



Where Home Is

California Coalition for Rural Housing

The California Coalition for Rural Housing (CCRH) is a statewide nonprofit organization that works to ensure affordable housing opportunities for low income households in California. Formed in 1976 following a farmworker housing conference, CCRH is one of the oldest state low-income housing coalitions in the country. Through advocacy, community organizing, technical assistance, research and education, our goal is to make the case for rural housing improvement and strengthen the capacity of the nonprofit and public sectors to provide affordable housing and related facilities.



San Joaquin Valley Health Fund

The San Joaquin Valley Health Fund strengthens the capacity of communities and organizations in the San Joaquin Valley to improve health and well-being by advancing programs and policy changes that promote community health and health equity for all.



Affordable Housing

In this context, Affordable Housing means *Subsidized* Housing

Market Rate = build housing, then fund construction and operations by charging rent or selling the home

Affordable Housing can cost more to build due to regulations, but will never sell or rent for the full value – therefore this lost funding must be subsidized

Market Rate housing will *never* meet all of the housing needs: Examples: Housing in Malibu will always be expensive, people with fixed incomes (seniors, people with disabilities, transition aged foster youth, etc.) will always need subsidized housing

Affordability is an issue everywhere – no longer just certain *neighborhoods* that are expensive, but the entire *state*



What is *Affordable*?

- **Cost:** Pay 30% or less of household income before taxes
- **Size:** adequate for household size and composition
- **Suitable:** amenities for household need e.g. disabled
- **Quality:** Good condition, safe, energy efficient
- **Secure Tenure:** no unfair payment increases or eviction
- **Location:** provides access to services, jobs, shopping

Other ways of thinking about affordability include how much a household also spends on gas, car expenses, or public transportation as well as utilities

transportation + housing + energy



Area Median Income

Income levels to determine eligibility are based on the % of Area (County) Median Income (AMI)

Median Income is the exact middle income for the Area:

Half of all incomes are below median

Half of all incomes are above median

Family income eligibility is determined by how far it is below or above median income adjusted for family size



Example: Area Median Income



\$100,000



\$75,000



\$45,000

Area Median Income



**the exact middle
income for the Area**



\$35,000



\$30,000

What is Low-Income?

Common classifications of income levels based on Area Median Income (AMI):

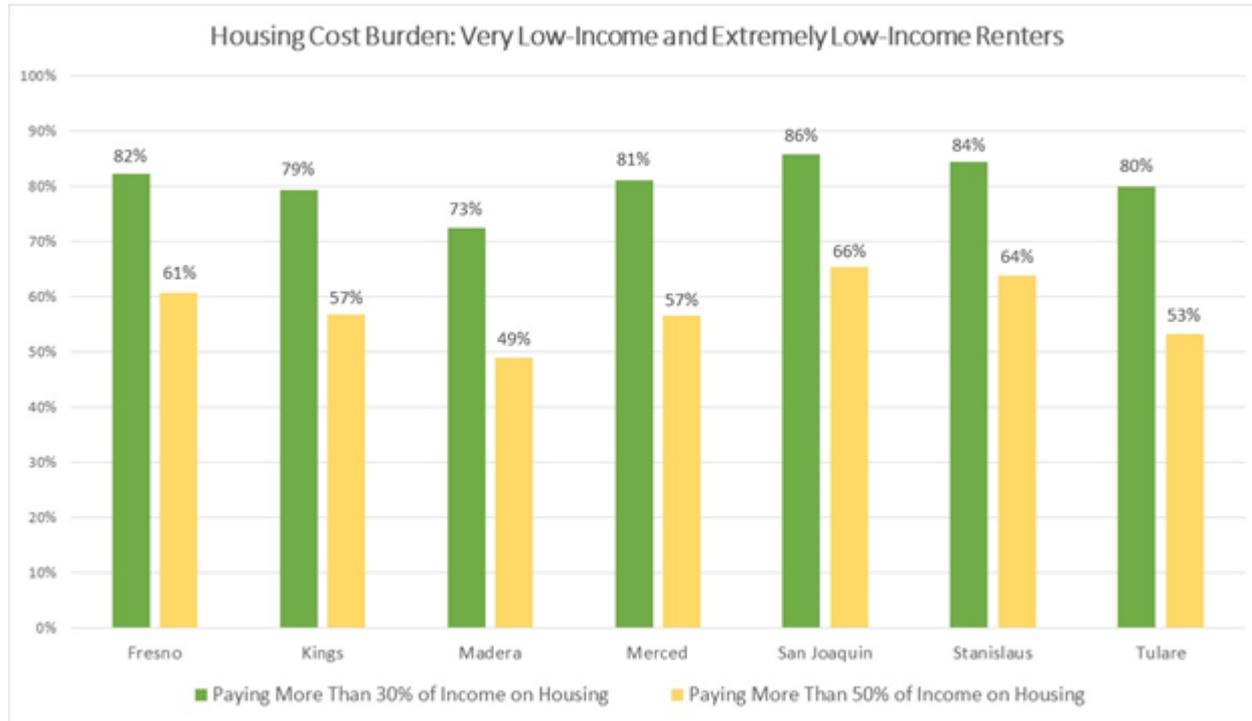
Moderate Income: 80% - 120% of AMI

Low-Income: 51 - 80% of AMI

Very-Low Income: 31% - 50% of AMI

Extremely-Low Income: 30% or less of AMI

82.47% of low income and extremely low income renters pay over 30% of their income on housing, and 60.21% pay over 50% of their income on housing



Disadvantaged Communities

- “Areas disproportionately affected by environmental pollution and other hazards that can lead to negative public health effects, exposure or environmental degradation”
- “Areas with concentrations of people that are of low income, high unemployment, low levels of home ownership, high rent burden, sensitive populations, or low levels of educational attainment”



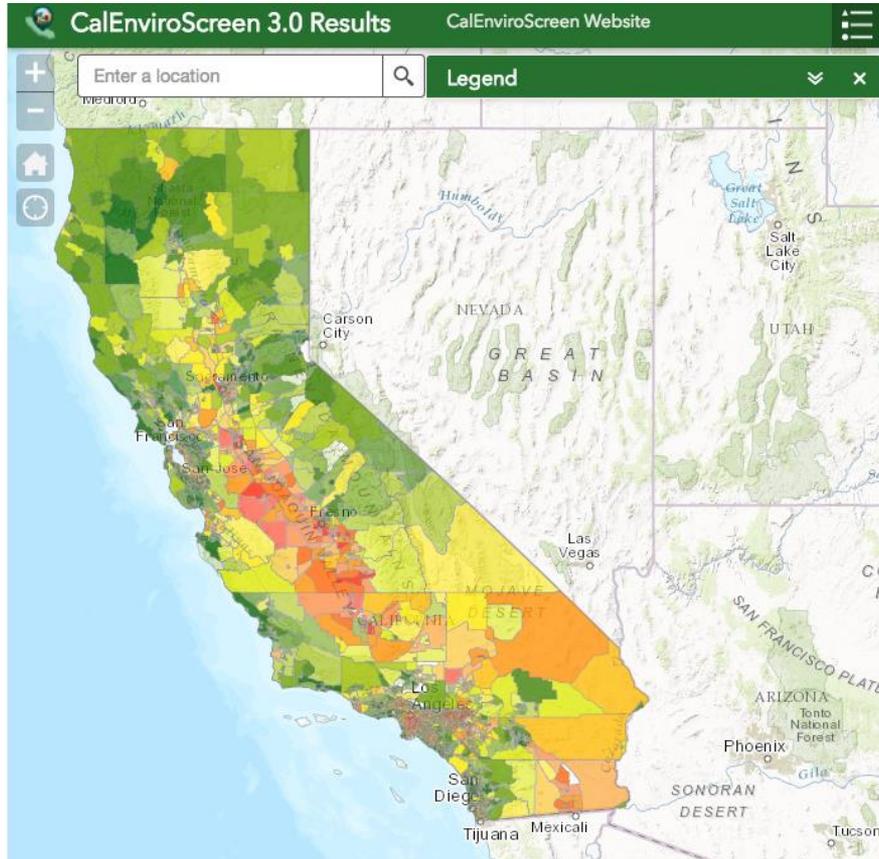


CalEnviroScreen Score

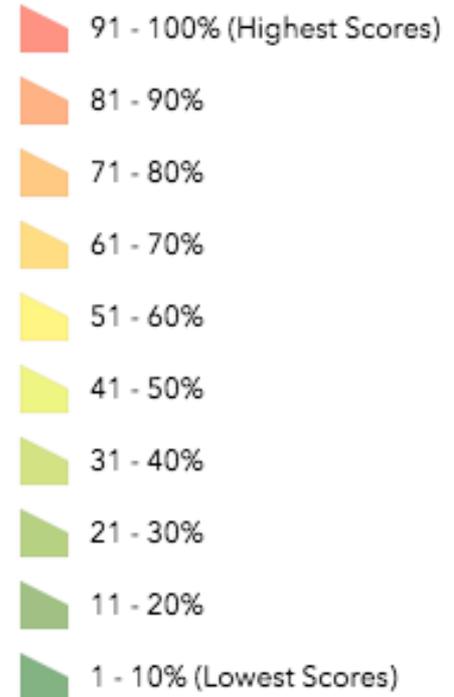
CalEnviroScreen was a tool developed to quantify these factors at the census tract level by calculating

- “Pollution Burden” and “Population Characteristics”
- Each census tract receives a CalEnviroScreen score and is ranked against other tracts
- Disadvantaged Communities are those census tracts that fall within the **top 25%**

CalEnviroScreen 3.0



CalEnviroScreen 3.0 Results



CalEnviroScreen 3.0 Results

High Pollution, Low Population



Healthy Housing: Quality

The quality of housing itself can have health impacts –

- **Mold**
- **Lead-based paint**
- **Asbestos**
- **Poor insulation**
- **Lack of heating or cooling**
- **Access to clean water, sewer/septic infrastructure, electricity**



Healthy Housing: Affordability

The more community members spend on housing, the less they have available for other necessities that impact health

- **Healthcare**
- **Medicine**
- **Healthy Food**



Healthy Housing: Built Environment and Access to Resources

Housing that is close to resources and part of an overall sustainable community not only has direct health impacts, but also addresses *social determinants* of health

Safe places to exercise: Parks, greenspace, adequate lighting, bike lanes, walking paths, complete sidewalks

Access to public transportation: driving less, exercising more, polluting less

Near Resources: schools, jobs, healthy food options, libraries, medical centers



Show me the money!

Not only does locating housing near resources improve community health outcomes, but projects are more likely to be competitive for limited development funding resources.

Federal and State programs that are necessary for community development increasingly require projects to demonstrate that they are in resource-rich areas of the community.



The Process



- Through GIS mapping, CCRH examined the prevalence of potentially ideal affordable housing sites that are close to public transportation, schools, and healthy grocery stores
- Sites were then examined as to determine where they were in relation to Disadvantaged Communities, or if they were zoned appropriately for affordable housing development.
- Frequently, sites identified for affordable housing development are too far removed from key amenities to prove very competitive, whereas sites that would be ideal are not zoned for multi-family housing or are targeted for exclusively market-rate housing
- It is the hope of CCRH that these mapping processes and the information gained from this research will raise questions regarding land use and equity, and will serve provide important guidance to a number of stakeholders: community residents and organizations in their advocacy, local jurisdictions applying for funding, and even those at the state-level designing funding programs.

Limitations

Rural = USDA

No headways on public transit

No zoning for rural other than Fresno County

No zoning for cities other than Fresno, Merced, Modesto, Stockton

Doesn't account for number of potential units



What it is and what it isn't

- Not proximity reqs under other programs and no transportation headways
- Data and maps are static
- Currently, doesn't account for factors other than zoning or amenity

- Full parcel data
- Strong model
- Replicable process



“High Amenity”

Low Income Housing Tax Credit Program

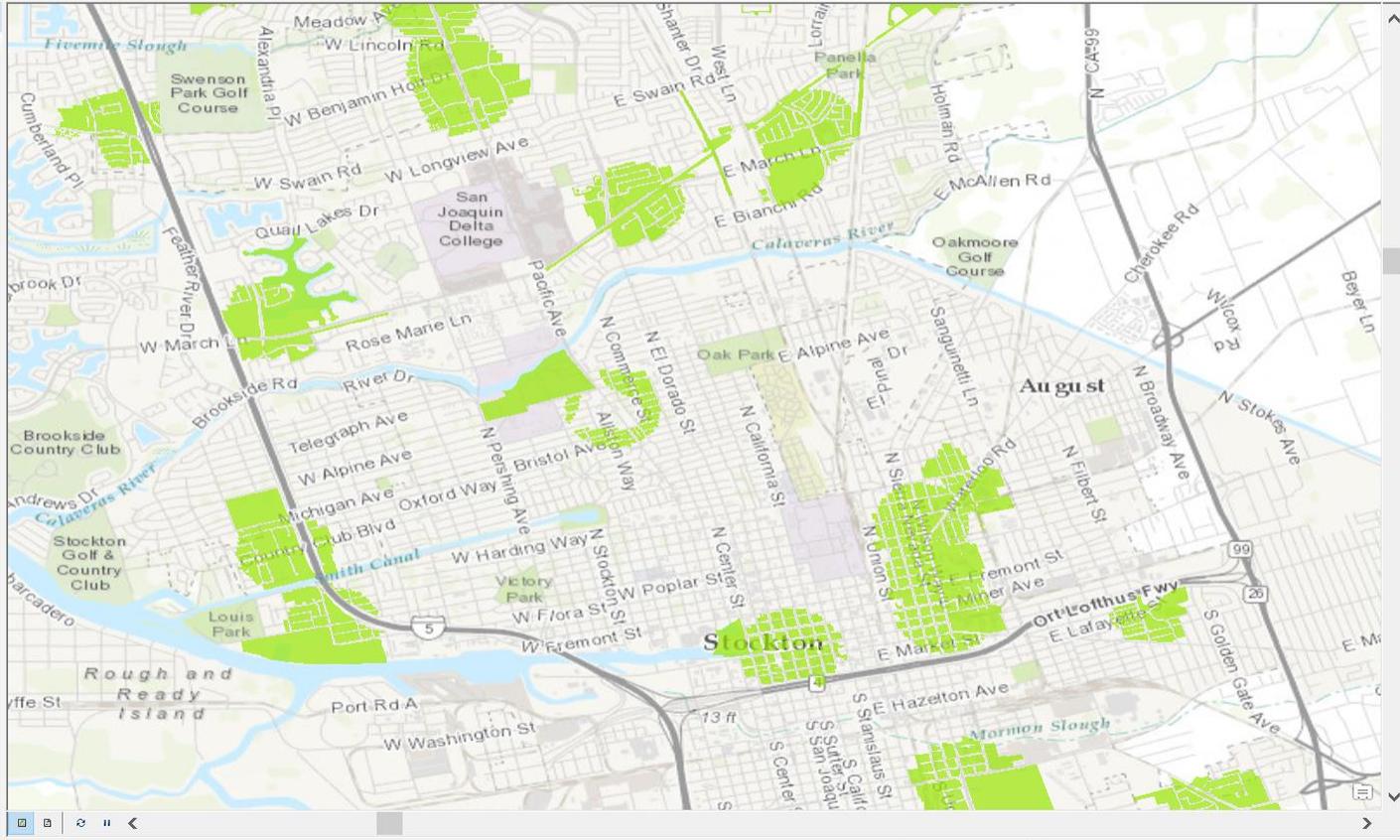
Amenity	Proximity Requirement Urban	Proximity Requirement Rural
Transit Station, Rail Station, Commuter Rail Station, Bus Stop, or Public Bus Stop	.25 Mile	.5 Mile
Full Scale Grocery Store/Supermarket	.25 Mile	.5 Mile
Public Elementary School	.25 Mile	.75 Mile
Public Middle School	.5 Mile	1 Mile
Public High School	1 Mile	1.5 Mile



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 - 39.000001 - 59.000000
 - 59.000001 - 79.000000
 - 79.000001 - 100.000000
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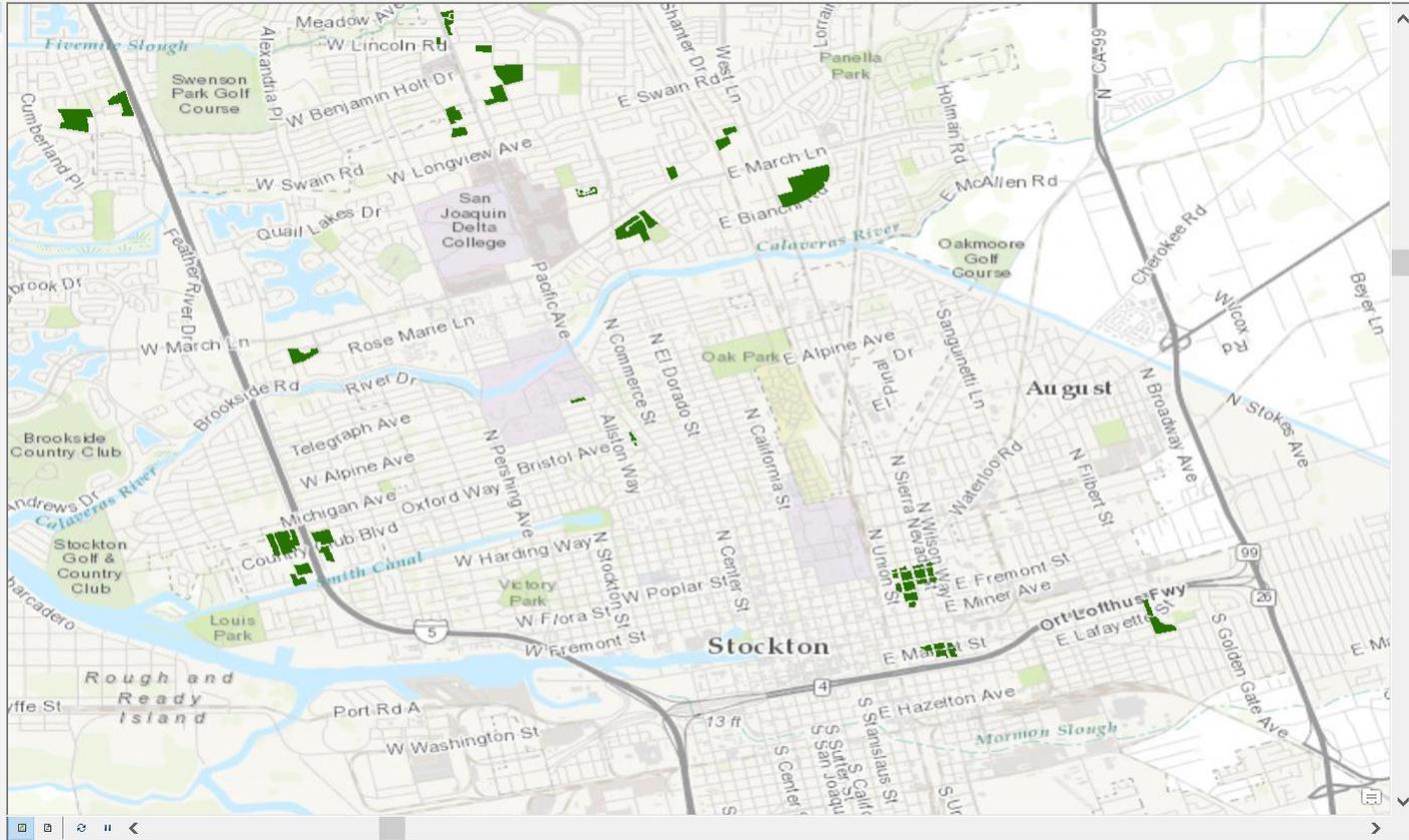


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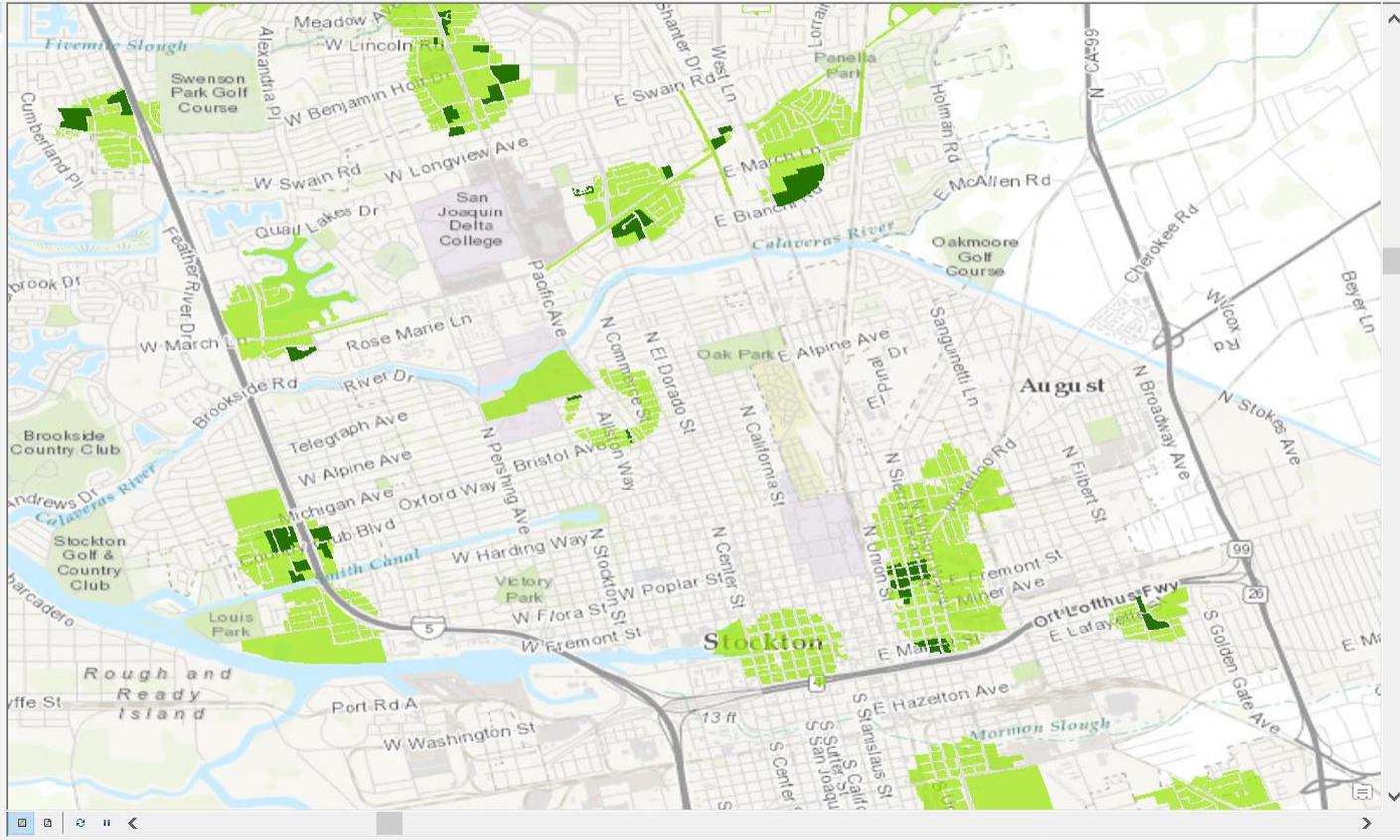


Catalog Search

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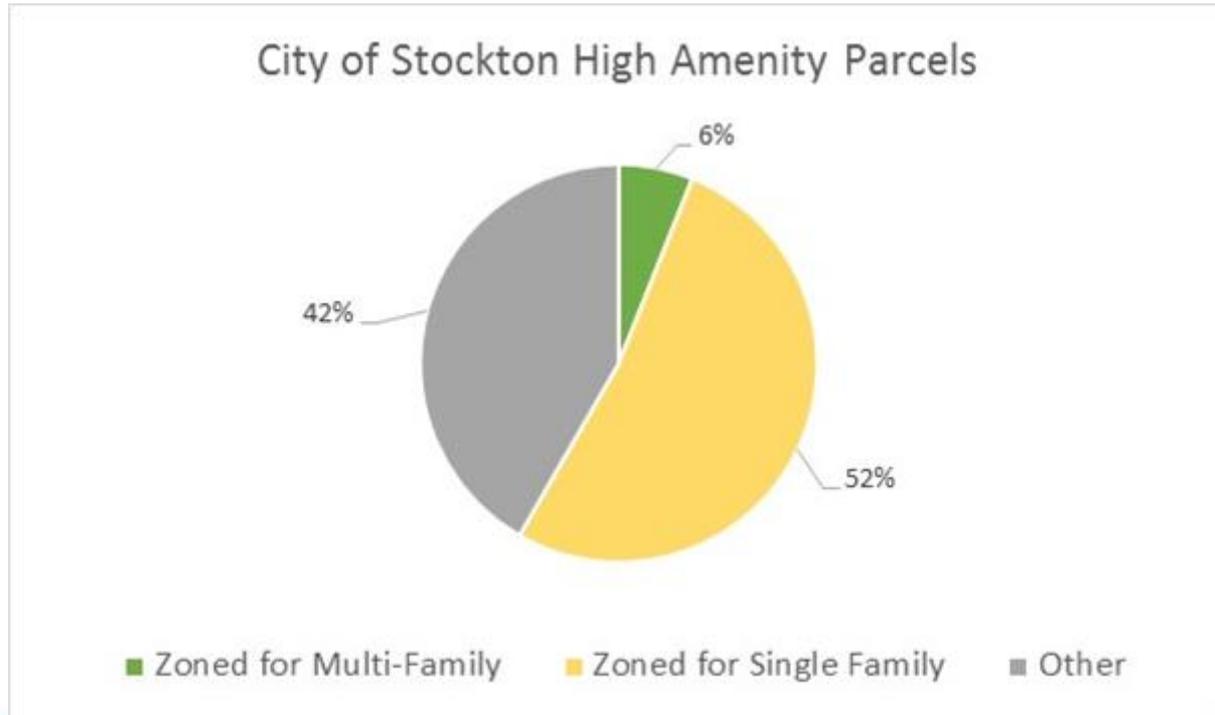
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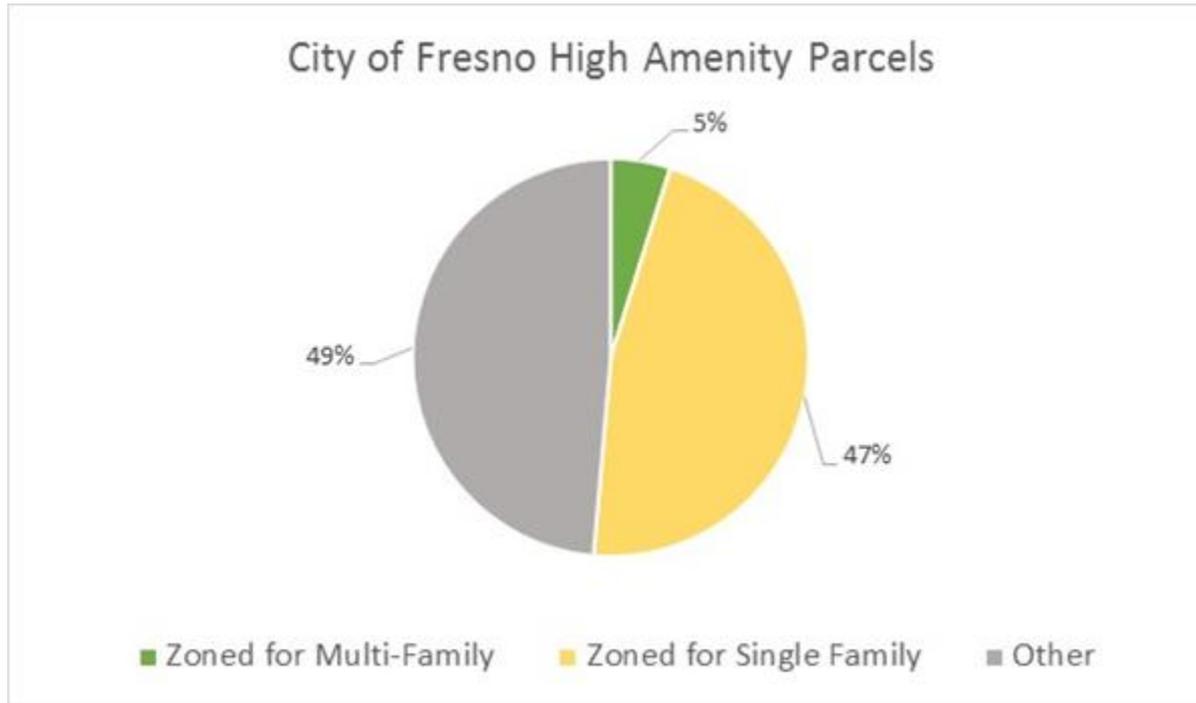


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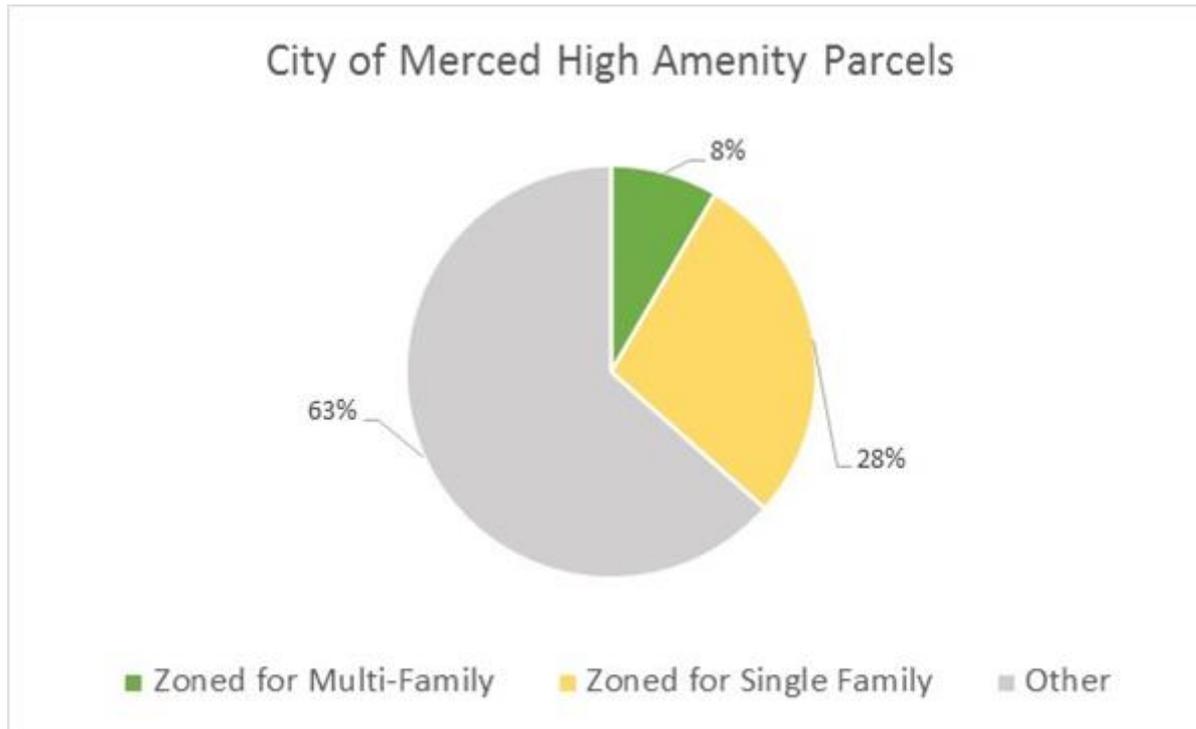
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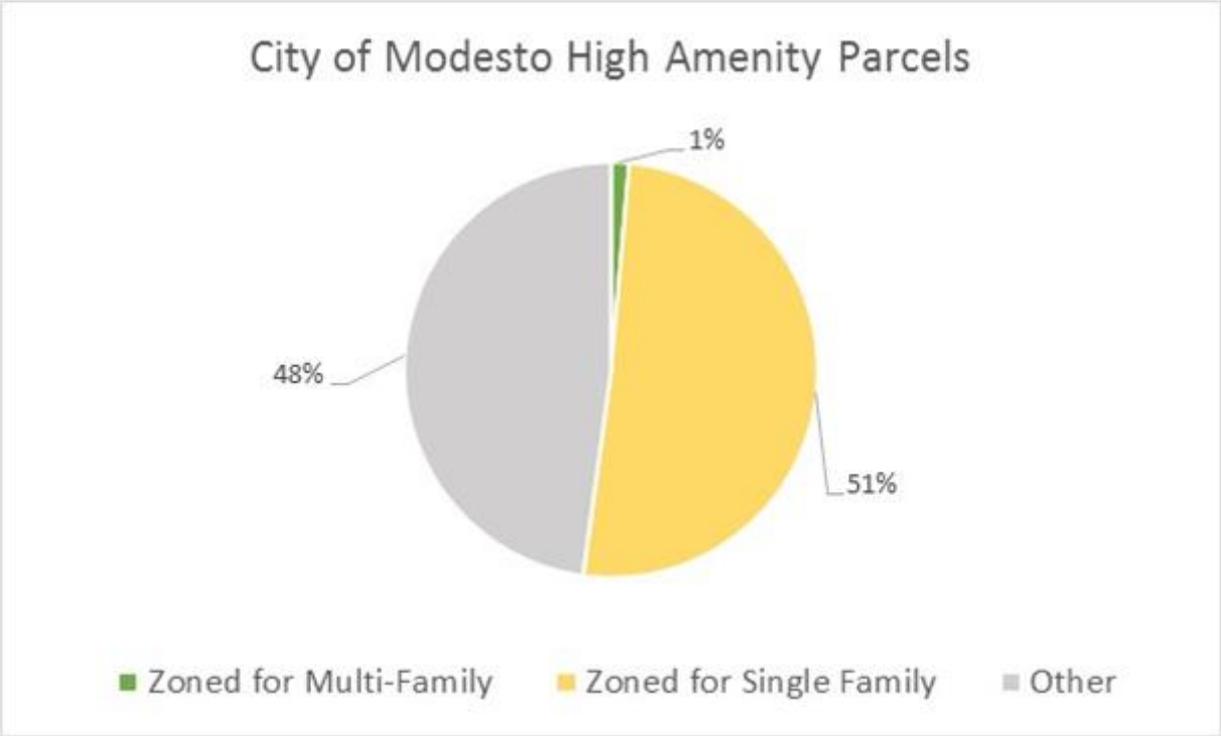
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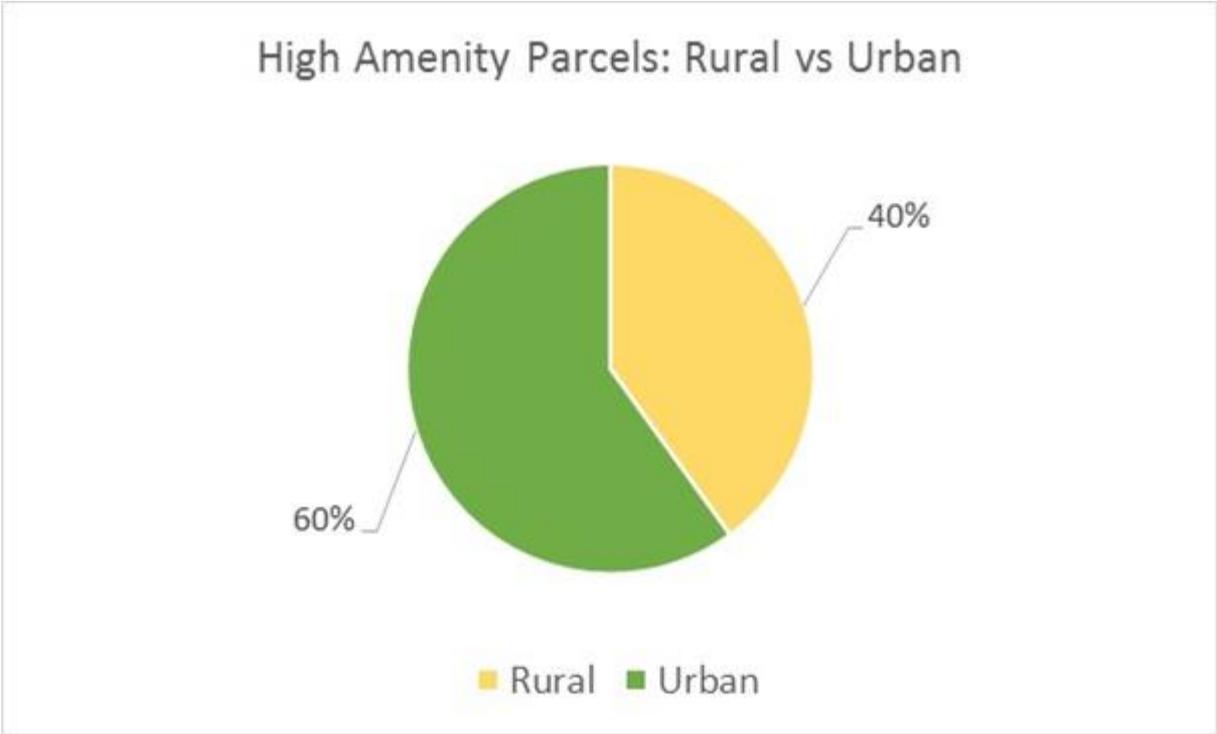
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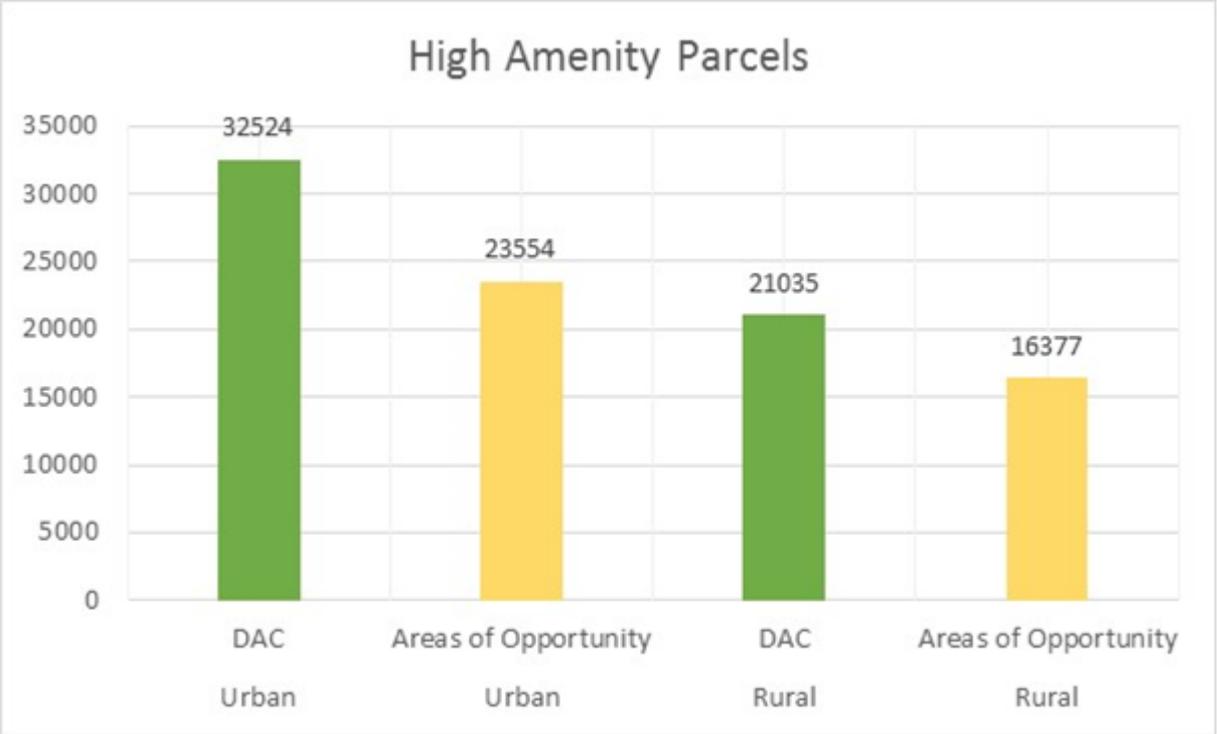


Finding 2: Throughout the Valley high amenity sites exist in rural and urban areas

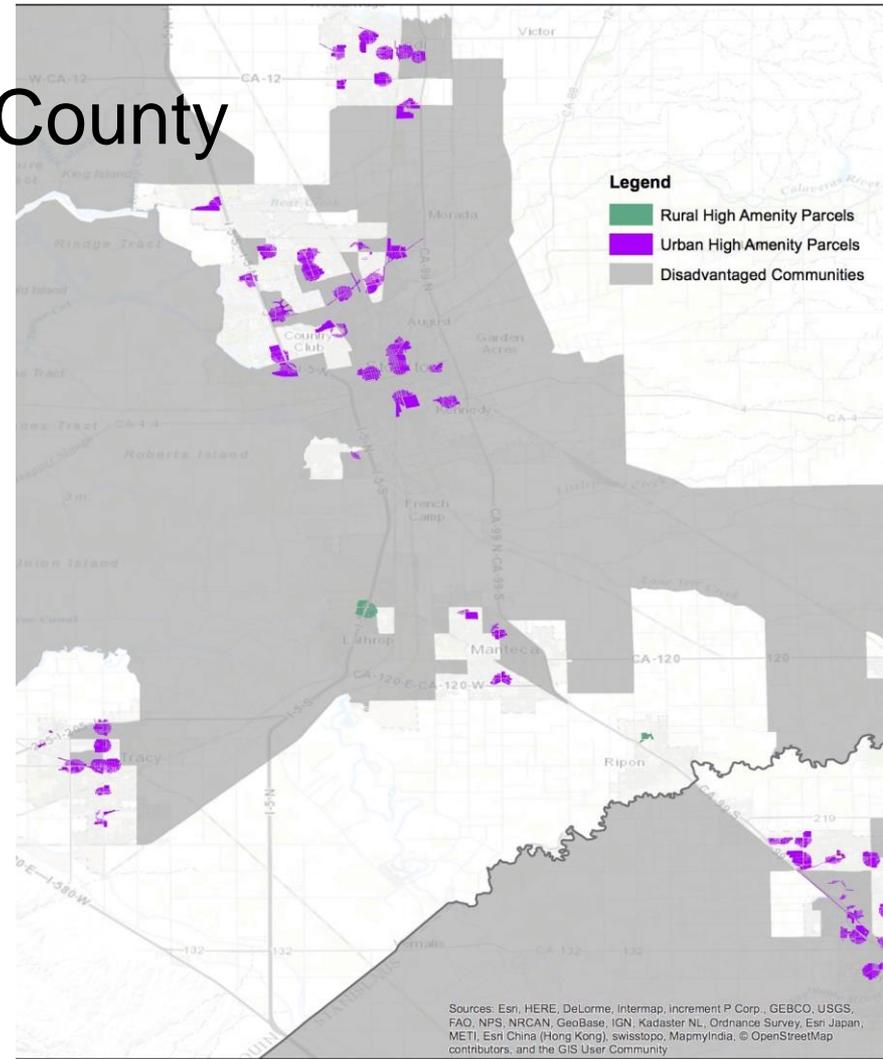


Finding 3: High amenity sites exist in both Disadvantaged Communities and areas of opportunity.

Of these 93,490 high amenity parcels throughout the Valley, 57% are located in Disadvantaged Communities, and 42% are in areas of opportunity. Specifically, 58% of all urban and 56% of all rural high amenity sites are located within Disadvantaged Communities.



Sample Maps: San Joaquin County



Sources: Esri, HERE, DeLorme, Intermap, increment P Corp., GEBCO, USGS, FAO, NPS, NRCAN, GeoBase, IGN, Kadaster NL, Ordnance Survey, Esri Japan, METI, Esri China (Hong Kong), swisstopo, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Finding 4: Many jurisdictions have not compiled zoning data that is easily shared

Finding 5: Developers, planners, and advocates alike are eager for access to this information, but often lack the capacity to manage this data on their own





Recommendations

Finding 1: High amenity sites are disproportionately zoned for single-family housing

Recommendation: San Joaquin Valley jurisdictions must examine zoning practices in order to prioritize the feasibility and equitability of affordable housing development.

Finding 2: High amenity sites exist in both rural and urban areas throughout the Valley.

Recommendation: Healthy affordable housing development and competitive access to housing programs can and must be prioritized for both rural and urban communities in the San Joaquin Valley.

Finding 3: High amenity sites exist in both Disadvantaged Communities and areas of opportunity.

Recommendation: Affordable housing can be used as a catalyst for opening areas of opportunity as well as for reinvestment in underserved communities.

Finding 4: Many jurisdictions have not compiled zoning data that is easily shared

Recommendation: Efforts can be made to centralize information and promote sharing across jurisdictions.

Finding 5: Developers, planners, and advocates alike are eager for access to this information, but often lack the capacity to manage this data on their own.

Recommendation: The mapping process and resulting data should be made available for use in planning, development, and advocacy.

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