

Where Home Is: Affordable Housing Investment in the San Joaquin Valley

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*The views expressed are those of the authors and do not necessarily represent those of the
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Executive Summary

San Joaquin Valley communities face increasing housing challenges, yet there are ever fewer State and Federal resources that support the development of needed affordable housing. A new resource supporting affordable housing development has emerged in the Affordable Housing and Sustainable Communities program (AHSC) funded through California's greenhouse gas emissions cap-and-trade proceeds. AHSC funds must benefit "Disadvantaged Communities" or those communities determined to have excessive environmental and socio-economic burdens under the California Environmental Protection Agency's (CalEPA) CalEnviroScreen tool. Strikingly, CalEnviroScreen designates *almost the entire San Joaquin Valley* as Disadvantaged Communities. With these changing program focuses, developers, planners, and advocates alike are faced with ethical and strategic questions as whether to invest affordable housing resources in these Disadvantaged Communities with great needs that have long been underserved, or whether to invest in areas of opportunity that provide low-income people more options.

The California Coalition for Rural Housing, with support from the San Joaquin Valley Health Fund, used GIS mapping to identify the prevalence of housing sites that are close to public transportation, schools, and healthy grocery stores that would support healthy communities, and prove competitive for affordable housing funding. These high amenity 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.

Through this GIS mapping process and in sharing the results, CCRH found that:

- High amenity sites are disproportionately zoned for single-family housing
- High amenity sites exist in rural and urban areas
- High amenity sites exist in both Disadvantaged Communities and in areas of opportunity
- Many jurisdictions have not compiled zoning data that is easily shared
- Developers and advocates are eager for access to this information, but lack the capacity to manage this process on their own.

Based on these findings, CCRH recommends that:

- San Joaquin Valley jurisdictions must examine zoning practices in order to prioritize the feasibility and equitability of affordable housing development.
- 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.
- Affordable housing can be used as a catalyst for reinvestment in underserved communities and in opening areas of opportunity.
- Efforts can be made to centralize information and promote sharing across jurisdictions.
- The mapping process and resulting data should be made available for use in planning, development, and advocacy.



About the Authoring Organization

The California Coalition for Rural Housing (CCRH) is one of the oldest statewide low-income housing coalitions in the U.S. and has worked with non-profit affordable housing developers, local governments, and advocacy organizations to implement innovative housing, community development, and asset building programs since 1976.

CCRH member organizations recognize that providing housing is only a piece of a more comprehensive solution to combat poverty and stabilize communities. In order to provide low-income tenants with opportunities for wealth creation and asset building, CCRH's members provide financial education, matched savings programs, and homeownership and credit counseling. In total, CCRH's members house or provide direct services to over 30,000 low- or moderate-income people.

CCRH would like to thank the San Joaquin Valley Health Fund for their generous support of this initiative; their early recognition of this important issue enabled the research and writing of this paper. To learn more about CCRH, visit www.calruralhousing.org.



About the 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.

The Center for Health Program Management awards San Joaquin Valley Health Fund grants to networks and organizations located and working in the eight counties of Fresno, Kings, Madera, Mariposa, Merced, San Joaquin, Stanislaus, and Tulare. The Center for Health Program Management funds emerging and established health, social justice, youth-serving and community-based networks or organizations, and local government agencies.

The San Joaquin Valley Health Fund is managed by the Center for Health Program Management with funding from Sierra Health Foundation, The California Endowment, Rosenberg Foundation, The California Wellness Foundation, W.K. Kellogg Foundation, Blue Shield of California Foundation and Wallace H. Coulter Foundation.

Introduction

A woman, in her late seventies, looks around her neighborhood and reflects on how it has changed in the fifty years she has lived here. The community, like her, has aged. Businesses have come and gone, crime rates have increased, and the sidewalks have cracked. She can't afford to fix the leaking roof or the broken pipes on her aging home, her medications cost more, and her monthly check doesn't stretch as far as it used to. She wonders how she can continue to afford to live here. But she knows her neighbors, has long ago memorized the bus routes, and can get her groceries without leaving the block. She thinks to herself, "I'll die if I have to leave here..."

A young man looks around the same neighborhood, on the same block. He grew up without enough of anything, and turned to illicit work to pay for the food and clothes his family so desperately needed. But now — years later — the price he pays is heavy, he has seen too much violence, and it is hard to break these ties. He wonders how he will ever afford to live anywhere else. He thinks to himself, "I'll die if I don't leave here..."

The affordable housing crisis is just as pervasive an issue in San Joaquin Valley communities as it is in anywhere else in California. While these communities face increasing housing challenges, there are fewer State and Federal resources that support the development of needed affordable housing. Since the great recession, State and Federal affordable housing funding programs have been reduced by over 69%¹.

A new resource supporting affordable housing development has emerged in the Affordable Housing and Sustainable Communities program (AHSC) of California's Greenhouse Gas Reduction Fund (GGRF). Using Cap-and-trade proceeds, this program provides funding for the development of sustainable community transportation and housing in order to further the State's environmental goals. In the first round of AHSC funding, there was 121.9 million dollars and San Joaquin Valley communities received only 13% of that funding over four projects. Funding for round two in 2016 and round three in 2017 is estimated at \$380 million, *each*².

50% of all AHSC funds must benefit "Disadvantaged Communities" or those communities determined to have excessive environmental and socio-economic burdens under the California Environmental Protection Agency's (CalEPA) CalEnviroScreen tool. Strikingly, CalEnviroScreen designates *almost the entire San Joaquin Valley* as Disadvantaged Communities. This designation of Disadvantage Communities (DAC) and the arrival of the AHSC program have brought greater attention to Valley communities, and have activated stakeholders to come together to strategize around sustainable community development.

Questions facing advocates, developers, jurisdictions, and government agencies center on how best to invest these potential resources. Development patterns suggest we build affordable housing within Disadvantaged Communities where there is great need and historic underinvestment. However, Affirmatively Furthering Fair Housing and other shifts in program priorities encourage building affordable housing in areas of opportunity offering low-income people greater options. In light of these questions, the California Coalition for Rural Housing (CCRH), with support from the San Joaquin Valley Health Fund, set out to identify housing needs and opportunities throughout the San Joaquin Valley.

Through GIS mapping, CCRH examined the prevalence of potentially ideal affordable housing sites that are close to public transportation, schools, and healthy grocery stores. These 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. The maps can demonstrate how, 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.

Background

Housing and Health

Where people live matters. A person's zip code is one of the single greatest determinants affecting quality of life, access to employment opportunities, level of education attained, and even mortality rates. Substandard housing, residential segregation, environmental justice, and health outcomes are interconnected and compounding community concerns, particularly in the San Joaquin Valley.

If people spend over half of their income on housing, there is little left for anything else. The unaffordability of housing is related to food insecurity, lack of medical care, and limited access to needed medications. Needless to say, unstable housing, inadequate housing, and homelessness are social health epidemics in all communities. Additionally, unaffordability of housing means that low-income people have fewer choices in where they live, and they are more likely to live in overcrowded, poorer quality homes³.

Lower income, non-white, and American Indian tribal populations in the region are disproportionately more likely to live in older housing with higher exposure to indoor air pollution, lead paint, asbestos, mold and mildew. Substandard housing is not only an uncomfortable inconvenience for low-income residents, it is a public health crisis. Exposure to lead paint, insect and cockroach infestations, and toxic mold can cause permanent nervous system damage, chronic respiratory illness, asthma, lung disease, and other related illnesses⁴.

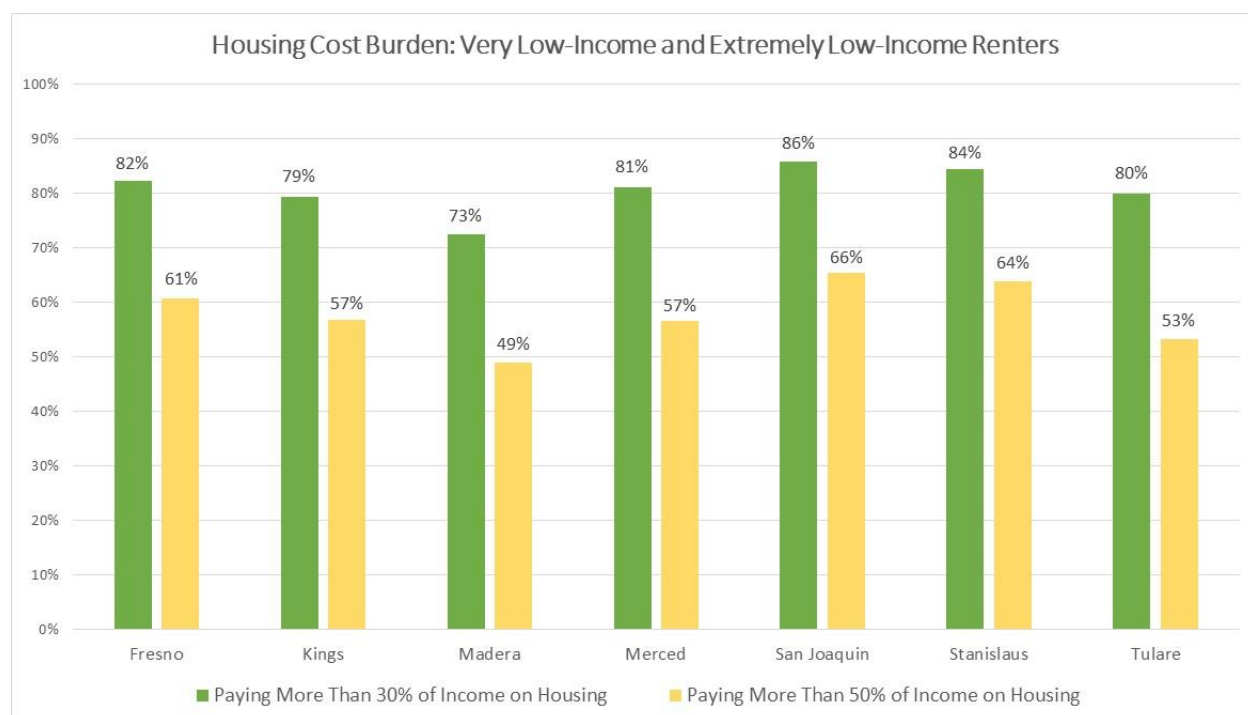
Well-connected communities are healthy communities. Housing is effective when it is located close to public transportation, job centers, and schools. Communities that are walkable and bikeable with connected sidewalks, sufficient street lights, properly mitigated intersections, established bike lanes, and open greenspace also contribute to community members' level of physical activity and overall community safety.⁵ People living close to grocery stores with access to healthy foods and fresh produce have lower rates of diet-related health conditions⁶.

Often, substandard housing is also correlated with concentrated poverty, historic racial and ethnic segregation, inconsistent residential and industrial zoning, and inequitable public investment. Locating subsidized housing away from heavy industry, superfund sites, and busy highways can reduce low-income people's exposure to polluted air and water and reduce rates of chronic illness. By investing in quality, affordable, and safe housing, communities can more

effectively deconcentrate poverty, provide greater access to community assets such as healthy food, jobs and education, reduce exposure to environmental pollutants, and improve overall health outcomes.

Housing Crisis

Many may consider the San Joaquin Valley affordable in comparison to other areas of the state, but that is not the reality for those living in these communities and struggling to pay rent. For very low and extremely low-income¹ renters this challenge is felt even more deeply. According to the most recent data from the United States Department of Housing and Urban Development (HUD), in Fresno, Kings, Madera, Merced, San Joaquin, Stanislaus, and Tulare Counties, 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 housing⁷.



Unaffordable housing and lack of housing can result in overcrowding and unsafe living conditions. California is home to the worst renter overcrowding in the nation,⁸ with some of the highest rates of overcrowding in San Joaquin Valley Counties.⁹ The population in the San Joaquin Valley has grown by over 45% between 1990 and 2010, which has led to a rapid increase in housing development and urban sprawl in what once was prime agricultural land. Based on a projected growth rate of 2.03%, the population of the Valley is expected to grow to nearly 9.5 million people by 2050 and become home to 26% of the state's population¹⁰.

¹ According to the United States Department of Housing and Urban development, household income levels are based on the Area Median Income (AMI) of a county. Very Low Income is a specific term that refers to people earning less than 50% of the AMI, and Extremely Low Income refers to people earning less than 30% AMI. Housing is considered "affordable" when no more than 30% of a household's income is spent on rent or mortgage and utilities. Using these standards helps to uniquely quantify the level of income and the affordability of housing for each community.

To meet this projected growth, it is estimated that the Valley will have to create nearly 700,000 new homes¹¹. This is in addition to analysis showing that Fresno, Kern, and Stanislaus Counties alone are in need of 86,172 rental units for current low income and extremely low income residents¹².

Affirmatively Furthering Fair Housing

Historically, where affordable housing is located has reinforced economic and racial segregation of communities. Residents of federally subsidized housing and low-income housing are more likely to live in neighborhoods of concentrated poverty with lower-performing schools and less labor market engagement. Sixty-four percent (64%) of all federally subsidized housing units including Housing Choice Vouchers are located in low-or very low opportunity neighborhoods (neighborhoods with less access to jobs, lower levels of employment, low-performing schools and greater concentrations of poverty). Similarly, of all low-income individuals and families living in the San Joaquin Valley, 61% live in areas of concentrated poverty, 69% live in neighborhoods with low or very low performing schools, and 57% live in communities with low or very low employment and educational attainment¹³.

The United States Fair Housing Act was passed in 1968, just three days following the assassination of Dr. Martin Luther King Junior. While changes have been made to the act over time, 2015 marked a new era with the Affirmatively Furthering Fair Housing ruling. Under Affirmatively Furthering Fair Housing it is no longer enough to merely provide affordable housing. Instead, jurisdictions must provide affordable housing for all members of a community, ensuring that there is adequate housing to meet the needs of vulnerable populations such as persons with disabilities, seniors, families with children, and others. At the heart of the ruling is that communities must demonstrate that the housing they develop does not perpetuate economic or racial segregation. Because compliance with the law is directly connected to access to federal funding, jurisdictions across the country must question the status quo of historic development patterns¹⁴.

Cap-and-Trade

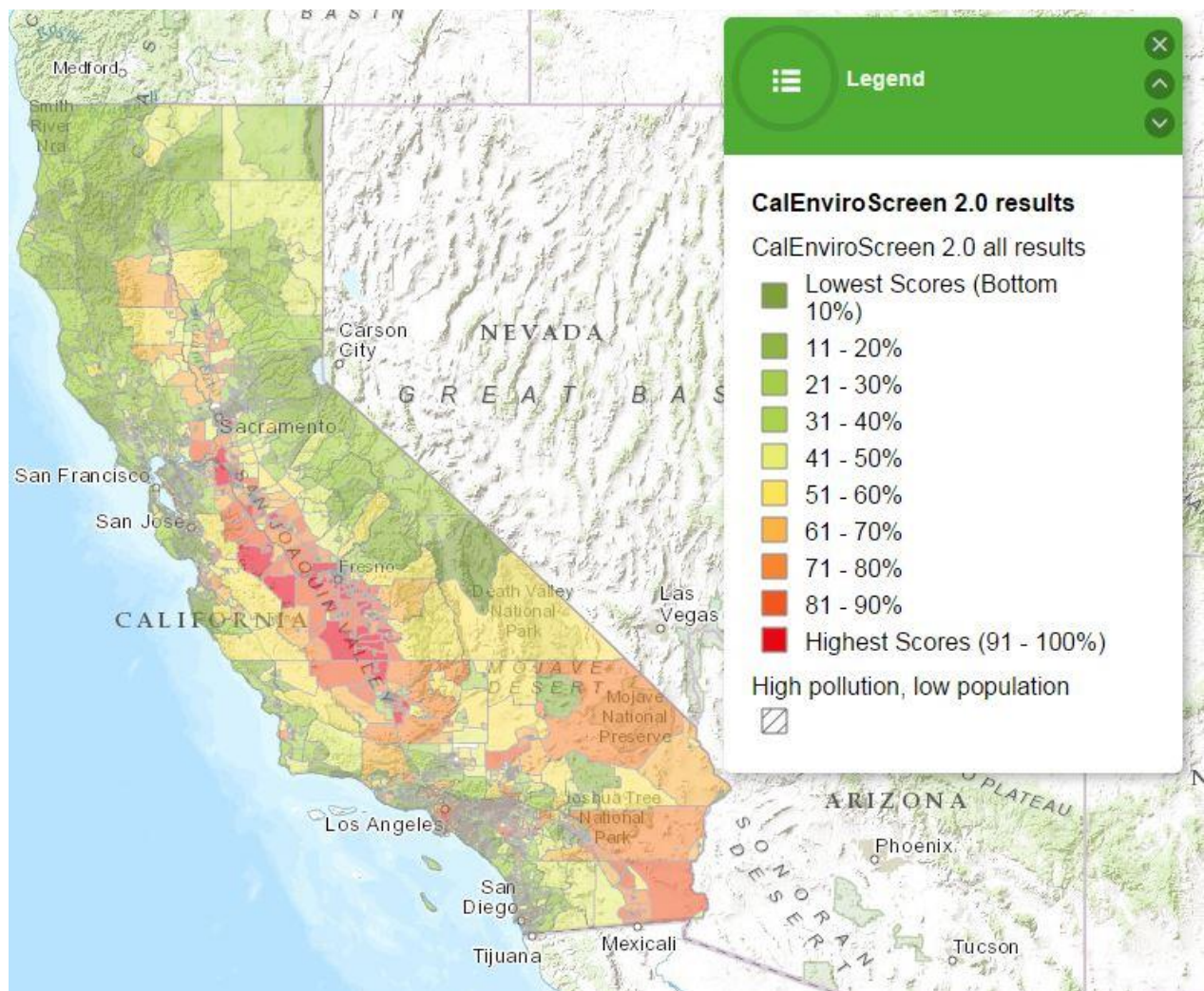
California passed the Global Warming Solutions Act of 2006 under Assembly Bill 32; putting in place a program unlike any other in the nation. Under AB32, California must reduce greenhouse gas emissions to 1990 levels by the year 2020¹⁵. Central to these efforts was the establishment of a greenhouse gas emission cap-and-trade system. Governments employ a cap-and-trade system by imposing a limit on the amount of CO₂ released by industry and then issuing a finite number of permits for emissions. Those permits are then auctioned or given away by governments. Businesses are also free to sell excess permits that they don't need, allowing market forces to distribute and price these allowances¹⁶. The proceeds from the auctioning of greenhouse gas emissions create California's Greenhouse Gas Reduction Fund (GGRF). Moneys from the Greenhouse Gas Reduction Fund are used to operate California Climate Investment Plan Programs that further reduce greenhouse gas emissions.

As programs began to take shape under the GGRF, housing advocates across the state rallied to help legislators and program administrators understand that public transportation and other greenhouse gas reduction efforts work best when developed alongside affordable housing in all communities. In 2014 Senate Bill 862 appropriated 20 percent of the GGRF proceeds to the Affordable Housing and Sustainable Communities program (AHSC). The goals of AHSC are to "reduce greenhouse gas emissions and vehicle miles travelled through land use, housing, transportation, and agricultural land preservation practices that support infill and compact

development”¹⁷ and to “increase accessibility of housing, employment centers, and key destinations through walking, biking, and transit”.¹⁸ Within this program, 50 percent of all available funding must be invested in affordable housing.

In 2012, Senate Bill 535 directed that, in addition to reducing greenhouse gas emissions, 25 percent of all greenhouse gas reduction funds must benefit Disadvantaged Communities. The Affordable Housing and Sustainable Communities program designates 50 percent of its funding to *benefit* Disadvantaged Communities, and of this, 10 percent must be invested *within* the Disadvantaged Communities themselves.

The California Environmental Protection Agency was charged with identifying Disadvantaged Communities that include “areas disproportionately affected by environmental pollution and other hazards that can lead to negative public health effects, exposure or environmental degradation” and “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”¹⁹.



CalEnviroScreen 2.0²⁰

CalEnviroScreen was a tool developed to quantify these factors at the census tract level by calculating “Pollution Burden”, such as prevalence of cleanup sites and water quality, and “Population Characteristics”, such as poverty and unemployment rates. Using CalEnviroScreen, 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% in California Environmental Protection Agency’s CalEnviroScreen tool.²¹

Disadvantaged Communities in the San Joaquin Valley

All eight counties in the region are home to a disproportionate percentage of socioeconomically vulnerable populations. As of the 2010 census, Hispanics/Latinos make up 50% of the total population, Non-Hispanic Whites constitute 38%, African-Americans represent 5%, and Asian/Pacific Islanders are 7% of the region’s total population. The region also has one of the highest poverty and unemployment rates in the state. The poverty rate for the region as a whole is 10.24%. However, for Latinos and African Americans, the rate is more than twice as high, 26.80% and 27.40%, respectively²².

As a result of the prevalence of polluting industries and the geographic characteristics of the region, the San Joaquin Valley has one of the worst rates of pollution and exposure to environmental hazards in the state. According to the CalEnviroScreen data, 201 census tracts in the region rank in the 90th percentile for social and environmental vulnerability. The majority of these tracts (approximately 78%) are located in larger urbanized areas such as Lodi, Stockton, Modesto, Turlock, Merced, Madera, Fresno, Clovis, Visalia, Hanford, Tulare, Delano and Bakersfield. The remaining 22% of highly disadvantaged census tracts in the region are in rural, unincorporated communities or small towns. All of these communities have high rates of environmental pollution, many have contaminated drinking water, and most have high rates of poverty, unemployment, and linguistic isolation.²³

The Importance of Where We Build

Federal and state affordable housing funding programs, like the Low Income Housing Tax Credit and Affordable Housing and Sustainable Communities programs, want to ensure that the housing developed with their resources advances program goals. Program administrators understand the impacts of affordable housing as discussed here. Therefore, each program dollar must be used in the creation of healthy, economically stable, and environmentally sustainable communities.

One way programs work to ensure high quality housing and efficient use of program funds is to create highly competitive application processes where applicants must prove how their proposed project makes more effective use of the limited dollars. Central to this competition are proximity requirements, with which program administrators can identify which key “amenities²” are located nearby the proposed development. Because sites located near public transportation, full-scale grocery stores that stock fresh produce, health centers, and public schools will ultimately better serve residents and the community, potential developments planned for these ‘high amenity’ sites are more likely to get funded. Therefore, not only is building close to amenities important for community and resident health outcomes — it is necessary in order to prove competitive under affordable housing funding programs.

² The term “amenities” is commonly used to describe elements of a community such as public transportation or grocery stores. However, affordable housing advocates assert that these are not merely amenities, but truly *necessities* of any healthy community.

GIS Mapping: Planning Process and Advocacy Tool

Geographic Information System or GIS mapping organizes, represents, and analyzes spatial and geographic data. Within GIS mapping, images can be linked to complex sets of data. One way GIS maps works is by visually displaying a picture that represents data, in which case the map can be manipulated, but users are not able to access the actual data it represents. In order to display and access the actual data, GIS maps must be programed to locate the data from an online source, a server, or a physical drive²⁴.

GIS mapping is used in a wide range of fields for a variety of uses. Nowadays, GIS mapping is included in most geography, planning, and statistics undergraduate and graduate degrees, and at some universities it is offered as a specialization within a degree program. Many planning departments and jurisdictions have staff entirely dedicated to GIS mapping. Consulting firms exist to support GIS mapping for those agencies that lack the capacity to do so themselves. GIS mapping is best thought of as a process. Jurisdictions consistently collect parcel, zoning, transportation, and other planning data. The technology, skillsets, and data needed to use GIS mapping to think critically about affordable housing investment already exists — but this process isn't taking place. If it is happening, the data are not being shared. When the data and maps are made widely available, GIS mapping can become a powerful advocacy tool.

Section 1: Research Methodology

Experience in the Field

Since its first meetings in Visalia in 1976, The California Coalition for Rural Housing has worked in San Joaquin Valley communities for forty years. The CCRH Board of Directors and Membership is comprised of nearly 20% organizations that provide housing, social services, emergency access to water, homeownership opportunities, and advocacy for thousands of San Joaquin Valley communities.

In recent years, CCRH staff was instrumental in forming the San Joaquin Valley Housing Collaborative under Governor Schwarzenegger's Partnership for the San Joaquin; they headed the Smart Valley Places coalition; and have provided technical assistance to nearly thirty rural jurisdictions, community development organizations, and American Indian tribes throughout the San Joaquin Valley. It is with this collective experience that many of the issues addressed in this study were identified.

GIS Mapping

From March 2015 through February 2016 the California Coalition for Rural Housing collected data from San Joaquin Valley jurisdictions, State agencies, and other sources to build interactive, powerfully detailed, GIS maps. These maps were designed to identify potentially ideal sites for affordable housing development in comparison to existing zoning and against CalEPA's Disadvantaged Community designations.

GIS Mapping: Parcel and Zoning Information

The maps began with parcel information for San Joaquin Valley jurisdictions in Fresno, Kings, Madera, Merced, San Joaquin, Stanislaus, and Tulare Counties. Fresno County jurisdictions, the City of Modesto, the City of Merced, and the City of Stockton maps include zoning the following zoning information for parcels:

R3/R4	Residential High Density	Used to identify sites for the construction of multi-family housing or apartments
R2	Residential Mid Density	Most commonly for duplexes or condominiums
R1	Residential Low Density	Delineating areas for single family housing or individual homes
C	Commercial	Reserved for businesses

This study focused on those sites dedicated for R3- High Density Residential uses, as this is the zoning that pertains to the majority of affordable housing development, especially those eligible for the Low Income Housing Tax Credit and Affordable Housing and Sustainable Communities programs.

GIS Mapping: Access to Amenities

Maps also included data on the location of amenities to which there are proximity requirements in affordable housing funding programs. Specifically, proximity requirements for California's Low Income Housing Tax Credit program were used. Collecting public transportation data is a difficult process, because public transportation is made up of varied routes and points crossing multiple jurisdictions, managed by numerous public transportation agencies. For this reason, CCRH used public transportation data from the Center for Neighborhood Technology.

"High Amenity" sites were identified as parcels that:

Met *both* of the following proximity requirements:

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

At least *one* of the following proximity requirements:

Amenity	Proximity Requirement Urban	Proximity Requirement Rural
Public Elementary School	.25 Mile	.75 Mile
Public Middle School	.5 Mile	1 Mile
Public High School	1 Mile	1.5 Mile

GIS Mapping: Disadvantaged Communities

Shapefiles provided by CalEPA were used to map Disadvantaged Communities. For the purpose of this study, Disadvantaged Communities refers to those census tracts with scores in the top 25 percent of CalEnviroScreen.

GIS Mapping: Urban vs. Rural

Rural areas were determined by United States Department of Agriculture (USDA) definition of rural and mapped using USDA shapefiles. Urban areas are those areas that lie outside of the USDA designated rural areas.

GIS Mapping: HUD Areas of Opportunities

While the research discussed here does not explicitly address HUD areas of opportunities, shapefiles and data pertaining to these measures are included in the maps for further analysis.

Stakeholder Feedback and Engagement

Throughout the course of this study, CCRH sought feedback and engaged stakeholders from throughout the United States, California, and each county of the San Joaquin Valley. Research began with the formalization of an Advisory Committee, and members' involvement was ongoing as individuals and as a group.

The mapping process and initial results were shared via webinar with an Affordable Housing and Community Development organization serving rural communities throughout the United States. CCRH Board of Directors were engaged in throughout the study. As was the San Joaquin Valley Housing Collaborative which is comprised of affordable housing developers, advocates, and transportation planners representing the eight counties of the San Joaquin Valley. Additionally, the study was used as a component of community meetings regarding rural city Housing Elements and resident engagement efforts.

Limitations

The counties researched in this study do not include Kern County, because, at the time of this research, The San Joaquin Valley Health Fund directed its efforts in Fresno, Kings, Madera, Merced, San Joaquin, Stanislaus, and Tulare Counties. CCRH worked to engage stakeholders representing Kern County organizations and communities in solicitation of feedback.

Data at the parcel level is collected and maintained at the city level, however, it is made available by counties. Fresno County was the only county able to provide parcel level information for its rural jurisdictions. Therefore, data at the parcel level for rural sites are exclusive to Fresno County.

Furthermore, zoning data was only available for the cities of Merced, Modesto, Stockton, and Fresno jurisdictions. This data does exist, but due to limitations in availability and consistency across jurisdictions, these data were not collected at the time of this study.

Sites were identified based on access to amenities and zoning. This site identification does not account for proximity to industrial areas, level of street congestion, site vacancy, site control or ownership, status of infrastructure, or other factors that may contribute to site selection when looking to develop housing.

Proximity requirements under California's Low Income Housing Tax Credit program are not identical to proximity requirements under the Affordable Housing and Sustainable Communities program.

The information in this study is intended to be used as a model for potential mapping and analysis processes. The jurisdictions identified here that have available zoning data should be considered case studies.

Section 2: Findings

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

Finding 2: High amenity sites exist in rural and urban areas

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

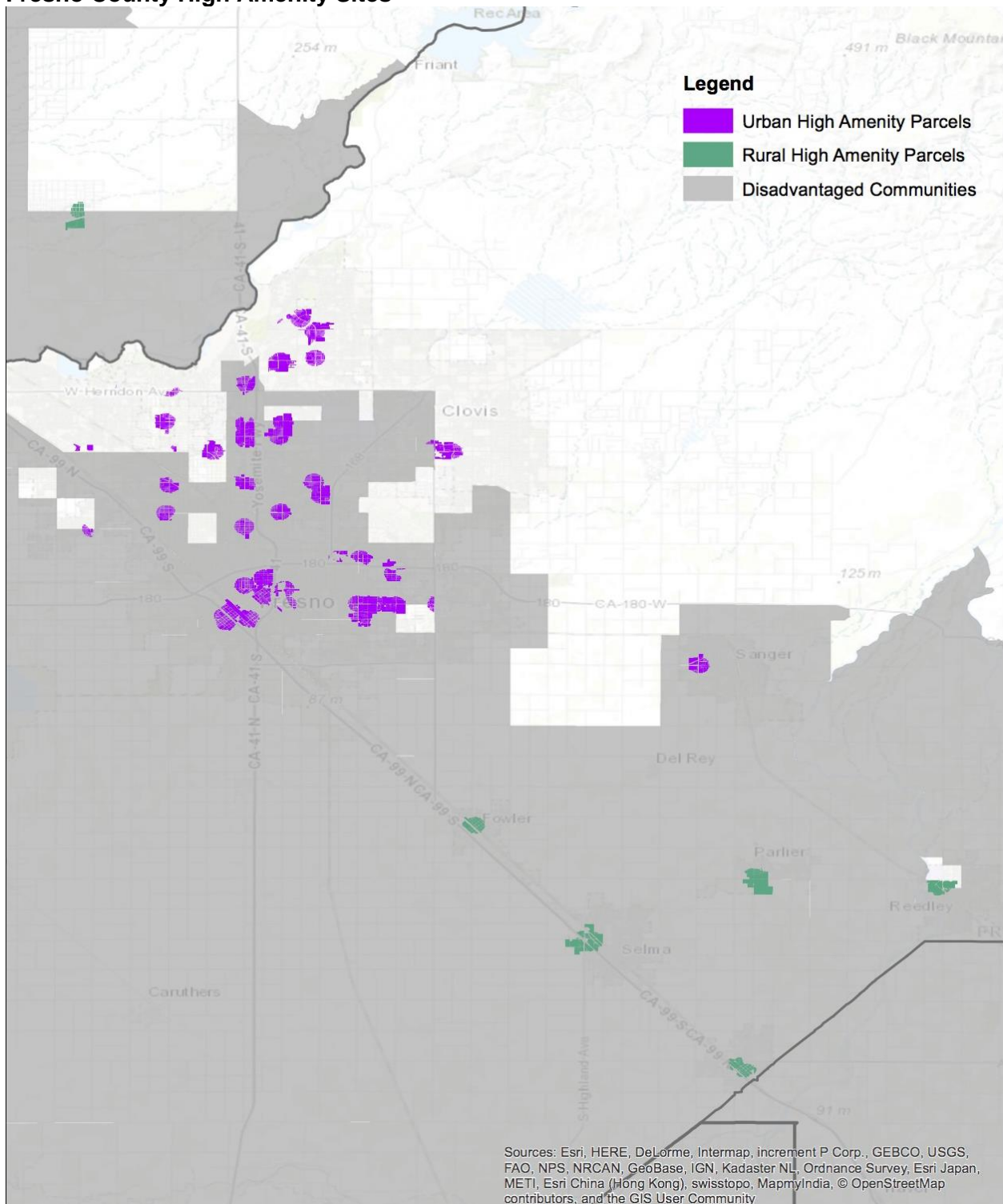
Finding 4: Many jurisdictions have not compiled zoning data that is easily shared

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

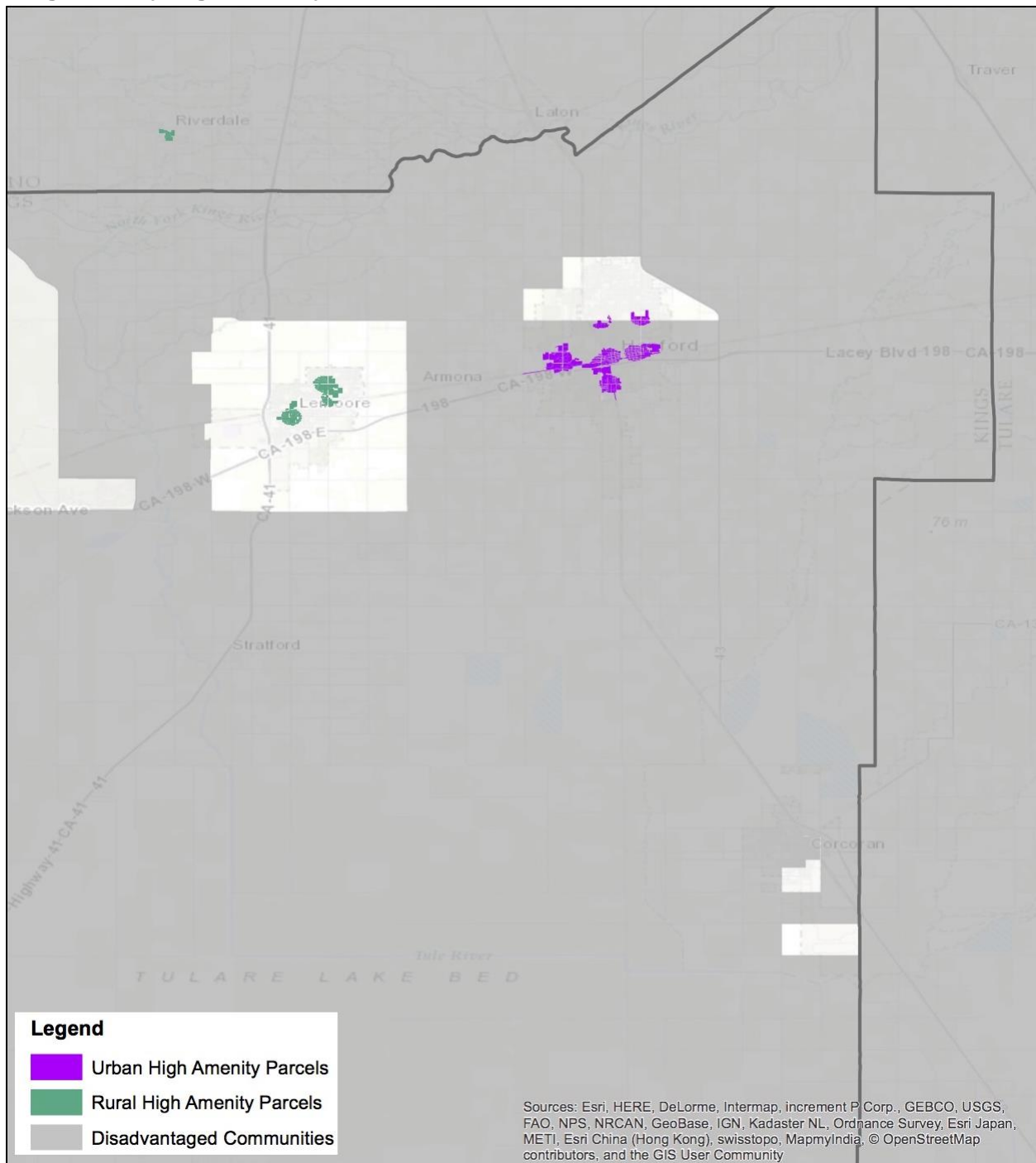
Sample Maps

The following maps are illustrative of the GIS mapping used to analyze, extract, and display the data discussed in this section. These particular maps of each county were obtained by zooming into an overall map of the San Joaquin Valley and cutting the image down the county boundaries. Within the GIS software, elements of the maps can be selected in order to view parcel or point information.

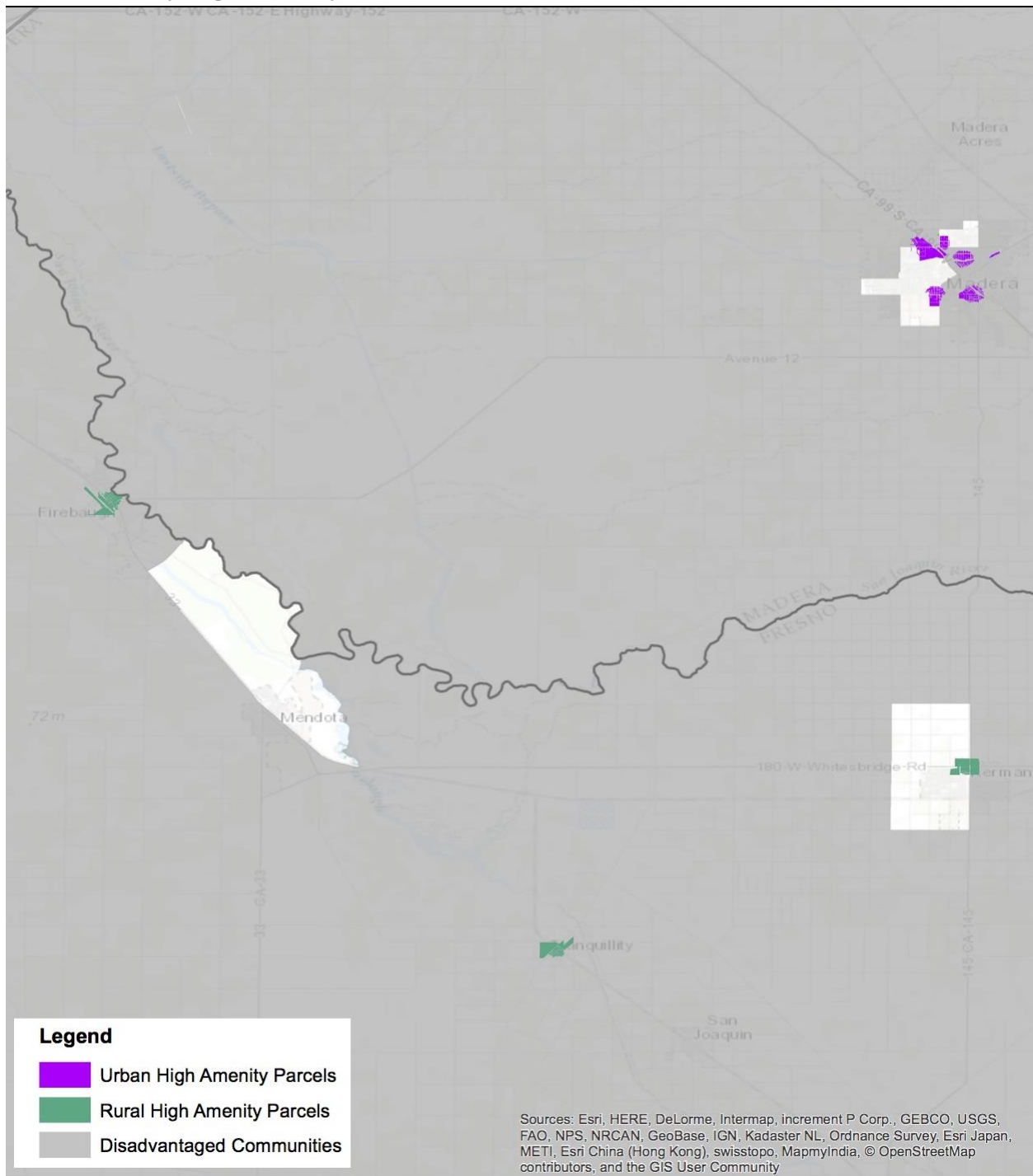
Fresno County High Amenity Sites



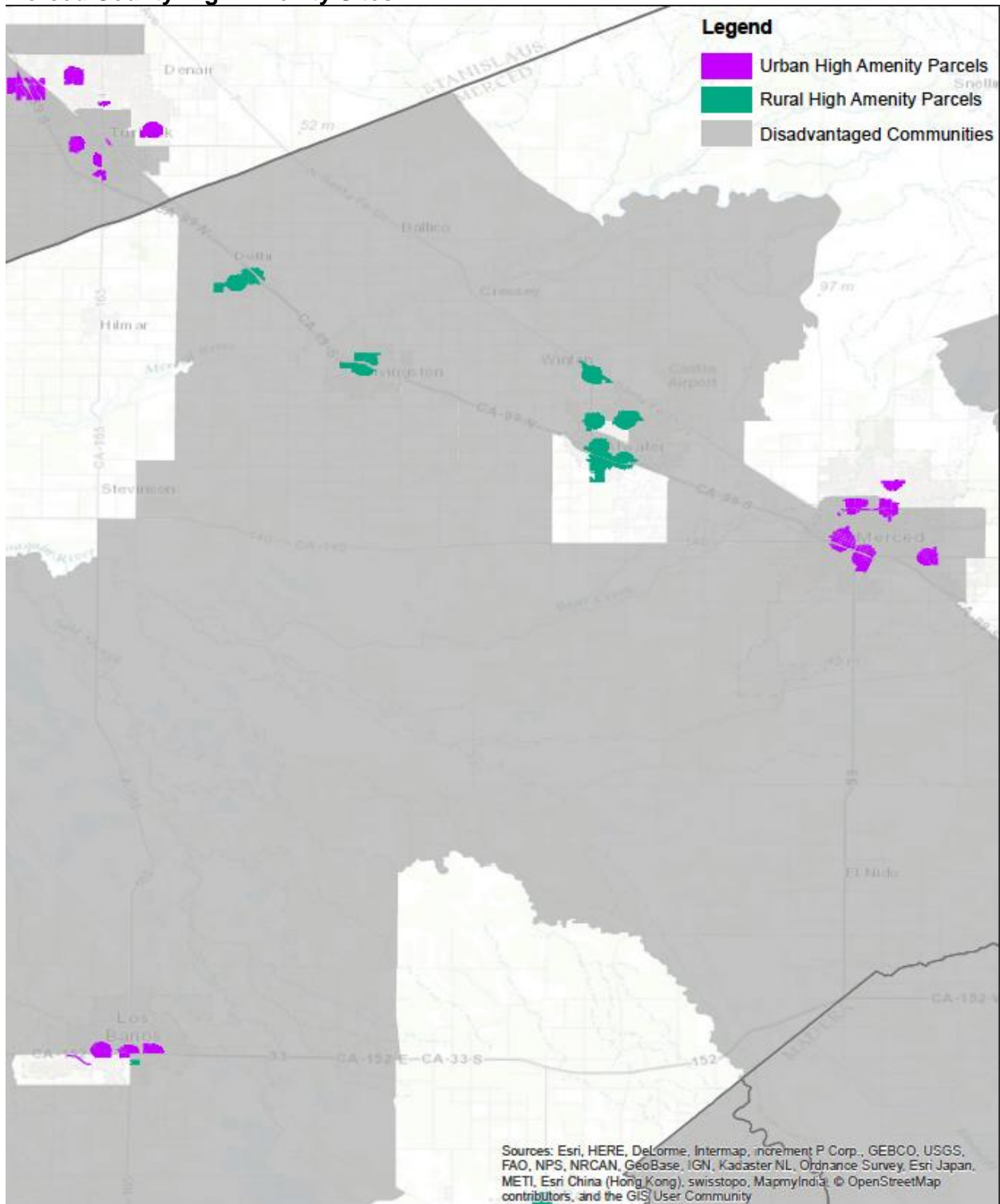
Kings County High Amenity Sites



Madera County High Amenity Sites



Merced County High Amenity Sites

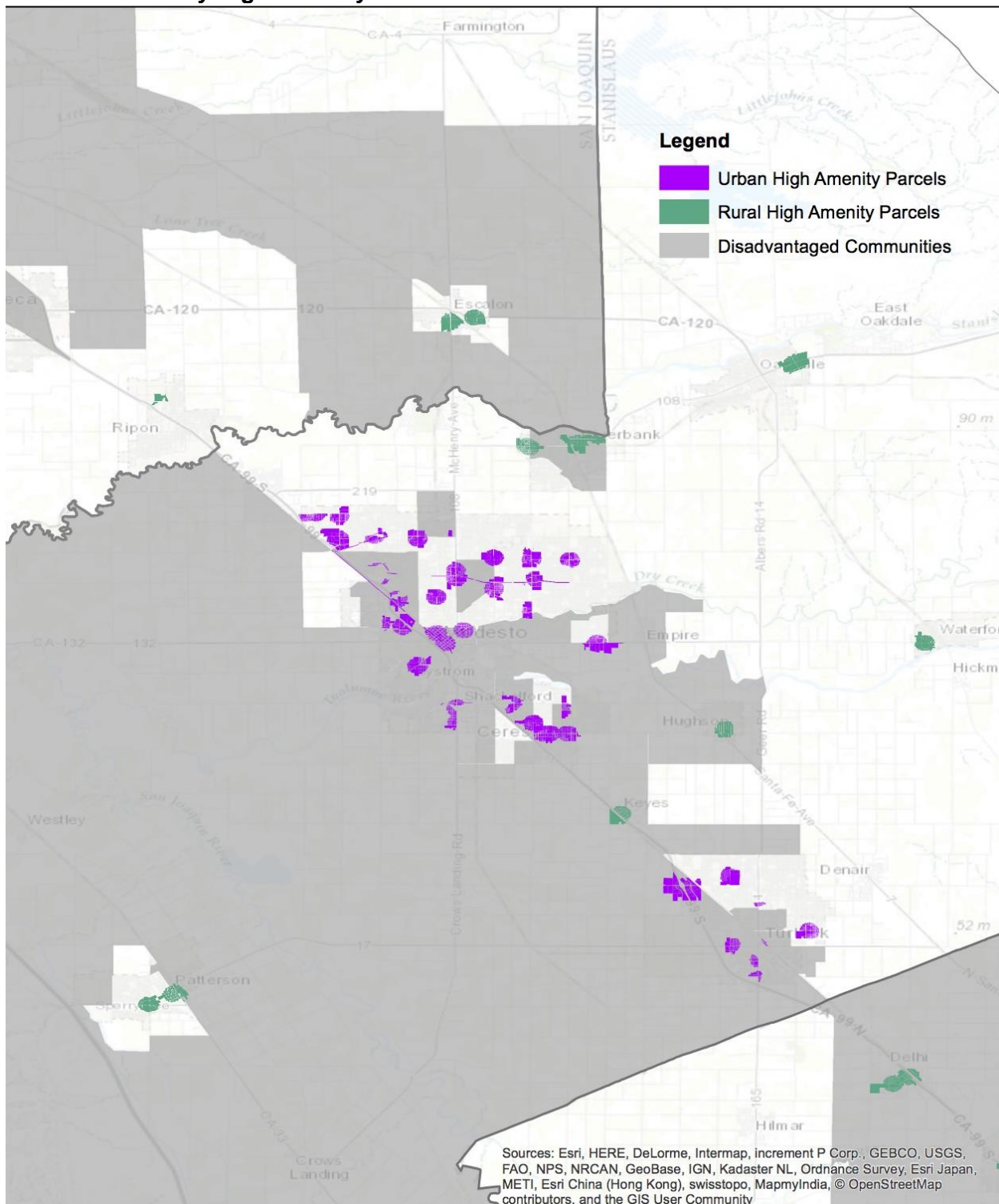


Legend

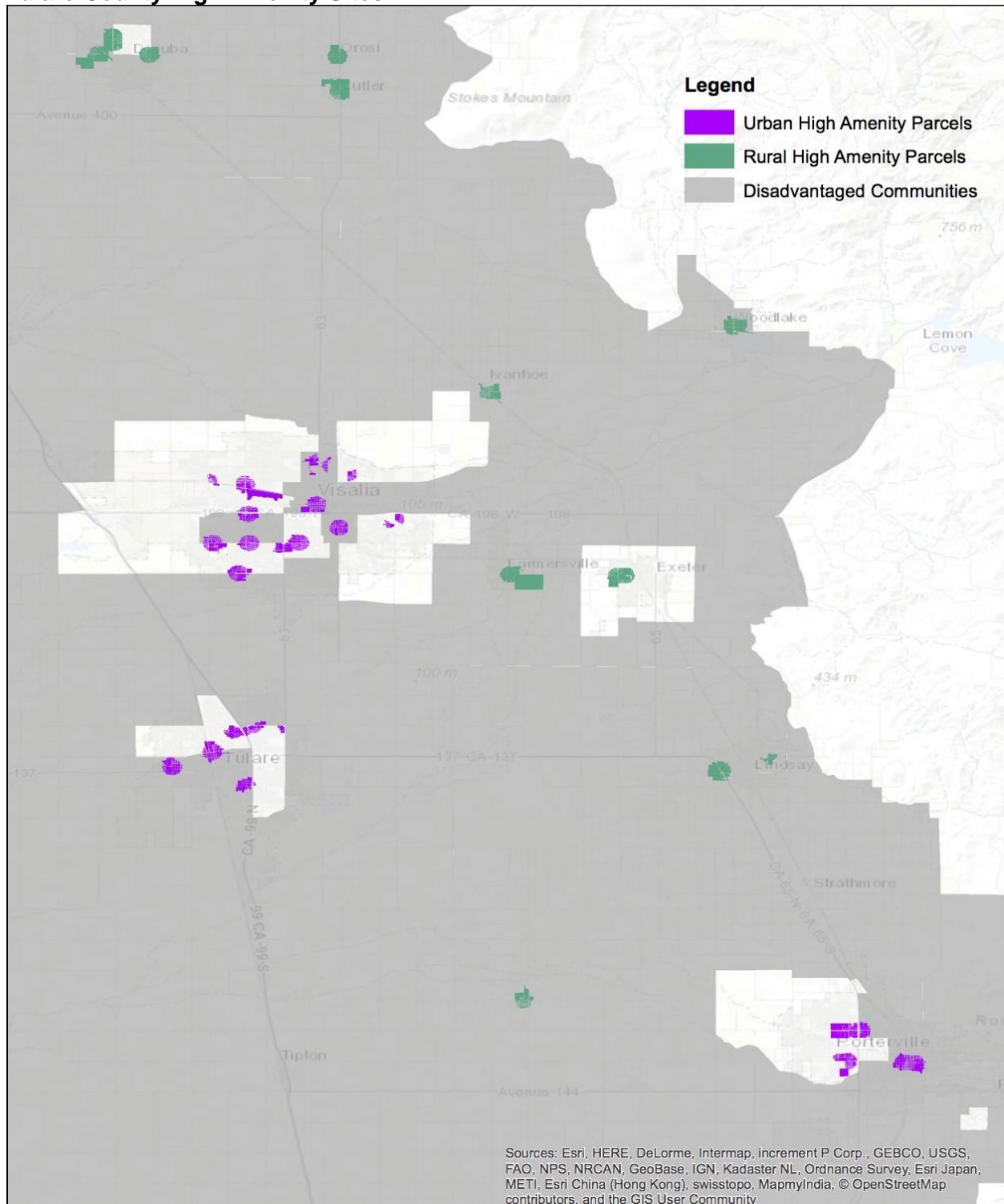
- Rural High Amenity Parcels
- Urban High Amenity Parcels
- Disadvantaged Communities

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

Stanislaus County High Amenity Sites

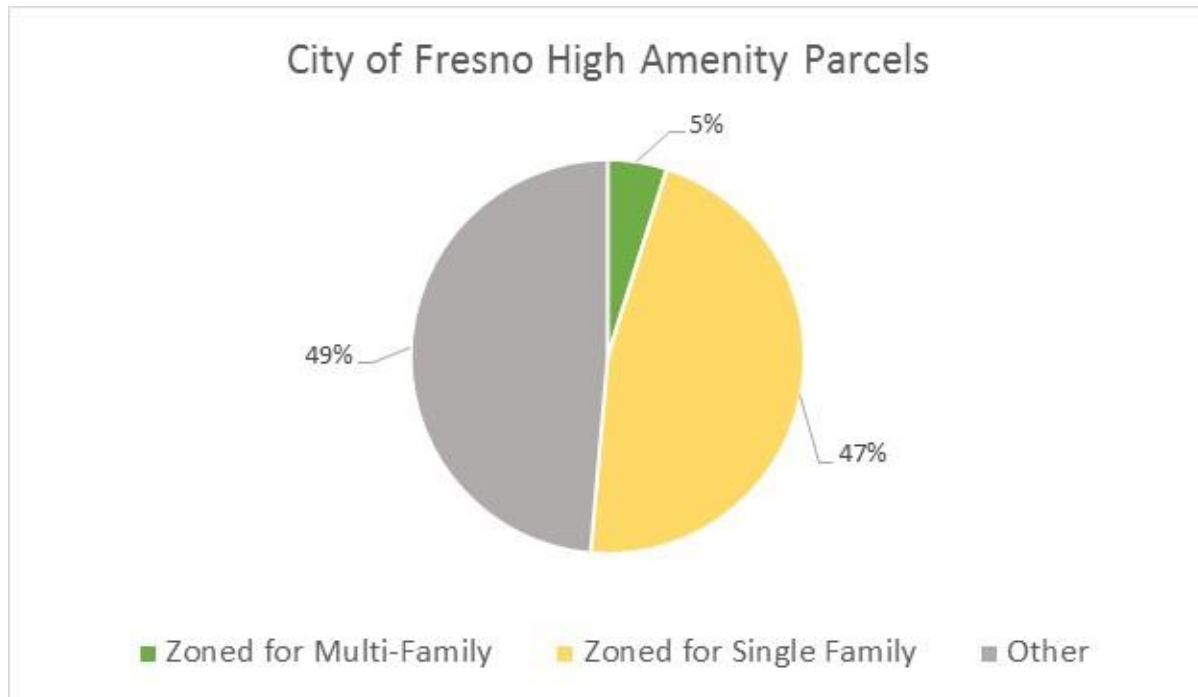


Tulare County High Amenity Sites

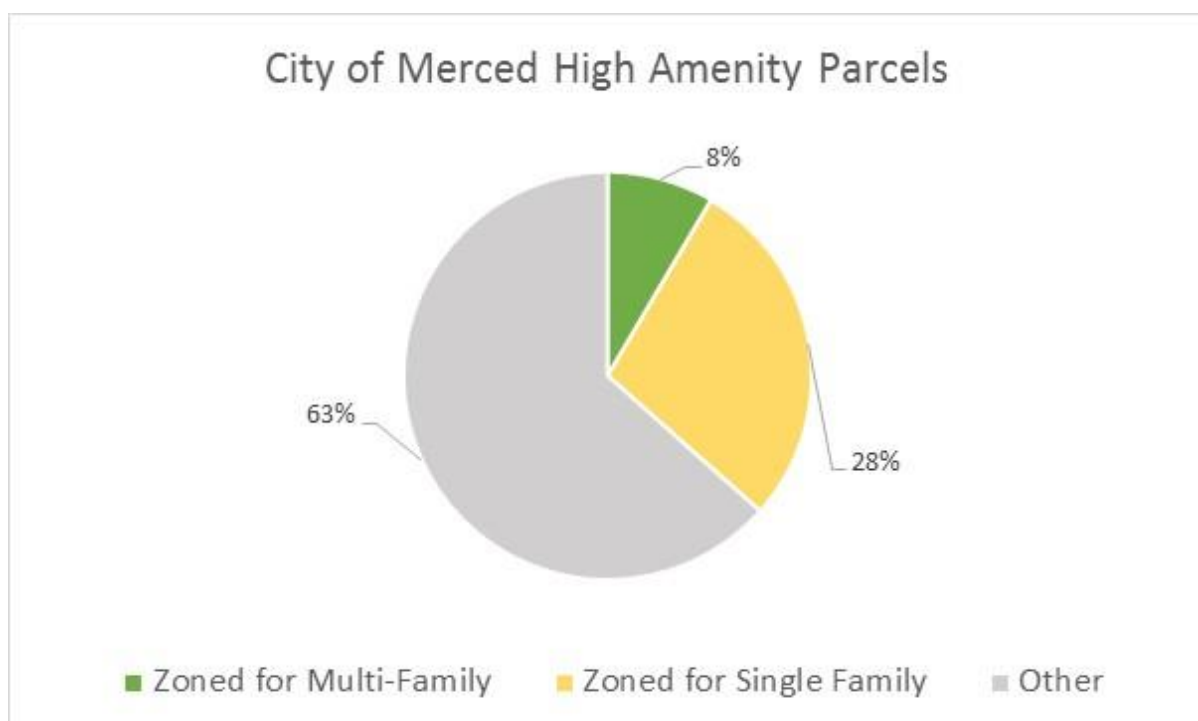


Finding 1: High amenity sites are disproportionately zoned for single-family housing

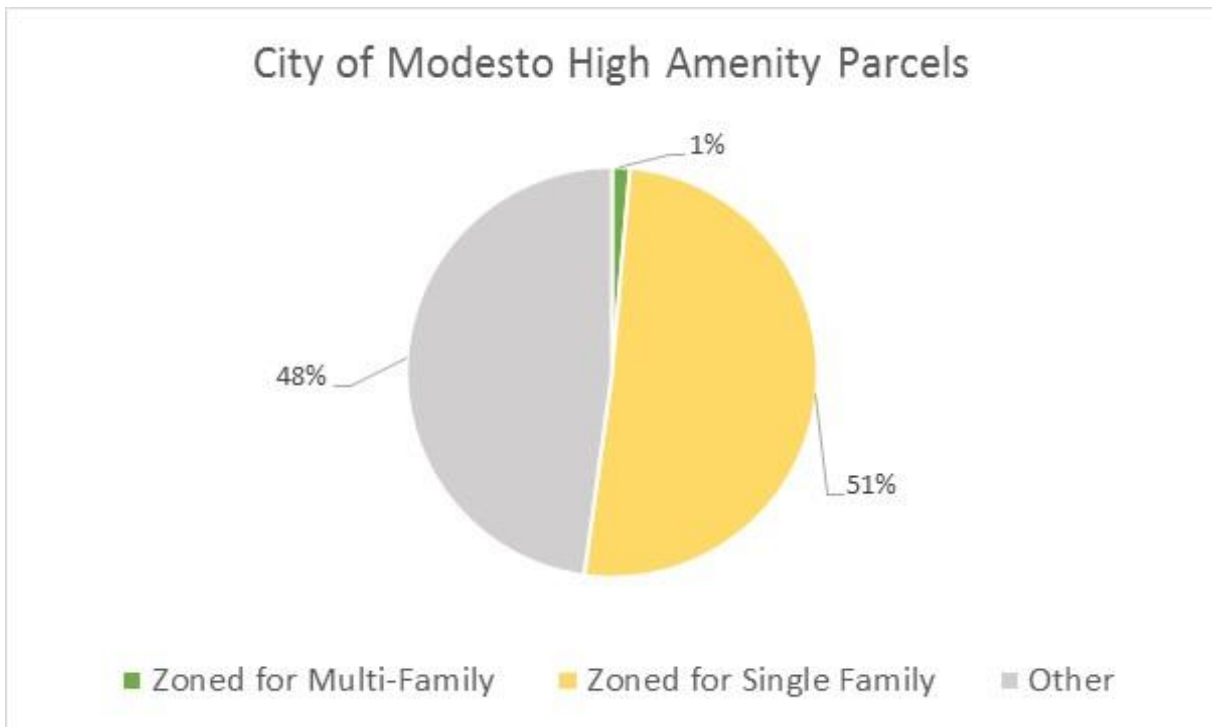
In Fresno, 14,149 high amenity parcels were identified. Of these, only 4.88% were zoned for high density residential development compared to 46.51% zoned for single-family homes.



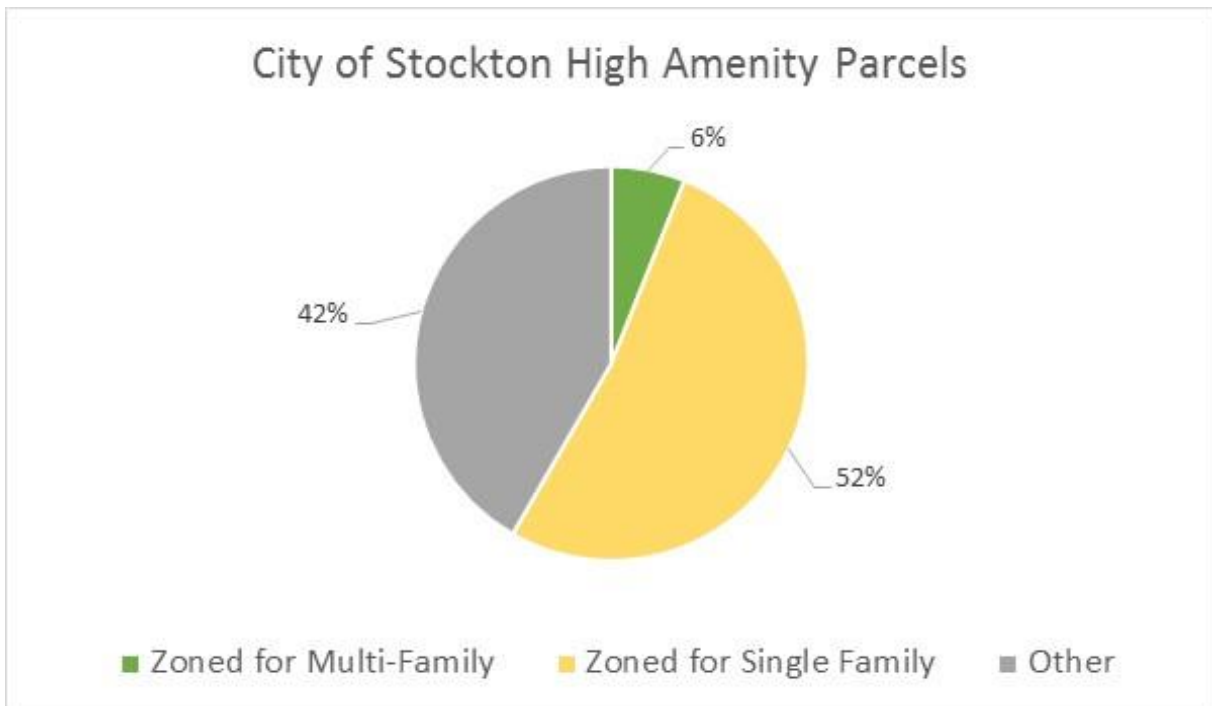
In Merced, 1,759 high amenity parcels were identified. Of these, only 8.47% were zoned for multi-family housing, compared to 28.08% for single-family homes.



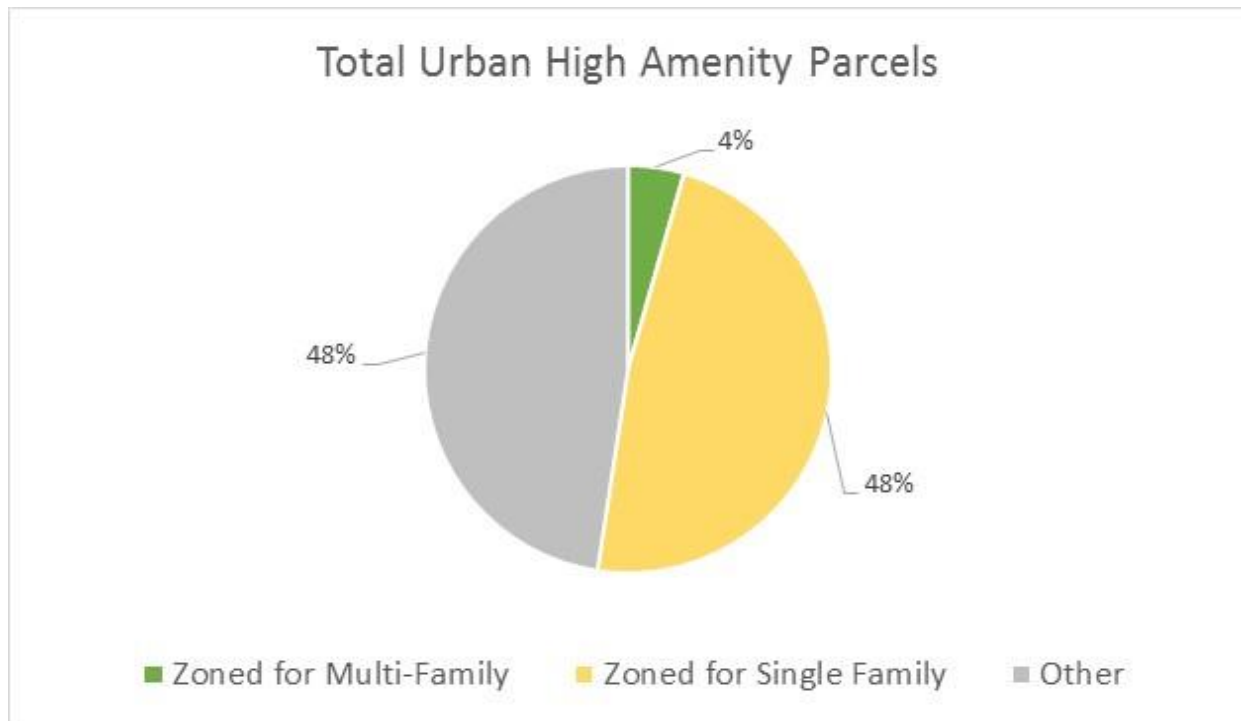
In Modesto of the 8,359 high amenity sites, only 1.4% were identified for multi-family housing, and a full 50.78% was dedicated to single-family homes.



Of the 7,441 high amenity parcels in Stockton, 6.60% are zoned for multi-family housing, and 52.29% are zoned for single-family homes.

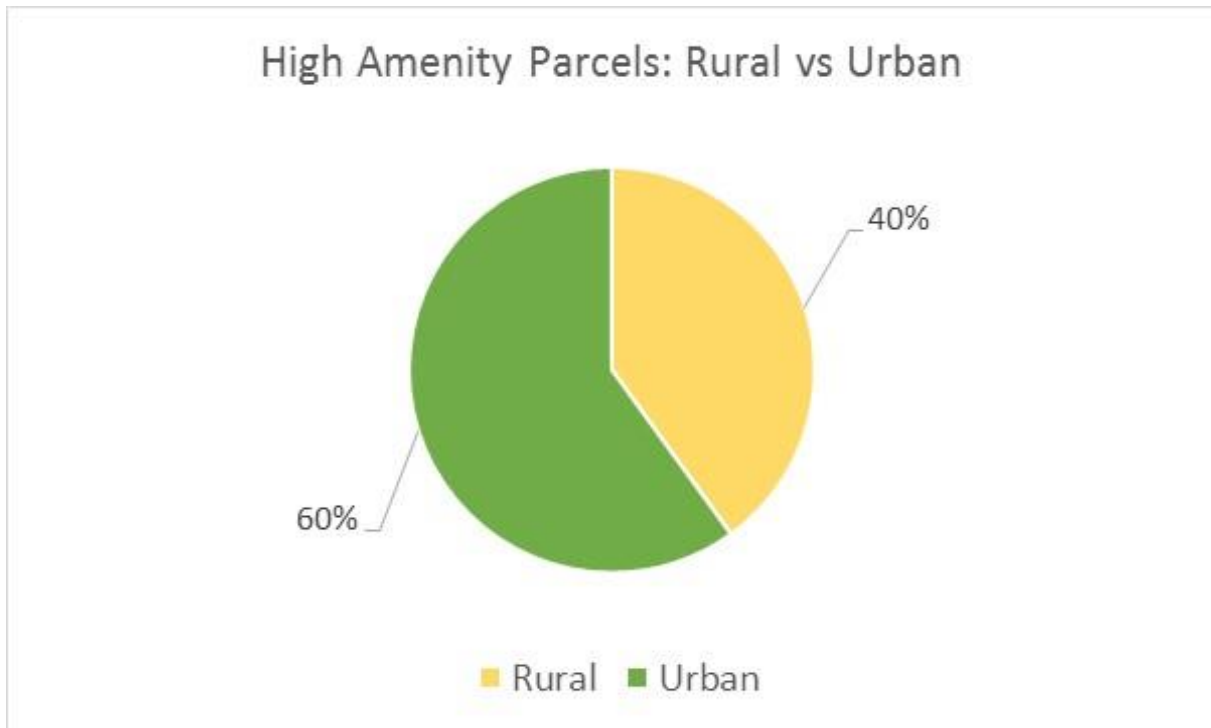


In total, only about 4% of the high amenity sites in these cities are zoned for multi-family housing, while 48% is reserved for the development of single family homes.



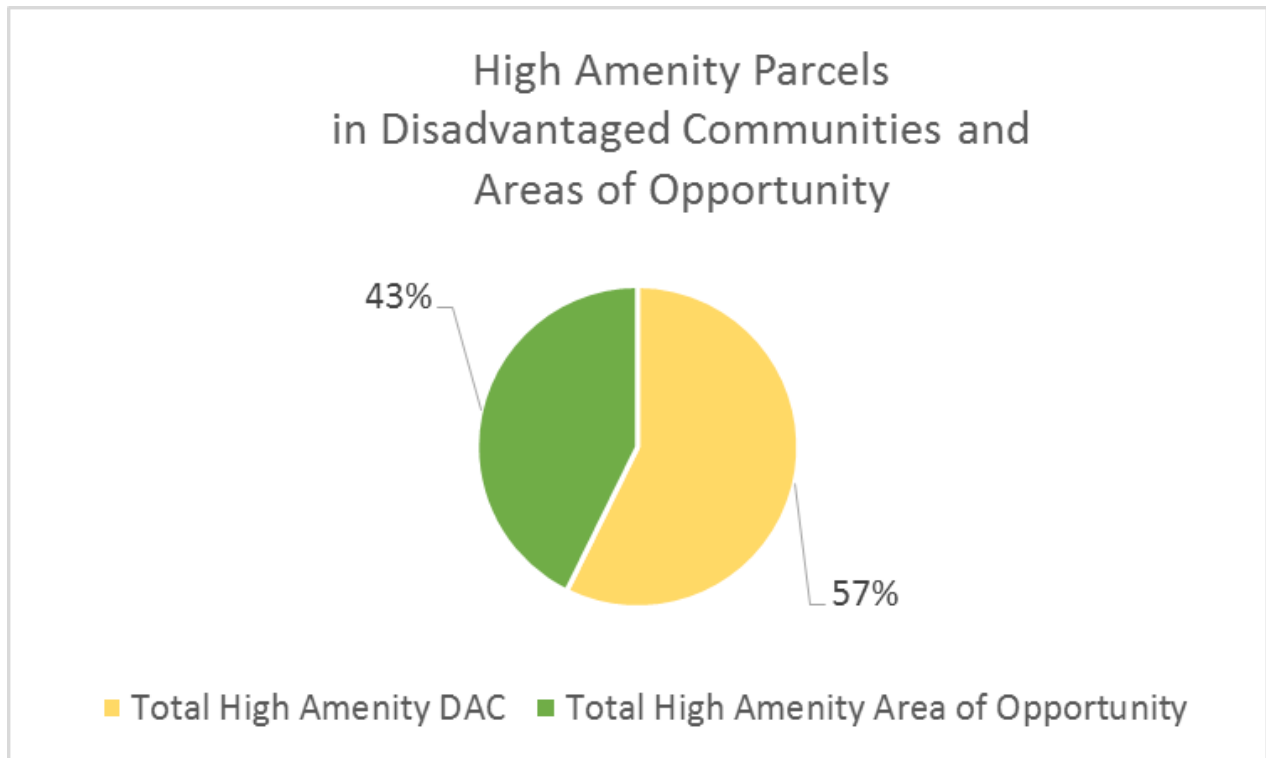
Finding 2: Throughout the Valley high amenity sites exist in rural and urban areas

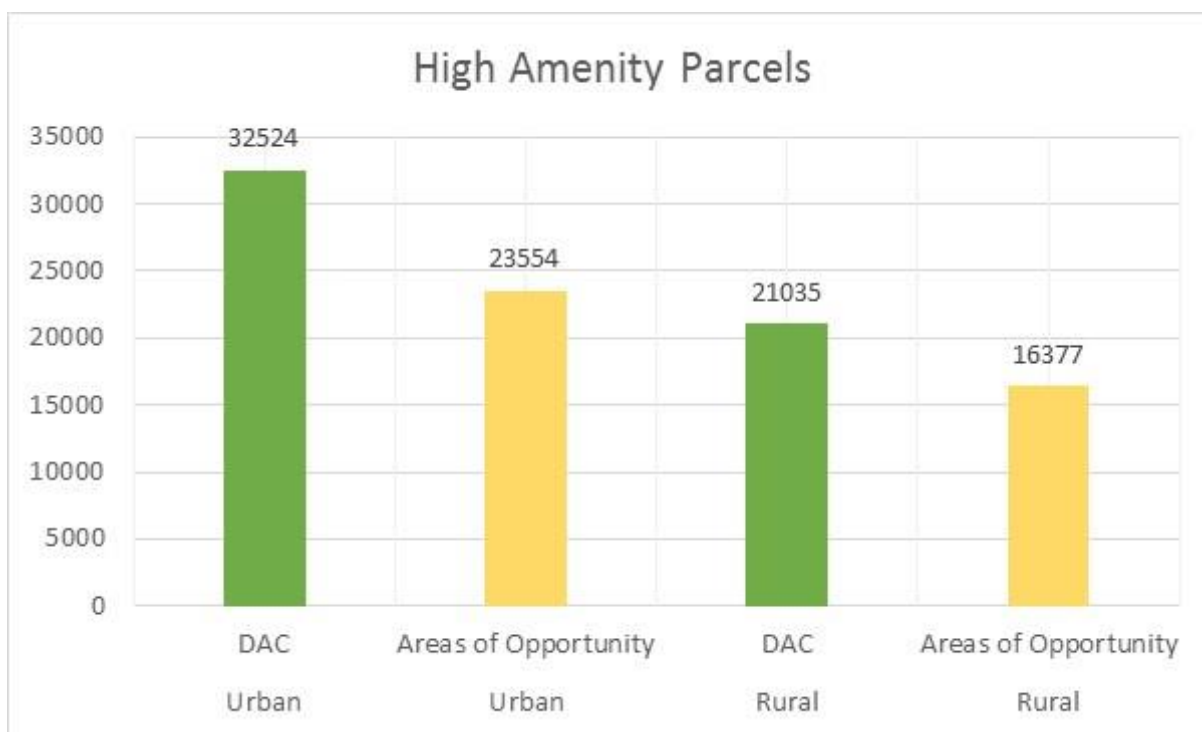
Across the Valley there are over 93,000 high amenity parcels that are ideal for affordable housing development. Of these, 40% are located within rural areas and 60% are located within urban jurisdictions.



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.





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

Cities and counties maintain their own data and manage their own reporting. Therefore, it can be difficult to obtain data needed for the mapping process. Because each jurisdiction manages their own data, the data are not uniform and does not necessarily work well with other data sets from other jurisdictions. Therefore, it can be extremely difficult to access this vital information and, once obtained, it can require extensive work to combine it to relate to other data. There is no statewide uniform method of collecting, managing, and describing zoning data; rather, zoning data is unique to each jurisdiction. Accordingly, the necessary task of combining zoning data from multiple jurisdictions mapping and analysis purposes is exceedingly difficult.

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

In every presentation and following discussion of this mapping process and the resulting data, stakeholders expressed interest in accessing the information. Housing developers reported that the information would be beneficial in the process of identifying potential sites for affordable housing development, and would facilitate more efficient application to affordable housing funding programs. Planners, who may not focus on affordable housing specifically, also found the information useful to their work. Affordable housing advocates felt that the mapping process and resulting data was illustrative of the issues they seek to address. Community-based organizations and individual community members who may have been previously unfamiliar with affordable housing issues were better able to understand zoning practices, affordable housing financing, and implications for healthy communities after learning about the study and the mapping process used.

All stakeholders wanted to know when the results of the study would be released, but were more specifically interested in how they may be able to access the maps and data themselves.

The majority of stakeholders felt that the time and resources it would take to produce such data on their own would not be feasible. The overwhelming request was for the maps to be made available online, in an interactive form, modeled after CalEPA's map of Cal EnviroScreen.

Although development, planning, and advocacy organizations often have both the skillset and software to produce the maps themselves, many do not. It took CCRH staff an estimated 300 Hours and approximately \$8,000 to build the maps alone. The transportation data had to be purchased. Because the data captured in GIS maps is static – if a jurisdiction changes its zoning, if transit lines are added, if grocery stores are built, etc. – these updates must be manually added to the maps. Therefore, while the maps created for this study will long serve as a model of the process and product, the data itself will only prove useful for a limited time.

Section 3: Recommendations

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

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.

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

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

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

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.

In order to overcome the existing shortage of affordable housing and to prepare for expected population growth, the Valley will have to shift toward denser, more efficient development of multi-family homes. In trying to access increasingly limited resources, San Joaquin Valley jurisdictions will have to prove that the sites they've identified for affordable housing are not only rich in amenities, but also in line with Affirmatively Furthering Fair Housing. The best way in which to secure needed federal and state resources is to make sure that there are ample sites, high in amenities, in areas of opportunity, appropriately zoned and available for the development of affordable housing. Advocates and developers can hold jurisdictions and community members accountable for this zoning through General Plans and Housing Element processes.

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

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.

There is a myth that high amenity sites are exclusive to urban areas, and while rural affordable housing developers and advocates have argued this for over 40 years, the myth prevails. This myth is harmful as it justifies withholding equal access to vital funding and resources. Instead, programs must take into account the unique development needs of rural areas in order to best maximize the potential of these sites.

With more than 31,500 parcels, the examples from the Cities of Fresno, Merced, Modesto, and Stockton represent over 56% of all urban high amenity sites throughout the Valley. This leaves over 24,000 additional potential sites for healthy, impactful affordable housing. Of all sites available to developers, these sites must be prioritized and zoned appropriately in order to best capitalize on the potential high return on investments — both economically and for community health outcomes.

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.

There is great potential and urgent need to use these high amenity sites to develop affordable housing in areas of opportunity. Locating housing in areas of opportunity works to undo historic inequitable zoning practices by furthering economic and racial de-segregation. It is vital that these communities are zoned in order to support the development of dense, sustainable, affordable housing.

It is not the intention of this report to suggest that affordable housing should not be built in Disadvantaged Communities, or areas of lower opportunity. Conscientious development of quality affordable housing is necessary to replace poor housing stock, ensure affordability into the future, and prevent displacement. Through collaboration with community stakeholders and service providers, affordable housing sites can catalyze local businesses, provide increased ridership for growing public transportation efforts, bring needed infrastructure that serves the entire community, create health supporting greenspace, and house community-wide programs and services. However, for these sites to be found equitable and in line with Affirmatively Furthering Fair Housing, the San Joaquin Valley will have to demonstrate how this planned affordable housing will be used to catalyze reinvestment in these 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.

San Joaquin Valley Metropolitan Planning Organizations (MPO) or Councils of Governments (COG) are in place to coordinate planning amongst jurisdictions within counties and in relation to other counties. The San Joaquin Valley has a strong network of COGs that often work together on regional planning initiatives. Valley COGs are equipped with the expertise to centralize and disseminate zoning information and may prove ideal champions of these efforts.

If the COGs themselves are not in a position to manage this information, they may be in a position to build the capacity of jurisdictions to meet these challenges themselves.

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.

With the limited capacity of smaller organizations and planning departments to take on this mapping process, it is unlikely that the data will be widely or consistently used. In order to make critical examination of zoning practices and identification of high amenity sites a permanent component of planning and advocacy, the information must be made available in a free, easy to navigate format. Therefore, it would be ideal for a research think-tank, university planning department, local planning entity, or state agency to serve as host for this vital information. The two components of the mapping process — the maps themselves and the data required to construct them — may be made available through different strategies.

As discussed, the data to build the maps exists, but may be difficult to obtain. However, once collected and correctly formatted, anyone with access to GIS mapping software would be able to build the maps, access the data, and customize as needed. Previous recommendations to centralize data or build the capacity of individual jurisdictions to better provide this information would greatly move accessibility efforts forward. It would be ideal if think tanks, government agencies, or universities collect, manage, and distribute similar information for communities statewide.

Making the data itself available would be an enormous asset for planning commissions, developers, and others with experience with and access to mapping software. However, the data alone may not prove beneficial for those without the capacity to build and manage the maps or information. In these situations, an online, interactive format similar to that used for CalEnviroScreen could be enormously worthwhile. Perhaps it is here, with these people, that the heart of this project lies. While the data may be difficult to obtain, it does exist. Planning professionals can and should be using this information to think through these critical questions, but many are not. However, it is advocates already thinking critically in these ways, who are often shut out from this vital information and these processes.

Conclusion

There is great need for affordable housing in every community — for those who wish to stay in the communities they've known all their lives, and for those who seek access to different opportunities. San Joaquin Valley communities must prioritize affordable housing investments in all of our communities. In order to make the most of limited resources, advocates, developers, and local governments must work together through increased access to data, open and inclusive decision-making processes, and equitable zoning practices.

A woman, in her late seventies, looks around her neighborhood and reflects on how it has changed in the fifty years she has lived here. The community, like her, has aged. Businesses have come and gone, crime rates have increased, and the sidewalks have cracked. But she has recently moved into a small studio in a new affordable housing community with other older adults. She has help managing her benefits, she's even closer to her grocery store than before, and her favorite bus stop is only a few steps away. She rests easy knowing she can continue to afford to live here. She thinks to herself, "I'm so happy I don't ever have to leave here..."

A young man looks around his new neighborhood. He has recently moved into an apartment in an affordable housing community. He is closer to work and there is better transportation to get him there. His apartment is next to a park where he plays sports with his new neighbors, and he rests easy knowing he will have enough of what he needs to succeed here. He thinks to himself, "I'm so happy I could leave there..."

Appendix

Findings and 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: <i>Efforts can be made to centralize information and promote sharing across jurisdictions.</i>
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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