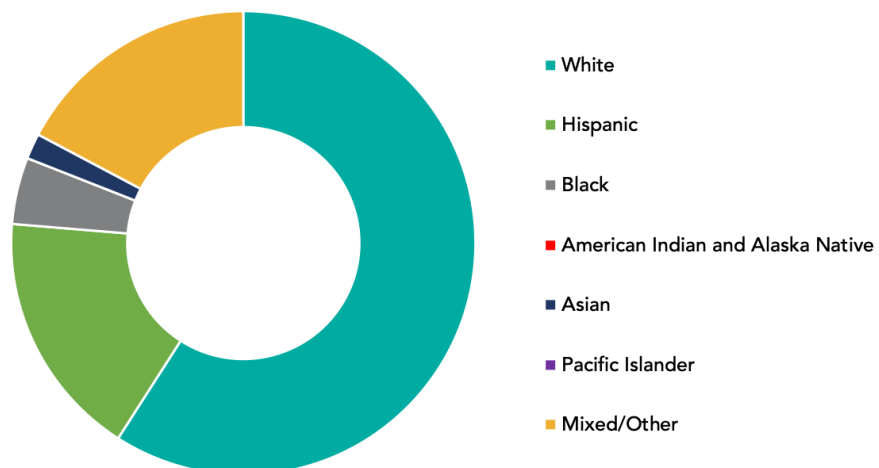
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Downtown Cotati



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Downtown Cotati
Median Income	\$71,769	\$35,628
Population Employed	60.7%	66.1%
Unemployment	3.8%	4.9%

Vulnerable Populations

	Countywide	Downtown Cotati
People employed in Farming, Fishing and Forestry	1.9%	.05%
Foreign Born	1.3%	13.3%
Speak English Less than "very well"	11%	7.3%
Renters	39.7%	45.1%
People in Poverty	10.7%	9.6%
Elderly in Poverty	17.3%	2.8%
Veterans in Poverty	10.1%	0%
People with Disabilities in Poverty	12%	41.1%
Youth in Foster Care	2.1%	2.1%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Downtown Cotati
Population 5 years and over	474,758	3,060
English only	74.4%	79.7%
Spanish	19.7%	16.3%
Speak English less than "very well"	9.1%	6.5%
Other Indo-European languages	2.7%	2.7%
Speak English less than "very well"	0.6%	0%
Asian and Pacific Islander languages	2.6%	1.3%
Speak English less than "very well"	1.1%	0.8%

Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	20.3%
Speak English less than "very well"	11.0%	7.3%

Housing Conditions

	Countywide	Downtown Cotati
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 54.9% <u>Renters:</u> 45.1%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 0% <u>Renters:</u> 11.4%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 29.7% Without mortgage: 11.9% <u>Renters:</u> 51.6%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Downtown Cotati
Population ACS 2013-2017	500,943	3,222 (0.6% of the County's population)
Loans made in 2017	19,529	169 (0.9% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	1 (0.6% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	4 (2.4% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	19 (11.2% of all loans made in this neighborhood)

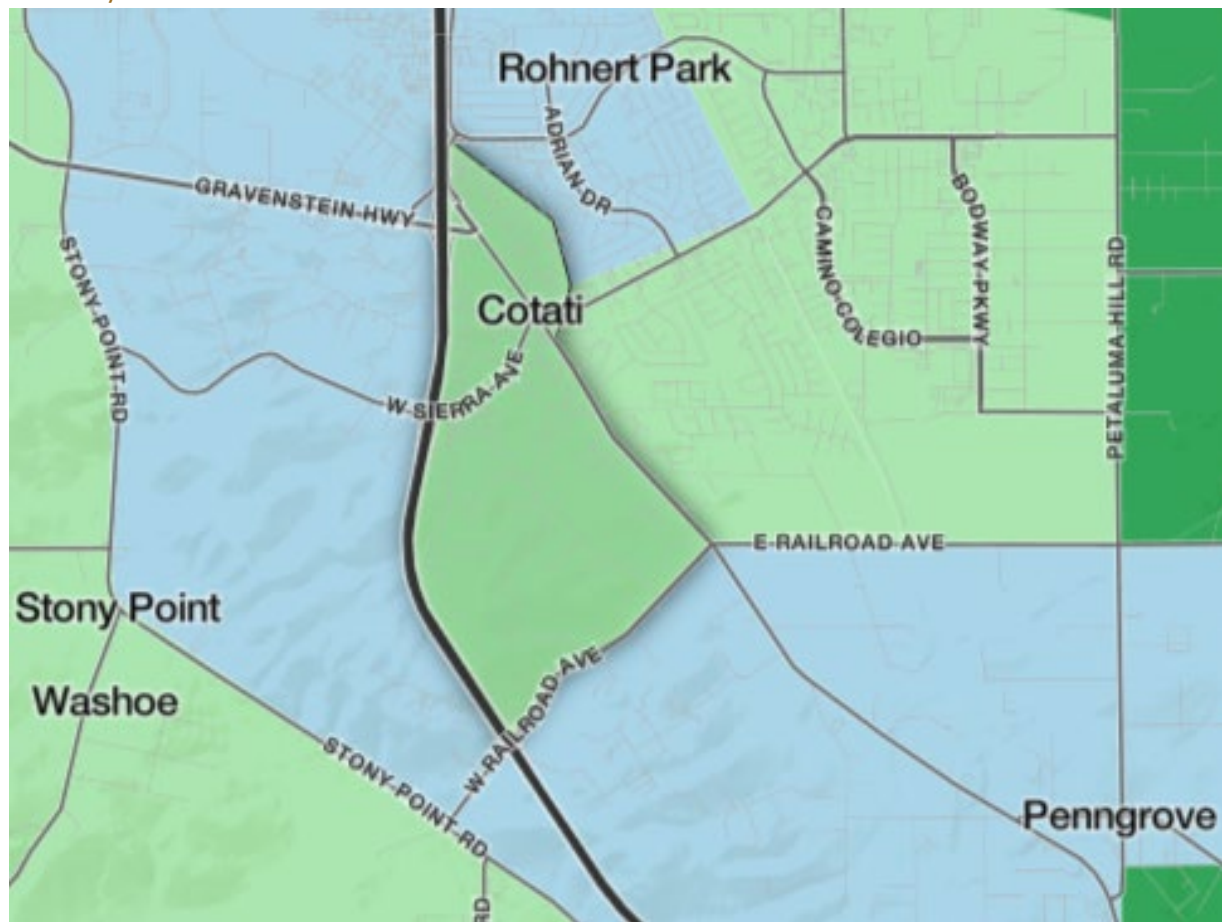
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Downtown Cotati
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	38.6%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	66.1%
Elementary School Truancy Rate (Source: CDE)	31.5%	7.9%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	68.9%
High School Graduation Rate (Source: CDE)	87.3%	88.9%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Downtown Cotati (Percentile among tracts in CA)
Neighborhood Strengths	
Employed – This tract has a higher percentage of people aged 25-64 who are employed than 82.3% of other California census tracts.	82.3th
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California census tracts.	100th
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 90.9% of other California census tracts.	90.9th
Tree Canopy – This tract has a higher percentage of land with tree canopy (weighted by number of people per acre) than 87.5% of other California census tracts.	87.5th
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities	80.8th

and plumbing than 80.8% of other California census tracts.	
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th
Neighborhood Vulnerabilities	
Preschool Enrollment – This tract has a higher percentage of 3 and .4 year olds in school than just 16.4% of other California census tracts.	16.4th

Uses data from: <https://map.healthylplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

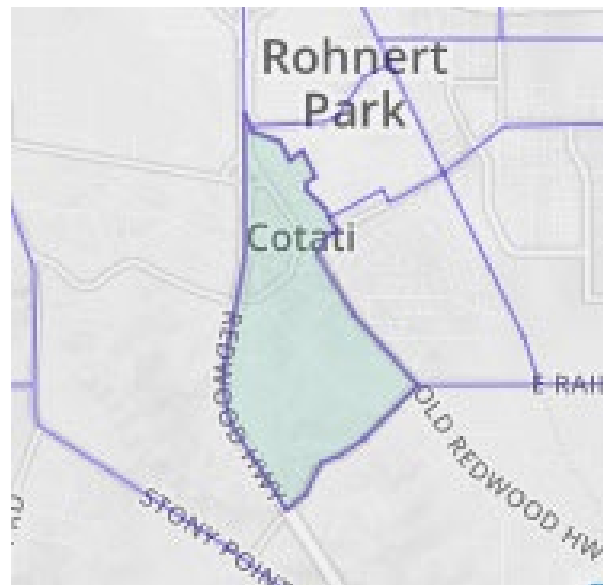


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Downtown Cotati

Census Tract: 151204

The Downtown Cotati neighborhood is a census tract in Sonoma County, in Supervisorial District 2. The neighborhood is predominantly white with 66.1% identifying as such. A relatively small percentage (7.3%) of individuals reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma County (\$35,000/yr vs. \$72,000/yr) and the unemployment rate is higher than the rest of the county, however, the share of the population that is employed is higher.



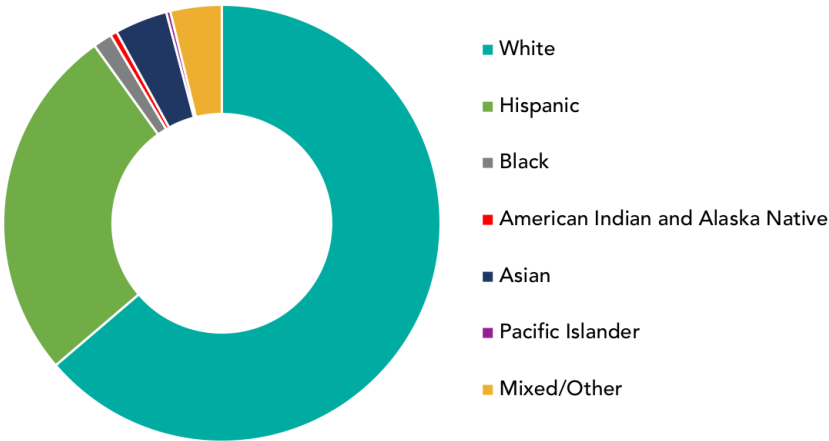
The neighborhood has a higher rate of households who rent than the county at large, renters in Downtown Cotati also face more overcrowding. Renters and homeowners in this neighborhood have lower housing cost burdens than the county at large. The share of adults with a college education is greater than that of the county, but preschool enrollment is low. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and exhibiting lower rates of truancy.

The neighborhood has excellent tree canopy, high instances of voter turnout, and very good air quality, but very low preschool enrollment.

Total Population: 3,222¹

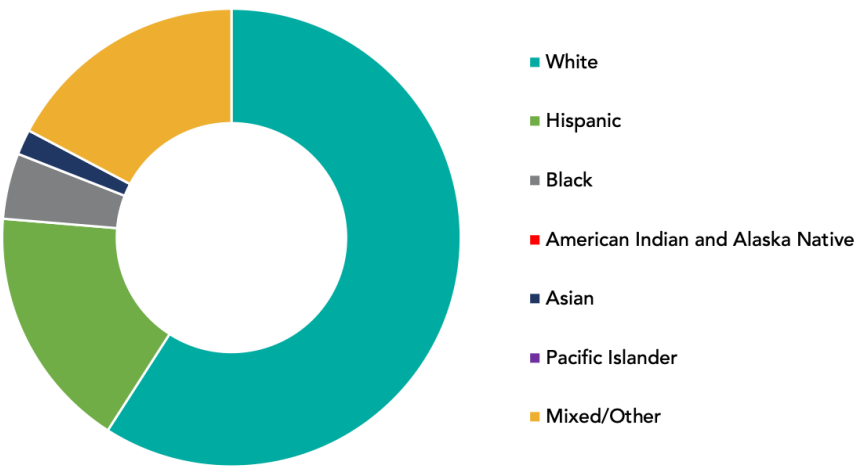
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Downtown Cotati



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Downtown Cotati
Median Income	\$71,769	\$35,628
Population Employed	60.7%	66.1%
Unemployment	3.8%	4.9%

Vulnerable Populations

	Countywide	Downtown Cotati
People employed in Farming, Fishing and Forestry	1.9%	.05%
Foreign Born	1.3%	13.3%
Speak English Less than "very well"	11%	7.3%
Renters	39.7%	45.1%
People in Poverty	10.7%	9.6%
Elderly in Poverty	17.3%	2.8%
Veterans in Poverty	10.1%	0%
People with Disabilities in Poverty	12%	41.1%
Youth in Foster Care	2.1%	2.1%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Downtown Cotati
Population 5 years and over	474,758	3,060
English only	74.4%	79.7%
Spanish	19.7%	16.3%
Speak English less than "very well"	9.1%	6.5%
Other Indo-European languages	2.7%	2.7%
Speak English less than "very well"	0.6%	0%
Asian and Pacific Islander languages	2.6%	1.3%
Speak English less than "very well"	1.1%	0.8%

Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	20.3%
Speak English less than "very well"	11.0%	7.3%

Housing Conditions

	Countywide	Downtown Cotati
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 54.9% <u>Renters:</u> 45.1%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 0% <u>Renters:</u> 11.4%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 29.7% Without mortgage: 11.9% <u>Renters:</u> 51.6%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Downtown Cotati
Population ACS 2013-2017	500,943	3,222 (0.6% of the County's population)
Loans made in 2017	19,529	169 (0.9% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	1 (0.6% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	4 (2.4% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	19 (11.2% of all loans made in this neighborhood)

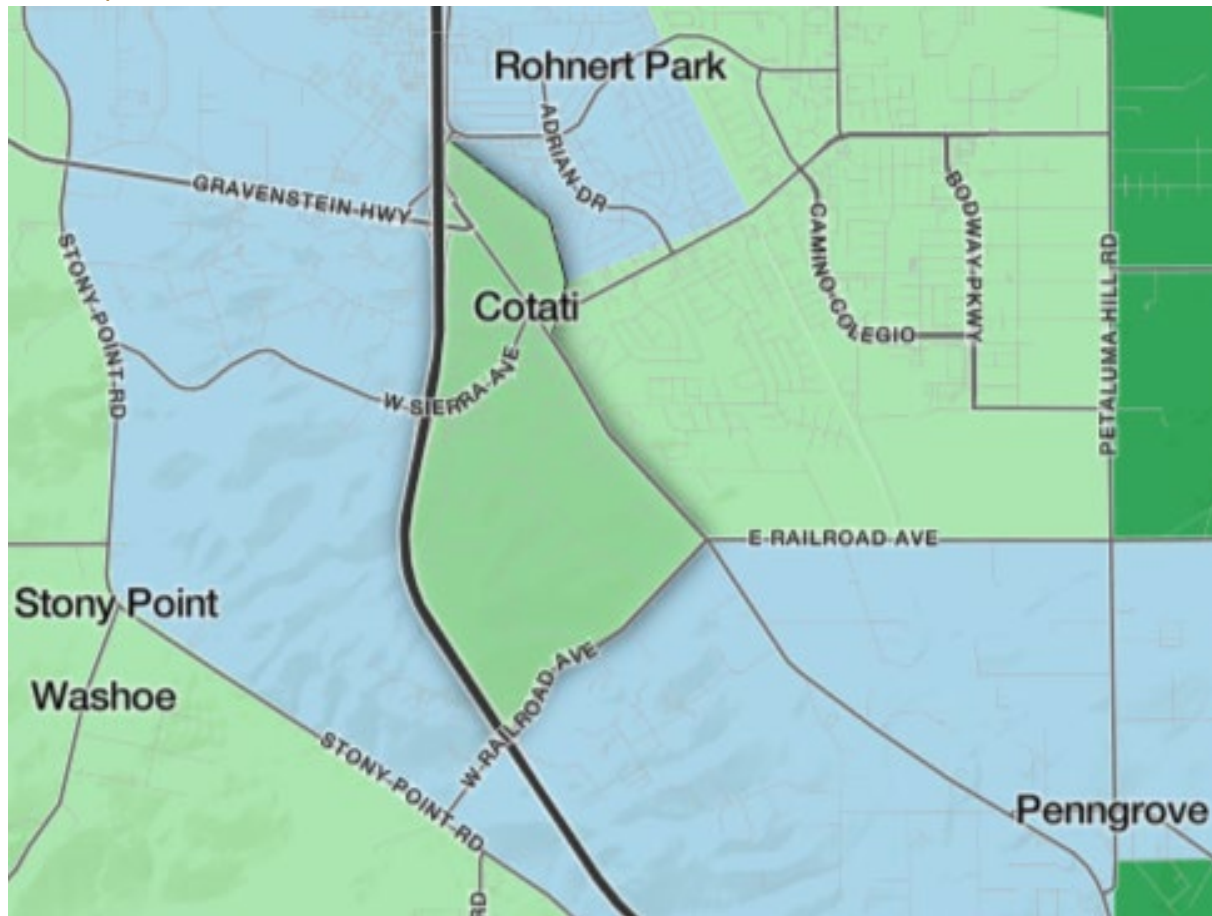
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Downtown Cotati
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	38.6%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	66.1%
Elementary School Truancy Rate (Source: CDE)	31.5%	7.9%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	68.9%
High School Graduation Rate (Source: CDE)	87.3%	88.9%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Downtown Cotati (Percentile among tracts in CA)
Neighborhood Strengths	
Employed – This tract has a higher percentage of people aged 25-64 who are employed than 82.3% of other California census tracts.	82.3th
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California census tracts.	100th
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 90.9% of other California census tracts.	90.9th
Tree Canopy – This tract has a higher percentage of land with tree canopy (weighted by number of people per acre) than 87.5% of other California census tracts.	87.5th
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities	80.8th

and plumbing than 80.8% of other California census tracts.	
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th
Neighborhood Vulnerabilities	
Preschool Enrollment – This tract has a higher percentage of 3 and .4 year olds in school than just 16.4% of other California census tracts.	16.4th

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

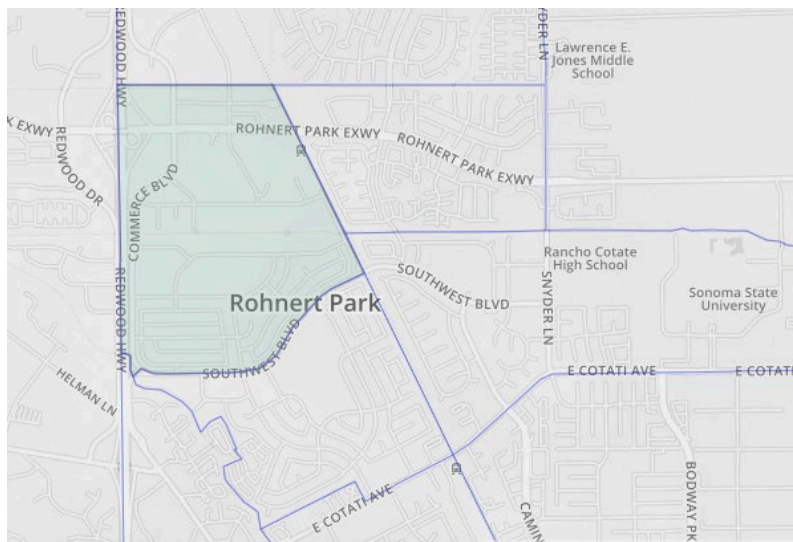


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Rohnert Park A-Section

Census Tract: 151305

The Rohnert Park – A Section neighborhood is a census tract in the City of Rohnert Park, Supervisorial District 2. The neighborhood is predominately white, with 50% of residents identifying as such. Slightly less than a quarter (19%) of individuals reported being able to speak English less than “very well.” The median income is



significantly lower than the rest of Sonoma County (\$46,000/yr vs. \$72,000/yr), however both the share of the population employed and the unemployment rate are higher implying there is a larger amount of people participating in the labor force in this neighborhood than the County as a whole.

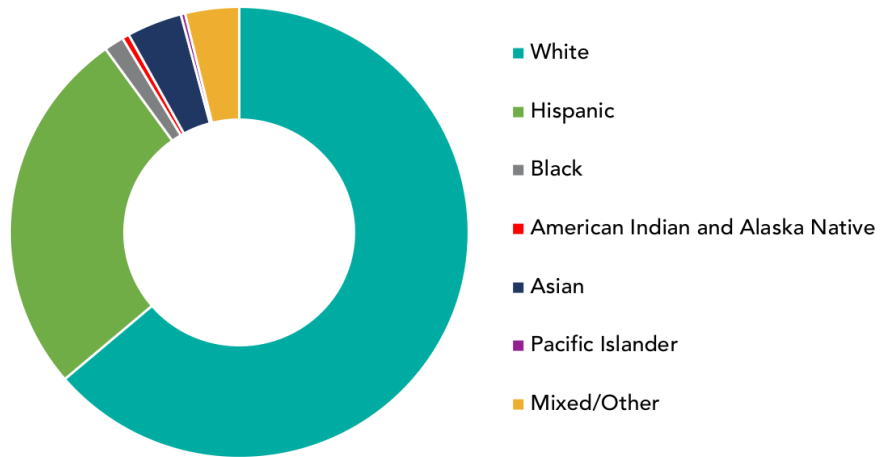
The neighborhood has a much higher rate of households who rent than the County at large. Households in the neighborhood have a higher rate of overcrowding, a higher housing cost burden for homeowners with a mortgage and renters, although lower substandard living conditions. The share of adults with high school and college educations are lower than that of the County, however the percentages of K-12 students meeting or exceeding grade-level standards in English math are higher.

The neighborhood has excellent air quality in terms of Ozone and PM 2.5, very good park access and housing habitability, but a low percentage of preschool aged children enrolled in school.

Total Population: 6,164¹

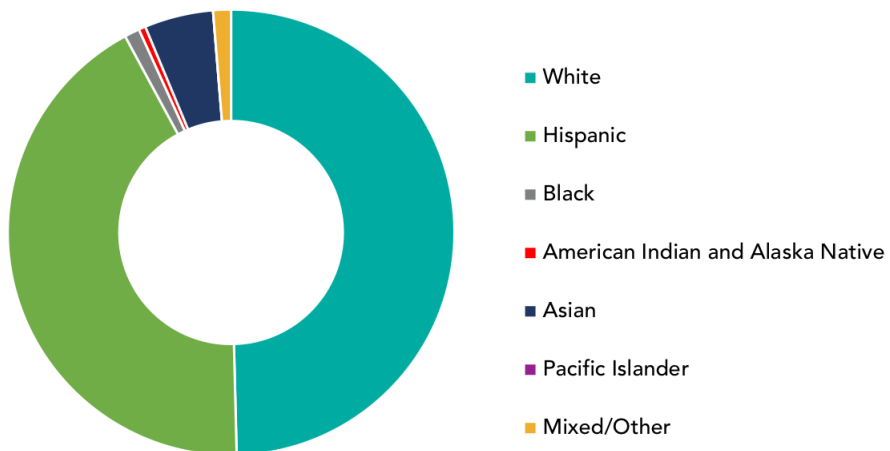
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Rohnert Park - A Section



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Rohnert Park – A Section
Median Income	\$71,769	\$45,929
Population Employed	60.7%	64.9%
Unemployment	3.8%	4.5%

Vulnerable Populations

	Countywide	Rohnert Park – A Section
People employed in Farming, Fishing and Forestry	1.9%	2.5%
Foreign Born	16.6%	25%
Speak English Less than “very well”	11%	19.1%
Renters	39.7%	76.3%
People in Poverty	10.7%	17.4%
Elderly in Poverty	17.3%	8.4%
Veterans in Poverty	10.1%	0%
People with Disabilities in Poverty	12%	2.6%
Youth in Foster Care	2.1%	3.6%

(Source: American Community Survey 2013-2017 unless otherwise noted)

Languages Spoken

	Countywide	Rohnert Park – A Section
Population 5 years and over	474,758	5,768
English only	74.4%	61.3%
Spanish	19.7%	35.1%
Speak English less than “very well”	9.1%	18.5%
Other Indo-European languages	2.7%	0%
Speak English less than “very well”	0.6%	0%
Asian and Pacific Islander languages	2.6%	3.6%

Speak English less than “very well”	1.1%	0.6%
Other languages	0.5%	0%
Speak English less than “very well”	0.2%	0%
Language other than English	25.6%	38.7%
Speak English less than “very well”	11.0%	19.1%

Housing Conditions

	Countywide	Rohnert Park – A Section
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 23.7% <u>Renters:</u> 76.3%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 6% <u>Renters:</u> 14.6%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 42% Without mortgage: 0% <u>Renters:</u> 63.2%

(Source: American Community Survey 2013-2017 unless otherwise noted)

Displacement Risk

This neighborhood is a lower income census tract that is at risk of gentrification and displacement.

(Source: Urban Displacement Project)

Lending

	Countywide	Rohnert Park – A Section
Population ACS 2013-2017	500,943	6,164 (1.2% of the County's population)
Loans made in 2017	19,529	288 (1.5% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	6 (2.1% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans)	4 (1.4% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans)	37 (12.9% of all loans made in this neighborhood)

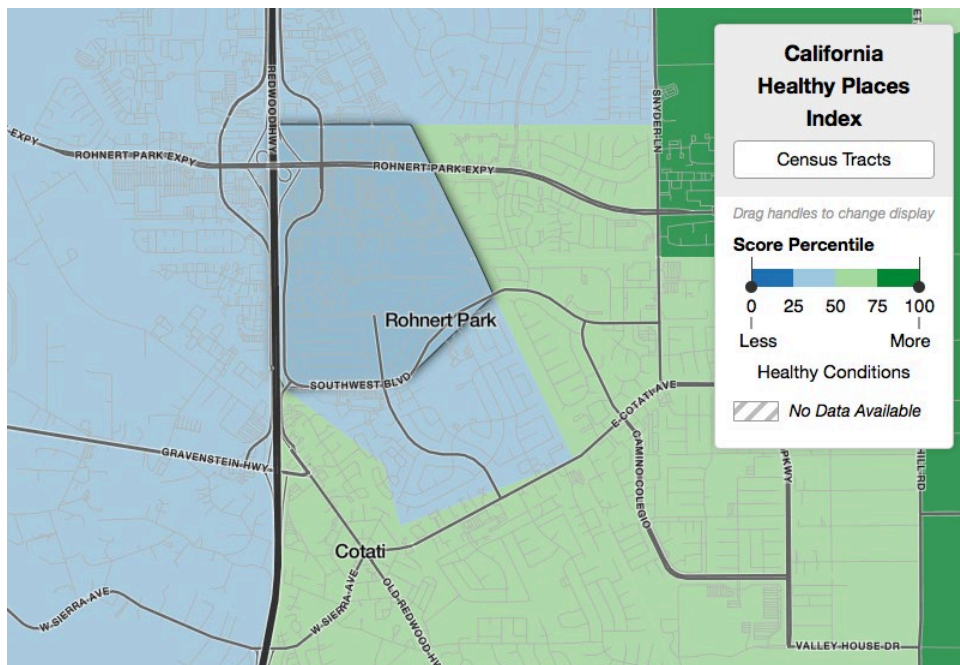
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Rohnert Park – A Section
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	29.61%
Percentage of 4 th Graders with English Proficiency (Source: CDE)	44%	65.78%
Elementary School Truancy Rate (Source: CDE)	31.5%	9.02%
4 th Grade Math Proficiency Rate (Source: CDE)	37%	68.22%
High School Graduation Rate (Source: CDE)	87.3%	80.54%

(Source – UC Davis Regional Opportunity Index 2014)

Healthy Places Index Information



	Rohnert Park – A Section (Percentile among tracts in CA)
Neighborhood Strengths	
Park Access – This tract has a higher percentage of the population living within walkable distance (half-mile) of a park, beach, or open space greater than 1 acre than 81.4% of other California census tracts.	81.4
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities and plumbing than 80.8% of other California census tracts.	80.8
Clean Air – Ozone - This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1
Clean Air – PM 2.5 - This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8
High School Enrollment – This tract has a higher percentage of 15-17-year old's in school than 100% of other California census tracts.	100

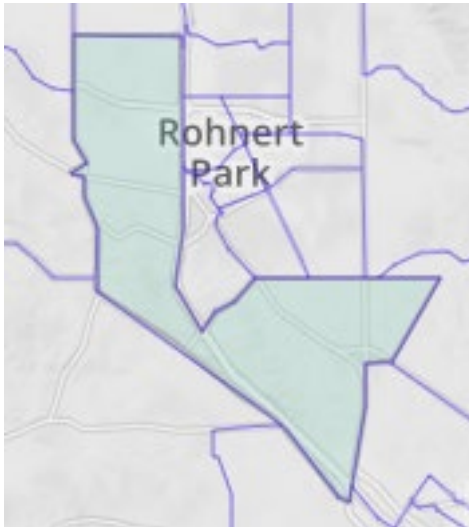
Neighborhood Vulnerabilities	
Preschool Enrollment – This tract has a higher percentage of 3 and 4-year old’s in school than just 4% of other California census tracts.	4
Low-Income Homeowner Severe Housing Cost Burden – This tract has a lower percentage of low-income homeowners who pay more than 50% of their income on housing costs than just 15.1% of other California census tracts.	15.1
Homeownership – This tract has a higher percentage of homeowners than just 13.1% of other California census tracts.	13.1

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.



2019 Countywide Assessment of Fair Housing



Neighborhood Profile – West Cotati/Penngrove

Census Tract: 151201

The West Cotati/Penngrove neighborhood is a census tract in Sonoma County, Supervisorial District 2. The neighborhood is predominantly white with 61.3% identifying as such. A small percentage (7.9%) of individuals reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma County (\$27,000/yr vs. \$72,000/yr). The share of the population that is employed is similar to that

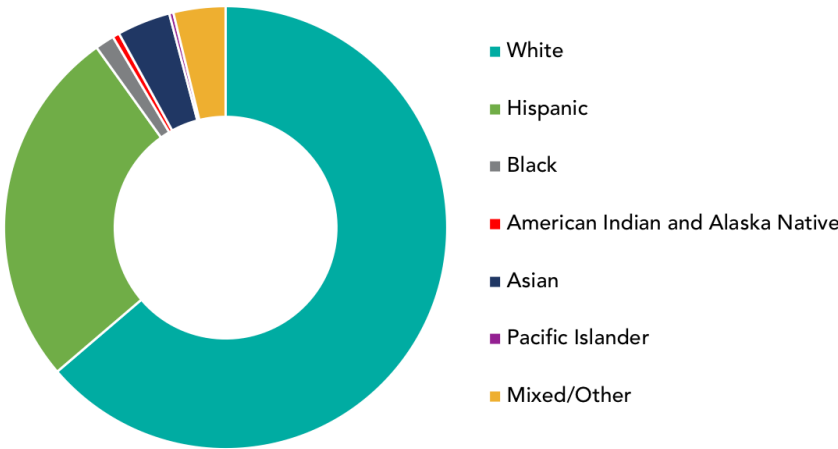
of the county, however the unemployment rate is nearly double the countywide rate.

The neighborhood has a similar rate of households who rent in comparison to the county. Homeowners face higher rates of overcrowding while renters face lower rates of overcrowding. A percentage of renters twice that of the county are without complete plumbing facilities. Homeowners in this neighborhood have a higher housing cost burden than the county on average while renters have a lower housing cost burden. The share of adults with a college education is greater than that of the county, and preschool enrollment is high. K-12 students in the neighborhood excel, scoring higher in English and math proficiency and exhibiting lower rates of truancy.

The neighborhood has excellent high school enrollment and very good air quality, but very low rates of two-parent households, relatively unsafe drinking water, and abysmal park access.

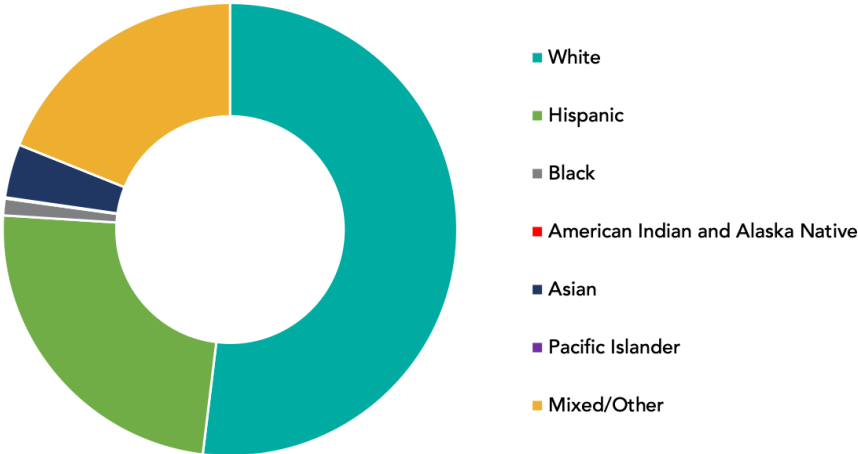
Total Population: 7,289¹
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in West Cotati/Pennngrove



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	West Cotati/Penn Grove
Median Income	\$71,769	\$26,888
Population Employed	60.7%	59.6%
Unemployment	3.8%	6.6%

Vulnerable Populations

	Countywide	West Cotati/Penn Grove
People employed in Farming, Fishing and Forestry	1.9%	1.8%
Foreign Born	1.3%	18.9%
Speak English Less than "very well"	11%	7.9%
Renters	39.7%	37.8%
People in Poverty	10.7%	12.1%
Elderly in Poverty	17.3%	10.6%
Veterans in Poverty	10.1%	1.7%
People with Disabilities in Poverty	12%	12.9%
Youth in Foster Care	2.1%	0%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	West Cotati/Penn Grove
Population 5 years and over	474,758	7,152
English only	74.4%	69%
Spanish	19.7%	25.3%
Speak English less than "very well"	9.1%	6.7%
Other Indo-European languages	2.7%	2.9%
Speak English less than "very well"	0.6%	.4%
Asian and Pacific Islander languages	2.6%	2.8%

Speak English less than "very well"	1.1%	.7%
Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	31%
Speak English less than "very well"	11.0%	7.9%

Housing Conditions

	Countywide	West Cotati/Pennngrove
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 62.2% <u>Renters:</u> 37.8%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 6.2% <u>Renters:</u> 6.3%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 1.4%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 54.5% Without mortgage: 24.2% <u>Renters:</u> 53.5%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is not currently losing low-income households.

(Source: Urban Displacement Project)

Lending

	Countywide	West Cotati/Pennngrove
Population ACS 2013-2017	500,943	7,289 (1.5% of the County's population)
Loans made in 2017	19529	264 (1.4% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	8 (2.9% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	10 (3.8% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	78 (29.5% of all loans made in this neighborhood)

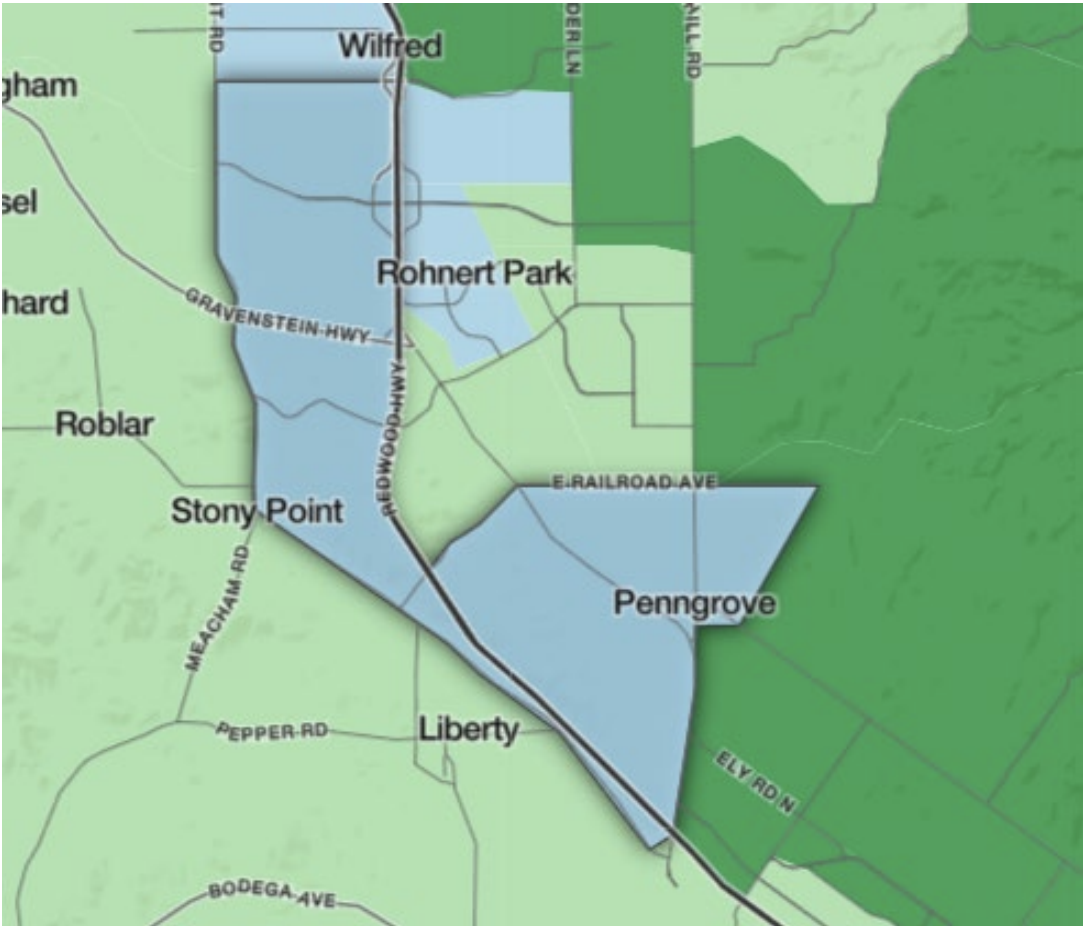
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	West Cotati/Pennngrove
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	40.7%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	66.1%
Elementary School Truancy Rate (Source: CDE)	31.5%	7.9%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	68.9%
High School Graduation Rate (Source: CDE)	87.3%	85.1%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	West Cotati/Penngrove (Percentile among tracts in CA)
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California Census tracts.	100th
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 86.6% of other California census tracts.	86.6th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (Very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th

Neighborhood Vulnerabilities	
Two Parent Households – This tract has a higher percentage of children with two married or partnered parents/caregivers than just 8.5% of other California census tracts.	8.5th
Park Access – This tract has a higher percentage of the population living within walkable distance (half-mile_ of a park, beach, or open space greater than 1 acre than just 7% of other California census tracts.	7th
Safe Drinking Water – Contaminants. – This tract has a lower index score combining information about 13 contaminants and 2 types of water quality violations that are sometimes found when drinking water samples are tested than just 15.3% of other California census tracts.	15.3th

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

Santa Rosa

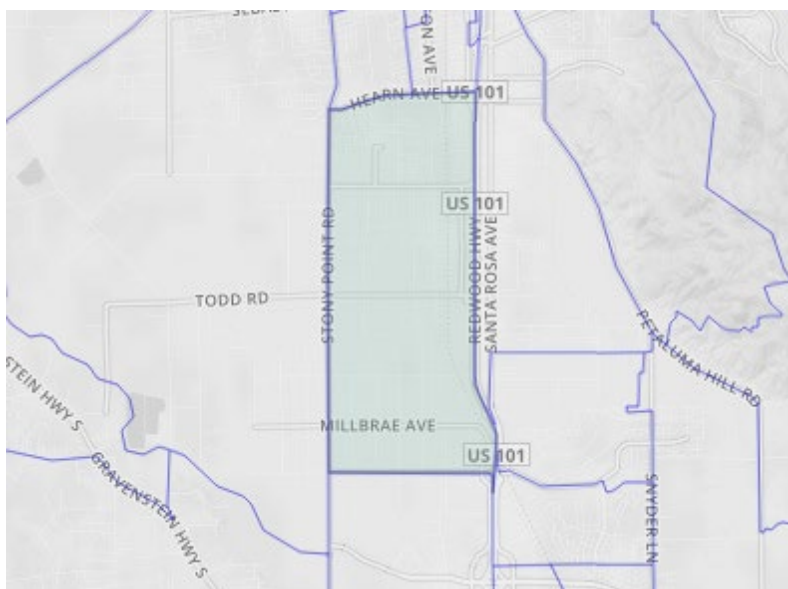


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Bellevue

Census Tract: 153200

The Bellevue neighborhood is a census tract in Sonoma County, in Supervisorial District 5. The neighborhood is significantly foreign born with nearly 20% identifying as foreign born. The median income is significantly lower than the rest of Sonoma county (\$30,577/yr vs. \$72,000/yr), and the unemployment rate is more than twice that of the county, but the percentage of the population employed is slightly higher than that of the county. (64.1% vs 60.7%)

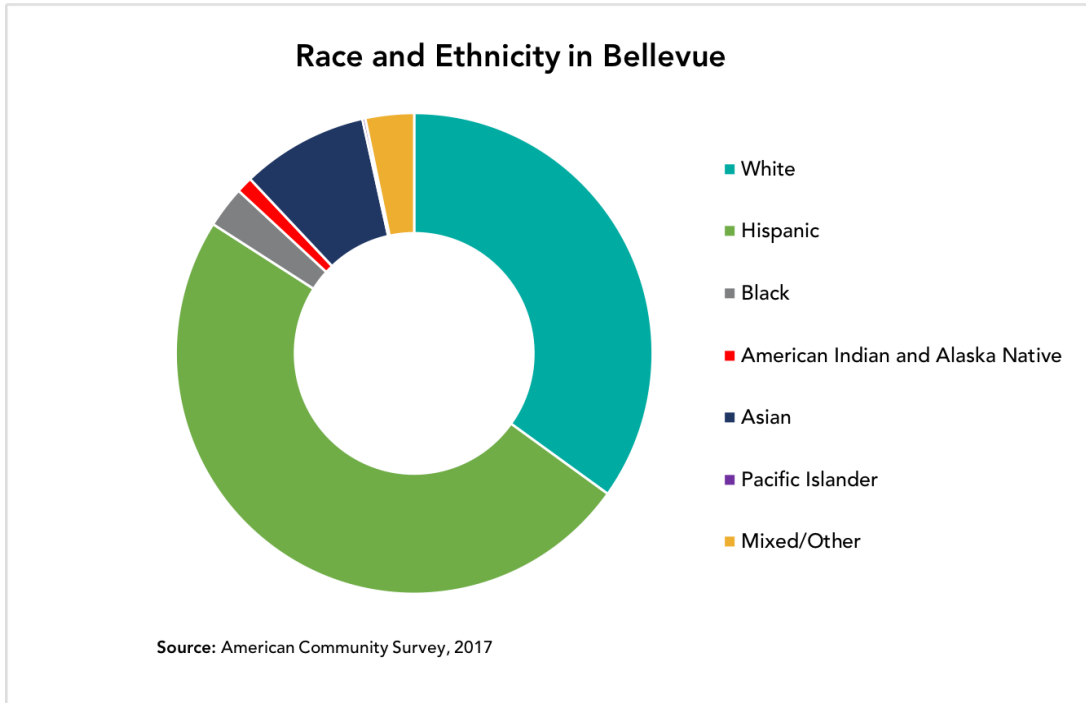
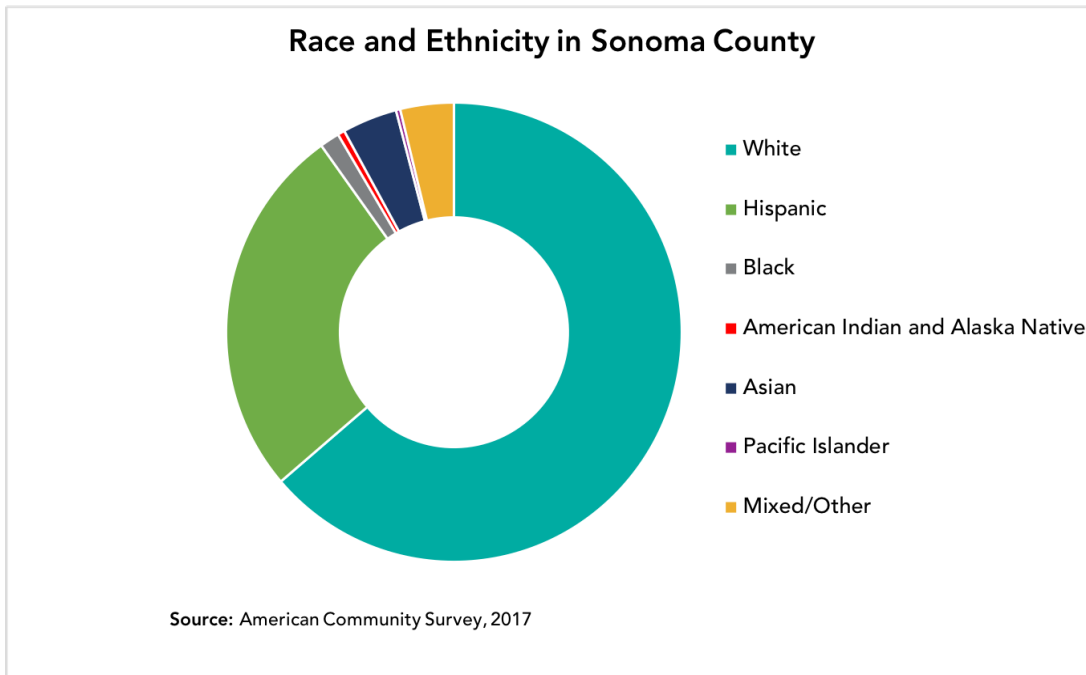


The neighborhood has a significantly higher number of households who rent compared to the County at large. Households in the neighborhood have relatively normal rates of overcrowding but have slightly higher substandard living conditions. The homes face a lower cost burden than the county at large. The share of adults with a college education is slightly lower than that of the county, however, K-12 students in the neighborhood score slightly higher in English and significantly higher in math proficiency and have lower rates of truancy.

The neighborhood has very good air quality, but very low rates of high school enrollment, remarkably high rates of house overcrowding, and a relatively high severe housing cost burden for renters.

Total Population: 8,040¹

Race & Ethnicity



¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Bellevue
Median Income	\$71,769	\$30,577
Population Employed	60.7%	64.1%
Unemployment	3.8%	7.4%

Vulnerable Populations

	Countywide	Bellevue
People employed in Farming, Fishing and Forestry	1.9%	6.1%
Foreign Born	1.3%	%
Speak English Less than "very well"	11%	27.5%
Renters	39.7%	55.3%
People in Poverty	10.7%	10.2%
Elderly in Poverty	17.3%	7.1%
Veterans in Poverty	10.1%	0%
People with Disabilities in Poverty	12%	27.4%
Youth in Foster Care	2.1%	0%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Bellevue
Population 5 years and over	474,758	7,324
English only	74.4%	46.2%
Spanish	19.7%	42.3%
Speak English less than "very well"	9.1%	22.5%
Other Indo-European languages	2.7%	2.2%
Speak English less than "very well"	0.6%	1.64%
Asian and Pacific Islander languages	2.6%	8.9%
Speak English less than "very well"	1.1%	5.0%

Other languages	0.5%	.4%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	53.8%
Speak English less than "very well"	11.0%	27.5%

Housing Conditions

	Countywide	Bellevue
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 44.7% <u>Renters:</u> 55.3%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 3.3% <u>Renters:</u> 1.7%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 3.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 3.8%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 65.1% Without mortgage: 0% <u>Renters:</u> 59.5%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a moderate to high income tract which is at risk of exclusion.

(Source: Urban Displacement Project)

Lending

	Countywide	Bellevue
Population ACS 2013-2017	500,943	8,040 (1.6% of the County's population)
Loans made in 2017	19,529	398 (1.3% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	10 (2.5% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans)	11 (2.8% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans)	54 (13.6% of all loans made in this neighborhood)

(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

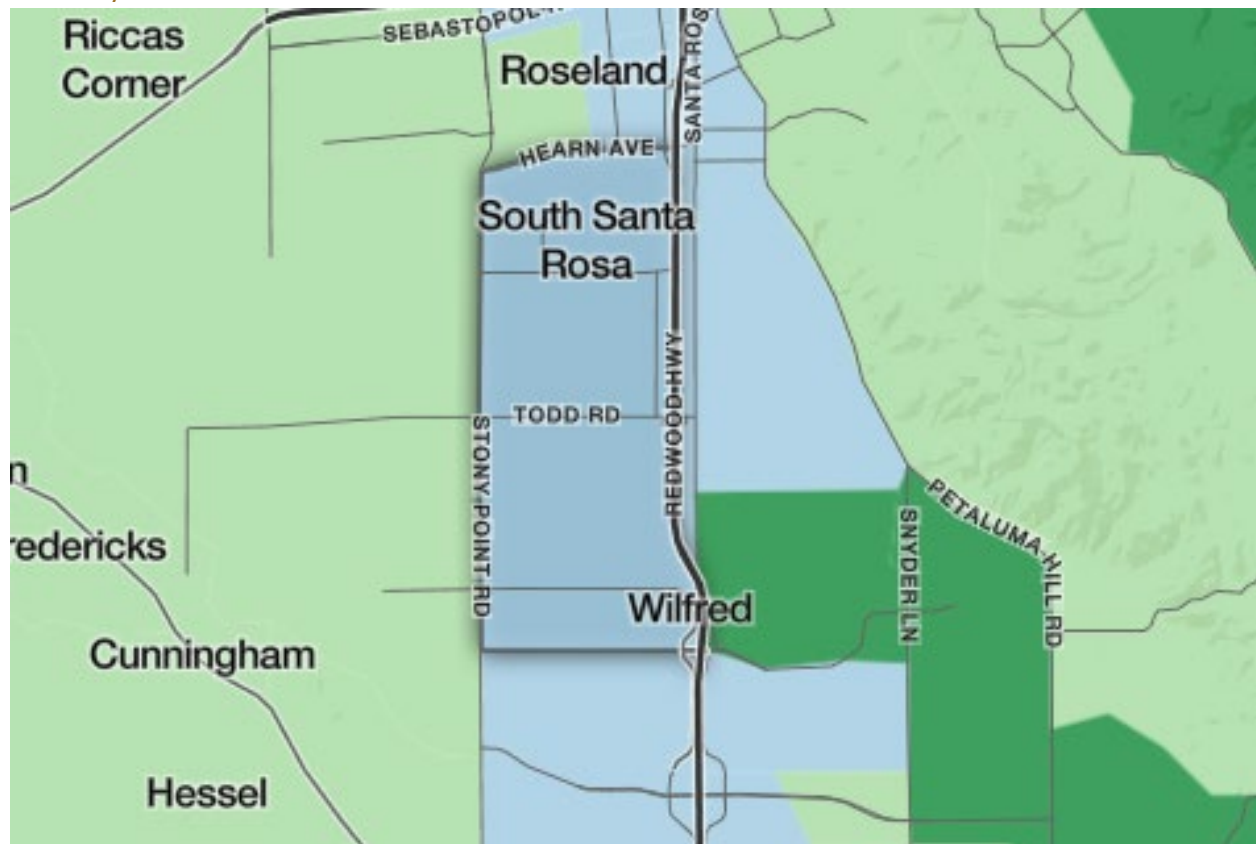
Education

	Countywide	Bellevue
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	19.3%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	44.4%
Elementary School Truancy Rate (Source: CDE)	31.5%	20.6%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	54.6%
High School Graduation Rate (Source: CDE)	87.3%	72.9%

(Source – UC Davis Regional Opportunity Index)

Note: Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

Healthy Places Index Information



	Bellevue (Percentile among tracts in CA)
Neighborhood Strengths	
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tire sand brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th
Neighborhood Vulnerabilities	

High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than just 4.1% of other California census tracts.	4.1 th
Low-Income Renter Severe Housing Cost Burden – This tract has a lower percentage of low-income renters who pay more than 50% of their income in housing costs than just 15% of other California census tracts.	15 th
Uncrowded Housing – This tract has a higher percentage of households with 1 or less occupants per room than just 16.4% of other California census tracts.	16.4 th
Safe Drinking Water – Contaminants – This tract has a lower index score combining information about 13 contaminants and 2 types of water quality violations that are sometimes found when drinking water samples are tested than just 15.4% of other California census tracts.	15.4 th

Uses data from: <https://map.healthyplacesindex.org>

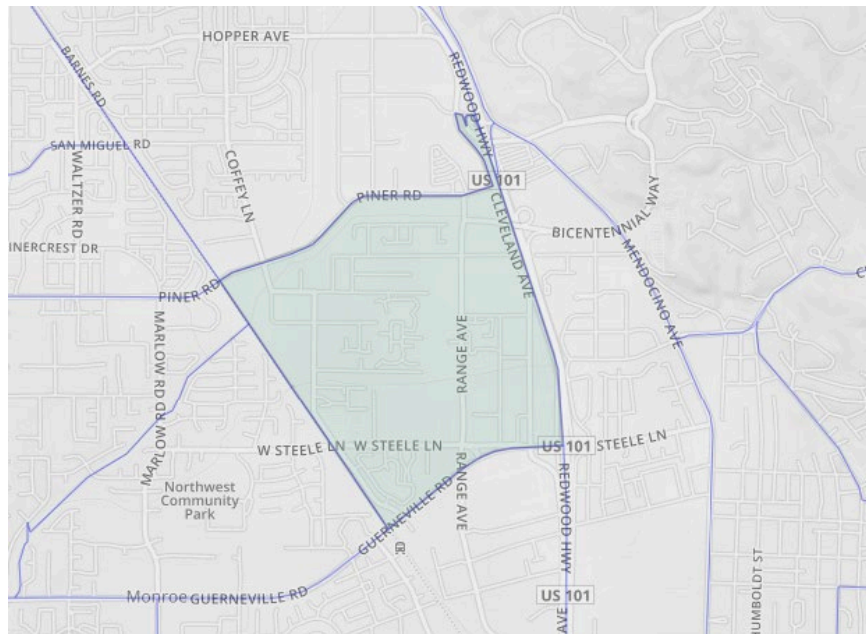


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Bicentennial Park

Census Tract: 152802

The Bicentennial Park neighborhood is a census tract in the Sonoma County. The neighborhood is predominantly Latino, with 53% of residents identifying as such. Slightly less than a quarter (22.6%) of individuals reported being able to speak English less than “very well.” The median income is close to the rest of Sonoma County (\$67,000/yr vs. \$72,000/yr), the unemployment rate is almost two times as high, however the share of the population that is employed closely mirrors the rest of the county implying there is a higher than average share of the population in the labor force (retired, disabled, etc.).

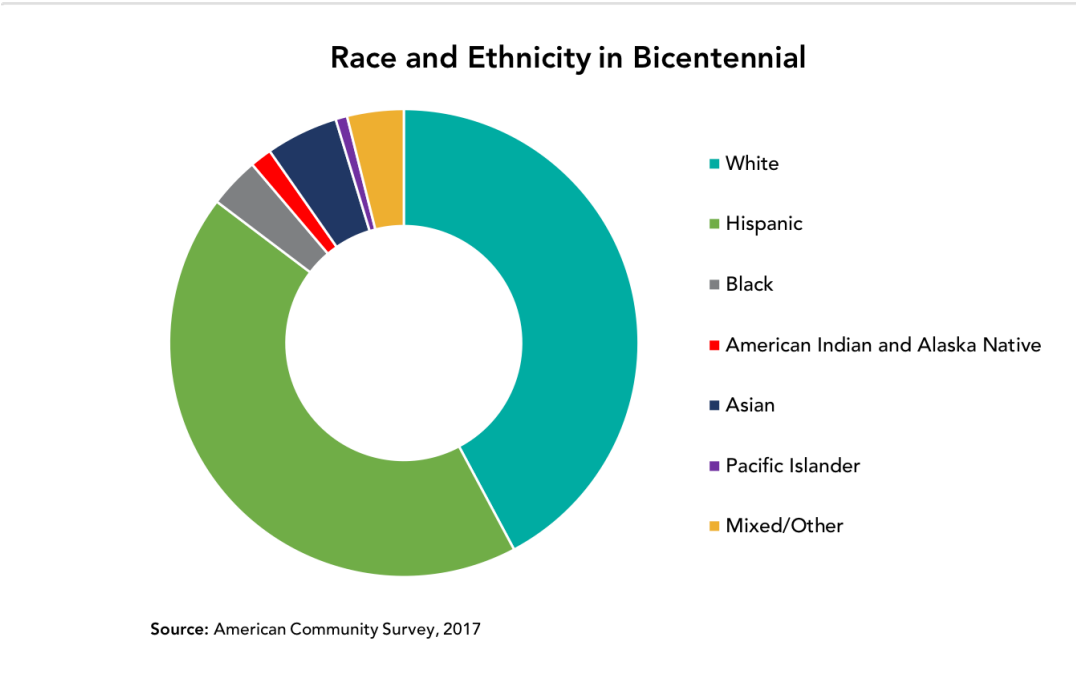
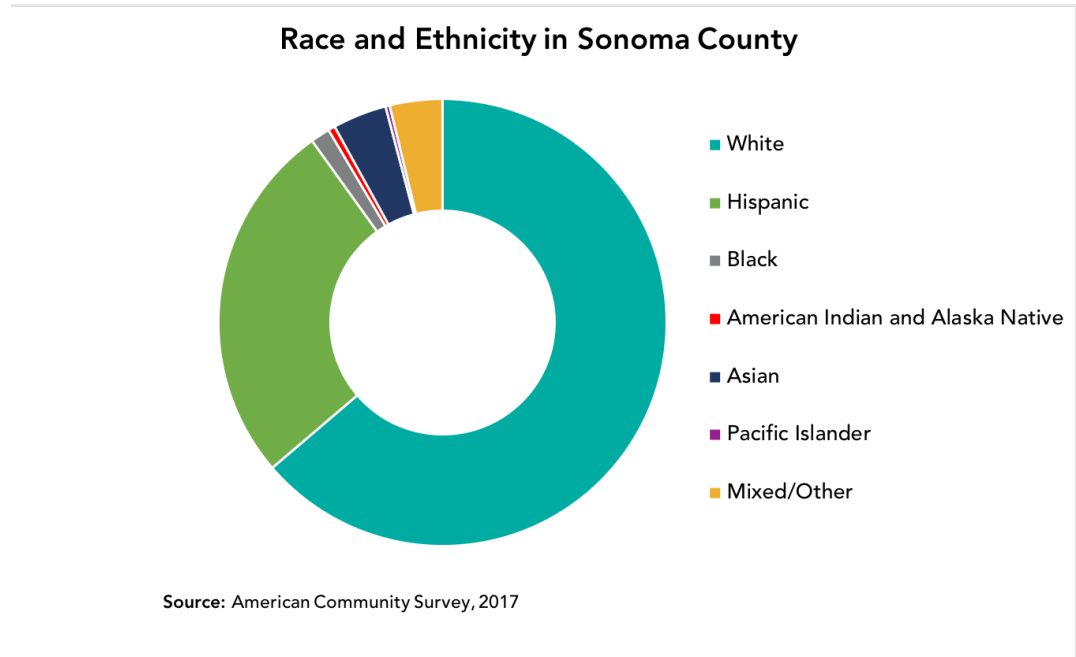


The neighborhood has a higher rate of households who rent instead of own than the county at large. All households in the neighborhood have a higher rate of overcrowding, lower substandard living conditions, and face a higher cost burden than the county at large in respect to renters and owners. The share of adults with a college education is lower than that of the County and so are the percentages of students meeting or exceeding grade-level standards in English Language Arts and Math proficiency rates.

The neighborhood has excellent air quality in terms of Ozone and PM 2.5, very good supermarket access, but a low percentage of insured adults and high school graduates.

Total Population: 7,512¹

Race & Ethnicity



¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Bicentennial Park
Median Income	\$71,769	\$48,486
Population Employed	60.7%	66%
Unemployment	3.8%	5.7%

Vulnerable Populations

	Countywide	Bicentennial Park
People employed in Farming, Fishing and Forestry	1.9%	1.3%
Foreign Born	16.6%	29.7%
Speak English Less than "very well"	11%	29.4%
Renters	39.7%	74%
People in Poverty	10.7%	14.1%
Elderly in Poverty	17.3%	19.7%
Veterans in Poverty	10.1%	22.3%
People with Disabilities in Poverty	12%	38.2%
Youth in Foster Care	2.1%	.8%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Bicentennial Park
Population 5 years and over	474,758	6,462
English only	74.4%	52.1%
Spanish	19.7%	42%
Speak English less than "very well"	9.1%	27.7%
Other Indo-European languages	2.7%	0.8%
Speak English less than "very well"	0.6%	0.2%

Asian and Pacific Islander languages	2.6%	2.9%
Speak English less than "very well"	1.1%	1.3%
Other languages	0.5%	2.2%
Speak English less than "very well"	0.2%	0.2%
Language other than English	25.6%	47.9%
Speak English less than "very well"	11.0%	29.4%

Housing Conditions

	Countywide	Bicentennial Park
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 26% <u>Renters:</u> 74%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 6% <u>Renters:</u> 19.2%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 4.3% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 35.5% Without mortgage: 44% <u>Renters:</u> 47%
(Source: American Community Survey 2013-2017)		

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is at risk of gentrification/displacement.

(Source: Urban Displacement Project)

Lending

	Countywide	Bicentennial
Population ACS 2013-2017	500,943	6,068 (1.2% of the county's population)
Loans made in 2017	19529	145 (.7% of all loans made in the county)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	4 (2.8% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans)	10 (6.9% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans)	17 (11.7% of all loans made in this neighborhood)

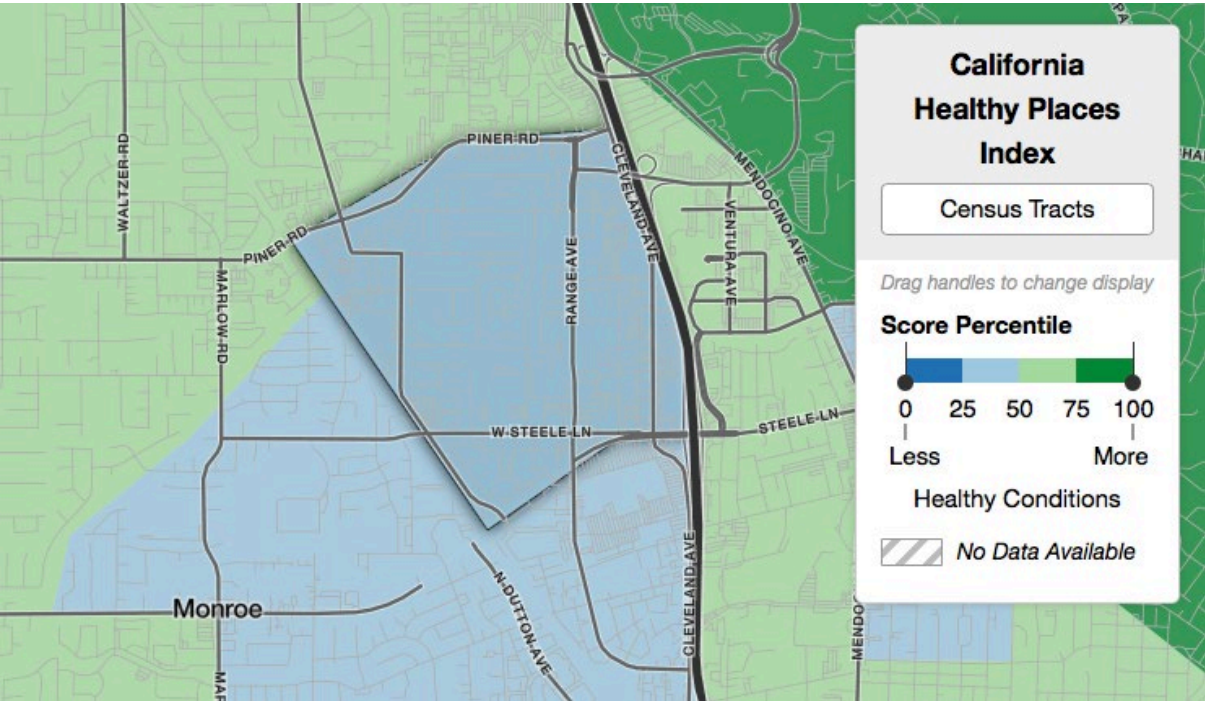
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Bicentennial
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	22.8%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org)	44%	72.89%
Elementary School Truancy Rate (Source: CDE)	31.5%	26.8%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	70.2%
High School Graduation Rate (Source: CDE)	87.3%	81.6%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Bicentennial (Percentile among tracts in CA)
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17 year-olds in school than 100% of other California census tracts.	100th
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than 82.1% of other California census tracts.	82.1th
Clean Air - Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th
Clean Air - PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th
Neighborhood Vulnerabilities	

Automobile Access – This tract has a higher percentage of households with access to an automobile than just 15.7% of other California census tracts	15.7th
Homeownership – This tract has a higher percentage of homeowners than just 11.6% of other California census tracts.	11.6th
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities and plumbing than just 9.5% of other California census tracts.	9.5th

Uses data from: <https://map.healthyplacesindex.org>

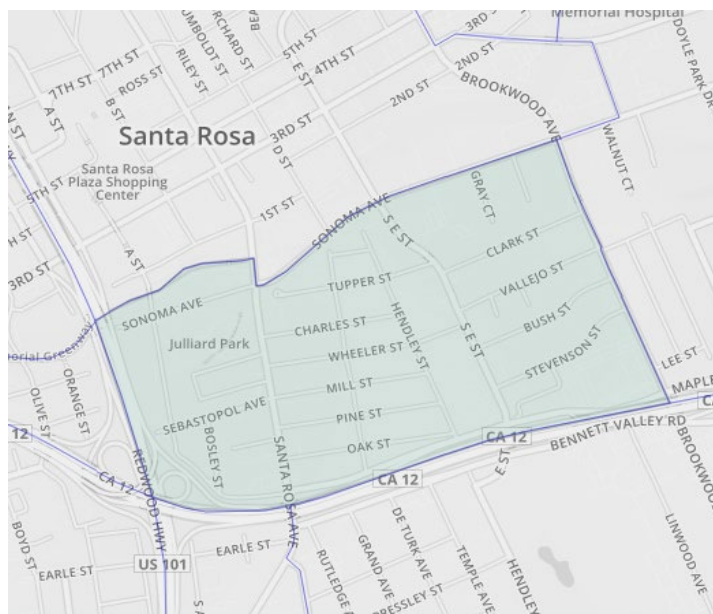
* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.



2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Burbank Gardens

Census Tract: 151900



The Burbank Gardens neighborhood is a census tract in Sonoma County, Supervisorial District 3. The neighborhood has a high population of foreign born individuals with nearly 20% of residents identifying as foreign born. The median income is significantly lower than the rest of Sonoma County (\$25,044/yr vs. \$72,000/yr), and the unemployment rate is more than twice that of the county, but the percentage of the population employed is still in line with that of the county (60.1% for Burbank Gardens vs. 60.7% for the county).

The neighborhood has a significantly higher number of households who rent compared to the county at large. Households in the neighborhood have relatively normal rates of overcrowding compared to the county, but have slightly higher rates of substandard living conditions. Renters face a slightly lower cost burden than the county at large, while homeowners face a slightly higher cost burden. The share of adults with a college education is slightly lower than that of the county, however, K-12 students in the neighborhood score slightly higher in English proficiency and significantly higher in math proficiency.

The neighborhood has very good air quality, but very low rates of homeownership and automobile access, and very high rates of poverty.

Total Population: 3,344¹

Race & Ethnicity

Employment & Income

	Countywide	Burbank Gardens
Median Income	\$71,769	\$25,044
Population Employed	60.7%	60.1%
Unemployment	3.8%	8.1%

Vulnerable Populations

	Countywide	Burbank Gardens
People employed in Farming, Fishing and Forestry	1.9%	0%
Foreign Born	1.3%	19.4%
Speak English Less than "very well"	11%	17.1%
Renters	39.7%	71.3%
People in Poverty	10.7%	14.4%
Elderly in Poverty	17.3%	7.3%
Veterans in Poverty	10.1%	10.2%
People with Disabilities in Poverty	12%	30.6%
Youth in Foster Care	2.1%	0%

(Source: American Community Survey 2013-2017)

Ethnic Concentration

	Countywide	Burbank Gardens
Population 5 years and over	474,758	3,211
English only	74.4%	66.7%
Spanish	19.7%	25.2%
Speak English less than "very well"	9.1%	12.8%
Other Indo-European languages	2.7%	6.1%
Speak English less than "very well"	0.6%	2.8%

¹ American Community Survey, 2013-2017

Asian and Pacific Islander languages	2.6%	.9%
Speak English less than "very well"	1.1%	.39%
Other languages	0.5%	1.2%
Speak English less than "very well"	0.2%	1.1%
Language other than English	25.6%	33.4%
Speak English less than "very well"	11.0%	17.1%

Housing Conditions

	Countywide	Burbank Gardens
Housing Tenure	<u>Homeowners: 60.3%</u> <u>Renters: 39.7%</u>	<u>Homeowners: 28.7%</u> <u>Renters: 71.3%</u>
Overcrowding (>1 occupant per room)	<u>Homeowners: 2.5%</u> <u>Renters: 9.2%</u>	<u>Homeowners: 3.1%</u> <u>Renters: 10.3%</u>
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 1.5% Renters: 2.4% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters: 56.1%</u>	<u>Homeowners</u> With mortgage: 53.5% Without mortgage: 0% <u>Renters: 49.4%</u>

(Source: American Community Survey 2013-2017)

Displacement Risk

This is a low income census tract with ongoing gentrification and/or displacement occurring.

(Source: Urban Displacement Project)

Lending

	Countywide	Burbank Gardens
Population ACS 2013-2017	500,943	3,344 (.6% of the County's population)
Loans made in 2017	19,529	1,322 (1.3% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	10 (0.8% of all loans made in this neighborhood)

Loan Applications approved, but not accepted	511 (2.6% of all loans)	56 (4.2% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans)	146 (11% of all loans made in this neighborhood)

(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

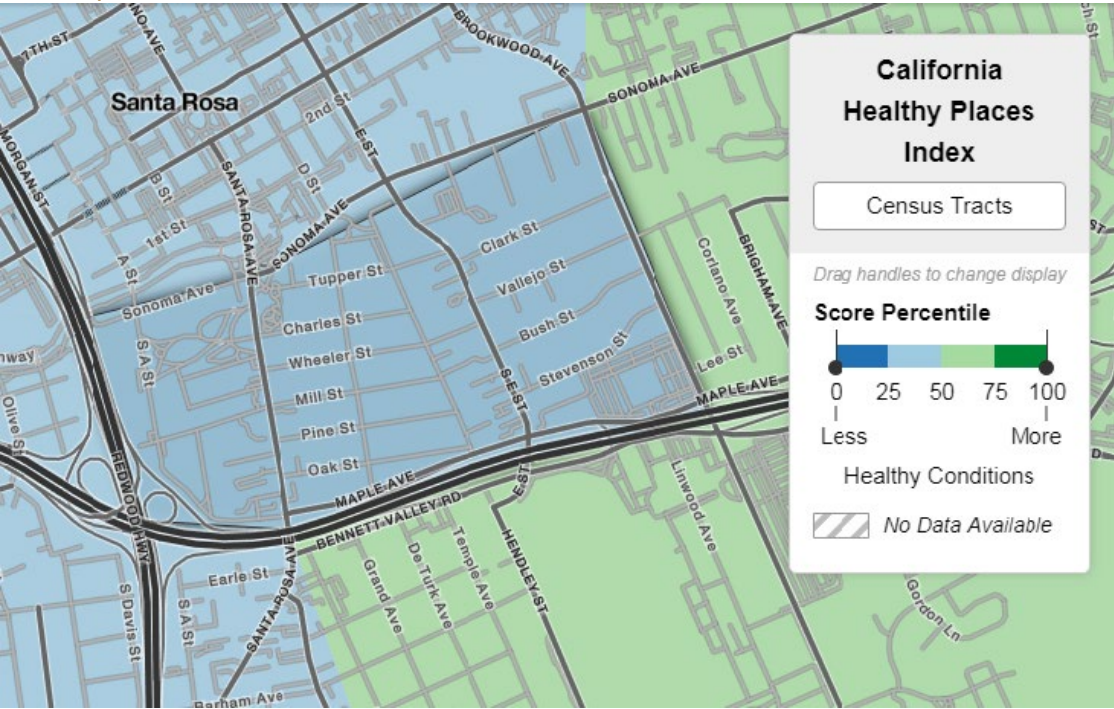
Education

	Countywide	Burbank Gardens
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	30.2%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	53.33%
Elementary School Truancy Rate (Source: CDE)	31.5%	34.5%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	63%
High School Graduation Rate (Source: CDE)	87.3%	85.5%

(Source – UC Davis Regional Opportunity Index)

Note: Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

Healthy Places Index Information



	Burbank Gardens (Percentile among tracts in CA)
Neighborhood Strengths	
Tree Canopy -	100
Clean Air – Ozone - This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1
Clean Air – PM 2.5 - This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8
Neighborhood Vulnerabilities	
Above Poverty – This tract has a higher percent of people earning more than 200% of federal poverty level (200% is often used to measure poverty in California due to high costs of living) than just 22.2% of other California census tracts.	22.2th
Automobile Access – This tract has a higher percentage of households with access to an automobile than just 8.1% of other California census tracts.	8.1th
Homeownership – This tract has a higher percentage of homeowners than just 15.9% of other California census tracts.	15.9th

Uses data from: <https://map.healthyplacesindex.org>



2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Coddington

Census Tract: 153001



The Coddington neighborhood is a census tract in Sonoma County, in Supervisorial Districts 3 and 4. The neighborhood is predominantly white and Hispanic, 46.2% and 44.2%, respectively. A relatively high percentage (17.8%) of individuals reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma County (\$26,000/yr vs. \$72,000/yr). The share of the population

that is employed is 5% higher than that of the county but the unemployment rate remains slightly higher than that of the county as well.

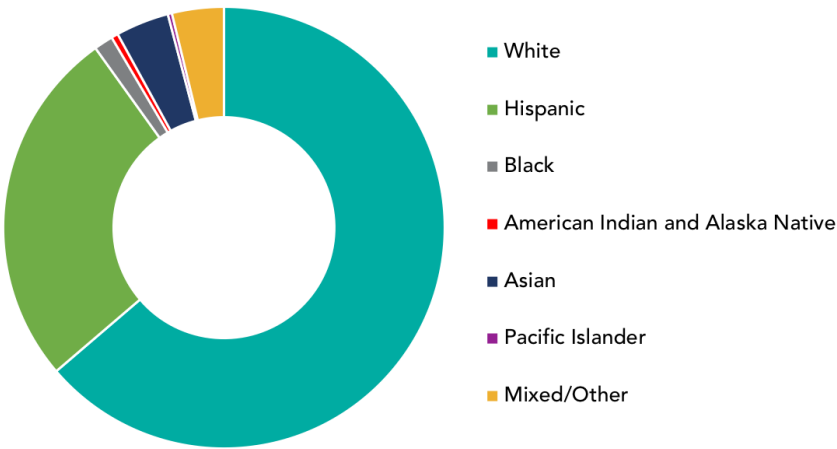
The neighborhood has nearly twice the rate of households who rent compared to the county at large. Renters in the neighborhood face higher rates of overcrowding, but better overall living conditions. Renters and homeowners have lower housing cost burdens than the county on average, especially homeowners without a mortgage. The share of adults with a college education is lower than that of the county, and high school graduation is low. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

The neighborhood has excellent retail density, very good air quality, high rates of high school enrollment, and high rates of active commuting.

Total Population: 7,189¹

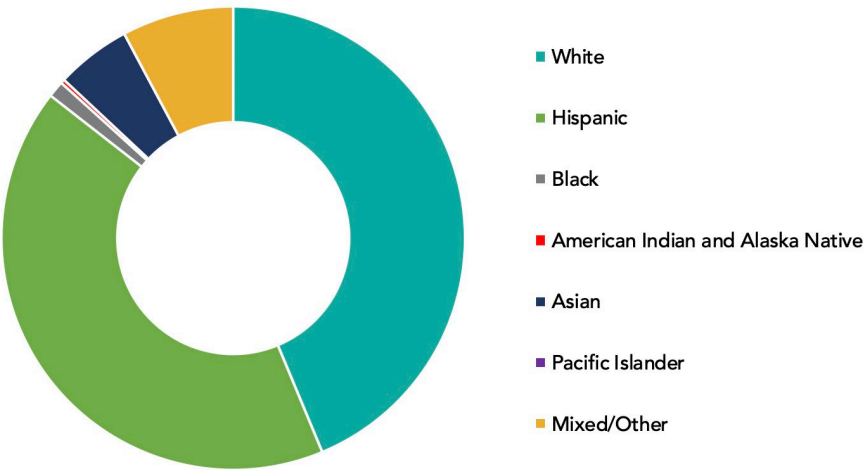
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Coddington



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Coddington
Median Income	\$71,769	\$25,933
Population Employed	60.7%	65.6%
Unemployment	3.8%	4.6%

Vulnerable Populations

	Countywide	Coddington
People employed in Farming, Fishing and Forestry	1.9%	7.3%
Foreign Born	1.3%	%
Speak English Less than "very well"	11%	17.8%
Renters	39.7%	65.2%
People in Poverty	10.7%	19.6%
Elderly in Poverty	17.3%	%
Veterans in Poverty	10.1%	20.8%
People with Disabilities in Poverty	12%	%
Youth in Foster Care	2.1%	%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Coddington
Population 5 years and over	474,758	6,461
English only	74.4%	59.9%
Spanish	19.7%	32%
Speak English less than "very well"	9.1%	15.5%
Other Indo-European languages	2.7%	3.3%

Speak English less than "very well"	0.6%	1.4%
Asian and Pacific Islander languages	2.6%	4.2%
Speak English less than "very well"	1.1%	.8%
Other languages	0.5%	.7%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	40.1%
Speak English less than "very well"	11.0%	17.8%

Housing Conditions

	Countywide	Coddington
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 34.8% <u>Renters:</u> 65.2%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 3.4% <u>Renters:</u> 22.1%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 37.9% Without mortgage: 0% <u>Renters:</u> 50.2%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Coddingtontown
Population ACS 2013-2017	500,943	7,189 (1.4% of the County's population)
Loans made in 2017	19529	213 (1.1% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	2 (.9% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	7 (3.2% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	26 (12.2% of all loans made in this neighborhood)

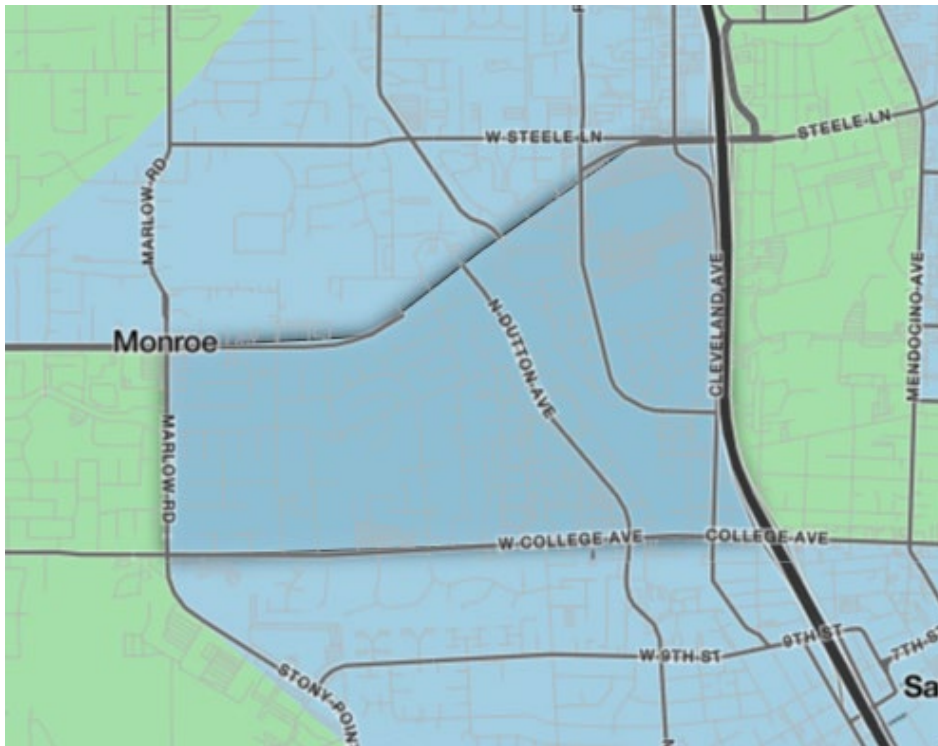
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Coddingtontown
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	23.03%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	67.1%
Elementary School Truancy Rate (Source: CDE)	31.5%	28.5%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	74.9%
High School Graduation Rate (Source: CDE)	87.3%	84.6%

(Source: UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Coddington (Percentile among tracts in CA)
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17-year olds in school than 100% of other California census tracts.	100th
Active Commuting – This tract has a higher percentage of workers (16 years and older) who commute to work by transit, walking, or cycling than 81% of other California census tracts.	81th
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than 89.5% of other California census tracts.	89.5th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th

(Source: <https://map.healthyplacesindex.org>)

Note: Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

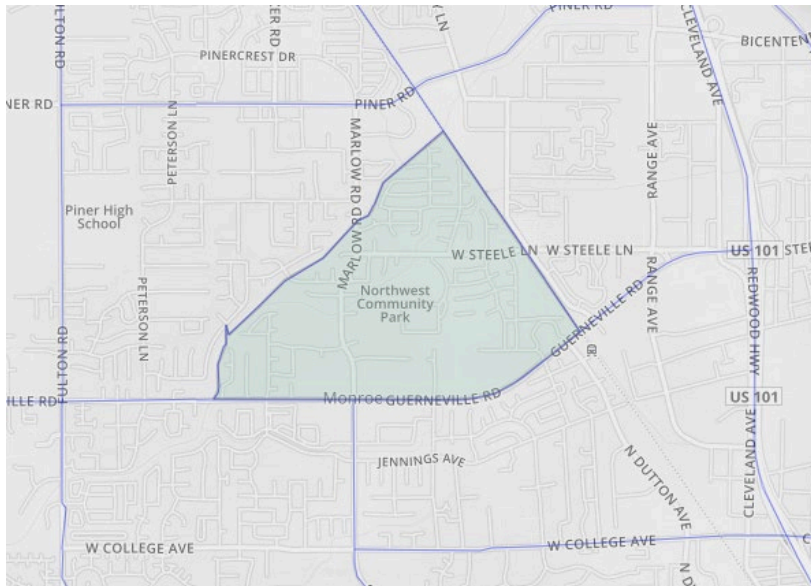


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Comstock

Census Tract: 152903

The West End neighborhood is a census tract in Sonoma County, Supervisorial District 3. The



neighborhood has a large population of Hispanic individuals, with 56% of residents identifying as such. About a third (34%) of individuals reported being able to speak English less than “very well.” The median income is less than that of Sonoma County (\$55,000/yr vs. \$72,000/yr), and the unemployment rate is higher. However, the share of the

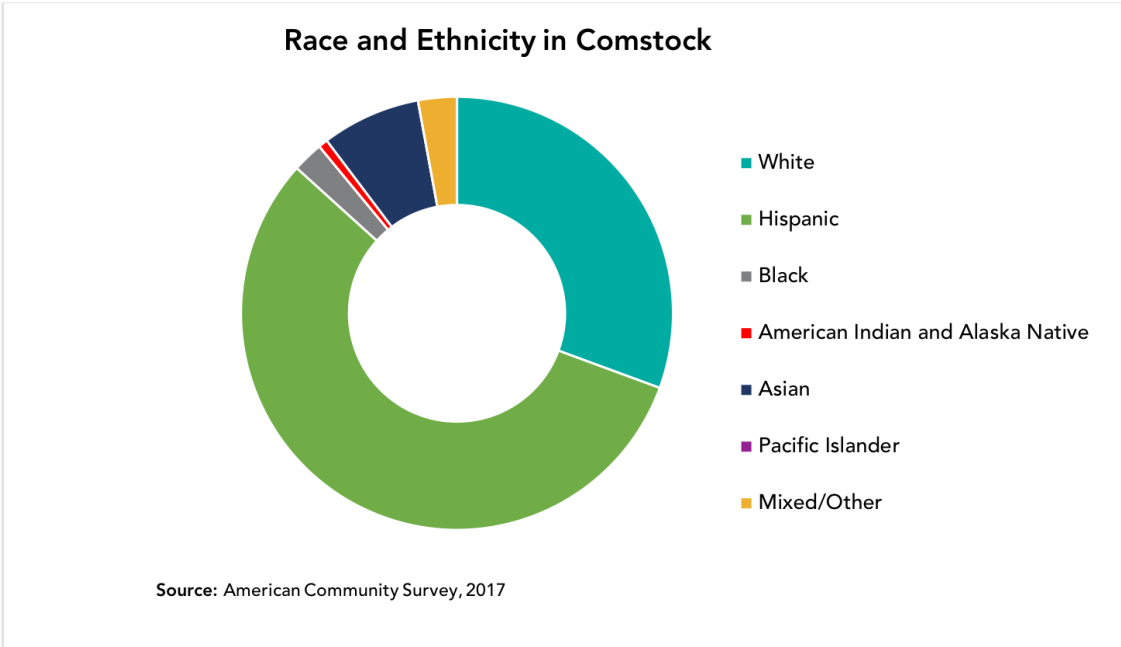
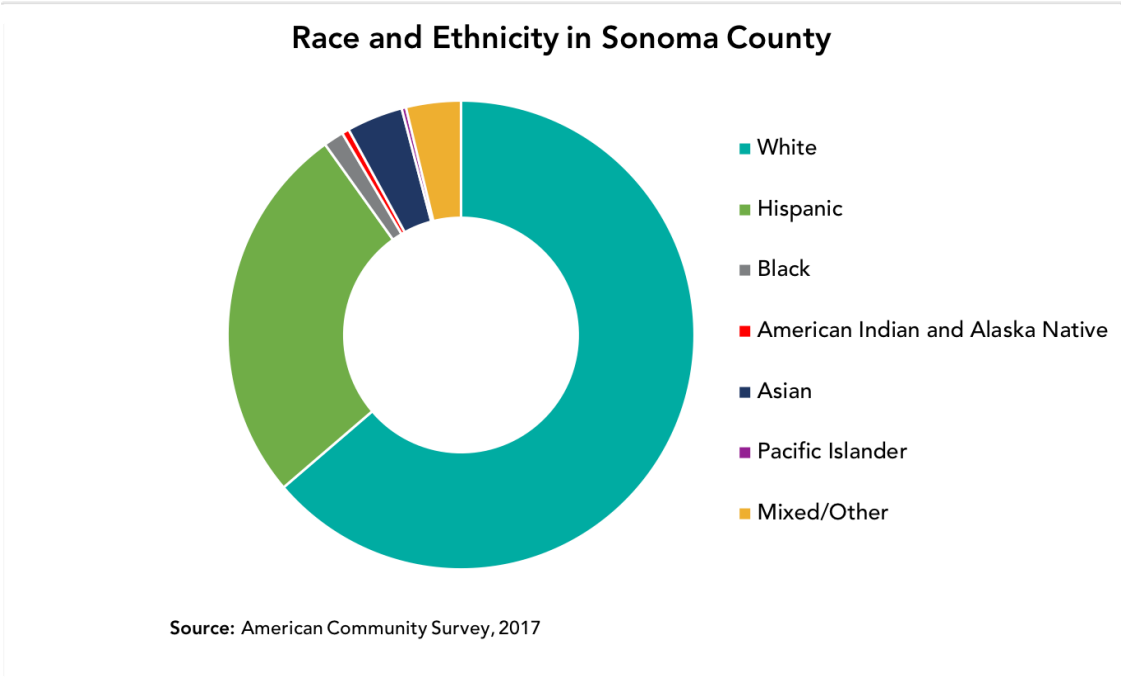
population that is employed is also higher than the rest of the county implying that there is a higher than average share of the population in the labor force.

The neighborhood has a higher rate of households who rent instead of own than at the county at large. Renters in the neighborhood have a higher rate of overcrowding, all households face higher substandard living conditions, and renters have a higher cost burden than the county at large. The share of adults with a college education is lower than that of the county and so are the percentages of students meeting or exceeding Grade-Level Standards in English Language Arts and Math Proficiency rates.

The neighborhood has excellent air quality in terms of Ozone and PM 2.5, very good supermarket access, but a low percentage of insured adults and high school graduates.

Total Population: 5,335¹

Race & Ethnicity



¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Comstock
Median Income	\$71,769	\$55,398
Population Employed	60.7%	67.4%
Unemployment	3.8%	8.5%

Vulnerable Populations

	Countywide	Comstock
People employed in Farming, Fishing and Forestry	1.9%	6.2%
Foreign Born	16.6%	33.3%
Speak English less than "very well"	11%	34.3%
Renters	39.7%	64%
People in Poverty	10.7%	22.1%
Elderly in Poverty	17.3%	
Veterans in Poverty	10.1%	0.2%
People with Disabilities in Poverty	12%	2.4%
Youth Aged 11-20 in Foster Care	289	0 (0%)

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Comstock
Population 5 years and over	474,758	4,861
English only	74.4%	41.7%
Spanish	19.7%	50.1%
Speak English less than "very well"	9.1%	29.2%
Other Indo-European languages	2.7%	0.2%
Speak English less than "very well"	0.6%	0%
Asian and Pacific Islander languages	2.6%	7.2%

Speak English less than "very well"	1.1%	4.9%
Other languages	0.5%	0.8%
Speak English less than "very well"	0.2%	0.2%
Language other than English	25.6%	58.3%
Speak English less than "very well"	11.0%	34.3%

Housing Conditions

	Countywide	Comstock
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 36% <u>Renters:</u> 64%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 1.6% <u>Renters:</u> 24.5%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 2.7% Renters: 5% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 5%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 41.5% Without mortgage: 6.7% <u>Renters:</u> 57.3%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Comstock
Population ACS 2013-2017	500,943	5,355
Loans made in 2017	19,529	198
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	1 (0.5% of all loans)
Loan Applications approved, but not accepted	511 (2.6% of all loans)	3 (1.5% of all loans)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans)	17 (8.6%)

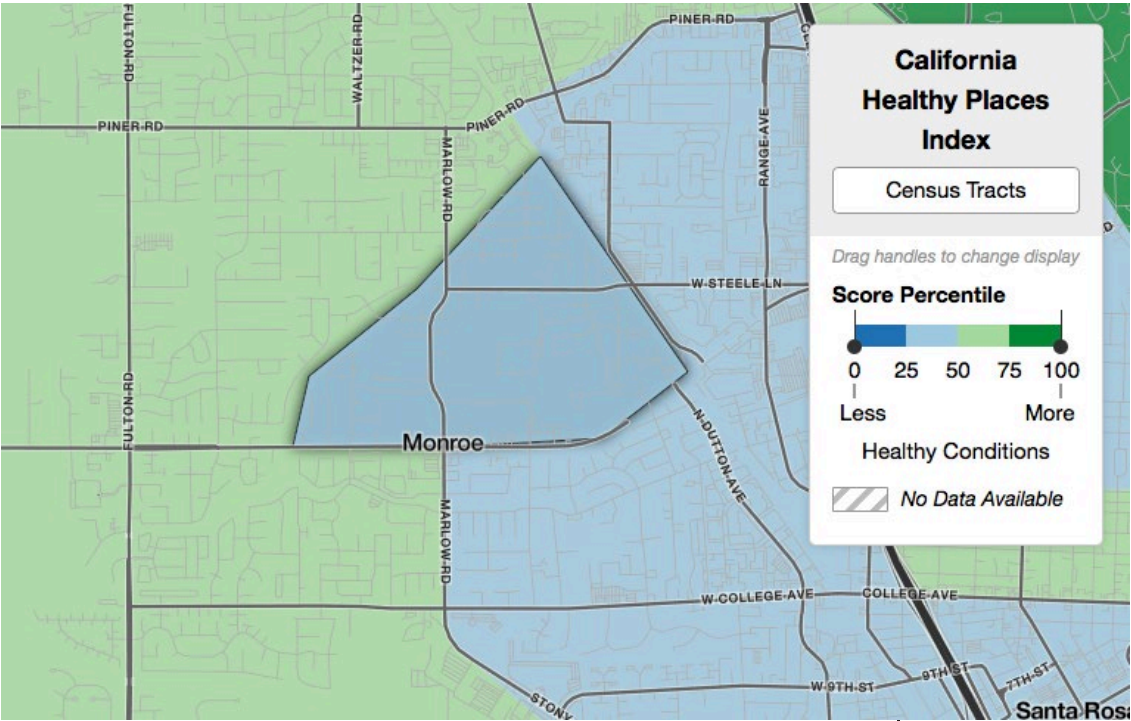
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Comstock
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	19%
Percentage of 4 th Graders with English Proficiency (Source: CDE)	44% kidsdata.org	64.2%
Elementary School Truancy Rate (Source: CDE)	31.5%	27.4%
4 th Grade Math Proficiency Rate (Source: CDE)	37% kidsdata.org	68.8%
High School Graduation Rate (Source: CDE)	87.3%	81.4%

(Source – UC Davis Regional Opportunity Index 2014)

Healthy Places Index Information



	Comstock (Percentile among tracts in CA)
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17-year-olds in school than 100% of other California census tracts.	100
This tract has a higher percentage of the population living within walkable distance (half-mile) of a park, beach, or open space greater than 1 acre than 81.4% of other California census tracts.	81.4
This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1
This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8
Neighborhood Vulnerabilities	
This tract has a higher percent of people earning more than 200% of federal poverty level (200% is often used to measure poverty in california due to high costs of living) than just 15% of other California census tracts.	15
This tract has a higher percentage of 3 and 4-year olds in school than just 12.1% of other California census tracts.	12.1

(Source: <https://map.healthyplacesindex.org>

Note: Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.)



2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Downtown Santa Rosa

Census Tract: 152000

The Downtown Santa Rosa neighborhood is a census tract in the Sonoma County, Supervisorial District 3. The neighborhood is predominantly white, with 75% of residents identifying as such. Over two-thirds (67%) of individuals reported speaking only English at home. The median income is

significantly lower than the rest of Sonoma county (\$46,250/yr vs. \$72,000/yr), while the share of the population that is employed is relatively high compared to the rest of the county, and the unemployment rate is more or less in line with the rest of the county implying there is a higher than average share of the population out of the labor force (retired, disabled, etc.).

The neighborhood has a much higher rate of households who rent than the county at large. Households in the neighborhood have relatively low rates of overcrowding and substandard living conditions and have relatively low cost burdens. The share of adults with a college education is higher than that of the county, K-12 students in the neighborhood excel, scoring higher in English and math proficiency, and rates of truancy are average relative to the rest of the county.

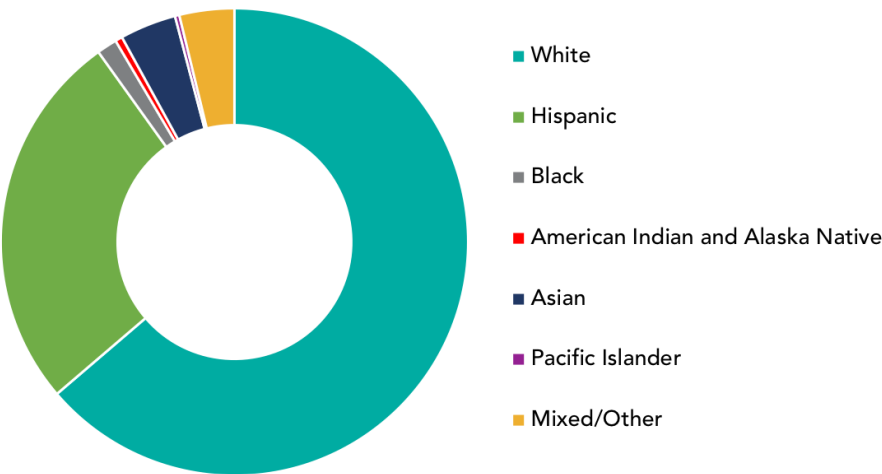
The neighborhood has excellent retail access, very good air quality, low rates of low-income housing burdens, but very low rates of homeownership and relatively low access to automobiles.



Total Population: 1,804¹

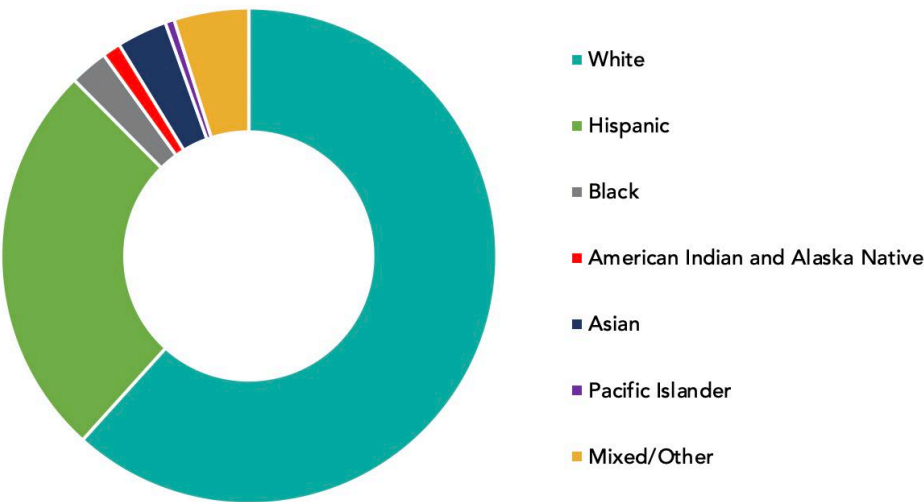
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Downtown Santa Rosa



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Downtown Santa Rosa
Median Income	\$71,769	\$46,250
Population Employed	60.7%	72.5%
Unemployment	3.8%	5.6%

Vulnerable Populations

	Countywide	Downtown Santa Rosa
People employed in Farming, Fishing and Forestry	1.9%	.4%
Foreign Born	1.3%	.578%
Speak English Less than "very well"	11%	6.1%
Renters	39.7%	89.33%
People in Poverty	10.7%	22.8%
Elderly in Poverty	17.3%	10.6%
Veterans in Poverty	10.1%	18.6%
People with Disabilities in Poverty	12%	32.6%
Youth in Foster Care	2.1%	6.6%

(Source: American Community Survey 2013-2017 unless otherwise noted)

Ethnic Concentration

	Countywide	Downtown Santa Rosa
Population 5 years and over	474,758	1,703
English only	74.4%	83.2%
Spanish	19.7%	12.3%
Speak English less than "very well"	9.1%	5.24%
Other Indo-European languages	2.7%	3.9%
Speak English less than "very well"	0.6%	.82%
Asian and Pacific Islander languages	2.6%	.6%
Speak English less than "very well"	1.1%	.3%
Other languages	0.5%	-

Speak English less than "very well"	0.2%	-
Language other than English	25.6%	25.5
Speak English less than "very well"	11.0%	6.1%

Housing Conditions

	Countywide	Downtown Santa Rosa
Housing Tenure	<u>Homeowners: 60.3%</u> <u>Renters: 39.7%</u>	<u>Homeowners: 10.66%</u> <u>Renters: 89.33%</u>
Overcrowding (>1 occupant per room)	<u>Homeowners: 2.5%</u> <u>Renters: 9.2%</u>	<u>Homeowners: 0%</u> <u>Renters: 2.8%</u>
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters: 56.1%</u>	<u>Homeowners</u> With mortgage: 13.6% Without mortgage: 27.6% <u>Renters: 49.1%</u>
(Source: American Community Survey 2013-2017)		

(Source: American Community Survey 2013-2017 unless otherwise noted)

Displacement Risk

This is a lower income census tract with ongoing gentrification and/or displacement occurring.

(Source: Urban Displacement Project)

Lending

	Countywide	Downtown Santa Rosa
Population ACS 2013-2017	500,943	1,804 (.4% of population)
Loans made in 2017	19529	734 (0.4% of all loans)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	11 (1.2% of all loans)
Loan Applications approved, but not accepted	511 (2.6% of all loans)	35 (4.8% of all loans)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans)	120 (16.3% of all loans)

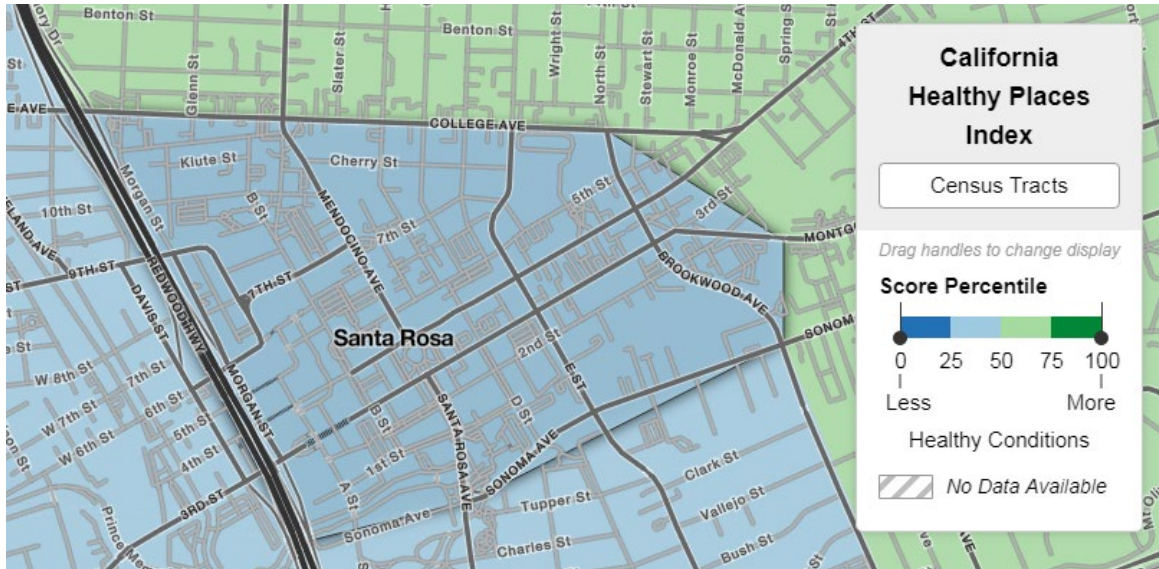
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Downtown Santa Rosa
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	32.9%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	66.17%
Elementary School Truancy Rate (Source: CDE)	31.5%	34.46%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	73.83%
High School Graduation Rate (Source: CDE)	87.3%	90.9%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Downtown Santa Rosa (Percentile among tracts in CA)
Neighborhood Strengths	
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts	96 th
Clean Air – PM 2.5 - This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 90.4% of other California census tracts.	93.8 th
Low-Income Homeowner Severe Housing Cost Burden – This tract has a lower percentage of low-income homeowners who pay more than 50% of their income on housing costs than 94.4% of other California census tracts.	94.4 th
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than 97.3% of other California census tracts.	97.3 th percentile
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California census tracts.	100 th
Active Commuting – This tract has a higher percentage of workers (16 years and older) who commute to work by transit, walking, or cycling than 87.7% of other California census tracts.	87.7 th

Neighborhood Vulnerabilities	
Automobile Access – This tract has a higher percentage of households with access to an automobile than just 7% of other California census tracts.	7 th
Two-Parent Households – This tract has a higher percentage of children with two married or partnered parents/caregivers than just 16.4% of other California census tracts.	16.4 th
Alcohol Availability – This tract has a higher percentage of people who live more than ¼ mile of a store that sells alcohol than just 19.8% of other California census tracts.	19.8 th
Homeownership – This tract has a higher percentage of homeowners than just 3.4% of other California census tracts.	3.4 th
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities and plumbing than just 15.1% of other California census tracts.	15.1 th
Clean Air – Diesel PM – This tract has lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than just 18.6% of other California census tracts.	18.6 th

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

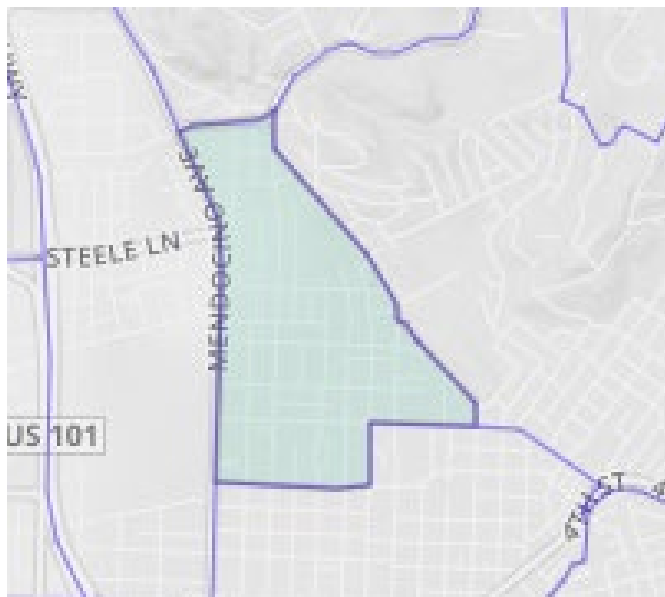


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Northern Junior College

Census Tract: 152201

The Northern Junior College neighborhood is a census tract in Sonoma County, in Supervisorial District 3. The neighborhood is predominantly white, with 64.2% of residents identifying as such. A moderately small percentage (6.0%) of individuals reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma County (\$33,000/yr vs. \$72,000/yr). The share of the population employed and the unemployment rate are both higher than the wider county.



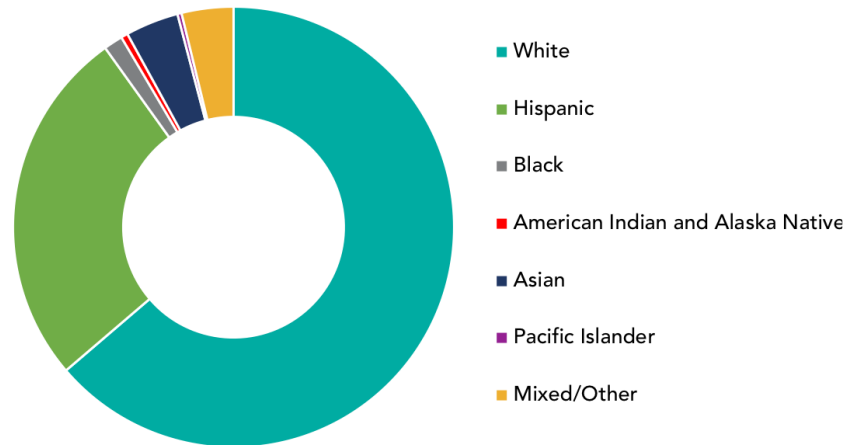
The neighborhood has a much higher rate of households who rent than the county. Renters report less overcrowding but worse living conditions in comparison to homeowners in the neighborhood. Renters and homeowners in this neighborhood have a higher housing cost burden than the county on average, especially homeowners with a mortgage. The share of adults with a college education is greater than that of the county, but preschool enrollment is low. K-12 students in the neighborhood score higher in English and math proficiency and higher rates of truancy.

The neighborhood has an excellent tree canopy, very good air quality, but very low retail density and park access.

Total Population: 3,754¹

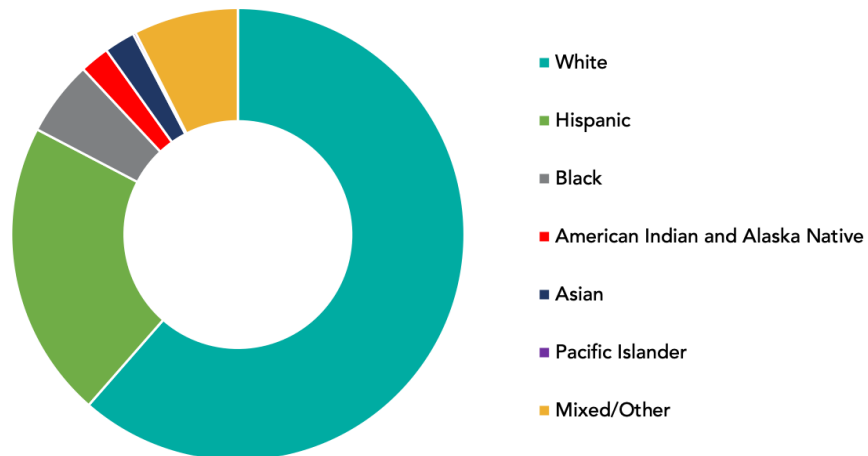
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Northern Junior College



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Northern Junior College
Median Income	\$71,769	\$33,586
Population Employed	60.7%	70.5%
Unemployment	3.8%	4.6%

Vulnerable Populations

	Countywide	Northern Junior College
People employed in Farming, Fishing and Forestry	1.9%	1%
Foreign Born	1.3%	8.7%
Speak English Less than "very well"	11%	6.0%
Renters	39.7%	62.1%
People in Poverty	10.7%	15.8%
Elderly in Poverty	17.3%	8.4%
Veterans in Poverty	10.1%	2.8%
People with Disabilities in Poverty	12%	18.3%
Youth in Foster Care	2.1%	2.0%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Northern Junior College
Population 5 years and over	474,758	3,650
English only	74.4%	82%
Spanish	19.7%	13.3%
Speak English less than "very well"	9.1%	4.9%
Other Indo-European languages	2.7%	3.3%
Speak English less than "very well"	0.6%	1.0%
Asian and Pacific Islander languages	2.6%	1.1%
Speak English less than "very well"	1.1%	0%
Other languages	0.5%	0.2%
Speak English less than "very well"	0.2%	0%

Language other than English	25.6%	18%
Speak English less than "very well"	11.0%	6.0%

Housing Conditions

	Countywide	Northern Junior College
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 37.9% <u>Renters:</u> 62.1%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 0% <u>Renters:</u> 10.3%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 1.7% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 47.2% Without mortgage: 11.9% <u>Renters:</u> 52.2%

(Source: American Community Survey 2013-2017)

Displacement Risk

This is a low income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Northern Junior College
Population ACS 2013-2017	500,943	3,754 (.7% of the County's population)
Loans made in 2017	19,529	167 (0.9% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	1 (0.6% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	8 (4.7% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single	2,395 (12.3% of all loans made in the County)	17 (10.2% of all loans made in this neighborhood)

family owner-occupied home loans)		

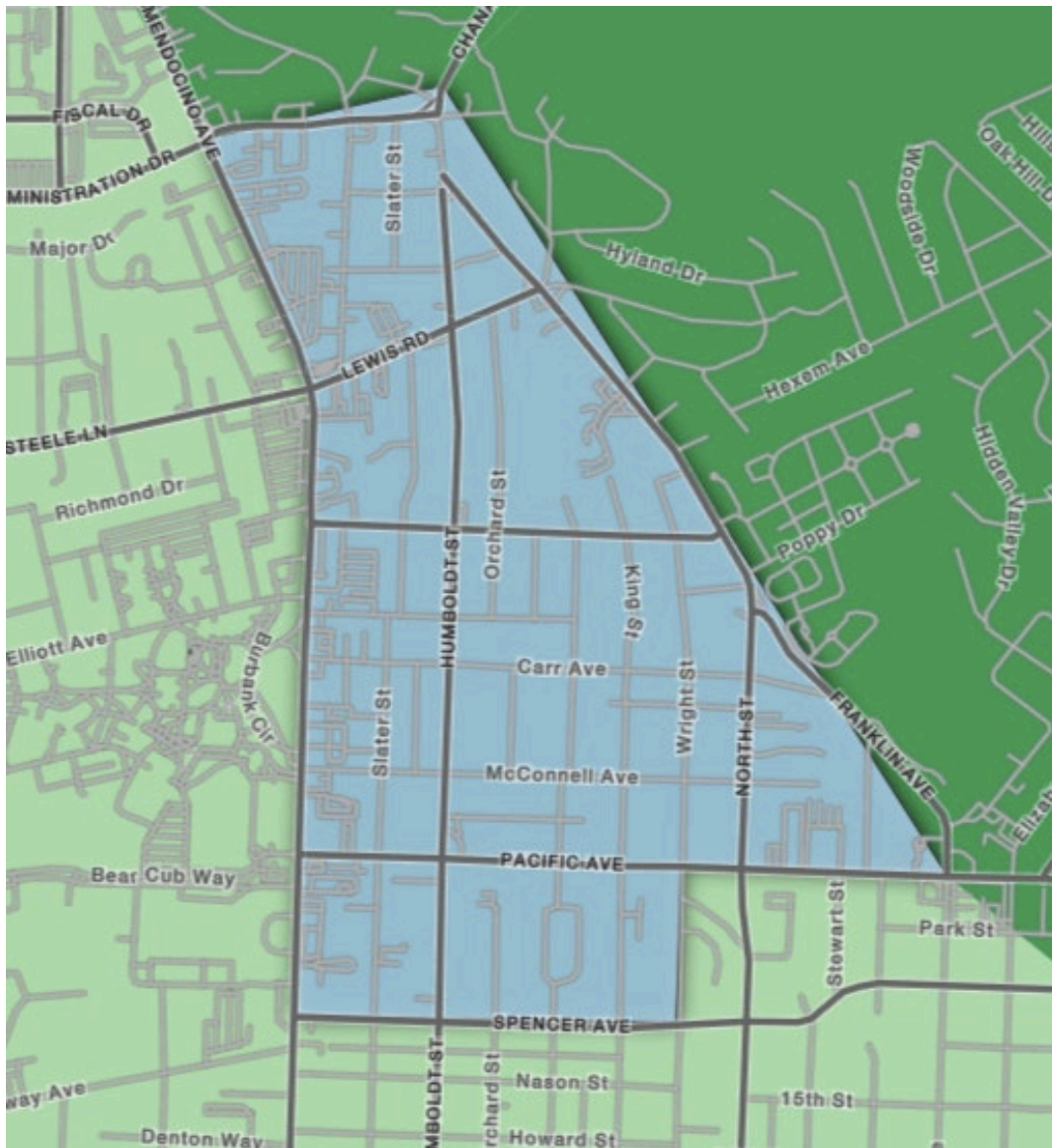
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Northern Junior College
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	33.7%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	71.7%
Elementary School Truancy Rate (Source: CDE)	31.5%	52.5%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	75.9%
High School Graduation Rate (Source: CDE)	87.3%	95.3%

(Source – UC Davis Regional Opportunity Index)

HealthyPlaces Index Information



	Northern Junior College (Percentile among tracts in CA)
Neighborhood Strengths	
Active Commuting – This tract has a higher percentage of workers (16 years and older) who commute to work by transit, walking, or cycling than 83.2% of other California census tracts.	83.2th
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 88.4% of other California census tracts.	88.4th

Tree Canopy – This tract has a higher percentage of land with tree canopy (weighted by number of people per acre) than 86.8% of other California census tracts.	86.8th
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities and plumbing than 80.8% of other California census tracts.	80.8th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (Very small particles from vehicle tailpipes, tires and breaks, powerplants, facotires, burning wood, construction dust, and mny other sources) than 93.8% of other California census tracts.	93.8th
Neighborhood Vulnerabilities	
Preschool Enrollment – This tract has a higher percentage of 3 and 4 year olds in school than just 1.9% of other California census tracts.	1.9th
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than just 16% of other California census tracts.	16th
Two Parent Households – This tract has a higher percentage of children with two married or partnered parents/caregivers than just 8.1% of other California census tracts.	8.1th
Alcohol Availability – This tract has a higher percentage of people who live more than ¼ mile of a store that sells alcohol than just 14.2% of other California census tracts.	14.2th

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

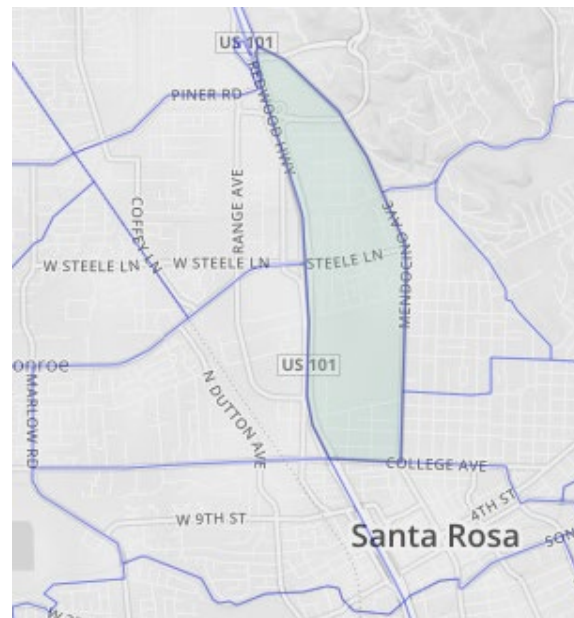


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – West Junior College

Census Tract: 152100

The West Junior College neighborhood is a census tract in the City of Santa Rosa, Supervisorial District 3. The neighborhood is predominately White, with 69% of residents identifying as such. Only a small percentage (7%) of individuals reported being able to speak English less than “very well.” The median income is less than rest of Sonoma County (\$58,000/yr vs. \$72,000/yr), as is the share of the population employed. The unemployment rate is slightly larger, but there is still an implication that there is a higher than average share of the population out of the labor force (retired, disabled, etc.).

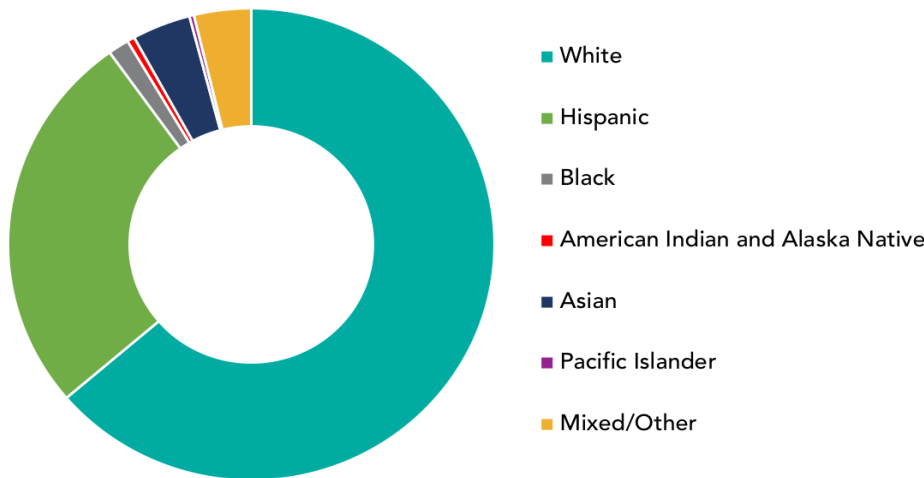


The neighborhood has a slightly higher rate of households who rent instead of own than the County at large. No households in the neighborhood face overcrowding, and only homeowners without a mortgage face a higher housing cost burden (16% vs. 28%). The share of adults with a college education is less than that of the county, as is the high school graduation rate. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

The neighborhood has excellent air quality in terms of Ozone and PM 2.5, very good voter turnout, but a high amount of particle pollution from diesel sources.

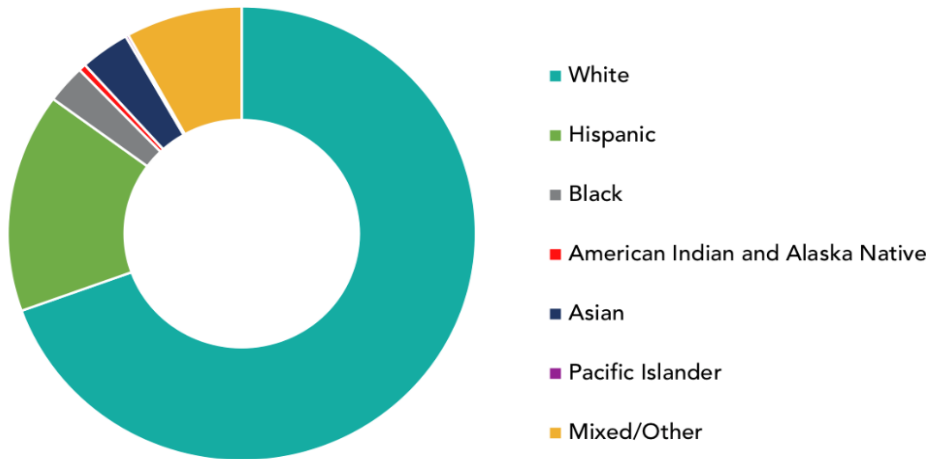
Total Population: 3,096¹
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in West Junior College



Source: American Community Survey, 2017

Employment & Income

	Countywide	West Junior College
Median Income	\$71,769	\$58,438
Population Employed	60.7%	49.1%
Unemployment	3.8%	5.7%

Vulnerable Populations

	Countywide	West Junior College
People employed in Farming, Fishing and Forestry	1.9%	0%
Foreign Born	16.6%	9.5%
Speak English Less than "very well"	11%	6.9%
Renters	39.7%	46%
People in Poverty	10.7%	12.9%
Elderly in Poverty	17.3%	12.4%
Veterans in Poverty	10.1%	0%
People with Disabilities in Poverty	12%	32%
Youth in Foster Care	289	27

(Source: American Community Survey 2013-2017 unless otherwise noted)

Ethnic Concentration

	Countywide	West Junior College
Population 5 years and over	474,758	3,020
English only	74.4%	82.3%
Spanish	19.7%	12.3%
Speak English less than "very well"	9.1%	5.4%
Other Indo-European languages	2.7%	3%
Speak English less than "very well"	0.6%	0.4%
Asian and Pacific Islander languages	2.6%	2%
Speak English less than "very well"	1.1%	0.9%
Other languages	0.5%	0.4%

Speak English less than "very well"	0.2%	0.2%
Language other than English	25.6%	17.7%
Speak English less than "very well"	11.0%	6.9%

Housing Conditions

	Countywide	West Junior College
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 54% <u>Renters:</u> 46%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 0% <u>Renters:</u> 0%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 1.6% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 37.4% Without mortgage: 27.5% <u>Renters:</u> 47%

(Source: American Community Survey 2013-2017 unless otherwise noted)

Displacement Risk

This neighborhood is a lower income census tract that has ongoing gentrification and/or displacement.

(Source: Urban Displacement Project)

Lending

	Countywide	West Junior College
Population ACS 2013-2017	500,943	3,096 (0.6% of the County's population)
Loans made in 2017	19529	145 (0.7% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	4 (2.8% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans)	10 (6.9% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans)	17 (11.7% of all loans made in this neighborhood)

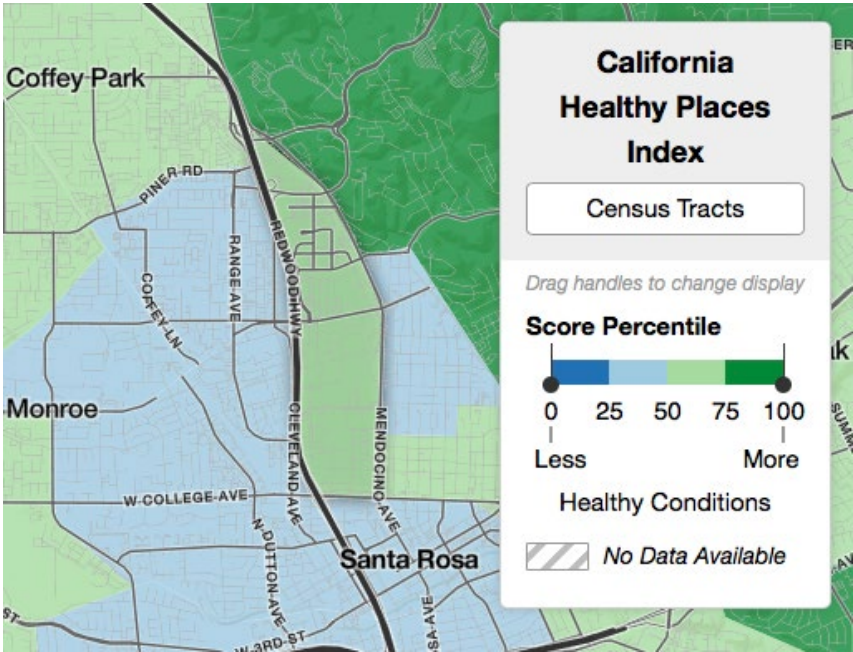
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	West Junior College
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	22.8%
Percentage of 4 th Graders with English Proficiency (Source: CDE)	44%	72.89%
Elementary School Truancy Rate (Source: CDE)	31.5%	26.8%
4 th Grade Math Proficiency Rate (Source: CDE)	37%	70.2%
High School Graduation Rate (Source: CDE)	87.3%	87.4%

(Source – UC Davis Regional Opportunity Index 2014)

Healthy Places Index Information



	West Junior College (Percentile among tracts in CA)
Neighborhood Strengths	
Two Parent Households – This tract has a higher percentage of children with two married or partnered parents/caregivers than 98.9% of other California census tracts.	98.9
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities and plumbing than 80.8% of other California census tracts.	80.8
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than 96.4% of other California census tracts.	96.4
Clean Air - PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8
Clean Air - Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1

Neighborhood Vulnerabilities	
Employed – This tract has a higher percentage of people aged 25-64 who are employed than just 9.7% of other California census tracts.	9.7%

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the value. Use these estimates appropriately.

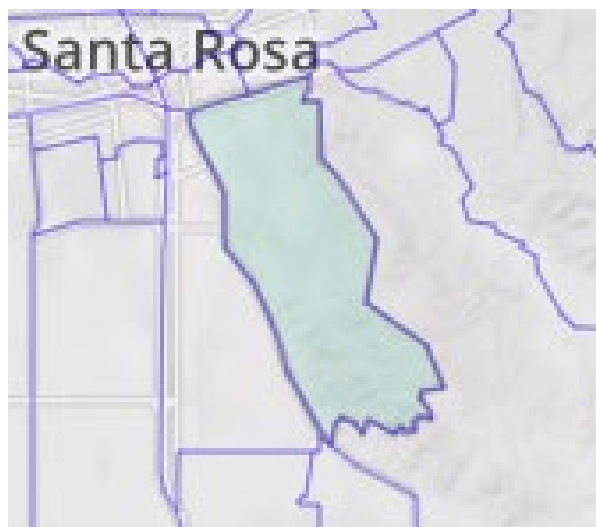


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Kawana Springs

Census Tract: 151401

The Kawana Springs neighborhood is a census tract in Sonoma County, in Supervisorial District 3. The neighborhood is predominately white with 44.9% identifying as such. A percentage of individuals twice that of the county (22% vs 11%) reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma County (\$27,000/yr vs. \$72,000/yr), however the unemployment rate is more than two times that of the rest of the county.



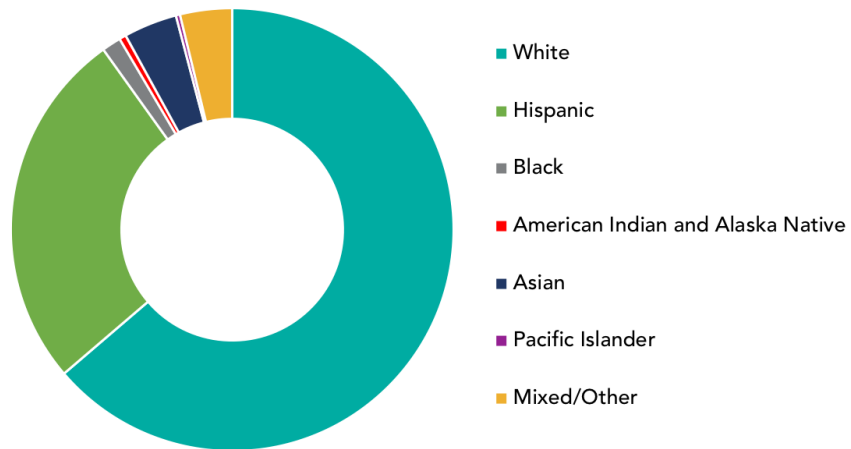
The neighborhood has a higher rate of households who rent than the county at large. Homeowners face higher rates of overcrowding relative to the county while renters face lower rates of overcrowding. Renters in the neighborhood face a higher cost burden, while homeowners with a mortgage face a lower cost burden. Homeowners without a mortgage face a similar cost burden relative to the county. The share of adults with a college education is lower than that of the county, and preschool enrollment is low. However, K-12 students in the neighborhood do well, scoring higher in English and math proficiency regardless of their higher rates of truancy. High school graduate rate is low relative to the rest of the county.

The neighborhood has high instances of two-parent households, high rates of preschool enrollment, and good air quality but retail density in the neighborhood is low.

Total Population: 7,854¹

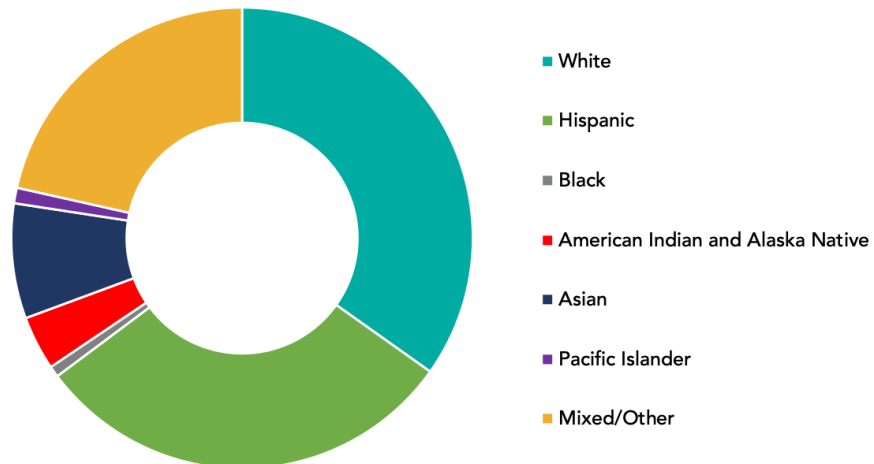
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Kawana Springs



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Kawana Springs
Median Income	\$71,769	\$26,954
Population Employed	60.7%	61.9%
Unemployment	3.8%	8.6%

Vulnerable Populations

	Countywide	Kawana Springs
People employed in Farming, Fishing and Forestry	1.9%	2.3%
Foreign Born	1.3%	23.6%
Speak English Less than "very well"	11%	22%
Renters	39.7%	51.3%
People in Poverty	10.7%	12.1%
Elderly in Poverty	17.3%	8.2%
Veterans in Poverty	10.1%	7.0%
People with Disabilities in Poverty	12%	9.4%
Youth in Foster Care	2.1%	0%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Kawana Springs
Population 5 years and over	474,758	7,419
English only	74.4%	58.6%
Spanish	19.7%	33.7%
Speak English less than "very well"	9.1%	17.8%
Other Indo-European languages	2.7%	1.4%
Speak English less than "very well"	0.6%	0.7%
Asian and Pacific Islander languages	2.6%	6.4%
Speak English less than "very well"	1.1%	3.2%

Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	41.4%
Speak English less than "very well"	11.0%	22%

Housing Conditions

	Countywide	Kawana Springs
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 48.7% <u>Renters:</u> 51.3%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 10% <u>Renters:</u> 3.4%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 31.3% Without mortgage: 15.6% <u>Renters:</u> 60.3%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Kawana Springs
Population ACS 2013-2017	500,943	7,854 (1.6% of the County's population)
Loans made in 2017	19529	402 (2.1% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	11 (2.7% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	8 (2.0% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	50 (12.4% of all loans made in this neighborhood)

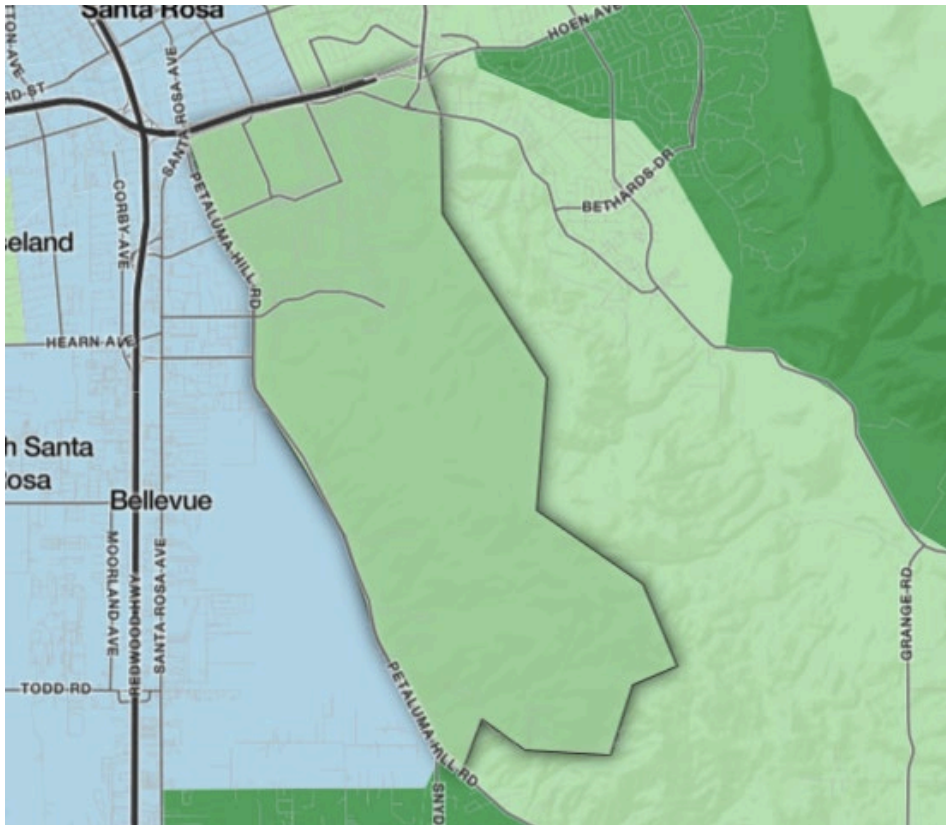
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Kawana Springs
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	29.3%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	50.2%
Elementary School Truancy Rate (Source: CDE)	31.5%	35.3%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	60.2%
High School Graduation Rate (Source: CDE)	87.3%	75.1%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Kawana Springs (Percentile among tracts in CA)
Neighborhood Strengths	
Preschool Enrollment – This tract has a higher percentage of 3 and 4-year olds in school than 84.9% of other California census tracts.	84.9th
Two-Parent Households – This tract has a higher percentage of children with two married or partnered parents/caregivers than 87.5% of other California census tracts.	87.5th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th

Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (Very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th
Neighborhood Vulnerabilities	
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than just 18.7% of other California census tracts.	18.7th

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

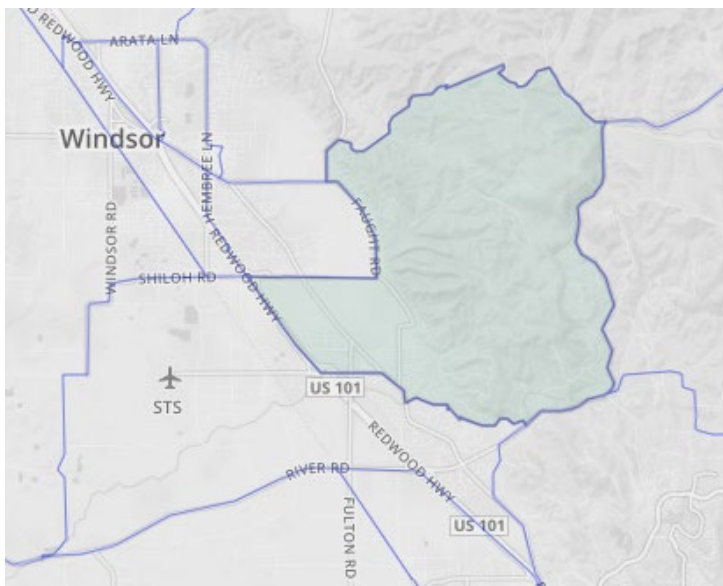


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Larkfield-Wikiup

Census Tract: 152701

The Larkfield-Wikiup neighborhood is a census tract in Sonoma County. The neighborhood is



predominantly white, with 66% of residents identifying as such. A small percentage (3%) of individuals reported being able to speak English less than “very well.” The median income closely mirrors the rest of Sonoma County (\$72,000/yr vs. \$73,000/yr). In comparison to the county, the share of the population that is employed is lower (56.1%), meanwhile the unemployment rate is higher than the county at 7.9%.

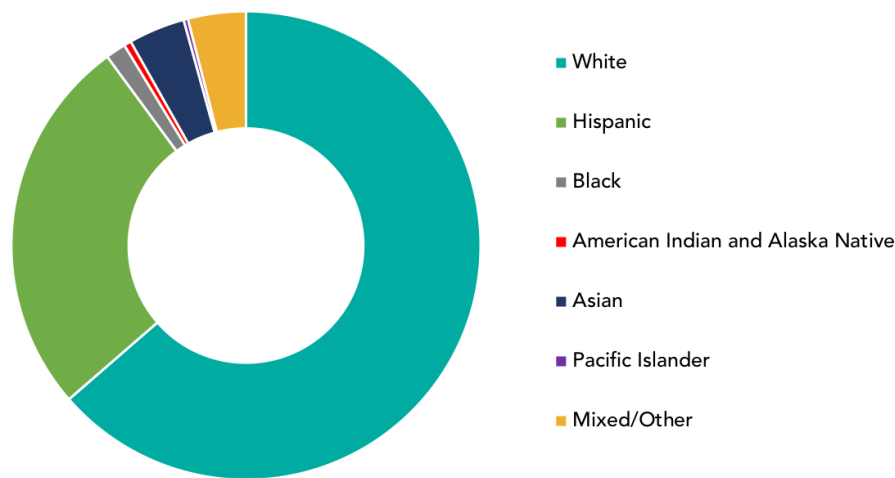
The neighborhood has a lower rate of households who rent than the county at large. Renters and homeowners without a mortgage in this neighborhood face a much higher housing cost burden than the county. The share of adults with a college education is greater than that of the county, and preschool enrollment is low. K-12 students in the neighborhood excel, scoring higher in English and math proficiency and having lower rates of truancy.

The neighborhood has an excellent tree canopy, very good air quality, but a very low safe drinking water index.

Total Population: 5,424¹

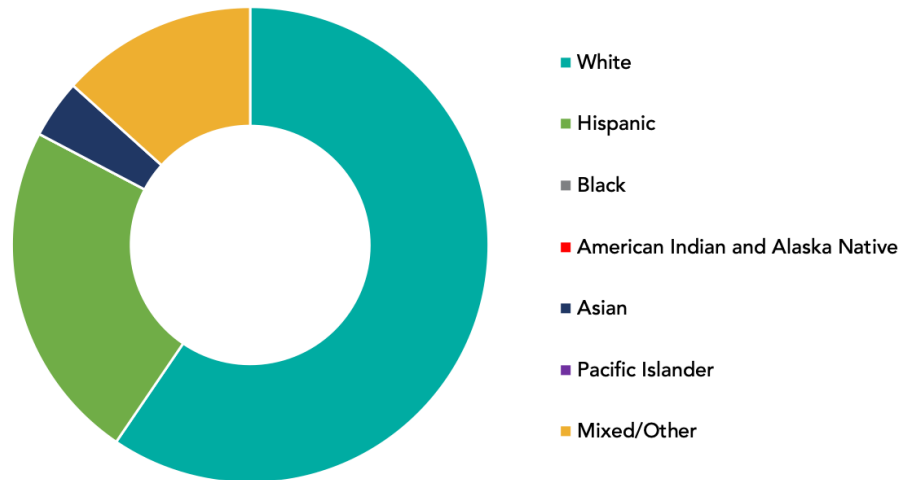
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Larkfield/Wikiup



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Larkfield-Wikiup
Median Income	\$71,769	\$72,500
Population Employed	60.7%	56.1%
Unemployment	3.8%	7.9%

Vulnerable Populations

	Countywide	Larkfield-Wikiup
People employed in Farming, Fishing and Forestry	1.9%	1.5%
Foreign Born	1.3%	8.7%
Speak English less than "very well"	11%	
Renters	39.7%	27.4%
People in Poverty	10.7%	9.2%
Elderly in Poverty	17.3%	7.2%
Veterans in Poverty	10.1%	9.1%
People with Disabilities in Poverty	12%	5.2%
Youth in Foster Care	2.1%	4.3%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Larkfield-Wikiup
Population 5 years and over	474,758	5,251
English only	74.4%	83.5%
Spanish	19.7%	11.6%
Speak English less than "very well"	9.1%	2.1%
Other Indo-European languages	2.7%	2.5%
Speak English less than "very well"	0.6%	0.5%
Asian and Pacific Islander languages	2.6%	2.4%

Speak English less than "very well"	1.1%	0.3%
Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	16.5%
Speak English less than "very well"	11.0%	2.9%

Housing Conditions

	Countywide	Larkfield-Wikiup
Housing Tenure	<u>Homeowners</u> : 60.3 % <u>Renters</u> : 39.7%	<u>Homeowners</u> : 73.6% <u>Renters</u> : 27.4%
Overcrowding (>1 occupant per room)	<u>Homeowners</u> : 2.5% <u>Renters</u> : 9.2%	<u>Homeowners</u> : 1.4% <u>Renters</u> : 9.3%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 2.7% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters</u> : 56.1%	<u>Homeowners</u> With mortgage: 33.8% Without mortgage: 43.9% <u>Renters</u> : 74%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a low-income census tract that is not currently losing low-income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Larkfield-Wikiup
Population ACS 2013-2017	500,943	5,242 (1.1% of the County's population)
Loans made in 2017	19529	280 (1.4% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	8 (2.9% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	9 (3.2% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	34 (12.2% of all loans made in this neighborhood)

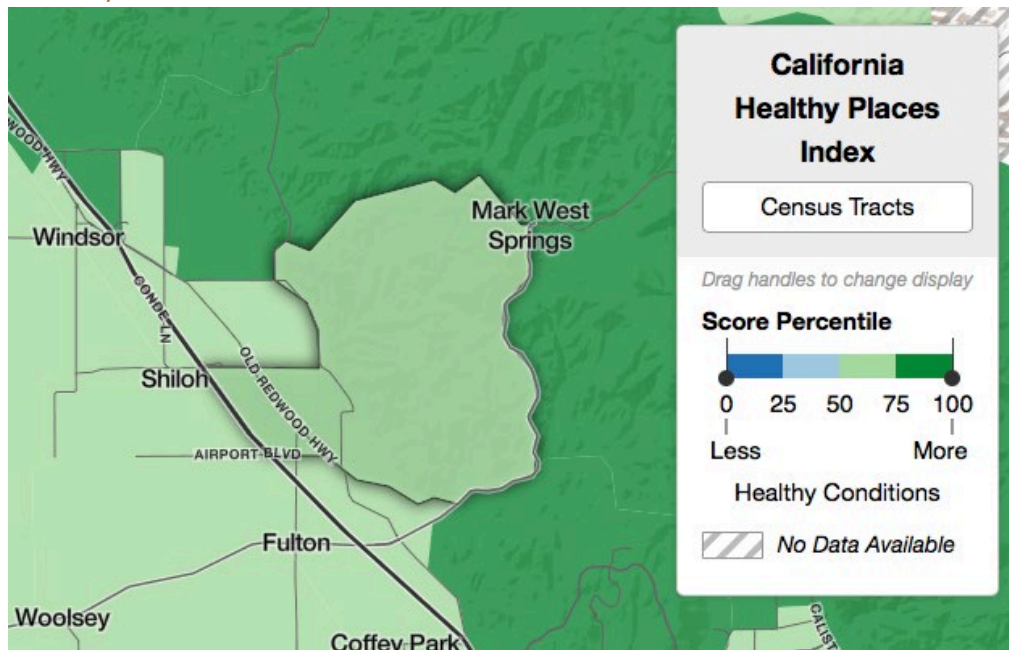
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Larkfield-Wikiup
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	45.5%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	65.5%
Elementary School Truancy Rate (Source: CDE)	31.5%	9.6%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	82.5%
High School Graduation Rate (Source: CDE)	87.3%	81.4%

(Source: UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Larkfield-Wikiup (Percentile among tracts in CA)
Neighborhood Strengths	
Tree Canopy – This tract has a higher percentage of land with tree canopy than 93.6% of other California census tracts	93.6
Voting – A higher percentage of registered voters in this voted in this community than in 93.6% of all California Census Tracts	93.6
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 90.6% of other California census tracts.	90.6
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 88.3% of other California census tracts.	88.3
Clean Air – Diesel PM – This tract has a lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than 86.1% of other California census tracts.	86.1
High School Enrollment – This tract has a higher percentage of 15-17-year olds in school than 100% of other California census tracts	100
Neighborhood Vulnerabilities	
Two Parent Households – This tract has a higher percentage of children with two married or partnered parents/caregivers than just 19.5% of other California census tracts.	19.5
Safe Drinking Water – Contaminants – This tract has a lower index score combining information about 13 contaminants and 2 types of	1.9

water quality violations that are sometimes found when drinking water samples are tested than just 16% of other California census tracts.	
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than just 10.8% of other California census tracts.	10.8
Supermarket Access – This tract has a higher percentage of people in urban areas who live less than a half mile from a supermarket/large grocery store, or less than 1 mile in rural areas than just 19.1% of other California census tracts.	19.1
Active Commuting – This tract has a higher percentage of workers (16 years and older) who commute to work by transit, walking, or cycling than just 12.1% of other California census tracts.	12.1

(Source: <https://map.healthyplacesindex.org>)

Note: Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.)



2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Railroad Square

Census Tract: 153003

The Railroad Square neighborhood is a census tract in the Sonoma County in Supervisorial Districts 3 and 5. The neighborhood is predominately white with



50.1% identifying as such. A significant percentage (18.7%) of individuals reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma County (\$23,000/yr vs. \$72,000/yr). The share of the population that is employed is similar to that of the county, however, the unemployment rate is nearly three times that of the rest of the county.

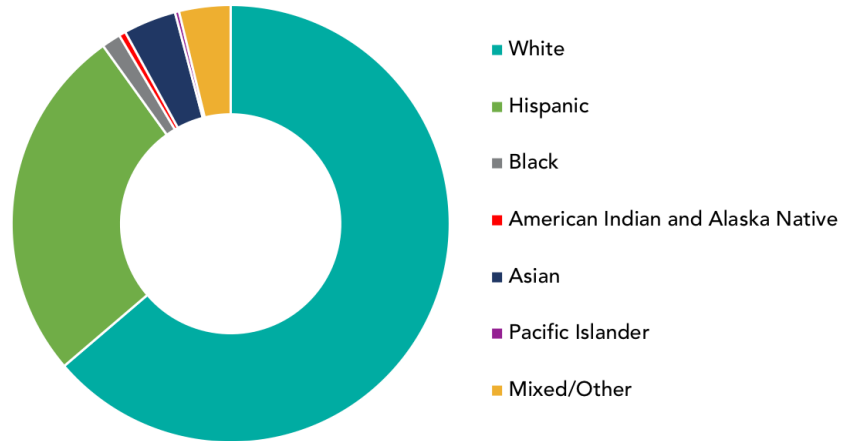
The neighborhood has a higher rate of households who rent than the rest of the county. Homeowners and renters both face higher instances of overcrowding but better living conditions. Renters in this neighborhood have lower rates of housing cost burden than the county on average, but homeowners exhibit higher rates of housing cost burden. The share of adults with a college education is lower than that of the county, as are high school graduation and preschool enrollment rates. However, K-12 students in the neighborhood perform well, scoring higher in English and math proficiency and showing lower rates of truancy.

The neighborhood has excellent tree canopy and supermarket access, and very good air quality, but very low preschool enrollment.

Total Population: 6,224¹

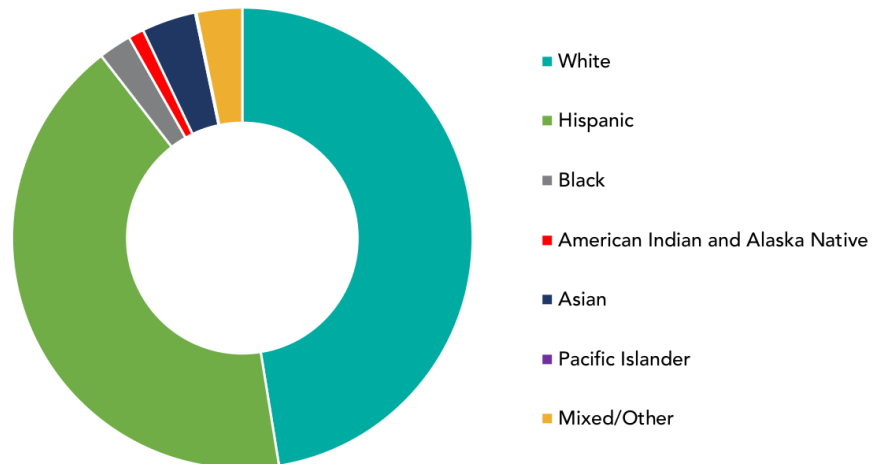
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Railroad Square



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Railroad Square
Median Income	\$71,769	\$23,904
Population Employed	60.7%	61%
Unemployment	3.8%	10.6%

Vulnerable Populations

	Countywide	Railroad Square
People employed in Farming, Fishing and Forestry	1.9%	1.0%
Foreign Born	1.3%	21.2%
Speak English Less than "very well"	11%	18.7%
Renters	39.7%	48.5%
People in Poverty	10.7%	16.8%
Elderly in Poverty	17.3%	9.1%
Veterans in Poverty	10.1%	6.1%
People with Disabilities in Poverty	12%	3.9%
Youth in Foster Care	2.1%	.5%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Railroad Square
Population 5 years and over	474,758	5,643
English only	74.4%	64%
Spanish	19.7%	31.1%
Speak English less than "very well"	9.1%	16.5%
Other Indo-European languages	2.7%	1.9%
Speak English less than "very well"	0.6%	.74%
Asian and Pacific Islander languages	2.6%	3%
Speak English less than "very well"	1.1%	1.6%
Other languages	0.5%	0%

Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	36%
Speak English less than "very well"	11.0%	18.7%

Housing Conditions

	Countywide	Railroad Square
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 51.5% <u>Renters:</u> 48.5%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 5.5% <u>Renters:</u> 20.5%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 55.2% Without mortgage: 33.7% <u>Renters:</u> 46.1%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is currently experiencing ongoing gentrification/displacement.

(Source: Urban Displacement Project)

Lending

	Countywide	Railroad Square
Population ACS 2013-2017	500,943	6,224 (1.2% of the County's population)
Loans made in 2017	19529	231 (1.2% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	5 (2.2% of all loans made in this neighborhood)

Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	6 (2.6% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	30 (13.0% of all loans made in this neighborhood)

(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Railroad Square
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	25.8%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	56.2%
Elementary School Truancy Rate (Source: CDE)	31.5%	21.1%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	71.6%
High School Graduation Rate (Source: CDE)	87.3%	79.4%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Railroad Square (Percentile among tracts in CA)
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California census tracts.	100th
Tree Canopy – This tract has a higher percentage of land with tree canopy (weighted by number of people per acre) than 81.8% of other California census tracts.	81.8th
Supermarket Access – This tract has a higher percentage of people in urban areas who live less than a half mile from a supermarket/large grocery store, or less than 1 mile in rural areas than 83.1% of other California census tracts.	83.1th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th
Neighborhood Vulnerabilities	
Preschool Enrollment – This tract has a higher percentage of 3 and 4 year olds in school than just 18.4% of other California census tracts.	18.4th

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

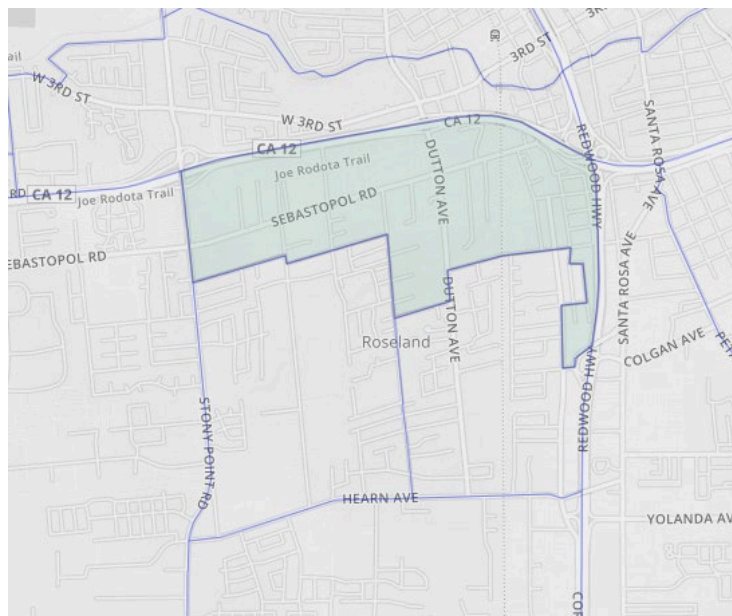


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Roseland

Census Tract: 153104

The Roseland neighborhood is a census tract in the City of Santa Rosa, in Supervisorial District 5. The neighborhood is predominately Latino, with 65% of residents identifying as such. Over a third (35%) of individuals reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma County (\$42,000/yr vs. \$72,000/yr), however the larger share of the population that is employed and the tripled unemployment rate implies the labor force participation rate is higher in this neighborhood than the County’s average.



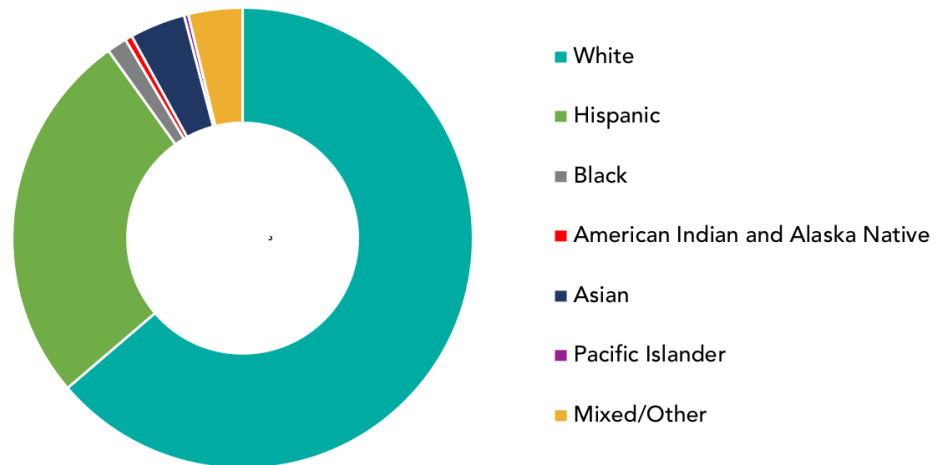
The neighborhood has a much higher rate of households who rent than the County at large. Households in the neighborhood have a higher rate of overcrowding and housing cost burden, but lower substandard living conditions. The share of adults with a college education is significantly lower than that of the County as well as the percentages of students meeting or exceeding grade-level standards in English and math.

The neighborhood has excellent air quality in terms of Ozone and PM 2.5, very good supermarket access, but a low percentage of insured adults and people earning more than 200% of the federal poverty level.

Total Population: 3,910¹

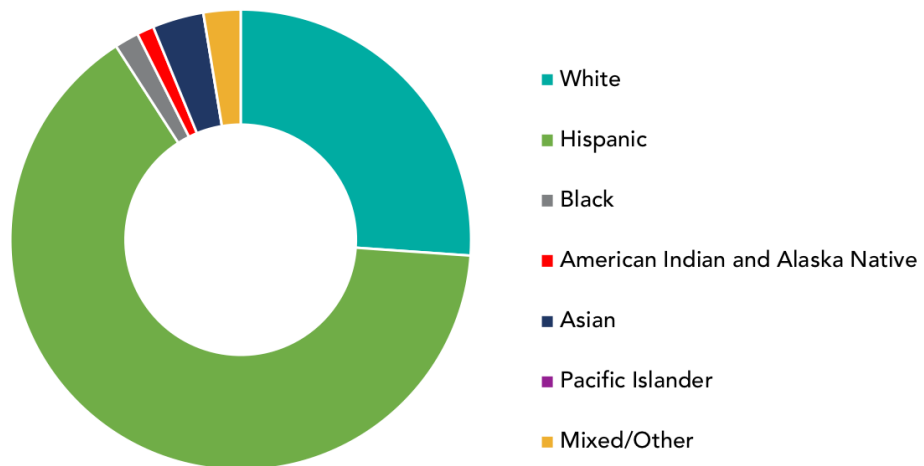
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Roseland



Source: American Community Survey, 2017

Employment & Income

	Countywide	Roseland
Median Income	\$71,769	\$41,648
Population Employed	60.7%	61.9 %
Unemployment	3.8%	11.7%

Vulnerable Populations

	Countywide	Roseland
People employed in Farming, Fishing and Forestry	1.9%	0.0%
Foreign Born	1.3%	33.6%
Speak English Less than "very well"	11%	34.9%
Renters	39.7%	72.4%
People in Poverty	10.7%	27.6%
Elderly in Poverty	17.3%	6.2%
Veterans in Poverty	10.1%	27.7%
People with Disabilities in Poverty	12%	44.1%
Youth in Foster Care	2.1%	0%

(Source: American Community Survey 2013- 2017 unless otherwise noted)

Languages Spoken

	Countywide	Roseland
Population 5 years and over	474,758	3,591
English only	74.4%	38.6%
Spanish	19.7%	56.5%
Speak English less than "very well"	9.1%	32.6%
Other Indo-European languages	2.7%	1.1%
Speak English less than "very well"	0.6%	0%
Asian and Pacific Islander languages	2.6%	3.7%
Speak English less than "very well"	1.1%	2.3%
Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	61.4%
Speak English less than "very well"	11.0%	34.9%

	Countywide	Roseland
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 28.4% <u>Renters:</u> 71.6%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 12.14% <u>Renters:</u> 31.1%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 43% Without mortgage: 20.50% <u>Renters:</u> 68%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

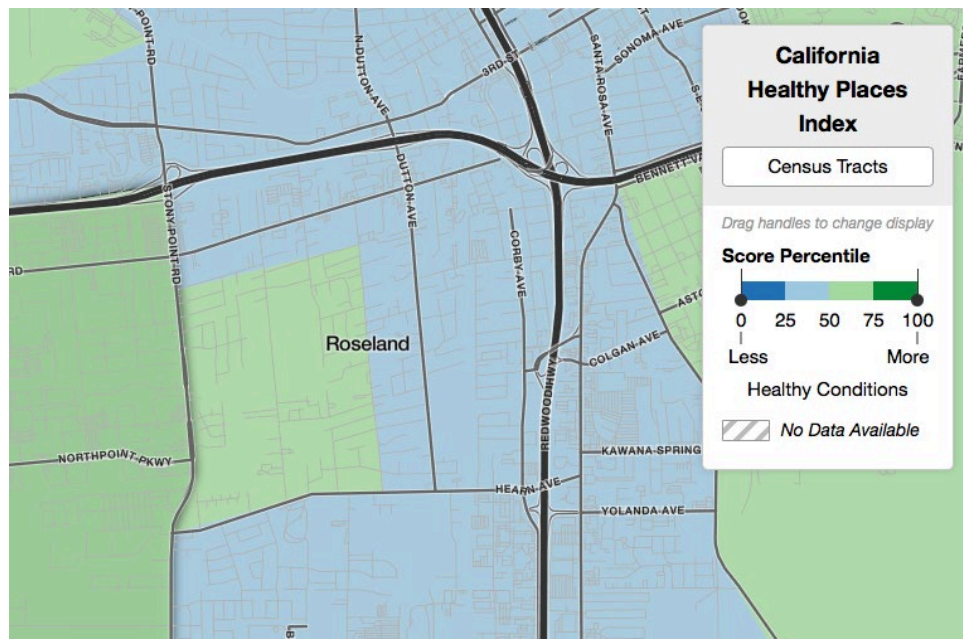
	Countywide	Roseland
Population ACS 2013-2017	500,943	3,910
Loans made in 2017	19529	54
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.40% of all loans)	0 (0.0%)
Loan Applications approved, but not accepted	511 (2.62% of all loans)	0 (0.0%)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.26% of all loans)	10 (18.5%)

(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.27%	24.4%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	30.0%
Elementary School Truancy Rate (Source: CDE)	31.47%	14.9%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	29.0%
High School Graduation Rate (Source: CDE)	87.3%	55.0%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	(Percentile among tracts in CA)
Neighborhood Strengths	
Preschool Enrollment – This tract has a higher percentage of 3 and 4-year old's in school than just 81.9% of other California census tracts.	81.9
High School Enrollment – This tract has a higher percentage of 15-17-year-olds in school than 100% of other California census tracts.	100
Tree Canopy – This tract has a higher percentage of land with tree canopy than 79.5% of other California census tracts	79.5
Supermarket Access – This tract has a higher percentage of people in urban areas who live less than a half mile from a supermarket/large grocery store than 94.3% of other California Census Tracts.	94.3
Low-Income Homeowner Severe Housing Cost Burden – This tract has a lower percentage of low-income homeowners who pay more than 50% of their income on housing costs than just 95.7% of other California census tracts.	95.7
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities and plumbing than 80.8% of other California census tracts.	80.8
Clean Air - Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1
Clean Air - PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8
Neighborhood Vulnerabilities	
Employed – This tract has a higher percentage of people aged 25-64 who are employed than 16.7% of other California census tracts.	16.7
Above Poverty – This tract has a higher percent of people earning more than 200% of federal poverty level (200% is often used to measure poverty in California due to high costs of living) than just 15.6% of other California census tracts.	15.6
Bachelors Education or Higher – This tract has a higher percentage of people over age 25 with a bachelor's education or higher than just 15% of other California census tracts.	15

Insured Adults – This tract has a higher percentage of adults aged 18 to 64 years with health insurance than just 12.3% of other California census tracts.	12.3
Homeownership – This tract has a higher percentage of homeowners than 14.8% of other California census tracts.	14.8
Uncrowded Housing – This tract has a higher percentage of households with 1 or less occupant per room than just 3.2% of other California census tracts.	3.2
Clean Air - Diesel PM – This tract has a lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than 20.3% of other California census tracts.	20.3

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.



2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Roseland Creek

Census Tract: 153103

The Roseland Creek neighborhood is a census tract in Sonoma County, Supervisorial District 5. The neighborhood is predominately Hispanic with 62.2% identifying as such. A large percentage of people relative to the rest of the county (32% vs. 11%) reported speaking English less than “very well”. The median income is significantly lower than the rest of Sonoma County (\$26,000/yr vs. \$72,000/yr). The share of employed individuals in the neighborhood is higher than county levels, however the 9.1% unemployment rate is significantly higher than the county.

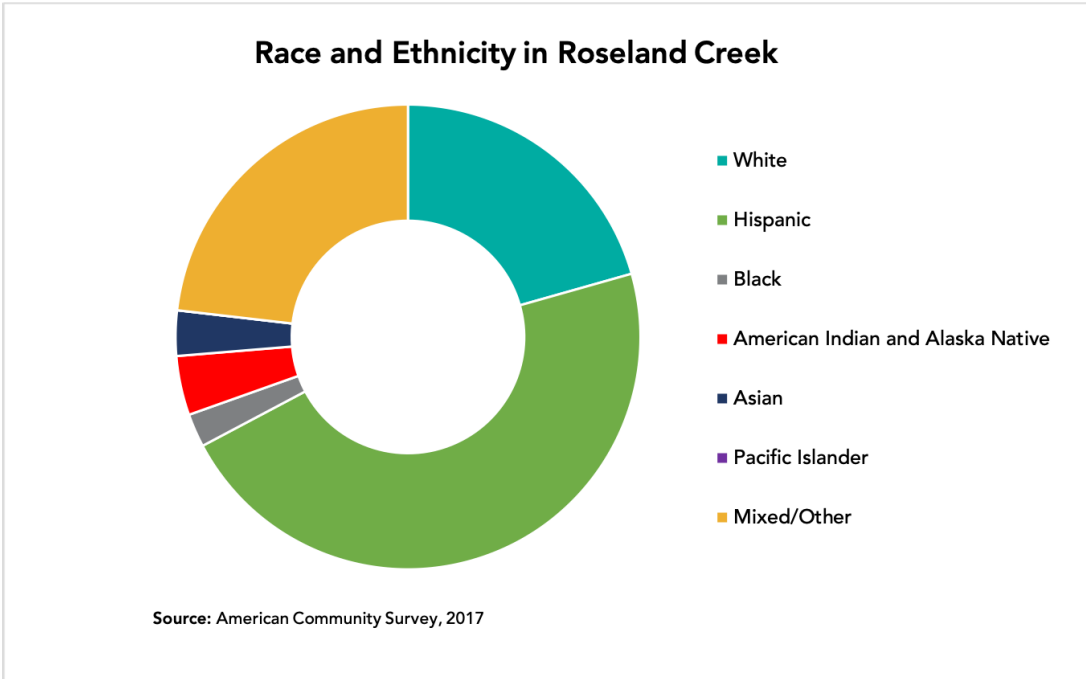
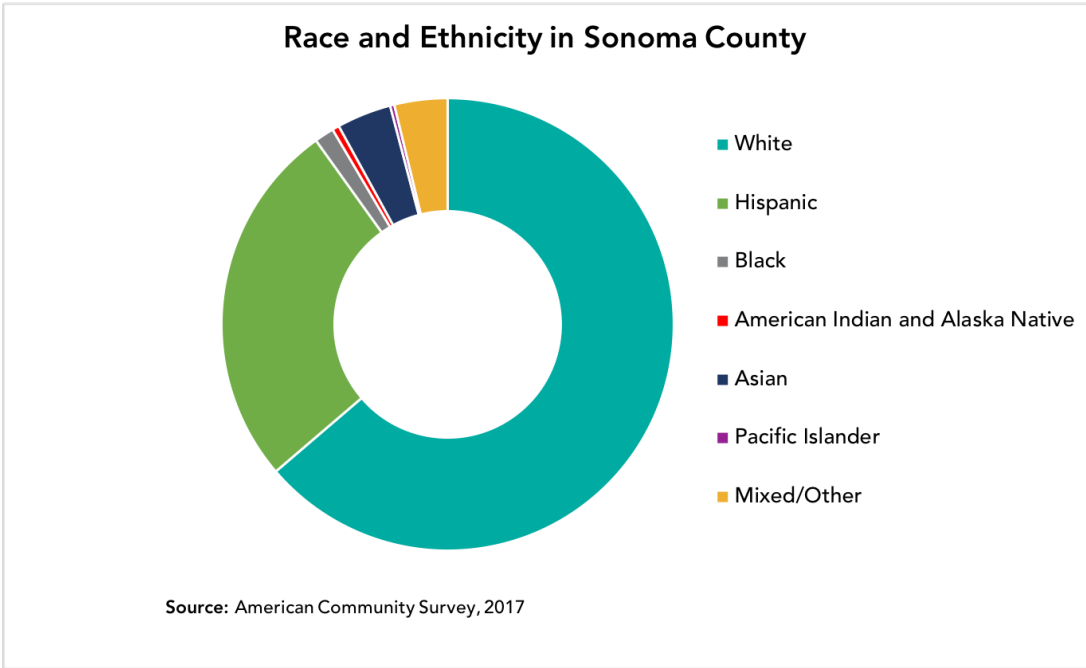


The neighborhood has a higher rate of households who rent than the county at large. Renters and homeowners in this neighborhood have a higher housing cost burden than the County on average, except for homeowners without a mortgage. The share of adults with a college education is lower than that of the county, and preschool enrollment is low. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

The neighborhood has excellent high school enrollment and air quality, but low rates of preschool enrollment.

Total Population: 4,427¹

Race & Ethnicity



¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Roseland Creek
Median Income	\$71,769	\$26,033
Population Employed	60.7%	69.9%
Unemployment	3.8%	9.1%

Vulnerable Populations

	Countywide	Roseland Creek
People employed in Farming, Fishing and Forestry	1.9%	3.5%
Foreign Born	1.3%	34.7%
Speak English Less than "very well"	11%	32%
Renters	39.7%	48.7%
People in Poverty	10.7%	15.4%
Elderly in Poverty	17.3%	7.5%
Veterans in Poverty	10.1%	6.8%
People with Disabilities in Poverty	12%	11.3%
Youth in Foster Care	2.1%	3.4%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Roseland Creek
Population 5 years and over	474,758	4,068
English only	74.4%	41.1%
Spanish	19.7%	54.4%
Speak English less than "very well"	9.1%	29.4%
Other Indo-European languages	2.7%	.9%
Speak English less than "very well"	0.6%	0%

Asian and Pacific Islander languages	2.6%	3.7%
Speak English less than "very well"	1.1%	2.6%
Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	58.9%
Speak English less than "very well"	11.0%	32%

Housing Conditions

	Countywide	Roseland Creek
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 51.3% <u>Renters:</u> 48.7%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 4.3% <u>Renters:</u> 14.7%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 47.9% Without mortgage: 0% <u>Renters:</u> 56.2%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Roseland Creek
Population ACS 2013-2017	500,943	4,427 (.9% of the County's population)
Loans made in 2017	19529	187 (1.0% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	3 (1.6% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	5 (2.6% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	24 (12.8% of all loans made in this neighborhood)

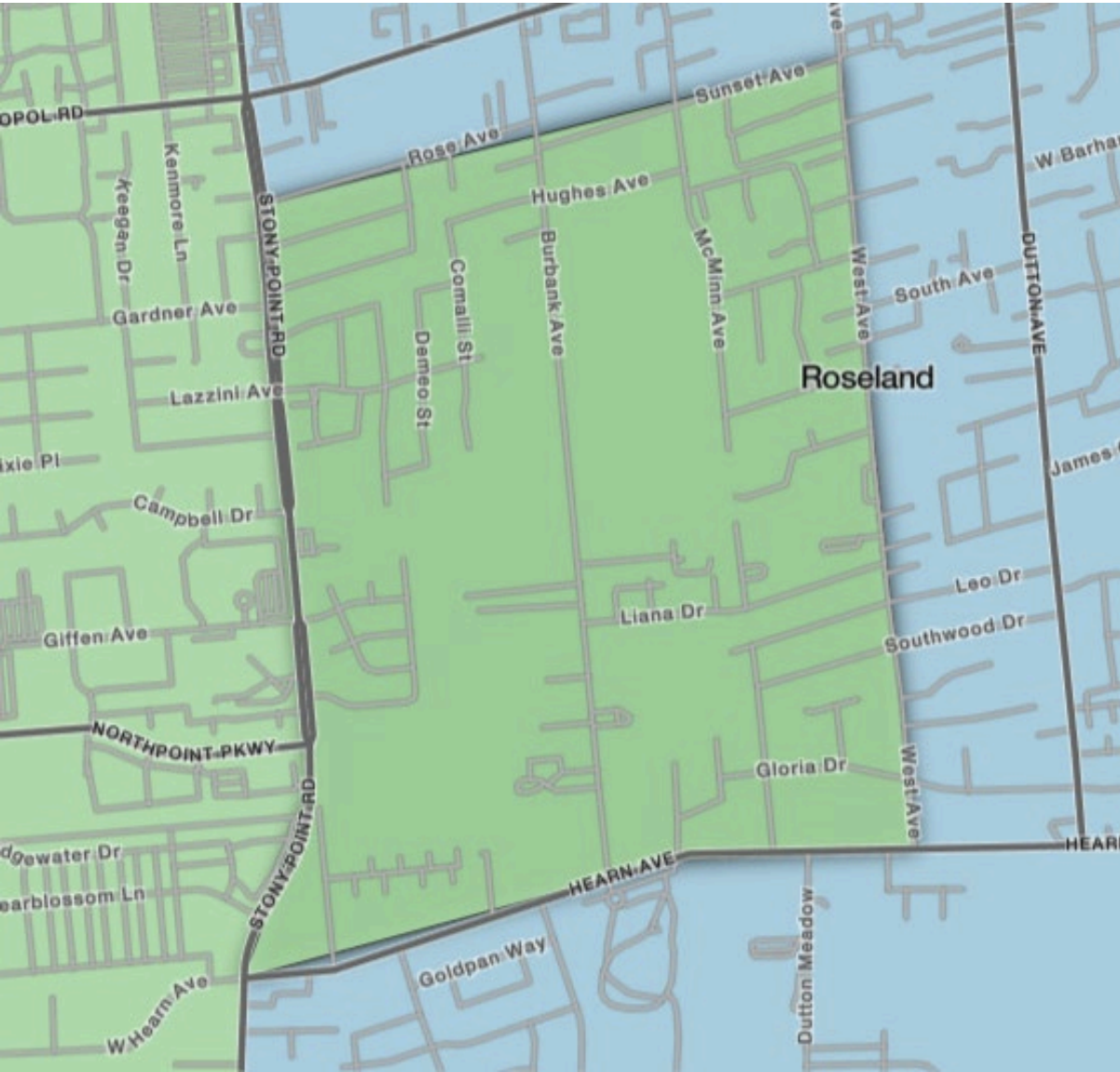
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Roseland Creek
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	18.4%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	71%
Elementary School Truancy Rate (Source: CDE)	31.5%	11.5%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	84.2%
High School Graduation Rate (Source: CDE)	87.3%	72%

(Source – UC Davis Regional Opportunity Index)

HealthyPlaces Index Information



	Roseland Creek (Percentile among tracts in CA)
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California census tracts.	100 th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1 th

Clean Air – PM 2.8 – This tract has a low yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th
Neighborhood Vulnerabilities	
Preschool Enrollment – This tract has a higher percentage of 3 and 4 year olds in school than just 18.4% of other California census tracts.	18.4th

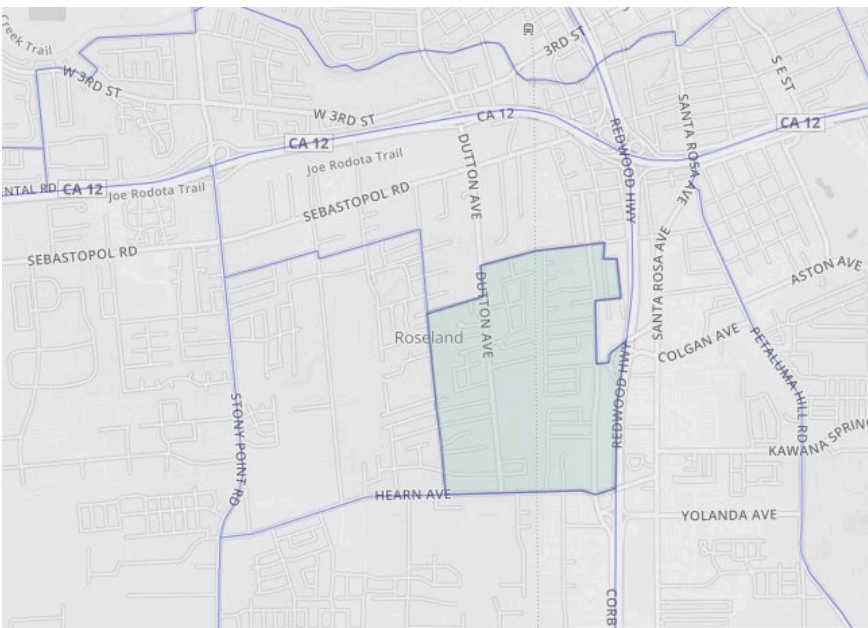
Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

Neighborhood Profile – Sheppard

Census Tract: 153102

The Sheppard neighborhood is a census tract in Sonoma County, Supervisorial District 5. The neighborhood is predominantly Latino, with 63% of residents identifying as such. Over a third (35%) of individuals reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma county (\$53,000/yr vs. \$72,000/yr), and the unemployment rate is three times as high. However, the share of the population that is employed closely mirrors that of the rest of the county, implying that there is a higher than average share of the population in the labor force (retired, disabled, etc.).



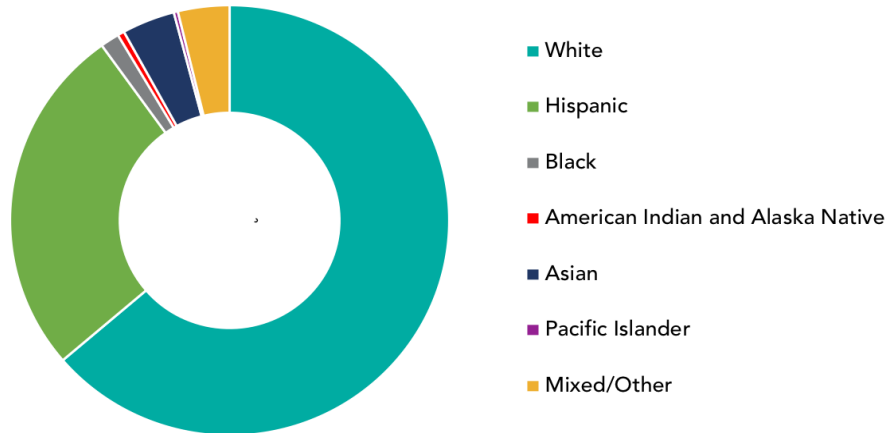
The neighborhood has a much higher rate of households who rent than the County at large. Households in the neighborhood have a slightly higher rate of overcrowding, substandard living conditions, and face a higher cost burden than the County at large- especially renters. The share of adults with a college education is one-third that of the county, and preschool enrollment is low. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

The neighborhood has excellent tree canopy, very good air quality, but very low retail density and supermarket access.

Total Population: 5,728¹

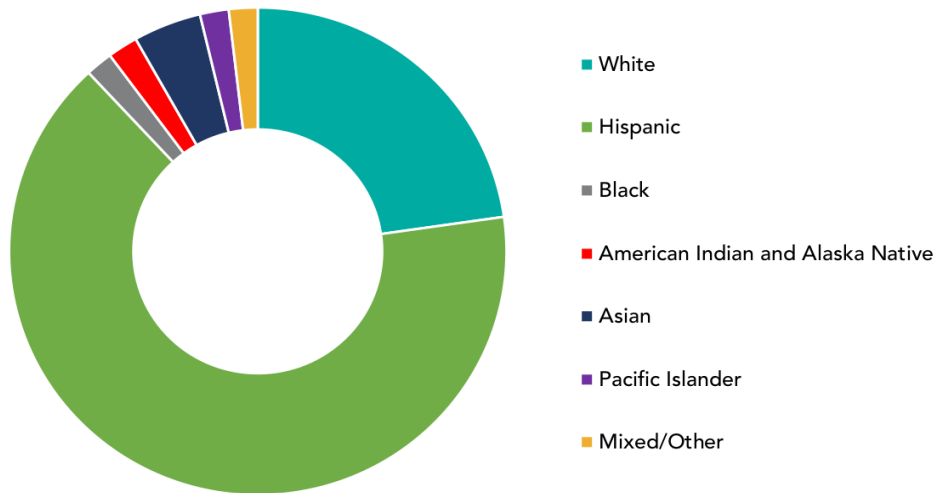
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Sheppard



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Sheppard
Median Income	\$71,769	\$25,150
Population Employed	60.7%	62.4%
Unemployment	3.8%	8.4%

Vulnerable Populations

	Countywide	Sheppard
People employed in Farming, Fishing and Forestry	1.9%	0.6%
Foreign Born	1.3%	34.7%
Speak English Less than "very well"	11%	34.9%
Renters	39.7%	45%
People in Poverty	10.7%	15.4%
Elderly in Poverty	17.3%	11.1%
Veterans in Poverty	10.1%	13.3%
People with Disabilities in Poverty	12%	37.9%
Youth in Foster Care	289	10.8%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Sheppard
Population 5 years and over	474,758	5,320
English only	74.4%	39.7%
Spanish	19.7%	52.7%
Speak English less than "very well"	9.1%	29.1%
Other Indo-European languages	2.7%	1.5%

Speak English less than "very well"	0.6%	0%
Asian and Pacific Islander languages	2.6%	5.4%
Speak English less than "very well"	1.1%	5.1%
Other languages	0.5%	.7%
Speak English less than "very well"	0.2%	.7%
Language other than English	25.6%	60.3%
Speak English less than "very well"	11.0%	34.9%

Housing Conditions

	Countywide	Sheppard
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 55% <u>Renters:</u> 45%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 9% <u>Renters:</u> 27.4%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 39.3% Without mortgage: 13.1% <u>Renters:</u> 71.2%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Sheppard
Population ACS 2013-2017	500,943	5,728
Loans made in 2017	19,529	164
High Cost Loans (as a percentage of total single family owner-occupied home loans)	273 (1.40%)	5 (3.0%)
Loan Applications approved, but not accepted	511 (2.62%)	0 (0%)
Loan Application Denials	2,395 (12.3%)	29 (17.6%)

(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

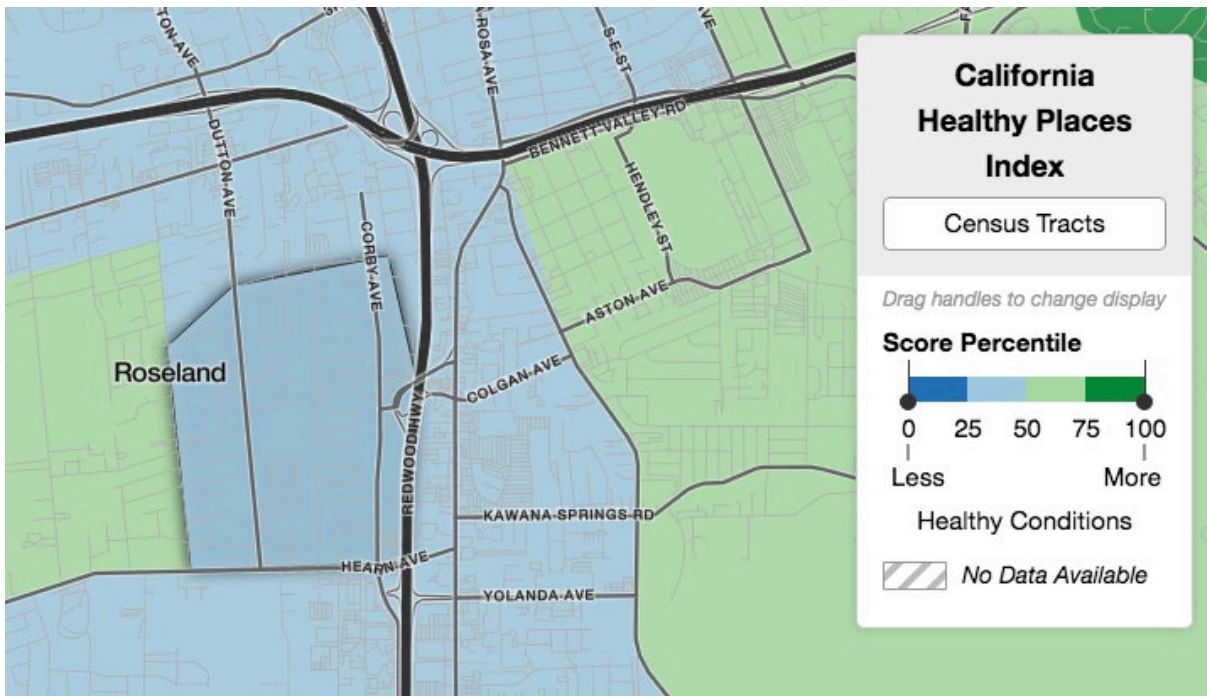
Education

	Countywide	Sheppard
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	15.2%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	53.0%
Elementary School Truancy Rate (Source: CDE)	31.5%	14.9%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	29%
High School Graduation Rate (Source: CDE)	87.3%	63.7%

(Source – UC Davis Regional Opportunity Index)

Note: Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

Healthy Places Index Information



	Sheppard (Percentile among tracts in CA)
Neighborhood Strengths	
Low-Income Homeowner Severe Housing Cost Burden - This tract has a lower percentage of low-income homeowners who pay more than 50% of their income on housing costs than just 89.5% of other California census tracts.	89.5th
Clean Air – Ozone - This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th
Clean Air – PM 2.5 - This tract has a lower yearly average of fine	93.8th

particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	
Neighborhood Vulnerabilities	
Bachelor's Education or Higher – This tract has a higher percentage of people over age 25 with a bachelor's education or higher than just 9.2% of other California census tracts.	9.2th
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 14.1% of other California census tracts.	14.1th
Uncrowded Housing - This tract has a higher percentage of households with 1 or less occupant per room than just 9.3% of other California census tracts.	9.3th

Uses data from: <https://map.healthyplacesindex.org>



2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Taylor Mountain

Census Tract: 151402



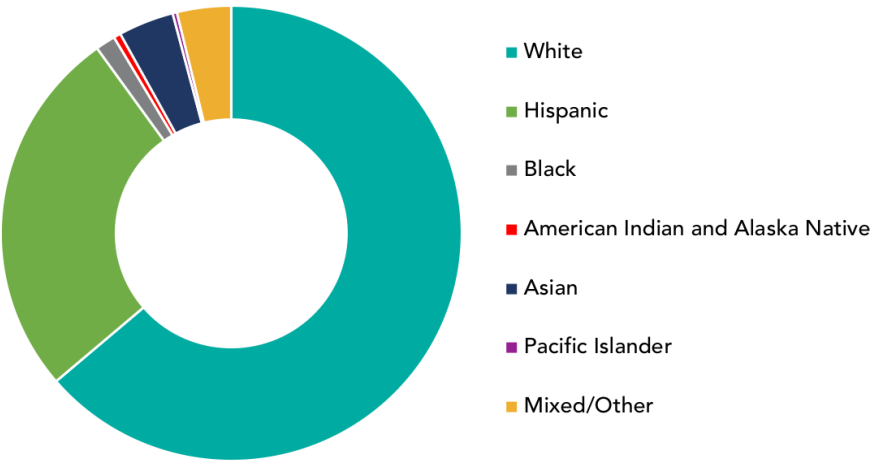
The Taylor Mountain neighborhood is a census tract in Sonoma County, Supervisorial District 3. The neighborhood has a high percentage of residents that are foreign born with more than a third of individuals identifying as such. Over a third (40%) of individuals reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma County (\$27,102/yr vs. \$72,000/yr), and the unemployment rate is nearly twice that of the rest of the county, but the percentage of the population employed is slightly higher than that of the county (66.2% vs 60.7%). The neighborhood has a relatively average number of households who rent compared to the county at large. Households in the neighborhood have a significantly higher rate of overcrowding but have lower substandard living conditions. The homes face a higher cost burden than the county at large—especially renters. The share of adults with a college education is half that of the county, however, K-12 students in the neighborhood score slightly higher in English and significantly higher in math proficiency and have lower rates of truancy.

The neighborhood has excellent high school enrollment and very good air quality, but very low access to parks and poor access to safe drinking water.

Total Population: 9,837¹

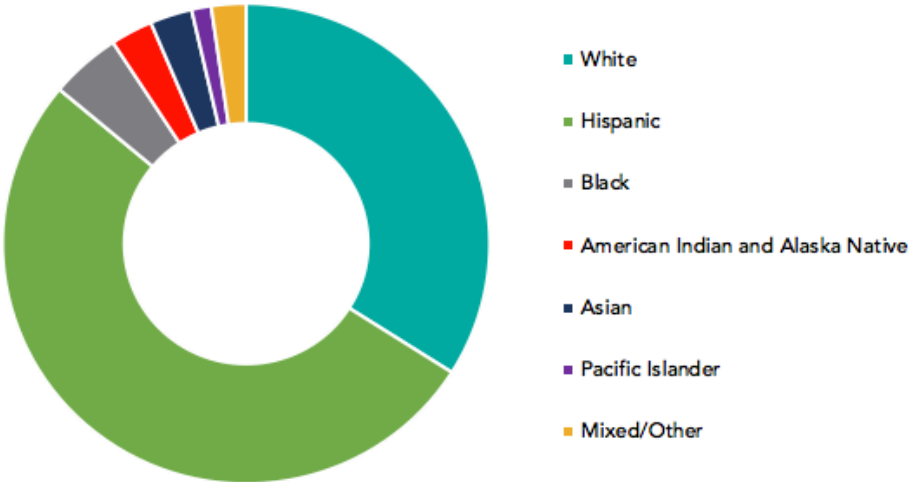
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Taylor Mountain



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Taylor Mountain
Median Income	\$71,769	\$27,102
Population Employed	60.7%	66.2%
Unemployment	3.8%	6.3%

Vulnerable Populations

	Countywide	Taylor Mountain
People employed in Farming, Fishing and Forestry	1.9%	2.2%
Foreign Born	1.3%	33.5%
Speak English less than "very well"	11%	21.3%
Renters	39.7%	55.3%
People in Poverty	10.7%	16.9%
Elderly in Poverty	17.3%	12.1%
Veterans in Poverty	10.1%	4.4%
People with Disabilities in Poverty	12%	42.8%
Youth in Foster Care	2.1%	0%

(Source: American Community Survey 2013-2017 unless otherwise noted)

Ethnic Concentration

	Countywide	Taylor Mountain
Population 5 years and over	474,758	9,132
English only	74.4%	48.1%
Spanish	19.7%	44.6%
Speak English less than "very well"	9.1%	17.6%
Other Indo-European languages	2.7%	0.9%
Speak English less than "very well"	0.6%	0.4%
Asian and Pacific Islander languages	2.6%	3.3%

Speak English less than "very well"	1.1%	1.8%
Other languages	0.5%	3.1%
Speak English less than "very well"	0.2%	1.4%
Language other than English	25.6%	51.9%
Speak English less than "very well"	11.0%	21.3%

Housing Conditions

	Countywide	Taylor Mountain
Housing Tenure	Homeowners: 60.3% Renters: 39.7%	Homeowners: 44.7% Renters: 55.3%
Overcrowding (>1 occupant per room)	Homeowners: 2.5% Renters: 9.2%	Homeowners: 19.5% Renters: 11.9%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 2.1%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters: 56.1%</u>	<u>Homeowners</u> With mortgage: 38.4% Without mortgage: 20.50% <u>Renters: 62.3%</u>
(Source: American Community Survey 2013-2017)		

(Source: American Community Survey 2013-2017 unless otherwise noted)

Displacement Risk

This neighborhood is a lower income census tract that is at risk of gentrification and/or displacement.

(Source: Urban Displacement Project)

Lending

	Countywide	Taylor Mountain
Population ACS 2013-2017	500,943	9,837
Loans made in 2017	19,529	2,954
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	107 (3.6% of all loans)
Loan Applications approved, but not accepted	511 (2.6% of all loans)	214 (7.2% of all loans)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans)	696 (23.5% of all loans)

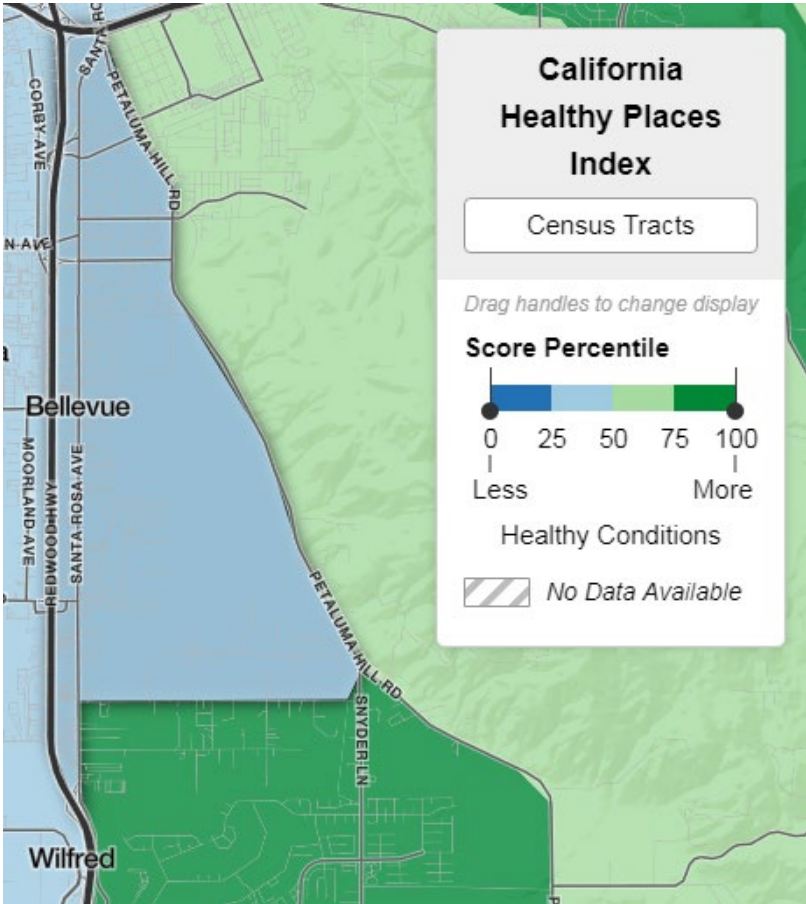
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Taylor Mountain
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	15.7%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	45.56%
Elementary School Truancy Rate (Source: CDE)	31.5%	21.21%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	53.89%
High School Graduation Rate (Source: CDE)	87.3%	86.8%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Taylor Mountain (Percentile among tracts in CA)
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17-year-olds in school than 100% of other California census tracts.	100
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8

Neighborhood Vulnerabilities	
Safe Drinking Water – Contaminants – This tract has a lower index score combining information about 13 contaminants and 2 types of water quality violations that are sometimes found when drinking water samples are tested than just 15.8% of other California census tracts.	15.8
Park Access – This tract has a higher percentage of the population living within walkable distance (half-mile) of a park, beach, or open space greater than 1 acre than just 15.2% of other California census tracts.	15.2

(Source: <https://map.healthyplacesindex.org>)

Note: Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.)

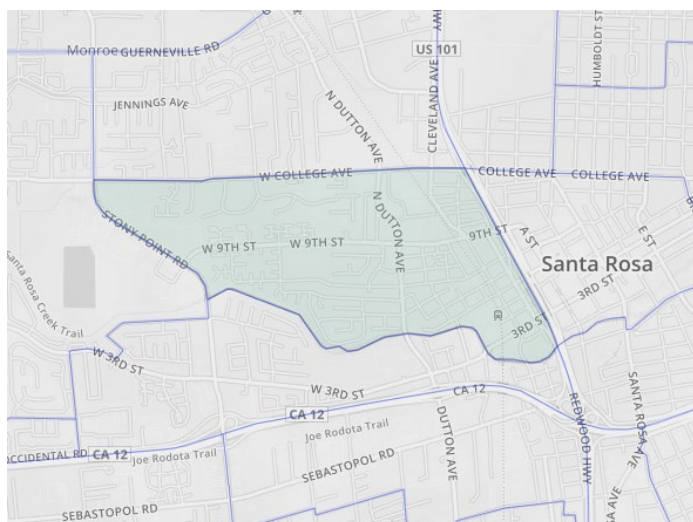


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – West End

Census Tract: 153002

The West End neighborhood is a census tract in the City of Santa Rosa, in Supervisorial Districts 3 & 5. The neighborhood is predominately Latino, with 53% of residents identifying as such. Slightly less than a quarter (22.6%) of individuals reported being able to speak English less than “very well.” The median income is slightly less than the rest of Sonoma County (\$67,000/yr vs. \$72,000/yr), as is the share of the population that is employed, however the unemployment rate is twice as high, implying there is a higher than average share of the population in the labor force (retired, disabled, etc.).



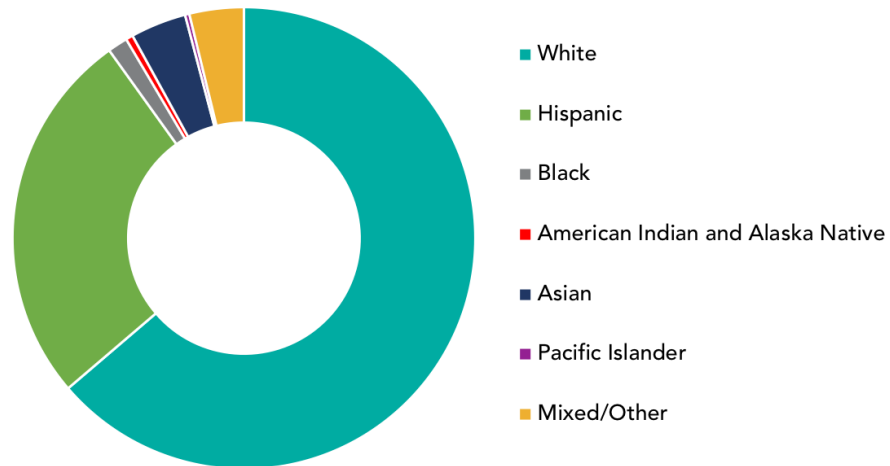
The neighborhood has a higher rate of households who rent rather than own than the County at large. Households in the neighborhood have a higher rate of overcrowding, higher housing cost burden in terms of homeowners without a mortgage and renters, and lower substandard living conditions. The share of adults with a college education is lower than that of the county, and the high school graduation rate is low. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

The neighborhood has very good Ozone and PM 2.5 amounts, excellent retail density, but a high concentration of Diesel PM pollution.

Total Population: 6,5161

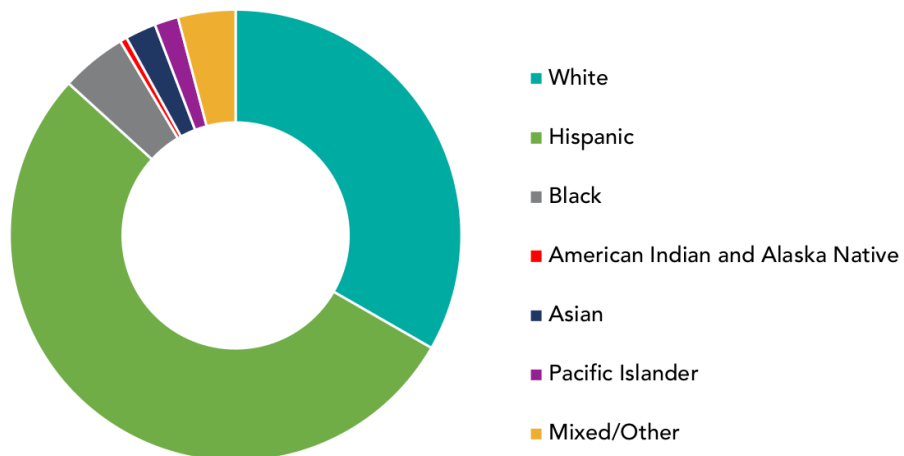
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in West End



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	West End
Median Income	\$71,769	\$66,635
Population Employed	60.7%	68.5%
Unemployment	3.8%	8.8%

Vulnerable Populations

	Countywide	West End
People employed in Farming, Fishing and Forestry	1.9%	3.4%
Foreign Born	16.6%	25%
Speak English Less than "very well"	11%	22.6%
Renters	39.7%	56.3%
People in Poverty	10.7%	14.8%
Elderly in Poverty	17.3%	6.5%
Veterans in Poverty	10.1%	0.5%
People with Disabilities in Poverty	12%	3.6%
Youth in Foster Care	289	

(Source: American Community Survey 2013-2017 unless otherwise noted)

Languages Spoken

	Countywide	West End
Population 5 years and over	474,758	6,049
English only	74.4%	51.1%
Spanish	19.7%	45.8%
Speak English less than "very well"	9.1%	21.7%
Other Indo-European languages	2.7%	2.3%
Speak English less than "very well"	0.6%	0.3%
Asian and Pacific Islander languages	2.6%	0.9%

Speak English less than "very well"	1.1%	0.6%
Other languages	0.5%	0
Speak English less than "very well"	0.2%	0
Language other than English	25.6%	48.9%
Speak English less than "very well"	11.0%	22.6%

Housing Conditions

	Countywide	West End
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 43.7% <u>Renters:</u> 56.3%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 13.3% <u>Renters:</u> 10.1%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 34.9% Without mortgage: 20.7% <u>Renters:</u> 46.3%

(Source: American Community Survey 2013-2017 unless otherwise noted)

Displacement Risk

This neighborhood is a lower income census tract at risk of gentrification and displacement.

(Source: Urban Displacement Project)

Lending

	Countywide	West End
Population ACS 2013-2017	500,943	6,516 (1.3% of the County's population)
Loans made in 2017	19529	301 (1.5% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans)	6 (2% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans)	6 (2% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans)	50 (16.6% of all loans made in this neighborhood)

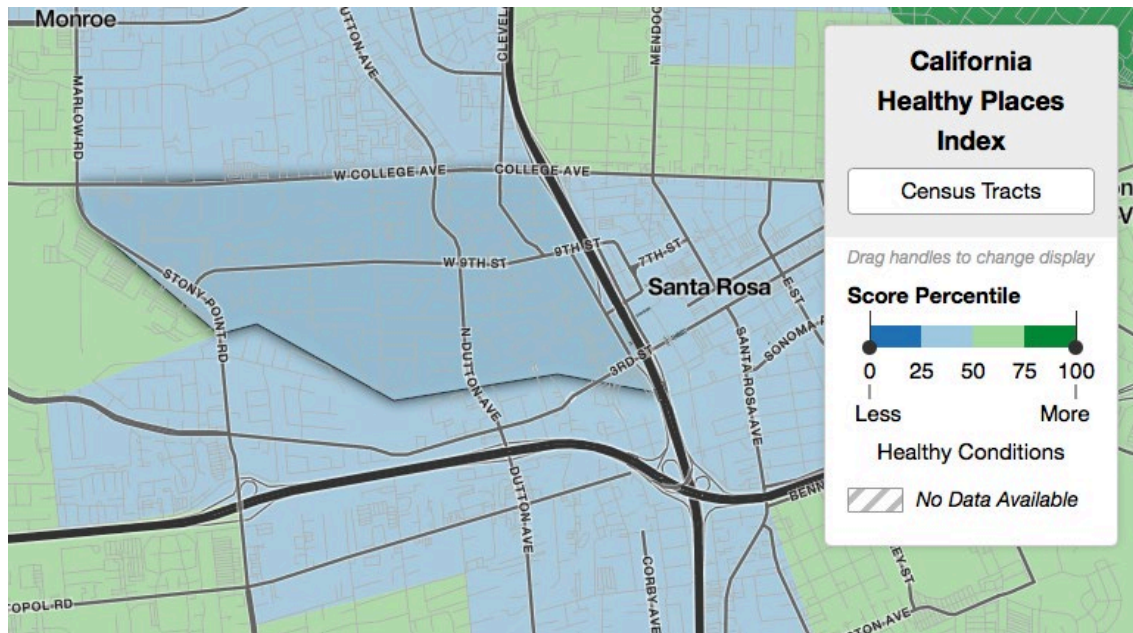
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	West End
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	19.5%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	53.8%
Elementary School Truancy Rate (Source: CDE)	31.5%	26.46%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	68.67%
High School Graduation Rate (Source: CDE)	87.3%	74.3%

(Source – UC Davis Regional Opportunity Index 2014)

Healthy Places Index Information



	West End (Percentile among tracts in CA)
Neighborhood Strengths	
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 81.4% of other California census tracts.	81.4
High School Enrollment – This tract has a higher percentage of 15-17-year-olds in school than 100% of other California census tracts.	100
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than 81.2% of other California census tracts.	81.2
Park Access – This tract has a higher percentage of the population living within walkable distance (half-mile) of a park, beach, or open space greater than 1 acre than 81.4% of other California census tracts.	81.4
Clean Air – Ozone - This tract has a lower average amount of ozone in the air during the	96.1

most polluted 8 hours of summer days than 96.1% of other California census tracts.	
Clean Air – PM 2.5 - This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8
Neighborhood Vulnerabilities	
Clean Air – Diesel PM - This tract has a lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than 20.8% of other California census tracts.	20.8

Uses data from: <https://map.healthylplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

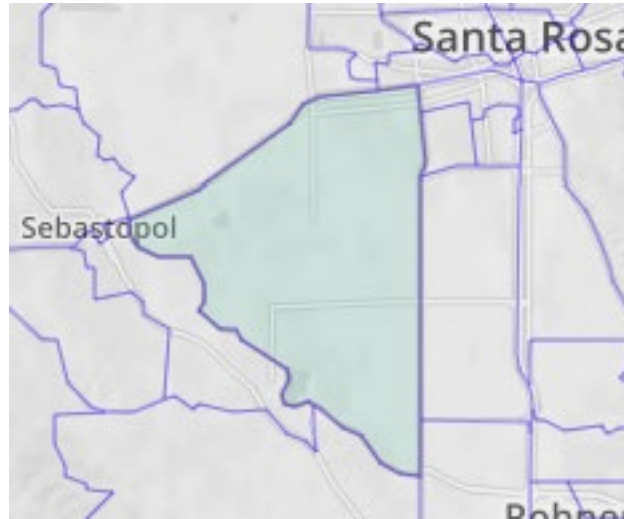


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Wright

Census Tract: 153300

The Wright neighborhood is a census tract in Sonoma County, Supervisorial District 5. The neighborhood is predominately Hispanic with 47.5% identifying as such. A large percentage of individuals relative to the rest of the county (25% vs 11%) reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma County (\$29,000/yr vs. \$72,000/yr), but the share of the population that is employed is similar to that of the county. The unemployment rate is a little more than two times that of the rest of the county.



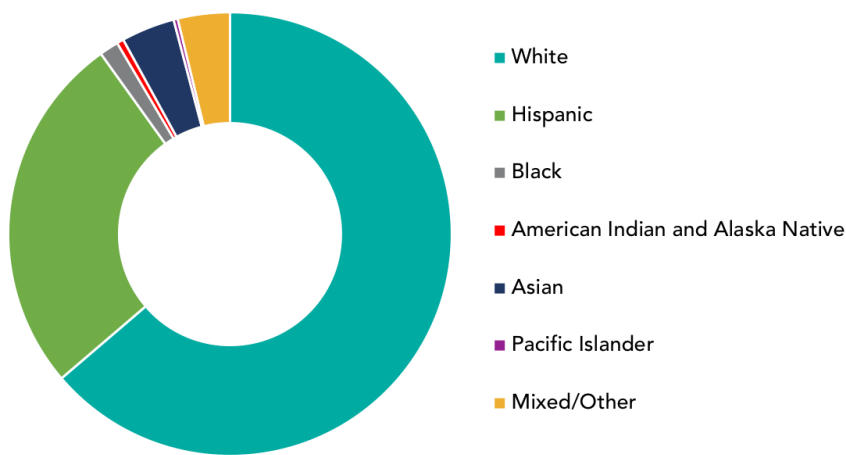
The neighborhood has a higher rate of households who rent than the county at large of which also face more overcrowding. Homeowners have worse living conditions, but renters have similar or better living conditions than the county at large. Homeowners in this neighborhood have a similar housing cost burdens compared to the county at large, while renters face slightly lower rates of high housing cost burdens. The share of adults with a college education is lower than that of the county, as is the high school graduation rate. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and exhibiting lower rates of truancy.

The neighborhood has excellent tree canopy and very good air quality, but very low retail density.

Total Population: 13,570¹

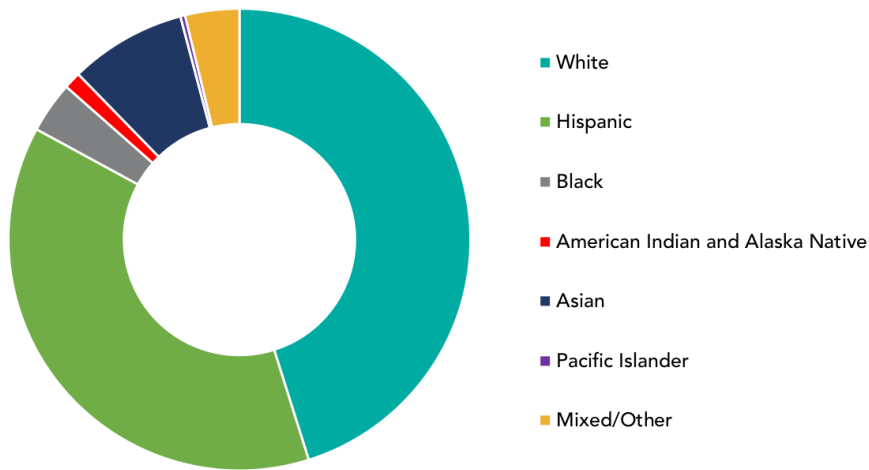
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Wright



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Wright
Median Income	\$71,769	\$29,449
Population Employed	60.7%	60.3%
Unemployment	3.8%	8%

Vulnerable Populations

	Countywide	Wright
People employed in Farming, Fishing and Forestry	1.9%	4.4%
Foreign Born	1.3%	28.3%
Speak English Less than "very well"	11%	25.2%
Renters	39.7%	46.6%
People in Poverty	10.7%	13.9%
Elderly in Poverty	17.3%	4.6%
Veterans in Poverty	10.1%	10.5%
People with Disabilities in Poverty	12%	28%
Youth in Foster Care	2.1%	3.3%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Wright
Population 5 years and over	474,758	12,948
English only	74.4%	53.1%
Spanish	19.7%	37.1%
Speak English less than "very well"	9.1%	19.7%
Other Indo-European languages	2.7%	2.2%
Speak English less than "very well"	0.6%	1.3%
Asian and Pacific Islander languages	2.6%	5.4%
Speak English less than "very well"	1.1%	3.0%

Other languages	0.5%	2.1%
Speak English less than "very well"	0.2%	1.2%
Language other than English	25.6%	46.9%
Speak English less than "very well"	11.0%	25.2%

Housing Conditions

	Countywide	Wright
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 53.4% <u>Renters:</u> 46.6%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 8.2% <u>Renters:</u> 14.7%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 1.2% Renters: .7% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: .7%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 41.3% Without mortgage: 15.1% <u>Renters:</u> 48.1%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a moderate to high income tract that is at risk of exclusion.

(Source: Urban Displacement Project)

Lending

	Countywide	Wright
Population ACS 2013-2017	500,943	13,570 (2.7% of the County's population)
Loans made in 2017	19529	481 (2.5% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	10 (2.1% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	11 (2.3% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	63 (13.1% of all loans made in this neighborhood)

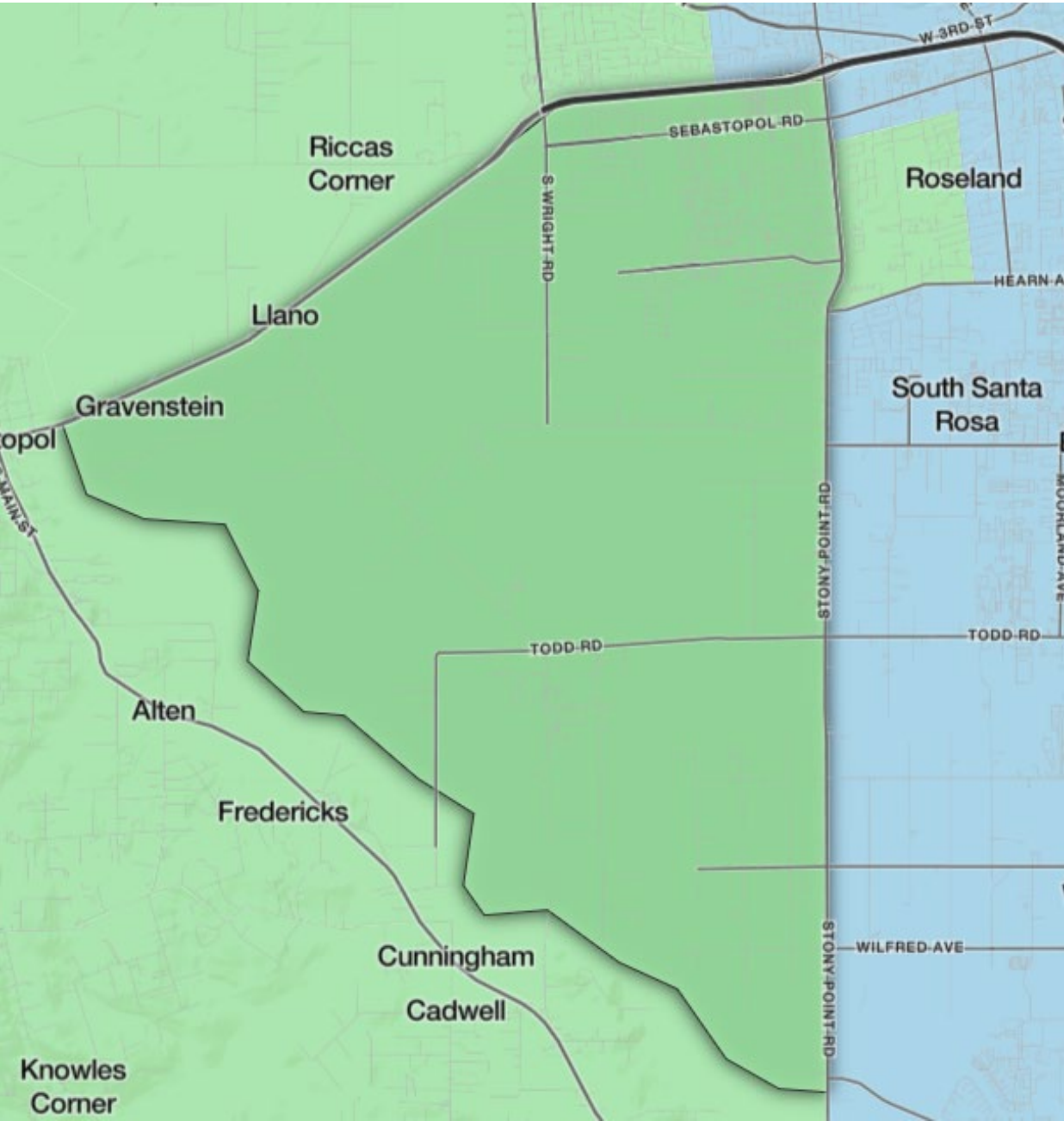
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Wright
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	26.5%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	78.2%
Elementary School Truancy Rate (Source: CDE)	31.5%	19.9%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	81.8%
High School Graduation Rate (Source: CDE)	87.3%	72%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Wright (Percentile among tracts in CA)
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California census tracts.	100th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th

Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (Very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th
Neighborhood Vulnerabilities	
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than just 18.7% of other California census tracts.	18.7th

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

Sonoma

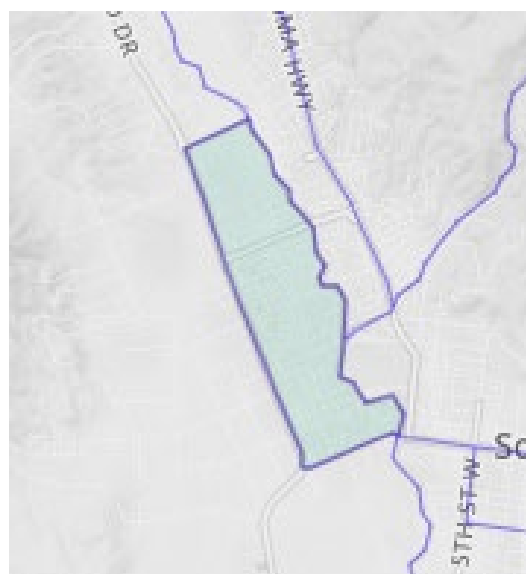


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Boyes Hot Springs/El Verano

Census Tract: 150304

The Boyes Hot Springs/El Verano neighborhood is a census tract in Sonoma County, in Supervisorial District 1. The neighborhood is predominately white with 63.4% of residents identifying as such. The percentage of people reporting being able to speak English less than “very well” was comparable to the county average. The median income is lower than the rest of Sonoma County (\$39,000/yr vs. \$72,000/yr), as is the share of the population that is employed. The unemployment rate is slightly higher than that of the county while the share of the population employed is significantly higher.



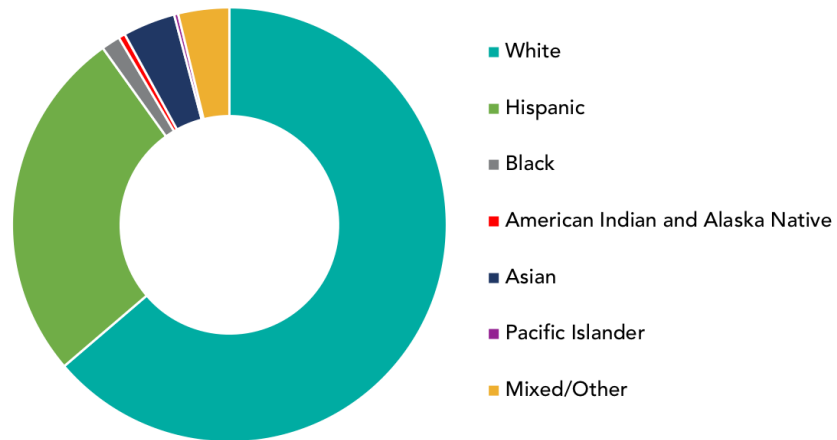
The neighborhood has a higher rate of homeowners than the county at large. Renters have higher instances of overcrowding while little to no overcrowding is reported among homeowners. Renters in this neighborhood have a lower instance of housing cost burden than the county as a whole, while homeowners with a mortgage have a much higher rate of housing cost burden. The share of adults with a college education is slightly higher than that of the county, while the high school graduation rate is slightly lower. K-12 students in the neighborhood score lower in English proficiency than the county at large and only slightly higher in math proficiency. However, the elementary truancy rate is low while the high school enrollment rate is high.

The neighborhood has excellent tree canopy, very good air quality, high rates of voter turnout, and excellent housing habitability, but very low supermarket access.

Total Population: 6,114¹

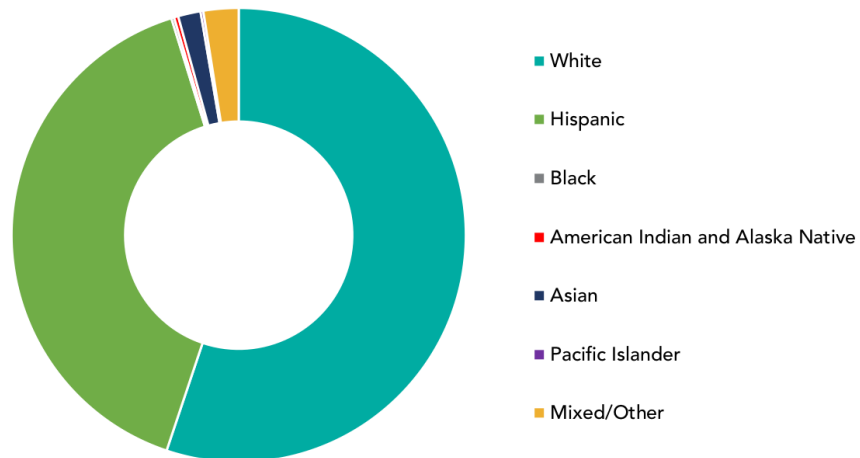
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Boyes Hot Springs/El Verano



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Boyes Hot Springs/El Verano
Median Income	\$71,769	\$39,891
Population Employed	60.7%	67.6%
Unemployment	3.8%	4.4%

Vulnerable Populations

	Countywide	Boyes Hot Springs/El Verano
People employed in Farming, Fishing and Forestry	1.9%	3.5%
Foreign Born	1.3%	17.3%
Speak English Less than "very well"	11%	11.3%
Renters	39.7%	34.7%
People in Poverty	10.7%	6.4%
Elderly in Poverty	17.3%	5.1%
Veterans in Poverty	10.1%	5.4%
People with Disabilities in Poverty	12%	19.6%
Youth in Foster Care	2.1%	1.1%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Boyes Hot Springs/El Verano
Population 5 years and over	474,758	5,659
English only	74.4%	73.7%
Spanish	19.7%	23.3%
Speak English less than "very well"	9.1%	11.3%
Other Indo-European languages	2.7%	1.7%
Speak English less than "very well"	0.6%	0%
Asian and Pacific Islander languages	2.6%	.6%
Speak English less than "very well"	1.1%	0%
Other languages	0.5%	.6%

Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	26.3%
Speak English less than "very well"	11.0%	11.3%

Housing Conditions

	Countywide	Boyces Hot Springs/El Verano
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 65.3% <u>Renters:</u> 34.7%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 0% <u>Renters:</u> 20.5%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 54.5% Without mortgage: 9.4% <u>Renters:</u> 41.6%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a moderate to high income tract that is exhibiting advanced gentrification.

(Source: Urban Displacement Project)

Lending

	Countywide	Boyes Hot Springs/El Verano
Population ACS 2013-2017	500,943	6,114 (1.2% of the County's population)
Loans made in 2017	19529	285 (1.5% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	2 (.7% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	7 (2.5% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	35 (12.3% of all loans made in this neighborhood)

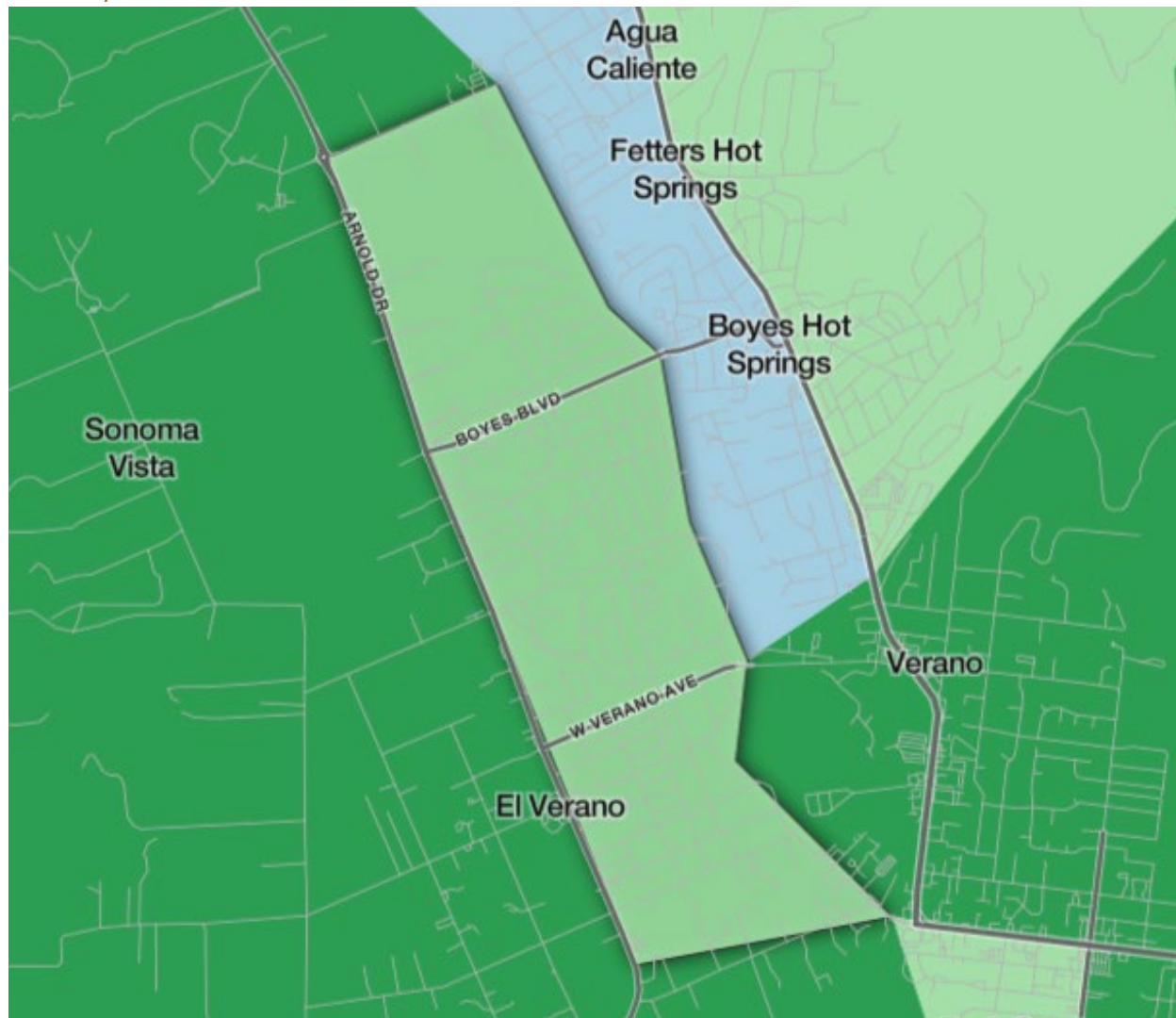
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Boyes Hot Springs/El Verano
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	33.0%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	43.3%
Elementary School Truancy Rate (Source: CDE)	31.5%	3.3%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	44%
High School Graduation Rate (Source: CDE)	87.3%	85.6%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



Boyes Hot Springs/El Verano (Percentile among tracts in CA)	
Neighborhood Strengths	
High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California census tracts.	100th
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 94.9% of other California census tracts.	94.9th
Tree Canopy – This tract has a higher percentage of land with tree canopy than 90.1% of other California census tracts.	90.1%
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities and plumbing than 80.8% of other California census tracts.	80.8%

Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 90.6% of other California census tracts.	90.6th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 90.4% of other California census tracts.	90.4th
Clean Air – Diesel PM – This tract has a lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than 85.4% of other California census tracts.	85.4th
Neighborhood Vulnerabilities	
Supermarket Access – This tract has a higher percentage of people in urban areas who live less than a half mile from a supermarket/large grocery store, or less than 1 mile in rural areas than just 16.2% of other California census tracts.	16.2%

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

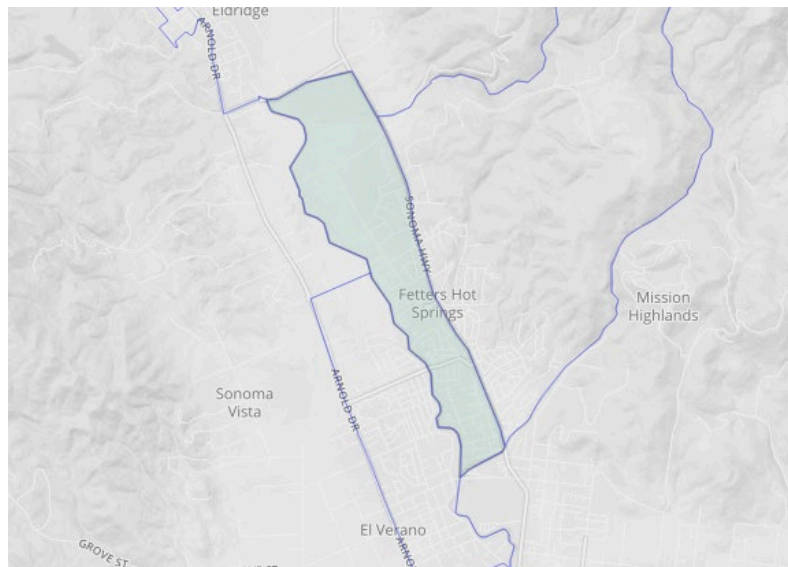


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Fetters Springs/Agua Caliente West

Census Tract: 150305

The Fetters Springs/Agua Caliente West neighborhood is a census tract in the Sonoma Valley, Supervisorial District 1. The neighborhood is predominantly Latino, with 69% of residents identifying as such. Over a third (40%) of individuals reported being able to speak English less than “very well”. The median income is significantly lower than the rest of Sonoma county (\$49,000/yr vs.



\$72,000/yr), as is the share of the population that is employed, however the unemployment rate is in line with the rest of the county implying there is a higher than average share of the population out of the labor force (retired, disabled, etc.).

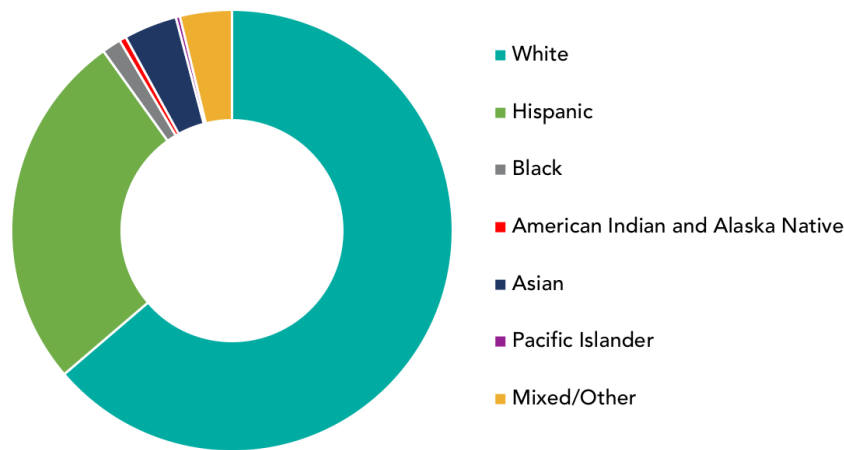
The neighborhood has a much higher rate of households who rent than the County at large. Households in the neighborhood have a slightly higher rate of overcrowding, substandard living conditions, and face a higher cost burden than the County at large - especially renters. The share of adults with a college education is one-third that of the county, and preschool enrollment is low. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

The neighborhood has excellent tree canopy, very good air quality, but very low retail density and supermarket access.

Total Population: 6,068¹

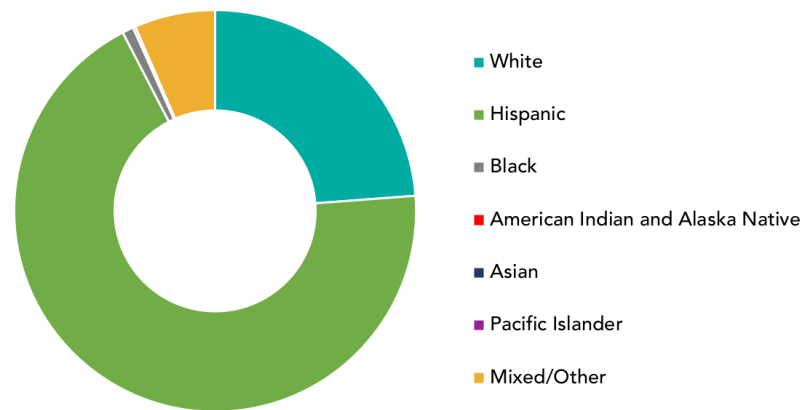
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Fetters Springs/Agua Caliente



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Fetters Springs/Agua Caliente
Median Income	\$71,769	\$49,137
Population Employed	60.7%	50.0%
Unemployment	3.8%	4.2%

Vulnerable Populations

	Countywide	Fetters Springs/Agua Caliente
People employed in Farming, Fishing and Forestry	1.9%	5.6%
Foreign Born	1.3%	2.4%
Speak English Less than "very well"	11%	40.1%
Renters	39.7%	54.0%
People in Poverty	10.7%	17.4%
Elderly in Poverty	17.3%	0%
Veterans in Poverty	10.1%	12.3%
People with Disabilities in Poverty	12%	1.7%
Youth in Foster Care	2.1%	0%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Fetters Springs/Agua Caliente
Population 5 years and over	474,758	5,586
English only	74.4%	32.2%
Spanish	19.7%	67.2%
Speak English less than "very well"	9.1%	40%
Other Indo-European languages	2.7%	0.4%
Speak English less than "very well"	0.6%	0%
Asian and Pacific Islander languages	2.6%	0.2%
Speak English less than "very well"	1.1%	0.1%

Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	67.8%
Speak English less than "very well"	11.0%	40.1%

Housing Conditions

	Countywide	Fetters Springs/Agua Caliente
Housing Tenure	<u>Homeowners: 60.3%</u> <u>Renters: 39.7%</u>	<u>Homeowners: 46%</u> <u>Renters: 54%</u>
Overcrowding (>1 occupant per room)	<u>Homeowners: 2.5%</u> <u>Renters: 9.2%</u>	<u>Homeowners: 4.6%</u> <u>Renters: 40.1%</u>
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 3.6% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 3.6%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters: 56.1%</u>	<u>Homeowners</u> With mortgage: 43% Without mortgage: 20.50% <u>Renters: 68%</u>

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Fetters Springs/Agua Caliente
Population ACS 2013-2017	500,943	6,068 (1.2% of the County's population)
Loans made in 2017	19529	123 (0.6% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	2 (1.6% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	4 (3.3% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	15 (12.2% of all loans made in this neighborhood)

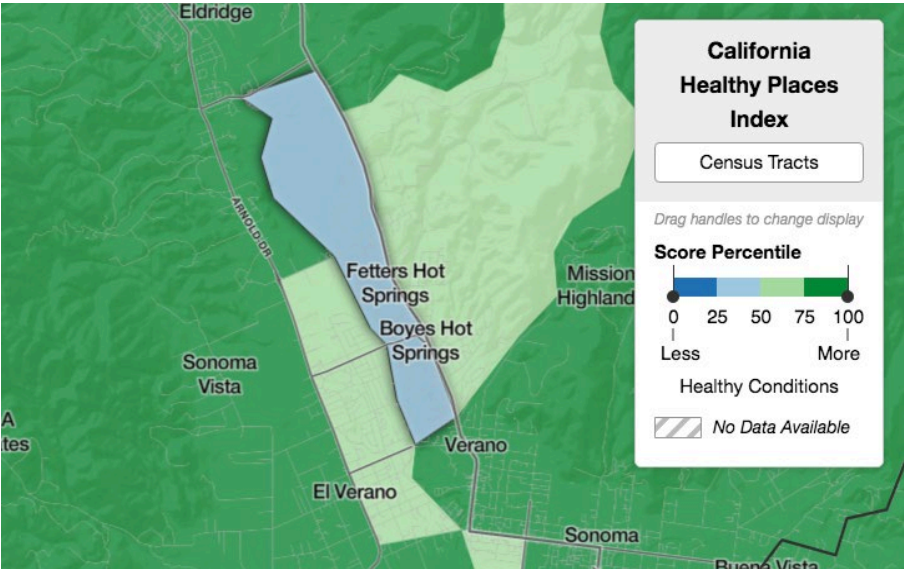
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Fetters Springs/Agua Caliente
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	12.2%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	54.8%
Elementary School Truancy Rate (Source: CDE)	31.5%	5.7%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	43%
High School Graduation Rate (Source: CDE)	87.3%	87.4%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Fethers Springs/Agua Caliente (Percentile among tracts in CA)
Neighborhood Strengths	
Tree Canopy – This tract has a higher percentage of land with tree canopy than 92% of other California census tracts	92
Employed – This tract has a higher percentage of people aged 25-64 who are employed than 87.1% of other California census tracts.	87.1
High School Enrollment – This tract has a higher percentage of 15-17 year-olds in school than 100% of other California census tracts.	100
Voting – A higher percentage of registered voters in this voted in this community than in 85.8% of all California Census Tracts	85.8
Clean Air – Ozone - This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 90.6% of other California census tracts.	90.6
Clean Air – PM 2.5 - This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 90.4% of other California census tracts.	90.4
Clean Air – Diesel PM - This tract has a lower average daily amount of particulate pollution (very	82.4

small particles) from diesel sources (for July) than 82.4% of other California census tracts.	
Neighborhood Vulnerabilities	
Supermarket Access – This tract has a higher percentage of people in urban areas who live less than a half mile from a supermarket/large grocery store than just 17.1% of other California Census Tracts.	17
Preschool Enrollment - This tract has a higher percentage of 3 and 4 year olds in school than just 13.2% of other California census tracts.	13.2
Insured Adults - This tract has a higher percentage of adults aged 18 to 64 years with health insurance than just 10.3% of other California census tracts.	10.3
Low-Income Homeowner Severe Housing Cost Burden - This tract has a lower percentage of low-income homeowners who pay more than 50% of their income on housing costs than just 8.9% of other California census tracts.	8.9
Uncrowded Housing - This tract has a higher percentage of households with 1 or less occupant per room than just 12% of other California census tracts.	12

Uses data from: <https://map.healthyplacesindex.org>



2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Skyhawk

Census Tract: 152600

The Skyhawk neighborhood is a census tract in Sonoma County, in Supervisorial District 1. The neighborhood is predominately white with 81.9% identifying as such. A small percentage (3.2%) of individuals reported being able to speak English less than “very well.” The median income is lower than that of Sonoma County (\$47,000/yr vs. \$72,000/yr) while the unemployment rate is higher than that of the county.



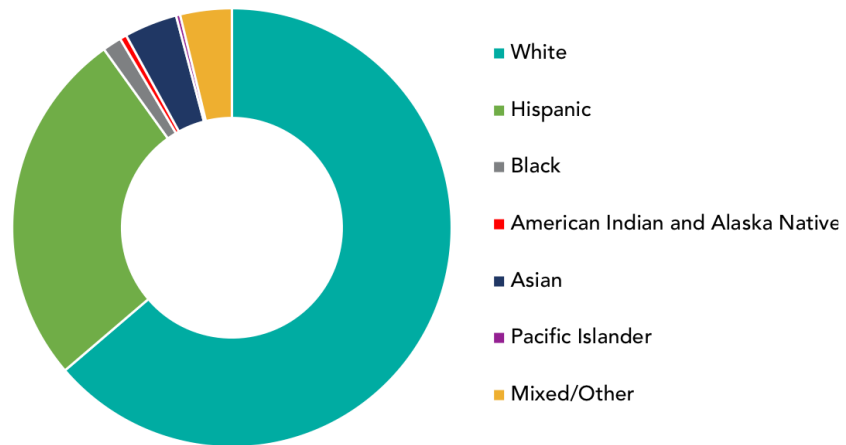
The neighborhood has a higher rate of homeownership than the county. Both renters and homeowners face less overcrowding but worse living conditions. Renters and homeowners with a mortgage in this neighborhood have a higher housing cost burden than the county on average, but homeowners without a mortgage face a lower housing cost burden. The share of adults with a college education is greater than that of the county, and preschool enrollment is high. K-12 students in the neighborhood excel, scoring much higher in both English and math proficiency and exhibiting lower rates of truancy.

The neighborhood has an excellent tree canopy, very good air quality, high rates of voter turnout, and high instances of insured adults but very low retail density and significantly limited access to safe drinking water.

Total Population: 8,127¹

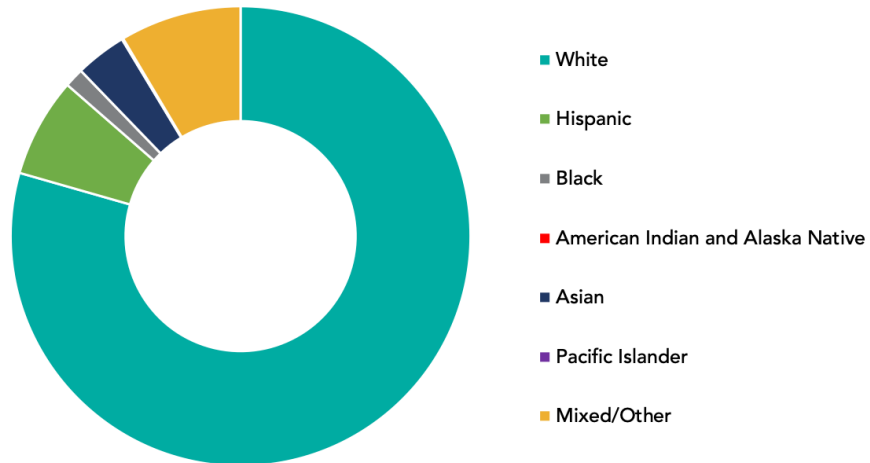
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Skyhawk



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Skyhawk
Median Income	\$71,769	\$47,324
Population Employed	60.7%	61.8%
Unemployment	3.8%	5.1%

Vulnerable Populations

	Countywide	Skyhawk
People employed in Farming, Fishing and Forestry	1.9%	0.9%
Foreign Born	1.3%	10.1%
Speak English Less than "very well"	11%	3.2%
Renters	39.7%	15.5%
People in Poverty	10.7%	4.6%
Elderly in Poverty	17.3%	3.8%
Veterans in Poverty	10.1%	6.7%
People with Disabilities in Poverty	12%	18%
Youth in Foster Care	2.1%	4.2%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Skyhawk
Population 5 years and over	474,758	7,878
English only	74.4%	89.7%
Spanish	19.7%	3.2%
Speak English less than "very well"	9.1%	1.3%
Other Indo-European languages	2.7%	4.2%
Speak English less than "very well"	0.6%	0.68%
Asian and Pacific Islander languages	2.6%	2.6%
Speak English less than "very well"	1.1%	0.80%
Other languages	0.5%	0.3%

Speak English less than "very well"	0.2%	0.3%
Language other than English	25.6%	10.3%
Speak English less than "very well"	11.0%	3.2%

Housing Conditions

	Countywide	Skyhawk
Housing Tenure	<u>Homeowners:</u> 60.3% <u>Renters:</u> 39.7%	<u>Homeowners:</u> 84.5% <u>Renters:</u> 15.5%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 1.5% <u>Renters:</u> 7.1%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.6% Renters: 8.4% <u>Without Complete Plumbing Facilities</u> Homeowners: 1.2% Renters: 8.4%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 47.2% Without mortgage: 6.4% <u>Renters:</u> 60.5%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a moderate to high income tract that is not losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Skyhawk
Population ACS 2013-2017	500,943	8,127 (1.6% of the County's population)
Loans made in 2017	19,529	499 (2.6% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	2 (0.4% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	21 (4.2% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	69 (13.8% of all loans made in this neighborhood)

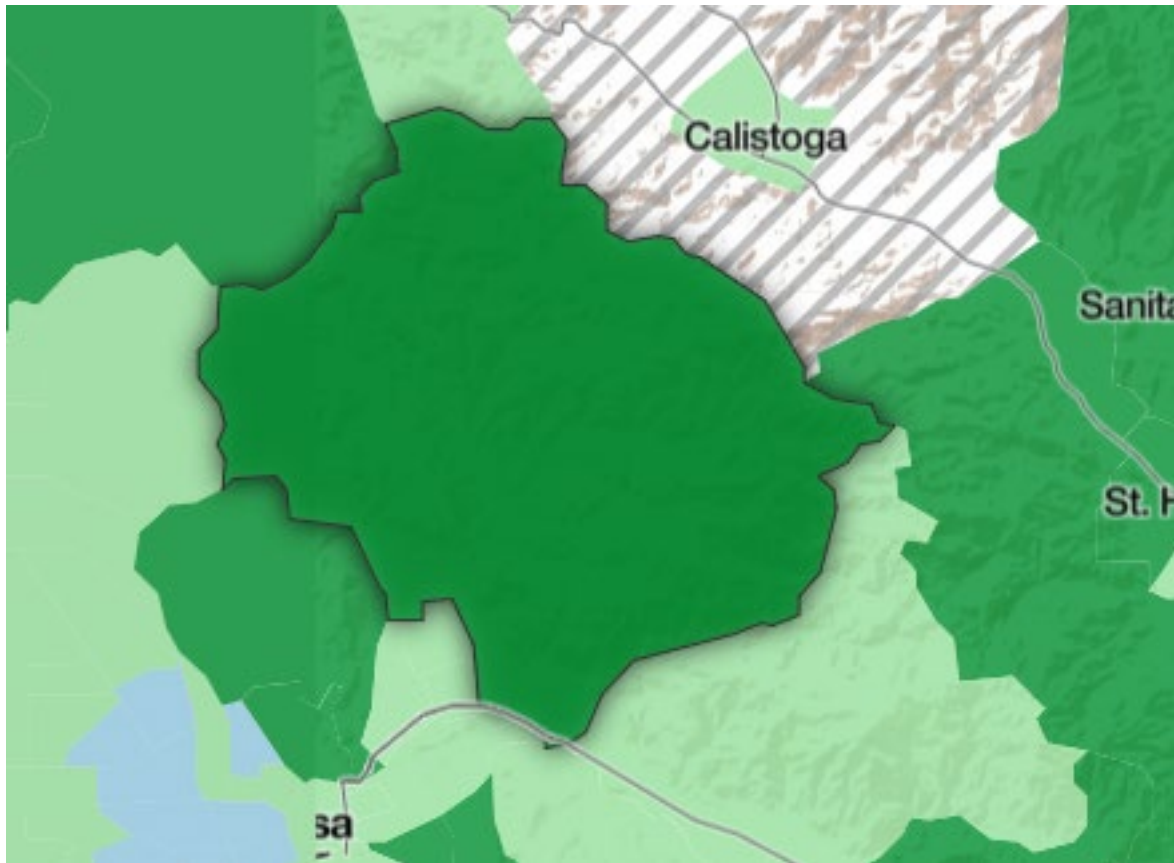
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Skyhawk
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	67.6%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	82.89%
Elementary School Truancy Rate (Source: CDE)	31.5%	2%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	85.8%
High School Graduation Rate (Source: CDE)	87.3%	97.1%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Skyhawk (Percentile among tracts in CA)
Neighborhood Strengths	
Above Poverty – This tract has a higher percent of people earning more than 200% of federal poverty level (200% is often used to measure poverty in California due to high costs of living) than 91.4% of other California census tracts.	91.4th
Median Household Income – This tract has a higher median annual household income than 86% of other California census tracts.	86th
Bachelor's Education or Higher – This tract has a higher percentage of people over age 25 with a bachelor's education or higher than 86.6% of other California census tracts.	86.6th
Preschool Enrollment – This tract has a higher percentage of 3 and .4 year olds in school than 85.9% of other California census tracts.	85.9th

High School Enrollment – This tract has a higher percentage of 15-17 year olds in school than 100% of other California census tracts.	100th
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 99% of other California census tracts.	99th
Tree Canopy – This tract has a higher percentage of land with tree canopy (weighted by number of people per acre) than 95.8% of other California census tracts.	95.8th
Insured Adults – This tract has a higher percentage of adults aged 18 to 64 years with health insurance than 92.2% of other California census tracts.	92.2th
Homeownership – This tract has a higher percentage of homeowners than 90.3% of other California census tracts.	90.3th
Uncrowded Housing – This tract has a higher percentage of households with 1 or less occupant per room than 90.7% of other California census tracts.	90.7th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 96.1% of other California census tracts.	96.1th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 91.3% of other California census tracts.	91.3th
Clean Air – Diesel PM – This tract has a lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than 95% of other California census tracts.	95th
Neighborhood Vulnerabilities	
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than just 6.5% of other California census tracts.	6.5th
Safe Drinking Water – Contaminants – This tract has a lower index score combining information about 13 contaminants and 2 types of water quality violations that are sometimes found when drinking water samples are tested than just 18.8% of other California census tracts.	18.8th

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

West County

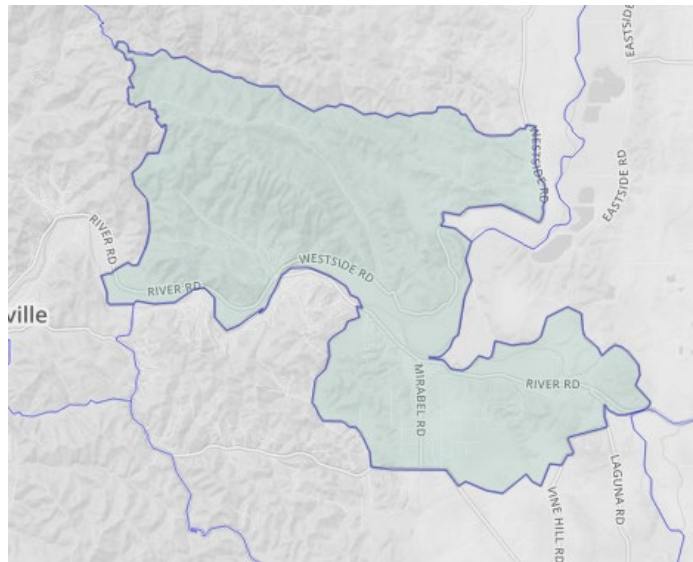


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Forestville

Census Tract: 153705

The Forestville neighborhood is a census tract in the western Sonoma County – Supervisorial District 5. The neighborhood is significantly white with 82.8% identifying as Caucasian. The median income is significantly lower than the rest of Sonoma county (\$27,973/yr vs. \$72,000/yr), and the unemployment rate is nearly twice that of the county, but the percentage of the population employed is still in line with that of the county. (59.4% vs 60.7%)



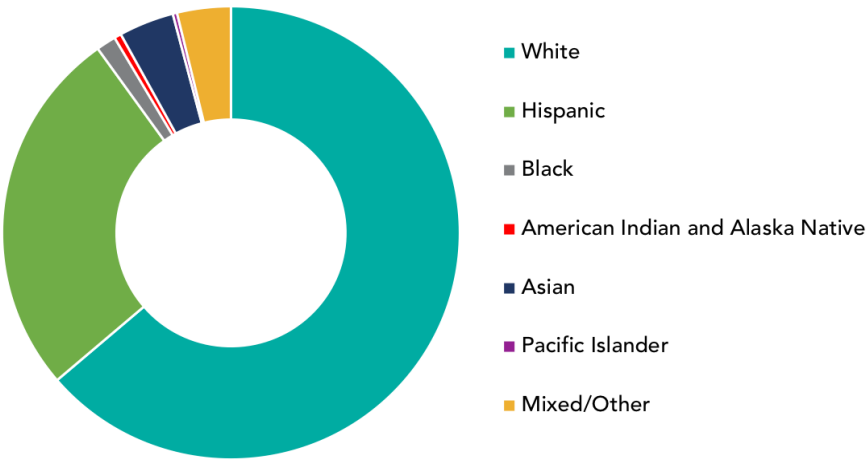
The neighborhood has a significantly higher number of households who own homes compared to the County at large. Renters have high rates of overcrowding, while homeowners have low rates of overcrowding. Homeowners experience slightly higher rates of substandard living conditions but slightly lower rates of high-housing cost burden compared to renters who experience the opposite. The county excels in education with high school and college graduation rates, 4th grade proficiency in math and English, all exceeding those of the county while the elementary school truancy rate is lower than that of the county.

The neighborhood has very good air quality, very high rates of voting, and great tree canopy, but very low rates of retail density, 2 parent households, park access, and preschool enrollment.

Total Population: 4,093¹

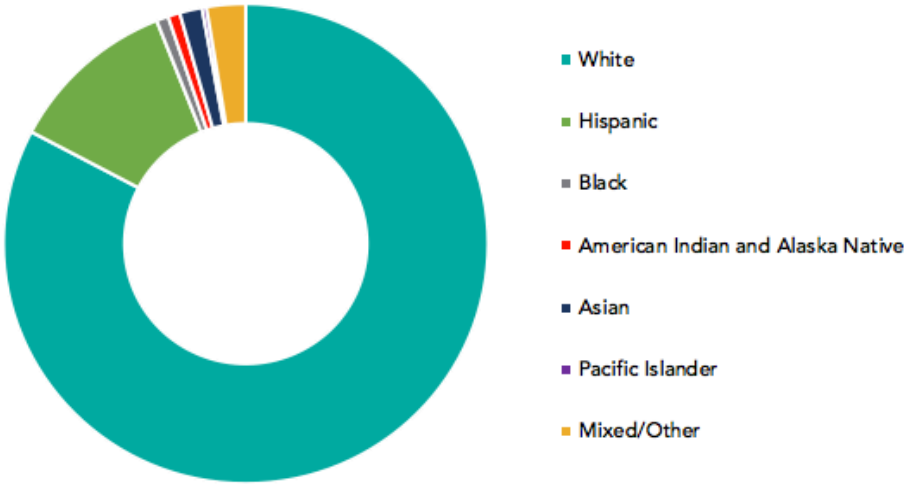
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Forestville



Source: American Community Survey, 2017

Employment & Income

¹ American Community Survey, 2013-2017

	Countywide	Forestville
Median Income	\$71,769	\$27,973
Population Employed	60.7%	59.4%
Unemployment	3.8%	6.3%

Vulnerable Populations

	Countywide	Forestville
People employed in Farming, Fishing and Forestry	1.9%	4.6%
Foreign Born	1.3%	8.1%
Speak English Less than "very well"	11%	3.2%
Renters	39.7%	28.6%
People in Poverty	10.7%	14.5%
Elderly in Poverty (out of all elderly)	17.3%	7.4%
Veterans in Poverty (out of all veterans)	10.1%	21.4%
People with Disabilities in Poverty	12%	46.3%
Youth in Foster Care	2.1%	11.4%

(Source: American Community Survey 2013-2017 unless otherwise noted)

Ethnic Concentration

	Countywide	Forestville
Population 5 years and over	474,758	4,039
English only	74.4%	91.1%
Spanish	19.7%	6.6%
Speak English less than "very well"	9.1%	2.7%
Other Indo-European languages	2.7%	1.9%
Speak English less than "very well"	0.6%	.3%
Asian and Pacific Islander languages	2.6%	.2%

Speak English less than "very well"	1.1%	.2%
Other languages	0.5%	.2%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	8.9%
Speak English less than "very well"	11.0%	3.2%

Housing Conditions

	Countywide	Forestville
Housing Tenure	<u>Homeowners: 60.3%</u> <u>Renters: 39.7%</u>	<u>Homeowners: 71.4%</u> <u>Renters: 28.6%</u>
Overcrowding (>1 occupant per room)	<u>Homeowners: 2.5%</u> <u>Renters: 9.2%</u>	<u>Homeowners: .6%</u> <u>Renters: 15%</u>
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 1.6% Renters: 0% <u>Without Complete Plumbing Facilities</u> Homeowners: 1.6% Renters: 2%
High Housing Cost Burden (out of all occupied housing units)	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters: 56.1%</u>	<u>Homeowners</u> With mortgage: 42.3% Without mortgage: 6.8% <u>Renters: 56.1%</u>
(Source: American Community Survey 2013-2017)		

(Source: American Community Survey 2013-2017 unless otherwise noted)

Displacement Risk

This is a low income census tract that is not currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Forestville
Population ACS 2013-2017	500,943	4,093
Loans made in 2017	19,529	242
High Cost Loans (as a percentage of total single-	273 (1.4% of all loans)	1 (.4% of all loans)

family owner-occupied home loans)		
Loan Applications approved, but not accepted	511 (2.6% of all loans)	11 (4.5% of all loans)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans)	30 (12.4% of all loans)

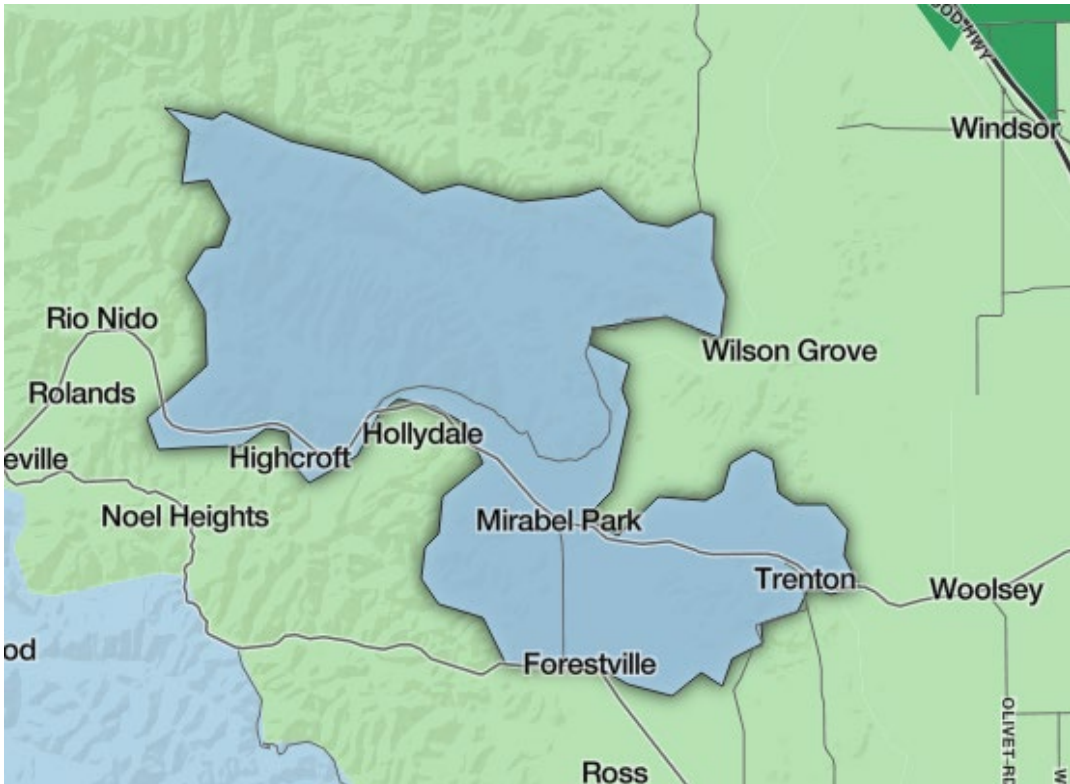
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Forestville
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	36.3%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	65.9%
Elementary School Truancy Rate (Source: CDE)	31.5%	24.3%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	76.9%
High School Graduation Rate (Source: CDE)	87.3%	94.4%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Forestville (Percentile among tracts in CA)
Neighborhood Strengths	
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 97.7% of other California census tracts.	97.7 th
Tree Canopy – This tract has a higher percentage of land with tree canopy (weighted by number of people per acre) than 98.4% of other California census tracts.	98.4 th
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 90.6% of other California census tracts.	90.6 th
Clean Air – PM 2.5 – This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 91.4% of other California census tracts.	91.4 th
Clean Air – Diesel PM – This tract has a lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than 94.7% of other California census tracts.	94.7 th

Neighborhood Vulnerabilities	
Preschool Enrollment – This tract has a higher percentage of 3 and 4 year olds in school than just 1.9% of other California census tracts.	1.9th
Two Parent Households – This tract has a higher percentage of children with two married or partnered parents/caregivers than just .9% of other California census tracts.	.9th
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than just 7.3% of other California census tracts.	7.3th
Park Access – This tract has a higher percentage of the population living within walkable distance (half-mile) of a park, beach, or open space greater than 1 acre than just 7.1% of other California census tracts.	7.1th

Uses data from: <https://map.healthyplacesindex.org>



2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Guerneville/Rio Nido

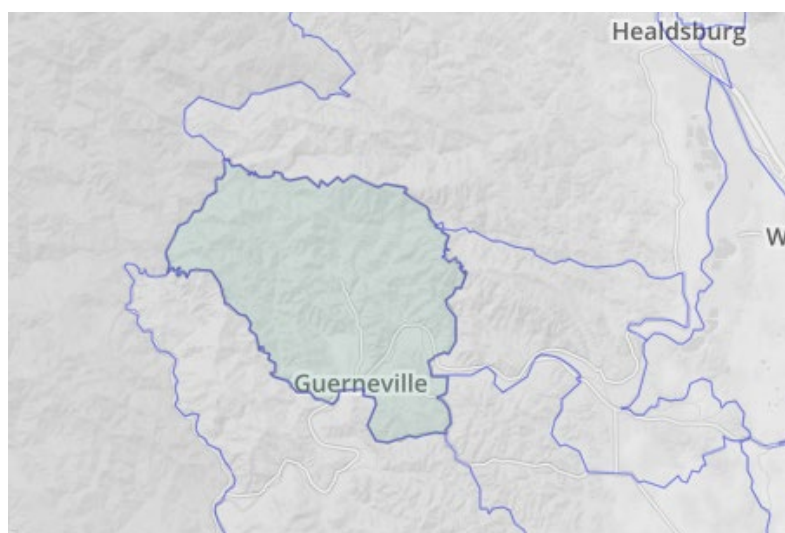
Census Tract: 153704

The Guerneville/Rio Nido neighborhood is a census tract in western Sonoma County, Supervisorial District 5. The neighborhood is predominately white, with 78% of residents identifying as such. A very small percentage (0.8%) of individuals reported being able to speak English less than “very well.”

The median income is significantly lower than the rest of Sonoma County (\$52,000/yr vs. \$72,000/yr), as is the share of the population that is employed, however the unemployment rate is two times that of the rest of the county.

The neighborhood has a higher rate of households who rent than the County at large of which also face less overcrowding but worse living conditions. Renters and homeowners in this neighborhood have a higher housing cost burden than the County on average- especially homeowners with a mortgage. The share of adults with a college education is greater than that of the county, and preschool enrollment is low. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

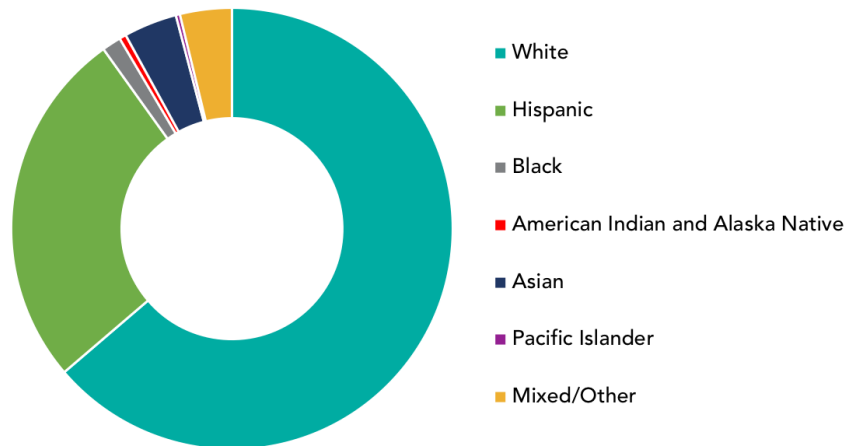
The neighborhood has excellent tree canopy, very good air quality, but very low retail density and park access.



Total Population: 3,827¹

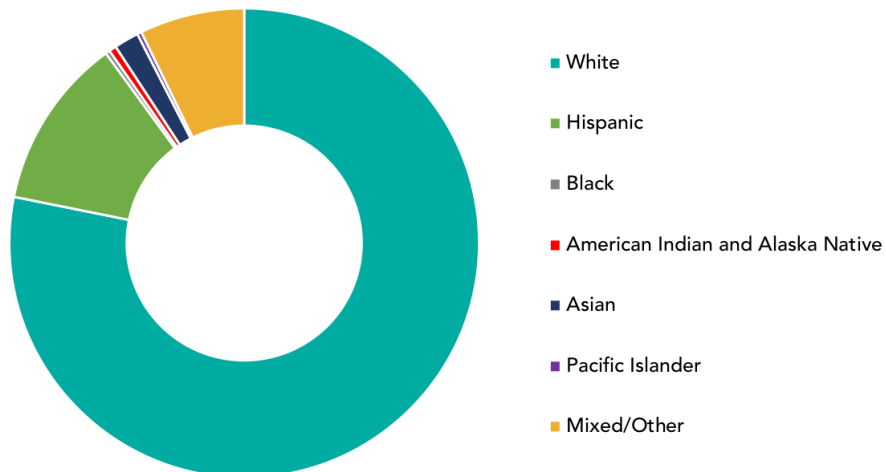
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Guerneville/Rio Nido



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Guerneville/Rio Nido
Median Income	\$71,769	\$51,583
Population Employed	60.7%	54.4%
Unemployment	3.8%	7.1%

Vulnerable Populations

	Countywide	Guerneville/Rio Nido
People employed in Farming, Fishing and Forestry	1.9%	0%
Foreign Born	1.3%	3.6%
Speak English Less than "very well"	11%	0.8%
Renters	39.7%	43%
People in Poverty	10.7%	18.4%
Elderly in Poverty	17.3%	9.2%
Veterans in Poverty	10.1%	35.4%
People with Disabilities in Poverty	12%	29.4%
Youth in Foster Care	2.1%	

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Guerneville/Rio Nido
Population 5 years and over	474,758	3,692
English only	74.4%	95.6%
Spanish	19.7%	2.2%
Speak English less than "very well"	9.1%	0.8%
Other Indo-European languages	2.7%	0.5%
Speak English less than "very well"	0.6%	0%

Asian and Pacific Islander languages	2.6%	1.8%
Speak English less than "very well"	1.1%	0%
Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	4.4%
Speak English less than "very well"	11.0%	0.8%

Housing Conditions

	Countywide	Guerneville/Rio Nido
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 57% <u>Renters:</u> 43%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 4% <u>Renters:</u> 4.4%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 2.5% Renters: 4.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 4.8%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 58% Without mortgage: 18.7% <u>Renters:</u> 59%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is currently losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Guerneville/Rio Nido
Population ACS 2013-2017	500,943	3,827 (0.8% of the County's population)
Loans made in 2017	19529	256 (1.3% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	2 (0.8% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	9 (3.5% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	30 (11.7% of all loans made in this neighborhood)

(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

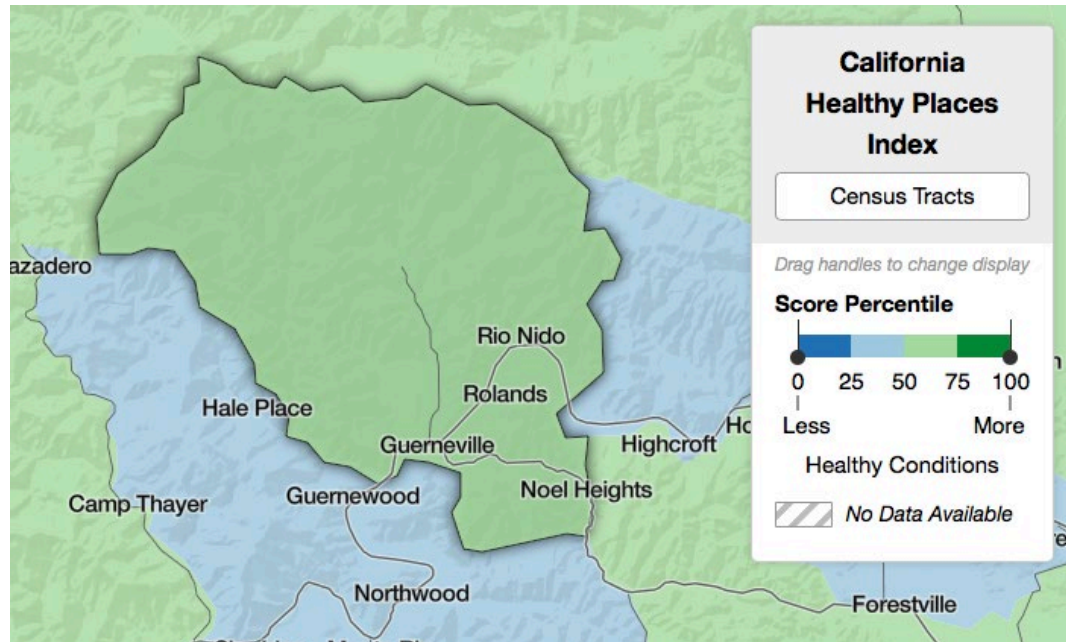
Education

	Countywide	Guerneville/Rio Nido
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	43.5%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	80.3%
Elementary School Truancy Rate (Source: CDE)	31.5%	15.8%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	91.3%
High School Graduation Rate (Source: CDE)	87.3%	91%

(Source – UC Davis Regional Opportunity Index)

Note: Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

Healthy Places Index Information



	Guerneville/Rio Nido (Percentile among tracts in CA)
Neighborhood Strengths	
Tree Canopy – This tract has a higher percentage of land with tree canopy than 99.4% of other California census tracts	99.4
Alcohol Availability – This tract has a higher percentage of people who live more than ¼ mile of a store that sells alcohol than 84.1% of other California census tracts.	84.1
High School Enrollment – This tract has a higher percentage of 15-17-year-olds in school than 100% of other California census tracts.	100
Voting – A higher percentage of registered voters in this voted in this community than in 95% of all California Census Tracts	95

Clean Air – Ozone - This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 90.6% of other California census tracts.	90.6
Clean Air – PM 2.5 - This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 95.4% of other California census tracts.	95.4
Clean Air – Diesel PM - This tract has a lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than 98.9% of other California census tracts.	98.9
Neighborhood Vulnerabilities	
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than just 7.9% of other California census tracts.	7.9
Preschool Enrollment – This tract has a higher percentage of 3 and 4-year olds in school than just 11.4% of other California census tracts.	11.4
Park Access – This tract has a higher percentage of the population living within walkable distance (half-mile) of a park, beach, or open space greater than 1 acre than just 8.3% of other California census tracts	8.3
Low-Income Homeowner Severe Housing Cost Burden – This tract has a lower percentage of low-income homeowners who pay more than 50% of their income on housing costs than just 13.2% of other California census tracts.	13.2
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities and plumbing than just 7.2% of other California census tracts.	7.2

Uses data from: <https://map.healthyplacesindex.org>

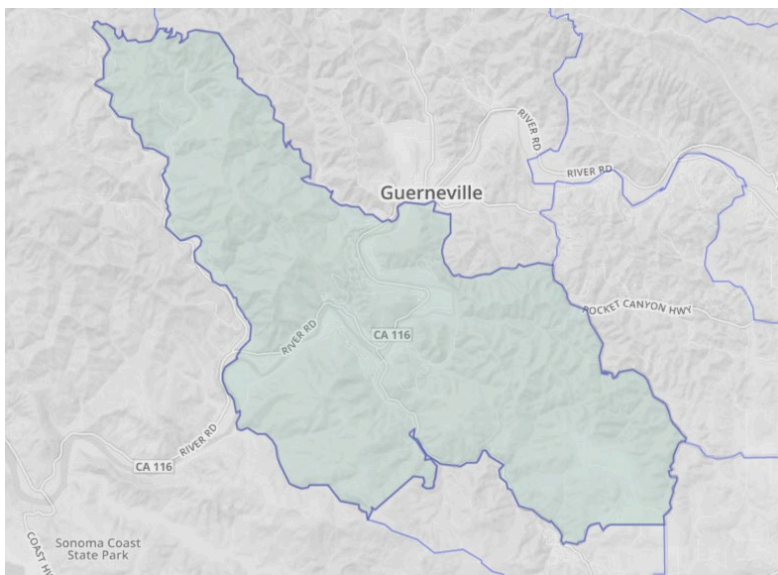


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Lucchesi/McDowell

Census Tract: 150603

The Lucchesi/McDowell neighborhood is a census tract in Sonoma County, Supervisorial



District 5. The neighborhood is predominately white, with 68% of residents identifying as such. A low percentage (12%) of individuals reported being able to speak English less than "very well." The median income closely mirrors the rest of Sonoma County (\$71,000/yr vs. \$72,000/yr), however when compared to the county, the share of the population that is employed is lower while the unemployment rate is higher.

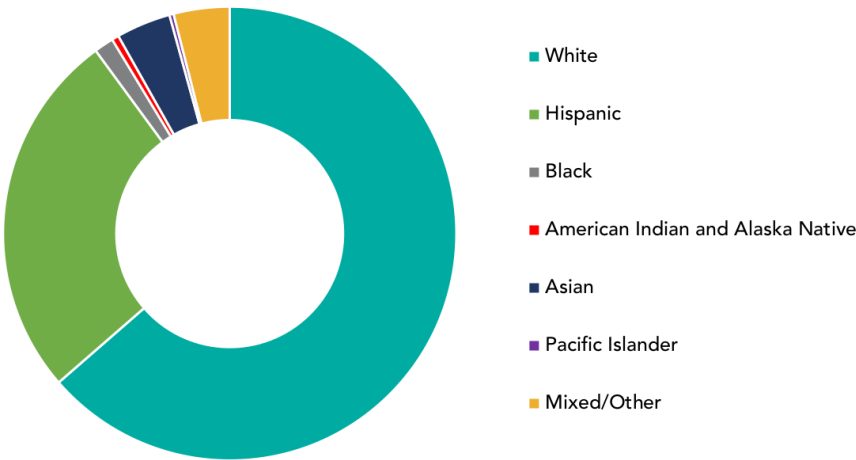
The neighborhood has an almost identical rate of households who rent compared to the county at large. Homeowners in the neighborhood have a slightly higher rate of overcrowding, but both homeowners and renters face lower rates of housing cost burden. The share of adults with a college and/or high school education is greater than that of the county. K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

The neighborhood has excellent voting turnout, air quality in terms of Ozone and PM 2.5, and park access.

Total Population: 7,116¹

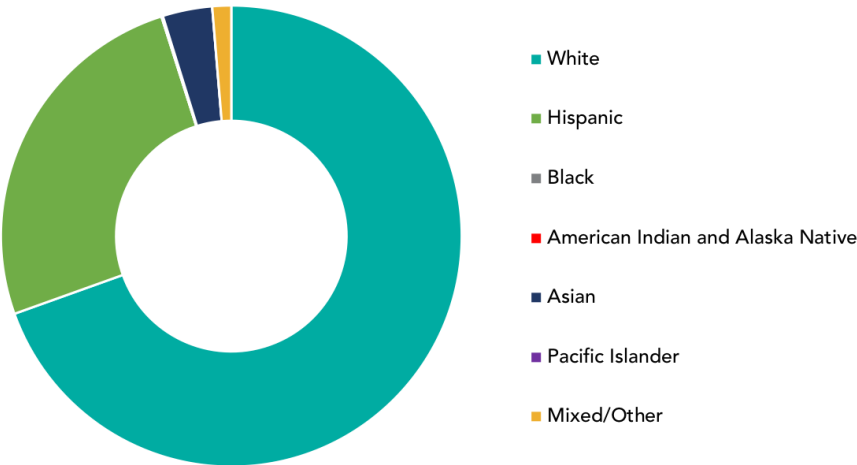
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Lucchesi/McDowell



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Lucchesi/McDowell
Median Income	\$71,769	71,436
Population Employed	60.7%	54.8%
Unemployment	3.8%	5.4%

Vulnerable Populations

	Countywide	Lucchesi/McDowell
People employed in Farming, Fishing and Forestry	1.9%	3.6%
Foreign Born	1.3%	21.5%
Speak English Less than "very well"	11%	11.7%
Renters	39.7%	41.8%
People in Poverty	10.7%	6.9%
Elderly in Poverty	17.3%	14.5%
Veterans in Poverty	10.1%	11.2%
People with Disabilities in Poverty	12%	14.5%
Youth in Foster Care	2.1%	0%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Lucchesi/McDowell
Population 5 years and over	474,758	6,770
English only	74.4%	71.8%
Spanish	19.7%	22.4%
Speak English less than "very well"	9.1%	10.2%
Other Indo-European languages	2.7%	3.4%
Speak English less than "very well"	0.6%	0.6%
Asian and Pacific Islander languages	2.6%	2.4%
Speak English less than "very well"	1.1%	0.9%
Other languages	0.5%	0%
Speak English less than "very well"	0.2%	0%

Language other than English	25.6%	28.2%
Speak English less than "very well"	11.0%	11.7%

Housing Conditions

	Countywide	Lucchesi/McDowell
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 58.2% <u>Renters:</u> 41.8%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 4.6% <u>Renters:</u> 0.7%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 1.7% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 27% Without mortgage: 7.5% <u>Renters:</u> 35.3%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a moderate to high income census tract that is not losing low income households.

(Source: Urban Displacement Project)

Lending

	Countywide	Lucchesi/McDowell
Population ACS 2013-2017	500,943	5,029 (1% of the County's population)
Loans made in 2017	19529	331 (1.7% of all loans made in the County)

High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	5 (1.5% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	5 (1.5% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single-family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	33 (10% of all loans made in this neighborhood)

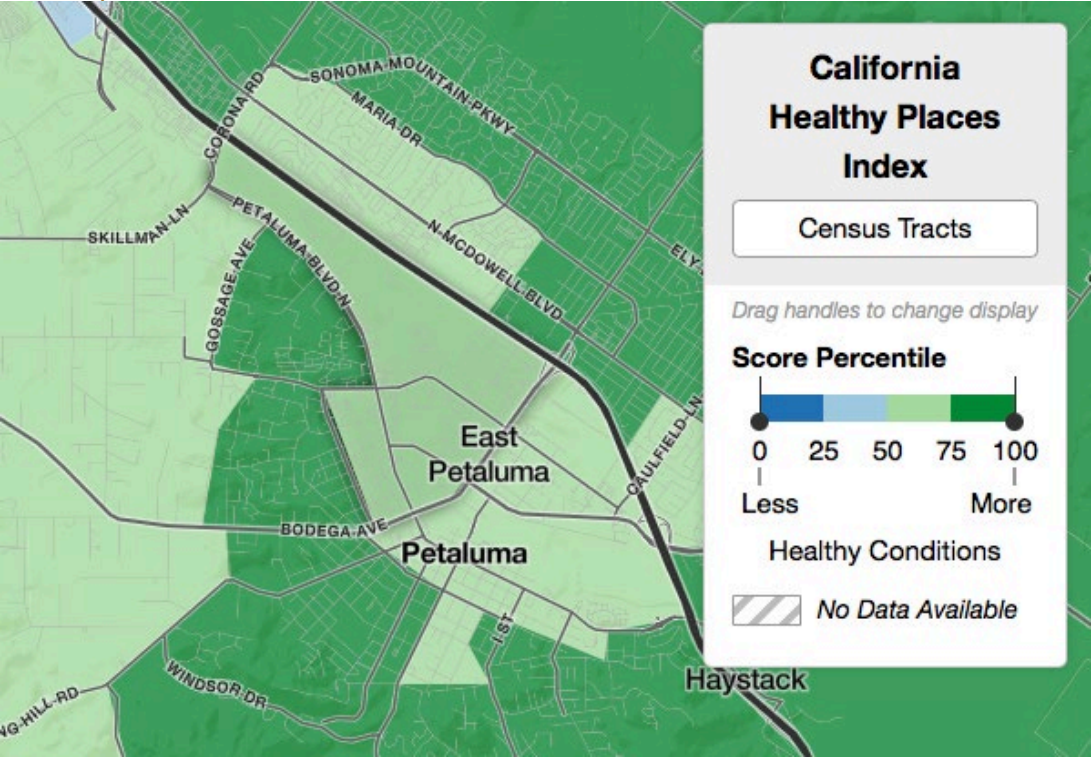
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Lucchesi/McDowell
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	35.2%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org)	44%	67.8%
Elementary School Truancy Rate (Source: CDE)	31.5%	18.5%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	61%
High School Graduation Rate (Source: CDE)	87.3%	91.2%

(Source: UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Lucchesi/McDowell (Percentile among tracts in CA)
Neighborhood Strengths	
Preschool Enrollment – This tract has a higher percentage of 3- and 4-year old’s in school than 84.9% of other California census tracts.	84.9%
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 94.2% of other California census tracts.	94.2%
Clean Air – Ozone – This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 90.6% of other California census tracts.	90.6
Clean Air – PM 2.5 - This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8

High School Enrollment – This tract has a higher percentage of 15-17-year old's in school than 100% of other California census tracts.	100
Park Access – This tract has a higher percentage of the population living within walkable distance (half-mile) of a park, beach, or open space greater than 1 acre than 81.4% of other California census tracts.	81.4%
Low-Income Homeowner Severe Housing Cost Burden – This tract has a lower percentage of low-income homeowners who pay more than 50% of their income on housing costs than 97% of other California census tracts.	97%
Neighborhood Vulnerabilities	
Low-Income Renter Severe Housing Cost Burden – This tract has a lower percentage of low-income renters who pay more than 50% of their income on housing costs than just 13.6% of other California census tracts.	13.6%

(Source: Uses data from: <https://map.healthypacesindex.org>)

Note: Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.)

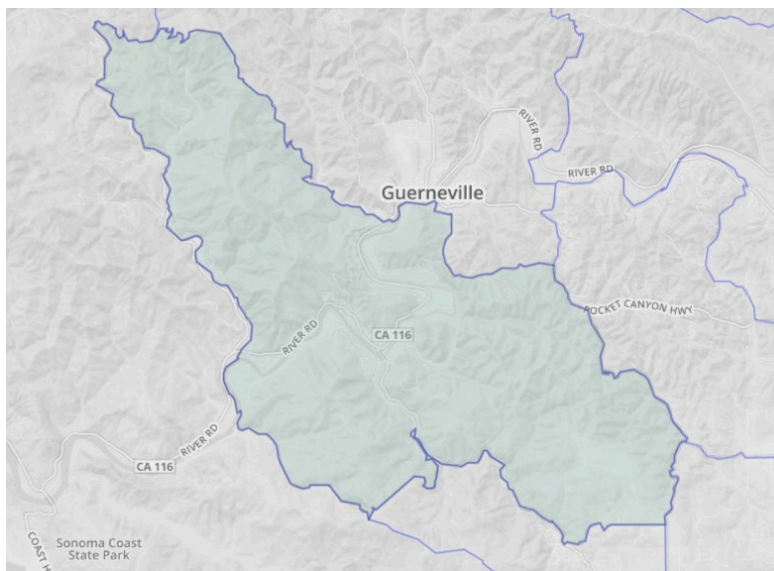


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – McKinley

Census Tract: 150901

The McKinley neighborhood is a census tract in Sonoma County in Supervisorial District 5. The neighborhood is predominantly white, with 76% of residents identifying as such. A small percentage (9%) of individuals reported being able to speak English less than “very well.” The median income is lower than the rest of Sonoma county (\$62,000/yr vs. \$72,000/yr), however the share of the population that is employed and the unemployment rate are both higher implying there is a greater labor force participation rate.



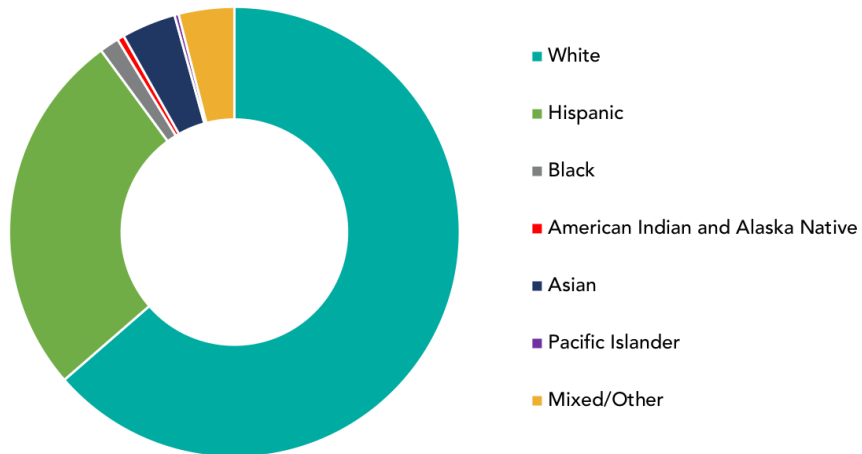
The neighborhood has an almost identical rate of households who rent than the County at large. Renters in the neighborhood have a slightly higher rate of overcrowding and substandard living conditions, but homeowners face a sizeable housing cost burden. The share of adults with a college education is greater than that of the County, although preschool enrollment is lower. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

The neighborhood has excellent voting turnout, air quality in terms of Ozone and PM 2.5, and supermarket access.

Total Population: 5,029¹

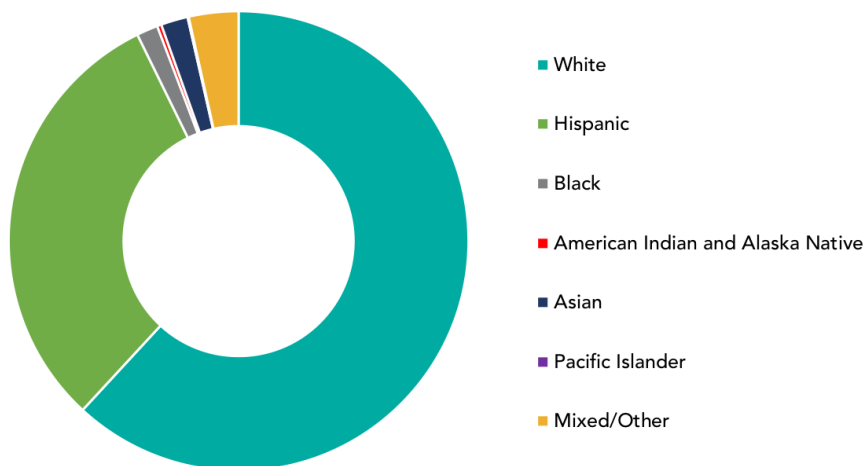
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in McKinley



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	McKinley
Median Income	\$71,769	\$62,034
Population Employed	60.7%	69.4%
Unemployment	3.8%	6.5%

Vulnerable Populations

	Countywide	McKinley
People employed in Farming, Fishing and Forestry	1.9%	0.4%
Foreign Born	1.3%	14.6%
Speak English Less than "very well"	11%	9.4%
Renters	39.7%	44%
People in Poverty	10.7%	5.8%
Elderly in Poverty	17.3%	5.2%
Veterans in Poverty	10.1%	3%
People with Disabilities in Poverty	12%	21.4%
Youth in Foster Care	2.1%	3.9%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	McKinley
Population 5 years and over	474,758	4,636
English only	74.4%	74.5%
Spanish	19.7%	21.3%
Speak English less than "very well"	9.1%	9.1%
Other Indo-European languages	2.7%	3.3%
Speak English less than "very well"	0.6%	0.3%
Asian and Pacific Islander languages	2.6%	0%

Speak English less than "very well"	1.1%	0%
Other languages	0.5%	0.9%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	25.5%
Speak English less than "very well"	11.0%	9.4%

Housing Conditions

	Countywide	McKinley
Housing Tenure	<u>Homeowners:</u> 60.3 % <u>Renters:</u> 39.7%	<u>Homeowners:</u> 56% <u>Renters:</u> 44%
Overcrowding (>1 occupant per room)	<u>Homeowners:</u> 2.5% <u>Renters:</u> 9.2%	<u>Homeowners:</u> 2.3% <u>Renters:</u> 13.9%
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 3.9% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 1.8%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters:</u> 56.1%	<u>Homeowners</u> With mortgage: 50% Without mortgage: 21% <u>Renters:</u> 49%

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is at risk of gentrification and displacement.

(Source: Urban Displacement Project)

Lending

	Countywide	McKinley
Population ACS 2013-2017	500,943	5,029 (1% of the County's population)
Loans made in 2017	19529	164 (0.8% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	2 (1.2% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	4 (2.4% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	17 (10.4% of all loans made in this neighborhood)

(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

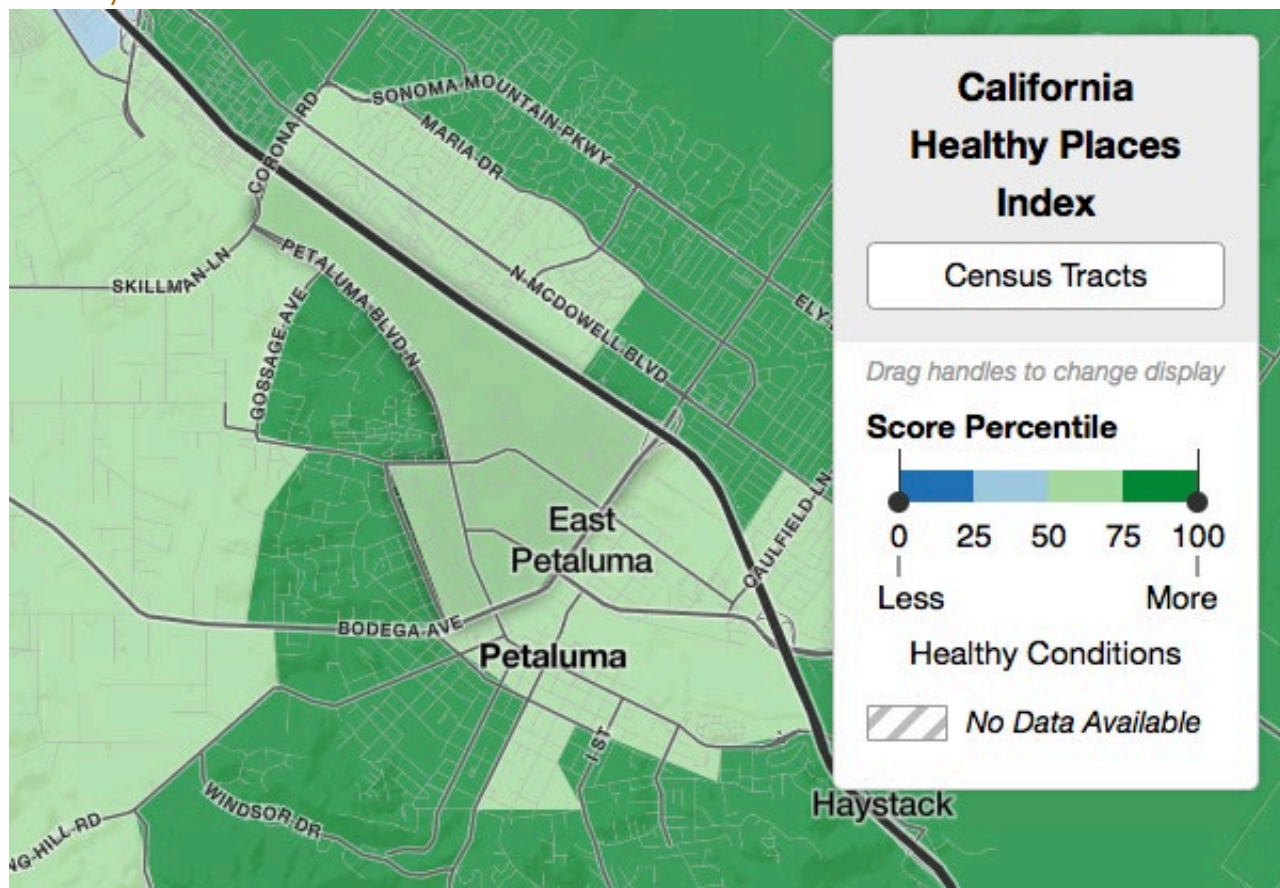
	Countywide	McKinley
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	39%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org Students Meeting or Exceeding Grade-Level Standard in English Language Arts (CAASPP) 4 th grade)	44%	70.4%

Elementary School Truancy Rate (Source: CDE)	31.5%	12%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	68.6%
High School Graduation Rate (Source: CDE)	87.3%	91.2%

(Source – UC Davis Regional Opportunity Index)

Note: Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.

Healthy Places Index Information



	McKinley (Percentile among tracts in CA)
Neighborhood Strengths	
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 91% of other California census tracts.	91th
Employed – This tract has a higher percentage of people aged 25-64 who are employed than 85.3% of other California census tracts.	85.3th
Clean Air – Ozone - This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 90.6% of other California census tracts.	90.6th
Clean Air – PM 2.5 - This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 93.8% of other California census tracts.	93.8th
High School Enrollment – This tract has a higher percentage of 15-17-year old's in school than 100% of other California census tracts.	100th
Supermarket Access – This tract has a higher percentage of people in urban areas who live less than a half mile from a supermarket/large grocery store, or less than 1 mile in rural areas than 85.9% of other California census tracts.	85.9th
Neighborhood Vulnerabilities	*none below 20th percentile

Uses data from: <https://map.healthyplacesindex.org>

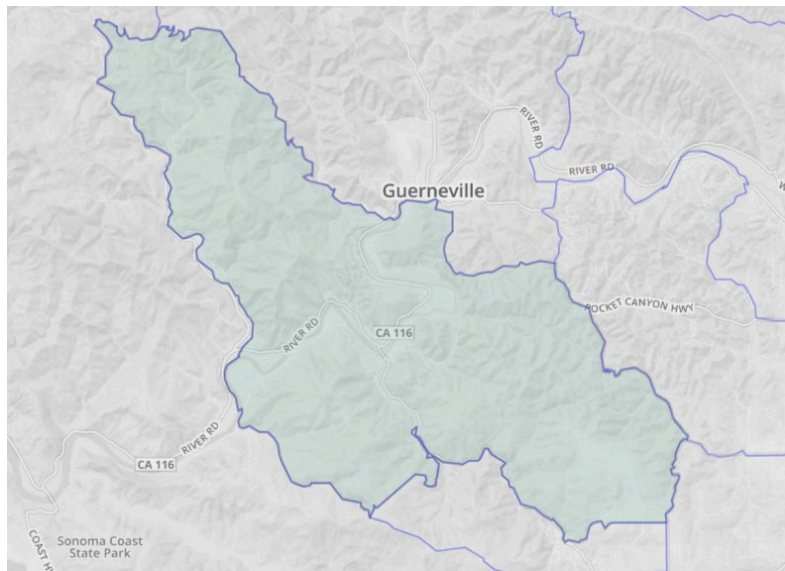


2019 Countywide Assessment of Fair Housing

Neighborhood Profile – Monte Rio

Census Tract: 153703

The Monte Rio neighborhood is a census tract in western Sonoma County, Supervisorial District 5. The neighborhood is predominately white, with 82% of residents identifying as such. A small percentage (2.6%) of individuals reported being able to speak English less than “very well.” The median income is significantly lower than the rest of Sonoma county (\$50,000/yr vs. \$72,000/yr), as is the share of the population that is employed, however the unemployment rate is more than double the rest of the county concluding there is a similar labor force participation rate.



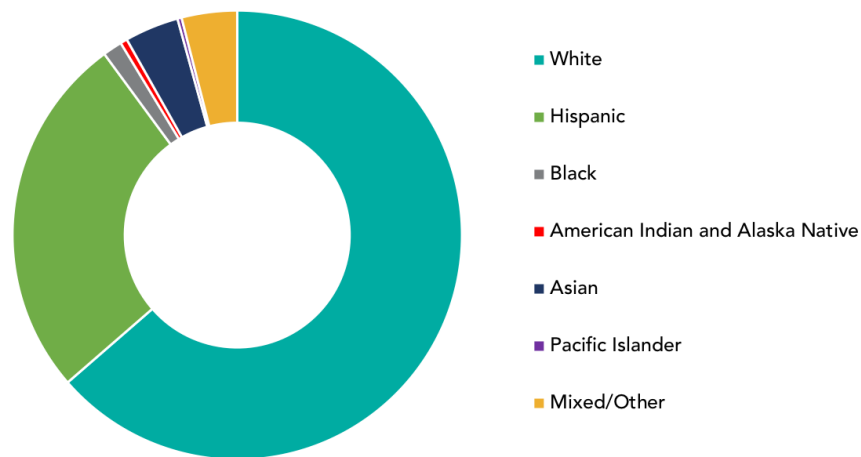
The neighborhood has an almost identical rate of households who rent than the County at large. Households in the neighborhood have a slightly lower rate of overcrowding, substandard living conditions, but face a higher cost burden than the County. The share of adults with a college education is greater than that of the County, although preschool enrollment is lower. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

The neighborhood has excellent tree canopy, very good air quality, but very low retail density and supermarket access.

Total Population: 3,284¹

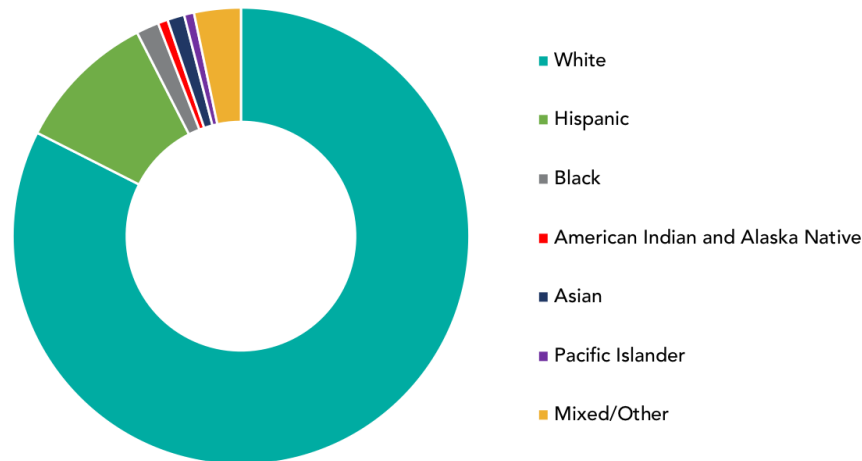
Race & Ethnicity

Race and Ethnicity in Sonoma County



Source: American Community Survey, 2017

Race and Ethnicity in Monte Rio



Source: American Community Survey, 2017

¹ American Community Survey, 2013-2017

Employment & Income

	Countywide	Monte Rio
Median Income	\$71,769	\$49,500
Population Employed	60.7%	52.5%
Unemployment	3.8%	10.7%

Vulnerable Populations

	Countywide	Monte Rio
People employed in Farming, Fishing and Forestry	1.9%	0%
Foreign Born	1.3%	6.6%
Speak English Less than "very well"	11%	2.6%
Renters	39.7%	38.8%
People in Poverty	10.7%	20.6%
Elderly in Poverty	17.3%	8.5%
Veterans in Poverty	10.1%	30.7%
People with Disabilities in Poverty	12%	23.9%
Youth in Foster Care	2.1%	0%

(Source: American Community Survey 2013-2017)

Languages Spoken

	Countywide	Monte Rio
Population 5 years and over	474,758	3,206
English only	74.4%	92%
Spanish	19.7%	4.7%
Speak English less than "very well"	9.1%	1.6%
Other Indo-European languages	2.7%	2.6%
Speak English less than "very well"	0.6%	0.5%
Asian and Pacific Islander languages	2.6%	0.5%
Speak English less than "very well"	1.1%	0.4%
Other languages	0.5%	0.2%
Speak English less than "very well"	0.2%	0%
Language other than English	25.6%	8%

Speak English less than "very well"	11.0%	2.6%
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Housing Conditions

	Countywide	Monte Rio
Housing Tenure	<u>Homeowners: 60.3%</u> <u>Renters: 39.7%</u>	<u>Homeowners: 61.2%</u> <u>Renters: 38.8%</u>
Overcrowding (>1 occupant per room)	<u>Homeowners: 2.5%</u> <u>Renters: 9.2%</u>	<u>Homeowners: 1.8%</u> <u>Renters: 4.1%</u>
Substandard Conditions	<u>Without Complete Kitchen Facilities</u> Homeowners: 0.3% Renters: 1.8% <u>Without Complete Plumbing Facilities</u> Homeowners: 0.2% Renters: 0.6%	<u>Without Complete Kitchen Facilities</u> Homeowners: 0% Renters: 0.9% <u>Without Complete Plumbing Facilities</u> Homeowners: 0% Renters: 0.9%
High Housing Cost Burden	<u>Homeowners</u> With mortgage: 39.6% Without mortgage: 15.9% <u>Renters: 56.1%</u>	<u>Homeowners</u> With mortgage: 47.3% Without mortgage: 26.4% <u>Renters: 70%</u>

(Source: American Community Survey 2013-2017)

Displacement Risk

This neighborhood is a lower income census tract that is at risk of gentrification and displacement.

(Source: Urban Displacement Project)

Lending

	Countywide	Monte Rio
Population ACS 2013-2017	500,943	6,068 (1.2% of the County's population)
Loans made in 2017	19529	297 (1.5% of all loans made in the County)
High Cost Loans (as a percentage of total single-family owner-occupied home loans)	273 (1.4% of all loans made in the County)	2 (0.6% of all loans made in this neighborhood)
Loan Applications approved, but not accepted	511 (2.6% of all loans made in the County)	7 (2.4% of all loans made in this neighborhood)
Loan Application Denials (as a percentage of total single family owner-occupied home loans)	2,395 (12.3% of all loans made in the County)	46 (15.5% of all loans made in this neighborhood)

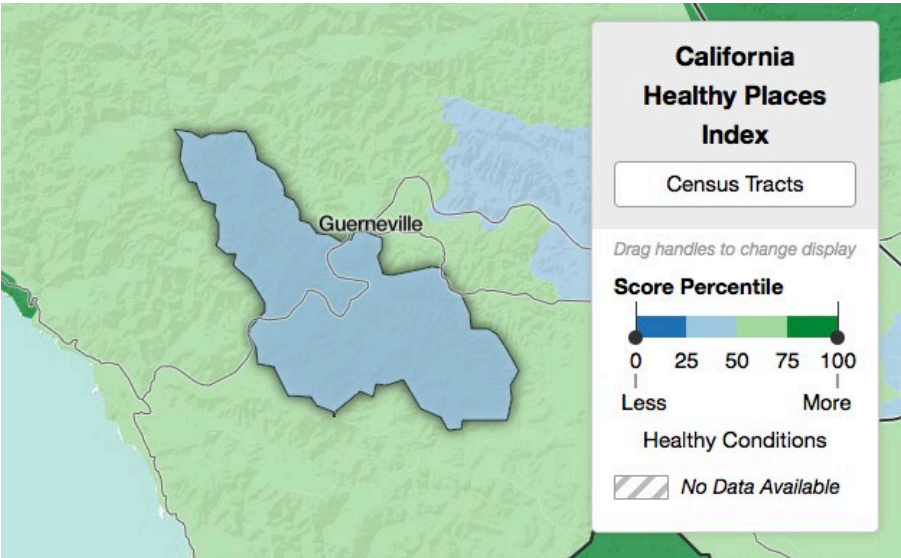
(Source: Home Mortgage Disclosure Act – consumerfinance.gov/hmda)

Education

	Countywide	Monte Rio
Percentage of College Educated Adults (Source: American Community Survey 2013-2017)	32.3%	40.2%
Percentage of 4 th Graders with English Proficiency (Source: Kidsdata.org)	44%	80.3%
Elementary School Truancy Rate (Source: CDE)	31.5%	15.8%
4 th Grade Math Proficiency Rate (Source: Kidsdata.org)	37%	91.3%
High School Graduation Rate (Source: CDE)	87.3%	91%

(Source – UC Davis Regional Opportunity Index)

Healthy Places Index Information



	Monte Rio (Percentile among tracts in CA)
Neighborhood Strengths	
Voting – This tract has a higher percentage of registered voters who voted in the 2012 general election than 94.1% of other California census tracts.	94.1
Tree Canopy – This tract has a higher percentage of land with tree canopy (weighted by number of people per acre) than 99.5% of other California census tracts.	99.5
Clean Air – Ozone - This tract has a lower average amount of ozone in the air during the most polluted 8 hours of summer days than 90.6% of other California census tracts.	90.6
Clean Air – PM 2.5 - This tract has a lower yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources) than 89.5% of other California census tracts.	89.5
Clean Air – Diesel PM - This tract has a lower average daily amount of particulate pollution (very small particles) from diesel sources (for July) than 97.6% of other California census tracts.	97.6
Neighborhood Vulnerabilities	

Employed – This tract has a higher percentage of people aged 25-64 who are employed than just 8.1% of other California census tracts.	8.1
Preschool Enrollment – This tract has a higher percentage of 3- and 4-year old's in school than just 1.9% of other California census tracts.	1.9
High School Enrollment – This tract has a higher percentage of 15-17-year old's in school than just 9.5% of other California census tracts.	9.5
Supermarket Access – This tract has a higher percentage of people in urban areas who live less than a half mile from a supermarket/large grocery store, or less than 1 mile in rural areas than just 15.6% of other California census tracts.	15.6
Retail Density – This tract has a higher number of retail, entertainment, and education jobs per acre than just 5.1% of other California census tracts.	5.1
Low-Income Homeowner Severe Housing Cost Burden – This tract has a lower percentage of low-income homeowners who pay more than 50% of their income on housing costs than just 10.9% of other California census tracts.	10.9
Housing Habitability – This tract has a higher percent of households with basic kitchen facilities and plumbing than just 12.5% of other California census tracts.	12.5
Low-Income Renter Severe Housing Cost Burden – This tract has a lower percentage of low-income renters who pay more than 50% of their income on housing costs than just 4.1% of other California census tracts.	4.1

Uses data from: <https://map.healthyplacesindex.org>

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.



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