

# **Analysis of Impediments to Fair Housing Choice**

**CITY OF PETALUMA  
CITY OF SANTA ROSA  
COUNTY OF SONOMA**





*Equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment, and other goals. Because housing choice is so critical, fair housing is a goal that Government, public officials, and private citizens must achieve if equality of opportunity is to become a reality.*



HUD Fair Housing Planning Guide

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# 1

## Introduction and Summary of the Analysis

Provisions to affirmatively further fair housing (AFFH) are principal and long-standing components of the US Department of Housing and Urban Development's housing and community development programs. These provisions flow from the mandate of Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in a manner to affirmatively further fair housing. The extent of the AFFH obligation has never been defined statutorily. However, HUD defines it as requiring a grantee to:

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

These actions, when taken together, constitute the framework of the grantee's Fair Housing Plan (FHP). The FHP is structurally comprised of:

1. The *Analysis of Impediments to Fair Housing Choice* (AI).
2. The *Action Plan: One-Year Use of Funds*, a portion of the grantee's five-year Consolidated Plan submitted annually to HUD to delineate the usage of funds for the fiscal year, including those activities that address the impediments identified in the AI.
3. The *Consolidated Annual Performance and Evaluation Report* (CAPER) submitted annually to HUD defining the outcomes achieved by the activities undertaken in relation to those defined in the grantee's five-year Consolidated Plan and the AI.

Impediments to fair housing choice are defined as:

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

As detailed throughout this study, Sonoma County is a very high-cost area, and the lack of affordable rental and ownership housing may create a barrier for any or all those in the protected classes listed above, and may compound other impediments encountered. Because of this pervasive impact, barriers created by lack of affordable housing will be examined in this study along with traditionally defined impediments.

This study, the *Analysis of Impediments to Fair Housing Choice*, provides a substantive, logical basis through which the collaborating jurisdictions can carry out effective Fair Housing Plans.

## **Participants**

The southern-most edge of Sonoma County is located approximately thirty-five miles north of the Golden Gate Bridge, and the western edge abuts the Pacific Ocean. Sonoma County encompasses 1,768 square miles, is home to 458,614 residents, as reported in the 2000 decennial census, and is a world-renowned wine producing area. Sonoma County has three HUD-designated entitlement jurisdictions that receive at least one of several sources of formula funding apportioned for the assistance to low- and moderate-income residents of those jurisdictions. These federal dollars are used to provide decent affordable housing, to provide services to the most vulnerable in the community, including the homeless population, to create jobs and expand economic opportunities, and to foster improvements to create and sustain a suitable living environment.

The city of Petaluma has 54,548 residents and is located 40 miles north of San Francisco in southern Sonoma County. Bisected by the Petaluma River and surrounded by the Sonoma Mountains, the city remains a unique, geographically defined community with a distinctive character, derived from its geography and physical diversity. Petaluma was settled in 1852 and has a history of maintaining a “small town” atmosphere, even as its population and economic base have become increasingly urban.

The city of Santa Rosa is the County seat and center of trade, government, commerce and medical facilities for the North Bay area. The area surrounding Santa Rosa is home to over a hundred wineries and vineyards. With a population of 147,595 counted in the 2000 decennial census, Santa Rosa exhibited growth of 30.3% from the previous census and has shown even stronger growth patterns in the subsequent years.

The balance of Sonoma County is comprised of seven smaller incorporated municipalities and the unincorporated areas collectively designated an Urban County by HUD. These entities collaboratively receive and expend federal funds to undertake essential community development and housing assistance activities benefiting low- and moderate-income residents of the county that do not reside in either of the two entitlement cities, Santa Rosa or Petaluma. The population in the Urban County is 256,471, according to the 2000 Census. The cities of Cloverdale, Cotati, Healdsburg, Rohnert Park, Sebastopol, Sonoma, and the town of Windsor join the eighth, and largest, participant, the unincorporated County of Sonoma, in the Urban County.

## **Who Conducted the Analysis?**

As a relatively large county, Sonoma covers a divergent landscape from the rugged Northern Pacific Coast and the towering redwoods, through the expansive vineyards to the marshes feeding the San Francisco Bay to the south. Those that reside in Sonoma County exhibit socio-economic and cultural diversity as wide-ranging as the topography. Yet, throughout this diversity runs the thread that weaves the common fabric of life in Sonoma County. Each of the three jurisdictions carry their unique characteristics and populations, while sharing the same overall conditions and trends that create both the opportunities and the challenges that have grown from the past and will shape the future. Housing opportunities, choices and impediments throughout the county meld to form the distinctive Sonoma County housing market.

Recognizing this commonality, the cities of Petaluma and Santa Rosa, along with the County of Sonoma, have undertaken this *Analysis of Impediments to Fair Housing Choice* coactively to create a study providing a comprehensive overview of conditions in the county and enabling each jurisdiction to affirmatively further fair housing through activities defined in their consolidated plans, and carried out in their individual jurisdictions.

## **Methodology Used in the Analysis**

The *Analysis of Impediments to Fair Housing Choice* was developed through a three-pronged approach. The first was the compilation and analysis of currently available demographic data ranging from Comprehensive Housing Affordability Strategy (CHAS) data supplied by HUD, special HUD tabulations supplied by the US Census Bureau, to data reported in the jurisdiction's Consolidated Plans and 2005 economic and demographic profile data compiled and presented by the Sonoma County Economic Development Board in partnership with the Sonoma County Workforce Investment Board.

The second approach was the evaluation of the current fair housing status in Sonoma County, including consultation with the two agencies currently providing Fair Housing activities in the county, review of data relevant to the Home Mortgage Disclosure Act (HMDA), the jurisdictions' current policies and practices, along with the fair housing complaints received by the California Department of Fair Housing and Employment.

The third avenue followed was the solicitation of input from the public regarding their experiences with fair housing issues, as well as their thoughts of the root causes and possible solutions to the impediments to fair housing they have experienced or perceived. Each of the jurisdictions have singly and collaboratively conducted many public hearings covering a wide range of public policy issues, and have agreed that such hearings are not typically attended by a large, representative cross-section of the public. In an attempt to expand the breadth of public input beyond the norm, solicitation was carried directly to larger number of individuals of the public rather than relying upon those few attending a traditional meeting by the use of an e-mail-based survey instrument powered by Zoomerang technology.

In order to attain a broad-based response, two distinct groups were queried. The first mailing was directed towards 222 agencies and/or individuals currently providing or supporting social service activities funded or administered by the three entitlement jurisdictions. This group was comprised mainly of individuals working in the social service field, including fair housing activities, homeless services and affordable housing production. Eighty-nine individuals completed the survey and three returned partially completed surveys. The second e-mail survey was sent to 2,906 employees of the County of Sonoma. Six hundred sixty-seven persons returned the survey from this group, with an additional seventy-five partially completed surveys returned. This group was comprised of individuals employed in the mix of services provided by County government, from social services to park maintenance to correctional activities.

Those surveyed included department heads to entry-level workers. The former group was selected to obtain direct input from those most intimately familiar with fair housing issues through their avocation, and it was requested of that group that they forward the survey on to any

person they were aware of that could provide valuable input for the study or directly input the paper-based responses of those who may not have access to e mail. The second group was selected to garner responses from those not primarily associated with the provision of social services, as the first group of respondents is. Employees of the County of Sonoma were selected because of their availability to the researcher.

### How Was the Analysis Funded?

The administrative cost burden of the AI was shared by the three entitlement jurisdictions proportionately, according to population depicted in the 2000 decennial census.

### Jurisdictional Allocation of Cost

	Population 2000 Census	Percentage of Cost
Santa Rosa	147,595	32.18%
Petaluma	54,548	11.89%
Urban County	256,471	55.92%

### Conclusions

- Sonoma County is not immune to the actions, attitudes and conditions that may create impediments to fair housing choice in its population.
- A disproportionate number of Sonoma County residents experience a cost burden, often severe, in maintaining housing.
- In many cases, the burden is compounded by other housing problems, such as overcrowded conditions or substandard housing.
- Many attempting to become homeowners find themselves priced out of the market.
- The lack of access to affordable housing, when added to the needs of many of the protected classes of citizens, compounds the difficulties that those individuals may experience in obtaining or maintaining affordable permanent housing.
- Little evidence of discrimination in lending was found to be occurring throughout Sonoma County in this study, although the available data does not portray the degree to which differential treatment and/or predatory lending practices may exist.
- None of the jurisdictions are currently involved in any legal actions or litigations regarding fair housing law.
- Disability, race, familial status and national origin are the primary areas of fair housing complaints registered.
- Those with disabilities may encounter significant challenges in finding or maintaining housing that is accommodating of their needs.

- Accessibility restraints and the lack of means to rectify them may be instrumental in causing elderly or disabled populations to enter nursing homes or other institutional settings prematurely.
- Transportation, or lack of, both to housing and to jobs that can provide the subsistence to maintain housing, can be a great barrier to low-income, elderly and disabled persons.
- Screening tactics used by landlords and staunch income and security deposit requirements for approval of rental applications may be insurmountable burdens to the low-income population who may not have stellar credit ratings or sufficiently available cash.
- A lack of proactive code enforcement may allow substandard housing units to go unrepaired, and low-income, elderly, disabled and minority tenants may consequently live in unsafe conditions.
- Limited proficiency in English language may cause difficulty in house seeking and may afford an avenue allowing abusive terms and conditions to be enforced in both rental and ownership contracts.
- Education, job training and credit counseling options may not be readily available to low-income persons to enable them to rise to the challenge of obtaining and maintaining permanent housing in a high-cost area such as Sonoma County.
- Overall funding reductions have the potential for becoming an impediment to fair housing choice.

## **Recommendations**

Each jurisdiction's Fair Housing Plan should address the following areas to the greatest extent practicable.

### **Affordable Housing:**

- Continued maintenance and production of affordable housing as a key element of the plan.
- All segments of the populace, seniors, young families, large families, those with disabilities, should be considered in the allocation of funding for projects.
- Encourage more work force housing opportunities.
- Homeownership opportunities, through first-time homebuyer and self-help programs, should remain priorities.
- Ensure that as much of the available funding as possible is made available to affordable housing projects that leverage additional funding.
- Ensure that notices of funding availability are adequately disseminated to potential developers and service providers, and that the application procedure is attainable, practicable and not overly restrictive.

- Foster collaboration between housing developers and other service providers that can result in blocks of units with supportive services in new affordable housing projects targeted towards specific special needs populations, such as those with mental disabilities or farm workers.
- Jurisdictional policies should require that all new housing units funded conform to the provisions of Section 504 to ensure an acceptable number of accessible and adaptable units upon completion.

#### **Housing Rehabilitation:**

- Maintain provisions for the operation and/or funding of housing rehabilitation activities, including housing access modifications programs, to preserve the existing housing stock.
- Continue to provide for access modifications to rental properties, as well as owner-occupied properties
- Assist low-income, elderly and disabled households in maintaining housing in lieu of becoming homeless or being driven into institutional facilities prematurely.

#### **Fair Housing Activities:**

- Continue to provide funding for the provision of fair housing services, including outreach and education activities for both landlords and tenants.
- As overall funding levels decrease, consider a “set-aside” of funding to ensure adequate support for the provision of, at a minimum, the HUD-mandated level of fair housing activity.
- Include Fair Housing provisions in all contracts with subgrantees.
- Continue desktop and site visit monitoring to ensure that all allocated funding is used in a manner that affirmatively furthers fair housing, where applicable.
- Lend strength to on-going efforts to counteract NIMBYism (the proclivity of residents to support actions but proclaim “NOT IN MY BACKYARD”) within jurisdictional boundaries and beyond, fostering open dialogue and dissemination of information.

#### **Economic Development:**

- Support economic development activities, family self-sufficiency and other educational endeavors, such as ESL instruction and credit counseling, to provide low-income residents with the tools to increase their income and compete effectively in this high-cost housing market.

#### **Interagency Collaboration:**

- Collaborate with public works officials to facilitate ADA-compliant access and functional public transportation options linking both current and planned affordable housing units to employment opportunities and services.
- Interact with private lenders to ensure equal terms for all home-seeking applicants and to provide avenues for effective usage of Community Reinvestment Act (CRA) funds.
- Align with other funding agencies to prevent duplication of efforts and over burdensome administration expenses, both within their own operations and those of the agencies funded

**Public Policy:**

- Guard against land use policies and zoning ordinances that prevent or impede the development of a range of housing options, becoming an impediment to choice in and of themselves.
- Encourage participation by a varied group of citizenry in the planning process.
- Continually assess policies, procedures and guidelines to identify any overly restrictive elements.
- Make revisions necessary to enable fair housing choice while, at the same time, continuing to protect the health and safety of the community.

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## Jurisdictional Background Data

### Demographic Data

The following three charts depict various demographic characteristics of the population of Sonoma County, and illustrate the numerical share and percentage of the totals held by each of the three entitlement jurisdictions. All of the individual values shown in the charts were derived from special tabulations prepared for HUD by the US Census Bureau based upon the 2000 decennial census. The upper portion of each chart shows the numerical relationship each of the jurisdictions has to the total of the county and the bottom portion conveys the same data in terms of percentage.

### Income Characteristics

NUMBER	POPULATION	HH <80%	HH <50%	HH <30%	PEOPLE <80%	PEOPLE <50%	PEOPLE <30%	LOW MOD TOTAL	LOW MOD UNIVERSE	LOW MOD %
PETALUMA	54548	7177	3987	1988	17172	8886	3978	17172	53849	31.9%
SANTA ROSA	147595	25099	13725	6941	60190	31419	15147	60190	143767	41.9%
URBAN COUNTY	256471	42501	23678	11969	101975	53886	25336	101975	249876	40.8%
SONOMA COUNTY TOTAL	458614	74777	41390	20898	179337	94191	44461	179337	447492	40.1%
PERCENTAGE										
PETALUMA	11.9%	9.6%	9.6%	9.5%	9.6%	9.4%	8.9%	9.6%	12.0%	
SANTA ROSA	32.2%	33.6%	33.2%	33.2%	33.6%	33.4%	34.1%	33.6%	32.1%	
URBAN COUNTY	55.9%	56.8%	57.2%	57.3%	56.9%	57.2%	57.0%	56.9%	55.8%	

The Department of Housing and Urban Development annually determines the area median family income (AMFI) applicable to each jurisdiction. HUD Community Planning and Development (CPD) programs are targeted towards households or individuals with incomes equal to or less than 80% of the AMFI, adjusted for family size. Those individuals or households are considered moderate-income. Those with incomes less than 50% of the adjusted AMFI are considered low-income and those with less than 30% of the adjusted AMFI are considered extremely low-income. The population column of the chart, above, shows the population for each jurisdiction, the 458,614 total for the entire county, and the percentage of the total residing in each of the individual jurisdictions. The column entitled Low Mod % on the far right shows the aggregate percentage of low- and moderate-income persons (those with incomes equal to or less than 80% of the AMFI). That overall percentage of low- and moderate-income persons for the county population is 40.1%. The Urban County population has a slightly larger percentage of low/mod income persons than the county overall (40.8%), and the City of Santa

Rosa, slightly higher than the Urban County (41.9%). The City of Petaluma has a low- and moderate-income population 8.2% below the aggregate of the entire county (31.9%). Review of the composition of the various income levels across the jurisdictions shows a general consistency with that pattern. Santa Rosa and the Urban County have low- and moderate-income populations at all levels slightly greater than their proportional share of the County population, while Petaluma has a smaller percentage in all categories.

### Racial and Ethnic Characteristics

NUMBER	TOTAL POPULATION	NHISPAN*	HISPAN*	WHITE	BLACK	AIAN*	ASIAN	NHOPI*	OTHER RACE	2 OR MORE RACES
PETALUMA	54548	46563	7985	45906	632	294	2135	93	3317	2171
SANTA ROSA	147595	119277	28318	114527	3177	2099	5675	382	15180	6555
URBAN COUNTY	256471	211004	43208	213776	2713	2996	6288	459	20220	10019
SONOMA COUNTY TOTAL	458614	376844	79511	374209	6522	5389	14098	934	38717	18745
<b>PERCENTAGE</b>										
PETALUMA	11.9%	12.4%	10.0%	12.3%	9.7%	5.5%	15.1%	10.0%	8.6%	11.6%
SANTA ROSA	32.2%	31.7%	35.6%	30.6%	48.7%	38.9%	40.3%	40.9%	39.2%	35.0%
URBAN COUNTY	55.9%	56.0%	54.3%	57.1%	41.6%	55.6%	44.6%	49.1%	52.2%	53.4%

Review of the chart above reveals slight variations in the composition of racial and ethnic populations in the jurisdictions when compared to the overall proportion of the population in each. As with low- and moderate-income populations, the city of Petaluma has, with the exception of Asian population, less than the proportional share of racial and ethnic populations. The city of Santa Rosa, the largest metropolitan area in the county, has greater than the proportional share of all racial and ethnic populations, while the Urban County has slightly less.

### Population Characteristics of Those with Disabilities

NUMBER	POPULATION	DISABLED	WHITE	BLACK	AIANA*	ASIAN	NHOPI*	OTHER	HISPANIC	NHISPANIC*
PETALUMA	54548	7468	6252	102	72	292	5	745	1090	6378
SANTA ROSA	147595	25092	20185	561	368	924	17	3037	4069	21023
URBAN COUNTY	256471	39624	32996	514	492	1006	146	4470	6326	33298
SONOMA COUNTY TOTAL	458614	72184	59433	1177	932	2222	168	8252	11485	60699
<b>PERCENTAGE</b>										
PETALUMA	11.9%	10.3%	10.5%	8.7%	7.7%	13.1%	3.0%	9.0%	9.5%	10.5%
SANTA ROSA	32.2%	34.8%	34.0%	47.7%	39.5%	41.6%	10.1%	36.8%	35.4%	34.6%
URBAN COUNTY	55.9%	54.9%	55.5%	43.7%	52.8%	45.3%	86.9%	54.2%	55.1%	54.9%

The chart above shows the number, race and ethnicity of those with disabilities in each jurisdiction, as well as the county as a whole. Once again, there are variations in individual categories, but the overall breakdown remains generally consistent with that of the entire county's demographic.

\* **NHISPAN** Non-Hispanic **AIAN** American Indian or Alaska Native  
**HISPAN** Hispanic **NHOPI** Native Hawaiian or Other Pacific Islander

Review of the previous charts show that, although the population of Sonoma County is not homogeneous, the demographic characteristics of each jurisdiction, individually, parallels relatively closely with that of the county as a whole, and reinforces the validity of the three entitlement jurisdictions joining together in this study.

### CHAS Data

HUD receives from the U.S. Census Bureau a special tabulation of Census 2000 data that are largely not available through standard Census products. These special tabulation data are used by local governments for housing planning as part of the Consolidated Planning process. HUD also uses some of these data in allocation formulas for distributing funds to local jurisdictions. Those data are typically referred to as the State of the Cities Data System (SOCDS): Comprehensive Housing Affordability Strategy (CHAS) Data. The CHAS data are different from the standard Census 2000 data files. They are mostly comprised of a variety of housing need variables split by HUD defined income limits (30, 50, and 80 percent of AMFI) and HUD specified household types. The following tables delineate CHAS data pertinent to Sonoma County derived from the 2000 Census.

### SOCDS CHAS Data: Housing Problems Output for All Households

Name of Jurisdiction: Sonoma County, California		Source of Data: CHAS Data Book				Data Current as of: 2000					
		Renters				Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(L)
1. Household Income <=50% MFI	5,311	6,290	2,358	6,679	20,638	8,289	2,854	785	2,669	14,597	35,235
2. Household Income <=30% MFI	3,345	2,675	954	3,689	10,663	3,645	1,120	245	1,564	6,574	17,237
3. % with any housing problems	67	89.2	93.2	76.3	78.1	66	83	83.7	73.1	71.3	75.5
4. % Cost Burden >30%	65.9	86.7	81.1	75.2	75.7	65.7	79.5	71.4	72.3	69.8	73.5
5. % Cost Burden >50%	51.3	75.5	61.8	67.2	63.8	42.5	71.4	65.3	63.6	53.3	59.8
6. Household Income >30% to <=50% MFI	1,966	3,615	1,404	2,990	9,975	4,644	1,734	540	1,105	8,023	17,998

7. % with any housing problems	70	84.6	93.9	80.1	81.7	41.9	79	91.7	68.3	56.9	70.6
8. % Cost Burden >30%	68.7	78.7	63	78.4	74.4	41.6	76.9	74.1	67.4	55	65.8
9. % Cost Burden >50%	35.6	32.1	14.2	34.4	31	20.5	57.1	52.8	41.6	33.5	32.1
10. Household Income >50 to ≤80% MFI	1,463	5,624	2,180	5,174	14,441	6,954	5,245	1,723	2,788	16,710	31,151
11. % with any housing problems	55.6	59.2	80	53.8	60	28.2	64.2	84.3	68.1	51.9	55.7
12.% Cost Burden >30%	54.3	47.2	24.3	49.7	45.3	28	61.4	64	67.4	48.8	47.2
13. % Cost Burden >50%	15.7	5.1	1.8	4.3	5.4	11.7	26.7	18.5	33.4	20.7	13.6
14. Household Income >80% MFI	2,142	11,759	2,843	9,903	26,647	16,423	43,560	8,020	11,175	79,178	105,825
15. % with any housing problems	25.3	11.8	58.5	12.2	18	12.8	21.7	36.4	31.4	22.7	21.5
16.% Cost Burden >30%	23.7	5.3	1.2	8.2	7.4	12.8	20.6	20.2	30.6	20.4	17.1
17. % Cost Burden >50%	6	0.2	0.1	0.7	0.8	2.8	2.7	2.2	5.1	3	2.4
18. Total Households	8,916	23,673	7,381	21,756	61,726	31,666	51,659	10,528	16,632	110,485	172,211
19. % with any housing problems	55.8	42.9	76.1	42.3	48.5	26.6	29.3	48.2	43.9	32.5	38.2
20. % Cost Burden >30	54.5	35.6	30.1	39.1	38.9	26.4	27.9	31.3	43.1	30.1	33.3
21. % Cost Burden >50	31.1	14.8	11.3	17.5	17.7	11.9	8.4	9	17.7	10.9	13.3

**Definitions:**

**Any housing problems:** cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

**Other housing problems:** overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

**Elderly households:** 1 or 2 person household, either person 62 years old or older.

**Renter:** Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

**Cost Burden:** Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

**SOCDS CHAS DATA: HOUSING PROBLEMS OUTPUT FOR MOBILITY & SELF CARE LIMITATION**

Name of Jurisdiction: Sonoma County, California		Source of Data: CHAS Data Book			Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Renters	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income ≤50% MFI	1,530	835	2,970	5,335	1,915	900	1,445	4,260	9,595
2. Household Income ≤30% MFI	955	560	1,700	3,215	915	440	725	2,080	5,295
% with any housing problems	69.6	60.7	78.5	72.8	65.6	68.2	80.0	71.2	72.1
3. Household Income >30 to ≤50% MFI	575	275	1,270	2,120	1,000	460	720	2,180	4,300
% with any housing problems	70.4	54.5	83.5	76.2	34.5	42.4	74.3	49.3	62.6
4. Household Income >50 to ≤80% MFI	265	275	1,530	2,070	1,260	770	1,500	3,530	5,600
% with any housing problems	66.0	52.7	60.1	59.9	20.2	39.6	56.7	39.9	47.3
5. Household Income >80% MFI	495	330	2,125	2,950	2,270	1,630	6,315	10,215	13,165
% with any housing problems	34.3	10.6	22.4	23.1	7.0	16.6	26.5	20.6	21.2
6. Total Households	2,290	1,440	6,625	10,355	5,445	3,300	9,260	18,005	28,360
% with any housing problems	61.8	46.5	57.2	56.7	25.0	32.4	39.3	33.7	42.1

**Definitions for Mobility & Self-Care Table:**

**Extra Elderly:** 1 or 2 Member households, either person 75 years or older

**Elderly:** 1 or 2 Member Households, either person 62 to 74 years

**Mobility or Self Care Limitations:** This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

**SOCDS CHAS Data: Affordability Mismatch Output for All Households**

Name of Jurisdiction: Sonoma County, California		Source of Data: CHAS Data Book				Data Current as of: 2000			
Housing Units by Affordability	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
	0-1 (A)	2 (B)	3+ (C)	Total (D)	0-1 (E)	2 (F)	3+ (G)	Total (H)	
<b>1. Rent &lt;=30%</b>					<b>Value &lt;=30%</b>				
# occupied units	3,110	2,160	2,020	7,290		N/A	N/A	N/A	
% occupants <=30%	57.9	35.0	21.3	40.9		N/A	N/A	N/A	
% built before 1970	34.2	47.5	52.2	43.1		N/A	N/A	N/A	
% some problem	32.6	25.9	11.6	24.8		N/A	N/A	N/A	
# vacant for rent	35	40	20	95	# vacant for sale	N/A	N/A	N/A	
<b>2. Rent &gt;30% to &lt;=50%</b>					<b>Value &lt;=50%</b>				
# occupied units	3,745	3,250	2,030	9,025		1,475	4,810	7,625	
% occupants <=50%	66.1	40.8	33.7	49.7		54.6	45.0	28.0	
% built before 1970	55.0	57.1	51.0	54.8		36.6	23.7	22.0	
% some problem	63.7	44.0	39.9	51.2		28.1	23.7	10.1	
# vacant for rent	85	165	45	295	# vacant for sale	40	120	10	
<b>3. Rent &gt;50% to &lt;=80%</b>					<b>Value &gt;50% to &lt;=80%</b>				
# occupied units	11,275	15,355	7,280	33,910		390	2,110	2,695	
% occupants <=80%	63.1	52.7	42.5	53.9		74.4	59.2	43.6	
% built before 1970	42.8	42.7	45.1	43.2		43.3	33.4	52.9	
% some problem	56.9	46.6	43.1	49.3		17.9	5.5	2.0	
# vacant for rent	165	305	60	530	# vacant for sale	25	35	30	
<b>4. Rent &gt;80%</b>					<b>Value &gt;80%</b>				
# occupied units	3,640	3,585	4,455	11,680		3,765	20,970	72,955	
# vacant for rent	150	90	65	305	# vacant for sale	120	215	555	

**Definitions:**

- Rent 0-30%** - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.
- Rent 30-50%** - These are units with a current gross rent that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.
- Rent 50-80%** - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.
- Rent > 80%** - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.
- Value 0-50%** - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income.

Annual owner costs are estimated assuming the cost of purchasing a home at the time of the Census based on the reported value of the home. Assuming a 7.9% interest rate and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying income times 2.9 represents the value of a home a person could afford to purchase. For example, a household with an annual gross income of \$30,000 is estimated to be able to afford an \$87,000 home without having total costs exceed 30% of their annual household income.

**Value 50-80%** - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

**Value > 80%** - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.

**SOCDS CHAS Data: Housing Problems Output Race/Ethnicity**

Name of Jurisdiction: Sonoma County, California		Source of Data: CHAS Data Book			Data Current as of: 2000				
	Renters				Owners				
Household by Type, Income, & Housing Problem	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
<b>Total Households - White Non-Hispanic</b>	8,155	19,825	18,315	46,295	30,110	52,400	14,935	97,445	143,740
<b>% with any housing problems</b>	55.1	39.8	42.2	43.4	25.8	29.2	43.4	30.3	34.5
<b>Total Households - Black Non-Hispanic</b>	58	679	314	1,051	124	515	138	777	1,828
<b>% with any housing problems</b>	58.6	48.6	41.4	47	51.6	41.7	60.9	46.7	46.9
<b>Total Households - Hispanic</b>	309	8,040	1,490	9,839	710	5,725	635	7,070	16,909
<b>% with any housing problems</b>	74.4	77.6	46	72.7	45.8	56.6	48	54.7	65.2
<b>Total Households - Native American Non-Hispanic</b>	N/A	N/A	N/A	680	N/A	N/A	N/A	459	1,139
<b>% with any housing problems</b>	N/A	N/A	N/A	45.6	N/A	N/A	N/A	37	42.1
<b>Total Households - Asian Non-Hispanic</b>	N/A	N/A	N/A	1,635	N/A	N/A	N/A	2,570	4,205
<b>% with any housing problems</b>	N/A	N/A	N/A	58.7	N/A	N/A	N/A	41.1	47.9
<b>Total Households - Pacific Islander Non-Hispanic</b>	N/A	N/A	N/A	93	N/A	N/A	N/A	95	188
<b>% with any housing problems</b>	N/A	N/A	N/A	46.2	N/A	N/A	N/A	68.4	57.4

**Economic and Market Analysis Division - HUD**  
**Special Tabulations of 2000 Census Data**  
**Households by Income, Tenure, Age of Householder, and Housing Conditions**

COUNTY : Sonoma County, CA  
Householder Age : ALL AGES

	RENTERS				OWNERS				
	TOTAL NUMBER	NUMBER WITH HOUSING PROBLEMS	NUMBER WITHOUT HOUSING PROBLEMS	PERCENT WITH HOUSING PROBLEMS	TOTAL NUMBER	NUMBER WITH HOUSING PROBLEMS	NUMBER WITHOUT HOUSING PROBLEMS	PERCENT WITH HOUSING PROBLEMS	PERCENT WITHOUT HOUSING PROBLEMS
Income Increments									
Less than \$9,999	3,808	2,648	1,160	69.5%	6,261	4,549	1,712	72.7%	27.3%
\$10,000 - \$14,999	3,381	2,273	1,108	67.2%	4,381	3,574	807	81.6%	18.4%
\$15,000 - \$19,999	3,394	1,844	1,550	54.3%	4,283	3,493	790	81.6%	18.4%
\$20,000 - \$24,999	4,119	2,035	2,084	49.4%	4,817	3,908	909	81.1%	18.9%
\$25,000 - \$29,999	4,729	2,285	2,444	48.3%	4,270	3,005	1,265	70.4%	29.6%
\$30,000 - \$34,999	5,128	2,683	2,445	52.3%	4,511	2,709	1,802	60.1%	39.9%
\$35,000 - \$39,999	4,709	2,289	2,420	48.6%	4,625	2,170	2,455	46.9%	53.1%
\$40,000 - \$49,999	10,588	4,904	5,684	46.3%	7,418	2,658	4,760	35.8%	64.2%
\$50,000 - \$59,999	10,734	4,574	6,160	42.6%	6,196	1,387	4,809	22.4%	77.6%
\$60,000 - \$69,999	9,944	3,279	6,665	33.0%	4,459	800	3,659	17.9%	82.1%
\$70,000 - \$79,999	8,744	2,309	6,435	26.4%	2,911	545	2,366	18.7%	81.3%
\$80,000 - \$99,999	14,283	2,454	11,829	17.2%	3,664	539	3,125	14.7%	85.3%
\$100,000 - \$149,999	17,330	1,820	15,510	10.5%	2,826	549	2,277	19.4%	80.6%
\$150,000 or more	9,652	562	9,090	5.8%	1,232	183	1,049	14.9%	85.1%
<b>TOTAL</b>	<b>110,543</b>	<b>35,959</b>	<b>74,584</b>	<b>32.5%</b>	<b>61,854</b>	<b>30,069</b>	<b>31,785</b>	<b>48.6%</b>	<b>51.4%</b>

**Foot Note:** “With Problems” is defined as a household having at least one of the following housing conditions: lacking complete plumbing facilities, lacking complete kitchen facilities, with more than 1.01 persons per room, and selected monthly owner costs greater than 30 percent of household income (1999), or gross rent as a percentage of household income (1999) of greater than 30 percent.

Review of the CHAS data tables above yields considerable insight into the housing problems experienced by many household types residing in Sonoma County. In generalized terms, the tables show that the incidence of housing problems is greatest at the lowest income and declines steadily as income increases. This is true for both those renting and homeownership. White, non-Hispanic households experience a lower percentage of housing problems than other racial groups, and those of Hispanic ethnicity experience the greatest problems, again, in both rental and homeownership. Affordability mismatch, also referred to as cost burden, paying over 30% of gross income for housing expenses, is the largest contributor to housing problems. Elderly renters have a larger percentage of housing problems than renters in general, but elderly

homeowners have less housing problems than other owners. Those with disabilities causing mobility and self-care limitations experience the highest percentage of housing problems as renters, while their counterparts that own homes show a lower incidence of housing problems than the norm. It should be noted, however, that the criteria utilized to determine housing problems in these datasets does not consider accessibility, which can be a significant problem for both disabled homeowners and renters. Large families exhibit the highest percentage of housing problems in both renter and homeownership populations.

The Sonoma County Community Development Commission developed the two following tables during the preparation of the 2005-2010 Consolidated Plan. The reader should note that the percentages listed in these table may differ from those of the CHAS tables above, as the tables below are specific to the Urban County population rather than the aggregate population of Sonoma County as the tables above are. In view of the demographic similarities that exist amongst the three entitlement jurisdictions in Sonoma, these tables are included to portray that those of racial or ethnic minority status experience housing problems greater than the norm. These tables also show that housing problems drop significantly when income surpasses 80% of AMFI.

**Percent of Renter Households with Any Housing Needs –Urban County**

% of Median Family Income	All Renters	Hispanic Renters	Black Non-Hispanic Renters	Native American Non-Hispanic Renters	Asian Non-Hispanic Renters	Pacific Islander Non-Hispanic Renters
0-30%	77.1%	89.7%	80.6%	54.1%	68.2%	Not Available
31%-50%	79%	86.1%	66.7%	87.5%	69.2%	100%
51%-80%	57.6%	70.3%	38.6%	4.4%	75%	100%
Over 80%	17.8%	54.2%	30.8%	15.7%	24.9%	9.5%
All income levels	47.9%	72.5%	44%	33.1%	50.2%	34.5%

**Percent of Owner Households with Any Housing Needs – Urban County**

% of Median Family Income	All Owners	Hispanic Owners	Black Non-Hispanic Owners	Native American Non-Hispanic Owners	Asian Non-Hispanic Owners	Pacific Islander Non-Hispanic Owners
0-30%	70.8%	86.8%	100%	88.2%	89.5%	100%
31%-50%	58.2%	71.3%	77.8%	100%	49.1%	Not Available
51%-80%	52.5%	74.2%	60%	67.9%	60.3%	100%
Over 80%	23.5%	43%	32.4%	32.1%	30.9%	69.2%
All income levels	38.6%	55.9%	43%	45.9%	37%	85.7%

**Other Relevant Data**

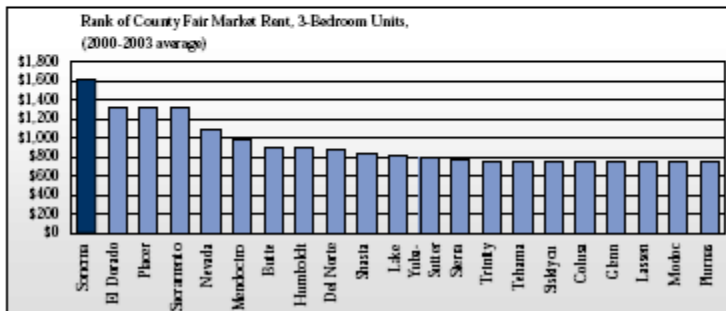
The Sonoma County Economic Development Board, in partnership with the Sonoma County Workforce Investment Board publishes an annual Economic and Demographic Profile of

Sonoma County. Several of the charts from the 2005 report, reproduced below, provide insight into some of the housing affordability problems discussed above.

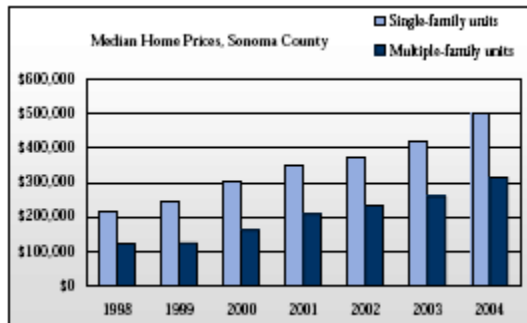
County Fair Market Rent

Year	0-Bedroom	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom	5-Bedroom	6-Bedroom
2000	\$ 603	\$ 684	\$ 886	\$ 1,232	\$ 1,454	\$ 1,672	\$ 1,890
2001	\$ 644	\$ 730	\$ 946	\$ 1,315	\$ 1,552	\$ 1,785	\$ 2,053
2002	\$ 694	\$ 787	\$ 1,020	\$ 1,418	\$ 1,673	\$ 1,924	\$ 2,213
2003	\$ 767	\$ 869	\$ 1,126	\$ 1,566	\$ 1,849	\$ 2,126	\$ 2,445
2004	\$ 792	\$ 897	\$ 1,163	\$ 1,617	\$ 1,909	\$ 2,195	\$ 2,525

Source: Department of Housing and Urban Development



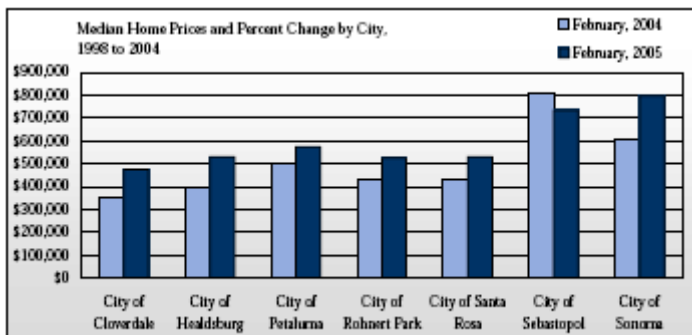
The Fair Market Rent (FMR), established by HUD, has increased steadily since 2000. The FMR in Sonoma County is approximately seventy-five percent more expensive than the average rent amount in twenty-two counties in Northern California, excluding urban Bay Area counties, and is the highest amongst all of those counties.



Sonoma County Median Home Price, Single-family Units

Year	Median price	Annual percent change	Number of homes sold
1998	\$ 218,950	n/a	6,125
1999	\$ 244,000	11.4%	6,298
2000	\$ 305,000	25.0%	5,838
2001	\$ 348,000	14.1%	4,657
2002	\$ 375,000	7.8%	6,150
2003	\$ 420,000	12.0%	6,063
2004	\$ 499,000	18.8%	5,913

Median Home Prices 1998-2004



Median Home Prices 2004-2005

February 2004 & 2005 Median Home Prices

Town/City	02/2004	02/2005	Percent change
City of Cloverdale	\$ 355,000	\$ 475,957	34.1%
City of Healdsburg	\$ 387,250	\$ 530,000	33.4%
City of Petaluma	\$ 505,000	\$ 576,500	14.2%
City of Rohnert Park	\$ 430,000	\$ 525,000	22.1%
City of Santa Rosa	\$ 427,375	\$ 531,500	24.4%
City of Sebastopol	\$ 806,500	\$ 735,500	-8.8%
City of Sonoma	\$ 610,000	\$ 799,000	31.0%
Town of Windsor	\$ 440,000	\$ 599,000	36.1%

The cost of ownership housing has escalated dramatically in Sonoma County, far outstripping the purchasing power of all but those of high income. By early fall of 2005, the median home price for Sonoma County reached \$619,000.

The following information depicts the current SSI/SSP rates for residential care in California. SSI is federal Supplemental Security Income; SSP is State Supplementary Payment, a California program to augment SSI. It should be noted that the residential care rate is generally higher than amounts directly paid to individuals.



## *Community Residential Care Association of California*

P.O. Box 163270/1924 Alhambra Blvd., Sacramento, CA 95816-9270  
Phone (916) 455-0723 -- Email: [crcac@comcast.net](mailto:crcac@comcast.net)  
Charles W. Skoien, Jr., Consultant

### **SSI/SSP RESIDENTIAL CARE RATES EFFECTIVE JANUARY 1, 2005 & APRIL 2005**

#### **ONE CHECK**

	<u>Jan. 2005</u>	<u>April 2005</u>	<u>2004</u>
Room and Board	\$420.00	\$ 425.00	\$414.00
Care and Supervision	\$446.00	\$ 452.00	\$439.00
<i>Community/Residential Rate for those receiving one check is:</i>	<b>\$866.00</b>	<b>\$ 877.00</b>	<b>\$853.00</b>
Personal and Incidental Expense Monies	\$113.00	\$ 114.00	\$111.00
<i>Total Grant for SSI/SSP recipients receiving one check is:</i>	<b>\$979.00</b>	<b>\$ 991.00</b>	<b>\$964.00</b>

#### **TWO CHECKS**

Room and Board	\$420.00	\$ 425.00	\$414.00
Care and Supervision	\$446.00	\$ 452.00	\$439.00
Voluntary \$20.00 Non-Exempt Income	\$ 20.00	\$ 20.00	\$ 20.00
<i>Residential Rate for those receiving two checks is:</i>	<b>\$886.00</b>	<b>\$ 897.00</b>	<b>\$873.00</b>
Personal and Incidental Expense Monies	\$113.00	\$ 114.00	\$111.00
<i>Total Grant for SSI/SSP recipients receiving two checks is:</i>	<b>\$999.00</b>	<b>\$1011.00</b>	<b>\$984.00</b>

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NOTE: Recipients who have income in addition to their SSI/SSP check (for example, a pension, Social Security retirement or disability benefits) can be charged the \$866.00 amount for basic services plus an additional \$20.00. This amount increases to \$877.00 beginning April 2005. Because federal rules do not count the first \$20.00 of a recipient's income against his/her SSI/SSP grant, an SSI/SSP recipient with other income has an extra \$20.00 that people who receive only an SSI/SSP check do not have. Neither federal nor state law restrict the recipient in how this additional \$20.00 amount is spent. Thus, if the recipient agrees in the admission agreement to pay the additional \$20.00 for basic services, the facility may charge the additional amount.

Title 22, 87568(c)(4)(A) ADMISSION AGREEMENTS, States:

*"Agreements involving persons whose care is funded at government-prescribed rates may specify that operative dates of government modifications shall be considered operative dates for basic service rate modifications."*

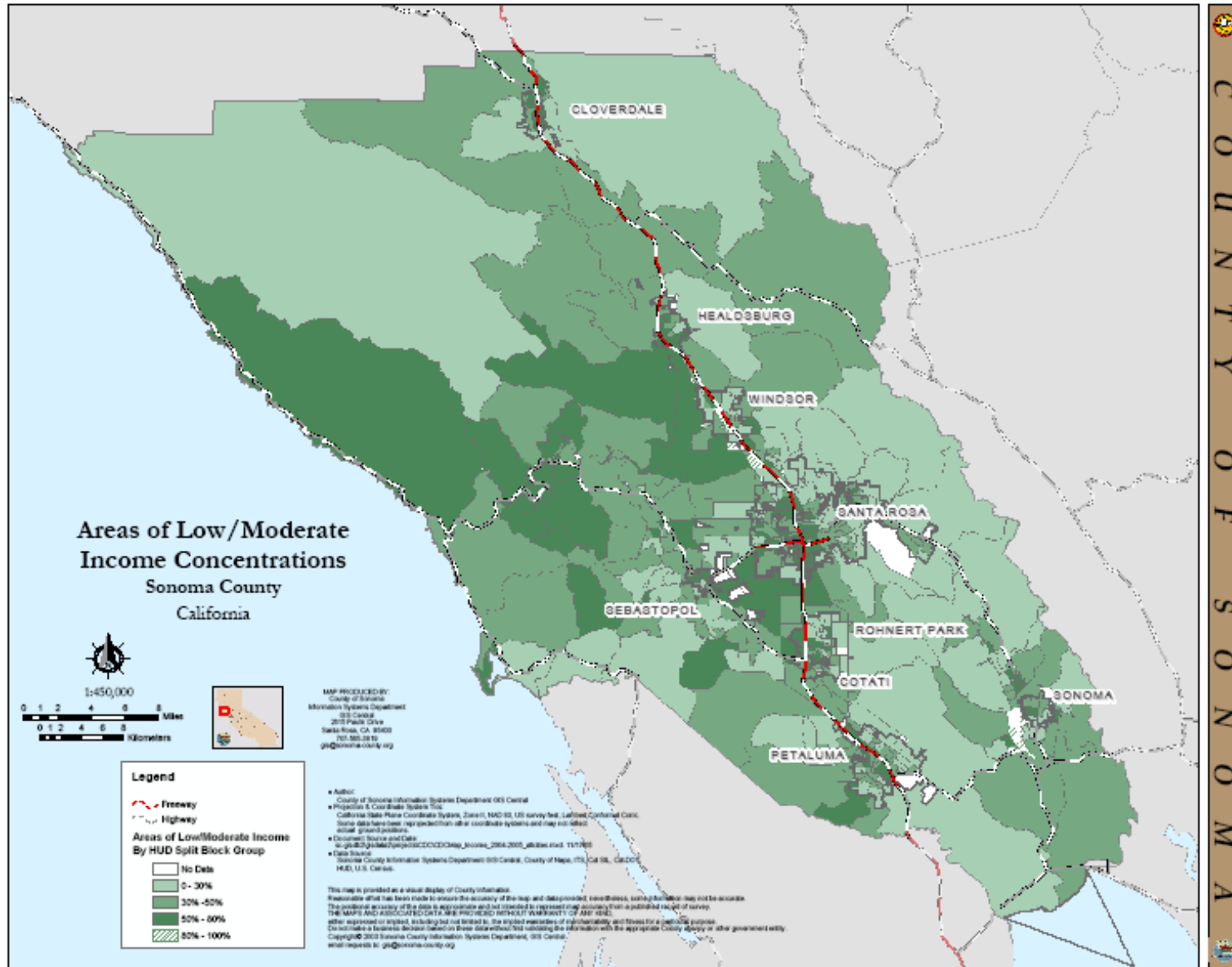
If you accept SSI/SSP residents, you do not have to give 60-days prior notice of rate increases.

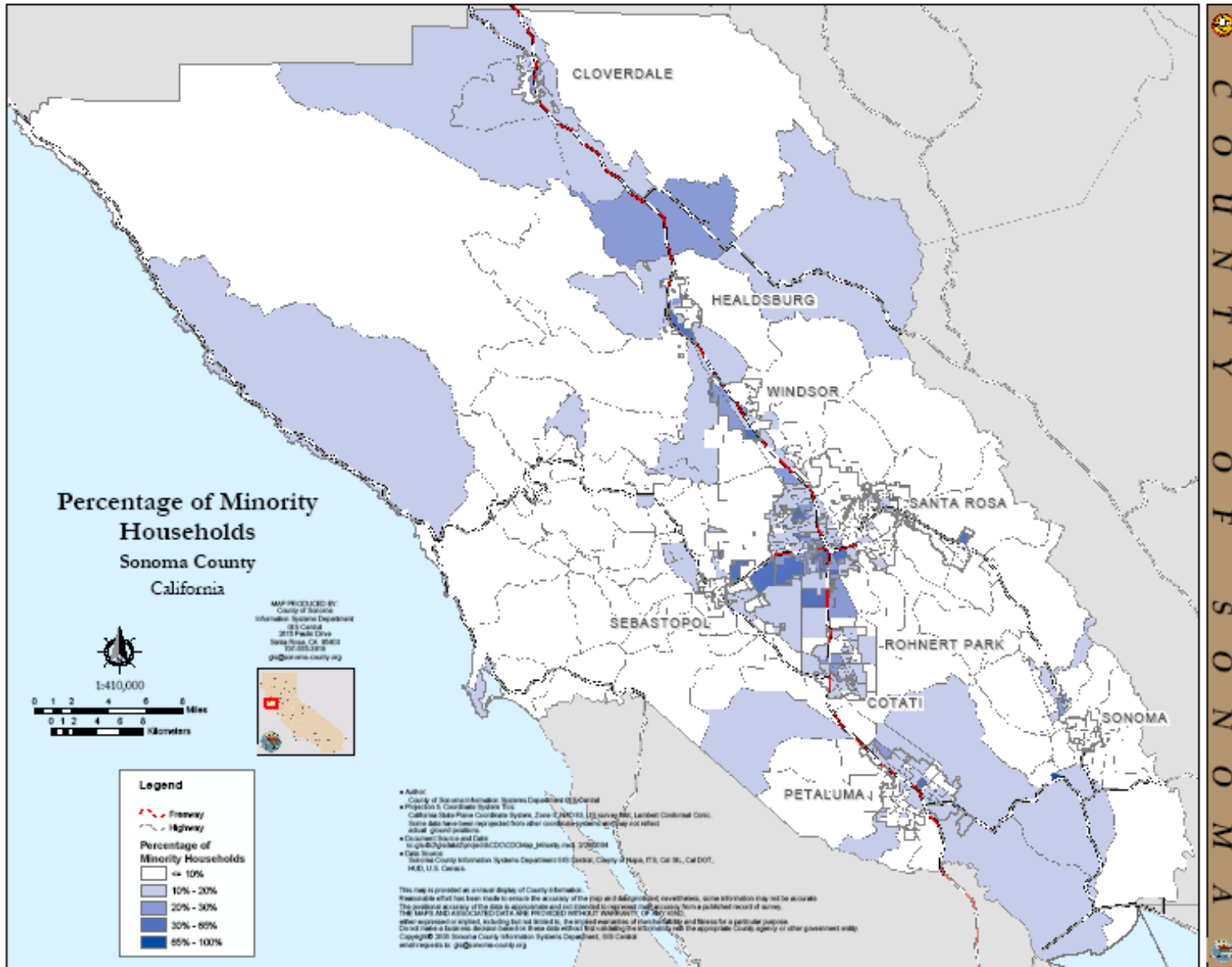
**BE SURE YOUR ADMISSION AGREEMENT  
REFLECTS THESE REGULATIONS.**

*Priced out in 2004*, a study of housing affordability problems experienced by those with disabilities, published by the Technical Assistance Collaborative, Inc. and the Consortium for Citizens with Disabilities, reports that nation-wide, a person receiving SSI needed 106.9% of their entire income to simply rent a modest apartment. California, overall, is significantly higher at 114.4%, and with Sonoma County being one of the higher cost areas of California, one can surmise that the percentage may indeed be higher yet locally.

## **Maps**

The following maps depict the concentration of low- and moderate-income households and the concentration of minority populations in Sonoma County. These maps were generated using data from the 2000 Census.





# 3

## EVALUATION OF JURISDICTIONS' CURRENT FAIR HOUSING STATUS

### HMDA Data

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and is implemented by the Federal Reserve Board's Regulation C. This regulation provides the public loan data that can be used to assist:

- in determining whether financial institutions are serving the housing needs of their communities;
- public officials in distributing public-sector investments so as to attract private investment to areas where it is needed;
- and in identifying possible discriminatory lending patterns.

The charts in Appendix B show various HMDA data reported for Sonoma County for 2004. Data displayed include disposition of conventional home loan activity compared by race, ethnicity, gender and income, reasons for denial of loans and the disposition of private mortgage insurance (PMI) for conventional home loans. Review of the following data does not point out glaring discrepancies in the percentage of loan denials experienced by various racial or ethnic categories, but overall, white non-Hispanic applicants received fewer denials. The data does clearly show that the percentage of loan denials decrease as the applicants' income increases.

INCOME	Apps	Denials	Percentage	RACE-ETHNICITY	Apps	Denials	Percentage
<50% median	353	125	35.4%	White non-Hispanic	8437	932	11.0%
50-79% median	1171	195	16.7%	Other race and ethnicity	5154	872	16.9%
80-99% median	1629	215	13.2%				
100-119% median	2074	266	12.8%				
>120% median	11149	1435	12.9%				
Unreported income	986	111	11.3%				

The reader should be aware of two elements when viewing the HMDA data. Loan denial rates, in and of themselves, do not indicate discrimination or barriers to obtaining housing finances. Loans are denied for many reasons, as portrayed in the third set of charts following. Debt-to-income ratio, employment and credit history, along with sufficient cash-on-hand and income are all standard underwriting criteria which may result in a loan denial. The cause or causes of these issues may themselves stem from other socio-economic situations or inequities, but the loan denial itself is not indicative of discriminatory action. Secondly, the data only indicates the number of loans approved or denied, but does not provide information regarding the terms and conditions of the loans approved. Differential treatment in terms and conditions, often referred to as predatory lending, may constitute an impediment to fair housing choice.

## Fair Housing Complaint Data

Any individual who believes that they have been denied access to fair housing may register complaints via several avenues. Local providers of fair housing services are the front line, and will often refer unresolved cases to higher levels. National organizations such as the National Fair Housing Alliance (NFHA) also receive and refer fair housing complaints. The Office of Fair Housing and Equal Opportunity (FHEO) administers federal laws and establishes national policies as HUD's fair housing arm, and also manages the Fair Housing Assistance Program (FHAP). The California Department of Fair Employment and Housing (DFEH) is a partnership agency in that program.

The National Fair Housing Alliance (NFHA) shows the following data in the *2005 Fair Housing Trends Report* of April 2005 depicting fair housing complaints recorded nationwide. The upper table shows the total number of complaints filed with various national level agencies, including the Department of Justice. The lower table shows the various percentages of the total complaints for each individual complaint basis.

<b>Total Complaints</b>				
<b>Agency</b>	<b>Claims/Complaints</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
<b>NFHA</b>	Complaints	17,543	17,022	18,094
<b>FHAP</b>	Claims and Complaints	5,129	5,352	6,370
<b>HUD</b>	Claims and Complaints	2,511	2,745	2,817
<b>DOJ</b>	Case Filings	49	29	38
<b>Totals</b>		25,232	25,148	27,319

<b>Basis</b>					
	<b>NFHA</b>	<b>HUD</b>	<b>FHAP</b>	<b>DOJ</b>	<b>TOTAL</b>
<b>Race</b>	24%	40%	37%	0%	26%
<b>Disability</b>	30%	40%	37%	61%	31%
<b>Family Status</b>	14%	14%	15%	11%	13%
<b>National Origin</b>	12%	10%	16%	11%	12%
<b>Sex</b>	5%	11%	11%	3%	6%
<b>Religion</b>	1%	7%	3%	0%	2%
<b>Color</b>	1%	2%	2%	0%	1%
<b>Other</b>	13%	4%	5%	0%	9%

Fair housing complaints filed over the past five year period, listed by city in Sonoma County, are shown in the table below. The complaints are listed as either being filed with HUD or with the State of California (FHAP), and the number per basis are indicated.

<b>Title VIII Cases Filed During Period of 10/1/00 to 9/30/05</b>											
	Complaints Filed with HUD	Complaints Filed with FHAP	Total Filed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliation
<b>State &amp; Fiscal Year - California 2001</b>											
Petaluma, CA	0	3	3	0	0	1	0	2	0	0	0
Rohnert Park, CA	0	3	3	0	0	1	0	1	0	2	0
Santa Rosa, CA	0	6	6	0	0	0	0	4	0	2	0
Sebstopol, CA	0	1	1	0	0	0	0	0	0	1	0
<b>State &amp; Fiscal Year - California 2002</b>											
Cloverdale, CA	1	0	1	0	0	0	0	1	0	0	0
Petaluma, CA	0	7	7	1	0	3	0	2	1	1	0
Rohnert Park, CA	0	1	1	1	0	0	0	0	0	0	0
Rohnert Park, CA	0	1	1	0	0	0	0	1	0	1	0
Santa Rosa, CA	2	3	5	1	0	1	1	4	0	1	1
Windsor, CA	0	1	1	0	0	0	0	1	0	0	0
<b>State &amp; Fiscal Year - California 2003</b>											
Cloverdale, CA	0	1	1	0	0	0	0	0	0	1	0
Rohnert Park, CA	0	2	2	0	0	0	0	2	0	1	0
Santa Rosa, CA	0	3	3	1	0	0	0	3	0	0	1
Sonoma, CA	0	1	1	0	0	0	0	1	0	0	0
Windsor, CA	0	1	1	0	0	0	0	1	0	0	0
<b>State &amp; Fiscal Year - California 2004</b>											
Forestville, CA	0	1	1	0	0	0	0	0	0	1	0
Petaluma, CA	1	3	4	0	0	0	0	3	0	1	1
Santa Rosa, CA	3	5	8	1	0	1	0	5	0	0	0
Sonoma, CA	0	3	3	0	0	0	0	1	0	2	1
Windsor, CA	0	2	2	2	0	0	0	0	0	0	0
<b>State &amp; Fiscal Year - California 2005</b>											
Fairfield, CA	0	1	1	1	0	0	0	0	0	0	0
Foresthill, CA	0	1	1	0	0	0	0	1	0	0	0
Petaluma, CA	1	1	2	1	0	0	0	1	0	0	0
Santa Rosa, CA	3	8	11	2	0	1	0	6	0	2	0
<b>TOTAL</b>	<b>11</b>	<b>59</b>	<b>70</b>	<b>11</b>	<b>0</b>	<b>8</b>	<b>1</b>	<b>40</b>	<b>1</b>	<b>16</b>	<b>4</b>

Fair housing complaints closed over the past five year period, listed by city in Sonoma County, are shown in the table below. The complaints are listed as either being filed with HUD or with the State of California (FHAP), the number of complaints closed per basis are indicated, as is the method of resolution.

Title VIII Cases Closed During Period of 10/1/00 to 9/30/05																	
			Basis of Closed Complaints									How Complaints Were Closed					
	Closed by HUD	Closed by FHAP	Total Closed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliation	Admin Closure	Conciliated or resolved	No Cause	Cause	Referred and closed by DOJ	Compensation for Council/Resolve. Complaints
Fiscal Year 2001 - California																	
Cloverdale, CA	0	1	1	0	0	0	0	1	0	0	0	0	0	1	0	0	
Glen Ellen, CA	0	1	1	0	0	0	0	0	0	1	0	1	0	0	0	0	
Guerneville, CA	0	1	1	1	0	0	0	0	0	0	0	1	0	0	0	0	
Healdsburg, CA	0	1	1	1	0	0	0	0	0	0	0	0	0	1	0	0	
Napa Valley, CA	0	1	1	0	0	0	0	0	0	1	0	0	0	1	0	0	
Petaluma, CA	0	3	3	0	0	1	0	2	0	0	0	0	1	2	0	0	\$948.00
Rohnert Park, CA	0	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	\$750.00
Santa Rosa, CA	0	2	2	1	0	1	0	0	0	0	0	0	0	2	0	0	
Sebstopol, CA	0	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	\$15,000.00
Sonoma, CA	0	1	1	0	0	0	1	0	0	0	1	0	1	0	0	0	\$3,600.00
Fiscal Year 2002 - California																	
Petaluma, CA	0	2	2	0	0	1	0	1	0	0	0	1	1	0	0	0	\$1,184.00
Rohnert Park, CA	0	3	3	0	0	1	0	1	0	2	0	0	0	2	1	0	\$1,000.00
Santa Rosa, CA	2	6	8	1	0	0	0	6	0	3	0	0	3	5	0	0	\$1,100.00
Fiscal Year 2003 - California																	
Cloverdale, CA	1	1	2	0	0	0	0	1	0	1	0	0	0	2	0	0	
Petaluma, CA	0	7	7	1	0	3	0	2	1	1	0	0	2	5	0	0	\$100.00
Rohnert Park, CA	0	1	1	1	0	0	0	0	0	0	0	0	0	1	0	0	
Rohnert Park, CA	0	1	1	0	0	0	0	1	0	1	0	0	0	1	0	0	
Santa Rosa, CA	0	6	6	1	0	1	1	5	0	0	2	1	3	2	0	0	\$100.00
Windsor, CA	0	1	1	0	0	0	0	1	0	0	0	0	0	1	0	0	

**Title VIII Cases Closed During Period of 10/1/00 to 9/30/05**

			<u>Basis of Closed Complaints</u>									<u>How Complaints Were Closed</u>					
	Closed by HUD	Closed by FHAP	Total Closed	Race	Color	National Origin	Sex	Disability	Religion	Familial Status	Retaliation	Admin Closure	Conciliated or resolved	No Cause	Cause	Referred and closed by DOJ	Compensation for Council/Resolve. Complaints
<b>Fiscal Year 2004 - California</b>																	
Forestville, CA	0	1	1	0	0	0	0	0	0	1	0	0	0	1	0	0	
Petaluma, CA	1	3	4	0	0	0	0	3	0	1	1	1	1	2	0	0	\$1,455.00
Rohnert Park, CA	0	2	2	0	0	0	0	2	0	1	0	0	0	2	0	0	
Santa Rosa, CA	3	5	8	1	0	1	0	5	0	0	0	0	4	3	1	0	\$36,250.00
Sonoma, CA	0	3	3	0	0	0	0	2	0	1	1	1	1	1	0	0	\$500.00
Windsor, CA	0	3	3	2	0	0	0	1	0	0	0	0	2	1	0	0	\$10,000.00
<b>Fiscal Year 2005 - California</b>																	
Fairfield, CA	0	1	1	1	0	0	0	0	0	0	0	0	0	1	0	0	
Petaluma, CA	1	0	1	1	0	0	0	0	0	0	0	0	0	1	0	0	
Santa Rosa, CA	1	7	8	1	0	1	0	4	0	2	0	0	5	3	0	0	\$5,400.00
Sonoma, CA	0	1	1	0	0	0	0	0	0	1	0	0	1	0	0	0	\$500.00
<b>TOTAL</b>	<b>9</b>	<b>67</b>	<b>76</b>	<b>13</b>	<b>0</b>	<b>10</b>	<b>2</b>	<b>38</b>	<b>1</b>	<b>19</b>	<b>5</b>	<b>6</b>	<b>27</b>	<b>41</b>	<b>2</b>	<b>0</b>	<b>\$77,887</b>

The following is a compilation of fair housing complaints filed with DFEH for all of the state of California in FY 2003-2004, listed by specific basis.

**State of California**  
**Department of Fair Employment and Housing**  
**Fiscal Year: 2003-2004**  
**Cases Filed Statewide: Count of Basis(Housing Cases)**

Basis	Total	Basis	Total
Age - 40 or over	8	National Origin - Subtotal	135
Association - MUST be used with another basis	27	Other - Housing ("U") or Civil Rights only	4
Familial Status (Children)	171	Physical Disability - AIDS	14
Marital Status - Cohabitation	11	Physical Disability - Blood/Circulation	14
Marital Status - Divorced	1	Physical Disability - Cerebral/Neuro/Musc.	16
Marital Status - Married	5	Physical Disability - Digest/Urinary/Repro.	1
Marital Status - Single	15	Physical Disability - Hearing	12
Marital Status - Subtotal	32	Physical Disability - Heart	10
Mental Disability	73	Physical Disability - Limbs	45
National Origin/Ancestry - Algeria	4	Physical Disability - Other	130
National Origin/Ancestry - Afghanistan	1	Physical Disability - Sight	9
National Origin/Ancestry - Argentina	1	Physical Disability - Speech/Respirator	18
National Origin/Ancestry - China	1	Physical Disability - Spinal/Back	22
National Origin/Ancestry - El Salvador	3	Physical Disability - Subtotal	291
National Origin/Ancestry - Guatemala	2	Race/Color	256
National Origin/Ancestry - India	1	Religion - Islam	2
National Origin/Ancestry - Iran	1	Religion - Other	22
National Origin/Ancestry - Iraq	1	Religion - Protestantism	1
National Origin/Ancestry - Israel	1	Religion Subtotal	25
National Origin/Ancestry - Korea, North	2	Retaliation - for Filing	4
National Origin/Ancestry - Mexico	69	Retaliation - for Protesting	48
National Origin/Ancestry - Nicaragua	1	Retaliation - participating in investigation	2
National Origin/Ancestry - Other	35	Retaliation - Subtotal	54
National Origin/Ancestry - Peru	2	Sex - Harassment	49
National Origin/Ancestry - Philippines	2	Sex - Orientation	46
National Origin/Ancestry - Romania	1	Sex - Other Allegations	29
National Origin/Ancestry - Russia	1	Sex - Pregnancy	5
National Origin/Ancestry - Spain	2	Sex - Subtotal	129
National Origin/Ancestry - Ukraine	1	Source of Income	21
National Origin/Ancestry - United States	3	<b>Grand Total</b>	<b>1,226</b>

*NOTE: Total basis reported in any of the tables above may exceed the total number of cases filed because one case can be filed under more than one basis.*

Examination of the four collections of data finds a similar pattern throughout. Disability is ranked highest in all four tables, with familial status, race and national origin comprising the top four causes of complaints in all. The national and statewide data list race as the second most reported cause, with familial status (family size) ranked third. The data specific to Sonoma County reverses those two rankings, and also exhibits a higher percentage of complaints in the top two categories. The specific percentages are listed below.

	NFHA National Report	Cases filed with DFEH Statewide	Cases Filed - Sonoma County	Cases Closed - Sonoma County
Disability	31%	30%	59%	50%
Familial Status	13%	14%	26%	25%
Race	26%	21%	16%	17%
National Origin	12%	11%	11%	13%

## Jurisdictional Housing Elements

The Housing Element, one of the seven elements required to be in every California jurisdictional General Plan, presents goals, objectives, policies, and supporting information related to the provision of housing for existing and future residents of the jurisdiction. Housing Elements focus on housing production needed to accommodate projected growth and policies to encourage development of housing for low- and moderate-income households, meet the special shelter needs of specific population groups, maintain and improve the quality of housing and encourage production of diverse types of housing. Each Housing Element further refines the identified income-based regional housing needs to encompass the locally determined housing needs of special populations. As a typical example, the Sonoma County Housing Element establishes housing needs for “elderly”, “disabled”, “large families”, “single parent families”, “farm workers”, and “homeless” persons. The Housing Elements also identify the need to preserve affordable rental housing units at risk of becoming market rate units, as well as identify potential constraints, both governmental and non-governmental, which may hinder the production of affordable housing. As such, each jurisdiction’s Housing Element contributes to the production of affordable housing and the reduction of barriers to fair housing choice.

## Jurisdictional Policies and Procedures

Each of the entitlement jurisdictions of Sonoma County promotes fair housing opportunities in all of their programs. All funding contracts, including the Section 8 Housing Choice Voucher Rental Assistance program administered by Santa Rosa and the County of Sonoma, foster non-discriminatory housing policies and procedures. Contractual agreements directly reference the varied fair housing, equal employment opportunity and non-discrimination regulations. All

public hearings are held in fully accessible locations, and foreign language translation and American Sign Language interpreters are available upon request. All funded housing developments comply with the accessibility and adaptability requirements of Section 504. Each jurisdiction actively monitors the fair housing and equal opportunity activities of subrecipients receiving funding through regular desktop evaluation and on-site visits.

# 4

## Public Participation

Each of the entitlement jurisdictions in Sonoma County have singly and collaboratively conducted many public hearings covering a wide range of public policy issues, and have agreed that such hearings are not typically attended by a large, representative cross-section of the public. In an attempt to expand the breadth of public input beyond the norm, solicitation was carried directly to larger number of individuals of the public rather than relying upon those few attending a traditional meeting by the use of an e mail-based survey instrument powered by Zoomerang technology. In order to attain a broad-based response, two distinct groups were queried. The first mailing was directed towards 222 agencies and/or individuals currently providing or supporting social service activities funded or administered by the three entitlement jurisdictions. This group was comprised mainly of individuals working in the social service field, including fair housing activities, homeless services and affordable housing production. Eighty-nine individuals completed the survey and three returned partially completed surveys. The second e-mail survey was sent to 2,906 employees of the County of Sonoma. Six hundred sixty-seven persons returned the survey from this group, with an additional seventy-five partially completed surveys returned. This group was comprised of individuals employed in the mix of services provided by County government, from social services to park maintenance and correctional activities. The group included department heads to entry-level workers. The former group was selected to obtain direct input from those most intimately familiar with fair housing issues through their avocation, and it was requested of that group that they forward the survey on to any person they were aware of that could provide valuable input for the study or directly input the paper-based responses of those who may not have access to e mail. The second group was selected to garner responses from those not primarily associated with the provision of social services, as the first group of respondents is. Employees of the County of Sonoma were selected because of their availability to the researcher. The survey instrument used for each of the two groups was identical except for the demographic questions of the introductory section, as the answers to questions regarding employment were known in the County employee group. Copies of the survey instruments and full accounting of the survey results, including the individual open-ended response supplied, are included in the Appendix C.

Comparison of the results of the two surveys revealed very similar responses and perceptions in many cases, with those differing explainable by the different avocations of the surveyed groups. Demographically, 96% of the respondents of both surveys reside in Sonoma County, with the County employees' group more concentrated in Santa Rosa. Both survey respondent groups were over two-thirds female and, overall, the County employees responding were younger. When asked if they had personally experienced impediments to fair housing choice, the responses were nearly equal. (17%-County employees, 15%-service providers). In both respondent groups, the incidences occurred mostly when trying to rent rather than attempts to purchase. Familial status was listed as the main cause in both groups, although disability was

recognized equally as high amongst the service providers responding. Each of the other categories carried similar percentages in both groups of respondents.

When asked if the respondents knew of occurrence of fair housing impediments happening to someone else, the responses of the two groups were considerably different. Fifty percent of the service provider group acknowledged such an occasion, while only 19% of the County employees responding did. Attempting to rent was again the predominant situation. When asked the perceived cause, between the two groups, all of the categories were similar in response percentage, with the exception of disability, which the service provider group ranked at 66%, the highest of any cause listed amongst the two surveys. County employee respondents ranked disability as a cause at 18%. Given the avocation of the service providers, the differential is explainable by greater familiarity with clients so affected.

The balance of the survey focused on the individual's perception of the overall situation in Sonoma County. When asked if they believed that significant impediments to fair housing choice exist in Sonoma County, over two-thirds of both group's respondents indicated yes (County employees-69%, service providers 86%). The respondents from both groups saw the lack of affordable housing as the primary cause (89%, 84%), with inadequate income and employment opportunities as second (57%, 65%). The ranking of other causes was relatively similar between the two groups of respondents, with the notable exceptions of language barrier, lack of fair housing education and fear and misunderstanding which the service providers ranked 20% higher or more than did the respondents from the County ranks, again due to their vocational proximity to individuals possibly experiencing such barriers.

When asked to rank areas where the limited funding available could be most well spent, the two groups of respondents were remarkably similar. Both groups listed the construction of new affordable housing as the most effective. Rehabilitation of existing housing was ranked highest (6<sup>th</sup>) by County employees and fifth out of six by the service providers group, but by fewer individuals overall than construction of new affordable housing. All other categories directly corresponded and the difference between the two groups of respondents was only a few percentage points in all but one area, supportive housing. Forty-two percent of the service provider respondents ranked supportive housing as an effective area to expend funds (sixth ranking out of six) while County employee respondent's rated it somewhat lower (third out of six). In the written portion of the survey, many County employees report that they did not understand all of the terminologies used, and specifically mentioned the term "supportive housing" several times. It should be recognized that this lack of thorough explanation to those not already familiar with the terminology might have skewed the results in this one particular area.

The survey provided each respondent an open-ended opportunity to express their sentiments and suggestions regarding impediments to fair housing choice in Sonoma County. Three hundred-fifteen respondents from the County employee group entered comments. The responses overwhelmingly listed affordability as the main obstacle and impediment to housing, both in rental and ownership. Many cited that affordability adversely affected middle-income persons, as well as low-income individuals. Nearly equal was the response that wages in the County were too low, and, when coupled with the high cost of housing, made decent housing unattainable for

many residents. Many respondents also recounted the difficulties encountered by racial and ethnic minorities, as well as those with disabilities.

Fifty-two respondents from the service provider group entered open-ended comments. Housing affordability was mentioned, but not on the scale as the responses from the County employee group. Many respondents recounted the difficulties encountered by those with disabilities and called for more accessible housing. Several respondents identified the reduction in funding for fair housing activities as an impediment to furthering fair housing and the education necessary to diminish barriers. Other respondents cited transportation issues, lack of willingness to provide reasonable accommodation and local governmental policies as impediments to fair housing choice.

# 5

## Assessment of Current Fair Housing Programs And Activities in the Jurisdiction

Fair housing activities are currently undertaken by two agencies in Sonoma County. Petaluma People Services Center (PPSC) is funded, in part, by the City of Petaluma and carries out fair housing activities in that city. Fair Housing of Sonoma County (FHOSC), operated by Community Action Partnership of Sonoma County is funded, in part, by both the City of Santa Rosa and the County of Sonoma, and provides fair housing services for the balance of the county.

Fair Housing of Sonoma County provides a number of services including mediation and resolution of tenant/landlord disputes, helping tenants complete State and federal complaint forms, and providing outreach services. Fair housing information is disseminated in a variety of ways. Fair Housing of Sonoma County publishes bi-lingual brochures that it provides for distribution to all Section 8 Housing Choice Voucher clients and to others wishing this information. Brochures are also provided to local service providers. In addition, Fair Housing of Sonoma County makes presentations to both tenants and landlords regarding fair housing law. Fair Housing of Sonoma County responds to 250-350 phone calls a month for fair housing information and maintains a website with resource information which receives 1,200 to 1,500 “hits” per month. Numerous referrals to legal and other services are made based on phone calls received. In fiscal year 2005, FHOSC handled a total of 3,857 client contacts, 43 of which were discrimination complaints. Twenty-six percent of those complaints were for issues regarding disability and access. Familial status was the second largest category, followed by race, national origin and sexual orientation.

Petaluma People Services Center (PPSC) provides investigation of housing discrimination complaints, tenant/landlord mediation, information and referral services including an annual fair housing training workshop. PPSC provides free, non-biased services to all tenants and landlords who live in or own property in the city of Petaluma. Approximately 10 discrimination claims are made to PPSC annually, although the number has abated somewhat in recent years. Problems relating to rental housing, such as eviction, three-day notice to vacate, rent increases, repairs, damages and privacy are dealt with on a daily basis. Written materials are distributed and annual training sessions are held to provide information and referral on fair housing issues, and mediation services are provided between tenants and landlords. The basis of complaints filed by PPSC since 1996 were opposite of those shown above in the leading categories, with the largest percentage, 45%, complaints related to familial status, and disability complaints second with 18%. However, the last complaint registered regarding discrimination due to familial status was filed in 2000, which may indicate a shift in rental policies, perhaps due to the softening rental market.

Both fair housing providers agree that there is not currently a great outward discrimination problem in Sonoma County, citing the fact that public agencies, fair housing providers, rental associations and the media have done a good job of disseminating information about protected classes of individuals and the laws regarding their treatment. Many of the larger rental owners seem to be in step with the regulations and complying because of their increased awareness and understanding. Both providers agree that it is not always so with some of the smaller “mom and pop” rental owners, many of whom may not be aware of the regulations, or maintain an attitude that they should have total control of who they rent their property to, how they advertise and what accommodations they must make. Both fair housing providers also agree that there is a much more pervasive problem of differential treatment rather than outright discrimination towards some renters in protected classes throughout Sonoma County. Fair Housing of Marin conducted an audit of three counties, Marin, Sonoma and Napa, in the spring of 2005 to determine the extent to which persons of Latin or Hispanic origin experience discrimination or differential treatment in the initial stages of home seeking, based on their accented speech. Paired testers, Caucasian and Hispanic, called inquiring about the same twenty properties listed for rent in each of the three counties. The results were recorded and analyzed. In Sonoma County, six tests showed clear differential treatment towards the Hispanic caller, ten showed some instance of differential treatment and four evinced no differential treatment. Differential treatment is defined as overt differences in screening techniques, terms and conditions offered, amenities, availability, flexibility and the types of questions asked of the applicants. These audit results provide an example of differential treatment, the area the providers feel requires the greatest educational efforts and enforcement actions to better promote fair housing choice amongst all those seeking housing in Sonoma County.

# 6

## Conclusions and Recommendations

### Conclusions

Clearly, the data compiled in this AI shows that Sonoma County is not immune to the actions, attitudes and conditions that may create impediments to fair housing choice in its population. Review of the CHAS data shows that a disproportionate number of Sonoma County residents experience a cost burden, often severe, in maintaining housing. In many cases, the burden is compounded by other housing problems, such as overcrowded conditions or substandard housing. This affordability problem is corroborated by the survey results returned by both groups, as well as by other anecdotal evidence. This same evidence points to the fact that the problem is more prevalent for those living in rental housing than in homeownership housing. Many attempting to become homeowners find themselves priced out of the market by the rapid increase in home values in Sonoma County over the past decade. Those that can attain homeownership in Sonoma County often shoulder a significant cost burden to do so, and the survey results indicate that this impediment affects not only the low-income population, but stretches upward throughout the middle-class population. The lack of access to affordable housing, when added to the needs of many of the protected classes of citizens, compounds the difficulties that those individuals may experience in obtaining or maintaining affordable permanent housing.

Little evidence of discrimination in lending was found to be occurring throughout Sonoma County in this study, although the available data does not portray the degree to which differential treatment and/or predatory lending practices may exist in the county. Subprime lending, the provision of loan financing to individuals with blemished or limited credit histories not meeting standard underwriting criteria, has increased manifold in the past decade. As subprime loans carry potentially higher risk, the interest rate is often higher and the terms more restrictive. The potential for consumer abuses in the form of predatory lending has increased with greater subprime lending activity. HUD has conducted studies across the nation and ascertained that low-income, elderly and minority borrowers are at risk of being taken advantage of, often through aggressive and sometimes deceptive sales techniques, in their quest for homeownership. Many are put at risk of losing equity or facing eventual foreclosure because of abusive loan terms and conditions. HUD has taken an active role in curbing predatory lending practices nationwide. Anecdotal evidence received by fair housing service providers suggests that such opprobrious practices do occur in Sonoma County.

None of the jurisdictions are currently involved in any legal actions or litigations regarding fair housing law. Review of the statewide fair housing complaints shows that disability, race, familial status and national origin are the primary areas of fair housing complaints, and complaints submitted to local fair housing providers parallel those categories. Along with

affordability, availability and accessibility are key issues in providing and maintaining fair housing choice for all individuals. Those with disabilities may encounter significant challenges in finding or maintaining housing that is accommodating of their needs. Property owners are often reticent to provide access modifications and amenities to ameliorate the inaccessibility. If federal subsidies are not supporting the housing, the cost burden of access modifications falls solely on the disabled tenant, which is often prohibitive, much as those same types of modifications may be cost prohibitive to homeowners with disability. Accessibility restraints and the lack of means to rectify them may be instrumental in causing elderly or disabled populations to enter nursing homes or other institutional settings prematurely.

It is also clear that there are many other factors that may impede fair housing choice for the most vulnerable of the populace. Transportation, or lack of, both to housing and to jobs that can provide the subsistence to maintain housing, can be a great barrier to low-income, elderly and disabled persons. Screening tactics used by landlords and staunch income and security deposit requirements for approval of rental applications may be insurmountable burdens to the low-income population who may not have stellar credit ratings or sufficiently available cash. A lack of proactive code enforcement may allow substandard housing units to go unrepaired, and low-income, elderly, disabled and minority tenants may consequently live in unsafe conditions. Limited proficiency in English language may cause difficulty in house seeking and may afford an avenue allowing abusive terms and conditions to be enforced. Education, job training and credit counseling options may not be readily available to low-income persons to enable them to rise to the challenge of obtaining and maintaining permanent housing in a high-cost area such as Sonoma County.

Community Development Block Grant (CDBG) formula allocations for FY 2006 published during the preparation of this AI (Fall of 2005), show a 9-11% reduction from the previous year's allocation. The resultant reduction in CDBG funding since FY 2000 approaches 18%. Nationwide, Fair Housing Initiative Program (FHIP) funding has decreased over 24% during the same period of time. As these funding sources are primary to the provision of fair housing activities, as well as funding programs that strive to overcome the effects of impediments identified, the funding reduction itself has the potential for becoming an impediment to fair housing choice, and it is the charge of the jurisdictions to administer the available funding in the most efficient capacity possible.

## **Recommendations**

In the open-ended reply section of the survey of impediments conducted in the course of this study, one respondent replied *“If the mentioned impediments are the primary issues to getting a home versus the horrible ratio of income to purchasing costs, then this county is in bad shape! If people don't have the money to pay for housing, it doesn't matter much about race, religion, etc., does it?”* In a geographic area where the median home price is well over one-half million dollars and rents have risen well above the \$1,000 per month range, it can be accommodating to view affordability as the paramount impediment to fair housing choice. It is indeed identified by a majority of the survey respondents and dramatically spelled out in the CHAS data as an overarching problem in Sonoma County. At the same time, it is evident that many other types of barriers confront those seeking to obtain or maintain housing in Sonoma County, and a housing

unit that is inaccessible to someone relying on a wheel chair for mobility, a housing unit that is unavailable to a family because it does not allow children or a housing unit that is unattainable because of an exorbitant security deposit, rent or sales price all have the same effect of denying a housing opportunity to someone. In view of the funding reductions experienced in the previous years, a trend that appears likely to continue, it is imperative that all jurisdictions address impediments to fair housing choice on all levels with emphasis on efficiency, leveraging of funds to the greatest degree and collaborations that may yield results greater than the sum of the parts. Each jurisdiction's FHP should address the following areas to the greatest extent practicable.

**Affordable Housing:**

- Continued maintenance and production of affordable housing as a key element of the plan.
- All segments of the populace, seniors, young families, large families, those with disabilities, should be considered in the allocation of funding for projects.
- Encourage more work force housing opportunities.
- Homeownership opportunities, through first-time homebuyer and self-help programs, should remain priorities.
- Ensure that as much of the available funding as possible is made available to affordable housing projects that leverage additional funding.
- Ensure that notices of funding availability are adequately disseminated to potential developers and service providers, and that the application procedure is attainable, practicable and not overly restrictive.
- Foster collaboration between housing developers and other service providers that can result in blocks of units with supportive services in new affordable housing projects targeted towards specific special needs populations, such as those with mental disabilities or farm workers.
- Jurisdictional policies should require that all new housing units funded conform to the provisions of Section 504 to ensure an acceptable number of accessible and adaptable units upon completion.

**Housing Rehabilitation:**

- Maintain provisions for the operation and/or funding of housing rehabilitation activities, including housing access modifications programs, to preserve the existing housing stock.
- Continue to provide for access modifications to rental properties, as well as owner-occupied properties
- Assist low-income, elderly and disabled households in maintaining housing in lieu of becoming homeless or being driven into institutional facilities prematurely.

**Fair Housing Activities:**

- Continue to provide funding for the provision of fair housing services, including outreach and education activities for both landlords and tenants.

- As overall funding levels decrease, consider a “set-aside” of funding to ensure adequate support for the provision of, at a minimum, the HUD-mandated level of fair housing activity.
- Include Fair Housing provisions in all contracts with subgrantees.
- Continue desktop and site visit monitoring to ensure that all allocated funding is used in a manner that affirmatively furthers fair housing, where applicable.
- Lend strength to on-going efforts to counteract NIMBYism (the proclivity of residents to support actions but proclaim “NOT IN MY BACKYARD”) within jurisdictional boundaries and beyond, fostering open dialogue and dissemination of information.

**Economic Development:**

- Support economic development activities, family self-sufficiency and other educational endeavors, such as ESL instruction and credit counseling, to provide low-income residents with the tools to increase their income and compete effectively in this high-cost housing market.

**Interagency Collaboration:**

- Collaborate with public works officials to facilitate ADA-compliant access and functional public transportation options linking both current and planned affordable housing units to employment opportunities and services.
- Interact with private lenders to ensure equal terms for all home-seeking applicants and to provide avenues for effective usage of Community Reinvestment Act (CRA) funds.
- Align with other funding agencies to prevent duplication of efforts and over burdensome administration expenses, both within their own operations and those of the agencies funded

**Public Policy:**

- Guard against land use policies and zoning ordinances that prevent or impede the development of a range of housing options, becoming an impediment to choice in and of themselves.
- Encourage participation by a varied group of citizenry in the planning process.
- Continually assess policies, procedures and guidelines to identify any overly restrictive elements.
- Make revisions necessary to enable fair housing choice while, at the same time, continuing to protect the health and safety of the community.

## Jurisdictional Contacts

### CITY OF PETALUMA

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### CITY OF SANTA ROSA

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Post Office Box 1806  
Santa Rosa, CA 95402-1806  
707.543.3303  
[ngornowicz@ci.santa-rosa.ca.us](mailto:ngornowicz@ci.santa-rosa.ca.us)  
<http://ci.santa-rosa.ca.us/default.aspx?PageId=98>

### COUNTY OF SONOMA

Mark Krug  
Community Development Manager  
1440 Guerneville Road  
Santa Rosa, CA 95403-4107  
707.565.7509  
[mkrug@sonoma-county.org](mailto:mkrug@sonoma-county.org)  
<http://www.sonoma-county.org/cdc/index.htm>

## Appendices

**Appendix A: Data Sources**

**Appendix B: Hmda Data Compilations**

**Appendix C1: Results of Survey of Local Service Providers**

**Appendix C2: Results of Survey of Sonoma County Employees**

## APPENDIX A

Where can I find the information sources contained in this study?

### Jurisdictional Websites

#### City of Petaluma – Community Development

<http://cityofpetaluma.net/cdd/housing.html>

#### City of Santa Rosa – Economic Development and Housing

<http://ci.santa-rosa.ca.us/default.aspx?PageId=98>

#### County of Sonoma – Community Development Commission

<http://www.sonoma-county.org/cdc/index.htm>

### HUD Census Data

<http://www.hud.gov/offices/cpd/systems/census/index.cfm>

### CHAS Data

<http://socds.huduser.org/chas/index.html>

### Sonoma County Economic Development Board

<http://www.sonoma-county.org/edb/>

### HMDA Data

<http://www.ffiec.gov/hmda/publicdata.htm>

### HUD Office of Fair Housing and Equal Opportunity

<http://www.hud.gov/offices/fheo/index.cfm>

### California Department of Fair Housing and Employment

<http://www.dfeh.ca.gov/>

### Zoomerang

<http://info.zoomerang.com/>

### Community Action Partnership of Sonoma County – Fair Housing of Sonoma County

[http://www.fhosc.org/about\\_fhosc/about\\_fhosc.html](http://www.fhosc.org/about_fhosc/about_fhosc.html)

### Petaluma People Services Center

<http://www.petalumapeople.org/>

## Appendix B

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

MSA/MD: 42220 - SANTA ROSA-PETALUMA, CA													
Race and Gender 5/ 18/ 19/	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness		
	Number	\$000's	Number	\$000's	Number	\$000's	e	\$000's	Number	\$000's	Number	\$000's	
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)	196	46341	107	28147	9	2436	37	6670	33	6902	10	2186	
MALE	93	19660	53	12122	2	689	14	2369	18	3148	6	1332	
FEMALE	40	8860	19	4177	4	777	9	1652	8	2254			
JOINT (MALE/FEMALE)	62	17521	35	11848	2	670	14	2649	7	1500	4	854	
ASIAN (TOTAL)	679	220397	377	123474	96	30389	123	40663	62	19216	21	6655	
MALE	233	74615	108	36777	48	14805	45	13489	27	7801	5	1743	
FEMALE	193	61495	113	35932	20	6049	32	11523	19	5770	9	2221	
JOINT (MALE/FEMALE)	247	82221	151	49147	27	9087	46	15651	16	5645	7	2691	
BLACK OR AFRICAN AMERICAN (TOTAL)	161	44973	92	26946	18	5789	32	7714	19	4524			
MALE	79	21637	47	13675	8	2705	17	4034	7	1223			
FEMALE	46	12326	21	6403	3	785	13	2822	9	2316			
JOINT (MALE/FEMALE)	34	10434	23	6768	7	2299	1	382	3	985			
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	151	36299	101	23282	13	3761	20	4773	14	3445	3	1038	
MALE	62	15152	39	8773	7	1902	6	1685	9	2396	1	396	
FEMALE	28	5931	22	4774			5	757	1	400			
JOINT (MALE/FEMALE)	59	14246	40	9735	6	1859	7	1361	4	649	2	642	
WHITE (TOTAL)	12586	3970819	8692	2761475	1121	332306	1563	480763	990	323058	220	73217	
MALE	4113	1247623	2676	816079	395	110983	626	190407	340	105952	76	24202	
FEMALE	2850	781837	1955	540292	259	66011	358	91687	226	68795	52	15052	
JOINT (MALE/FEMALE)	5567	1923852	4033	1397066	457	152304	574	196614	413	144512	90	33356	
2 OR MORE MINORITY RACES (TOTAL)	13	2795	9	1942	3	611	1	242					
MALE	8	1718	6	1198	1	278	1	242					
FEMALE	4	738	2	405	2	333							
JOINT (MALE/FEMALE)	1	339	1	339									
JOINT (WHITE/MINORITY RACE) (TOTAL)	306	104363	233	79648	21	8088	34	10017	9	2991	9	3619	
MALE	21	7382	14	5178	3	999	3	885	1	320			
FEMALE	4	1099	4	1099									
JOINT (MALE/FEMALE)	281	95882	215	73371	18	7089	31	9132	8	2671	9	3619	
RACE NOT AVAILABLE (TOTAL)	6/	3270	1044790	1875	624147	354	107383	537	154900	399	119530	105	38830
MALE		962	261021	503	131798	109	30142	183	51423	134	37077	33	10581
FEMALE		467	124120	248	67696	63	13766	83	21410	63	16975	10	4273
JOINT (MALE/FEMALE)		908	291879	547	183928	97	30490	136	41176	100	26814	28	9471

## Appendix B

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004 Page 2 of 2

MSA/MD: 42220 - SANTA ROSA-PETALUMA, CA												
Ethnicity, Gender and Income 7/ 18/ 19/	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
HISPANIC OR LATINO (TOTAL)	3658	967119	2330	618787	318	84978	633	160709	311	82421	66	20224
MALE	1605	410470	1004	255357	140	38466	290	72747	145	36306	26	7594
FEMALE	718	178384	451	113896	68	16152	119	25714	67	18958	13	3664
JOINT (MALE/FEMALE)	1322	373828	865	247027	110	30360	222	61278	98	26197	27	8966
NOT HISPANIC OR LATINO (TOTAL)	9683	3178614	6743	2216972	826	259687	1159	380553	782	261750	173	59652
MALE	2876	919121	1881	606751	260	79506	431	135292	244	77435	60	20137
FEMALE	2279	644102	1582	443950	188	50126	280	81107	189	57312	40	11607
JOINT (MALE/FEMALE)	4479	1599158	3256	1159217	369	126855	441	161567	341	124171	72	27348
JOINT (HISPANIC / NON-HISPANIC) (TOTAL)	279	97853	215	72730	15	6137	33	13014	12	4842	4	1130
MALE	21	9528	11	3937			9	5207	1	384		
FEMALE	6	1275	5	961			1	314				
JOINT (MALE/FEMALE)	252	87050	199	67832	15	6137	23	7493	11	4458	4	1130
ETHNICITY NOT AVAILABLE (TOTAL) 6/	3742	1227191	2198	760572	476	139961	522	151466	421	130653	125	44539
MALE	1069	309689	550	159555	173	44531	165	51288	146	43792	35	10523
FEMALE	629	172645	346	101971	95	21443	100	22716	70	20240	18	6275
JOINT (MALE/FEMALE)	1106	376338	725	258126	120	40446	123	36627	101	27950	37	13189
MINORITY STATUS 8/ 18/ 19/												
WHITE NON-HISPANIC (TOTAL)	8437	2786414	6025	1988687	690	212948	932	311030	650	224707	140	49042
MALE	2503	806842	1693	548162	209	62603	351	112222	198	66484	52	17371
FEMALE	1987	556788	1420	395952	164	43037	223	62878	148	45321	32	9600
JOINT (MALE/FEMALE)	3910	1410568	2892	1038570	312	105901	353	133875	298	110711	55	21511
OTHERS, INCLUDING HISPANIC (TOTAL)	5154	1445938	3262	921260	474	135896	872	236585	438	118615	108	33582
MALE	2000	531218	1200	317334	202	57825	370	97661	194	48269	34	10129
FEMALE	1001	261915	615	162727	95	23392	171	41904	98	28007	22	5885
JOINT (MALE/FEMALE)	2132	645917	1432	437465	175	53931	328	95574	145	41379	52	17568
INCOME OF APPLICANTS 9/												
LESS THAN 50% OF MSA/MD MEDIAN	353	51272	145	21119	42	4211	125	17239	34	7366	7	1337
50-79% OF MSA/MD MEDIAN	1171	203229	722	124602	125	22793	195	30565	100	19488	29	5781
80-99% OF MSA/MD MEDIAN	1629	360090	1087	244608	158	32068	215	42067	141	34509	28	6838
100-119% OF MSA/MD MEDIAN	2074	532962	1402	366292	224	54385	266	64309	148	38711	34	9265
120% OR MORE OF MSA/MD MEDIAN	11149	4021890	7564	2744861	1003	350874	1435	516374	907	320431	240	89350
INCOME NOT AVAILABLE 6/	986	301334	566	167579	83	26432	111	35188	196	59161	30	12974
TOTAL 14/	17362	5470777	11486	3669061	1635	490763	2347	705742	1526	479666	368	125545

## Appendix B

AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004 Page 1 of 3

Income, Race and Ethnicity	MSA/MD: 42220 - SANTA ROSA-PETALUMA, CA											
	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
LESS THAN 50% OF MSA/MD MEDIAN RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	8	714	1	41			7	673				
ASIAN	6	1137	2	425			4	712				
BLACK OR AFRICAN AMERICAN	3	628					1	228	2	400		
NAT HAWAIIAN/OTHER PACIFIC ISL												
WHITE	269	38110	123	17525	40	4112	79	10685	22	5021	5	767
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY RACE)	1	320							1	320		
RACE NOT AVAILABLE 6/	66	10363	19	3128	2	99	34	4941	9	1625	2	570
ETHNICITY 7/												
HISPANIC OR LATINO	65	7627	22	2128	5	578	27	3360	9	1181	2	380
NOT HISPANIC OR LATINO	202	30324	91	13491	27	2940	62	8483	20	5150	2	260
JOINT (HISPANIC / NON-HISPANIC)	1	230	1	230								
ETHNICITY NOT AVAILABLE 6/	85	13091	31	5270	10	693	36	5396	5	1035	3	697
MINORITY STATUS 8/												
WHITE NON-HISPANIC	184	27193	88	13025	27	2940	51	6713	16	4255	2	260
OTHERS, INCLUDING HISPANIC	79	10283	26	2824	5	578	34	4600	12	1901	2	380
50-79% OF MSA/MD MEDIAN RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	25	3084	8	1190			8	596	7	1098	2	200
ASIAN	24	4568	17	3059	1	260	4	1057	1	173	1	19
BLACK OR AFRICAN AMERICAN	7	1149	3	350	1	248	1	391	2	160		
NAT HAWAIIAN/OTHER PACIFIC ISL	12	1547	9	901	2	521	1	125				
WHITE	896	153542	583	97948	99	18412	126	19424	69	13356	19	4402
2 OR MORE MINORITY RACES	1	242					1	242				
JOINT (WHITE/MINORITY)	9	1443	8	1343							1	100
RACE NOT AVAILABLE 6/	197	37654	94	19811	22	3352	54	8730	21	4701	6	1060
ETHNICITY 7/												
HISPANIC OR LATINO	207	27953	114	13937	14	1629	52	8053	22	3662	5	672
NOT HISPANIC OR LATINO	683	123512	464	83674	68	12388	81	13802	53	9690	17	3958
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	17	2659	13	1987			3	372	1	300		
ETHNICITY NOT AVAILABLE 6/	264	49105	131	25004	43	8776	59	8338	24	5836	7	1151
MINORITY STATUS 8/												
WHITE NON-HISPANIC	620	112066	423	77492	63	10903	72	10977	47	8855	15	3839
OTHERS, INCLUDING HISPANIC	283	40282	165	21527	18	2658	63	10347	30	4959	7	791

# Appendix B

AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004 Page 2 of 3

MSA/MD: 42220 - SANTA ROSA-PETALUMA, CA

Income, Race and Ethnicity Continued	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
80-99% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	28	5500	19	3775	1	54	1	256	6	1073	1	342
ASIAN	55	12908	33	8130	9	1884	7	1542	3	660	3	692
BLACK OR AFRICAN AMERICAN	22	4425	9	2538	2	352	9	1311	2	224		
NAT HAWAIIAN/OTHER PACIFIC ISL	25	5395	15	3083	1	349	8	1613	1	350		
WHITE	1146	253218	801	178842	112	22002	125	24724	88	22774	20	4876
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	12	3188	9	2291	2	627	1	270				
RACE NOT AVAILABLE 6/	341	75456	201	45949	31	6800	64	12351	41	9428	4	928
ETHNICITY 7/												
HISPANIC OR LATINO	341	74433	214	46868	21	5299	67	12250	35	9129	4	887
NOT HISPANIC OR LATINO	911	203966	649	144922	83	17294	91	19110	71	18375	17	4265
JOINT (HISPANIC / NON-HISPANIC OR LATINO)	28	6662	17	4104	3	735	5	1020	1	380	2	423
ETHNICITY NOT AVAILABLE 6/	349	75029	207	48714	51	8740	52	9687	34	6625	5	1263
MINORITY STATUS 8/												
WHITE NON-HISPANIC	795	177634	587	130433	67	13768	69	14284	59	15918	13	3231
OTHERS, INCLUDING HISPANIC	475	105705	293	66343	38	8951	89	17001	45	11066	10	2344
100-119% OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	26	5951	19	4428			3	646	3	537	1	340
ASIAN	73	19851	41	11570	12	3424	14	3814	4	653	2	390
BLACK OR AFRICAN AMERICAN	30	6237	19	4044	4	816	4	937	3	440		
NAT HAWAIIAN/OTHER PACIFIC ISL	17	3784	13	2462	1	400	1	280			2	642
WHITE	1495	386579	1070	282475	146	35562	163	38802	98	25207	18	4533
2 OR MORE MINORITY RACES												
JOINT (WHITE/MINORITY)	38	8411	23	5449	4	842	9	1645	2	475		
RACE NOT AVAILABLE 6/	390	100749	213	54742	56	13063	72	18185	38	11399	11	3360
ETHNICITY 7/												
HISPANIC OR LATINO	547	128820	367	86822	56	12966	69	15759	45	10669	10	2604
NOT HISPANIC OR LATINO	1096	292694	788	213800	95	24494	124	30945	75	19343	14	4112
JOINT (HISPANIC / NON-HISPANIC OR LATINO)	28	8194	23	6965	2	765	2	68	1	396		
ETHNICITY NOT AVAILABLE 6/	403	103254	224	58705	71	16160	71	17537	27	8303	10	2549
MINORITY STATUS 8/												
WHITE NON-HISPANIC	947	256974	704	192893	77	20114	94	24224	62	16771	10	2972
OTHERS, INCLUDING HISPANIC	729	174242	481	116276	77	18461	101	23115	57	13088	13	3302

# Appendix B

AGGREGATE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004 Page 3 of 3

MSA/MD: 42220 - SANTA ROSA-PETALUMA, CA

Income, Race and Ethnicity Continued	Applications Received		Loans Originated		Apps. Approved But Not Accepted		Applications Denied		Applications Withdrawn		Files Closed For Incompleteness	
	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's	Number	\$000's
120% OR MORE OF MSA/MD MEDIAN												
RACE 5/												
AMERICAN INDIAN/ALASKA NATIVE	102	29265	57	17853	5	1711	17	4203	17	4194	6	1304
ASIAN	481	167740	269	95256	67	22248	82	28779	51	16483	12	4974
BLACK OR AFRICAN AMERICAN	90	29716	59	19040	11	4373	15	4447	5	1856		
NAT HAWAIIAN/OTHER PACIFIC ISL	89	23572	61	16011	9	2491	10	2755	9	2315		
WHITE	8167	2955856	5720	2069565	674	236413	1009	369019	621	228743	143	52116
2 OR MORE MINORITY RACES	7	1153	5	820	2	333						
JOINT (WHITE/MINORITY)	238	88213	188	68720	15	6619	22	7558	6	2196	7	3120
RACE NOT AVAILABLE 6/	1975	726375	1205	457596	220	76686	280	99613	198	64644	72	27836
ETHNICITY 7/												
HISPANIC OR LATINO	2285	672976	1501	440712	199	57478	389	114224	156	46673	40	13889
NOT HISPANIC OR LATINO	6342	2382791	4461	1673908	518	190693	754	290725	500	186600	109	40865
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	203	79242	159	58578	10	4637	23	11554	9	3766	2	707
ETHNICITY NOT AVAILABLE 6/	2319	886881	1443	571663	276	98066	269	99871	242	83392	89	33889
MINORITY STATUS 8/												
WHITE NON-HISPANIC	5502	2089254	3959	1496231	427	156103	614	242758	413	160849	89	33313
OTHERS, INCLUDING HISPANIC	3314	1039217	2159	676560	303	94976	541	169045	244	74642	67	23994
TOTAL 14/	17359	5471122	11478	3668616	1635	490795	2350	706102	1530	481060	366	12454 <sub>9</sub>

# Appendix B

AGGREGATE TABLE 8-2: REASONS FOR DENIAL OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS 1 - 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

MSA/MD: 42220 - SANTA ROSA-PETALUMA, CA

Applicant Characteristics	Debt-to-Income Ratio		Employment History		Credit History		Collateral	Insufficient Cash	Unverifiable Information	Credit App Incomplete	Mortgage Insurance Denied	Other	Total/ 22							
	Number	%	Number	%	Number	%							Number	%	Number	%				
AMERICAN INDIAN/ALASKA NATIVE	6	23			2	8	6	23	2	8	2	8	1	4	7	27	26	100		
ASIAN	22	18	3	2	20	16	17	14	10	8	15	12	11	9	1	1	24	20	123	100
BLACK OR AFRICAN AMERICAN	6	22			4	15	4	15	2	7	7	26	1	4			3	11	27	100
NAT HAWAIIAN/OTHER PACIFIC ISL					3	14	4	19	1	5	2	10	5	24			6	29	21	100
WHITE	200	13	26	2	188	13	218	15	76	5	220	15	186	13	1	0	370	25	1485	100
2 OR MORE MINORITY RACES	1	100																	1	100
JOINT (WHITE/MINORITY RACE)	4	15			9	33	3	11			6	22	2	7			3	11	27	100
RACE NOT AVAILABLE 6/	45	10	12	3	62	13	66	14	17	4	59	13	56	12			144	31	461	100
HISPANIC OR LATINO	70	12	5	1	80	14	65	11	29	5	144	24	62	10			136	23	591	100
NOT HISPANIC OR LATINO	154	14	22	2	143	13	179	16	54	5	122	11	142	13	2	0	304	27	1122	100
JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO)	7	23			6	20	3	10	1	3	2	7	3	10			8	27	30	100
ETHNICITY NOT AVAILABLE 6/	53	12	14	3	59	14	71	17	24	6	43	10	55	13			109	25	428	100
MINORITY STATUS 8/																				
WHITE NON-HISPANIC	120	13	19	2	113	12	149	16	45	5	96	11	118	13	1	0	243	27	904	100
OTHERS, INCL. HISPANIC	112	14	8	1	118	14	98	12	43	5	172	21	84	10	1	0	180	22	816	100
GENDER 19/																				
MALE	104	13	15	2	106	13	131	16	31	4	127	16	88	11	1	0	198	25	801	100
FEMALE	60	13	12	3	57	13	54	12	26	6	77	17	49	11	1	0	116	26	452	100
JOINT (MALE/FEMALE)	107	14	9	1	104	13	117	15	46	6	98	12	101	13			210	27	792	100
GENDER NOT AVAILABLE 6/	13	10	5	4	21	17	16	13	5	4	9	7	24	19			33	26	126	100
INCOME 9/																				
LESS THAN 50% OF MSA/MD MEDIAN	27	39			11	16	6	9	6	9	4	6	3	4			12	17	69	100
50-79% OF MSA/MD MEDIAN	46	30			26	17	16	11	8	5	17	11	16	11			22	15	151	100
80-99% OF MSA/MD MEDIAN	36	20	3	2	35	20	28	16	5	3	16	9	13	7			42	24	178	100
100-119% OF MSA/MD MEDIAN	33	14	1	0	31	13	23	10	8	3	50	21	23	10			69	29	238	100
120% OR MORE OF MSA/MD MEDIAN	138	10	31	2	164	11	221	15	80	6	209	15	195	14			392	27	1430	100
INCOME NOT AVAILABLE 6/	4	4	6	6	21	20	24	23	1	1	15	14	12	11	2	2	20	19	105	100

Appendix B

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR MORTGAGE INSURANCE FOR CONVENTIONAL HOME-PURCHASE LOANS 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

MSA/MD: 42220 - SANTA ROSA-PETALUMA, CA

Race and Gender 5/ 18/ 19/	Applications Received	Loans Insured	Apps. Approved But Not Accepted	Applications Denied	Applications Withdrawn	Files Closed For Incompleteness
	Number \$000's	Number \$000's	Number \$000's	Number \$000's	Number \$000's	Number \$000's
AMERICAN INDIAN/ALASKA NATIVE (TOTAL)						
MALE						
FEMALE						
JOINT (MALE/FEMALE)						
ASIAN (TOTAL)	9 3911	4 1534	1 208	4 2169		
MALE	7 3073	4 1534		3 1539		
FEMALE						
JOINT (MALE/FEMALE)	2 838		1 208	1 630		
BLACK OR AFRICAN AMERICAN (TOTAL)	2 854	2 854				
MALE	1 499	1 499				
FEMALE	1 355	1 355				
JOINT (MALE/FEMALE)						
NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL)	1 462	1 462				
MALE						
FEMALE						
JOINT (MALE/FEMALE)	1 462	1 462				
WHITE (TOTAL)	91 29836	59 19087	26 8866	2 589	4 1294	
MALE	33 10874	23 7690	9 2874	1 310		
FEMALE	26 8515	14 4649	8 2710	1 279	3 877	
JOINT (MALE/FEMALE)	31 10115	22 6748	8 2950		1 417	
2 OR MORE MINORITY RACES (TOTAL)						
MALE						
FEMALE						
JOINT (MALE/FEMALE)						
JOINT (WHITE/MINORITY RACE) (TOTAL)	5 1658	5 1658				
MALE	1 383	1 383				
FEMALE						
JOINT (MALE/FEMALE)	4 1275	4 1275				
RACE NOT AVAILABLE (TOTAL) 6/	127 42964	98 33728	17 4798	1 420	10 3635	1 383
MALE	31 9400	24 7253	4 949	1 420	1 395	1 383
FEMALE	14 4462	9 3041	3 886		2 535	
JOINT (MALE/FEMALE)	22 7281	16 5182	1 136		5 1963	

## Appendix B

AGGREGATE TABLE 4-2: DISPOSITION OF APPLICATIONS FOR MORTGAGE INSURANCE FOR CONVENTIONAL HOME-PURCHASE LOANS 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY RACE, ETHNICITY, GENDER AND INCOME OF APPLICANT, 2004

Page 2 of 2

MSA/MD: 42220 - SANTA ROSA-PETALUMA, CA

Ethnicity, Gender and Income 7/ 18/ 19/	Applications	Loans	Apps.	Applications	Applications	Files Closed For
	Received	Insured	Approved But	Denied	Withdrawn	Incompleteness
	Number \$000's	Number \$000's	Not Accepted	Number \$000's	Number \$000's	Number \$000's
HISPANIC OR LATINO (TOTAL)	28 8741	23 7375	4 916		1 450	
MALE	16 4962	14 4416	2 546			
FEMALE	5 1765	4 1531	1 234			
JOINT (MALE/FEMALE)	7 2014	5 1428	1 136		1 450	
NOT HISPANIC OR LATINO (TOTAL)	44 16279	32 11323	7 2666	3 1656	2 634	
MALE	14 5610	12 4584		2 1026		
FEMALE	9 3056	5 1673	3 1166		1 217	
JOINT (MALE/FEMALE)	20 7281	15 5066	3 1168	1 630	1 417	
JOINT (HISPANIC OR LATINO OR NOT HISPANIC OR LATINO) (TOTAL)	3 1251				3 1251	
MALE						
FEMALE						
JOINT (MALE/FEMALE)	3 1251				3 1251	
ETHNICITY NOT AVAILABLE (TOTAL) 6/	160 53414	114 38625	33 10290	4 1522	8 2594	1 383
MALE	43 13657	27 8359	11 3277	3 1243	1 395	1 383
FEMALE	27 8511	15 4841	7 2196	1 279	4 1195	
JOINT (MALE/FEMALE)	30 9425	23 7173	6 1990		1 262	
MINORITY STATUS 8/ 18/ 19/						
WHITE NON-HISPANIC (TOTAL)	29 10386	20 7086	7 2666		2 634	
MALE	7 2768	7 2768				
FEMALE	8 2690	4 1307	3 1166		1 217	
JOINT (MALE/FEMALE)	13 4596	9 3011	3 1168		1 417	
OTHERS, INCLUDING HISPANIC (TOTAL)	47 16494	34 11500	5 1124	4 2169	4 1701	
MALE	24 8534	19 6449	2 546	3 1539		
FEMALE	6 2120	5 1886	1 234			
JOINT (MALE/FEMALE)	17 5840	10 3165	2 344	1 630	4 1701	
INCOME OF APPLICANTS 9/						
LESS THAN 50% OF MSA/MD MEDIAN	3 563	2 405	1 158			
50-79% OF MSA/MD MEDIAN	33 8206	27 6793	4 804		2 609	
80-99% OF MSA/MD MEDIAN	31 8846	24 7012	5 1378		2 456	
100-119% OF MSA/MD MEDIAN	26 7930	15 4786	10 2822		1 322	
120% OR MORE OF MSA/MD MEDIAN	99 36829	71 26955	18 6157	3 1009	6 2325	1 383
INCOME NOT AVAILABLE 6/	43 17311	30 11372	6 2553	4 2169	3 1217	
TOTAL 14/	235 79685	169 57323	44 13872	7 3178	14 4929	1 383

# Appendix C1

## Survey Results

### Local Service Providers



#### Analysis of Impediments to Fair Housing Choice













Please tell us a little about yourself.

1. Which best describes you as a participant in this survey?	Number of Responses	Response Ratio
Housing Provider/Developer	8	9%
Non-profit Service Provider Staff	49	55%
City/County Government Staff	15	17%
Provider of Financial Services (Bank, Mortgage Broker, etc.)	1	1%
Foundation or United Way Representative	1	1%
Concerned Citizen	10	11%
Other, Please Specify	5	6%
<b>Total</b>	<b>89</b>	<b>100%</b>



**2. Do you live in Sonoma County?**

	Number of Responses	Response Ratio
Yes 	85	96%
No 	4	4%
<b>Total</b>	89	100%

**3. If yes, where do you live?**

	Number of Responses	Response Ratio
Cloverdale 	0	0%
Cotati 	5	6%
Healdsburg 	4	5%
Petaluma 	8	10%
Rohnert Park 	6	7%
Santa Rosa 	27	32%
Sebastopol 	7	8%
Sonoma 	3	4%
Windsor 	7	8%
Unincorporated Area 	17	20%

**4. Is your work place in Sonoma County?**

	Number of Responses	Response Ratio
Yes 	82	92%
No 	7	8%
<b>Total</b>	89	100%

**5. If so, where is your workplace?**

	Number of Responses	Response Ratio
Cloverdale 	0	0%
Cotati 	0	0%



Healdsburg	0	0%
Petaluma	10	12%
Rohnert Park	4	5%
Santa Rosa	58	71%
Sebastopol	2	2%
Sonoma	2	2%
Windsor	0	0%
Unincorporated Area	6	7%
<b>Total</b>	<b>82</b>	<b>100%</b>

6. What is your gender?	Number of Responses	Response Ratio
Male	26	30%
Female	62	70%
<b>Total</b>	<b>88</b>	<b>100%</b>

7. What is your age bracket?	Number of Responses	Response Ratio
Less than 20 years	0	0%
21-30 years	4	5%
31-40 years	2	2%
41-50 years	22	25%
51-60 years	40	45%
Over 60 years	20	23%
<b>Total</b>	<b>88</b>	<b>100%</b>

An impediment to fair housing choice is any action, omission, or decision which has the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.




Have you PERSONALLY experienced any situation that appeared to restrict YOUR free and equal access to residential housing in Sonoma County? (If you answered NO, you may skip 8. to Question 12)

	Number of Responses	Response Ratio
Yes 	16	18%
No 	73	82%
<b>Total</b>	89	100%




9. More than one occasion?

	Number of Responses	Response Ratio
Yes 	13	39%
No 	20	61%
<b>Total</b>	33	100%

10. If you answered yes to Question 8, were you:

	Number of Responses	Response Ratio
Trying to Rent 	13	76%
Trying to Purchase 	2	12%
Both, if multiple occasions 	2	12%



11. If you answered yes to Question 8, what basis do you believe was the cause? Select all that apply.

	Number of Responses	Response Ratio
Race 	3	18%
Color 	1	6%
Religion 	1	6%
Gender 	2	12%
Disability 	6	35%
Familial Status 	6	35%
National Origin 	1	6%









Other, Please Specify 

8 47%




Are you aware of any situation involving someone you know that appeared to you to restrict the free and equal access to residential housing in Sonoma County? (If you answered NO, you may skip to 12. Question 16 on the next page)

	Number of Responses	Response Ratio
Yes 	45	51%
No 	44	49%
<b>Total</b>	89	100%

13. If you answered yes to Question 12, what basis do you believe was the cause? Select all that apply.

	Number of Responses	Response Ratio
Race 	10	22%
Color 	5	11%
Religion 	3	7%
Gender 	6	13%
Disability 	31	67%
Familial Status 	11	24%
National Origin 	10	22%
Other, Please Specify 	12	26%

14. If you answered yes to Question 12, were they:

	Number of Responses	Response Ratio
Trying to Rent 	40	91%
Trying to Purchase 	2	5%
Both, if multiple occasions 	3	7%

15. If you answered yes to Question 12, what relationship were the individuals to you?

	Number of Responses	Response Ratio
Family	4	9%
Friends	12	27%
Co-Workers	2	5%
Clients	28	64%
Other, Please Specify	5	11%

Now that you have thought about impediments to fair housing choice in Sonoma County, please tell us your overall perception of the situation, based upon your experiences.

16. Do you believe that significant impediments to fair housing choice exist in Sonoma County?

	Number of Responses	Response Ratio
Yes	75	87%
No	11	13%
<b>Total</b>	<b>86</b>	<b>100%</b>

If you answered yes to Question 16, what do you believe to be the main cause, or causes, of these impediments? Select all that apply, but please focus on the main causes. Please enter additional causes not listed.

	Number of Responses	Response Ratio
Lack of Affordable Housing	67	85%
Age Discrimination	14	18%
Insufficient Housing Options Available	50	63%
Racial Bias	19	24%
Language Barriers	25	32%
Inadequate Income and Employment Opportunities	52	66%
Tenant Screening Techniques	16	20%
Lack of Education About Fair Housing Rights and Responsibilities	27	34%
Lack of Job Training Opportunities	11	14%
Fear and Misunderstanding of Those Less Fortunate, and Those with Disabilities.	46	58%
Inadequate Enforcement of Existing Laws	15	19%
Unfair Lending Practices	4	5%
Other, Please Specify	10	13%

The availability of public funding for housing programs is limited and in many instances, shrinking. It appears as if that trend will continue, making it imperative to expend the limited available resources in areas that produce the greatest results. Please rate each of the categories listed below, with one being the lowest and six, the greatest, indicating which

**18.** areas you believe resources should be focused in to achieve the greatest results.

*The top percentage indicates total respondent ratio; the bottom number represents actual number of respondents selecting the option*

	1 Least	2	3	4	5	6 Greatest
1. Construction of New Affordable Housing	7% 6	2% 2	1% 1	6% 5	17% 15	67% 60
2. Rehabilitation of Existing Housing	2% 2	5% 4	13% 11	25% 21	32% 27	23% 19
3. Fair Housing Education	7% 6	17% 14	21% 17	23% 19	10% 8	22% 18
4. Enforcement of Existing Laws and Mediation	5% 4	13% 11	28% 23	22% 18	11% 9	21% 17
5. Access Modifications to Existing Housing, both Rental and Ownership	1% 1	11% 9	22% 18	27% 22	21% 17	18% 15
6. Supportive Housing	3% 3	6% 5	12% 10	12% 10	24% 21	43% 37
7. Job Training	2% 2	11% 9	23% 19	17% 14	23% 19	22% 18
8. Economic Development	8% 7	6% 5	16% 14	22% 19	20% 17	27% 23

You have been very co-operative in completing this survey using the array of choices provided. Please take the opportunity to let us know, in brief narrative, what you feel about the issue of impediments to fair housing choice in Sonoma County. What may we have missed? What should have been added? What are your suggestions? It is important for us to

**19.** hear you.

52 Responses

Please comment on the format of this survey. Was it easy to complete? What could have

**20.** been done differently?

66 Responses

## Individual Responses – Survey of Local Service Providers

1. Which best describes you as a participant in this survey? (Five responses)

#	Response
1	Fair Housing Counseling Office
2	Staff at So. Co. Information & Referral
3	live in low income housing. volunteer w homeless
4	Task Force on the Homeless (Coalition)
5	Federal Govt Staf

If you answered yes to Question 12, what basis do you believe was the cause? Select all that apply. (Twelve responses)

#	Response
1	Sexual Orientation
2	age
3	Pet
4	Income/age
5	mental illness
6	classist & political discrimination
7	landlords find disability income too low
8	Age
9	Homelessness (stigma)
10	lack of affordable housing even for middle income
11	financial status
12	sexual orientation

If you answered yes to Question 12, what relationship were the individuals to you? (Five responses)

#	Response
1	Children of Friend
2	Community members more - many years ago
3	homeless people I've worked with
4	community members who called us
5	elderly and disabled

If you answered yes to Question 16, what do you believe to be the main cause, or causes, of these impediments? Select all that apply, but please focus on the main causes. Please enter additional causes not listed. (Ten responses)

#	Response
1	CUP fees and difficut process for nonprofit
2	Lack of funding for Fair Housing programs
3	not in the high income bracket/but enough to pay
4	Lack of inf. and edu. on the tenants part/fear

- 5 political fanaticism
- 6 INACCESSIBLE UNITS AND HOMES
- 7 many landlords don't want section 8 tenants
- 8 stigma once someone has been homeless
- 9 gang members, boyfriends, relatives criminals
- 10 Access to Public Transportation

You have been very co-operative in completing this survey using the array of choices provided. Please take the opportunity to let us know, in brief narrative, what you feel about the issue of impediments to fair housing choice in Sonoma County. What may we have missed? What should have been added? What are your suggestions? It is important for us to hear you. (Fifty-two

**19.** responses)

#	Response
1	The cost of housing both rental and ownership is the largest impediment to finding housing. Even someone making 100,000 a year is unable to purchase a house and someone who makes 14,000 does not make enough to rent an apartment. With HUD reducing the number of vouchers released to people who have low incomes, what is the solution? Building more affordable housing or rehabing existing units of affordable housing is a good start.
2	Local government must support the development of special needs housing, and (this includes transitional housing, and residential rehab) waive fees to make the CUP process easier. These are vital, necessary and important housing resources that ultimately lead to permanent housing for homeless, disabled, and low income populations in Sonoma County.
3	The cutbacks and lack of funding for Fair Housing of Sonoma County is the greatest impediment to Fair Housing Education and Enforcement in Sonoma County
4	Unfortunately, there is too much red tape, too much documentation and paperwork. Admin. cost can be reduced if this area could be streamlined.
5	There was little opportunity in the survey to make the connection between affordability, socio-economic and corresponding cultural/ethnic factors.
6	We need more SRO's and affordable housing projects for single people on SSI & Soc. Security. Many have disabilities and are unable to work but are entitled to clean affordable housing.
7	Good survey
8	impediments to fair housing include a lack of knowledge of what fair housing is and the abysmal production of affordable housing in all cities throughout the county, with the exception of Petaluma.
9	PRMD has become a boondoggle for vision and creativity - bureaucracy is squishing possibilities and forward movement in many of the areas that have affordable housing cached...
10	I think an additional impediment is governmental processes that are cumbersome and redundant in many cases.
11	In my work with homeless adults in Petaluma and trying to find housing options for them it is very discouraging when they are faced with waiting lists that can be years long to get into affordable housing.
12	The biggest issue has less to do with discrimination and everything to do with cost.
13	need for more housing: affordable and need for more supportive housing for disabled and mentally ill

- 21 I recently moved to Sonoma County from a city on the East Coast. The issues there were different. Here I see and hear about discrimination (against renters and those trying to buy) based on class. Of course, that issue overlaps with race and several other issues, but it is more distinct here where it feels like the middle class is shrinking. Discrimination based on disability is also a problem here--a lack of safe and appropriate housing for people with disabilities.
- 22 The lack of accessible housing is a serious impediment to people with disabilities. Building codes are not enforced, universal design and visibility continue to be ignored and bias and prejudice against many disability types continues to be a serious problem in Sonoma County
- 23 I believe that clients need extensive training and support on how to be responsible tenants. They also need intensive case management around substance abuse and mental health. I also believe that landlords need to be supported and educated in this county. Master-leasing by non-profits could open doors to tenants who cannot maintain a professional relationship with a landlord.
- 24 stress the need for more affordable housing more strongly
- 25 Greater funding for transitional housing programs.
- 26 Low income people may lose housing through no fault of their own, such as when a landlord sells. then if they do not have good credit, it is hard to rent a new place. Landlords may not want section 8, and they may not want low income tenants with only a disability income. Low income people, even when they pay their bills, may not have bad credit, but they do not have GOOD credit because poor people don't get credit. This disqualifies them to rent many places. Some people look down on disabled people, like they must be deadbeats or low lifes. On another subject, many affordable housing developments are built with tax credits. One of the tax credit rules is that occupants cannot be full time students. I was recently told I have to move out because I have become a full time student. I am not sure if the Department of Rehab will be able to help me get a waiver or not. Tax credit rules need to be changed. To prevent low income people from going to school full time and bettering their lives, keeps them dependent on a system. It is wrong to deny this opportunity to low income and disabled people. It is a grievous error in tax credit law, and discriminated against low income people who are attempting to better their situation. I have done some work with homeless people at the Russian River. Out there, there are few properties suitable for high density housing development. The topography of the area includes flood zones and wooded hillsides. Alternative forms of affordable housing (besides high density) need to be considered, such as communal living situations which could be permanent supportive housing. Some of the older, run down, vacant river homes need to be acquired and rehabilitated by CDC for low income residents.
- 27 Individuals that are married or living together and they happen to be from two different racial groups.
- 28 Insufficient affordable housing
- 29 no comment
- 30 We are the largest non profit organization which in partnership with the community rehabilitates the homes of low income homeowners who cannot do their own repairs. It is free to the homeowner. We have a year round service in addition to the traditional annual Workday. We receive no money from the city of Santa Rosa whereas Petaluma and Rohnert Park/Cotati do. We find it very difficult to operate without being sanctioned by the city. We could offer more to keep our low income homeowners warm, safe and independent in their own homes with city support.
- 31 Large families, Hispanics and other minorities, and low income workers face both lack of housing availability and discrimination. Those who have already been homeless face a second layer of discrimination. Adequate housing does not exist for the disabled and very low income people. We need wages that better match housing prices, and housing choices for all income levels, along with much more permanent supportive housing and services to help homeless people stabilize and to keep people housed.
- 32 There are plenty of employment opportunities in this area. We do not need to spend money on economic development. We do need to provide affordable housing to low, very low, and extremely low income subgroups and we do need to provide job training for all individuals within those groups who want it.
- 33 Housing providers woefully ignorant of fair housing laws, especially in the area of families with children and persons with disabilities and issues surrounding assistive devices such as assistants and pets.
- 34 gang members moving in with girlfriends not on lease, allowed to continue to reside in apt. or home. accountability in needed.
- 35 Housing choice is primarily limited by the cost of housing.
- 36 The biggest impediment to fair housing is CEQA!!!! and the attorneys it has spawned!
- 37 1. Much of what ought to exist in a fair housing program no longer does because Fair Housing has been cut so heavily. 2. The full scope of housing needs of persons with all disabilities - physical and mental - does not seem to be catalogued. A county-wide strategy to address these needs is missing. 3. The high cost of housing and the difficulties monolingual Spanish speakers face in accessing housing - seasonal or year round - need to be addressed. 4. The high cost of housing and lack of affordable housing is the biggest single factor in eliminating housing choice in this county.
- 38 Education is key for both tenants and landlords. Job development, and concentration on the homeless "problem," must be a priority. Section 8 should be expanded as a national priority rather than the pork-barrel, special interest "bookmarking" that is common to almost every funding Bill, by both Republicans and Democrats. People should be a priority in this country, rather than the bogus wars and insane spending for political gain and personal aggrandizement that obtain now. We are a disgrace.

- 39 there is less than 1% housing for the elderly who need care and supervision and are on SSI..they usually end up in nursing homes although they may not need nursing care. IHSS hours are not sufficient to meet their needs. The Olmstead decision of the Supreme Court ruled that disabled persons should not be in nursing homes if they did not need that level of care and were there only because assisted living was not covered by MediCal/Medicaid. Cost of housing and business in Sonoma County prohibit assisted living being available for the most part to the poor elderly or disabled.
- 40 Cost verses wages is a big issue.
- 41 Adherence to Inclusionary Policies is crucial for people with special needs because having closer proximity to jobs, shopping, and housing will facilitate their integration and full participation in their communities.
- 42 Income requirements, making low income housing options difficult to obtain. Rental application rules and systems, and lack of new construction in the low to mid ranges
- 43 I think there is simply not enough affordable housing here in Sonoma County.
- 44 It is difficult to find housing for individuals who use wheelchairs
- 45 This issue deserves a public meeting and alot more outreach to very low income people living with disabilities in SC. Not all folks have computers . The AI is an important tool that is part of SC consolidated planning process. The process requires meaningful citizen participation and input by people living with disabilities. The last Ai was completed in 1995 and was updated again in 1997. The five year Conplan has identified a bias against persons with disabilities as owners are reluctant to make accessibility modifications to rental units, as required by law. The County has funded CAPSC to implement the fair housing program. Hud has dramatically cut this funding and the program remains in jepardy due to these fundig cuts. Both SR and the County have reasonable accomodation ordinances. We would like to recommend that Petaluma also adopt this State mandate to help their city council with NIMBY issues around housing or people with disabailities. The AI is important to the disability community - the process needs to allow for meaningful participation. We respectfully request a public hearing and better outreach. Thanks
- 46 Lack of accessibility in existing highrise. Lack of 'mid'rise units in remaining buildable spaces.
- 47 More appreciation and recognition should be given to builders who design homes that are accessible and work to ensure that the homes they construct are affordable for low income clients.
- 48 Because of low salaries, no training in property mgt, and fear of owners and job security if too many problems are reported, property managers are suspicious, uninformed, prejudiced and totalitarian.
- 49 Physical access to housing (curb cuts, traffic controls, etc.) for those with mobility and sight impairments; landlords who refuse reasonable accommodation
- 50 location of affordable housing needs to be close to transportation, shopping, community services, especially for people who can't drive or don't have a car.
- 51 political will to house/employ low income and special needs persons
- 52 I think your survey is very good.

**20.** Please comment on the format of this survey. Was it easy to complete? What could have been done differently? (Sixty-six responses)

#	Response
1	Survey was easy and quick. Thanks
2	Simple
3	Very easy to complete. See answer to question 19.
4	It was a breeze.
5	Easy to complete. it will be interesting to hear if it gives you any new information. I am glad to see the jurisdictions
6	Survey was easy to complete. Thanks for providing it and asking for my input.
7	Very user friendly
8	The format is great - well-designed, easy to use. Thanks.
9	easy to complete
10	It's a complex issue and showing what we'll be considering in the beginning will be helpful then keep it standard
11	I found this to be one of the better surveys I've taken.
12	Format was easy to use, clear and concise.
13	Yes, well formated and worded easy to understand
14	very easy. Thanks for making it quick and painless. I'm sure this will help to make the response great.
15	Fine

- 15 Fine
- 16 Easy.
- 17 This was an easy survey to complete. Good format.
- 18 Excellent and easy to use. Thank you.
- 19 It was extremely easy to complete! I am very impressed! (I am not a computer whiz)
- 20 Yes, it was easy to complete. Thank you.
- 21 Clearly define what you mean by "Fair housing choice."
- 22 yes- very easy
- 23 Very user friendly survey.
- 24 Survey asked good questions.
- 25 Easy to complete.
- 26 I found a small discrepancy/confusion on the last question (scaling which items were most important): I wanted to clarify that I strongly believe there is a serious lack of affordable housing, but I do not necessarily believe that it all needs to be constructed from scratch or built new. I think many existing buildings (residential or otherwise) can and should be rehabilitated to accommodate affordable housing while managing urban sprawl. For example, the outlet malls in Petaluma (presuming they continue to decline in quality and service and possibly close) would be an ideal location for affordable apartments.
- 27 Nicely designed and easy to respond
- 28 It was easy to complete.
- 29 Easy
- 30 I was unable to access this by the link that was provided on the coc listserv.
- 31 OK
- 32 excellent format, easy to use
- 33 yes...very easy
- 34 Some of the places where I had to fill in sentences allowed only a short phrase. I did not get to explain myself or my work.
- 35 Yes, the survey was easy to complete. At this moment I have nothing else to contribute.
- 36 Easy to file. Takes little time
- 37 very easy to complete
- 38 What will be done with the results? Where can they be seen?
- 39 Yes, it was well done. My only suggestion would be to allow an "other" answer in the section on most effective solutions.
- 40 It was fine.
- 41 I liked this format. Easy to do and understand.
- 42 Yes, very easy.
- 43 it was easy and quick enough...thanks
- 44 fast and easy to complete
- 45 very easy
- 46 It was easy, but I could have used a more thorough, lay-language description of "impediments to fair housing choice."
- 47 Easy
- 48 Format was easy.
- 49 Very easy to complete
- 50 It didn't quite fit my world but I squeezed it in anyway...I hope it makes sense
- 51 Format was simple and quick. Thank you.
- 52 This survey is a sorry excuse for an analysis of impediments...
- 53 very on target, very easy and clear
- 54 It was easy.
- 55 Easy

- 56 Your use of the words "fair housing choice" was misinterpreted by me, at first. I thought it was about the affordable housing issues, but then it appeared to be about discrimination, I think? I think I needed more direct language. thanks
- 57 The survey was very easy to complete; the questions were clear and it did not take very long.
- 58 The survey was easy to use but.. overly simplistic. Persons with disabilities include physical, mental and emotional. The survey was sent to service providers not to the people. Additional surveys were sent to all county employees. I would have asked for a more concerted effort to reach individuals experiencing discrimination through organizations dealing with these issues. Additionally the IA should inventory existing residential care facilities, asistedliving facilities, contact organizations involved with them such as the SC ombudsmans - the area council on aging etc. The New Freedom Initiative was based on the olmstead Supreme court decision to promote full access to community life. That's not to much to ask. Misssing in this analysis is identifying SC 's population of persons with disabilities. What if we have an earthquake? We need to do a further update and find out their needs. For example which curb cuts in SR are problematic to navigate in wheelchairs. Funding can be prioritized to help our Supervisors and city Councils better determine how HUD unding is spent. There were no questions with regards to the % of acessible units and occupancy by persons who require theaccessibility of those units. Have we identified disabled persons in nursing homes and others in group homes, board and cares. do we know where they are? Can we allocate HOME funds as transitional vouchers to get folks out of nursing homes? Many service providers have participated in SR's ADA committee. We identified that the city already maps it's capital expenditures and areas of poverty and that through this mapping process prioritization of curb cuts for folks in wheelchairs could be made. ETC.....
- 59 Quick and easy. Maybe too easy.
- 60 Well done survey.
- 61 Good survey. Easy to complete.
- 62 Yes.
- 63 easy
- 64 Yes. Nothing.
- 65 simple and clear
- 66 yes.

**End of Survey of Local Service Providers**

## Appendix C2


### Survey Results

#### County of Sonoma Employees

#### Analysis of Impediments to Fair Housing Choice





Please tell us a little about yourself.

	Number of Responses	Response Ratio
<b>1. Do you live in Sonoma County</b>		
Yes 	643	96%
No	24	4%
<b>Total</b>	667	100%


	Number of Responses	Response Ratio
<b>2. If yes, where do you live?</b>		
Cloverdale	18	3%
Cotati	10	2%
Healdsburg	16	2%
Petaluma	22	3%
Rohnert Park 	40	6%
Santa Rosa 	336	52%
Sebastopol 	48	7%

Sonoma		7	1%
Windsor		57	9%
Unincorporated Area		90	14%





### 3. Do you currently rent or own your residence?

		Number of Responses	Response Ratio
Rent		182	27%
Own		485	73%
<b>Total</b>		667	100%

### 4. What is your gender?



		Number of Responses	Response Ratio
Male		158	24%
Female		507	76%
<b>Total</b>		665	100%

### 5. What is your age bracket?



		Number of Responses	Response Ratio
Less than 20 years		0	0%
21-30 years		34	5%
31-40 years		138	21%
41-50 years		226	34%
51-60 years		232	35%
Over 60 years		35	5%
<b>Total</b>		665	100%

An impediment to fair housing choice is any action, omission, or decision which has the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Have you PERSONALLY experienced any situation that appeared to restrict YOUR free and equal access to residential housing in Sonoma County? (If you answered NO, you may skip to Question 10)

	Number of Responses	Response Ratio
Yes 	104	16%
No 	563	84%
<b>Total</b>	667	100%



If you answered yes to Question 6, on more than one occasion?

	Number of Responses	Response Ratio
Yes 	68	53%
No 	60	47%
<b>Total</b>	128	100%

If you answered yes to Question 6, were you:



	Number of Responses	Response Ratio
Trying to Rent 	62	60%
Trying to Purchase 	26	25%
Both, if multiple occasions 	18	17%

If you answered yes to Question 6, what basis do you believe was the cause? Select all that apply.








	Number of Responses	Response Ratio
Race 	14	13%
Color 	6	6%

Religion		2	2%
Gender		10	9%
Disability		6	6%
Familial Status		41	39%
National Origin		8	8%
Other, Please Specify		59	56%



Are you aware of any situation involving someone you know that appeared to you to restrict the free and equal access to residential housing in Sonoma County? (If you answered NO, you may skip to 10. Question 14 on the next page)

		Number of Responses	Response Ratio
Yes		132	20%
No		535	80%
<b>Total</b>		667	100%

If you answered yes to Question 10, what basis do you believe was the cause? Select all that apply.

		Number of Responses	Response Ratio
Race		38	29%
Color		21	16%
Religion		2	2%
Gender		14	11%
Disability		24	18%
Familial Status		31	23%
National Origin		23	17%
Other, Please Specify		68	51%

12. If you answered yes to Question 10, were they:

		Number of Responses	Response Ratio
Trying to Rent		99	77%
Trying to Purchase		20	16%
Both, if multiple occasions		15	12%

13. If you answered yes to Question 10, what relationship were the individuals to you?

	Number of Responses	Response Ratio
Family	39	30%
Friends	61	48%
Co-Workers	18	14%
Clients	40	31%
Other, Please Specify	7	5%

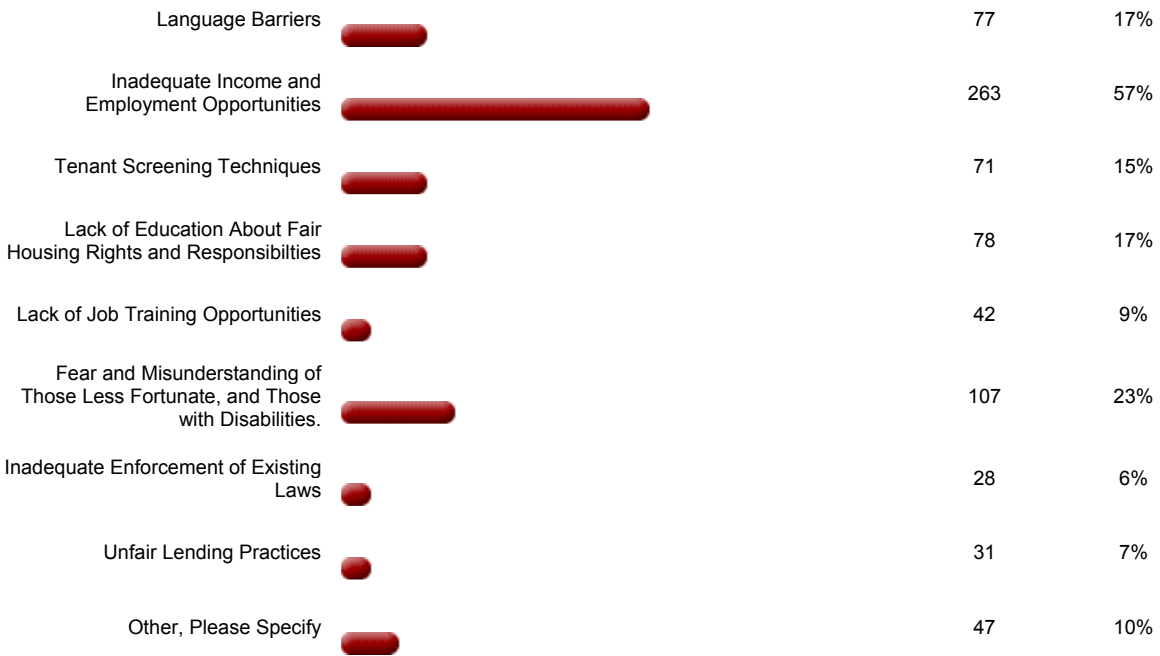
Now that you have thought about impediments to fair housing choice in Sonoma County, please tell us your overall perception of the situation, based upon your experiences.

14. Do you believe that significant impediments to fair housing choice exist in Sonoma County?

	Number of Responses	Response Ratio
Yes	447	69%
No	199	31%
<b>Total</b>	<b>646</b>	<b>100%</b>

15. If you answered yes to Question 14, what do you believe to be the main cause, or causes, of these impediments? Select all that apply, but please focus on the main causes. Please enter additional causes not listed.

	Number of Responses	Response Ratio
Lack of Affordable Housing	407	88%
Age Discrimination	42	9%
Insufficient Housing Options Available	243	53%
Racial Bias	82	18%



The availability of public funding for housing programs is limited and in many instances, shrinking. It appears as if that trend will continue, making it imperative to expend the limited available resources in areas that produce the greatest results. Please rate each of the categories listed below, with one being the lowest and six, the greatest, indicating which

**16.** areas you believe resources should be focused in to achieve the greatest results.

*The top percentage indicates total respondent ratio; the bottom number represents actual number of respondents selecting the option*

	1 Least	2	3	4	5	6 Greatest
1. Construction of New Affordable Housing	10% 62	6% 37	12% 73	12% 71	14% 85	47% 287
2. Rehabilitation of Existing Housing	4% 22	7% 45	16% 99	22% 135	24% 145	27% 162
3. Fair Housing Education	12% 71	16% 91	28% 161	20% 113	13% 74	11% 65
4. Enforcement of Existing Laws and Mediation	8% 43	16% 91	31% 179	20% 114	13% 75	12% 69
5. Access Modifications to Existing Housing, both Rental and Ownership	8% 48	13% 77	26% 148	19% 110	18% 104	16% 91
6. Supportive Housing	8% 43	13% 75	25% 142	22% 124	17% 96	16% 93
7. Job Training	7% 40	9% 56	21% 128	20% 119	19% 114	23% 139
8. Economic Development	7% 40	9% 54	18% 106	20% 117	23% 136	23% 138

You have been very co-operative in completing this survey using the array of choices provided. Please take the opportunity to let us know, in brief narrative, what you feel about the issue of impediments to fair housing choice in Sonoma County. What may we have missed? What should have been added? What are your suggestions? It is important for us to **17.** hear you.

315 Responses

Please comment on the format of this survey. Was it easy to complete? What could have **18.** been done differently?

366 Responses

### Individual Responses – Survey of County of Sonoma Employees

If you answered yes to Question 6, what basis do you believe was the cause? Select all that apply. **9.** (Fifty-nine responses)

#	Response
1	cost of housing to expensive in Sonoma County
2	I'm the working poor; make too much,not enough to
3	Household income of \$87,000 & cannot afford to own
4	not enough qualifications
5	I didn't meet the income minimum requirement.
6	all of the above and lack of credit
7	INcome
8	Income level
9	"Adult Facility" (no kids)
10	student
11	apparent income level
12	Incredibly high building fees and assessed taxes
13	not enough income
14	Income
15	Have an animal: cat
16	Finances...could not afford to buy here
17	Cost
18	Age
19	City didn't want us to place our home on the site

- 20 Cost way too high
- 21 Landlord looking for certain \*kind\* of people
- 22 low wage
- 23 work in SC, too much \$ to rent, not enough to buy
- 24 cost in sonoma cty over the top!
- 25 Unaffordable housing costs
- 26 job status
- 27 My partner and I are a gay couple.
- 28 Cost to purchase or build
- 29 Past Credit
- 30 sexual orientation
- 31 cost
- 32 Housing Voucher
- 33 Not having good credit
- 34 credit/income
- 35 my low income not low enough
- 36 Too expensive
- 37 over pricing
- 38 Finances
- 39 percieved financial status....
- 40 SINGLE PARENT
- 41 Smoker & Pet Owner
- 42 wife an child trying to mobile home park
- 43 age
- 44 Cost of housing
- 45 Age
- 46 income
- 47 Marital status & number of children
- 48 life style choices, income, employment status
- 49 age
- 50 Financial limitations
- 51 marital status
- 52 age
- 53 That my boyfriend and I weren't married
- 54 Income and credit worthiness
- 55 Excessive taxation, and punitive construction fees
- 56 cost of housing vs income
- 57 having children, pets
- 58 2 or more children
- 59 both financial and where I was currently living

If you answered yes to Question 10, what basis do you believe was the cause? Select all that apply.

**11.** (Sixty-eight responses)

#	Response
---	----------

- 1 cost of housing to expensive in Sonoma County
- 2 THEY HAD A DOG

- 2 THEY HAD A DOG
- 3 proven income
- 4 Cost of housing
- 5 unable to afford even with good paying jobs
- 6 Status-they were students.
- 7 past criminal background
- 8 welfare status
- 9 age
- 10 mental illness
- 11 Economic level
- 12 socio-economic, age
- 13 substance abuse, criminal history
- 14 student
- 15 Sexual orientation
- 16 income
- 17 The person's name (Mohammad) after Sept. 11
- 18 Apparent Income Level
- 19 Unable to afford a home
- 20 Income
- 21 children
- 22 Cash
- 23 low income
- 24 physical appearance
- 25 CAREER CRIMINAL
- 26 Financial status
- 27 Age (teen mom)
- 28 economic
- 29 economic status
- 30 Costs too high
- 31 financial status...can't find affordable hsg
- 32 Obscene housing costs
- 33 Age
- 34 Price
- 35 too expensive
- 36 Senior citizen w/small income & little credit
- 37 City imposed off-site development fees ie sidewalk
- 38 Manager accused applicant of lying, w/o exp/reason
- 39 cost
- 40 Inability to afford Housing
- 41 Not having good enough credit
- 42 mental disability
- 43 poverty
- 44 Residency/Legal status in the U.S.
- 45 Housing cost and no jobs in area to afford housing

- 46 sexual orientation
- 47 over pricing
- 48 Lack of documentation to enable a credit check
- 49 Finances
- 50 APPEARANCE
- 51 NON LIVING WAGE AFFECTS ALL LOW-MID CLASS
- 52 high cost is major restriction
- 53 age
- 54 # of children
- 55 source of income questioned
- 56 age
- 57 mental illness
- 58 ethnicity, HUD eligibility
- 59 income
- 60 Mistaken info regarding roommate's breed of dog
- 61 "Mexicans who lower the neighborhood value"
- 62 felony on record
- 63 under twenty/18+ no credit history
- 64 Income source, ie TANF
- 65 age
- 66 2 or more children & people on HUD
- 67 Economic status
- 68 inadequate finances and poor credit history

**13.** If you answered yes to Question 10, what relationship were the individuals to you? (Seven responses)

#	Response
1	My clients at Sonoma State University.
2	neighbor
3	County staff support for Commission on Human Right
4	neighbors of a friend
5	acquaintance
6	My friend's rental tenant
7	acquaintances

**15.** If you answered yes to Question 14, what do you believe to be the main cause, or causes, of these impediments? Select all that apply, but please focus on the main causes. Please enter additional causes not listed. (Forty-seven responses)

#	Response
1	Lack of wheelchair accessible housing for purchase
2	housing prices in Sonoma County are insane
3	Individual Bias, no time limit on HUD, long wait
4	undocumented aliens
5	Buy/rent costs keep rising and incomes don't.
6	two economic classes, very rich and poor
7	Irresponsible/absent landlords.
8	intimidation of tenants by managers

- 8 intimidation of tenants by managers
- 9 Price
- 10 P.O.'s restrict those who decrease property value
- 11 In excess of \$70,000 fee to build a house!
- 12 Single women with children
- 13 all of the above
- 14 housing is just too high
- 15 Cost of housing too high for wages in Son. County
- 16 THERE IS ALWAYS AN EXCUSE/TAXES AND WORK ETHIC
- 17 high property taxes
- 18 Prop 13 has to be modified to be more equitable
- 19 Prices too high; need small starter-size housing
- 20 People think 'low income'= 'violence' 'low class'
- 21 Units too small for extended families
- 22 County policies designed to discourage new housing
- 23 Politics-Those who know someone can get variances.
- 24 too many illegals, drug users, people in general
- 25 aliens allowed funding that the rest are not
- 26 Realtors, Artificial inflation, Greed
- 27 Discrimination based on sexual orientation
- 28 Rent Control
- 29 City imposed development fees for low income housi
- 30 Downpayments too large for lower income people.
- 31 Excessive permit fees, high construction costs
- 32 Indifference to providing low cost housing
- 33 crummy rental and too high rent
- 34 lack of enforced uniform standards
- 35 Single-income & unmarried = very limited options
- 36 County & City government are have NO plan
- 37 Teachers can not get qualifying loans
- 38 Lack of "decent" housing with adequate yard space
- 39 Very high prices for houses
- 40 Real estate speculation in homes drives the market
- 41 misunderstandings about non mainstream lifestyles
- 42 won't rent to people with pets
- 43 racial, ethnic, & economic distribution
- 44 Again, punitive taxes and fees
- 45 cost of housing (purchase) vs income
- 46 It's based on credit history, "Too young", no dogs
- 47 lack of desirable housing situations

You have been very co-operative in completing this survey using the array of choices provided. Please take the opportunity to let us know, in brief narrative, what you feel about the issue of impediments to fair housing choice in Sonoma County. What may we have missed? What should have been added? What are your suggestions? It is important for us to hear you. (Three-hundred 17. fifteen responses)

#	Response
1	HOUSING DEVELOPMENTS THAT TAKE TO CONSIDERATION OF WATER AND SEWAGE LIMITATIONS-ALSO HABITAT DESTRUCTION OF WILDLIFE DUE TO DEVELOPMENT.
2	I don't think you missed anything.
3	Cost of housing in Sonoma County is causing many moderate to low income families to leave the county. The loss of this population affects employers ability to find individuals to fill certain ranges of jobs. Without the ability to hire these individuals, companies will not continue to locate their businesses within the county.
4	Cost in Sonoma County is extreme. Single income (like myself) can not afford stick built homes, so we have to revert to apt living or live in mobile homes like I do. Reduce the cost of older, smaller homes so everyone can afford their own "house".
5	I didn't understand what some of these terms meant, like "Supportive Housing", but my biggest impediment is I cannot get a loan to buy even a small, crummy house when I make "only"(!) \$40,000 annually. Only if I save up the entire cost of a home in cash by myself will I be able to buy a home, which of course will probably never happen in my lifetime.
6	For wheelchair users, searching for a home to purchase or rent that meets the required access needs is an extremely challenging an exhaustive process. It would be great if there were a countywide ordinance that required all new single occupancy residential homes to meet basic accessibility and adaptability standards.
7	I feel that all programs have been available for the poor. There is very limited help for the lower working middle class. I always get "you're over the income" requirement, yet I work from pay check to paycheck & will probably never be able to own a home (townhouse) of my own.
8	The disadvantaged for many reasons, but also groups like single moms with one income and the actual cost of supporting a family in Sonoma County. The sliding scales of income are a joke. I make a good income, but I do not qualify for any help in a moment of need. After child care mortgage and taxes.... there is nothing left. God forbid any emergencies like the car breaking down.
9	I think there seems to be a lack of understanding about the cost of living in this county. I have lived here a long time so I have seen life change and not for the better. I have raised two children here and believe in the community. I never looked at living here as a way to make money. I moved here and wanted to stay here to make a decent home for myself. No one these days can afford to do that and it is a shame.
10	My main concern is affordable housing. Many retirees have been forced to leave the area because of high housing costs.
11	I wasn't ready for this type of survey, so as much as I can think of for now was considered here.
12	more affordable housing and more job opportunities
13	No suggestions.
14	As the former Off Campus Housing Coordinator at Sonoma State University and a volunteer with Fair Housing, I feel very strongly on this issue. Abuse of tenants in this county is out of control and mostly based on economics. I worked closely with the City Of Rohnert Park and the Mayor of RP on this issue. It is such a problem and I would love to expound more on this issue. The majority of apartments in this county have income minimum requirements so that automatically the working poor and students are eliminated. Did you know that only 40% of apartments in Santa Rosa accept co-signors? That's a big deal!! And something that no one addresses. I would love to give you more facts about what's really going on out there!!!!!! From a renter's perspective! I encourage you to call me at x4366 or at home at 523-1589. I obviously feel passionately about this, have lots of experience in dealing with it, and I have some constructive suggestions.
15	Too many developers are building mansions and castles rather than simple, affordable two and three bedrooms homes. Sonoma County needs to concentrate on building houses for the middle class - county employees, nurses, teachers, etc. who have lived here all their lives rather than trying to attract "wine-country" snobs from Southern California.
16	Sonoma County housing is way too outrageous and expensive for low income or the average person to be able to live. This is why I moved to Lake County to purchase a home. I have also worked for Sonoma County for 29 yrs. but could not afford to purchase a home here and I was born here. How sad.....for the next generations to come.
17	The questions should be written in layman's words.
18	I tried to get HUD when my children were little and I was divorced. I never got it. There should be limits to the number of years you can be on the program if not disabled or aged. People in some instances remain underemployed to stay eligible.
19	The cost of housing is so high in this County that I think many people don't try to purchase homes.
20	THE MAIN THING IS AFFORDABLE HOUSING - NEW HOMES THAT ARE AFFORDABLE, NOT JUST FOR THE REALLY POOR, BUT FOR PEOPLE MAKING \$40,000 TO \$50,000 PER YEAR.
21	Prices of housing are not realistic compared to the rest of the States. What you get for your money is a joke compared to other states. Job salaries are not in line with housing costs and inflation per year.

- 22 The issue is the continuing rising of cost of housing while at the same time, wages are not keeping up. The high paying jobs that used to exist in this county are disappearing and being replaced with much lower paying jobs.
- 23 There is alot of people on section 8 committing fraud and those less fortunate dont get help
- 24 is it equally over the full county
- 25 I beleive the major barrier to housing in this county is the gap between the cost of housing and the prevailing wages.
- 26 There is little help for employed families with moderate incomes to purchase a first home. Most assistance restricts the amount that they can pay for a home. For example, I qualified for a chaffa (sp?) loan but was restricted to a total purchase price of \$365,000.00. That doesn't cut it in Sonoma County. I purchased a home for \$435,000.00 but was unable to take advantage of any program.
- 27 I think the biggest barrier is lack of income to afford the high cost of housing in Sonoma County. Retail/hospitality is one of the fastest growing employment sectors but the wages do not allow you to rent or certainly buy anything in this county that is an acceptable dwelling.
- 28 There is a huge gap between the cost of housing in So. Co. and the wage scale. Are the 20 & 30 somethings going to leave the area just to have a home? If that happens, what type of county will be left? Perhaps the very rich and the very poor. The middle class will not be able to survive here. Our housing starts should not just be starter castles.
- 29 What is low income housing? How long should people be eligiable for section 8 houing? What about middle income housing? Housing is way too expensive!
- 30 If the mentioned impediments are the primary issues to getting a home versus the horrible ratio of income to purchasing costs, then this county is in bad shape! If people don't have the money to pay for housing, it doesn't matter much about race, religion, etc., does it?
- 31 Too little too late. County should have been looking at affordable housing issue a long time ago. Now there is little space left to build on and home prices, both for renting and buying are way out of line with people's incomes. I am seeing more and more clients, who can not afford to rent in Somona County and are endng up being homeless for some period of time. I am talking about people who have lived in the County for 30 or more years. Long time residents are being forced out of their community. It is heart breaking. Meanwhile. there has been little planning for low cost housing. Many permitts have been given out to build huge, million dollar homes. Even people like myself, who work for the County, can not make it. Just a reminder of recent history...When I was a young woman, I tried to purchase a house in Sonoma County. At that time, lenders would not lend to single women. In fact, it was even difficult for a single woman to obtain a credit card. That period of our history was not all that long ago. When I started work for the County, woman were required to wear dresses. Pants were forbidden! I was unable to buy a house at a time when the housing prcies were affordable due to my gender. In later years, I tried to buy a house using some local programs, such as Luther Burbank Housing. Once again I encountered descrimination due to my gender and marital status. So called " familes" were given priority, and I was pushed off the list. Luther Burbank Housing told me that this policy was due to federal guidelines and that they had no control over it. People forget how much sexism women of my generation have had to overcome. Now I am old and do not own a home and recognize that I will have to leave all my friends and move some where else. I have been a responsbile, hard working, productive person and have been deprived of home ownership primarily due to my gender. What hope do less capable people have of making it in this County? What hope do young people have of making it? I appreciate your interst but believe it is too late to repair this situaion. Homeless shelters and related services are going to be needed for a long time to come. Many innocent people, often the elderly, ill, or mentally ill, have no way of making it. I wish I could tell you all the stories of my clients. So many people have been seriously harmed by the blatant greed of a few.
- 32 The term "affordable" housing is a misnomer. If you compare the incomes, family sizes against median home prices the disparity is huge. "Affordable" is what they call housing in the \$550K range now. Condos and Townhomes in lower crime areas are now in the \$400K+. Employment opportunities on the other hand are no longer paying a wage that would support a mortgage or rent on either forcing families members to take on 2nd & 3rd jobs to meet basic needs or crowd more than one family into inadequate space. This means less and less adult supervision for our children, and increase in crime rates, etc. Why aren't there more neighborhoods like Valley Vista where someone could own their land and put the modular housing of their choice on the land. This should be subsidized in some way by county and city so it is attractive to developers. Waive the hook-up fees for private parties who are willing to live there. Put these neighborhoods all over the place, not just in the poorer areas of the county. Low income families, single-parent families and multi-generational families have to work harder than anyone just to be able to eat and often have to choose between healthcare and food. Stop pandering to developers and start finding real choices for folks who don't just want to ride the property value inflation train, who instead just want a safe place to raise their kids, care for their elderly and paint the walls of their homes any damn color they want.
- 33 The cost of housing both rental and ownership is too high for the income base of the workers. We have lost sight of the middle class in this county. We work for 40-50M\$ per year and can't afford to buy or even rent comfortable and SAFE housing. If you can't fix it for the middle class, how can you expect to help the lower income folks with less education and less desire to fight for themselves?
- 34 I've lived in the same apartment for over 8 years mainly because I can't afford any other place. If we had an earthquake my second floor apartment would be in shambles on the ground floor and I'd probably loose everything. Hopefully, I would have been somewhere else at the time. That's only one of the many reasons that I would like to move but as I've already stated...I can't afford to!
- 35 Effencies studio, housing, room, bath, kitchentt 20'x20' renting under \$400 a month. Shared Rec room, Dinning area, with community meals. Special housing for disabled, mental, physical. Families, woking singles, and seniors. Not enough howsing for persons who's income is under poverty threshold of \$9,561. VA pension income limit is \$846 without section 8, they can't afford a place to live, and alot of them are homeless.
- 36 I don't think there are many impediments to fair housing in Sonoma County.
- 37 Sometimes landlords and or Real Estate personnel insist on keeping Hispanics in the Southwest of Santa Rosa

- 38 need to be more affordable choices in the areas where people wish to live
- 39 Why is all the new affordable housing in Santa Rosa and not in other areas? Why is it mostly on the west side? Aren't you creating 2 classes - rich on the east, poor on the west? Why are the single family dwellings build so close together? Need larger lots and more parks. I don't understand the philosophy of building near the railroad tracks - won't that be loud if/when the train runs? Why are the roads in the "poorer" neighbors so much worse than other neighborhoods? I think crowding all the affordable housing into Santa Rosa with the housing too close together and built in the less desirable areas is contributing to increased violence. I'd like to see more money going into beautifying Santa Rosa - how about a greenbelt along the creeks and railroad tracks? How about building affordable housing in Sebastopol, Graton, Healdsburg, & Cloverdale, & Petaluma (and in county). How about employing& training people to do the work at a living wage and to create pride in our community?
- 40 thorough survey
- 41 Prejudice is a key impediment to fair housing choice. As there is more mixing/socializing/"Really getting to know each other" and hence appreciate and respect each other between "minorities" and "nonminorities", there will be much less impediment to fair housing.
- 42 Sonoma county is a very desirable place to live. Current residents are being forced out. Low income housing is not monitored. For example my son who has lived here all of his life was not able to participate in a sweat equity project but people who are not citizens were. Some of these non citizens own homes out of the county. I was called a racist when I brought this up.
- 43 Price is a huge barrier. Housing needs to be more affordable and wages need to be higher.
- 44 When Planners are developing new residential areas, or re-structuring old, they need to think about making those areas more self-contained, walkable and accessible for people of all abilities and age groups. It is important that people are able to access (by foot, bike, bus - in addition to car) grocery and other stores. I had a very negative experience with a Santa Rosa Planner who did not know how to put me on his mailing list to find out about public hearings - then I never heard and found out at the last minute, when public comments were too late. It is important that as public servants we be responsive to reasonable requests by residents. (and yes, I do know you're not the city!) Thanks.
- 45 MY CONCERN IS FOR THE ELDERLY WHO MAY HAVE ENOUGH MONEY TO BUY A MOBILE HOME IN SENIOR PARK AND HAVE MONEY LEFT ,HOWEVER THE PARK HAS INCOME REQUIREMENTS , AND IF THEY ONLY HAVE SOCIAL SECURITY AND ITS NOT THE MINIMUM THEY REQUIRE , THEY CANT BUY THEIR OWN MOBILE HOME . ALSO THEY HAVE RESTRICTIONS ON WEIGHT OF THEIR ANIMALS OR THEY ARE NOT ALOUD , AND THESE ANIMALS ARE PROBABLY THE ONLY COMPANION LEFT IN LIFE .
- 46 Market conditions driving housing costs upward, combined with racial bias and limited job opportunities make housing in Sonoma County a number one problem. Homelessness increases not because people choose that lifestyle, predominantly, nor because of mental illness or substance abuse, but because they can't afford the cost of housing. Rather than expending limited resources building shelters that will institutionalize the homeless population and perpetuate the problem, we could be focusing resources on proactive development for truly low-income needy individuals and families. In Petaluma, even low income housing is out of reach for many.
- 47 Information, training provided to different ethnic cultures in their own language
- 48 Just a comment that monolingual or limited English families seem to be continuing their struggle to work and live in Sonoma County.
- 49 I believe managers of low income developments need to be trained in communication skills to the aged and disabled. I have found working in the Adult & Aging field, that so many of our clients are taken for granted. Because of their disabilities they are treated not nicely and are misinformed. Items needing to be fixed in their homes are not and in some cases, managers enter the apartments after the tenant goes out, which is entirely against the law. Managers should want to hear, listen and get things taken care of properly for all persons.
- 50 With the median home price over \$600,000 it is nearly imposible for people to afford housing in the county without help or putting two families in one home.
- 51 My biggest fear at this time is the loss of mortgage interest as a tax deduction.
- 52 Home owners associations are out of control and need to be regulated. Also, the gap between families that cannot aford homes and those that can, is wide. In the middle are people that can beary afford homes but are bumped down because of no support from anyone. This is a tragedy greater than those who cannot afford because of the time and money spent by these people to get where they are.
- 53 As a renter in sonoma county I find it hard to find a place that suits a long term renter with a family... (rental increases every year with no improvement to property, lack of willingness to allow pets) I recently moved and when choosing this house a big reason for choosing the house was because these owners would allow pets (with deposits) After moving in, I went to adopt a dog about a month later and was told that the landlord had changed thier mind. I felt this was false advertisement... I think there should be some standards as far as being able to change your mind about these issues, I mean I couldn't change my mind about moving in.
- 54 I think because of the price of housing in Sonoma County being so high not much time is spent thinking about the other impediments. Unless you already own a home in the County you are somewhat locked out in terms of affordability and value for the money.
- 55 I am fortunate to own a home. I know of people who rent because of the cost of buying a house, however I'm not sure how much trends in the real estate market can be controlled by government.
- 56 Not sure of the definitions here. "Fair" and "Choice" in particular probably have some specific legal framing.
- 57 I realize that permits are necessary for safety standards, but there are certain circumstances that the process eliminates perfectly adequate housing (converted buildings/garages), is costly, and trouble-some.

- 58 I have a friend who was GIVEN a lot, but can't afford to live here because of the excessive building fees and then taxes of over \$700 a month! You could lower the cost of housing by \$100,000 a unit by lowering building fees and making the permit process easier and faster!
- 59 In my lifetime I have never been discriminated against - and I sometimes feel that some cases of discrimination are blown out of proportion. If I am a landlord I want to be able to choose who is going to live on my property. I don't want to have to rent to some drug dealer just because he/she is a minority.
- 60 I think it should be obvious that the majority of the population that live in this county cannot afford to buy homes here. The cost of homes have climbed way beyond affordability. More and more people are taking out interest only loans that only hurt them financially if they cant refinance later on, because they couldnt qualify for the house on a 30yr fixed loan in the first place. If you want people to stay in this county then the people who work here need to be able to afford to live here. As it is, I hear more and more that families are leaving and moving out of state so they can afford a home. In my family alone, my parents and a sister have moved out of state because of affordability, and me and my husband are probably next to leave. The bottom line is , its to expensive to live here.
- 61 Those of us who are professionals in the community find it difficult to afford to live here. More importantly, our children who were born and raised here and are now attempting to stay within the community are unable to afford to live here or raise their families here. It is now almost as difficult to rent a property as it is to purchase a property. Those just starting out in their working careers are faced with coming up with incredible amounts of money to merely rent 2 bedroom apartments. Initial start up costs of \$2500-\$3000. This is next to impossible to do when making merely minimum wage. I have been in this community for almost 30 years and have owned several homes throughout the years. I recently had to assist an adult child rent a place. Screening fees, security deposits, rent, credit check fees, background checks. This recent experience in assisting for a mere rental was more complicated than any purchase of property. As to fellow co-workers, which include law enforcement, many are leaving the area and suffer lengthy commutes just to work in this community. There is something wrong with this.
- 62 It sounds to me from the survey that your survey is geared to minorities. Shame on you.
- 63 One of the biggest impediments to fair housing choices in Sonoma County is the misconception that gainfully employed individuals can afford housing. I see many people that earn between \$35,000 - \$45,000 per year that live one paycheck away from homelessness -- and have experienced homelessness at least once in their recent history despite holding what appear to be very good jobs. Unfortunately, many that have experienced homelessness have probably gone through an eviction in an attempt to hold on to whatever housing they may have had for as long as possible. This only further compounds the issue because of the lack of affordable housing and the screening process that current homeowners take which places such a great importance on "good credit," and evictions.
- 64 I work 40-60 hrs. a week. I have a good job. I can't afford a 600+thousand\$ house. If I didn't pay attention in school, or work hard to be successful, I guess I could have just depended on the tax paying citizens to pay my way with free or discounted housing. I should have just been lazy and refused to learn anything in my English classes at school--then everything would be free. Free medical, childcare, food stamps-wow i'm stupid for using my own money I guess. But here in Sonoma County, everyone feels sorry for the losers who are losers by choice. No, I will take my big fat pension when I retire and move to a state where common sense and a work ethic are still valued. I have to go now so I can work some more overtime to pay my mortgage in another county.
- 65 I do not live in Sonoma County because it is too expensive. Now with the gas prices rising since Katrina...I hope I don't sink, financially.
- 66 A discussion of densification options in City Limits, multi-story options, communal living options, government-owned housing allocated to teachers/service workers below median income
- 67 education is the main thing that I dont here of and that the housing market is geared to the high end of buyers
- 68 how about some affordable housing- I don't understand how anyone can afford a medium price house in this market. Most of the affordable housing you would not want to live in. I live in a mobile home and will probably have to move out of state to get an affordable house.
- 69 The price of housing in sonoma co is gone way beyond what even people making a fair amount can afford. We could not afford our home if we had to buy it now. First time home buyers regardless of what they make need help. It could be done on a sliding scale of help.
- 70 N/A
- 71 It has been a long time since I have had to deal with housing issues, my kids are of age where they are seeking employment and housing needs. Parents are helping out with deposits for rent in the area, not to mention keeping our eyes and ears open for job opportunities (which are short in demand). The seriousness of the problem often overwhelms me. Wish I had some suggestions to offer.
- 72 Lack of affordable housing for young adults trying to work and live in Sonoma Co.
- 73 I was born and raised in Sonoma County. I had been an employee with the County for over 11 years, but I could not afford to purchase a home in Sonoma COunty. I had to purchase in Lake County. Now I commute 3hours a day total and only see my family 1-2 times a week. I was not able to get housing assistance for my purchase in Lake COunty...even though money is taken out of my paycheck each pay period. It does not make sense to me. Here it is 4 years later, and I still see that I will never be able to move back to Sonoma COunty because I will never be able to afford it. VERY Sad!
- 74 Unfortunately, I live in an upscale area of Sonoma County. This means personal experiences are nonexistent.
- 75 Mobile homes are a great alternatives for low income housing, but there are both issues: ownership, and renting. One maybe able to afford the housing, but not able to rent in the park because of discrimination of management in the park.

- 76 The wages in Sonoma County compared to what houses cost is totally out of proportion. I waited to long to buy a house figuring that I had plenty of time. Who knew that people from out of the area would rush here to buy a house. It's pushed the rest of us out of the market. I find it extremely sad that I was born & raised here & that my family used to own a lot of property in Bodega Bay & now it is so out of control, that I'll never be able to buy. I'll have to move out of this County, possibly out of State, if I'd ever like to own & that is very sad to myself & others that I have talked to. I think wages need to be increased, or workshops given on what jobs & salaries that people need to make in order to own a home. I make a decent wage, but that won't cut it in today's market. I'm just above the poverty level & that's incredible to me. There is no more middle class. They say it's on it's way out, I say it's already gone.
- 77 Its not just low income family's that are affected by the high cost of living in Sonoma County. Its the middle class also, meaning your income may be too high to be given assistance for either rental properties and/or purchasing a home. I think some assistance for the middle class should be looked at as well.
- 78 Sonoma County has become a high priced mecca that is only affordable to those who work out of the area. Young people should be supported in their efforts to begin an independent life outside their parent's home.
- 79 The city is growing tremendously (Santa Rosa) the roads are insufficient to carry the load, rentals are sky high, it not affordable to leave here, especially for those with low incomes.
- 80 Our youth are priced out of the housing market.
- 81 Over priced housing and low salaries. Even people with excellent jobs have to liv epaycheck to paycheck to afford to own a home.
- 82 ONE OF THE CRITICAL FACTORS IS WORK ETHIC, EXPECTATIONS. WE CAN NOT SUPPORT THE WORLD, WE CAN AND SHOULD HELP, BUT BEING TAXED TO THE HILT IS GETTING OLD. LETS FACE IT, SOME PEOPLE WILL AND SHOULD ALWAYS BE RENTERS...
- 83 No comment.
- 84 The survey seems not to consider the cost of housing, specifically the government imposed costs enfolded into the market price of all housing such as: City & County fees for permits, mitigation & code compliance (Santa Rosa is over \$50K for new construction); costs of compliance with codes and environmental law (local, state & federal) during planning & construction; insurance (governed by State policy); Urban Growth Boundaries & other political & zoning practices which exclude developable land from development thus limiting the supply and driving up the value of land reserved for development. Though not the only forces at work in the field, these are institutionalized practices/policies that limit the quantity of housing that can be built. These policies inflate the market price of existing housing (a windfall to current owners and land holders) and of new construction (limiting builder's potential clientele). These polices conflict with another stated public policy, that of Affordable Housing. Sonoma County's solution to that is to impose another fee on new development, thus, in the name of affordable housing making all new housing less affordable. The whole point is that fair (and unfair) housing choice for an entire market sector, the very low & low income, are critically affected by the policies of the very public agencies that should, by policy and practice, be encouraging, not low cost housing, but housing that costs less.
- 85 I believe that once people can buy a home the property taxes can force them to have to sell. Chances are the principal and interest payment on their property are all ready high and they are scrapping to make it and then you get hit with high property taxes just before Christmas and just before income tax time.
- 86 My children cannot afford to stay in the area. I will need to move away when I retire.
- 87 Building homes that are 3/4 to 1 million dollars is outrageous! Homes should be made affordable for all. I also feel there are too many homes being built. Just because there is an open space doesn't mean it needs to be filled. Homes should be made affordable for all!!!
- 88 Unfortunately we can't have everything. More housing means more development. More development means more people. Our roads can't handle what we have. As a life long Sonoma County resident who is frustrated that my kids will not have the opportunity to live in Sonoma County in the future due to the unreasonable costs of housing and lack of job opportunities.
- 89 Undocumented residents of Sonoma County are necessary to our economy but are not protected from unfair housing and employment practices. Most affordable housing is available only in unsafe neighborhoods. When the opportunity arises, the more fortunate move out of those neighborhoods.
- 90 Lack of adequate housing supply coupled with high property taxes has caused the more moderately priced home to be purchased by people "buying down" from what they would have traditionally purchased. You can't have growth restrictions on new construction and affordable housing. See the Marin county model.
- 91 Build smaller, starter homes (1 & 2 bedroom) so families can begin home ownership there, build up equity as family grows, & then move to larger homes. Homes should be build within walking distance of shopping, public transportation, etc., to encourage less driving in cars.
- 92 No way that service workers, or young can afford to live in this area anymore. Not even with so-called 'affordable housing'.
- 93 Without employment and fair pay, people will leave Sonoma County. You need a paycheck to afford housing. Our children cannot afford to stay or survive here. This breaks down families and people turn to drugs and crime.
- 94 We need more access to or housing for disabled and low income households.
- 95 The most significant problem is the lack of affordable housing. Followed closely by race, gender and age.
- 96 Housing is to expensive in Sonoma County, Rental rates must come down.
- 97 I believe lack of employment opportunities in area with soaring housing prices

- 98 Affordable housing fees are built into new building permits. The program states that homes may not be sold for more than 90% of their market value. The intention is good, but this won't work, and this is why: Median home price is \$500,000 in Sonoma County. To be truly affordable, a median priced home would need to be sold at half of its market value, and no developer will do that. Homes in this program are going to be sold for the maximum allowed - 90%, which works out to be \$450,000. This is still out of reach of most people. The other problem is when people think of low income housing, they think 'low class' and of 'projects'. They rally to keep low income housing of their neighborhoods. Low income doesn't equal violence! My gross is \$38,700, and I'm a Senior Office Assistant with the County. Violent slummer? Hardly! Neither are the bank tellers and the checkout clerks at the grocery store, who are also low income, for the most part. But nobody stops to think about this - they still have the knee-jerk reaction of violent, slummy projects and violent, slummy people when they think 'low income housing'. This mindset has to change. What also has to change is the mindset that only big houses with yards are acceptable. We're running out of land, and high density living, i.e. apartments, condos, are what we're going to have build more of, rather than trying to squeeze more houses onto every square acre of land. Why are people so against having some greenery? Why are we trying to be Los Angeles and Beverly Hills? Thank you for letting me vent.
- 99 My issues with housing in Sonoma County is the affordability or lack thereof. I grew up here in Sonoma County and am trying to raise my family here. I know sometime in the very near future, we will have to leave in order to afford to live, (currently my rent is 1500 a month, I net 1600 a month. This is GROSS!) without stress and the constant asking for help. (asking for constant help from family and friends is humiliating)
- 100 the mortgage companies and home assessors have jacked up the prices and created a buying frenzy that has created a problem for working people to buy homes without high interest loans.
- 101 In the last 5 years, costs of homes and condos for purchase have at least doubled, good for sellers, bad for anyone who can't pay the ENORMOUS property taxes, even while earning decent salaries
- 102 a realistic living wage and vocational training to insure a income level are imperative. Build up, not out.
- 103 Rent Control - the rents in this county are astronomical making it difficult to find affordable housing. A person making \$50,000/year can barely afford to live alone without a roommate to help cover expenses.
- 104 Cost of rental and for sale housing is outrageous. Above median income households are severely impacted, but no one is supporting or subsidizing housing for us. We're moving to Oregon.
- 105 I have experienced through the years that if you are given something, without earning it, there is no value. So, saying that, increase job training, provide subsidized day care for those in the training program, provide on a temporary basis, special rates on housing for those in the program.... In other words, do one thing really well and not many things half way. If you want to help a family, provide all that they need to be successful. Limit the term and put strict guidelines and enforcement while they progress and succeed. Many will fail, but, many will succeed and those who succeed are the ones you will make a long term impact on. Ongoing free rides, without checks and balances do not work.
- 106 I have no idea of any impediments to fair housing choice as it has not affected me personally.
- 107 At a recent local poverty conference someone mentioned how affordable housing developments are designed to fit the 'white middle class' model (nuclear family = 2-3 bedrooms). This is often inappropriate for those cultures (e.g., latinos) where living with extended families (multi-generational, uncles, etc.) is sometimes the preferred option. (Not discounting the fact that for some it is driven by economic factors). So housing development (as all other things) need to be planned with cultural considerations (and competency) in mind.
- 108 It is my perception that the primary barrier to fair housing in Sonoma County is lack of money to enter the housing market, and not discrimination.
- 109 In my experiance with seeing younger families in Sonoma County having to move to other counties to buy houses where they are cheaper. This is a loss to the County and something that is a serious problem.
- 110 I believe the high cost of housing is the biggest impediment in Sonoma County.
- 111 A revision, or at least a new look at the general plan for Sonoma County. Does thje general plan look to answer the problems associated with the changing economic status (was agrarian, now on the verge of high-tech)? Does Sonoma County want to become a new "Silicon Valley"? Low growth is not the answer, a good plan is. A good plan always starts with education.
- 112 no comment
- 113 The cost of living is very high in Sonoma County but the wages of employers are low. Therefore, people of Sonoma County are spending to much of their income on housing and just barely getting by.
- 114 The fact that the cost of living is hire than the wages in this county
- 115 Need to fix up old houses instead of letting them go. Especially in an older part of town. Have them to be a Homeowners association with a low fee for low housing, so the yards stay neat. Many people do not have the skills to work on the yards.
- 116 Housing in Sonoma County is just very expensive. There really is not way around the fair market values in this county. The way to be able to get into affordable housing is to move out of the area, and many are.
- 117 Sonoma County is quickly becoming too expensive to live in. Now, with the new fees on house building, owner builders will not be able to afford permit fees to build a house for themselves. The only people able to afford to build a home will be the developers
- 118 I'am a single women in my 40's. Although I've lived here all my life & work for the County. Yet, I can't afford to buy a home here. I am also getting pushed out of the renters market due to the increase in rent costs. I would be willing to to live in mobile home park. However, to be eligible to utilize the County's Housing fund I have to purchase the land where the mobile/modular sits. Unfortunately, there are not very many options for that type of home. Not to mention that if you can purchase the land, that puts it out of my reach in costs. The amount of income that qualifies one as "low income" should be raised. And, maybe more programs to help single women (although that would be gender discrimination)

- 119 It goes back to the saying, "You never get a second chance to make a first impression." I have witnessed, personally that people are sometimes pre-judged on physical appearance, the way they speak, as well as their financial status. It is the sad truth of our society.
- 120 \$
- 121 It has been a struggle for me to keep my house mainly because when I had to buy out my partner two years ago my property tax almost doubled now I am trying to make ends meet on a single income with an almost doubled property tax when I have been an owner of the house for almost 10 years. This is not fair.
- 122 The lack of affordable housing in Sonoma County is a \*HUGE\* issue. It is next to impossible for a potential first-time buyer to purchase a home in this county. There's a need for rent control. HUD and other housing assistance programs need to focus on being \*short-term\* programs and not a means for people to live off the system for years and years. Other people need to be able to have an opportunity to get a hand up so they can get a foothold. \*ALL\* assistance programs need an overhaul.
- 123 There should be more consideration for the single working class. The issues always seem to be supportive of families and single 'section 8' types. I was recently in a neighborhood where all tenants except for two of us were section 8. I found them to be abusive to the property, the landlords and the other tenants. If anything, I feel there has been a lot of reverse discrimination where tenants have all the rights and landlords have had very little rights. There needs to be a better partnership with HOUSING, landlords and tenants.
- 124 There are too many people here illegally, taking up housing for legal people and cramming too many people into a small space and causing problems. They give a bad name to legal folks trying to get housing. There are also too many lazy useless substance users here on aid taking up space causing problems for legal, hardworking folks not using drugs trying to find housing. Need to kick out illegals and get drug users/substance abusers to clean up their act and become useful citizens. System way too lenient for non-productive members of society. Need more enforcement of immigration and drug laws. If you got rid of people who are not supposed to be here we would have more housing available. There are just too many people here. You can build all the affordable housing you want but it will NEVER be enough for all the people who are here. (and breeding like flies-need more education on birth control and abstinence) Also, every house that has sold on my street has no less than 20 people living in it which is against county policy but the policy is NEVER enforced. Somehow it seems ok for hispanics to break the policy but if you are white it is not ok. There needs to be more spent on cleaning society up and making people obey the laws and be responsible.
- 125 Home prices is the biggest impediment to fair housing.
- 126 Dump all slow growth and zero growth ordinances. Reduce or exempt family dwellings from county fees (\$50,000 is over the top). Triple commercial development fees.
- 127 Cost of housing in Sonoma County is too high.
- 128 I think the purchase price of homes is so 'inflated' that the younger families that live here (a large portion having grown up in Sonoma County) cannot afford to buy homes in this county. They often have to commute to union jobs as far away as SF to have income high enough to buy unsatisfactory homes. Too small for the size of the family - locations not conducive to raising children.
- 129 n/a
- 130 Housing is available, it just needs to be more affordable according to the local wages. Real Estate is a valuable commodity and a well planned community can make a difference if there is a buy in. Once somebody takes a chance on a person and they have a roof over their head and not struggle, it takes a burden away from that person and they are able to concentrate more on other issues. I believe the saying is: A hand up not a hand out.
- 131 There are many people in SC, such as myself who are educated & employed who want to both live and work here. Fair housing opportunities are given to those who lack education and the means to make decent money, but not outrageous rents are available to the rest of us. Most of us wishing to buy are forced to leave the place we like because the housing prices are such that even a person working a decent job with a college degree can not afford to buy here unless they are married to someone who most likely works in San Francisco county. What a shame.
- 132 First time home buyers that work in Sonoma County are at a huge disadvantage in trying to enter the housing market. With a continued lack in affordable housing, many will be forced to leave.
- 133 Housing should be built along the 101 corridor, creating an urban neighborhood and transit options to get to work. Perfect locations would be the flat lands along 101 in Rohnert Park near the Golf Course Drive exit, downtown Cotati, etc. We have created a situation whereby anyone who lives in Sonoma County must own a car to get to work. I find it interesting that the Santa Rosa Chamber is seeking to bring jobs/new executives into Sonoma County that earn more than \$125,000+ per year. What will that do to our demographics? It's a clear indication a) you have to be wealthy to live here, and b) that we are closing the doors to the younger generation and low income families. It's not affordable to live here. The highway situation is even worse (which I know you haven't asked us about.) I have lived in Sonoma County since 1968 and it's disappointing to see what's happening to our beautiful County. Hopefully this survey is the beginning of a new philosophy and direction. Thank you.
- 134 I do believe in the free market, however I also believe that making affordable housing available is important.
- 135 I have no additional suggestions.
- 136 The exodus of young families from the area because of affordability is of great concern to me.
- 137 Why are builders allowed to cram huge houses onto tiny lots and charge a fortune for them? I am 57 years old. When I was a child most of us (this was a high middle income area) lived in houses without a family room (just a living room) and often just one bathroom, even for a family of four or five. Why aren't more 1200 sq. foot homes built instead of all these 3000 sq. ft. houses that rape the hills of Sonoma County and look like ugly "starter castles"?

- 138 There will always be more people wanting to live in Sonoma County than we have the space for because of our unique weather.
- 139 I have not personally suffered from any discriminatory acts involving housing. The greatest barrier I see, whether renting or buying, is money, or the lack of. We are simply not paid enough to live comfortably in the county in which we work.
- 140 Affordable Housing- both rental and ownership
- 141 Affordable housing comes down to supply and demand.
- 142 It is awful hard to become a first time buyer. Salaries don't support it. Costs too high.
- 143 The most important thing is unfair housing practices and higher prices
- 144 It is too expensive for me to own currently
- 145 The biggest impediments to housing in Sonoma County is the price. This results in young families leaving the county in order to find affordable housing.
- 146 The only comment I have here, is the verbage and grammer needs a little adjusting.
- 147 I think their should be fair housing opportunities for all not just low income. I do not think it is fair that people that are barely making it because the rent is soooooo expensive in this area don't qualify for help with purchasing a house but if you are not working, have kids or are noncitizens you have access to government money. Something needs to be done so that our citizens that work and still don't make enough to purchase a home are helped...
- 148 I think it's important to have rent control in effect for senior mobile home communities throughout Sonoma County. These communities are for the most part affordable for seniors living only on social security. You did not have age as one of your choices and the senior community desperately needs more affordable housing available to them in Sonoma County.
- 149 I don't know a whole lot about impediments to fair housing. I would like more information on this.
- 150 The high cost of rental property in sonoma co is driving people out of the county and out of the state.
- 151 Hard to say.
- 152 I really wish there were good housing and edcation for farmworkers!!!
- 153 There is so much concentration on tourism and attracting big business and allowing the continued building of showplace homes and wineries, but there is not enough consideration for affordable housing for the workers needed to keep these businesses going.
- 154 Wages consistent with housing market is an issue, too.
- 155 I beleive your survey covered the main issues at heart.
- 156 We have a shortage of water, and we also do not want to over-develop beautiful Sonoma County. However, we seem to have the goal to develop lots of McMansions when the goal should be to make housing more accessible to all. I frankly don't know what the answer is, but I am tired of seeing huge developments going in that only the very affluent can afford. More high-rise apartments (3 - 5 stories) and garden apartment complexes would help. Also, unless your credit is stellar you can't even rent. This is not just a local issue. From the very top of government on down, accommodations are made for the very wealthy such as providing tax breaks, while the middle class is disappearing, and the numbers of poor are increasing. I hate to see what my children will have to endure.
- 157 Creating high paying job opportunites in sonoma county will allow everyone to move up the job ladder so that people can move up the housing ladder. Creating opportunites at the high end will open up opportunites for everyone to move up in the direction of the high end. Higher incomes breed better people.
- 158 It is vital in each community to make supportive housing available to single adults, particularly those trying to recover from substance abuse and it's long term consequences and those who struggle with grossly inadequate mental health services. Why should such adults be offered fewer services and supports than families? Many of my clients are, in fact, parents who have been separated from their children, grandchildren and other family members due to homelessness, chemical dependency and mental illness. Both chemical dependence and mental illness are treatable illnesses. However, treatment is next to impossible without stable and supportive housing. All of the job training in the world will not be effective so long as single adults must fight from night to night, just to survive. Supportive housing allows treatment to be effective which, in turn, relieves much of the pressure on the criminal justice system, emergency rooms and other crisis oriented services. For example, for each \$1 spent in chemical dependency treatment, between \$5 - \$7 are saved in criminal justice costs alone! We must view housing from a comprehensive, long-term, social and economic perspective in order to make the most of the housing that we create. That, I assume, is the point of this survey.
- 159 I think that it is important for the public to have readily available workshops regarding home ownership financing options. I know several people who have self-selected out of home purchasing because they were not aware of tax benefits, etc.
- 160 Did you include financial counseling for people who have bad credit? That is important. I have heard landlords say, Can they pay the rent? Another factor with landlords is greed, need to make as much money as they can, also for people selling houses. Pushing costs up as far as they can do. Maybe there is another word for it.
- 161 I think many people "fall through the cracks" because their income is just above the eligible income level, and therefore they are missing out on affordable housing. Either the rents should be lowered or the income level raised. Also, the "affordable housing" needs to be more affordable. Many "affordable" houses/apartments are not really very affordable, with rents being around \$700, 800, 900. My experiences comes from the clients I work with as well as personal experience with family members who are on low income and pay high rent. Thankyou for this survey. I hope it helps.

- 162 It's obvious that Sonoma County's housing issues revolve around price & buyers' incomes. Also, this is a very tolerant part of the world - discrimination is a negligible factor in distribution of housing, at least in terms of purchasing (although probably not in terms of income distribution).
- 163 For a young person just out of college and into their career, it is very difficult to find housing that is affordable. Sonoma County will become a retirement haven for rich folks if nothing is done to change this.
- 164 Income in Sonoma County is not keeping up with housing costs.
- 165 The demographics in Sonoma County are being forcibly changed through economics so that only the upper-middle-class and the wealthy will be able to afford living here. I have never entertained seriously the possibility of ever owning a house here because it isn't possible, as a middle-aged single woman who is not a college-degreed professional. The wages do not meet the cost of living here. The "riff-raff" is essentially being forced out, through an absolutely obscene real estate market. I am currently sharing a rental with a roommate. I do not foresee this changing, and am becoming increasingly disenchanted with this whole area. I have seen it steadily decline in the past 20+ years that I have lived here.
- 166 Housing cost particularly difficult to meet for those that are single or single income family. Purchasing power of wages has declined considerably while cost of housing, including utilities continues to rise. It seems there is a need for more projects for young and older singles so young don't have to live with parents so long and older's can have thier own space too. I am infavor of more cooperatives like Santa Rosa Creek Commons and believe there needs to be more support to help purchase existing units or build.
- 167 The costs are beyond reason. How can a family of four afford to buy anything let alone a decent neighborhood. Where do the property taxes go? The Jarvis Gane initiative was set when the average price of a home was \$50,000. Look at the difference now. I just do not believe that inflation is in check and there are just a few problems with gasoline and energy costs soaring. I truly believe that we are being manipulated by government both local and Federal into truly becoming slaves of the system. I am not pleased.
- 168 The main problem is affortable housing, for middle class, and lower.
- 169 aA friend of mind design low income housing for the City of Santa Rosa. It was suppose to be for Low Income folks. The rent on the units were over \$ 1,000.00 ea month. That to me is not Low Housing. I pay cheaper rent then your low housing. I manage apartments in Santa Rosa. 1 bedroom with a closed door garage. The rent is \$750.00 per month. Once the cities can rent lower then that then I would agree that the new housing would be Low Housing. You have to convince the owners of ALL properties in Sonoma County to keep the rent or purchase price low. The cost of construction and expense of permits can be over whelming. Good Luck
- 170 Innovations such as co-housing and construction of higher density housing such as townhomes make sense in this area to bring down the cost of ownership.
- 171 I'm not sure how a survey of government employees will provide useful information.
- 172 It is all economic here. Housing is going up, great for home owners, but poor for home buyers. If there is going to be improvements in housing, then there must be improvements in our roads also.
- 173 The City/County of Sonoma should substantially decrease fees for "low income" housing. There should be a incentive to build affordable housing rather than homes starting at a million plus.
- 174 I believe the first and last month rent plus security deposits in Sonoma County are very high. It is very difficult for low income people to get that much money together when they move. I also believe that it is difficult for low income people to readily get the money for a downpayment for a house without help.
- 175 Building permit fees and construction costs drive the cost of new housing. Try to reduce the bureaucracy involved in building housing to reduce the cost. More co-housing and affordable housing encouraged. Infill projects and increased densificaiton in the urban zone. Mixed use developments.
- 176 This is basically a supply and demand issue. There is limited housing supply and higher demand.
- 177 I am very concerned about workforce housing issues and the plight of farmworkers.
- 178 Enforcement of tenants rights, enforce landlord responsibilities, enforce equal treatment of all potential renters. Mainly, eligibility for subsidized housing i.e. Burbank Housing or Section 8 should be based on past rental history(paying rent on time) not a delinquent credit card or past due medical bills, those things should have no bearing on establishing eligibility for rental assistance programs, it only harms these people more.
- 179 I think that there needs to be more funding support to people who are working but just can't seem to get out of rental situations. Such as, help with down payments, fair mortgage rates for first time home buyers and education on navigating the options. More than half of my pay goes to rent an apartment with not much left over to try and save to buy a house, a dream of mine. Maybe, hopefully in this county would be nice.
- 180 Board of Supervisors has been in bed with the developers and has weighted develppment in ways that favor the wealthy and powerful. Great example is the Fountaingrove development with the hilltop McMansions while against general plan. Like to have a small percentage of the money that passed hands to get that deal done.
- 181 The family size and income level for housing assistance programs. As a single parent, I made too much money to qualify for a housing assistance program but not enough to purchase one. For example, about 7 years ago I looked into a housing assistance program, and my income was about \$1500 over the allowed amount. At that time my income was about \$25,000. I have since purchased a Condo with the help of family and friends for a downpayment and it is a struggle to meet the payments but I wanted to own a home. I believe there are many individuals who fall into this category.
- 182 Landlords must be accountable for conditions of rental homes. There must be more affordable housing choices (both rental and for purchase) in our county. Thank you.

- 183 I don't have direct knowledge of housing discrimination, but feel the existing housing is too expensive for the average income earner in Sonoma County, much less those who earn closer to minimum wage.
- 184 I am a single woman, 45 years old and I make \$22.50 per hour, yet I cannot afford to rent an apartment on my own without a roommate, let alone buy anything in Santa Rosa, with even the median condo prices at over \$300,00 I think that is a huge problem in this area.
- 185 I have unfortunately been a frequent renter in this county. Landlords assume that their renters are trash and should be dealt with in that way. They don't give anything without raising the rent. If you call about problems one too many times the rent goes up. The rent goes up if housing prices go up and nothing about the housing changes for the better.
- 186 self help, share equity
- 187 We desperately need lower income housing. On the average income of a county employee we need housing at the \$200,000 level
- 188 You did not mention the importance of zoning densities as a mega-factor in the cost of housing.
- 189 There is not enough affordable housing in this county, anywhere. My son cannot afford to rent and go to school. He rented a place that had "cheaper" rent and he became very sick from mold as the housing was substandard, causing him to lose his job, move home and he barely was able to finish the semester at school. I have 2 students (a married couple/family friends) living with me at this time who moved here from the east coast to go to school here and cannot find housing. So much for "empty nest". How are these young people supposed to be able to start out in life when nothing is within their reach? These are motivated, bright young people. I also pay a portion of my mother's rent because there is nowhere affordable for her to live. Many of the seniors in her complex are struggling and go without because of the high cost of housing, food and other necessities. She lives near Coddington and with the recent closing of Ralphs there is nowhere for those seniors to shop for food as many of them cannot drive or afford cab fare, and the buses may be too difficult for them to navigate. Many people have had to move from her complex because of the lack of availability of a food source. Some of them who really need something are spending their small amounts of money at the Liquor store at the corner for necessities such as bread and milk at a greatly inflated price. They have no choice. This is just my experience. I am sure it is echoed over and over in this county as the median house costs soar and the cost of a rental is off the charts, while wages stay way down.
- 190 Availability of Housing affects everyone in a community. If we limit housing and opportunity in our community, eventually there will be a significant "adjustment" (downward) in home prices. By far the largest investment most people have is ownership in their homes. Furthermore, restriction of people moving into the county will eventually drive jobs away also - which a community needs to stay economically viable.
- 191 How can there be Fair Housing when the Housing costs are so high. When you help people who are unable to afford to purchase a home, you make it harder for the people that have worked so hard and put every \$\$\$ into purchasing a new home. They don't get the breaks or assistance that would have made the purchase easier for them. What about the typical "Single Family Dwelling" turning into multi-family homes?? There is so much more to the housing issues than you have addressed in your survey.
- 192 I believe surveys like these to self-serving and have no doubt that absolutely nothing in the public interest will result. I dare you to prove me wrong. How about broadcasting any substantial improvements that result?
- 193 Not enough affordable housing to equal the low wages that folks of every race and age can qualify for.
- 194 Housing is so expensive- yet many people are able to afford it somehow... The other effect of the building of more homes <low income or not> is overburdening of the infrastructure; electricity, water, sewer, etc. Let's also remember the gridlock on our roads only stands to get worse as we invite more folks to live here. Seems like we're "between a rock & a hard place".
- 195 Many people I have talked with that have rental property don't even know what the Section 8 program is or how it works. It has a bad reputation which should be cleared up.
- 196 I think that when owning a home in Sonoma County that the property taxes are becoming way too expensive for to stay in Sonoma County, not to mention the State of California. Therefore, retirees are moving to more affordable states.
- 197 I think that even though people may have a low income, they shouldn't have to be put in the worst apartments/duplexes and in the bad areas of town. I think everyone should get a chance to make things better for themselves even if they have bad credit and are trying to clean it up. But, it's a vicious circle if they get told "no" because of their credit history. Then they have to live on the streets, which is no good for anyone. Also, it's just an avenue for getting in trouble if they are put in neighborhoods that have a history of being a "bad neighborhood" slums, gang area, etc. Housing complexes that need to be upgraded or painted or whatever should be done more often. Landlord's should be checked out to make sure they are "up to code" on things. We receive a lot of calls where I work in regards to complaints from renters. I know it's probably not feasible to check every one who rents out to others, but there should be certain steps that are taken. Thank you.
- 198 The ability for a female single parent to afford to purchase a home in Sonoma County is almost impossible. Once achieved, the mortgage payments are so burdensome that it brings down the quality of life for a family.
- 199 Need for independent living situations, i.e. studio apts, rooming houses for those with minor disabilities, particularly mental. Rental (i.e. tax breaks) programs to reward landlords for renting to those with disabilities. Encouragement of landlords to rent on the basis of rent (and rent payment) history rather than overall credit rating, as credit reports are frequently wrong and cannot be corrected. Build high density (several stories) housing/apts for single family dwellings that are near town and affordable
- 200 I feel that the most important thing is to screen applicants more thoroughly, making sure that they all fit into the economic requirements for low income housing, building more affordable residential housing for sale and of course making sure that our local economy thrives.
- 201 I have lived in Sonoma County for 25 years. We have tried to purchase a home for my son and could not do so because of the price. He had to buy in Sacramento.

- 202 I apologize, I have not given a lot of thought to the issues and know little about problems with access to housing. I do know that I make a good income, but had to split a house with my mom in order to afford buying in this market. I have no idea how people with a low income make ends meet. I'm aware that HUD has been withdrawing funds from the Section 8 program, which I think is a shame.
- 203 I have not seen any major impediments in my experience. It seems as though there is more than enough attention to this issue, given the affordable housing that is mandated via policies and regulations.
- 204 I FEEL THAT THE ONLY WAY TO GET HOUSING ASSISTANCE IS IF YOU ARE VERY,VERY LOW INCOME, HOWEVER THOSE WHO CHOOSE TO WORK HARD OFTEN DO NOT MAKE ENOUGH TO RENT A DECENT APARTMENT OR BUY A HOME BECAUSE THEY MAKE TOO MUCH FOR HOUSING ASSISTANCE
- 205 No where is this survey are the other pieces of the puzzle which are imperative for balance. We will become a low income housing county if we do not attempt to help the less fortunate raise their quality of life in a well rounded and balanced way. Job training was mentioned... but no mention of fair and equal education which absolutely does not exist in Santa Rosa City Schools (the disparity between the quality of the curriculum and graduates from Piner and Montgomery High is embarrassing). We will be no more rural than San Jose if we continue to build without planning and design. So far our plans seem to be driven purely by profit. New construction was mentioned... but no mention of the severe infrastructure deficiencies we already have... inefficient, insufficient and poor quality of roads, intersections and highway ramps, sewer and water, inherit costs to the environment and our quality of life. New housing is already being shoved into far too small lots (13 duplexes into less than 2 acres in NW SR... including room for a street) and on major arteries that cannot support the traffic (numerous large entire new subdivisions on 2 lane Fulton Rd). Commute time will be lengthened, frustration and pollution will be increased, less time will be available to spend with our families all of which will endanger our children's education, well being and future and will cause the need for yet more fair and low income housing. Why is it that no one can see that the cycle must be broken and that the solution must have balance?
- 206 We need dense development with easy access to shopping and public transportation. And more programs to help middle-income people purchase homes at an affordable rate. Many of my friends are not 'poor', but they still can't afford to buy in Sonoma County.
- 207 Whether we like it or not there is a great population of illegal immigrants in this county. These workers also need a decent place to live. They are not going away, and the county needs to realize they are part of our community who need affordable and decent housing.
- 208 1.Ratio of housing costs to income levels in Sonoma County. 2. Federal poverty guidelines don't adjust for high cost of living areas.
- 209 Individuals incomes vs housing costs Persons education and job opportunities in county Do you commute to work and how far??
- 210 Sonoma County is fast becoming a touristic getaway for the rich and very rich only. I believe there are 2 economic classes here: low income-needy, and very well off. The middle class ( those of us who don't qualify for govmt help because we make more than \$23,000 yet are in the \$25,000- \$47,000 bracket, struggling to make endsmeet and unable to compete fairly in the housing market with the higher incomebracket. We can't afford escalating rents/mortgages,transportation costs,medical health insurance costs,education costs, groceries, household costs, etc. Credit card debt is piling up mostly due to sonoma county paychecks in government, non professional sector not realistically keeping up with Cost of living. There are too many housing developments for houses over \$600,000- putting most of us out of the picture. And the affordable housing you are building is too concentrated, in areas of heavy traffic, and were there is overpopulation already. Add to that the ever increasing influx of low income mexican farm laborers and you get a picture of substandard living for them, and shared households for the rest of us.
- 211 The continuing divide between the have and have nots is pushing more and more people out of the housing market. My 26 year old with a good job cannot save enough money for a down payment on a home. I am seeing more and more of our bright young citizens fleeing Sonoma County, with them is going our future middle class.
- 212 As I understand it, the County has not met its legal requirements for affordable housing construction. I work with low-income individuals and affordable,decent housing is frequently difficult to find.
- 213 I feel that Sonoma County has become an area that prices people like myself out of the market to purchase a home. Your analysis covers the topics clearly that I and others like me face every day living in our County.
- 214 Support of Fair Wage initiatives
- 215 It's almost impossible for the disadvataged to live in Sonoma County.
- 216 The new "affordable" housing being built is far from being affordable to the average person. We keep building and expanding to outside areas, eating up our land, while the older neighborhoods and downtown areas decay. We need to do more mixed use building in existing areas.
- 217 My clients almost pay \$500/month to rent a room in a house or apartment, which means that their children are often confined to a single room much of the day. The impact of these life style realities extends beyond housing and into the schools because children's exposure to learning opportunities is diminished.
- 218 The major impediment is that housing has become un-affordable for not only the poor-but also the middle class. The average home in Sonoma County costs around \$400,000-\$500,000- that's HALF A MILLION DOLLARS! I don't know very many people that can afford that- including myself!
- 219 You seem to have it covered. At this point affordable housing in reasonable shape is the real need.

- 220 In the mediation process the courts in this county find for the landlord, with the result being another homeless family. Monies are taken from tenants ie deposits and to save enough money for a new deposit at minimum wage is impossible. The courts are crooked and the "slum lords" in this county should be made to bring their properties up not even code but a liveable standard. The gap between the haves and have nots is more noticeable every day.
- 221 The issues affecting and or preventing fair/affordable housing in Sonoma County are numerous. Wages or aide not being commensurate with what it takes to live here is a huge problem for this county. Job training is wonderful but if there are not the jobs open locally to absorb the newly trained at a Sonoma County living wage, what is the point? We also need to get more creative about helping families expand their current living situation to accomodate caring for their aging and or disabled family members- affordable new housing ventures including granny units for family members or allowing additional structures to be built on parcels to provide affordable housing or care for family members.
- 222 Teachers can not qualify for loans becuase they do not make enough money to pay the mortgages, in general, and the prices of houses are too high to qualify for the state and federal special teacher assistance loans for housing.
- 223 I am not familiar with problems the community is facing other than the fact that housing costs are rising dramatically when other factors, ie salary, jobs available, are not. We also have a very high percentage of "illegals" in our community which I am sure adversely affects others (legals)in need of low income housing. I feel #1 priority would be sure that we are not making it easier for the illegals to remain here.
- 224 Housing in So Co is unaffordable and when you are able to finally afford a home, it's usually in a crappy neighborhood.
- 225 More coordination among housing agencies, especially public and non-profit
- 226 I have lived in Sonoma County for over 35 years. I have rented as a student, an unemployed young adult, and everything in between. Maybe I was simply lucky, for all the places I rented and lived in for a minimum of 5 years to up to 15 years. Being employed by the County of Sonoma has assisted me in purchasing two homes. I feel very fortunate to be living and working in such a beautiful area of the world!
- 227 The biggest problem regarding housing is the high cost in our county and therefore very limited to no access by anyone in the middle class income and below.
- 228 I feel that the current housing is not affordable to low income and even mid income levels. Some of the housing, doesn't even allow for large families. Meaning that there at not enough rooms for these large families to accomodate everyone in a reasonable way. Thus making it to where people have to get more expensive and unaffordable housing so that their family stays together and accomidated.
- 229 As we all know the prices of renting or buying a home in Sonoma County have and continue to rise and that's probably one of the biggest impediments of people that want to leave and that leave in Sonoma County to be able to affort housing.
- 230 It seems that Sonoma County has more strict housing regulations than other counties and that has restricted people I know from building on their properties. For ex, soem of the regulations about granny units and in-law units.
- 231 There is housing, but expensive. We need to increase the ability of affected individuals to increase their incomes and find housing that meets their needs.
- 232 there should be stonger laws that require builders that construct million dollar houses, to also construct low- income housing.
- 233 you should ask, do you work and pay taxes? If not why? Why are my taxes being spent on this waste of time and money? If those unfortunate people who are having problems went out and got a job they wouldn't have these problems.
- 234 I own a house but my husband I have to make a combined income of 120,000 per year to afford our mortgage. I want to quit working and have a family, but I can't do that and own a house. Also, this survey does not take into account the spread of wealth in our county or living wages. This is a critical part of the picture here.
- 235 The high price of housing in the County makes it impossible for so many people to have access - all the factors that go into lower income (country of origin, race, etc.) prevent equal access.
- 236 I have no experience or personal knowledge of impediments to housing in the county. However, it has also been known and obvious that housing prices is the biggest impediment for low income families.
- 237 Major issue is the ability of the middle class to buy homes. There are lots of programs for low income people how about us in the middle? Pretty soon there will be no middle class. The affordable housing fees are so high that the fees will stifle the housing starts. Currently a \$15,000 affordabe housing fee on top of the buidling permit fee and school fees and a bunch of other fees for a 2,000 square foot house is absolutely ridiculous and is driving housing costs even higher for us middle class. You will see a drop in building permit applications in the coming months. LOL
- 238 I cannot think of anything additional.
- 239 Housing affordable to lower income residents can only be achieved through subsidy and there will never be enough to fund the actual need. I just hope that we can take advantage of EVERY opportunity for funding.
- 240 Introduce "below market value" program to county and city employees, as in cities such as San Rafael.
- 241 I would like to see more affordable housing in Sonoma County
- 242 Property tax relief. Today's home prices are difficult to afford, property taxes make it nearly impossible.

- 243 WAGES AND EARNINGS FOR MANY PEOPLE, ESPECIALLY THOSE WITH FAMILIES ARE INSUFFICIENT TO MEET THE RENTAL PRICES, LET ALONE PURCHASING PRICES. SINGLE PEOPLE OFTEN LIVE AT HOME OR SHARE HOUSING BUT THAT IS MORE DIFFICULT FOR A FAMILY OR A SINGLE MOM. CERTAINLY MORE TRAINING WOULD BE A HELP, BUT WITH OUT SOURCING IT IS MORE DIFFICULT TO FIND MIDDLE AREAS FOR WHICH TO TRAIN. I THINK IN THE LONG RUN POVERTY PLAYS A BIGGER ROLE THAN PREJUDICE. MONEY SPEAKS. HOWEVER, IN MY OPINION, IT IS DIFFERENT WITH UNDOCUMENTED IMMIGRANTS. THEY OFTEN PAY FAR TOO MUCH FOR INDECENT AND SOMETIMES ILLIGAL HOUSING BECAUSE THEY ARE AFRAID TO COMPLAIN
- 244 we need to control growth in sonoma county by limits to building starts which are usually for the wealthy
- 245 I think that this issue should be in the Press Democrat. Confront residents about the important issues surrounding fair housing. Give them the knowledge and the tools to report bad behavior. Take on more staff to mediate problems. Place a television ad showing bad behavior and give the viewers the tools to report it.
- 246 The pay rate for those under the second tier of management is not enough to afford to live in Sonoma County. The housing prices went sky high, while the salaries increased at 3-5% levels per year. The long time Sonoma County residents are being priced out of the market.
- 247 There are invisible reasons for housing problems that didn't make this list. First and foremost, it may be well past time to limit real estate speculation in homes in some way to provide affordable housing for the future, as that is a real problem that drives the housing market prices. Besides race, age, gender, and disability, socioeconomic barriers/class barriers continue to exist in education, in society in general, and in the workplace, and these are strong determinants, over time, of what a person can and cannot do in the housing market and the world at large. I am nearly 58 and was a single mother for many years. I raised two kids on a small income, and despite additional education and access to public housing, I have not been able to purchase a home--ever--or change my economic/vocational status, and probably will never be able to. I pay a huge percent of my salary in rent, and that will continue to rise, while my salary is now not even what it was 15 years ago, and I am bound to work more than ever. I have no idea what I will do when I retire or until then, as I am extra hire for the county. My job is unstable and underpaid. This all involves complex subtleties that this survey instrument cannot begin to measure, and a lack of socioeconomic equity that no housing program can begin to address without a fundamental restructuring of our "fair" marketplace.
- 248 LET THE PUBLIC KNOW ABOUT HOW TO ACCESS THESE SERVICES.
- 249 While I know discrimination exists, in my opinion the biggest obstacle to fair housing in Sonoma County is price. It's absurd what it costs to live here now. I've been here for more than 30 years and never thought I would even consider leaving, but I don't know that my income will ever keep up with costs, especially as I age.
- 250 I think you covered most of them pretty well - there are other issues that affect housing use and availability - such as transportation for people who can't drive or can't afford a car - but this survey seemed to cover the straight-up housing issues. Thanks, nancy
- 251 I think the largest issue is the lack of adequate affordable and decent housing in this county, as well as the need to fully enforce fair housing standards and code violations with so called "slum landlords", so that people who feel powerless and disenfranchised are not ever living in substandard and/or unsafe housing.
- 252 I'm not aware of any significant impediments.
- 253 I feel this is a very important issue, as the cost of home ownership has risen so drastically over the last ten years in our county. If we do not try to resolve this issue those effected will continue to look for other alternatives to the housing issue, mainly by moving out of the county or out of the state. We need to try to help develop fair housing in order to allow those who would like to live here to be allowed to live here - fairly.
- 254 Additionally, it would be helpful if county laws regarding adding onto housing or redesigning a garage or building into a studio be more easily accomplished. acceptance of lifestyles, gay, having pets, non traditional employments - like partially self employed or contract.
- 255 at this point in time, the main issue is affordable housing. some peoples definition of "affordable" needs to be addressed. look at incomes, look at rents/mortgages. then redefine "affordable".
- 256 There seems to me to be an influx of "fair and affordable housing". However, people of the caucasion race seem to be the targets of the discrimination. Hispanic, African-American, and other races seem to have the advantage. They drive big cars - all brand new - and live several families in a single family dwelling parking all the cars on the street and in their yards without regard to neighbors who try to keep their place beautiful and clean. There seems to be no regard for others. I struggle to make a mortgage payment each month and drive a 5 year old car and a 16 year old truck. I cannot afford a new car. However, I earn more than most of these so called underpriveleged people. I think the single family dwelling laws should be upheld. If the health department went into some of these homes, I think they would condemn the dwelling. With 10 - 15 plus people - mostly adults - living in 900 square feet with only one toilet you can only imagine the filth. With 5 to 10 cars to a single dwelling, one car garage (which has been illegally turned into a bedroom), there is little room for the person who has complied with the law and has concerns for others rights. If you live in this country and take part in all its luxuries and freedoms, you should obey the rules. The rules should be enforced!
- 257 Maybe add a seperate section on the ability to find safe housing for the elderly and special needs persons.
- 258 Because of the high cost of housing in this area, Sonoma County is becoming an elitist community and the gap between the have & have nots is expanding. As a result our community lacks the diversification and safety that it enjoyed in the past.
- 259 The price of real estate in Sonoma County is very high, making it difficult for many people to become homeowners. 1 in 4 homes in Sonoma County in 2004 was a second home. Permit fees are very high, and I feel they've moved away from managing resources and acting as an organization ensuring structure safety, to a means of generating revenue for the county. I'm also concerned the addition of this new affordable housing fee added onto permit fees will not generate any new affordable housing. There is no safeguard in place to make sure this money is used properly.

- 260 It is most important to provide help for the middle class which is caught between a rock and a hard place.
- 261 I work with older adults (65+) who live on \$800 per month in social security. There need to be more rental opportunities that will accept 30% of their income.
- 262 I am disturbed by the this trend: "normal" family homes are monstrous in size, while "affordable" housing is generally too small for normal living; occupants don't have adequate space, making cleanliness, storage, and privacy almost impossible. I am disturbed by the economic segregation as well as the ethnic segregation going on in this county.
- 263 Build many more affordable complexes
- 264 Housing prices in Sonoma County are insane. It is almost impossible for young couples to buy homes here. My husband and I are lucky because we had a large down payment and bought right after 9/11. My parents are trying to retire up here but cannot find affordable housing. I don't know what the solution is for this mess. In fact, I don't understand how this market has lasted this long.
- 265 My husband and myself have owned our home since 1986 so haven't experienced this issues. I don't really know anyone who has had any problems while seeking to rent or purchase a home.
- 266 Housing costs have risen to and insane high. I have a good job. Home ownership has been just out of my reach continually for the last 20 years.
- 267 I left the county with my husband because we make well over 6 figures a year and could only afford to live in barely modest house in an undesirable neighborhood. Good luck trying to help those who make much less. For now, I take all of my income and spend them in another county where I can enjoy a much much nicer standard of living.
- 268 I think that rental owners should be able to decide who they want living in their units. They should not be required to rent to people who have large families with no other source of income other than local assistance - who don't take care of things and expect handouts wherever they go. Owners should not have to risk the destruction of their property and have to put out a lot of money to maintain property that is destroyed by renters they were required to rent to even though they knew the people would destroy the home. I think fair housing should be fair to the owner too not just the renters.
- 269 More affordable housing in areas that are safe and free of gangs. Cleanup of areas such as Sebastopol Road.
- 270 It seems it is still hard for the rentor to tell if he/she is being discriminated against in such a tough housing environment. Education may be important here or making the housing market more accessible by having more of it dedicated to low income and those with special needs.
- 271 The availability of low interest loans to middle income families with low credit qualification scores. Incentives (tax or loan rebates) for energy efficient housing design and location of housing in close proximity to employment centers.
- 272 Economics or affordability is the prime impediment to solving the housing (or Fair Housing) crisis. Vocational training is needed in high schools, as well as job training programs for adults. Finally, the cities and the county need to plan for affordability rather than exculding affordable housing through zoning laws. More incentives are needed in our general plans and zoning ordinances for developers to build affordable residential projects.
- 273 The run up in the housing market has outpaced the economic growth. Once the housing market has corrected itself the disparity between income to housing cost should ease and housing will become more accessable to residents.
- 274 I don't have a lot of ideas here. The overall housing cost here seems to me the greatest impediment to fair AND unfair housing. This is a tough problem.
- 275 I believe two major impediments exist-- not enough low cost housing, and, the fact that we have an increasing number of people who will likely NEVER be able to earn enough money for even low cost housing. The mentally ill, chronic drug and alcohol abusers, those mentally and physically handicapped. what do we as a society do with them? I could support enforced sterilization (shock and horrors, I know!) in order to at least prevent them from having more children, who generally do follow in their parent's footsteps.
- 276 We need better public transportation access to low income neighborhoods. Many people are unable to go to work/shopping/appointments because they don't have cars and access to transportation is unrealistic (waiting 45 to 1 hr. each way to get to and from work) Increase quality child care in the neighborhoods where people live. Better communities are built when resources are kept within the communities (i.e. schools, parks, trails, markets, cafes, restaurants, etc.)
- 277 Everyone has the right, regardless of race or color, to fair housing opportunity anywhere in the county they would choose to live. Thank you for this survey, since it hits "close to home."
- 278 This market is ridiculous. Homes are overpriced and it is more and more difficult for people who work here, to own a home here. That's wrong. I am a third generation Sonoma county resident and I don't know when I'll be able to own a home. Fair Housing, Equal Housing Opportunity, Low Income Housing. Whatever you want to call it, it's a token effort. The gap between the have's and have-nots is getting bigger in this county and the housing problem is an excellent example of this.
- 279 The cost to own or rent in Sonoma County exceeds the average wage. It is hard enough for teachers, nurses, firefighters etc to rent or own here let alone people who make minimum wage. It is a crime that any building should be sitting vacant and unused if it could be converted to housing units. We probably need to create affordable rooming houses, co-op housing-- alternatives to single family/person housing which has become unaffordable for so many.
- 280 We should work on "filling in" the urban areas, as opposed to expanding the current "footprint" of the cities. Suburban sprawl leads to traffic issues, habitat destruction, and other socialial problems
- 281 Haven't found any impediments
- 282 I don't think County employees are necessarily representative of the folks that face the greatest challenges with regard to the issue of housing.

- 283 The biggest issue in Sonoma County is the cost of housing. If people can't afford to live here, it doesn't really matter if the housing is accessible or not - they will have to go somewhere else.
- 284 The prices of houses are so incredibly inflated that even doctors are hard to recruit into this area. The prices have to go down and/or incomes across the board, for all job classes, have to go up! We probably could use a lot more sweat-equity opportunities in order to lower housing prices. Also we could use 0% interest loans to get people started in buying houses.
- 285 There are many working people who still cannot get into affordable housing; they don't fit the right criteria or they make just a little too much to qualify.
- 286 My response would be to continue to educate landlords and those who enforce the law protecting the rights of those attempting to secure housing in our county. Let's make it fair for all to enjoy living in their own home.
- 287 Housing in Sonoma County is ridiculously overpriced thanks to developers who are not building for the people who live in Sonoma County, but for those who are making a huge profit on their houses in other areas that are even higher priced than this county. I feel that the onus is on these builders to fit in "affordable housing" among their projects if this term could only be defined..
- 288 Too expensive!!!!
- 289 Affordable housing is imperative!!!!!!!!!!!!
- 290 The primary impediment is the high cost of housing as compared to wages.
- 291 I work with seniors and disabled, many of whom face wait lists of many months to years to get into needed, low income housing. one of the issues -- not directly housing related but critical -- is the loss of services to assist disabled folks and elderly folks so they can maintain independent living. without the services, these people look like they can't manage (hygiene poor, inability to get food, pay rent on time, etc) and get evicted, often, literally becoming homeless or forced into a much higher level of care (skilled nursing) than they need. the kind of services that are needed to support independent living are ones like IHSS (threatened by new SOC cuts), money management, transportation, case management such as Linkages and MSSP, etc.
- 292 You can't continue to demand higher property taxes and increased fees on construction, along with escalating code requirements, i.e., residential fire sprinklers, and ever expect housing to be affordable
- 293 Wages have not kept up with housing costs. We are loosing younger families to other less costly locations. The impact on employees and schools and the community will be detrimental ... over time. Rental costs are less, but there are only limited tax incentives as renters. and the employment base is less stable.
- 294 I feel it was an appropriate survey.
- 295 A little more background on the subject would have been helpful.
- 296 NOTHING @ THIS TIME
- 297 Working with landlords to educate them of the need, provide incentives to rent to low income and those with disabilities.
- 298 Lenders and rental agencies use someone's credit history to decide (and turn you down) no matter how things have improved.
- 299 A few concerns regarding fair housing 1) the housing situation for migrant workers in our County 2) the inability of our children, born and raised in this county, to purchase affordable housing.
- 300 I think the issue of impediments to fair housing is dwarfed completely by the lack of planning and oversight of the long term repercussions of zoning, land use and sustainability.
- 301 Many people lack a livable wage to support themselves in this costly area. I, a County employee, get tempted to relocate to a more affordable housing market because I cannot afford to buy a house.
- 302 More affordable housing is needed both in rental and purchases. I would like to see education and organizations regrading cooperative developments and alternatives to high housing costs.
- 303 There is simply no way for single income people to buy a house in this county. I have to choose between living here with my relatives to work at the job I have, or giving up my retirement, benefits and seniority to buy in another more affordable area and starting over in a new job.
- 304 Sonoma County does not have affordable housing. Middle income people are not able to purchase homes. Low income people aren't able to afford rents. There are not enough subsidies for the poor. The cost of living vs. wages are way out of proportion. The human services programs both governmental and non profits have been reduced in funding to the point of being ineffective for the numbers of people in need. The electricity, gas both for heat and vehicles as well as food costs are outrageously high. The school lunch programs fees have been raised. We have people including children who are homeless and hungry and are virtually unseen. Middle income working people are no longer existant. They have become working people living from pay check to pay check and are one step away from being in the position of poverty.
- 305 The cost of affordable housing is the main impediment that I know of.
- 306 the biggest impediment to housing in this county is the gross over inflation of property values created by the federal government lowering interest rates and churning. what we at a county level can do I am not sure.

- 307 I BELIEVE THAT RACE DISCRIMINATION IS VERY COMMON IN SONOMA COUNTY REGARDING HOUSING. I AM LATINO AND PEOPLE SEE A LATINO TRYING TO RENT OR BUY A HOME AND ALL KINDS OF EXCUSES ARE MADE TO AVOID ANY KIND OF CONTACT WITH LATINOS. AND THERE IS THOSE WHO DO NOT HIDE IT OR CARE TO HIDE THEIR DISLIKE TO LATIONS. PEOPLE THINK THAT ALL LATINOS ARE THE SAME AND WE ALL PAY FOR A FEW. MORE EDUCATION SHOULD BE PUT OUT THERE FOR PEOPLE TO UNDERSTAND BETTER HOW BEING DISCRIMINATED MAKES ONE FEEL.
- 308 Maybe we should take a look "on rent control" issues in Sonoma County
- 309 perhaps, there could have been a comment box as a choice for answers. sometimes answers are not always clear.
- 310 Salaries paid average workers do not allow for renting or buying a home in Sonoma County.
- 311 High cost of housing - both purchase and rent amounts
- 312 My observation is that more than 2/3's of new houses are 2-story houses that are affordable only if you have sold your previous residence in the Bay Area and are moving here after that. But affordable new construction - no way. Affordable older single level homes are grossly overpriced.
- 313 The main problem is that housing is so expensive in Sonoma County.
- 314 The main impediment to fair housing remains the cost of housing. I feel lucky to have purchased my home in 1995, because I would not be able to afford it today. Housing options are also generally undesirable in this area. Either you choose an older home (which you don't pay any less than new construction for) without modern conveniences, energy efficiency, or workable floor plans or new construction. New construction options include houses spaced so close together that additional stress is added to families living on top of each other, and either a lack of or excessive amount of features and amenities. New construction on the cheaper end does not appear to provide value for the amount of money spent. New construction at the higher end includes homes that are over-expansive in terms of floor plans and rooms. This area needs middle of the road affordable housing that provides real world living quality. My husband and I are about to retire and will likely move out of the area to find an affordable, single-level, average home that seems like a good value for our money---it is not possible to find in Sonoma County. The traffic congestion in this area is also an impediment to desirable living. Until roads and freeways are improved or transit options are provided that accomodate real people's schedules and needs, this area will not provide any quality of life for residents.
- 315 I feel the working middle class needs your support in obtain housing. With the price of homes in Sonoma County, teachers, police, firemen and county workers have a difficult

**18.** Please comment on the format of this survey. Was it easy to complete? What could have been done differently? (Three-hundred sixty-six responses)

#	Response
1	Very easy to complete.
2	Easy to complete
3	Format was very easy.
4	very easy
5	Several of the terms I did not understand, particularly in the Rate 1-6 section. Also, your initial questions about have I
6	Yes, it was an easy survey to complete. Thank you!
7	It was fine.
8	Was easy to complete
9	Yes, very easy to complete. I wouldn't have changed anything.
10	easy to complete
11	The survey was easy to complete. There could have been choices for answering "NO".
12	Excellent!
13	Very easy
14	The format was very easy to complete.
15	I like the survey it's easy to answer.
16	The previous questions that required a choice from 1 to 6 was not clear to me and so I had to guess how to answer them.
17	Good. More comment space.
18	EASY!
19	VERY EASY TO COMPLETE
20	very easy to complete

- 20 very easy to complete
- 21 it was easy to complete however some of the questions were very general so it is hard to intrepret what you mean.
- 22 Survey was done well.
- 23 It was very easy to complete.
- 24 it was quick and eady
- 25 Survey was very easy to complete.
- 26 Fine format
- 27 Easy
- 28 easy and quick
- 29 survey was easy to complete.
- 30 It was fine. Questions regarding financial situations vs living situations would have been more appropriate for a study.
- 31 OK
- 32 Easy.
- 33 very easy to complete
- 34 yes
- 35 It was very easy to complete.
- 36 The format was good.
- 37 It was easy and inclusive
- 38 I think it was very well written but, I don't really know much about it.
- 39 I could have printed it out and seriously considered the questions better. Or made sure I understood the issues better. I am very concerned about housing or needy folks and there just aren't enough places for them to live.
- 40 The survey was easy.It encourages answers that are one sided.
- 41 Yes
- 42 A definition of fair housing would have been helpful. I may have answered questions differently in the beginning.
- 43 survey was done well
- 44 Very easy to complete.
- 45 Easy to read and complete
- 46 easy to complete but probably does not give the desperation of some people to continue to live near their families.
- 47 You should have defined terms, such as "supportive housing," so users know specifically what you mean.
- 48 Yes - did you make it available to Spanish-speakers in their language? Or, are you trying to reach them and other minority groups? They are the ones you need to survey.
- 49 MAYBE BRIEFLY ELABORATE ON THE CHOICES
- 50 excellent
- 51 Very well covered. Thank you
- 52 Quick survey. Didn't always understand all of the terms and issues.
- 53 yes
- 54 Very easy and concise. Would have done nothing differently.
- 55 yes...it was just fine
- 56 The survey was very easy to complete. No suggesstions!
- 57 Ask opinions about catagories as well as supplying your own choices on them.
- 58 it was easy
- 59 Good format, easy to follow!
- 60 Yes, the survey was easy to complete.
- 61 Not sure what all the terms meant, particularly in the section rating 1-6 in terms of important ways to focus resources, unless just looking for uneducated perception, may want to provide more info on this area. I'm not sure how comprehensively folks are up to speed on this issue. I know that I'm not.

- 62 Yes it was easy. However, when there's multiple choice, it leaves something to be desired as far as more insight is concerned for further input.
- 63 Take into account affordability for all as an impediment to access.
- 64 Very easy to follow
- 65 It was very well thought out and easy to maneuver within.
- 66 Easy to complete
- 67 It was very easy to complete.
- 68 See above.
- 69 The format of the survey is excellent. Very user friendly, which is nice.
- 70
- 71 In rating wuestions 1(least) to 6 (greatest),there needed to be either more explanation of SPECIFICS to the question OR room to elaborate on the score given.
- 72 Survey was good - Zoomerang rocks.
- 73 easy to use
- 74 yes
- 75 needed to ask more questions.
- 76 good format and easy to complete
- 77 easy to complete
- 78 It was easy to complete. It doesn't really take into account the cost of housing. That is key.
- 79 Yes easy.
- 80 Yes
- 81 quick and easy.
- 82 Very easy to use. Maybe more info on terminology.
- 83 The survey was very easy to complete and understand the instructions.
- 84 Very easy
- 85 Yes, this was easy to complete.
- 86 I liked it.
- 87 Great, short and simple!
- 88 The survey was easy, but you should be asking questions about why people can't afford to own a home.
- 89 It appears the main focus of this survey was focused on low income, race and gender. If a survey is to be truley valid, it should focus on everyone in Sonoma County....The poor/less fortunate, middle class and dare I say the well off.
- 90 It was fine.
- 91 It was fine.
- 92 It was easy to complete and short!
- 93 The survey was very easy to complete.
- 94 Very easy.
- 95 Easy to do.
- 96 I appreciate it being short and efficient.
- 97 Yes the survey was one of the easiest I have ever completed.
- 98 Yes
- 99 This survey was good and easy to compelte.
- 100 yes
- 101 Good format.
- 102 very simple
- 103 It's fine.

104 good - quick  
105 It was fine.  
106 Good survey--well designed  
107 It was easy to complete  
108 easy to complete and nice to look at  
109 Survey was easy to complete, and the format was good.  
110 Very easy to navigate through survey.  
111 The format of the survey was very easy to complete. Great job!  
112 good  
113 Yes it was easy to complete.  
114 format is just fine...thanks  
115 it was fine  
116 Easy to complete  
117 yes  
118 Survey was easy to complete and didn't take alot of time.... Good job...  
119 This survey was easy to complete, very simple and straightforward.  
120 thumbs up  
121 Very well done.  
122 Yes, easy and quickly to complete  
123 None.  
124 A good format.  
125 It was very easy to complete  
126 Very easy to complete.  
127 People most likely to have been dicriminated against may not have access to the internet at work or at home  
128 Very easy to read, comprehend and complete.  
129 Easy to complete  
130 Very easy.  
131 Easy  
132 yes, it was easy  
133 The survey format was great & simple to complete.  
134 yes, it was easy to complete  
135 I found this survey to be "user-friendly". Thank you.  
136 Yes, I found the survey easy to complete.  
137 The survey was easy to complete.  
138 Yes, it was fine. Thank you for allowing comments.  
139 easy to complete, but not very thorough.  
140 Great format! Easy to use.  
141 Yes it was easy to work with.  
142 Very user friendly.  
143 Format was easy -  
144 It was easy to complete. The questions were self explanatory.  
145 It was easy and thorough.  
146 Easy format to use, good luck on the rest of this project, I hope it helps.  
147 Yes. Would have looked at the problems that exist for those of us that are not down on our luck or making more than minimum, we would like to be able to afford to live here with decent rent as well.

- 148 Very easy to complete.
- 149 Much better electronically than hard copy.
- 150 easy
- 151 This form is very user friendly.
- 152 Easy to complete. Good format.
- 153 Very quick & easy
- 154 This was very easy to complete.
- 155 very easy
- 156 It was easy to complete.
- 157 Very easy.
- 158 Easy to complete
- 159 The format was easy but mixing in the topic of affordability of housing when this is not a factor that is included in the definition of "impediment to fair housing" was confusing. The cost of affordable housing is a real problem for everyone, even for those of us who have never personally experienced impediments to fair housing. I don't know how my 22 year old daughter, who is in college, will ever be able to afford a house in California. The cost of housing drives other prices for services and it contributes to a shortage of qualified workers for vacant county jobs.
- 160 It would have been better to explain more about the issues and terms used. I had to make my best guess on several items. Otherwise the format was good and the survey easy to complete.
- 161 Easy
- 162 easy
- 163 Yes
- 164 The questions and available options made very little sense. The last section should have been better stated. I had no idea what you were trying to ask me.
- 165 Very simple and informative
- 166 Yes.
- 167 fine
- 168 The format was very user friendly.
- 169 I would have liked to explain when asked if I rent or own my residence. There was no choice to do that, I currently pay space rent for my manufactured home, and I own my home. I was not able to explain that in this survey.
- 170 This was a very easy survey. It made it quick and easy to go through.
- 171 Very easy to complete.
- 172 good format
- 173 Very easy to complete.
- 174 Yes. Very nice.
- 175 Yes it was easy to complete.
- 176 I needed clarification on some of it to fully understand if I was answering correctly
- 177 The format is great.
- 178 Easy to complete.
- 179 The format was very user friendly.
- 180 Easy to complete
- 181 For answers selected you can ask why the user choose the answer to get a better indication of the real problems and relationships and weed out emotional selection.
- 182 A brief explanation of the purpose or relationship to EHO of the items to be ranked on question #16 would have been helpful for me.
- 183 It was very easy to complete
- 184 Very easy to complete. I am delighted that these questions are being asked. Thanks.
- 185 There is some "lingo" in the survey that, I'm sure, makes perfect sense to folks in the fair housing arena. I am a lawyer and there were a couple of questions that I left unanswered because I couldn't decipher exactly what was being asked.
- 186 A couple of questions could have had the option of "not enough knowledge to answer the question" or some such option.

187 Add: "I don't know" as a choice to "yes/no" questions. Explain what "Impediments to Fair Housing" is.

188 This was one of the easiest survey's I've completed. Format was great and wording was good. Thank you.

189 Some of the questions involved housing terminology that I'm not familiar with - "housing access modification?" I have no clue what that is.

190 It was very easy. Nice job!!

191 It was user friendly and easy to complete, the only suggestion I would make is that in addition to having a "yes" or "no" choice there should also be either "Undecided" or "I don't know". That may give some insight into how informed individuals are about fair housing issues.

192 Very easy.

193 the survey was very user-friendly and easy to complete.

194 Easy

195 Survey was very easy to complete.

196 Low income housing invites crime.

197 N/A

198 It was very easy to fill out.

199 easy

200 easy

201 Well done, but maybe for focus on economics.

202 Not broad enough

203 Yes, this survey was easy to complete. I needed more space for my comment on a previous question.

204 Good survey. It was hard to understand some of the terms used. They seem to be terms of art in the fair housing realm.

205 Ask more specific questions about Managers and Landlords and their treatment of certain individuals, rushing to judgment, presumptions that lead them to deny/deprive families of fair/equal housing.

206 User friendly, it was great. Thank you.

207 easy

208 Ignored the basic problem facing people in this county who are not long-term homeowners or rich, house prices are too high and there has been no real effort to rein in the big, politically connected developers.

209 Yes, very easy to complete.

210 Quite easy.

211 Very easy.

212 Yes.

213 It was a good format

214 community self help participation

215 Great Survey - great cause

216 The survey is a start but it's just so late in the "Housing Game" to do much because the Housing Prices are so high.

217 Fine.

218 It was fine. Thank you.

219 Yes, this format was easy to complete.

220 The format was just fine. It was very easy to do the survey.

221 very easy to complete

222 great

223 Very user-friendly.

224 yes easily done and hopefully the information collected is considered and implemented to the extent possible

225 Nice format.

226 Very easy.

227 Easy.

228 It was very easy to understand and complete in a timely manner.

229 format was quite intuitive

230 It was very easy, thank you.

231 Easy format

232 It was easy to complete.

233 Yes

234 You need to ask more personal questions of life style of individuals/families living in the area

235 very easy

236 I think it would be helpful to repeat the definition of impediments to fair housing on each of your pages. or an glossery page that would like your terms.

237 Yes. No further comments.

238 Easy to complete, but an issue I have not had to deal with first hand.

239 I didn't know the definition of certain terms used (i.e., supportive housing)

240 easy to complete. Thank you

241 Wasn't sure what the term "supportive housing" meant.

242 Very easy!

243 It was clear and easy to follow the directions.

244 Easy to complete.

245 Very easy!

246 the format was fine

247 Yes, it was easy.

248 Yes- easy to complete. Now that the jurisdictions have paid your company a whole lot of money to conduct this survey- are they really going to focus on requiring developers to create an affordable housing stock out of their developments. And, are the jurisdictions going to invent CREATIVE ways in which people will REALLY be able to buy a house????

249 Very easy thanks!

250 easy to complete. i hope you use this input for the betterment of the poor in this county.

251 Area for comments after each question box

252 Easy to use, nice format, and almost fun.

253 Easy to complete but I am not sure if helpful in solving the issues.

254 I've completed easier surveys with better explanations of what you're asking for.

255 easy

256 Excellent format and ease in taking a survey! Zoomerang is the BEST!

257 Easy to complete.

258 Yes.

259 I felt it was very easy to complete and wouldn't have done it any different.

260 well formatted - easy to deal with

261 It was easy to complete, but I was asked to answer questions that I did not fully understand. For ex, supportive housing was not defined. There also were no options for "don't know" on several questions where that may have been the best answer.

262 It was usefull, but it is limited in scope. If you have the money you can rent any where in the county.

263 good format, but not sure of some of the categories meant that I was requested to rate.

264 Very easy to complete

265 Yes. But what about people who don't have computers or expertise to use this? Their voices need to be heard in this survey!

266 Very easy and very good survey

267 It was easy.

268 easy

269 Yes.

270 it was fine.

271 Easy format...no problem.

272 It was easy to complete

273 survey was fine

274 It was easy to complete.

275 I THOUGHT THIS SURVEY WAS EASY TO COMPLETE

276 this was very easy and I am glad that you allowed me to complete it in honesty

277 Liked the survey. It was easy to read and quick to fill out.

278 Nicely designed. Easy to complete. Somethings (see above) are missing from the choices.

279 Some questions are very awkwardly put.

280 IT WAS VERY EASY. THANKS FOR KEEPING IT SHORT.

281 Yes, the survey was easy to complete.

282 It was easy; I like that it was anonymous. I don't have any ideas for improvements.

283 yes

284 Format was great !!

285 It was easy to complete. No comment on the format.

286 Easy to use.

287 The survey was user friendly.

288 It was very easy to complete.

289 Yes, simple, thanks

290 very easy and user friendly.

291 survey great, and left room to comment.

292 Yes

293 fine

294 The format is very clear, concise and easy to maneuver.

295 Very user friendly

296 it was easy

297 Format was OK for me. But I was not familiar with all the choices (ie the defintion of the words) that were given. A brief explanation would have been helpful.

298 Easy

299 Easy to complete survey. I would not change it.

300 It was easy to complete survey.

301 very well done

302 Easy to complete.

303 it was fine.

304 Very easy to complete.

305 Easy to complete

306 I love these web based surveys. Very easy.

307 The format was very good.

308 The survey format was OK.

309 Very easy to complete

310 Easier than it looked. Some terms (e.g., "Supportive housing") needed definition.

311 Very easy.

312 I don't know what Supportive Housing means so didn't select it at all. Otherwise the survey seemed easy to complete.

313 yes. Thank you.

314 Very easy! Good job!

315 The survey was fine.

316 Very easy to complete.

317 Easy, yes. No suggestions.

318 Easy to understand and do.

319 See response to question 17. Yes, it is easy to complete for a county employee provided with a comfortable workstation and PC.

320 It was easy to complete.

321 easy and quick.

322 Yes it was easy.

323 It was pretty easy.

324 Very well done survey.

325 Very easy to complete and understand.

326 Ok

327 fine---

328 Very easy to complete

329 was OK

330 This was a very easy to complete survey.

331 easy to complete. important issue. thanks!

332 Nice format, easy to complete. Just appeared to completely miss the real cause of why homes are so unaffordable in our County.

333 yes - although the last question has confusing language. At first I thought I had to number them all 1 - 6 - then I noticed there were 7 questions - so each question could have an answer of 1-6.

334 It was easy. Was it meaningful?

335 Yes, it was easy to complete.

336 It was easy and quick.

337 YES IT WAS EASY TO COMPLETE

338 very easy, took very little time.

339 Yes

340 The survey was very easy.

341 very easy

342 It was easy to complete and nicely put together.

343 easy

344 Very easy to complete.

345 very easy

346 Easy to complete

347 easy to complete.....I had a difficult time rating the housing issues in #16. I think all issues on # 16 are of great concern to me and the way in which people are able to find suitable housing.

348 good and easy to fill out.

349 It was ok.

350 Format is OK. The issue is what purpose will it serve? These are not new issues but ones that have deteriorated dramatically since the current political climate is to make more money for corporate america off the backs of the workers while stripping the workers of homes, health insurance, pensions and adequate education for their children.

351 easy and no suggestions

352 IT WAS FAIRLY EASY.

353 SURVEY FORMAT WAS VERY EASY TO COMPLETE. QUESTIONS RIGHT TO THE POINT.

- 354 Very nice.
- 355 The survey was very easy to understand and complete.
- 356 Good questions, nice and easy survey to take.
- 357 easy, clear.....
- 358 Yes, easy to complete.
- 359 The survey was easy to complete. But, I think it would have been helpful to have had some additional information initially...like a paragraph about fair housing...some situational information about Sonoma County re: fair housing...you are assuming that responders know about this issue and that might not be the case as much as you think.
- 360 Yes. I think it would be helpful to do a focus group or survey with agencies, individuals who work directly w/folks who may be impacted by housing issues.
- 361 Format was easy to complete. I don't care for rating questions 1-5, there can be only one "greatest" rating, only one "lowest" rating, etc.
- 362 quick and easy
- 363 Yes, it was easy to complete.
- 364 Define your terms. What is supportive housing?
- 365 Survey was easy to complete.
- 366 easy to complete

**End of Survey of Sonoma County Employees**