CITY OF WOODLAND

CALIFORNIA

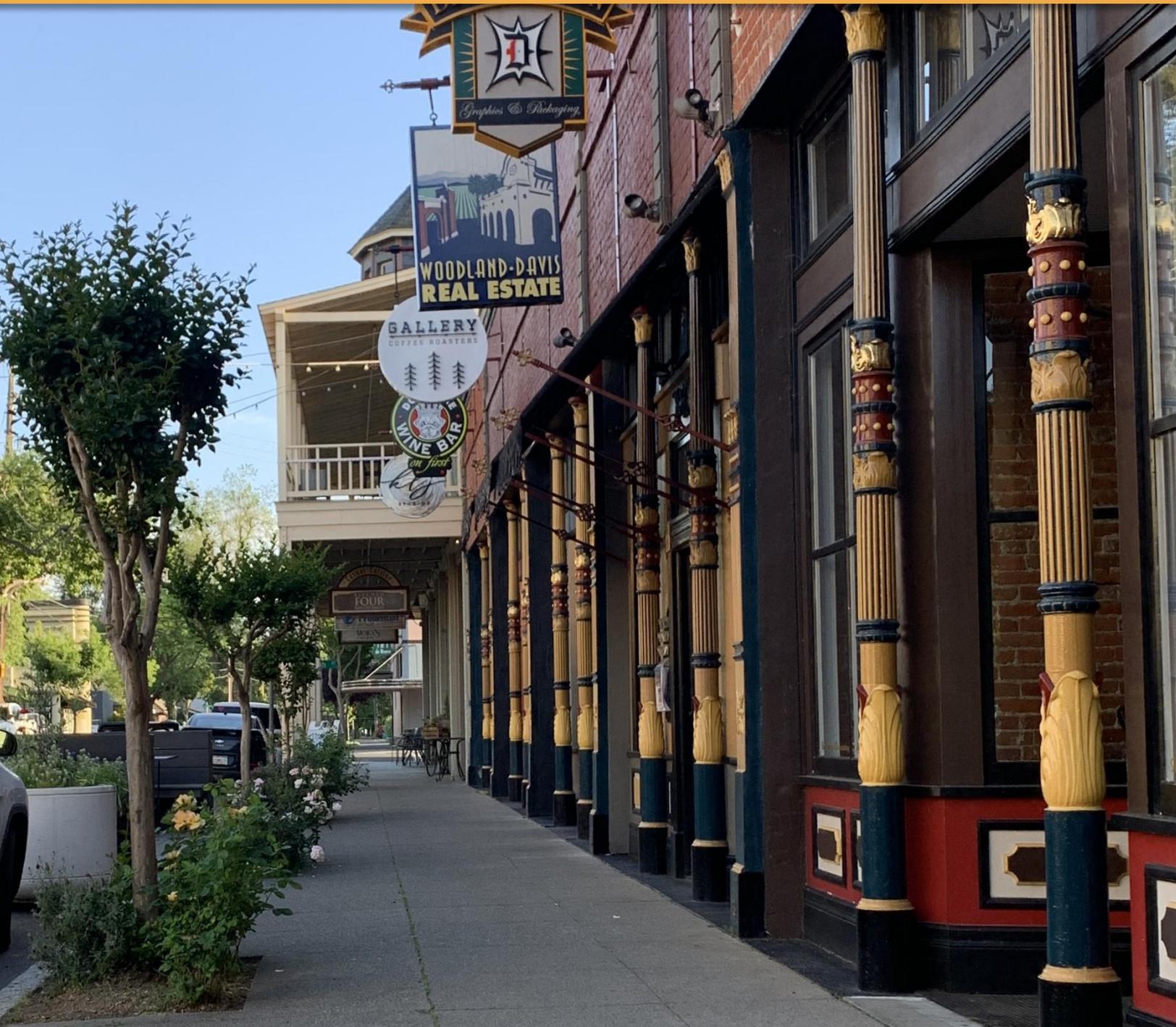# ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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CONTENTS

Chapter 1. Introduction

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FAIR HOUSING PLANNING

Equal access to housing choice is crucial to America's commitment to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability. The U.S. Department of Housing and Urban Development (HUD), specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and enforcement of the Fair Housing Act and other civil rights laws.

Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD's housing and community development programs. The AFFH requirements are derived from 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.[1]

Local communities, such as the City of Woodland, that receive grant funds from HUD through its entitlement process may satisfy this obligation by performing an "Analysis of Impediments to Fair Housing Choice" (AI). In an AI, local communities that receive HUD entitlement grant funds evaluate barriers to fair housing choice and develop and implement strategies and actions to overcome any identified impediments based on their individual histories, circumstances, and experiences. Through this process, local entitlement communities promote fair housing choices for all persons, including classes protected under the Fair Housing Act, and provide opportunities for racially and ethnically inclusive patterns of housing occupancy, identify structural and systemic barriers to fair housing choice, and promote housing that is physically accessible and usable by persons with disabilities.

HUD grantees may meet their obligation and certification to affirmatively further fair housing by taking actions that address the impediments, including:

- Analyzing and eliminating housing discrimination within the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;

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[1] *U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13). March 1996.*

- Promoting housing that is physically accessible to all persons to include those persons with disabilities; and

- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant (CDBG) program grantees to document AFFH actions in the annual performance reports that are submitted to HUD.

This Analysis of Impediments to Fair Housing Choice was developed by the City of Woodland with assistance from Mosaic Community Planning and follows the requirements in HUD's Fair Housing Planning Guide. Although not required by regulations in place as of the date of this report, several chapters of this AI incorporate maps and data developed by HUD for use by grantees in developing Assessments of Fair Housing under the requirements of the 2015 AFFH Final Rule.

DEFINITIONS

Affirmatively Further Fair Housing – HUD's "Affirmatively Furthering Fair Housing Revisions" regulation, published on March 3, 2025, provides the following definitions:[2]

- *The phrase "fair housing" means housing that, among other attributes, is affordable, safe, decent, free of unlawful discrimination, and accessible as required under civil rights laws.*

- *The phrase "affirmatively further" means to take any action rationally related to promoting any attribute or attributes of fair housing.*

Fair Housing Choice – This Analysis of Impediments to Fair Housing Choice uses the following definition of "Fair Housing Choice":

- The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

Impediments to Fair Housing Choice – As adapted from the HUD Fair Housing Planning Guide, impediments to fair housing choice are understood to include:[3]

- 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.

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[2] *24 CFR 5.150*

[3] *U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17). March 1996.*

- 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.

Protected Classes – The following definition of federally protected classes is used in this document:

- Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

Affordable – Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

- HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.

DATA SOURCES

Decennial Census Data – Data collected by the Decennial Census for 2020, 2010, and 2000 is used in this Assessment (older Census data is only used in conjunction with more recent data in order to illustrate trends). The Decennial Census data is used by the U.S. Census Bureau to create several different datasets:

- 2020, 2010, and 2000 Census Summary File 1 (SF 1) – This dataset contains what is known as "100% data," meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is very broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.

- 2000 Census Summary File 3 (SF 3) – Containing sample data from approximately one in every six U.S. households, this dataset is compiled from respondents who received the "long form" Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value. The SF 3 dataset was discontinued for the 2010 Census, but many of the variables from SF 3 are included in the American Community Survey.

American Community Survey (ACS) – The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for

the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count (like the Decennial Census's SF 1 data) and therefore is susceptible to sampling errors. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2019-2023 ACS 5-year estimates are the most recently available 5-year data and are used most often in this assessment.

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T) – HUD's AFFH Data and Mapping Tool provides a series of online, interactive maps and data tables to assist grantees in preparing fair housing analyses. Topics covered include demographics and demographic trends; racial and ethnic segregation; housing problems, affordability, and tenure; locations of subsidized housing and Housing Choice Voucher use; and access to educational, employment, and transportation opportunities. This report uses HUD's latest data and maps, AFFHT0007, which was released in December 2024. HUD's source data includes the American Community Survey (ACS), Decennial Census / Brown Longitudinal Tract Database (BLTD), Comprehensive Housing Affordability Strategy (CHAS), Longitudinal Employer-Household Dynamics (LEHD), HUD's Inventory Management System (IMS) / Public and Indian Housing (PIH) Information Center (PIC), and others. Note that as of August 2025, AFFH data has been partially redacted by the U.S. Government as part of federal efforts to roll back Diversity, Equity, and Inclusion (DEI) measures; therefore, remaining data is at times supplemented with additional sources.

Comprehensive Housing Affordability (CHAS) data – Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. The CHAS data are used by local governments to plan how to spend HUD funds and may also be used by HUD to distribute grant funds. The most recent version of this data was released in September 2024 from 2017-2021 ACS data. For more background on the CHAS data, including data documentation and a list of updates and corrections to previously released data, see the following link:

https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html

A Picture of Subsidized Housing (APSH) data – The U.S. Department of Housing and Urban Development (HUD) maintains this dataset on characteristics of residents of subsidized HUD housing programs in jurisdictions nationwide, including but not limited to Housing Choice Vouchers (HCV), Project-Based Section 8, Public Housing, Section 202 (elderly housing), and Section 811 (disability housing). The most recent version of this data was released in 2024 from 2020 U.S. Census data.

Chapter 2.
Community Participation Process

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COMMUNITY ENGAGEMENT OVERVIEW

An important component of the research process for this Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs in the City of Woodland. The project team used a variety of approaches to achieve meaningful public engagement with residents and other stakeholders, including focus groups and a communitywide survey.

COMMUNITY MEETINGS

The City of Woodland hosted one in-person and one virtual community meeting to understand housing and community development needs and opportunities in the city. Each meeting began with a brief presentation that provided an overview of the Consolidated Plan, the community engagement process, the project website and survey, the project timeline, and the types of analysis to be included in the study. The presentations were followed by interactive discussions of community need, fair housing, and access to opportunity. One meeting was held virtually via Zoom—residents could join online or by phone—and one was held in-person in the Woodland City Council Chambers. A total of one participant joined a community meeting.

STAKEHOLDER/SERVICE PROVIDER SURVEY

The planning team also engaged with community service providers representing a variety of perspectives through an open-ended survey. Discussion topics included barriers to housing and community development needs and opportunities, fair housing, housing discrimination, access to opportunity, and fair housing resources. A total of 10 service providers participated in the stakeholder survey, representing a range of viewpoints, including fair housing, affordable housing, community and economic development, neighborhood development, schools and education, youth services, senior services, health and mental health services, homelessness, housing and services for people with disabilities, substance abuse services, refugee and immigrant services, domestic violence services, local government, and others.

FOCUS GROUPS

In addition to stakeholder interviews, the planning team engaged with residents through focus groups intended to seek the perspective of residents with specialized needs. Five focus groups were held for the following groups:

- Seniors (in-person, no attendees)
- People experiencing homelessness (in-person, 13 attendees)
- People living in supportive housing (in-person, 14 attendees)
- People with severe supportive mental health needs (in-person, 7 attendees)
- People using housing vouchers (virtual, no attendees)

No residents attended the senior citizen focus group or the housing voucher focus group. Focus groups with attendees included an interactive discussion of housing and community development needs, fair housing issues, and access to opportunity.

COMMUNITY SURVEY

The fourth method for obtaining community input was a 26-question survey available to the public, including people living or working in the city and other stakeholders. Survey questions focused on housing and community development needs and opportunities, fair housing, and access to opportunity. The survey was available online on the project website and in hard copy in English and Spanish during April and May 2025. Hard copies were distributed at in-person community meetings, and pop-up and focus group participants were directed to the virtual version. A total of 96 survey responses were received.

POP-UP EVENTS

The planning team and City staff conducted three pop-up engagement activities, during which facilitators engaged with residents informally in community locations. Pop-up engagement is useful for raising awareness of the plan and obtaining input from residents who may not be sufficiently tuned into fair housing issues to attend a meeting on the subject, but who have opinions to share nonetheless. The planning team held two pop-up events, one at the Café Yolo Senior Lunch Program, which engaged 22 people, and one at Hyman Park, which engaged 12 people. Additionally, City staff facilitated a pop-up event via a booth held at Concert on the Court, which engaged 48 people. Each pop-up event used different engagement strategies:

- At the Concert on the Court event, City staff engaged the public in a mock funding activity in which participants were given 5 poker chips in varying denominations and asked to use them to represent how much funding should be given to various housing and community development projects in Woodland.
- At the Senior Lunch event, team members engaged participants in a discussion about senior needs and resources within Woodland.
- At the Hyman Park event, team members engaged the public with a dot-voting exercise about housing & community needs within the City.

PUBLICITY FOR COMMUNITY ENGAGEMENT ACTIVITIES

Advertisement for the community workshops and survey targeted the general public, as well as nonprofits, service providers, housing providers, and others working with low- and moderate-income households and special needs populations. Public notice of community input opportunities was provided through announcements on the City's website and social media, the project website, newspaper articles and public notices, e-mails to community stakeholders, and door hangers placed at households within one mile of each community

meeting location. Stakeholder interview invitations were sent to contacts representing a variety of viewpoints, including elected officials and staff, housing developers, nonprofit organizations, homeless housing and service providers, mental health service providers, organizations serving people with disabilities, family and senior services, workforce development organizations, and others. Meeting advertisements noted that accommodations (including translation, interpretation, or accessibility needs) were available if needed; no requests for accommodations were received.

COMMUNITY ENGAGEMENT RESULTS

Listed below are the summarized comments from the outreach efforts detailed above. All input was considered in the development of this AI, and no comments or surveys were not accepted. Note that these comments do not necessarily reflect the views of the City of Woodland or Mosaic Community Planning.

COMMUNITY MEETINGS

No comments were received at community meetings.

STAKEHOLDER/SERVICE PROVIDER SURVEY

- The top three most pressing needs in Woodland are the development of suitable affordable housing, social services (such as mental health services, services for elderly/youth, services for people with disabilities, services for low-income households, etc.), and homeless services, housing/shelter, and resources.

- Residents of Woodland may face additional barriers to accessing housing that are not affordability based, such as source of income discrimination, poor credit history, limited housing stock, stigma, racial/ethnic discrimination, a lack of ADA accessibility, a need to live near public transportation, and more.

- There are not enough shelter beds available, and those that are available can be high barrier.

- There is a great need for more permanent supportive housing in Woodland.

- There is a need to both fund and institute stricter requirements for the maintenance and upkeep of older rental units.

- There is a need for increased support, services, and housing for seniors.

- It may be more impactful to fund fewer organizations more heavily than to spread funding thin between many organizations.

- It is important to fund mental and behavioral health resources, but there is a perception that this is now being done at the expense of funding shelter beds, which are equally as critical.

- Funding programs that support basic needs, such as food, clothing, transportation, utilities, etc. have historically been very successful in Woodland.

FOCUS GROUPS

- A lack of ADA accessibility measures in both housing and public facilities greatly impacts senior and/or physically disabled residents.
- There is a need for more bus stops, especially near places where many senior and/or physically disabled residents live.
- Waitlists for housing assistance programs are many years long.
- Bike lane, lighting, sidewalk, and other cyclist and pedestrian safety measures would greatly improve accessibility.
- All current shelter options for those experiencing homelessness are extremely high barrier, contributing to unsheltered homelessness.
- There is a lack of day center resources for homeless residents.
- There is a great need for a domestic violence and family shelter.
- Alternative housing options like tiny homes and ADUs should be considered as potential housing solutions.
- There is a lack of education and awareness around the housing and supportive service needs of residents with non-physical or non-visible disabilities (ex: hearing impairment, autism, developmental delays, etc)
- There is a severe lack of adequate mental health services that contributes to homelessness.
- Most people do not know their fair housing rights or how to enforce them.

COMMUNITY SURVEY

- There is a pressing need for improvements in every area of transit accessibility, including more bus stops, pedestrian and cyclist infrastructure, and public transportation improvements.
- There are not enough homelessness, mental health, and substance abuse treatment resources available to meet the needs of the community.
- The largest barrier that prevents people from accessing existing community resources is an inability to travel to the resource.
- The most pressing housing need is making sure landlords keep rental housing in acceptable condition.
- There is a significant need for more accessible housing for seniors and/or disabled residents.
- It is difficult to find and access information about what resources are available to residents in need of housing or community service assistance.
- There is virtually no affordable housing for single adults.
- It is difficult to get to the grocery store for residents without vehicles.

POP-UP EVENTS

- Affordable housing is Woodland's most pressing need.
- One of Woodland's best aspects is its strong parks and recreation programs, and this area should continue to receive funding and attention.
- Children are the community's future and seniors are the community's present; therefore, youth and senior programming and resources should be prioritized.
- Homelessness is a growing problem in Woodland, and there are not enough resources available.
- There should be some attention given to economic development incentives, but these are not nearly as pressing as the need for housing and community services.
- There is a significant need for more rental assistance options.
- Assistance and resources for renters is a much more pressing issue than assistance and resources for homebuyers.

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Chapter 3.

Socioeconomic Profile

The City of Woodland is home to an estimated 61,256 residents, according to the 2019-2023 American Community Survey. Woodland is a part of the Sacramento-Roseville-Folsom Metropolitan Statistical Area, or MSA, and comprises 2.5% of the MSA's population. Woodland's population has grown by nearly 25% since the year 2000, indicating that the City is attracting new residents and must factor this into its long-term growth plans. Data on the MSA for the year 2000 is unavailable, but growth in the MSA since 2010 (14.2%) has slightly outpaced that in Woodland in the same time period (11.8%).

DEMOGRAPHIC PROFILE

RACE AND ETHNICITY

Hispanic or Latino residents comprise the largest racial or ethnic group in Woodland, representing almost half (49.7%) of the City's total population. The city's Hispanic population increased by nearly 60% between 2000 and 2023, raising their population share by nearly 11 points from 39.0% to 49.7%.

White residents are the second largest racial or ethnic group present in Woodland (34.8%), followed by Asian or Pacific Islander residents (8.5%). The latter has experienced rapid population growth since 2000, with both the number of residents and population share more than doubling since that time.

Black residents in Woodland have also doubled in both population size and share since 2000 but remain just 1.7% of the total population, while Native American residents now comprise just 0.5% of the population in contrast to 1.6% in 2000. Finally, around 4.7% of Woodland's population listed their race as "multiple" or "other" between 2019 and 2023.

At the regional level, white residents comprise a larger population share (+13.9 percentage points) and are the largest single racial or ethnic group present. Black and Asian residents have significantly higher population shares (15.4% each) in the MSA than in Woodland, while Hispanic residents have a population share of just 22.6% in the MSA. Native American residents hold a similar population share between in the MSA (0.3%) as in the City, while residents of other or multiple races hold a slightly larger population share in the MSA (6.5%).

NATIONAL ORIGIN

The 2019-2023 5-Year ACS estimates that the City of Woodland is home to 13,293 residents who were born outside of the United States, an increase of 39.1% since the year 2000. The top countries of origin of the foreign-born population in the city are Mexico, China, Pakistan, India, and Nepal.

Residents originating from Mexico are by far the largest group, comprising 13.8% of the city's total population. Residents from China comprise the next largest group, accounting for 1.2%

of the population. Residents from Pakistan, India, and Nepal comprise 1.1%, 1.0%, and 0.8%, respectively.

In both City of Woodland and the MSA, the most common country of origin among the foreign-born population is Mexico. The population share of Mexican residents in the MSA (4.2%) is significantly smaller than the city's share, which is typical for a very large, diverse region. Residents from the Philippines comprise 1.7% of the MSA's population, followed by China (1.4%), India (1.3%), and Vietnam (1.3%).

LIMITED ENGLISH PROFICIENCY (LEP)

Approximately 14.8% of Woodland's population and 11.2% of the MSA's population primarily speak a language other than English and are categorized as having "limited English proficiency". Spanish speakers comprise the vast majority of the LEP population in Woodland, making up 81.8% of the City's LEP population; in the MSA, Spanish speakers make up 36.3% of the LEP population. This discrepancy is likely related to Woodland's much larger population share of residents who were born in Mexico.

DISABILITY

Residents with a disability comprise around 13.1% of the population in the City of Woodland and 12.3% in the MSA. The city and the MSA exhibit similar population shares by disability type, with Woodland having a slightly higher share of residents with hearing difficulties than the MSA. The most common disability type in Woodland was an ambulatory difficulty, impacting 6.7% of residents, while the MSA's most common disability type was an independent living difficulty, impacting 6.3% of residents.

AGE

The age distribution in City of Woodland and the MSA are very similar and follow normal distribution patterns. The majority of the population, approximately 60%, is between the ages of 18 and 64 in both the city and the MSA. Around one-quarter of the city and the MSA population is under 18 years old. The share of residents over the age of 65 is slightly higher in the MSA (15%) compared to the city (12.9%).

The age distribution in the city has remained relatively stable, with the share of those over the age of 65 decreasing 3.6 percentage points between 1990-2010. However, between 2010 to current figures, the share of this population has increased (+1.9 percentage points), indicating a slightly aging population. Comparatively, the MSA's population is aging at a slightly higher rate, increasing 2.5 percentage points over the same time period.

SEX

Population shares of male and female residents are equal in Woodland, while the MSA has a slightly larger proportion of female residents. Population shares between the sexes in both areas have become more even over time.

FAMILY TYPE

Recent estimates indicated that approximately 37.6% of households in Woodland and 32.4% of households in the MSA have children present. This is a significant decline from the 44.8% share of households with children in Woodland in the year 2000.   These discrepancies indicate that Woodland is considered a desirable place to raise children within the MSA but that the overall share of families having children is declining over time, which may in turn indicate issues with affordability, access to resources, education, or other similar factors.

TABLE 1. DEMOGRAPHIC OVERVIEW

DEMOGRAPHIC INDICATOR	CITY OF WOODLAND			SACRAMENTO-ROSEVILLE-FOLSOM MSA		
		#	%		#	%
Race/Ethnicity						
	Non-Hispanic	30,790	50.3%	Non-Hispanic	1,863,840	77.4%
	White	21,339	34.8%	White	1,171,586	48.7%
	Black	1,064	1.7%	Black	158,009	15.4%
	Asian or Pacific Islander	5,227	8.5%	Asian or Pacific Islander	369,469	15.4%
	Native American	314	0.5%	Native American	6,665	0.3%
	Two or More Races	2,668	4.4%	Two or More Races	144,946	6.0%
	Other	178	0.3%	Other	13,165	0.5%
	Hispanic or Latino	30,466	49.7%	Hispanic or Latino	542,723	22.6%
	TOTAL POPULATION	61,256	100.0%	TOTAL POPULATION	2,406,563	100.0%
National Origin						
#1 country of origin	Mexico	8,445	13.8%	Mexico	100,169	4.2%
#2 country of origin	China	729	1.2%	Philippines	41,856	1.7%
#3 country of origin	Pakistan	695	1.1%	China	33,298	1.4%
#4 country of origin	India	612	1.0%	India	32,100	1.3%
#5 country of origin	Nepal	517	0.8%	Vietnam	30,123	1.3%

DEMOGRAPHIC INDICATOR	CITY OF WOODLAND			SACRAMENTO-ROSEVILLE-FOLSOM MSA		
		#	%		#	%
TOTAL FOREIGN-BORN POPULATION		13,293	21.7%		454,722	18.9%

Limited English Proficiency (LEP) Language

		#	%		#	%
#1 LEP Language	Spanish	6,979	11.4%	Spanish	92,213	3.8%
#2 LEP Language	Other Indo-European languages	832	1.4%	Other Indo-European languages	68,801	2.9%
#3 LEP Language	Asian/ Pacific Island languages	693	1.1%	Asian/Pacific Island languages	86,470	3.6%
#4 LEP Language	Other languages	29	0.0%	Other languages	6,437	0.3%
TOTAL LEP POPULATION		8,533	14.8%		253,921	11.2%

Disability Type

		#	%		#	%
	Hearing difficulty	2,506	4.2%	Hearing difficulty	79,115	3.3%
	Vision difficulty	1,536	2.6%	Vision difficulty	52,353	2.2%
	Cognitive difficulty	3,220	5.7%	Cognitive difficulty	118,669	5.3%
	Ambulatory difficulty	3,769	6.7%	Ambulatory difficulty	139,152	6.2%
	Self-care difficulty	1,533	2.7%	Self-care difficulty	61,942	2.8%
	Independent living difficulty	2,611	5.7%	Independent living difficulty	116,267	6.3%
TOTAL POPULATION WITH A DISABILITY		7,894	13.1%		292,882	12.3%

DEMOGRAPHIC INDICATOR	CITY OF WOODLAND			SACRAMENTO-ROSEVILLE-FOLSOM MSA		
		#	%		#	%
Sex						
	Male	30,642	50.0%	Male	1,184,908	49.2%
	Female	30,614	50.0%	Female	1,221,655	50.8%
Age						
	Under 18	14,722	24.0%	Under 18	538,832	22.4%
	18-64	37,844	61.8%	18-64	1,475,305	61.3%
	65+	8,690	14.2%	65+	392,426	16.3%
Household Type						
	Households with children	7,922	37.6%	Households with children	283,825	32.4%
	Households with seniors (65+)	6,110	29.0%	Households with seniors (65+)	277,693	31.7%
TOTAL HOUSEHOLDS		21,069	100.0%	TOTAL HOUSEHOLDS	876,004	100.0%

Data Sources: 2019-2023 5-Year American Community Survey Estimates, Tables DP05; B05006; S1601; S1810; S1101

TABLE 2. DEMOGRAPHIC TRENDS IN THE CITY OF WOODLAND, 2000 TO CURRENT

DEMOGRAPHIC INDICATOR	CITY OF WOODLAND					
	2000		2010		CURRENT	
	#	%	#	%	#	%
Race/Ethnicity						
White, Non-Hispanic	25,802	52.5%	25,124	45.9%	21,339	34.8%
Black, Non-Hispanic	454	0.9%	601	1.1%	1,064	1.7%
Hispanic or Latino	19,180	39.0%	23,926	43.7%	30,466	49.7%
Asian or Pacific Islander, Non-Hispanic	1,771	3.6%	3,740	6.8%	5,227	8.5%
Native American, Non-Hispanic	785	1.6%	367	0.7%	314	0.5%
TOTAL POPULATION	49,132	100.0%	54,785	100.0%	61,256	100.0%
National Origin						
Foreign-born	9,551	19.4%	11,630	21.2%	13,293	21.7%
LEP						
Limited English proficiency	7,954	16.2%	9,259	16.9%	8,533	14.8%
Sex						
Male	24,089	49.0%	27,145	49.5%	30,642	50.0%
Female	25,043	51.0%	27,640	50.5%	30,614	50.0%
Age						
Under 18	14,596	29.7%	14,532	26.5%	14,722	24.0%
18-64	29,411	59.9%	33,777	61.7%	37,844	61.8%
65+	5,125	10.4%	6,476	11.8%	8,690	14.2%

DEMOGRAPHIC INDICATOR	CITY OF WOODLAND					
	2000		2010		CURRENT	
	#	%	#	%	#	%
Household Type						
Households with children	7,492	44.8%	7,726	40.0%	7,922	37.6%
TOTAL HOUSEHOLDS	16,726	100.0%	19,314	100.0%	21,069	100.0%

Data Sources: 2005-2010 and 2019-2023 5-Year American Community Survey Estimates, Tables DP05, B05006, S1601, S1101; 2000 U.S. Census, DP1 and DP2

TABLE 3. DEMOGRAPHIC TRENDS IN THE SACRAMENTO-ROSEVILLE-FOLSOM MSA, 2000 TO CURRENT

DEMOGRAPHIC INDICATOR	SACRAMENTO-ROSEVILLE-FOLSOM MSA					
	2000		2010		CURRENT	
	#	%	#	%	#	%
Race/Ethnicity						
White, Non-Hispanic	N/A	N/A	1,199,243	56.9%	1,171,586	48.7%
Black, Non-Hispanic	N/A	N/A	148,961	7.1%	158,009	15.4%
Hispanic or Latino	N/A	N/A	409446	19.4%	542,723	22.6%
Asian or Pacific Islander, Non-Hispanic	N/A	N/A	261,683	12.4%	369,469	15.4%
Native American, Non-Hispanic	N/A	N/A	13,343	0.6%	6,665	0.3%
TOTAL POPULATION	N/A	N/A	2,107,092	100.0%	2,406,563	100.0%

27

| DEMOGRAPHIC INDICATOR | SACRAMENTO-ROSEVILLE-FOLSOM MSA | | | | | |
| | 2000 | | 2010 | | CURRENT | |
	#	%	#	%	#	%
National Origin						
Foreign-born	N/A	N/A	362,014	17.2%	454,722	18.9%
LEP						
Limited English proficiency	N/A	N/A	244,423	11.6%	253,921	11.2%
Sex						
Male	N/A	N/A	1,033,672	49.1%	1,184,908	49.2%
Female	N/A	N/A	1,073,420	50.9%	1,221,655	50.8%
Age						
Under 18	N/A	N/A	533,493	25.3%	538,832	22.4%
18-64	N/A	N/A	1,328,063	63.0%	1,475,305	61.3%
65+	N/A	N/A	245,536	11.7%	392,426	16.3%
Household Type						
Households with children	N/A	N/A	277,605	35.80%	283,825	32.4%
TOTAL HOUSEHOLDS	N/A	N/A	775,432	100%	876,004	100.0%

Data Sources: 2005-2010 and 2019-2023 5-Year American Community Survey Estimates, Tables DP05, B05006, S1601, S1101; 2000 U.S. Census, DP1 and DP2

RACIALLY AND ETHNICALLY CONCENTRATED AREAS OF POVERTY

This study uses a methodology developed by HUD that combines demographic and economic indicators to identify racially or ethnically concentrated areas of poverty (RECAPs). These areas are defined as census tracts that have an individual poverty rate of 40% or more (or an individual poverty rate that is at least 3 times that of the tract average for the metropolitan area, whichever is lower) and a non-White population of 50% or more. Using a metric that combines demographic and economic indicators helps to identify a jurisdiction's most vulnerable communities.

The racial and ethnic composition of neighborhoods with concentrations of poverty is disproportionate relative to the U.S. population overall. According to the U.S. Department of Health and Human Services, Black and Hispanic populations comprise nearly 80% of the population living in areas of concentrated poverty in metropolitan areas, but only account for 42.6% of the total poverty population in the U.S.[4] Overrepresentation of these groups in areas of concentrated poverty can exacerbate disparities related to safety, employment, access to jobs and quality education, and conditions that lead to poor health.

Identification of RECAPs is significant in determining priority areas for reinvestment and services to ameliorate conditions that negatively impact RECAP residents and the larger region. Since 2000, the prevalence of concentrated poverty has expanded by nearly 75% in both population and number of neighborhoods. The majority of concentration of poverty is within the largest metro areas, but suburban regions have experienced the fastest growth rate.[5]

Analysis of 2019 to 2023 American Community Survey data indicates Woodland has no census tracts that can be categorized as R/ECAPs. The overall poverty rate for the MSA is 11.6%, meaning that a R/ECAP tract would have a poverty rate above 34.8%; the highest poverty rate recorded in a Woodland census tract is 16.6%. Poverty rates within the City still vary significantly by location, however, and are depicted along with residential race and ethnicity patterns in Figure 1.

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[4] *United States, Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. "Overview of Community Characteristics in Areas with Concentrated Poverty." ASPE Issue Brief, May 2014, https://aspe.hhs.gov/system/files/pdf/40651/rb_concentratedpoverty.pdf.*

[5] *Kneebone, Elizabeth. "The Growth and Spread of Concentrated Poverty, 2000 to 2008-2012." The Brookings Institution, 29 July 2016, www.brookings.edu/interactives/the-growth-and-spread-of-concentrated-poverty-2000-to-2008-2012/.*
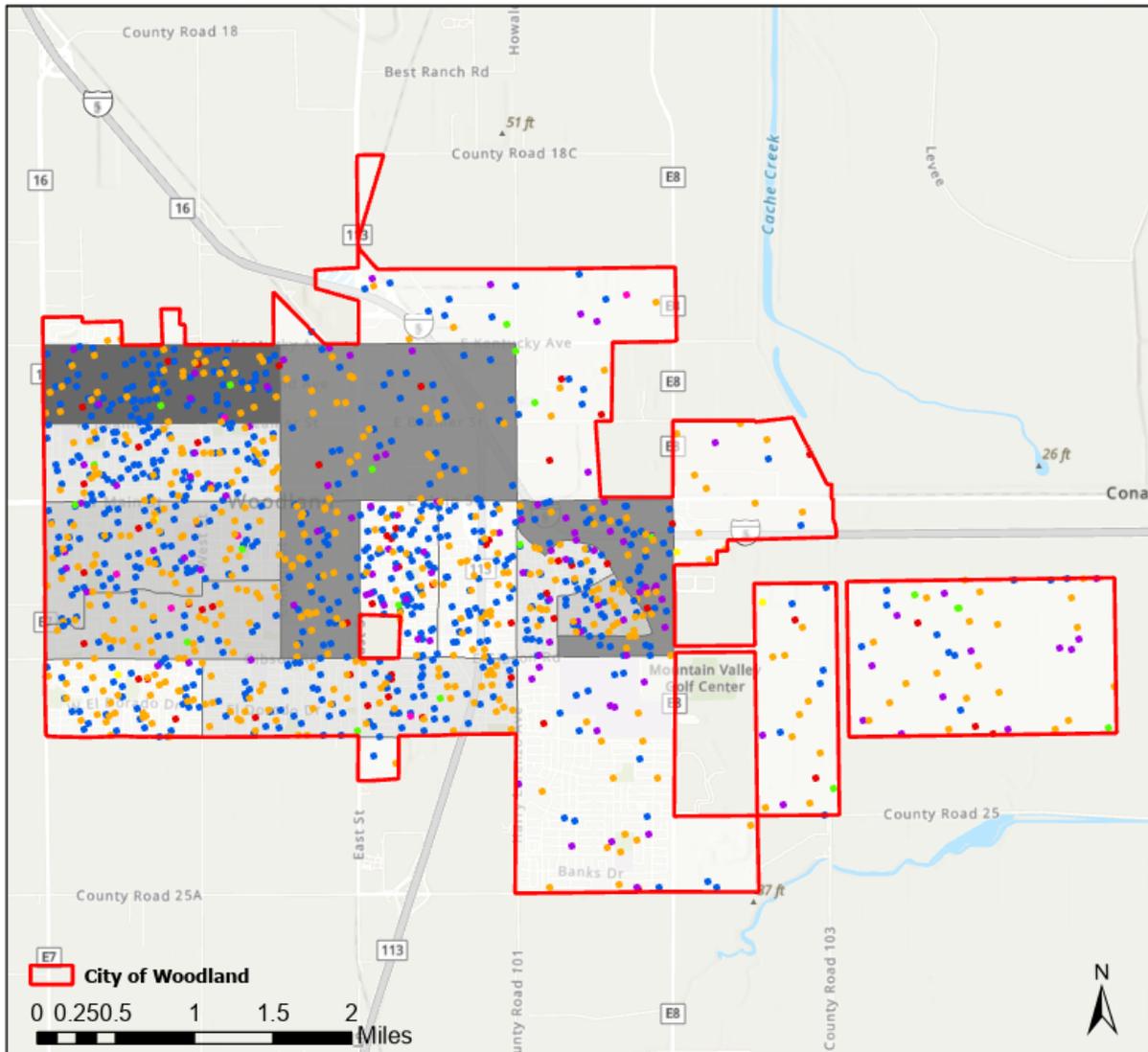
Poverty Rate by Census Tract and Race/Ethnicity in Woodland

1 Dot = 50 People

Race and Ethnicity

- White
- Black
- Hispanic or Latino
- Asian or Pacific Islander
- Native American
- Some Other Race
- Two or More Races

Poverty Rate

- 5% or less
- 5.1%-7.5%
- 7.6%-10%
- 10.1%-12.5%
- 12.5%-15%
- Over 15%

Source: 2019-2023 ACS

Chapter 4.
Segregation and Integration

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Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation.6

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968 not only encouraged segregation, but mandated restrictions based on race in specific neighborhoods. The Fair Housing Act of 1968 outlawed discriminatory housing practices but did little to address the existing segregation and inequalities. Other federal housing policies and programs, like Section 8 and HOPE VI, have been implemented in an effort to ameliorate the negative effects of residential segregation and reduce concentrations of poverty. Despite these efforts, the repercussions of the discriminatory policies and practices continue to have a significant impact on residential patterns today.

RACE AND ETHNICITY

Figure 2 through Figure 4 map City of Woodland's population by race and ethnicity using 2000 and 2010 Census data and 2019-2023 5-Year American Community Survey estimates. Overall, the population is distributed evenly throughout the city and progressive maps show expansion into the eastern, central-northern, and central-southern portions of the City over time. Residential patterns have become somewhat more visually diverse over time; 2023 data shows growing diversity in the southwestern corner of the City in comparison to 2000 and 2010 data.

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6 *Massey, D. (1990). American Apartheid: Segregation and the Making of the Underclass. American Journal of Sociology, 96(2), 329-357. Retrieved from http://www.jstor.org/stable/2781105*

FIGURE 2. POPULATION BY RACE AND ETHNICITY IN THE CITY OF WOODLAND, 2019-2023
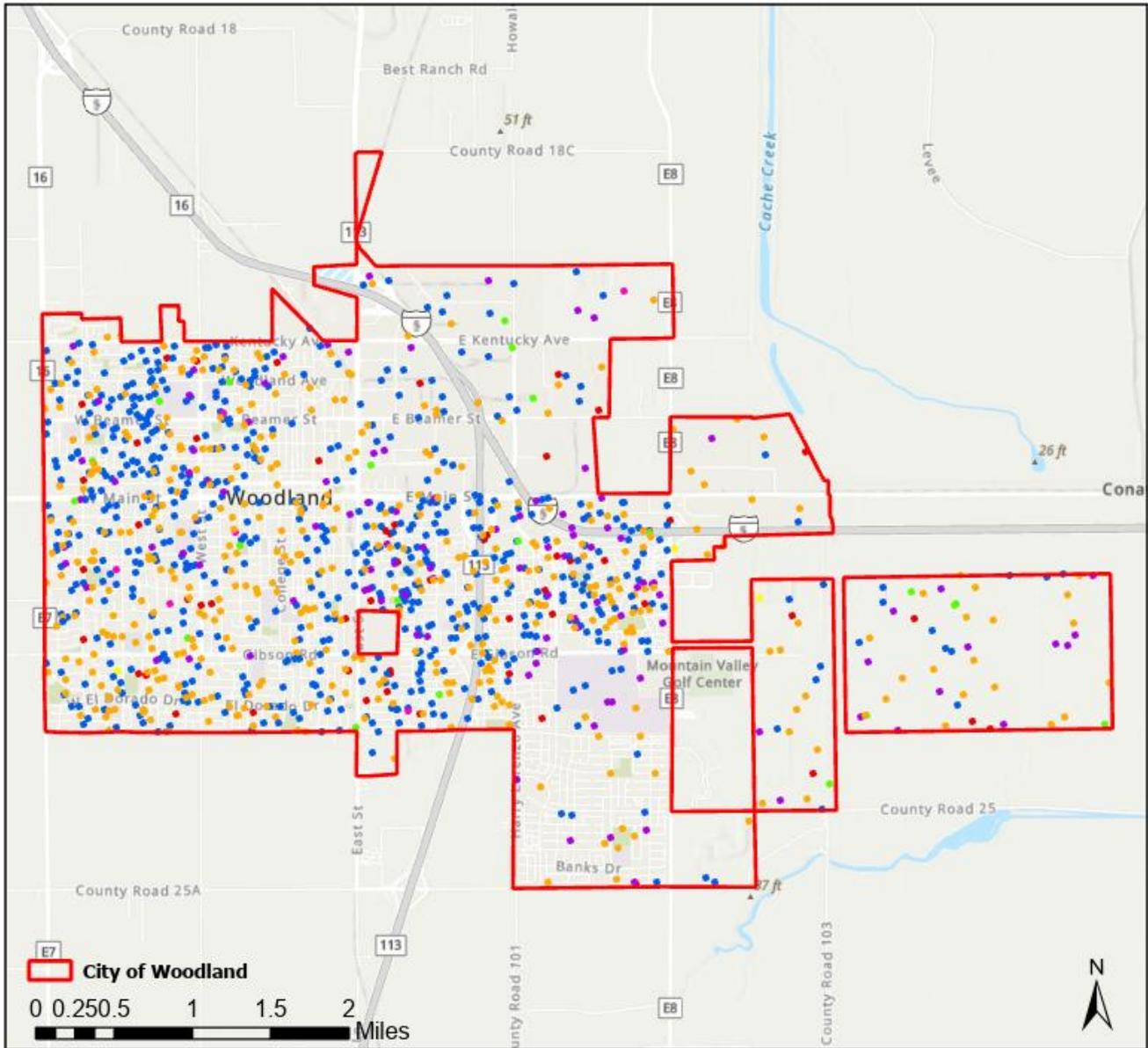
Race/Ethnicity in Woodland, 2023

1 Dot = 50 People

- White
- Black
- Hispanic or Latino
- Asian or Pacific Islander
- Native American
- Some Other Race
- Two or More Races

Source: 2019-2023 ACS

FIGURE 3. POPULATION BY RACE AND ETHNICITY IN THE CITY OF WOODLAND, 2010
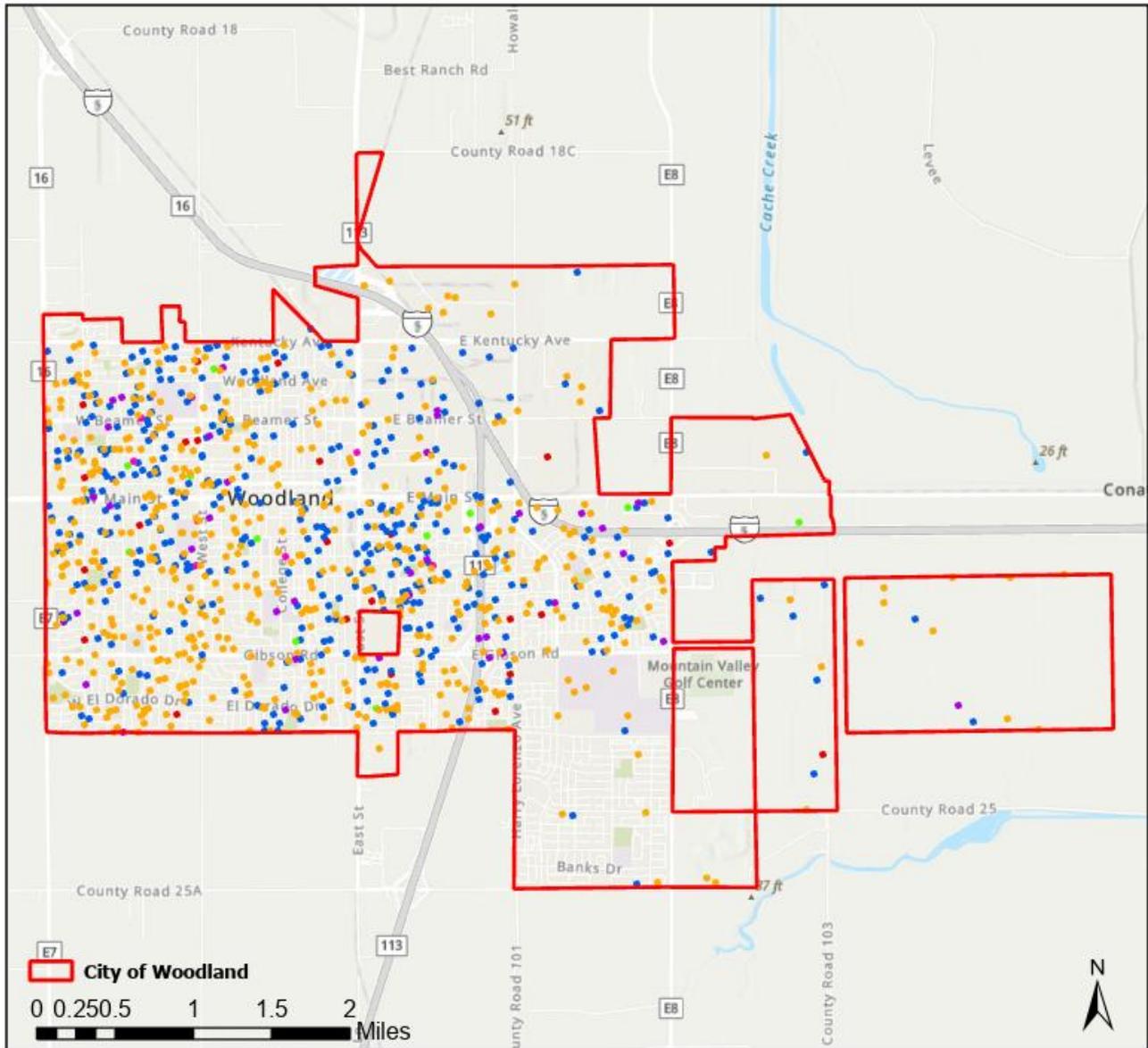

Source: 2010 Decennial Census

Race/Ethnicity in Woodland, 2000

1 Dot = 50 People

- 🟠 White
- 🟢 Black
- 🔵 Hispanic or Latino
- 🟣 Asian or Pacific Islander
- 🟣 Native American
- 🟡 Some Other Race
- 🔴 Two or More Races

Source: 2000 Decennial Census

SEGREGATION LEVELS

In addition to visualizing the racial and ethnic composition of the area with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1980. The Dissimilarity Index (DI) indicates the degree to two groups living in a region are similarly geographically distributed. Segregation is lowest when the geographic patterns of each group are the same. For example, segregation between two groups in a city or county is minimized when the population distribution by census tract of the first group matches that of the second. Segregation is highest when no members of the two groups occupy a common census tract. The proportion of the minority population group can be small and still not segregated if evenly spread among tracts or block groups.

Evenness is not measured in an absolute sense but is scaled relative to the other group. Dissimilarity Index values range from 0 (complete integration) to 100 (complete segregation). In the past, HUD maintained and categorized data on Dissimilarity Index values through Affirmatively Furthering Fair Housing (AFFH) data; however, as a result of recent federal initiatives widely repealing Diversity, Equity, and Inclusion (DEI) measures this data has been redacted by the U.S. Federal Government.

Dissimilarity Index data is still available through the Brown University Diversity and Disparities Project. This data is depicted in the table below for six pairings in City of Woodland. This table presents values for 1980, 1990, 2000, 2010, and 2020, all calculated using census tracts as the area of measurement. The Diversity and Disparities Project describes the interpretation of this data in the following way:

The Dissimilarity Index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. D ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.

**TABLE 4. RACIAL AND ETHNIC DISSIMILARITY INDEX TRENDS IN THE CITY OF WOODLAND**

RACE/ETHNICITY	CITY OF WOODLAND				
	1980	**1990**	**2000**	**2010**	**2020**
Black/White	27.3	24.6	21.3	20.7	20.9
Hispanic/White	20.3	19.3	18.9	19.0	21.5
Asian or Pacific Islander/White	13.2	9.9	15.4	37.3	34.0
Black/Hispanic	15.5	16.0	15.2	16.9	16.5
Black/Asian	33.9	24.9	23.3	22.9	25.0
Asian/Hispanic	29.9	20.7	22.6	30.0	31.0

Data Source: Brown University Diversity and Disparities Project
https://s4.ad.brown.edu/projects/diversity/segregation2020/city.aspx?cityid=686328

The Dissimilarity Indices calculated for each pairing in City of Woodland show levels of segregation that are low for all pairings except for Asian/White and Asian/Hispanic. It is particularly notable that segregation levels between Asian and White residents were very low through the year 2000 and then more than doubled in the year 2010, leading to moderate segregation values, while segregation between Asian and Hispanic residents has remained much more stable overall. Segregation levels between Asian and Black residents are still categorized as "low" but have been rising since the year 2000 and are the third highest level of segregation following Asian/White and Asian/Hispanic segregation. This overall trend – in which Asian residents show higher levels of segregation with every other group than any other pairings, and in which segregation levels are increasing for multiple pairings – indicates that this is likely due to a re-composition in the residential patterns of Asian residents and the formation of more concentrated ethnic enclaves. This coincides with data presented in Table 2, which shows the Asian population in Woodland increasing by 195% between 2000 and 2020.

Chapter 5.
Access to Opportunity
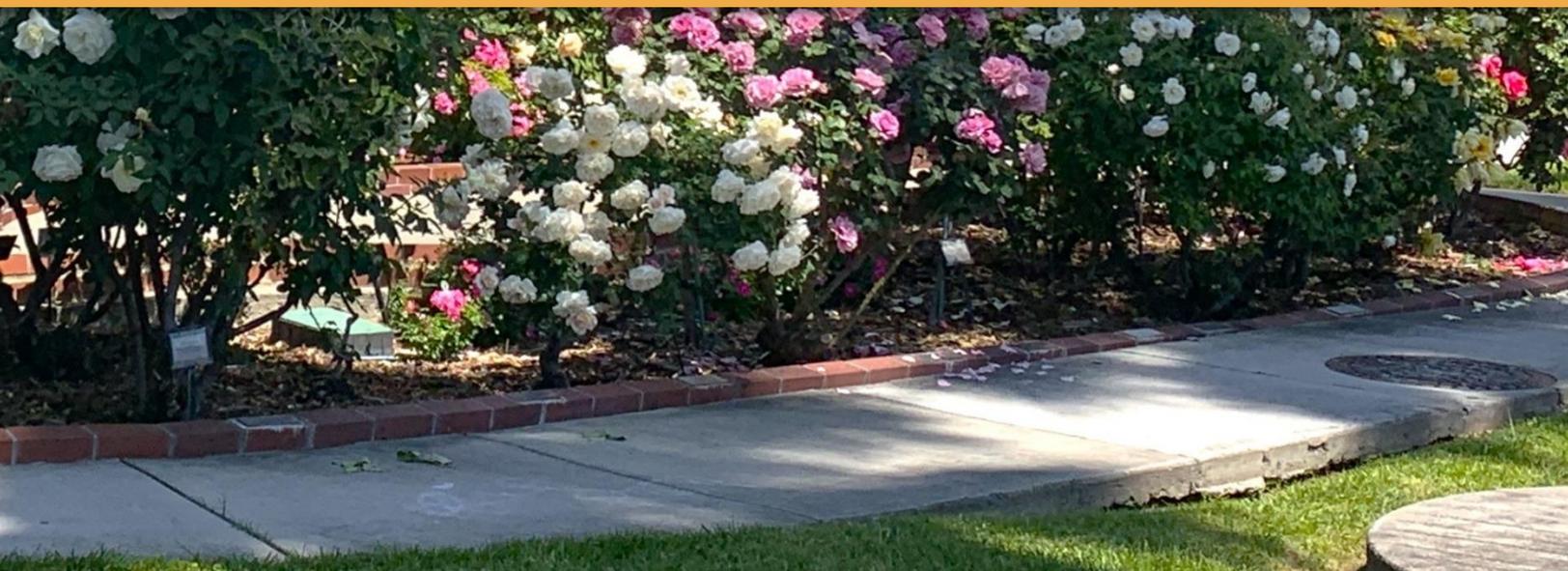
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Where people live shapes prospects for economic mobility and access to resources and services such as high-quality education; affordable transportation; a healthy environment; fresh, affordable food; and healthcare. However, neighborhood or housing choices are often limited by discrimination in housing markets or public policies that result in concentrated poverty, disinvestment, and a lack of affordable housing in neighborhoods with access to high-performing schools and jobs that pay living wages. In this way, limited housing choices reduce access to opportunity for many protected classes.

In addition to proximity, access to opportunity is also shaped by economic, social, and cultural factors. For example, residents may live in locations with high numbers of jobs but may be unable to obtain them due to gaps in education or skills, a lack of reliable transportation, or childcare needs.

The strategy to improve access to opportunity through housing and community development programs has been two-pronged. Programs such as tenant-based housing vouchers provide recipients with mobility to locate in lower-poverty areas, while programs such as the Community Development Block Grant and Choice Neighborhoods Initiative provide funds to increase opportunities in low- or moderate-income neighborhoods. The following sections access the opportunity in Woodland, including employment and workforce development, education, transportation, environmental quality, fresh food, and healthcare.

EMPLOYMENT AND WORKFORCE DEVELOPMENT

Neighborhoods with high numbers of jobs nearby are often assumed to have good access to those jobs. However, other factors—transportation options, the types of jobs available in the area, or the education and training necessary to obtain them—may also shape residents' access to available jobs. For example, residents of a neighborhood in close proximity to a high number of living-wage jobs may not have the skills or education required for those jobs, and thus may continue to experience high levels of unemployment, work in low-wage positions, or need to commute long distances to access employment. Labor market engagement and jobs proximity, when considered together, often offer a better indication of how accessible jobs are for residents.

LABOR MARKET ENGAGEMENT

Educational attainment, labor force participation, and unemployment are indicators of residents' engagement with the labor market. In the City of Woodland, 30.2% of residents aged 25 and over hold a bachelor's degree or higher, a share lower than that of Yolo County (44.1%) and the state of California overall (36.5%).

Geographic disparities exist, with the percentage of residents with bachelor's degrees or higher ranging from 15.8% to 50% across the city's census tracts. There are three (3) census tracts in the city where less than 20% of the population has a bachelor's degree or higher: tracts 109.01; 109.02; and 111.03. Tracts 109.01 and 109.02 are located in the northwest corner

of the city, between Kentucky Ave and W Main St, while Tract 111.03 is located alongside SR 113, between E Gibson and Main St. Residents in the cities of Davis and Sacramento tend to have higher rates of educational attainment compared to those in Woodland.

FIGURE 5. EDUCATIONAL ATTAINMENT BY TRACT
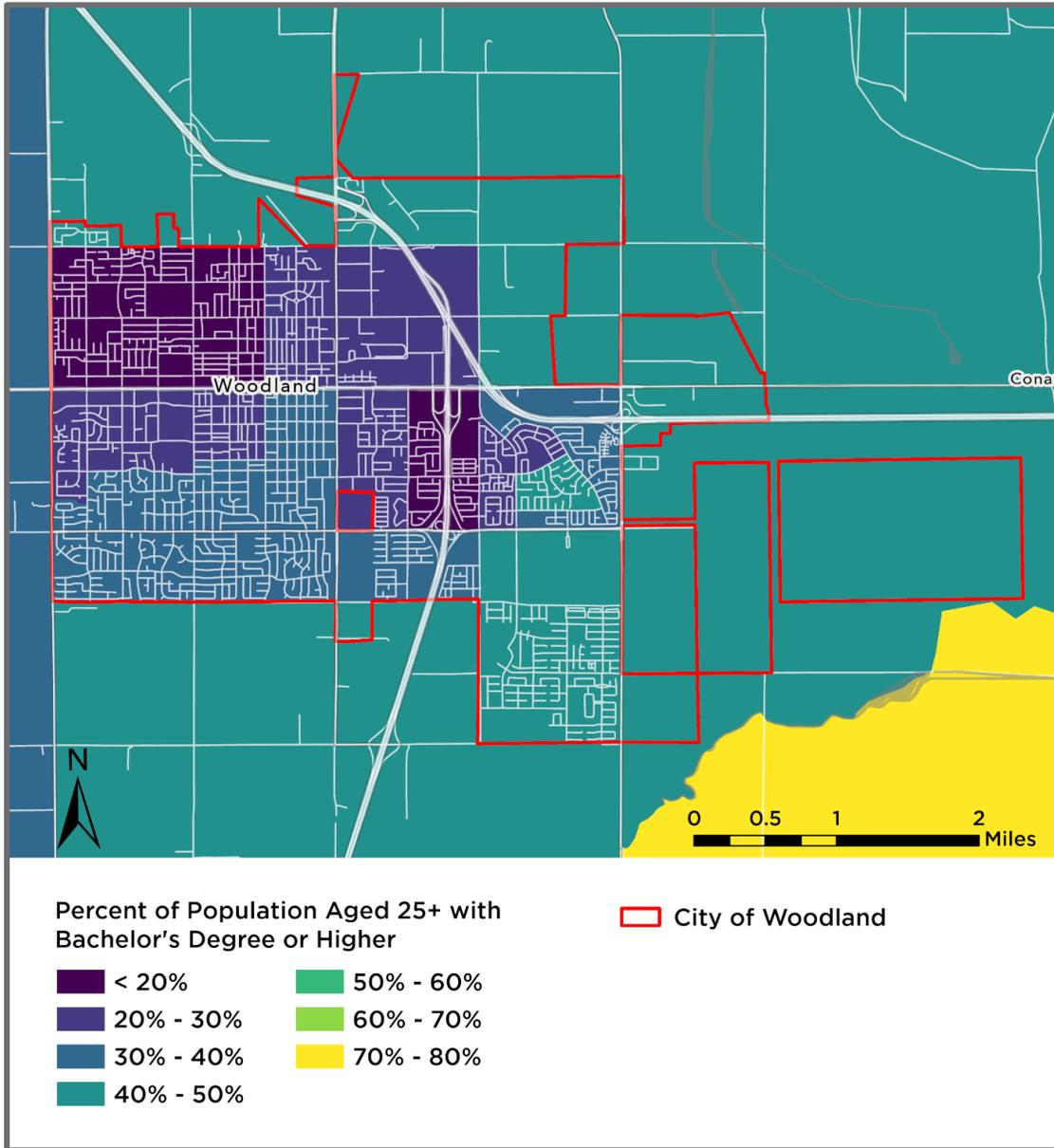
Source: American Community Survey Five-Year Estimates, 2019-2023

Disparities in educational attainment also exist by race and ethnicity in the city. Asian or Pacific Islander residents have the highest levels of educational attainment by a wide margin (an estimated 60.5% of residents aged 25 and over have a bachelor's degree or higher), followed by White residents (39.2%) and Black residents (32.9%). Hispanic or Latino residents, Native American residents, and residents identifying as some other race are least

likely to have higher levels of education (about 9% to 16% have a bachelor's degree or higher; see Figure 6).

FIGURE 6. EDUCATIONAL ATTAINMENT BY RACE/ETHNICITY

White	Black	Native American	Hispanic or Latino	Asian or Pacific Islander	Some Other Race	Two or More Races
39.2%	32.9%	9.1%	16.2%	60.5%	11.6%	22.7%
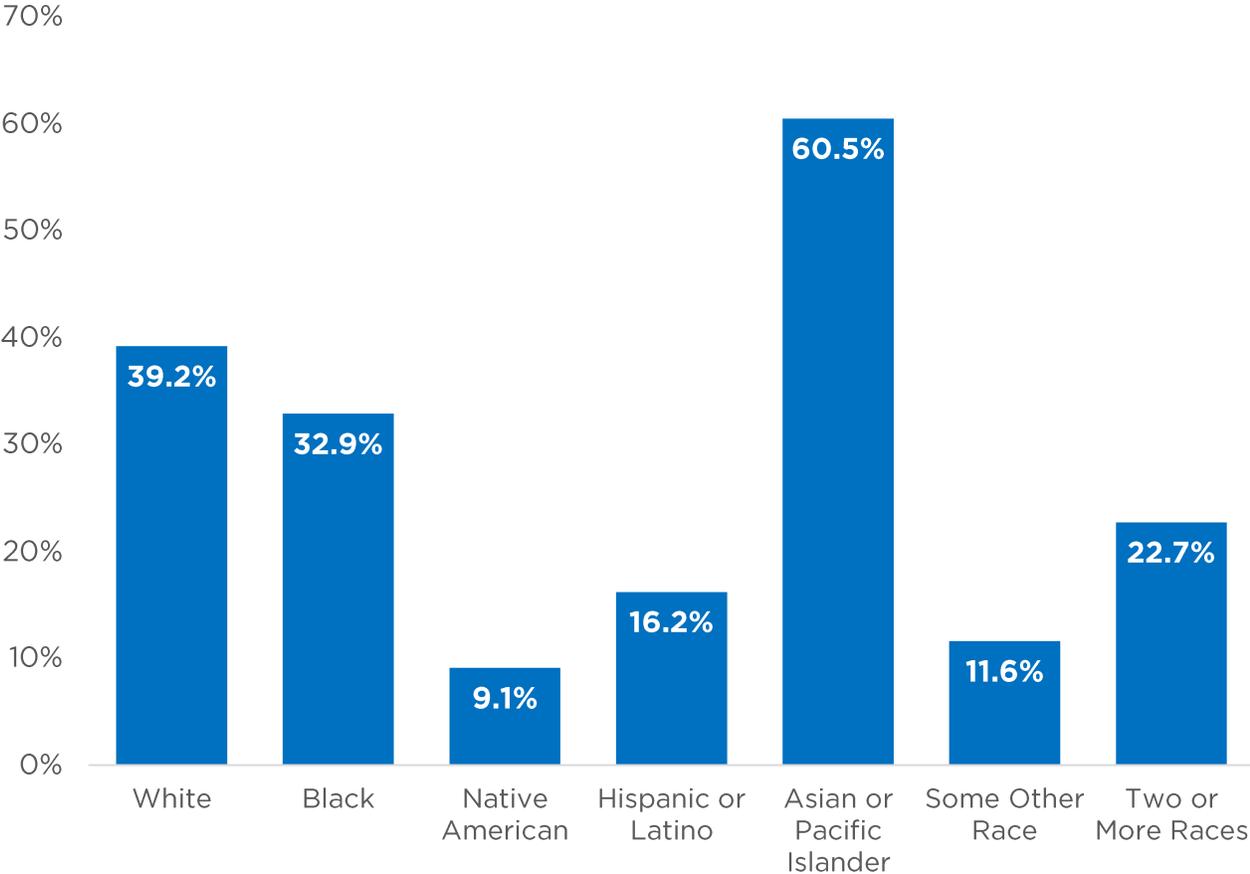
Source: American Community Survey Five-Year Estimates, 2019-2023

An estimated 64.4% of the population aged 16 and over in Woodland participates in the labor force, a share slightly higher than that of Yolo County (61.8%) and of the state of California overall (63.9%). Labor force participation rates range from 53.9% to 69.5% in census tracts across the city. Residents of parts of northwest and southeast Woodland tend to participate in the labor force at the highest levels, while participation tends to be lowest in tract 110.01, located in the area surrounding Lee Middle School and Woodland Cemetery (see Figure 7).

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FIGURE 7. LABOR FORCE PARTICIPATION RATE BY TRACT
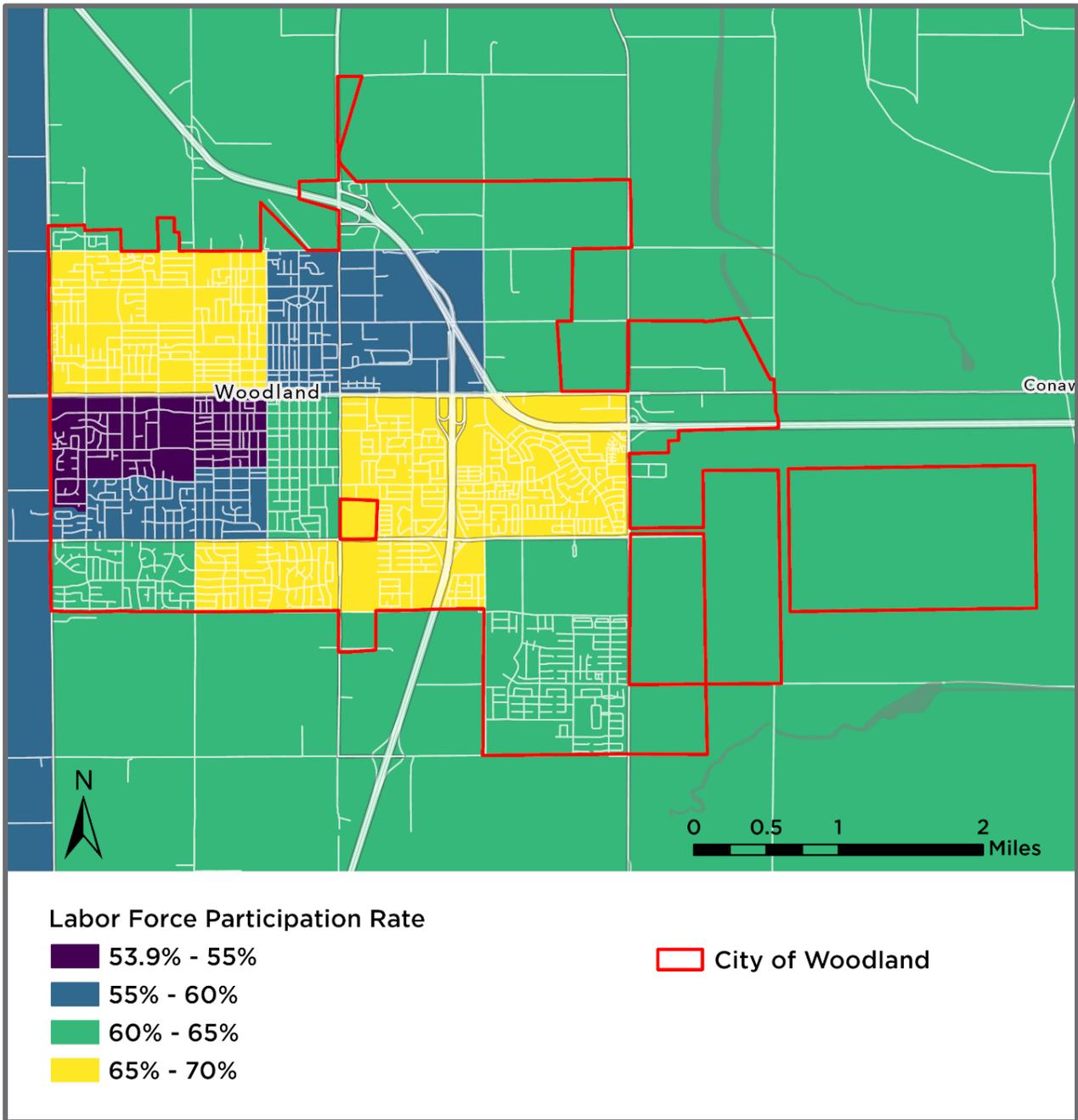
Source: American Community Survey Five-Year Estimates, 2019-2023, Table S2301

Labor force participation is highest among residents of two or more races, residents of some other race, and Hispanic or Latino residents (an estimated 70% or more of whom participate in the labor force) and lowest among White and Black residents (58% and 59% of whom participate, respectively; see Figure 8).

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FIGURE 8. LABOR FORCE PARTICIPATION BY RACE/ETHNICITY

Chart showing labor force participation rates by race/ethnicity:
- White: 58.0%
- Black: 59.0%
- Native American: 61.2%
- Hispanic or Latino: 69.7%
- Asian or Pacific Islander: 65.5%
- Some Other Race: 70.9%
- Two or More Races: 73.1%
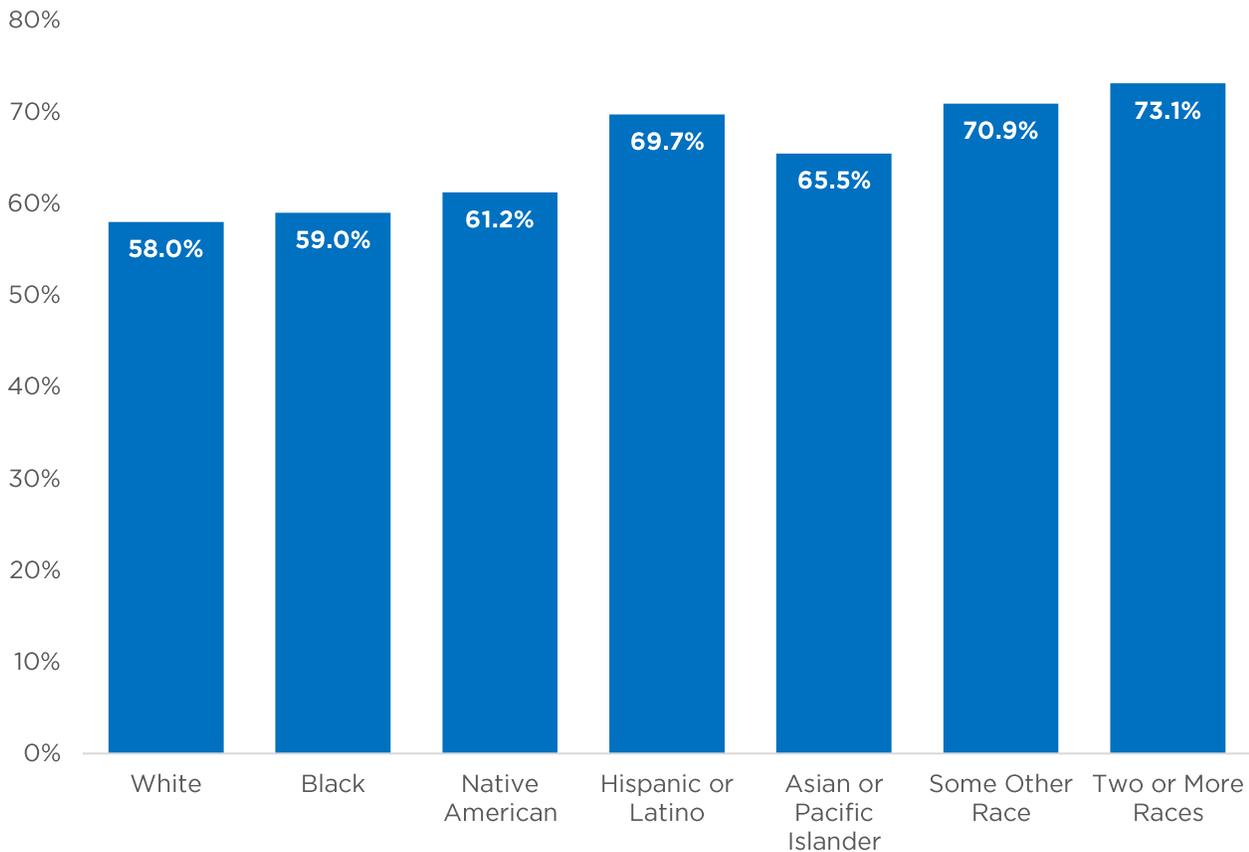
Source: American Community Survey Five-Year Estimates, 2019-2023, Table S2301

An estimated 5.3% of residents aged 16 and over in Woodland were unemployed as of the 2019 to 2023 ACS five-year estimates, a rate identical to that of Yolo County (5.3%) and slightly lower than that of the state of California overall (6.4%). As with educational attainment and labor force participation, unemployment varies across the city's census tracts, ranging from 0.5% to 14.3% of residents. Unemployment is highest in areas near downtown Woodland and lowest in parts of the east side, near Tafoya Elementary (see Figure 9). More updated data from the Bureau of Labor Statistics shows the unemployment rate in Yolo County at 4.9% as of May 2025.[7] Unemployment is highest among Black residents (13.6%) and lowest among Asian or Pacific Islander residents (3.1%; see Figure 10).

[7] U.S. Bureau of Labor Statistics, BLS Data Viewer,
http://data.bls.gov/dataViewer/view/timeseries/LAUCN061130000000003

FIGURE 9. UNEMPLOYMENT RATE

Unemployment Rate for Population Aged 16+

- 0.5% - 2%
- 2% - 4%
- 4% - 6%
- 6% - 8%
- 8% - 10%
- 10% - 12%
- 12% - 14%
- 14% - 16%

City of Woodland
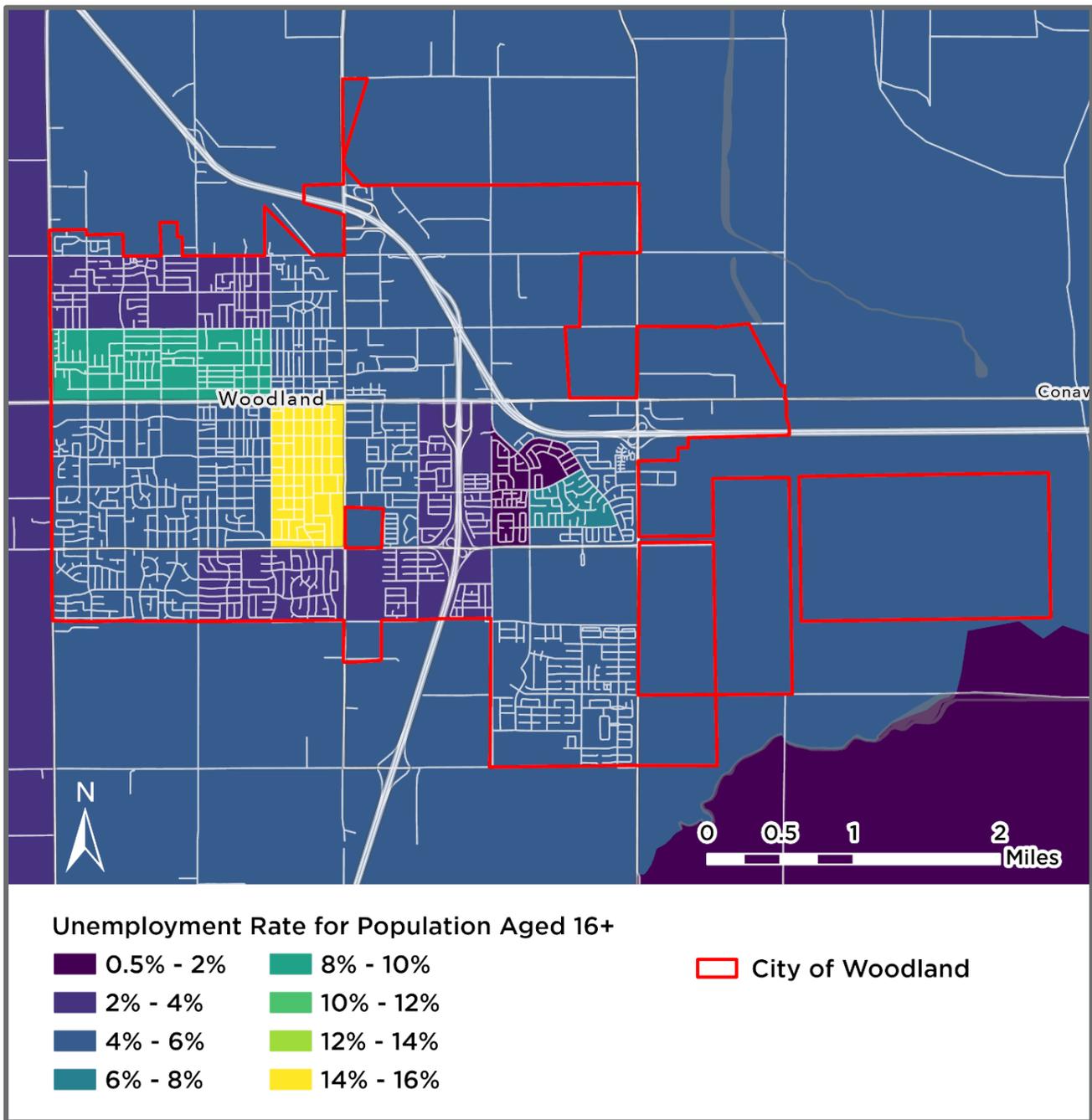
Source: American Community Survey Five-Year Estimates, 2019-2023

FIGURE 10. UNEMPLOYMENT BY RACE/ETHNICITY
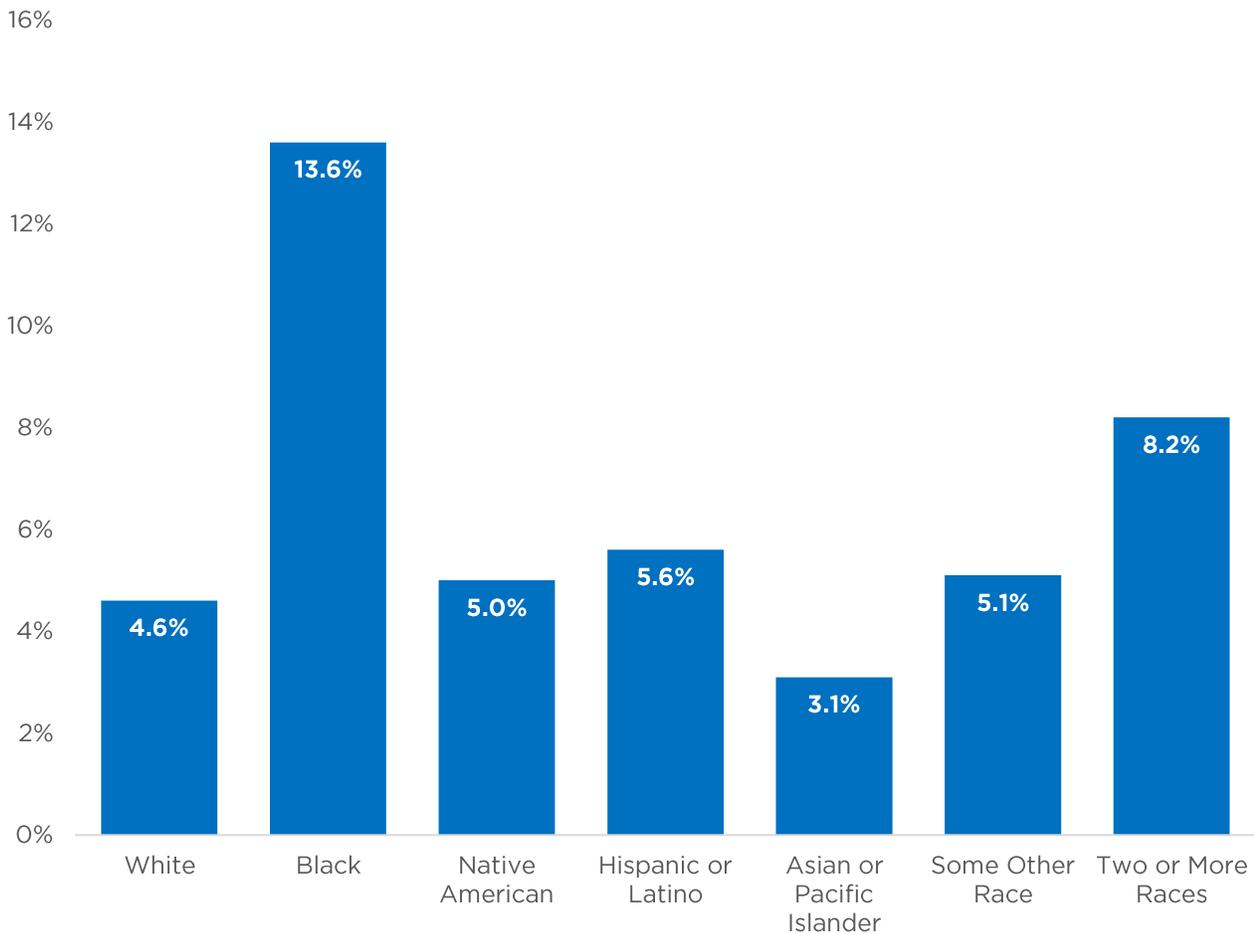
Source: American Community Survey Five-Year Estimates, 2019-2023, Table S2301

HOUSEHOLD INCOME

Household income is another indicator of access to employment and jobs that pay living wages. The median household income in Woodland was $87,880 as of the 2019-2023 American Community Survey five-year estimates, slightly lower than the median household income for Yolo County and the state of California, estimated at $88,818 and $96,334, respectively, over the same time period. Median household incomes are lowest in parts of central/downtown Woodland, where they fall below $70,000 in five census tracts. Median incomes tend to be highest at the edges of the city limits, topping $100,000 in six census tracts that intersect the city (see Figure 11). Median household incomes are highest for Asian or Pacific Islander residents ($117,585) and lowest for Native American residents ($67,400; see Figure 12).

FIGURE 11. MEDIAN HOUSEHOLD INCOME

Median Household Income

- $61,022 - $70,000
- $70,000 - $80,000
- $80,000 - $90,000
- $90,000 - $100,000
- $100,000 - $110,000
- $110,000 - $120,000
- $120,000 - $130,000
- $130,000 - $140,000
- $140,000 - $150,000
- $150,000 - $160,000

☐ City of Woodland
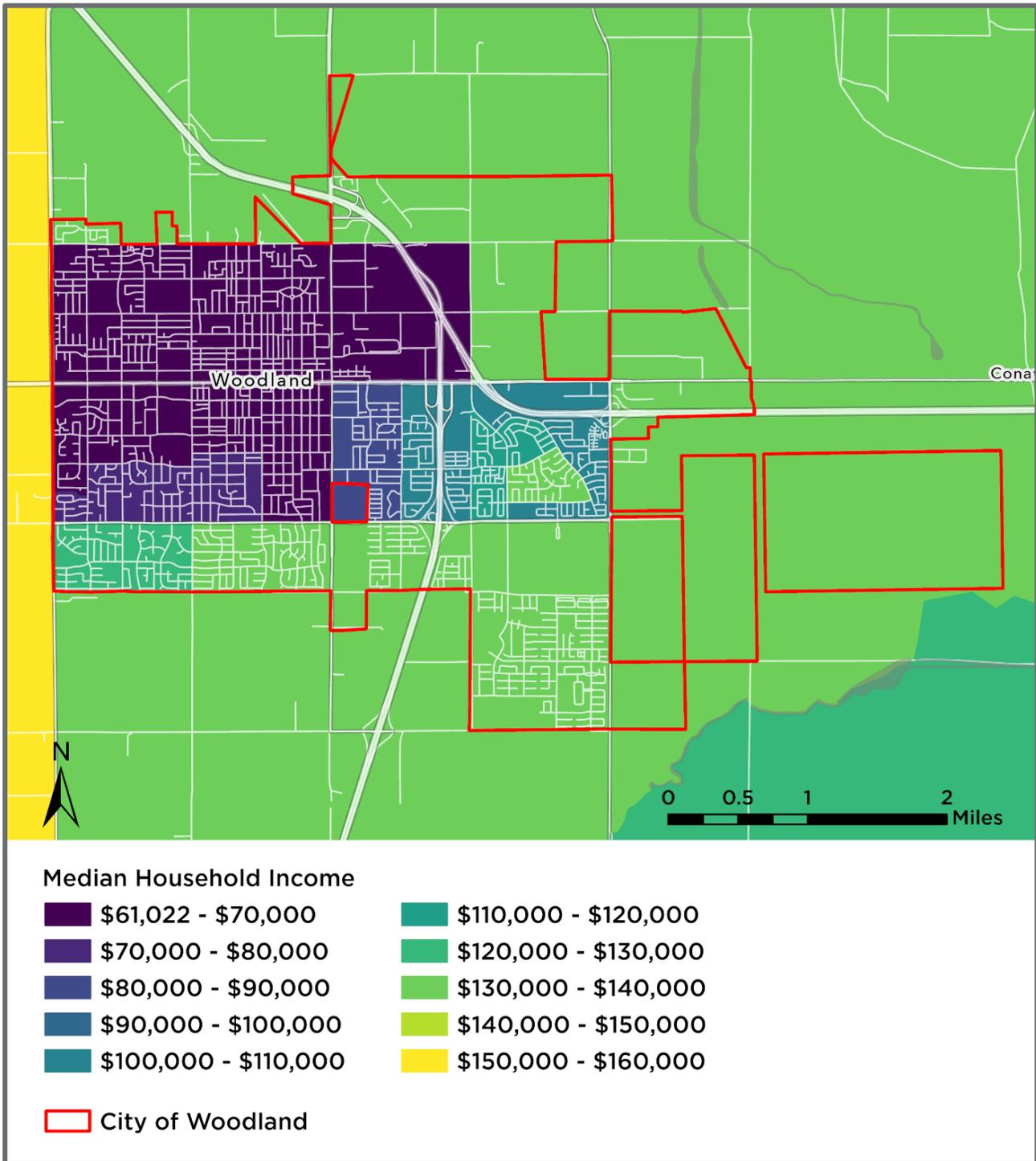
Source: American Community Survey Five-Year Estimates, 2019-2023

FIGURE 12. MEDIAN HOUSEHOLD INCOME BY RACE/ETHNICITY
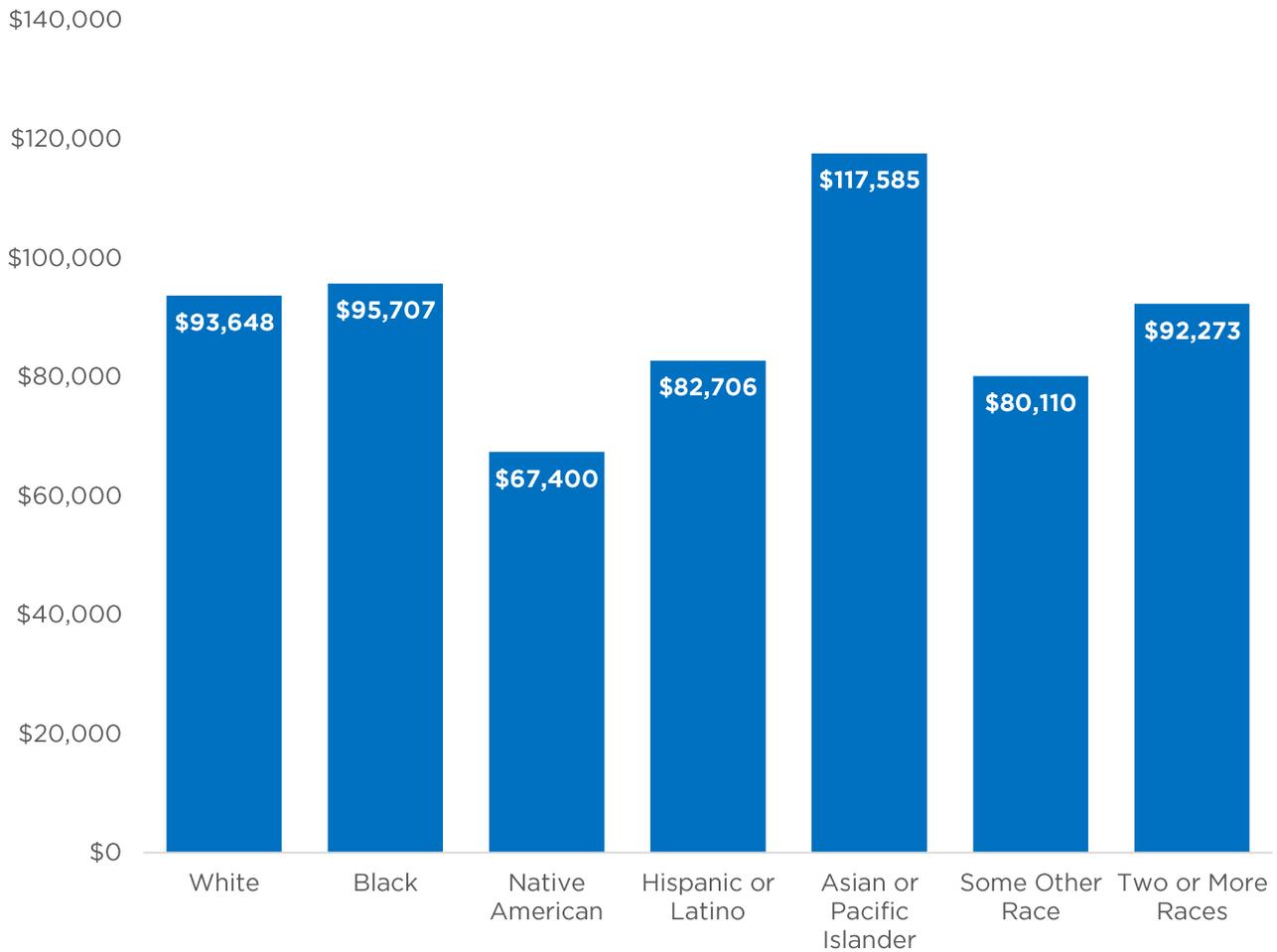
Source: American Community Survey Five-Year Estimates, 2019-2023

Low median household incomes in many of the city's census tracts highlight the fact that a high proportion of households do not have sufficient incomes to afford basic needs. The required annual income to afford costs for a family of two working adults and one child in Yolo County, including housing, childcare, healthcare, food, transportation, taxes, and other miscellaneous costs, is estimated at $111,812 before taxes.[8] Yet, 13% of primary jobs held by residents in Woodland pay $1,250 per month or less ($15,000 or less per year), and 29.5% of jobs pay between $1,251 and $3,333 (between $15,000 and $39,996 per year).[9]

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[8] *MIT Living Wage Calculator. (2025). Retrieved from:* *https://livingwage.mit.edu/counties/06113*

[9] *United States Census Bureau. OnTheMap. (2022). Retrieved from:* *https://onthemap.ces.census.gov/.*

JOBS PROXIMITY

HUD's Jobs Proximity Index quantifies the accessibility of a block group as a function of its distance to all job locations within a core-based statistical area (CBSA). Values range from 0 to 100, with higher numbers indicating higher access to employment opportunities. Using these index values, access to jobs tends to be higher near the outskirts of Woodland's city limits, in areas closer to Sacramento and Davis. Tracts within south Woodland, near Woodland Community College, tend to have lower access to jobs (see Figure 13).

FIGURE 13. JOBS PROXIMITY INDEX
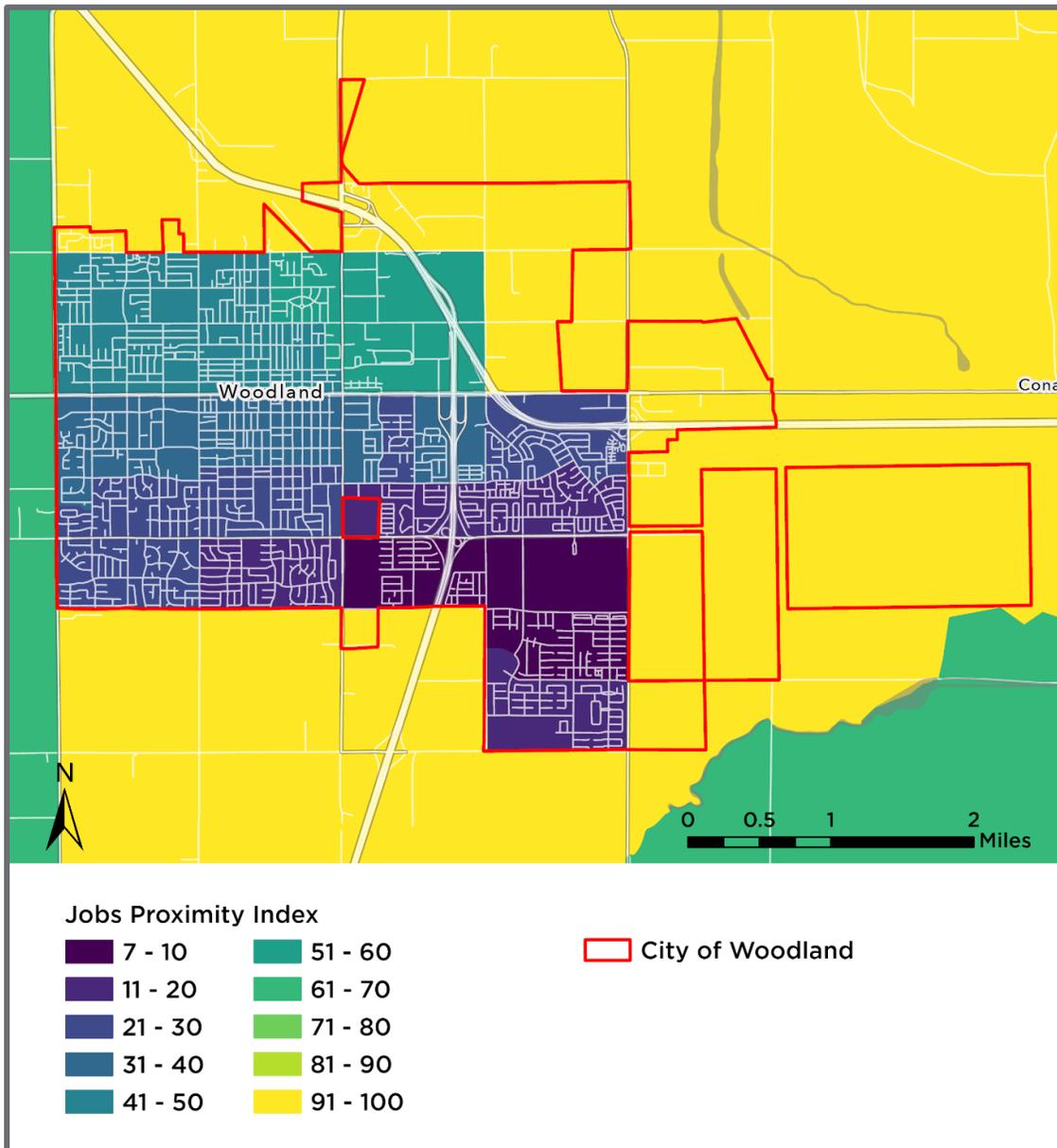
Source: HUD, Jobs Proximity Index, 2023, https://hudgis-hud.opendata.arcgis.com/datasets/jobs-proximity-index/explore

Longitudinal Employer-Household Dynamics data also indicates that a substantial share of workers living in Woodland work outside of the city. Specifically, an estimated 29,157 employed residents live in Woodland. These include 7,488 residents (25.7%) who both live and work in the city and 21,669 residents who live in Woodland but work outside of the city (74.3%). Similarly, of the 24,218 residents employed in Woodland, 16,730 (69.1%) live outside of the city. The high level of commuting across jurisdictions indicates that large shares of residents live in Woodland for reasons other than employment and commute to other regional job centers.

TABLE 5. INFLOW AND OUTFLOW OF WORKERS (ALL JOBS), WOODLAND

INFLOW AND OUTFLOW OF WORKERS	NUMBER	PERCENTAGE
Living in Woodland	29,157	100.0%
Living in Woodland but Employed Outside of the City	21,669	74.3%
Living and Employed in Woodland	7,488	25.7%
Employed in Woodland	24,218	100.0%
Employed in Woodland but Living Outside of the City	16,730	69.1%
Employed and Living in Woodland	7,488	30.9%
Data Source: Longitudinal Employer-Household Dynamics (LODES) data, 2022		

EDUCATION

High-quality education is a vital community resource that can improve quality of life and lead to additional opportunities, such as employment and increased earnings. The city of Woodland is served by the Woodland Joint Unified School District, which had an enrollment of approximately 9,517 students in the 2022-23 school year. There are 12 elementary schools, 2 middle schools, and 3 high schools within the district (Figure 14).

FIGURE 14. PUBLIC SCHOOLS IN WOODLAND
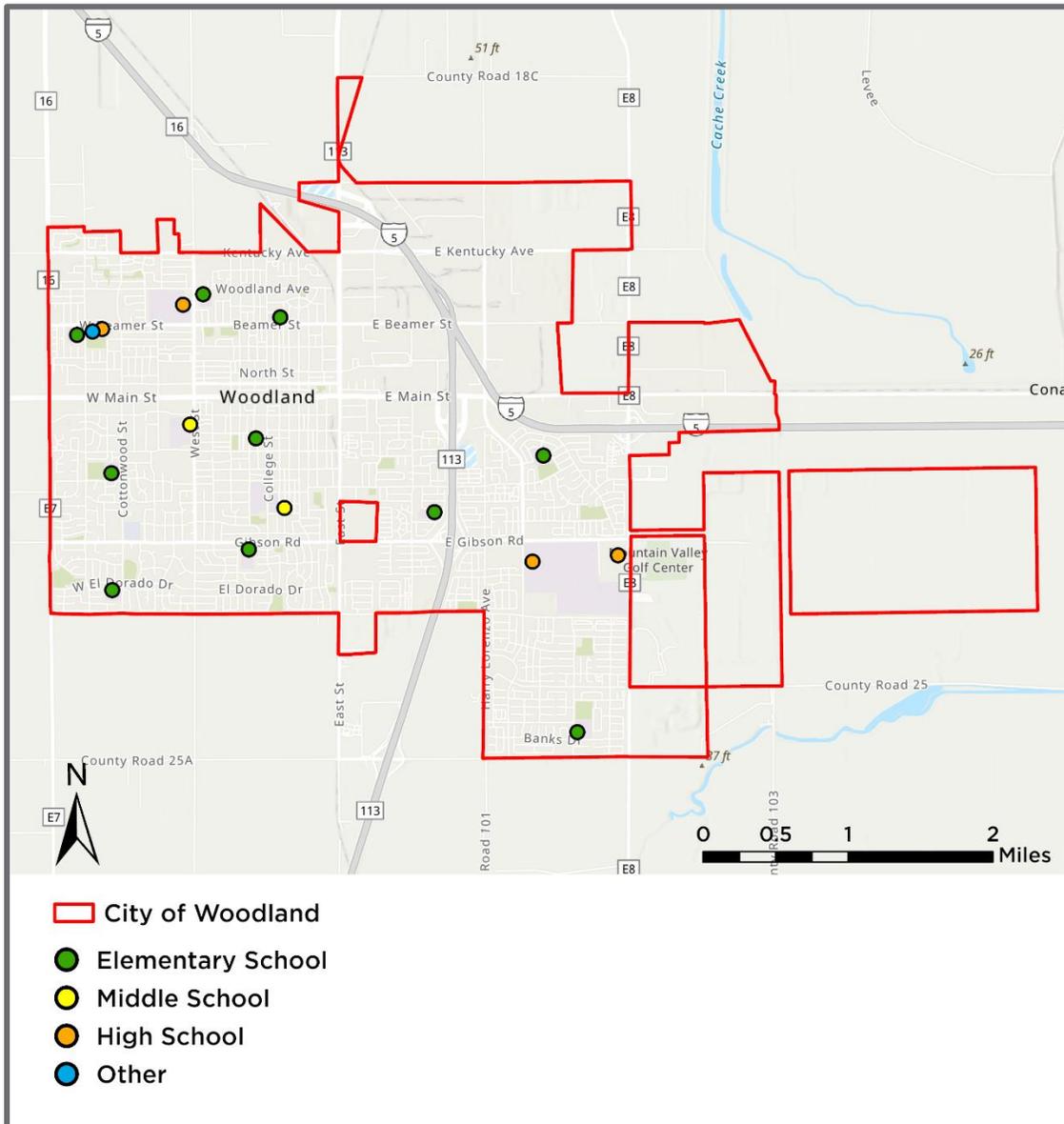
Source: California Department of Education, California Public Schools 2024-25, https://data-cdegis.opendata.arcgis.com/

Demographic and performance metrics from the California Schools Dashboard (Table 6) for schools within the Woodland Joint Unified School District indicate the following:

- Shares of students who are chronically absent range from 6.2% in Spring Lake Elementary to 31.2% in Lee Middle School, indicating disparities in academic engagement.

- The share of economically disadvantaged students varies widely across schools, ranging from 31.1% in Spring Lake Elementary to 89.6% in Cache Creek High. Notably, schools with lower shares of students who are economically disadvantaged tend to have higher shares

of students scoring at grade level and above, indicating disparities in school performance by household income level.

- The share of students who are English learners ranges from 9.1% in Spring Lake Elementary and Pioneer High to 52.9% in Woodland Prairie Elementary, indicating a need to provide supportive services and infrastructure for English learners across schools.

- The share of students with disabilities ranges from 12.2% in Pioneer High School to 29.9% in Freeman Elementary, indicating a need to provide supportive services and infrastructure for students with disabilities across schools.

- The share of students who are counted as homeless ranges from 0.3% in Spring Lake Elementary to 2% in Dingle Elementary, indicating a need for additional case management and services for students and families experiencing homelessness, particularly at schools with the highest rates of student homelessness.

- The percentage of students who are Hispanic—an indicator of racial and ethnic segregation among schools—ranges from 27.3% in Spring Lake Elementary to 91.5% in Beamer Elementary, indicating segregation by race and ethnicity across schools. Schools with higher shares of Hispanic students have some of the highest percentages of economically disadvantaged students and students experiencing homelessness, indicating associations between race/ethnicity and income.

TABLE 6. DEMOGRAPHICS AND PERFORMANCE BY SCHOOL FOR WOODLAND JOINT UNIFIED

| SCHOOL	TOTAL STUDENTS	% HISPANIC STUDENTS	% ECONOMICALLY DISADVANTAGED	% ENGLISH LEARNERS	% STUDENTS WITH DISABILITIES	% HOMELESS STUDENTS	CHRONIC ABSSENTEEISM	GRADUATION RATE
Woodland Joint Unified School District	**9,259**	**69.1%**	**76.2%**	**21.8%**	**17.1%**	**1.1%**	**-**	**88.6%**
Beamer Elementary	494	91.5%	76.7%	39.5%	19%	0.4%	12.1%	-
Dingle Elementary	344	79.4%	83.7%	41.6%	15.1%	2.0%	24.6%	-
Freeman Elementary	421	73.9%	88.6%	25.7%	29.9%	1.0%	27.7%	-
Gibson Elementary	369	61.2%	72.9%	19.2%	22%	2.7%	26.9%	-
Plainfield Elementary	277	50.5%	59.6%	14.8%	17.3%	0.7%	17.2%	-
Ramon S. Tafoya Elementary	783	54.9%	80.7%	30.4%	13.2%	0.9%	25.6%	-
Rhoda Maxwell Elementary	370	70.5%	86.2%	27.3%	21.4%	1.6%	29.4%	-
Science & Technology Academy	224	62.9%	66.5%	10.7%	21.4%	0.4%	20.9%	-
Spring Lake Elementary School	373	27.3%	31.1%	9.1%	13.1%	-	6.2%	-

SCHOOL	TOTAL STUDENTS	% HISPANIC STUDENTS	% ECONOMICALLY DISADVANTAGED	% ENGLISH LEARNERS	% STUDENTS WITH DISABILITIES	% HOMELESS STUDENTS	CHRONIC ABSSENTEEISM	GRADUATION RATE
T.L. Whitehead Elementary	317	77.6%	88.3%	41.3%	16.7%	0.3%	30%	-
Woodland Prairie Elementary	730	80.3%	89.7%	52.9%	15.3%	0.7%	20.6%	-
Zamora Elementary	390	52.1%	54.1%	9.7%	27.2%	1.8%	16.5%	-
Douglass Middle School	750	70.7%	76.9%	15.1%	14.3%	1.2%	23.5%	-
Lee Middle School	654	74.6%	80%	13.5%	20.2%	1.4%	31.2%	-
Cache Creek High School	144	84%	89.6%	23.6%	20.1%	1.4%	-	73.6%
Pioneer High School	1,635	69.2%	72.4%	9.1%	12.2%	0.7%	-	94.3%
Woodland High School	1,171	74.8%	80.5%	12.6%	15%	1.5%	-	90%

Source: California School Dashboard

Scores on HUD's School Proficiency Index,[10] which runs from 0 to 100, range from as low as 4 to as high as 87 across the city of Woodland. Block groups in southwest Woodland, near Zamora Elementary, tend to score highest on the index, while block groups that rank lowest on the index are located in west Woodland, in the areas encompassing Rhoda Maxwell Elementary and the Greengate School, which serves students with disabilities from age 0 to 22 (see Figure 15).

FIGURE 15. SCHOOL PROFICIENCY INDEX BY BLOCK GROUP
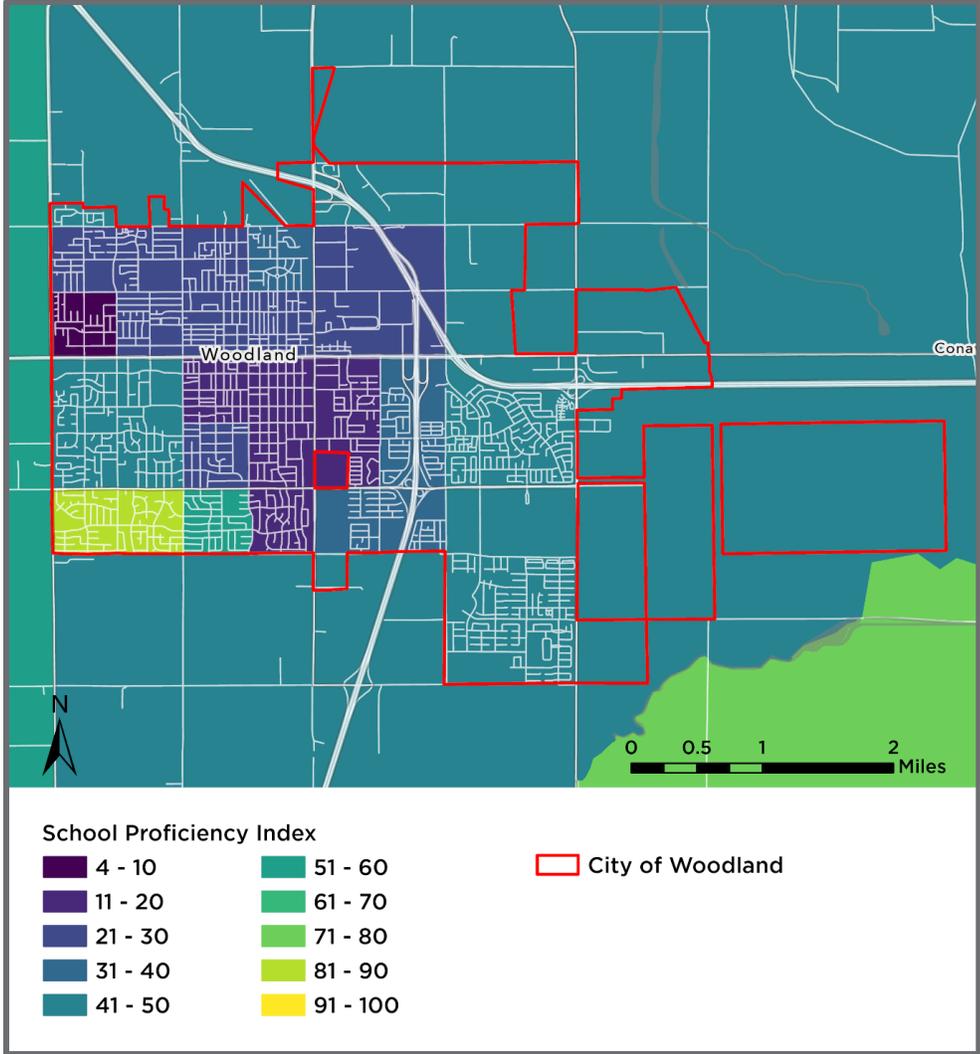
Source: HUD School Proficiency Index

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[10] *The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The school proficiency index is a function of the percent of 4th grade students proficient in reading and math on state test scores for up to three schools (i=1,2,3) within 1.5 miles of the block-group centroid. Values are percentile ranked and range from 0 to 100. The higher the score, the higher the school system quality is in a neighborhood.*

TRANSPORTATION

Affordable, accessible transportation makes it easier for residents to access a range of opportunities—providing connections to employment, education, fresh food, healthcare, and other services. While low-cost public transit can facilitate access to these resources, a lack of access to affordable transportation poses barriers to meeting key needs, particularly in areas with low levels of walkability and a lack of access to vehicles.

ACCESS TO AFFORDABLE TRANSPORTATION

The Yolo Transportation District provides fixed-route bus transit around the county, shuttles to and from the Sacramento International Airport, an on-demand rideshare service known as BeeLine, and an ADA paratransit service for residents with disabilities.

FIGURE 16. YOLOBUS SYSTEM MAP
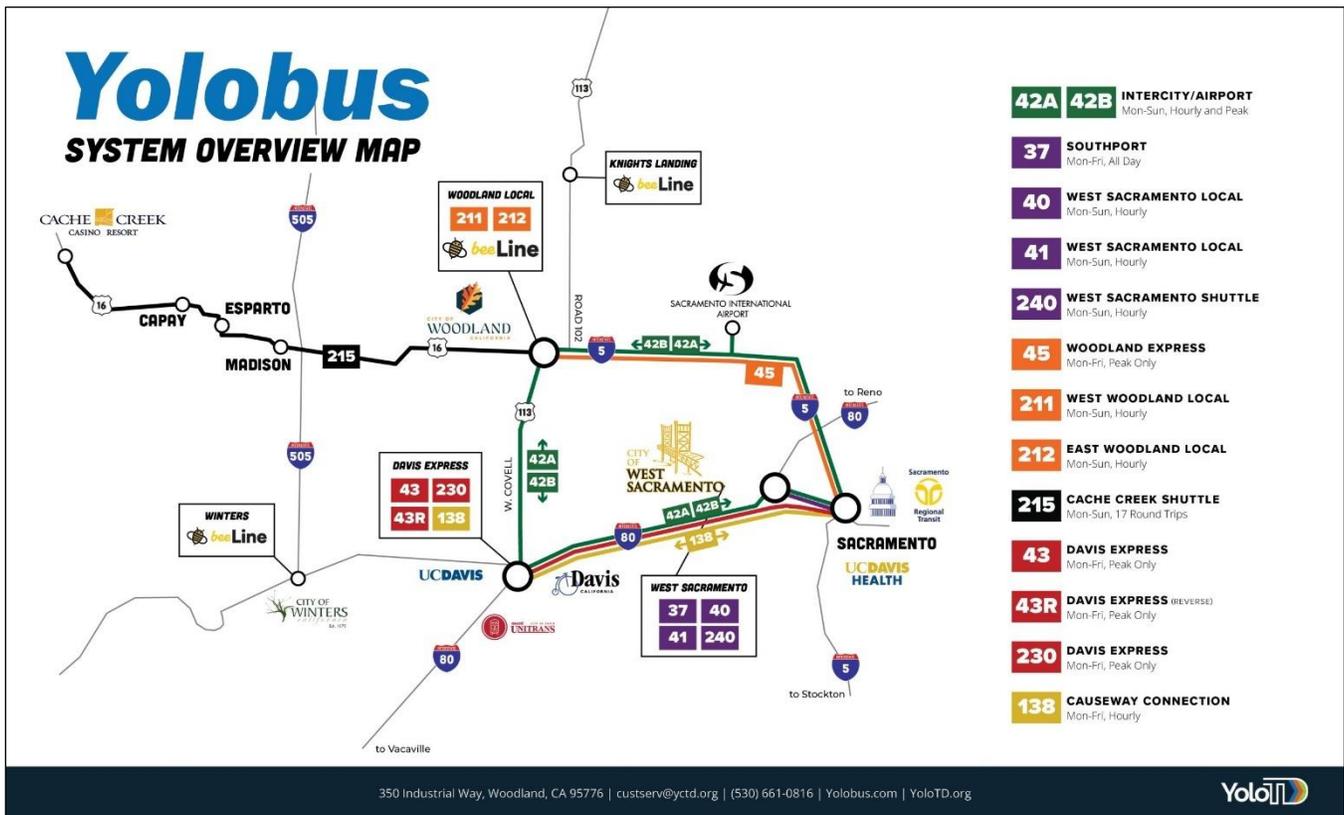
Source: Yolo Transportation District

Bus transit for routes in Woodland begins between 6:00 a.m. and 8:00 a.m. and ends between 7:00 p.m. and 9:00 p.m., and the evening on-demand service runs from 7:00 a.m. until 7:00 p.m. on most weekdays. Bus fares are $2.00 per ride, $7.00 for a day pass, or $84 for a monthly pass, with reduced fares for students, seniors, and residents with disabilities. BeeLine on-demand van service fares are $3.00 per one-way trip in Woodland.

VEHICLE ACCESS

Access to vehicles also shapes residents' ability to connect to employment and education opportunities, resources, and services, particularly in areas with limited access to public transit. An estimated 5.3% of households in Woodland do not have access to a vehicle, according to 2019-2023 ACS estimates. While vehicle access is high overall, disparities exist by geography and reflect access to public transit in the city. Residents of central Woodland tend to have vehicles at the lowest rates: in one census tract, about 30% of households do not have a vehicle, and in three additional tracts, about 10% to 13% do not have a vehicle. In contrast, in much of the city, fewer than 1% of households do not have access to vehicles (see Figure 17).

FIGURE 17. VEHICLE ACCESS
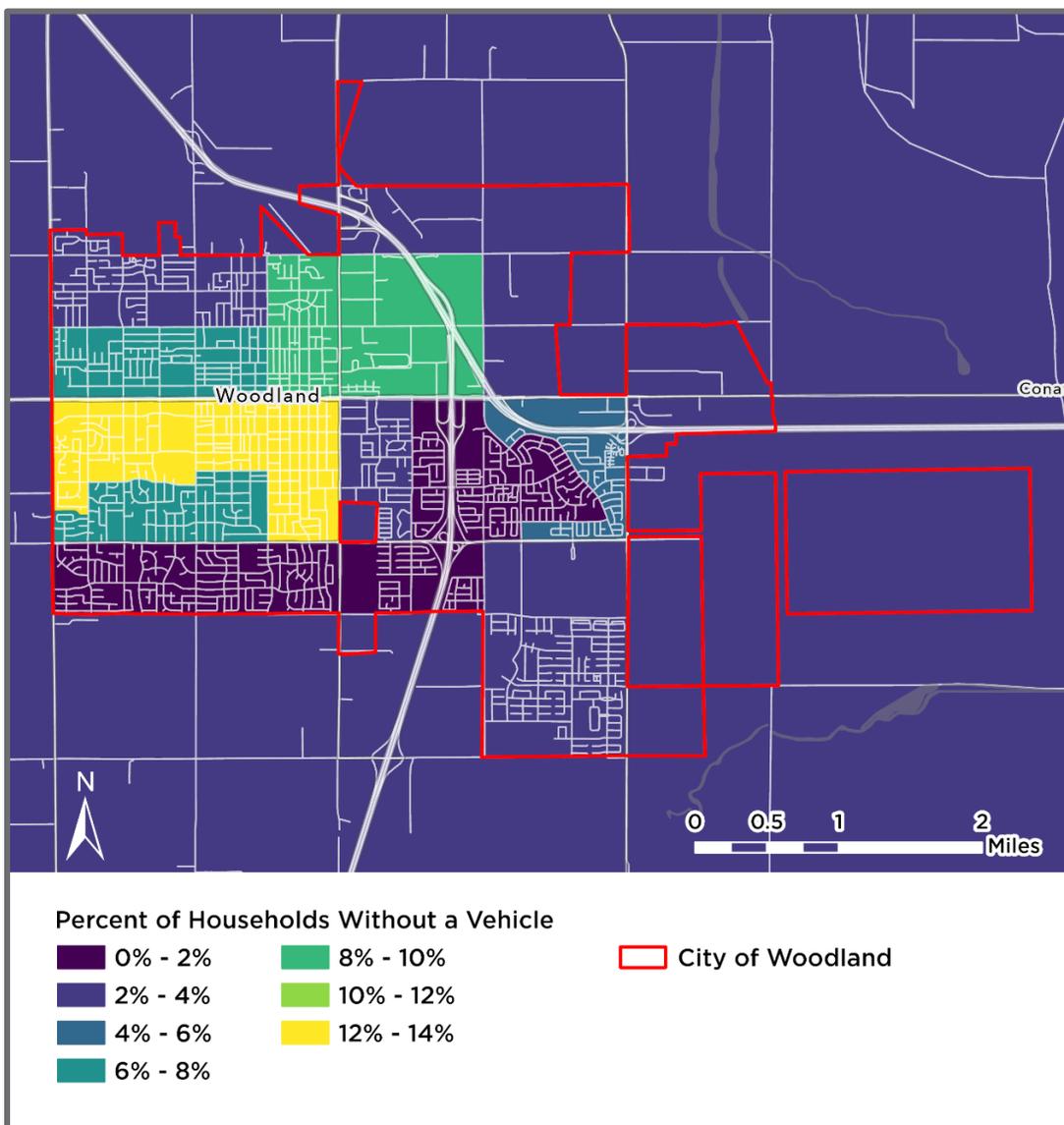
Source: American Community Survey Five-Year Estimates, 2019-2023, Table DP04

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Stakeholders who participated in this planning process emphasized that a lack of access to vehicles is often a barrier to employment for residents living in areas with low prox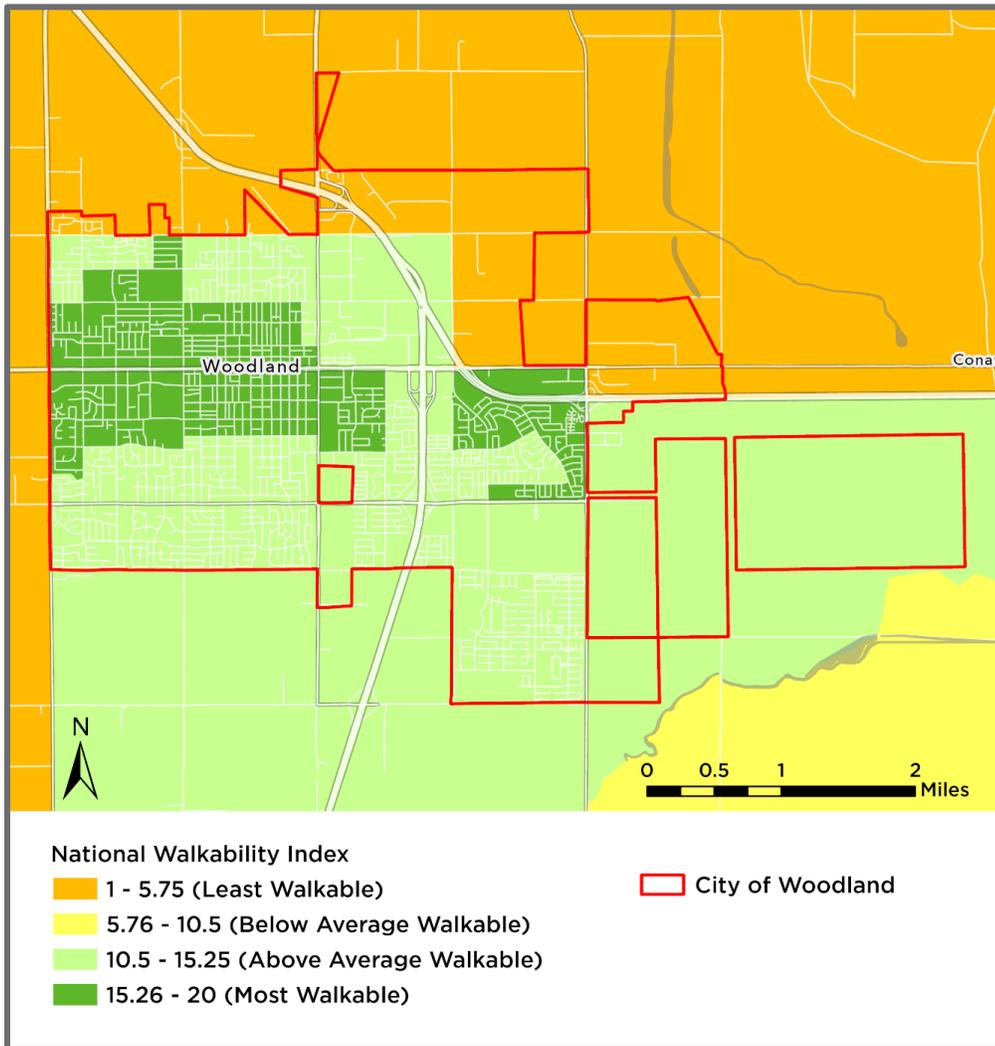imity to jobs and with limited access to public transportation. More than half (61.9%) of survey respondents indicated that public transportation improvements are a high public facility/infrastructure need, and 52.8% of survey participants indicated that transportation assistance is a high public service need. When asked to identify any barriers to already existing public services and facilities, 45% of survey respondents answered that "it's too far away to be convenient", and 32.5% of survey respondents answered "I don't have a way to get there". A lack of access to vehicles creates barriers to accessing needed services in areas in which those services are not located within walking distance and transit access is limited. In this way, residents without access to vehicles often find their housing choices limited to locations where public transportation is available.

WALKABILITY

Along with access to transit, low-cost transportation, and vehicles, walkability shapes the extent to which residents are able to access employment, resources, and services. According to the Environmental Protection Agency (EPA)'s National Walkability Index, much of the city has scores considered "above average walkable", and parts of central/downtown Woodland are considered "most walkable" (Figure 18).

Though these scores indicate above average levels of walkability compared to other cities in the U.S., stakeholders in the planning process indicated that many sidewalks and streets in Woodland are in need of repairs, affecting residents ability to walk throughout the city. Over two-thirds (67.1%) of all survey participants indicated that street, road, or sidewalk improvements were a high public infrastructure need. Bike or walking trails were identified as the second highest public infrastructure need (63.9% of survey respondents).

FIGURE 18. WALKABILITY

National Walkability Index
- 1 - 5.75 (Least Walkable)
- 5.76 - 10.5 (Below Average Walkable)
- 10.5 - 15.25 (Above Average Walkable)
- 15.26 - 20 (Most Walkable)

City of Woodland

Source: EPA, National Walkability Index, 2021. https://www.epa.gov/smartgrowth/smart-location-mapping

LOW-POVERTY NEIGHBORHOODS

Poverty rates range from 2.7% to 16.6% across the City of Woodland, indicating geographic disparities in household income that were discussed in previous sections. Poverty rates are highest in tract 109.01, located in the corner of northwest Woodland in the area near Woodland High School. Tract 112.03, which has the lowest poverty rate in the city (2.7%), is located in the southwest corner of Woodland. Poverty rates are lower outside of the city limits, particularly in the tract to the west of Woodland (tract 112.07).

Residents and stakeholders who participated in this planning process noted that housing choices for low-income residents in Woodland are often limited to higher-poverty areas by:

- A lack of housing affordable to lower-income households;

- A lack of housing accessible to people with disabilities;

- Need for assistance to afford homeownership;

- A lack of landlords willing to accept Section 8 vouchers in lower-poverty areas;

- High income requirements for rental properties, such as having an income that is three times the rent;

- A need for funding for home repairs;

- A lack of Spanish language resources for LEP residents, who are more likely to be low-income;

- A lack of connectivity in transit services, which may limit residents without personal vehicles to neighborhoods with public transportation options;

- A need for job training and living-wage jobs;

A general lack of affordable housing in Woodland limits lower-income residents' housing choices to areas with more affordable housing, which often coincide with areas that have higher poverty rates. For residents who do not have access to vehicles in particular, housing choices are also often limited by inadequate transportation access, infrequent bus service, and long travel times to places of employment. In this way, residents who rely on public transportation often must live near the city's limited bus routes or their places of employment, or else face long commutes to jobs.

FIGURE 19. PERCENT OF POPULATION BELOW POVERTY LEVEL BY TRACT
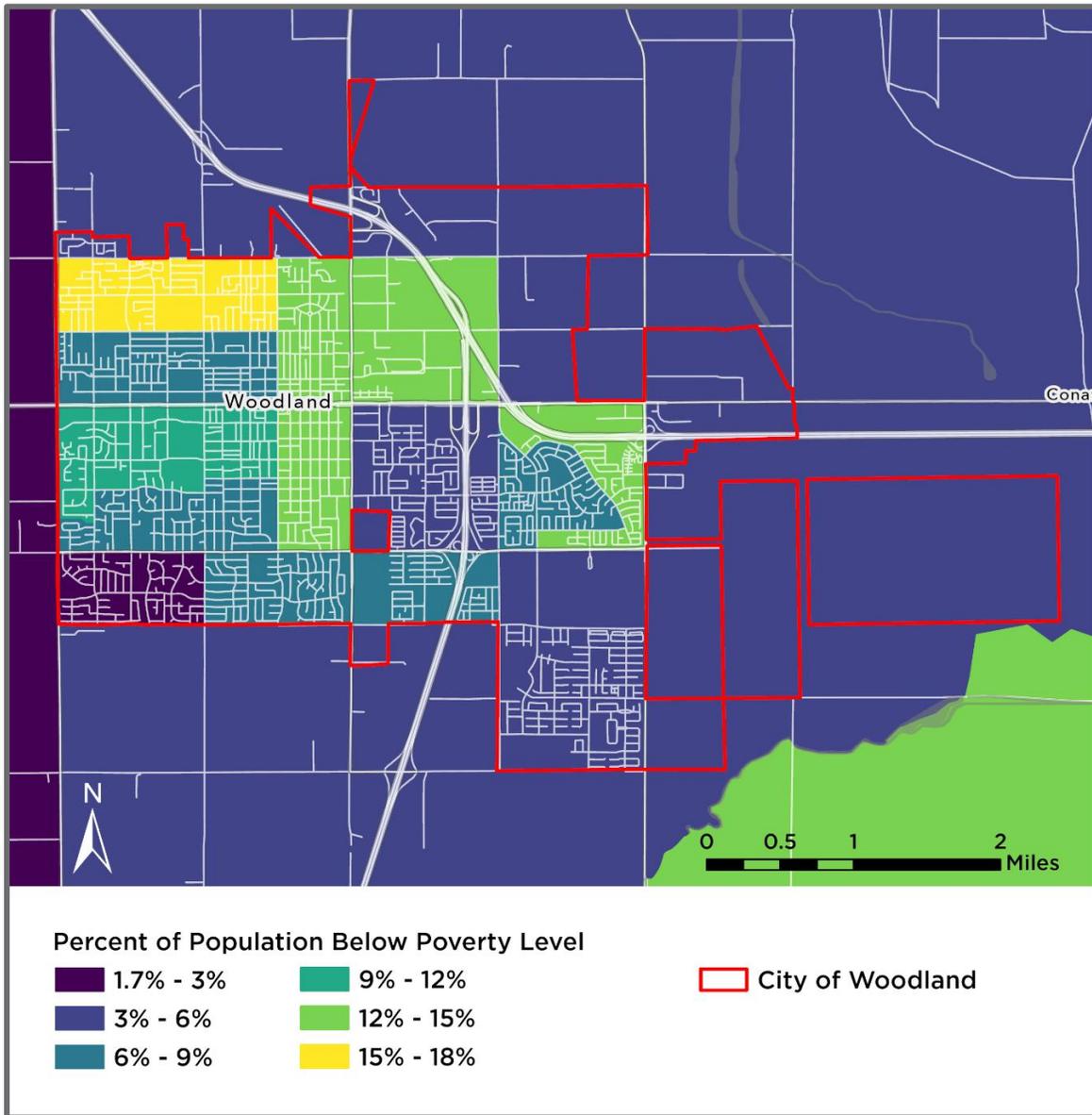
Source: American Community Survey Five-Year Estimates, 2019-2023, Table S1701

ENVIRONMENTAL QUALITY

Environmental quality and access to environmental amenities also shape the opportunities available to residents. Access to parks and other green infrastructure in neighborhoods can provide a range of environmental, social, and health benefits, including access to nature and recreation opportunities; cleaner air and water; alternative transportation options; improvements in physical and mental health and wellbeing; and opportunities for food production and other local economic development. At the same time, environmental hazards, such as poor air quality and toxic facilities, are associated with negative health effects including increased respiratory symptoms, hospitalization for heart or lung diseases, cancer

and other serious health effects, and even premature death. Certain population groups, such as children, have a greater risk of adverse effects from exposure to pollution.[11]

ACCESS TO PARKS

While parks are available and relatively accessible throughout Woodland, many of the city's parks are clustered in central and west Woodland. Areas with moderate to very high levels of need for parks are clustered in east and northeast Woodland (see Figure 20).

Stakeholders who participated in this planning process noted that there is a wide variety of parks throughout the city, but almost half (48.8%) of survey respondents noted that parks and trails are not equally provided throughout Woodland.

[11] *U.S. Environmental Protection Agency. (n.d.). Managing Air Quality - Human Health, Environmental and Economic Assessments. Retrieved from: https://www.epa.gov/air-quality-management-process/managing-air-quality-human-health-environmental-and-economic*

FIGURE 20. PARK ACCESS

N

	City of Woodland		Parks
			Areas Within a 10-Minute Walk to a Park
			Areas of Very High Park Need
			Areas of High Park Need
			Areas of Moderate Park Need
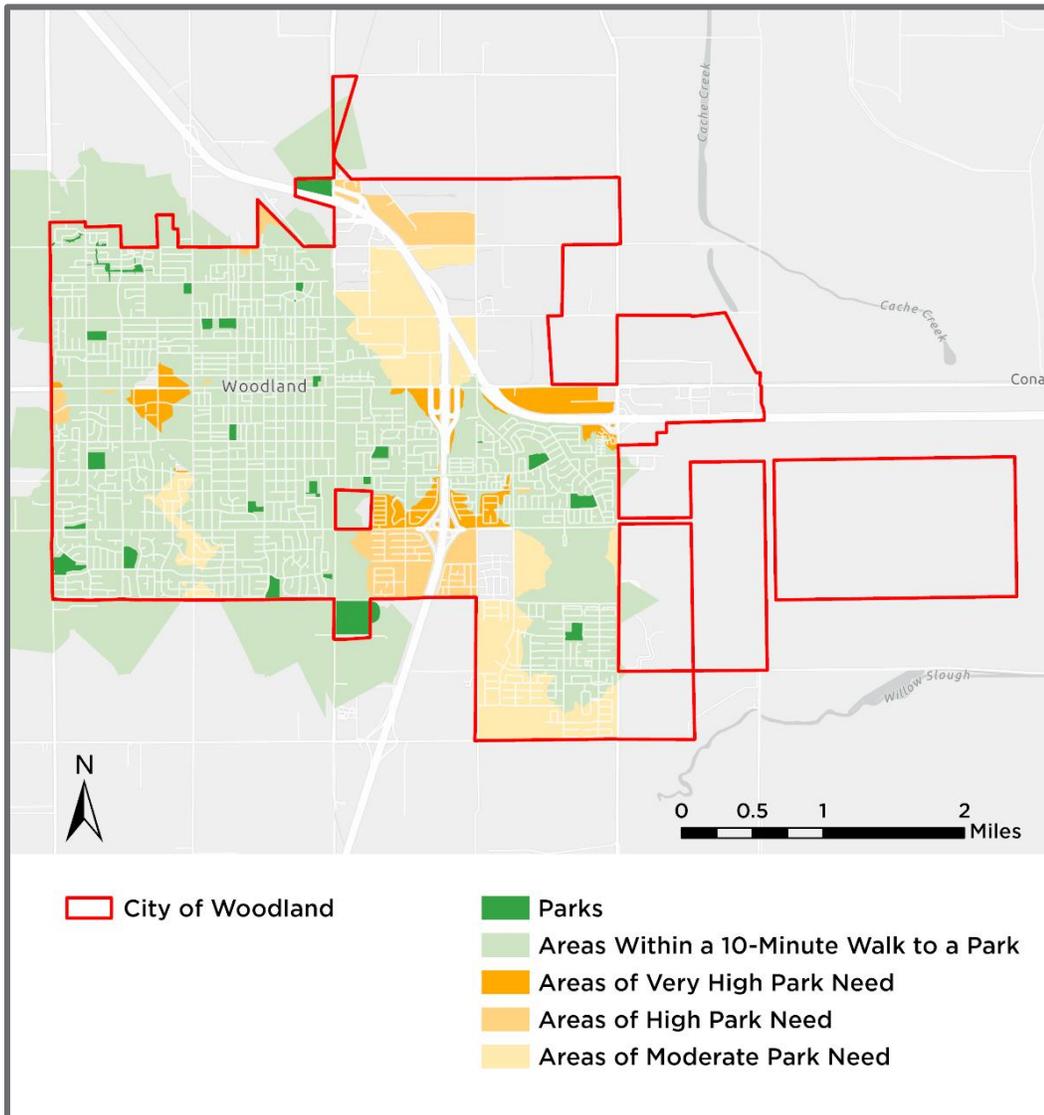
Source: Trust for Public Land ParkServe, 2023

ENVIRONMENTAL HAZARDS

Toxic sites may pose risks to residents living nearby and thus may constitute fair housing concerns if they disproportionately impact protected classes. A Superfund site is any land in the United States that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and / or the environment. These sites are placed on the National Priorities List (NPL). There are no Superfund sites in the City of Woodland. There is one (1) Superfund site in Yolo County: Frontier Fertilizer, which is a 13-acre site used as a maintenance yard for agricultural equipment near the eastern boundary of the City of Davis.

The EPA's National Air Toxics Assessment (NATA) estimates health risks from air toxics. The most recent assessment uses data from 2020 to examine cancer risk from ambient concentrations of pollutants. The City of Woodland has moderate levels of cancer risk from air toxins of about 25 to 50 per million. Point sources of emissions are clustered in central and northeast Woodland (see Figure 21).

FIGURE 21. NATIONAL AIR TOXICS ASSESSMENT
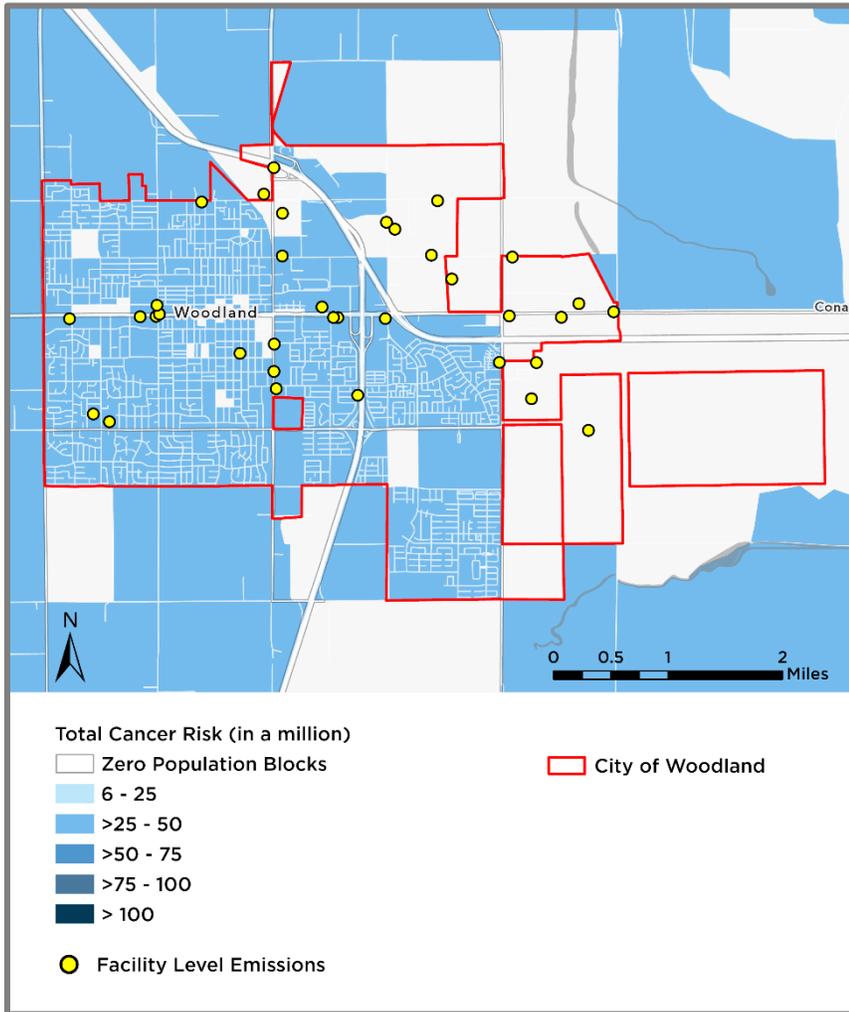
Source: EPA, Air Toxics Screening Assessment, 2020.
https://www.epa.gov/AirToxScreen/airtoxscreen-mapping-tool

Note: Yellow dots in the map above indicate Toxic Release Inventory (TRI) facilities. A facility is required to report to the TRI program if it meets chemical activity thresholds and is either in a covered industry sector and exceeds the employee threshold or is specifically required to report based a determination by the Administrator under EPCRA 313(b)(2).

The Environmental Protection Agency's Toxics Release Inventory (TRI) tracks the management of certain toxic chemicals that may pose a threat to human health and the

environment. Certain industrial facilities in the U.S. must report annually how much of each chemical is recycled, combusted for energy recovery, treated for destruction, and disposed of or otherwise released on- and off-site. The EPA's Risk-Screening Environmental Indicators (RSEI) Model analyzes TRI data on the amount of toxic chemicals released, together with risk factors such as the chemical's fate and transport through the environment, each chemical's relative toxicity, and the number of people potentially exposed, to calculate a numeric score designed to be compared to other RSEI scores.

There are two (2) toxic release inventory facilities in Woodland with modeled RSEI scores: Watts Regulator Co and LEER Group (formerly known as Truck Accessories Group), which are both located in the northern area of the city. The Watts Regulator Co facility has a RSEI score that is much higher than those of other nearby facilities, indicating greater health risks for residents living near this facility.

FIGURE 22. TOXIC RELEASE INVENTORY FACILITIES
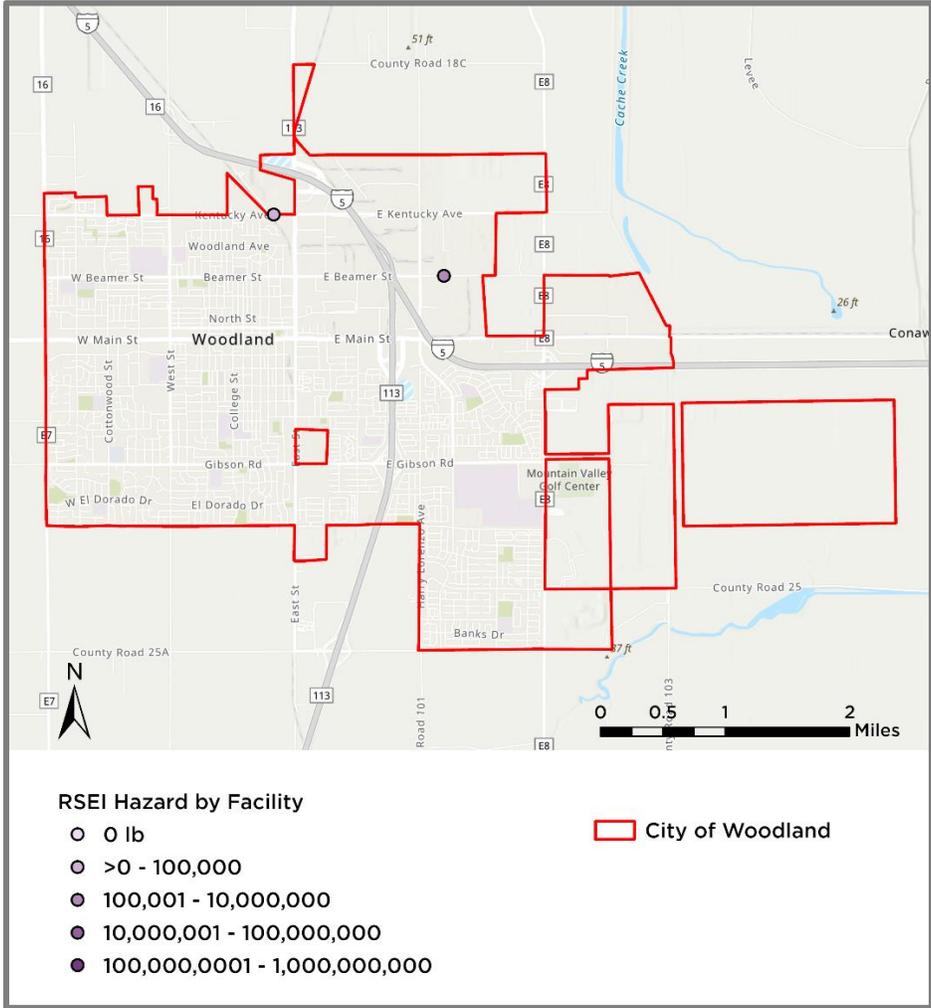
Source: EPA, Toxic Release Inventory (TRI), 2024. https://www.epa.gov/toxics-release-inventory-tri-program

FOOD ACCESS

Many individuals and families face challenges in accessing food that is both healthy and affordable. In neighborhoods in which the nearest grocery store is many miles away, transportation costs and lack of access to vehicles may pose particular challenges for low-income households, who may be forced to rely on smaller stores that are often unaffordable and may not offer a full range of healthy food choices. Even in areas with fresh food retailers nearby, the higher costs of healthy foods such as produce often present barriers to accessing healthy food.

An estimated 13% of Yolo County residents experience food insecurity,[12] according to 2023 data from Feeding America. Among the county's food insecure population, an estimated 31% have incomes above the SNAP threshold of 130% or below the federal poverty level.[13]

Census tracts in Woodland with high shares of residents who have low incomes and live further than one-half mile from the nearest supermarket are clustered in northwest Woodland (see Figure 23). In tract 109.01, located in the northwest corner of the city, 16.5% of the population is low-income and lives more than half a mile from the nearest supermarket. This is also the city tract with the highest poverty rate.

In contrast, parts of central Woodland tend to have the lowest proportions of residents with low incomes who live more than one-half mile from a supermarket. In three census tracts clustered in these areas, fewer than 5% of residents are considered low-income and low-access.

Poverty and limited access to vehicles also contribute to issues of food access and insecurity in the county. An estimated 8.1% of Woodland residents were living below the federal poverty level as of the 2019-2023 American Community Survey, indicating that low incomes are a barrier for a substantial portion of residents in accessing fresh food. Disparities in poverty rates exist by race: an estimated 14.9% of Black or African American residents, 8.4% of Asian residents, and 17.6% of Pacific Islander residents were living below the poverty level in the past 12 months, while the share of non-Hispanic White residents living in poverty was 7.8%.

Further, in many census tracts—particularly in central Woodland—shares of households do not have a vehicle. Low levels of vehicle access indicate that food access is particularly challenging for significant proportions of households in areas of the city with limited access to public transportation and low levels of walkability. In this way, the combination of uneven

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[12] *Food insecurity is defined as occurring when people don't have enough to eat and don't know where their next meal will come from.*

[13] *Feeding America, Food Insecurity, 2023. https://map.feedingamerica.org/*

distribution of food outlets across the county, the substantial proportions of households with low incomes, and a lack of access to vehicles create barriers to food access and security.

FIGURE 23. FOOD ACCESS
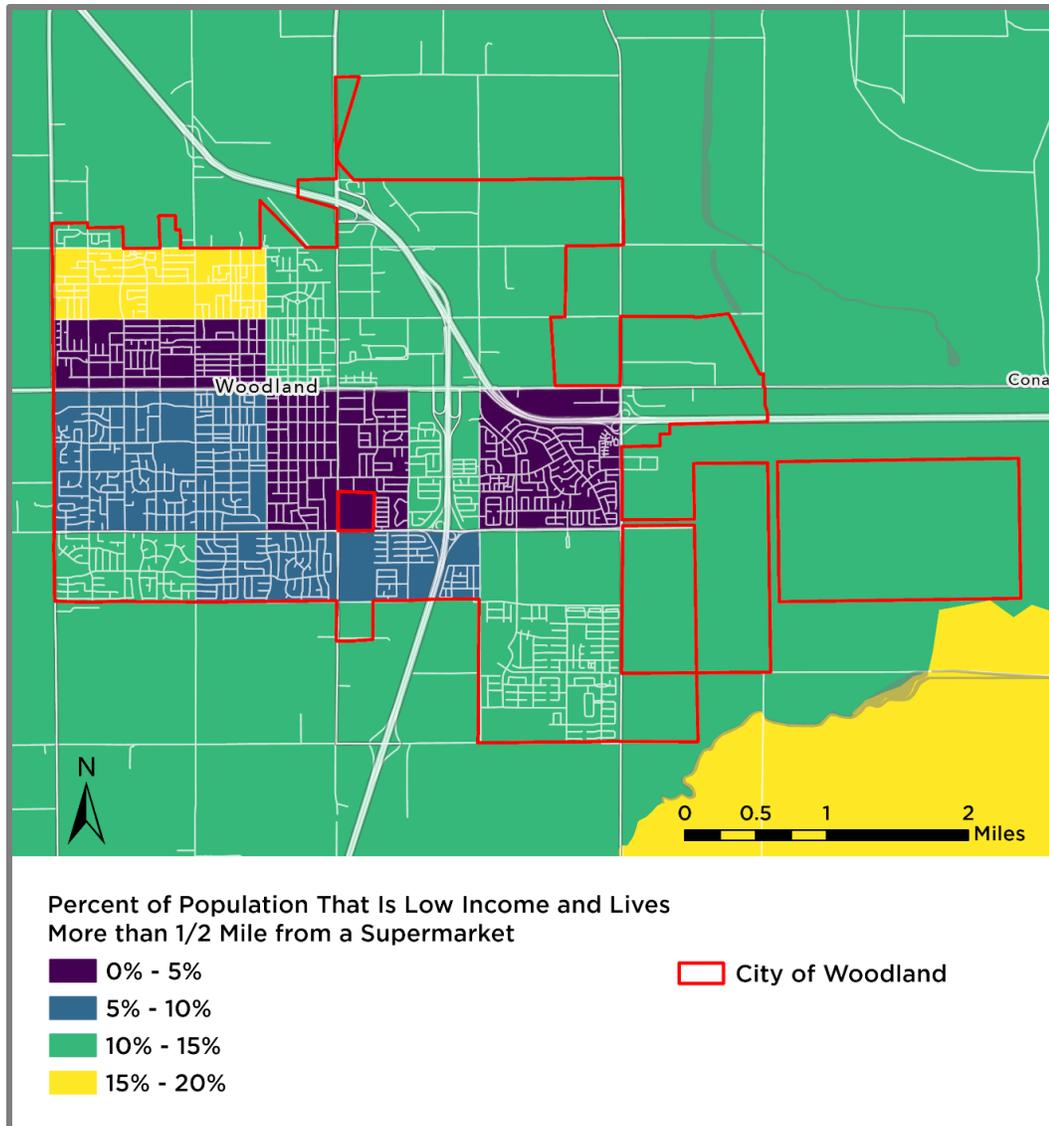
Source: USDA Food Access Research Atlas, 2019

HEALTHCARE ACCESS

Access to high-quality, affordable physical and mental healthcare shapes community health outcomes, including both length of life and quality of life. Sufficient availability of primary care physicians is essential for preventive and primary care, and for referrals to appropriate specialty care when needed. Residents of Yolo County have access to healthcare providers at a rate of one primary care physician per 810 residents, one dentist per 1,610 residents, and one mental health provider per 220 residents. These figures indicate higher access to primary

care physicians in the county than in the state of California overall, and lower access to dentists and mental health providers (see Table 7).

TABLE 7. RATIO OF POPULATION TO HEALTHCARE PROVIDERS

CARE PROVIDER	YOLO COUNTY	CALIFORNIA	UNITED STATES
Primary Care Physicians	810:1	1,230:1	1,330:1
Dentists	1,610:1	1,080:1	1,360:1
Mental Health Providers	220:1	210:1	300:1
Data Sources: University of Wisconsin Population Health Institute, County Health Rankings & Roadmaps, 2025. https://www.countyhealthrankings.org/			

Lack of health insurance coverage is also a barrier to accessing needed healthcare—including preventive care—and to maintaining financial security. While the share of residents with health insurance in the city overall has increased to 94.8% as of the 2019-2023 ACS (up from 92% in 2014-2018 ACS), shares of uninsured residents continue to vary by location across the city, ranging from 0.6% to 12.9%. The tract with the highest percentage of uninsured residents is tract 111.01, located in central Woodland, while tract 112.03, located in the southwest corner of Woodland, has the lowest share of uninsured residents.

Overall, healthcare access is shaped by multiple factors, including availability of providers, health insurance coverage, and access to vehicles or other transportation options. Investments in programs designed to increase access to healthcare and insurance—such as mobile clinics, sliding scale payment options, community health workers, and assistance signing up for Medicaid or Marketplace insurance coverage— may help increase access for underserved residents. Because of geographic disparities in health insurance coverage, efforts such as increasing enrollment in Medicaid and Marketplace health insurance plans and providing access to low-cost health services may most effectively address goals of improving access to healthcare by focusing efforts in census tracts with high proportions of uninsured residents and of residents living below the poverty level, which are clustered in northwest Woodland.

FIGURE 24. ACCESS TO HEALTH INSURANCE

Percent of Population Without Health Insurance

- 0% - 2%
- 2% - 4%
- 4% - 6%
- 6% - 8%
- 8% - 10%
- 10% - 12%
- 12% - 14%

☐ City of Woodland
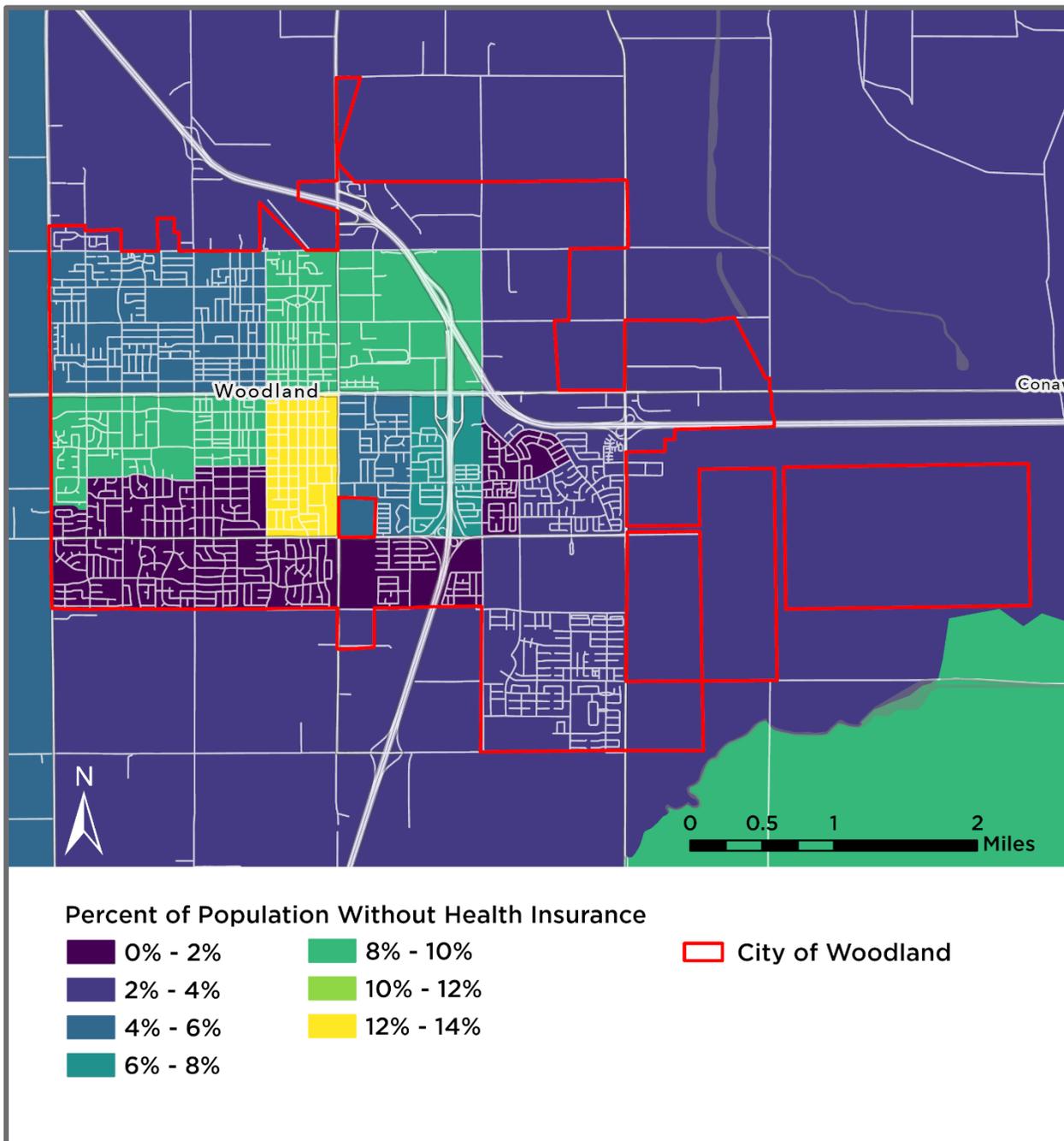
Source: American Community Survey Five-Year Estimates, 2019-2023

Chapter 6.

Housing Profile

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The availability of quality, affordable housing plays a vital role in ensuring housing opportunities are equally accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low- and middle-income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Beyond providing fair housing options, the social, economic, and health benefits of providing quality affordable housing are well-documented. National studies have shown affordable housing encourages diverse, mixed-income communities, which result in many social benefits. Affordable housing also increases job accessibility for low- and middle-income populations and attracts a diverse labor force critical for industries that provide basic services for the community. Affordable housing is also linked to improvements in mental health, reduction of stress, and decreased cases of illnesses caused by poor-quality housing. Developing affordable housing is also a strategy used to prevent displacement of existing residents when housing costs increase due to economic or migratory shifts.

Conversely, a lack of affordable housing eliminates many of these benefits and increases socioeconomic segregation. High housing costs are linked to displacement of low-income households and an increased risk of homelessness. Often lacking the capital to relocate to better neighborhoods, displaced residents tend to move to socioeconomically disadvantaged neighborhoods where housing costs are most affordable.

This section discusses the existing supply of housing in the study area. It also reviews housing costs, including affordability and other housing needs by householder income. Homeownership rates and access to lending for home purchases and mortgage refinancing are also assessed.

HOUSING SUPPLY SUMMARY

Table 8 shows that according to the 2020 Decennial Census, Woodland, CA had a total of 21,647 housing units in 2020. This represents a growth of 26.6% since the year 2000, which is similar to the overall MSA's growth of 30.6%. Growth remained fairly steady in both jurisdictions from both 2000 to 2010 and 2010 to 2020.

Vacancy data indicates that the addition of new units is likely sufficient to meet the needs of the population – vacancy rates have increased by only +0.9 percentage points in Woodland and 0 percentage points in the MSA since 2000. Woodland's current vacancy rate of 3.5% is significantly lower than the national average vacancy rate of 10.8%, indicating that any housing access issues are more likely to stem from factors such as affordability and suitability of units rather than base availability of units.

Figure 25 depicts vacancy rates by geography in Woodland, showing that rates vary by location throughout the city. The highest vacancy rates are found in the eastern portions of the city, where two census tracts have vacancy rates of over 6%. In contrast, most tracts on the edges of the city have vacancy rates of 2% or less.

TABLE 8. HOUSING UNITS BY OCCUPANCY STATUS

	2000	2010	2020	2000-2020 CHANGE
Woodland				
Total Housing Units	17,101	19,806	21,647	+26.6%
Occupied Housing Units	16,727	18,721	20,971	+25.4%
Vacant Housing Units	374	1,085	676	+80.7%
Vacancy Rate	2.2%	5.5%	3.1%	+0.9
Sacramento-Roseville-Folsom MSA				
Total Housing Units	714,981	871,793	933,562	+30.6%
Occupied Housing Units	665,298	787,667	868,460	+30.5%
Vacant Housing Units	49,683	84,126	65,102	+31.0%
Vacancy Rate	7.0%	9.7%	7.0%	N/A
Data Source: U.S. Census 2000 SF3 Tables H6 and DP-1, 2010 SF1 Table H3, and 2020 SF1 H3				

Table 9 shows housing units by structure types in Woodland and the Sacramento MSA. Housing structure variety is important in providing housing options suitable to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, are often more affordable rental options than single-family homes for low- and moderate-income households, who are disproportionately likely to be non-white households. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home.

Single-family detached units are the most common type of housing in both areas but are somewhat more prevalent in the MSA; while single-family attached homes, such as townhomes, are slightly more prevalent within the city limits. The second most common type of housing in Woodland is large multifamily apartment complexes of 20 or more units, while mid-sized apartments of 5-19 units are slightly more common in the MSA. Duplexes, triplexes, and quadplexes make up approximately 7% of the city's housing stock. Mobile homes comprise approximately 3% of units in both the city and MSA, and no alternative home types such as RVs, boats, or vans were recorded within Woodland city limits. Overall, multi-family units are slightly more common within Woodland, where they make up 26.1% of all housing units, than within the broader MSA, where they make up 23.3% of all units.

FIGURE 25. VACANCY RATES BY CENSUS TRACT

Vacancy Rates

- 0% - 2%
- 2% - 4%
- 4% - 6%
- 6% - 8%

City of Woodland
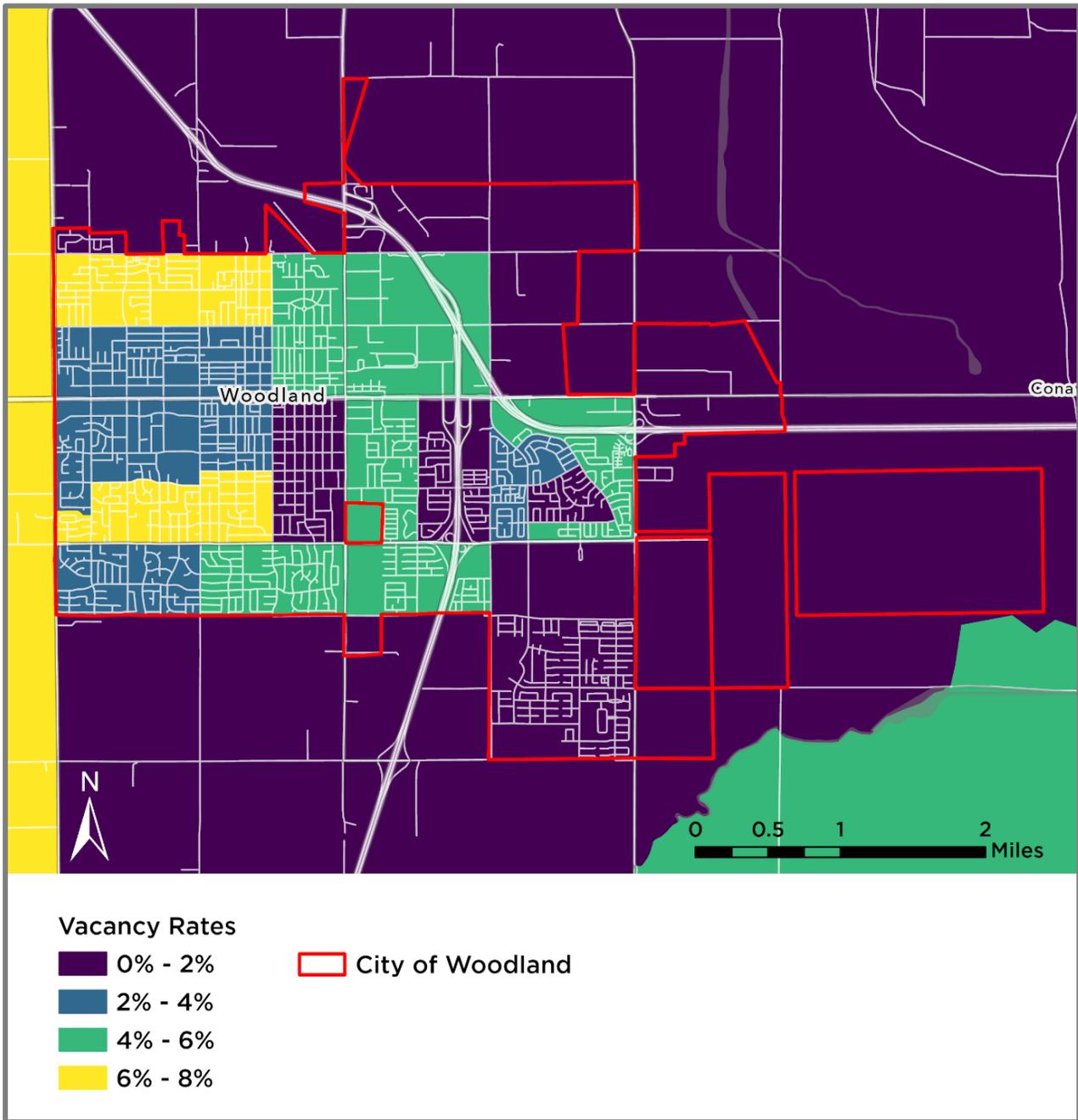
Source: 2019-2023 5-Year American Community Survey Table B25002

Note: Blank tracts had no data provided.

TABLE 9. HOUSING UNITS BY STRUCTURE TYPE

STRUCTURE TYPE	WOODLAND		SACRAMENTO-ROSEVILLE-FOLSOM MSA	
	NUMBER	PERCENT	NUMBER	PERCENT
1 unit, detached	14,012	64.2%	645,535	68.3%
1 unit, attached	1,445	6.6%	51,491	5.4%
2-4 units	1,559	7.1%	60,928	6.4%
5-19 units	1,958	9.0%	83,832	8.9%
20 or more units	2,183	10.0%	75,640	8.0%
Mobile home	670	3.1%	26,906	2.8%
Other (RV, boat, van, etc.)	0	0.0%	1,318	0.1%
Total	**21,827**	**100.0%**	**945,650**	**100.0%**

Data Source: 2019-2023 5-Year American Community Survey, Table B25024

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes will typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. However, market forces and affordability impact housing choice and the ability to obtain housing of a suitable size, and markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. Rising housing costs can, for example, lead to overcrowding as large households with lower incomes are unable to afford pricier, larger homes and are forced to reside in smaller units. On the other hand, people with disabilities or seniors with fixed incomes may not require large units but can be limited by higher housing costs in densely populated areas where most studio or one-bedroom units are located.

Table 10 shows housing units by the number of bedrooms and resident tenure (whether the occupants are renters or owners) in Woodland and in the broader MSA. In both areas, renter-occupied units tend to be smaller than owner-occupied units. Approximately one-quarter of renters in both the city and MSA live in a one-bedroom unit, while less than 2% of owners do. The most common unit size among owners is a three-bedroom unit, while the most common size for renters is a two-bed unit. More than 80% of homeowners in the city and MSA live in units with three or more bedrooms, compared to a little under one-third of renters.

TABLE 10. HOUSING UNITS BY SIZE AND TENURE

NUMBER OF BEDROOMS	WOODLAND		SACRAMENTO-ROSEVILLE-FOLSOM MSA	
	NUMBER	PERCENT	NUMBER	PERCENT
Owner-Occupied Housing Units				
One	176	1.4%	7,634	1.4%
Two	1,403	11.5%	76,509	14.0%
Three	6,506	53.2%	257,041	47.0%
Four or more	4,124	33.7%	203,953	37.3%
Total	**12,237**	**100.0%**	**547,473**	**100.0%**
Renter-Occupied Housing Units				
One	2,535	28.7%	75,576	23.0%
Two	2,995	33.9%	126,547	38.5%
Three	2,400	27.2%	77,260	23.5%
Four or more	299	3.4%	30,356	9.2%
Total	**8,832**	**100.0%**	**328,531**	**100.0%**
Data Source: 2019-2023 5-Year American Community Survey, Table B25020				

Note: Unoccupied units are not included in this table because tenure data is not available for these units.

Assessing housing conditions in an area can provide a basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of an area's housing can have substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues or deteriorating conditions if building owners defer or ignore maintenance needs. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Additionally, homes built prior to 1978 present the potential for lead exposure risk due to lead-based paint or lead pipes carrying drinking water.

Age of housing across Woodland and the MSA is shown in Figure 26 below. Data indicates that the City of Woodland has a slightly higher proportion of homes built before 1960 than the MSA, and that more than half of Woodland's housing stock was built before 1980 and

therefore is likely at risk of lead paint exposure.[14] Aging housing stock can create a barrier to fair housing when low-income residents are unable to afford repairs to units or are forced to live in homes or neighborhoods in disrepair due to affordability concerns.

FIGURE 26. AGE OF HOUSING
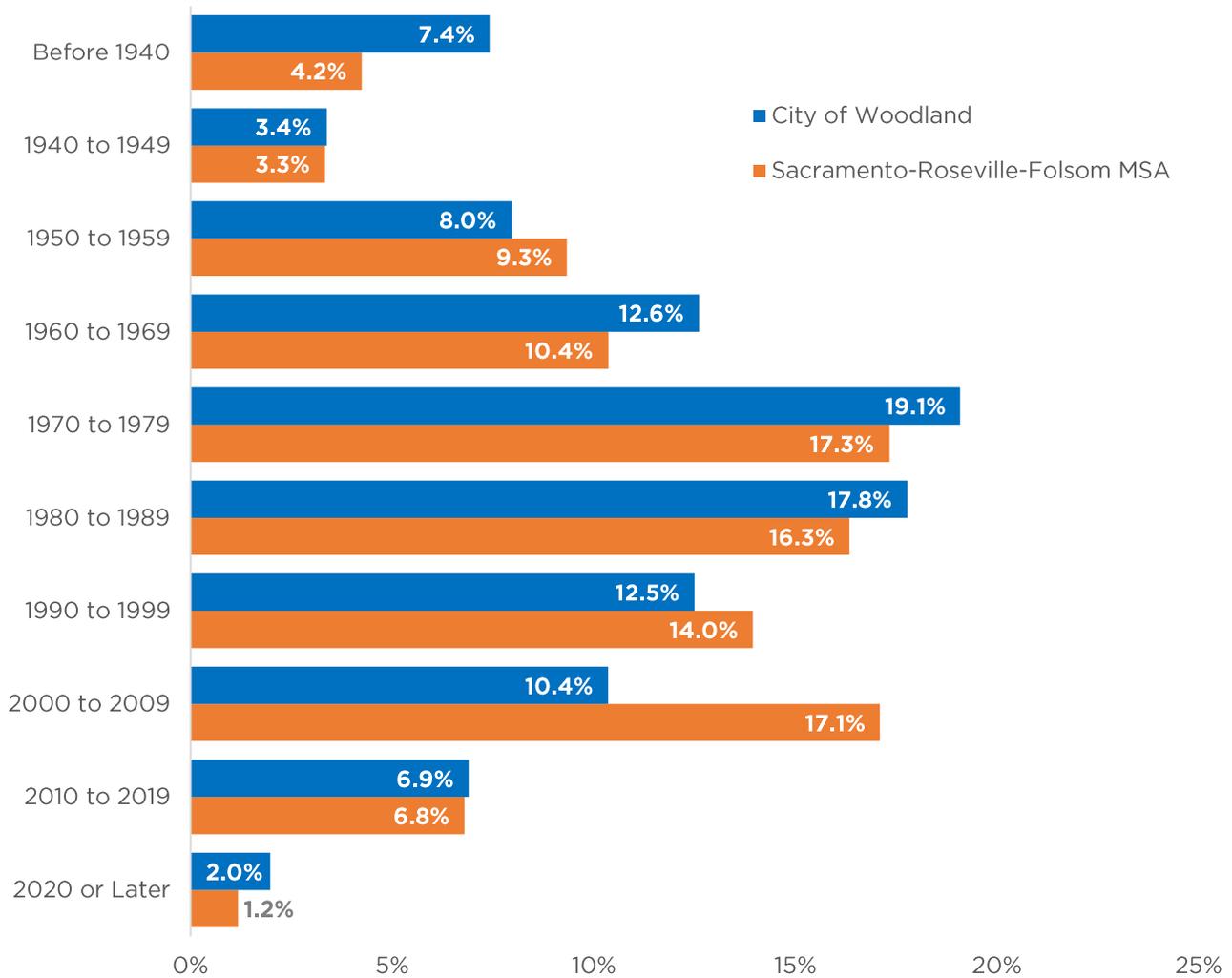
Data Source: 2019-2023 5-Year American Community Survey, Table B25034

HOUSING COSTS & AFFORDABILITY

The most common housing needs identified by stakeholders are related to affordability, particularly for low- and moderate-income households. Many residents who participated in the community engagement process noted that housing costs frequently rise faster than wages, which creates affordability issues for households who already have tight budgets. A

[14] Note that American Community Survey data is available by decade only and therefore data is not available specifically on homes constructed prior to 1978.

lack of affordable housing options frequently leads to cost burden, as described in the next section ("Housing Needs").

HOUSING COST BY UNIT SIZE

The National Low Income Housing Coalition's annual Out of Reach report examines rental housing rates relative to income levels for counties throughout the U.S. Figure 27 below shows data on affordability for a two-bed unit in Yolo County based on fair market rents, average wages, and California minimum wage. A unit is considered affordable if monthly costs are less than 30% of a household's monthly income.

FIGURE 27. HOUSING AFFORDABILITY IN YOLO COUNTY

HOUSING COSTS (FAIR MARKET RENTS)	REQUIRED ANNUAL INCOME	REQUIRED HOURLY WAGE FOR 40 HR WEEK	REQUIRED HOURS AT AVERAGE RENTER WAGE*	REQUIRED HOURS AT MINIMUM WAGE*
1 Bedroom: $1,613	1 Bedroom: $64,520	1 Bedroom: $31.02/hr	1 Bedroom: 62 hrs	1 Bedroom: 75 hrs
2 Bedroom: $2,116	2 Bedroom: $84,640	2 Bedroom: $40.69/hr	2 Bedroom: 82 hrs	2 Bedroom: 99 hrs
3 Bedroom: $2,944	3 Bedroom: $117,760	3 Bedroom: $56.62/hr	3 Bedroom: 114 hrs	3 Bedroom: 137 hrs

*At the time of the report, California's minimum wage was $16.50 and the average renter wage in Yolo County was $19.88.

Source: National Low Income Housing Coalition Out of Reach 2023, Accessed from https://nlihc.org/oor

Fair Market Rent (FMR) is a standard set by HUD at the county or regional level for use in administering its Section 8 rental voucher program. FMRs are typically the 40th percentile gross rent (i.e., rent plus utility costs) for typical, non-substandard rental units in the local housing market.

As shown in Table 10, the most common rental unit size in Woodland is a two-bed unit. Figure 27 shows that the NLIHC determined that in 2023 in Yolo County, the HUD-determined fair market rent for a unit this size is $1,613. To afford this rent without being cost burdened (i.e. spending more than 30% of income on housing), a household would require an average wage of $31.02 per hour for one worker. The NLIHC reported that the average renter wage in the MSA in 2023 was $19.88, which is significantly less than the hourly wage needed to afford a two-bedroom unit at fair market rent. A renter earning this average renter wage would be able to afford a monthly rent of $1,034 without being cost burdened, while a worker earning minimum wage ($16.50) would be able to afford a monthly rent of just $858 without becoming cost burdened.

Overall, this data indicates that low incomes make housing at fair market rents unaffordable to individuals earning both minimum wage and the average renter wage in Yolo County. Individuals earning average renter wages and working a 40-hour work week are unable to afford a two-bedroom housing unit at fair market rent, which has implications for families of all sizes, but especially larger families and single-parent families.

HOUSING COST BY JURISDICTION

The U.S. Census Bureau provides estimates of rents and monthly owner costs by jurisdiction. Figure 28 and Figure 29 compare owner and renter costs in Woodland and the MSA. Median monthly owner costs for units with a mortgage were $2,406 in Woodland and $2,533 in the MSA, and median gross rent was $1,500 in Woodland and $1,729 in the MSA.

FIGURE 28. MONTHLY RENTAL COSTS
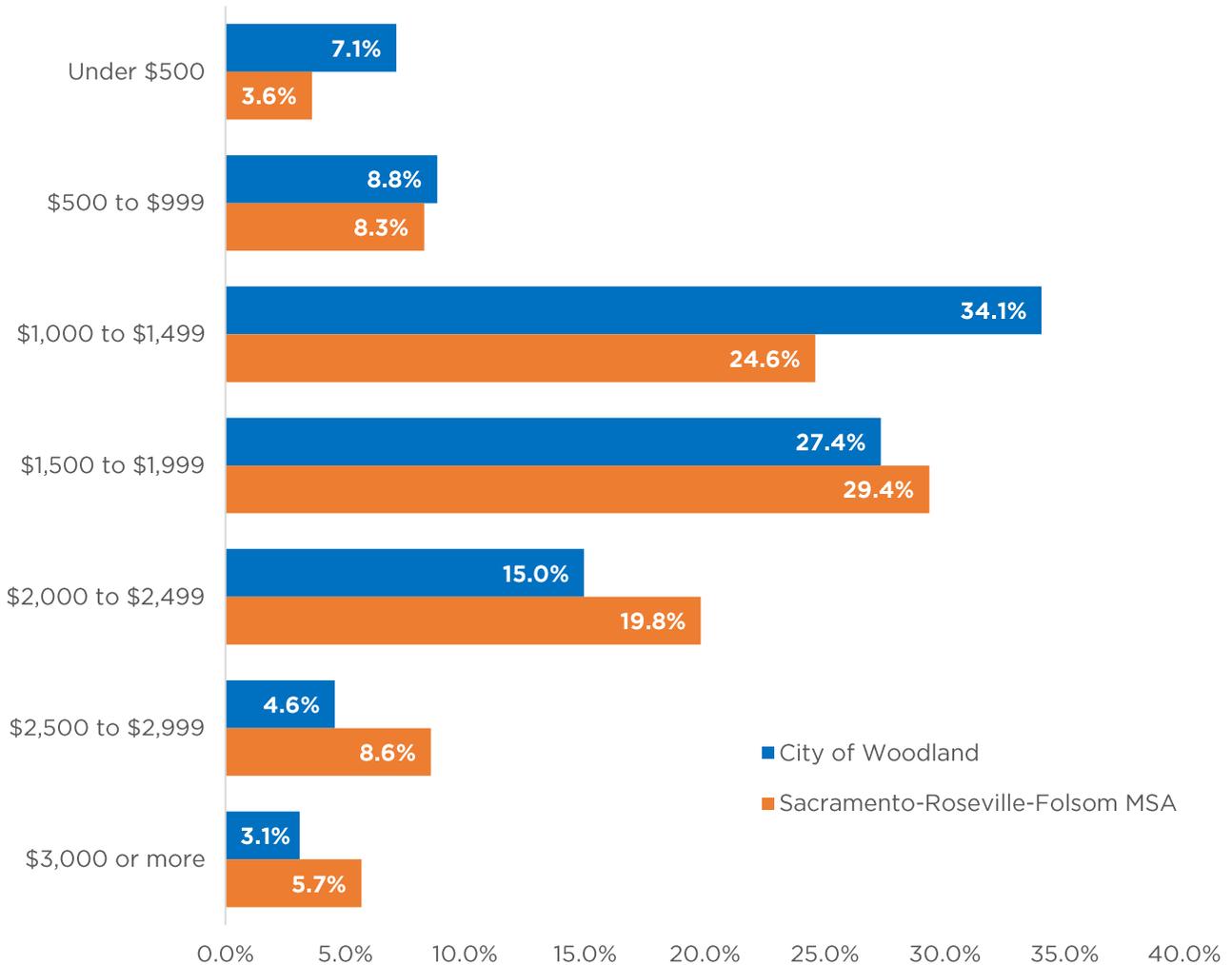
Source: 2019-2023 American Community Survey, Table DP04

FIGURE 29. MONTHLY HOMEOWNER COSTS
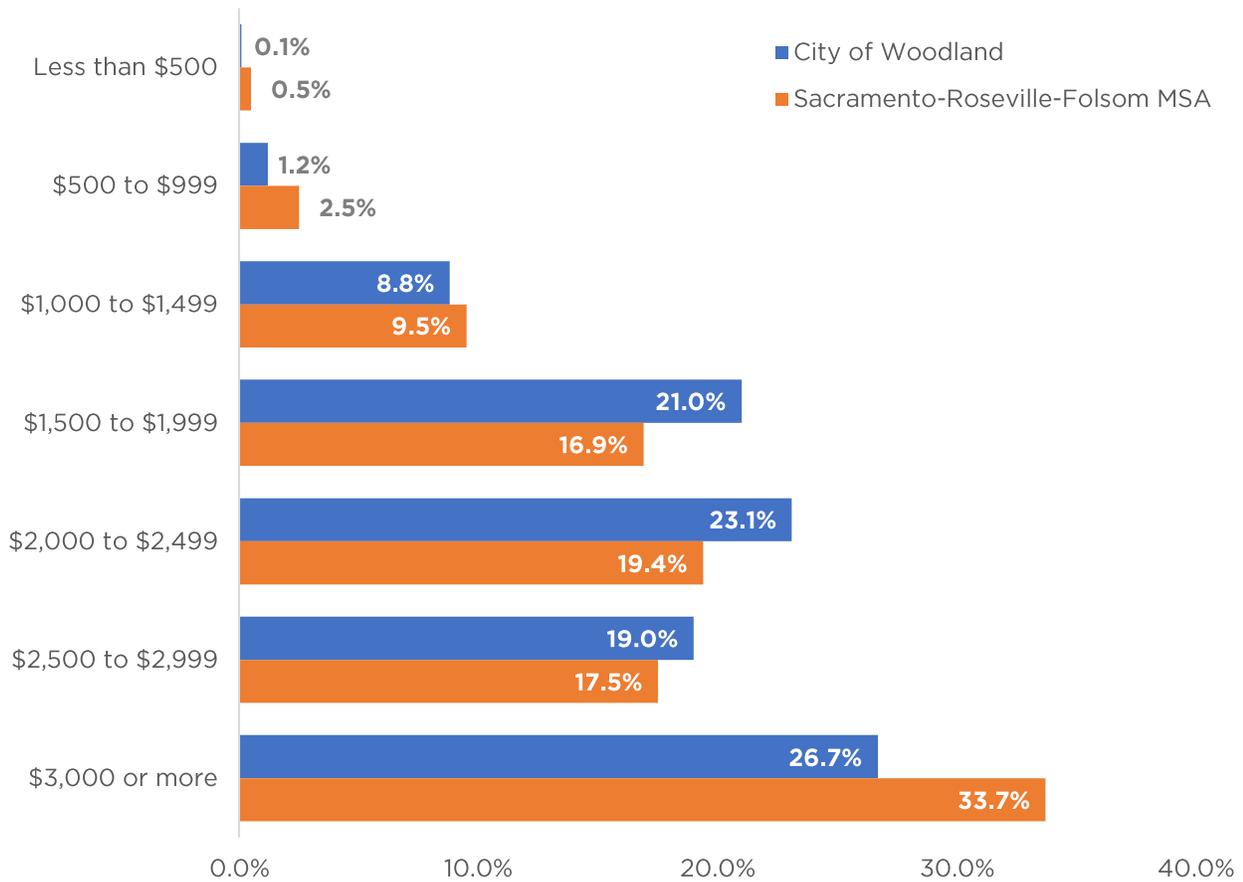
City of Woodland
Sacramento-Roseville-Folsom MSA

Category	City of Woodland	Sacramento-Roseville-Folsom MSA
Less than $500	0.1%	0.5%
$500 to $999	1.2%	2.5%
$1,000 to $1,499	8.8%	9.5%
$1,500 to $1,999	21.0%	16.9%
$2,000 to $2,499	23.1%	19.4%
$2,500 to $2,999	19.0%	17.5%
$3,000 or more	26.7%	33.7%

Source: 2019-2023 American Community Survey, Table DP04.
Note: Homeowner costs displayed are for units with a mortgage.

FIGURE 30. MONTHLY HOUSING COSTS BY TENURE
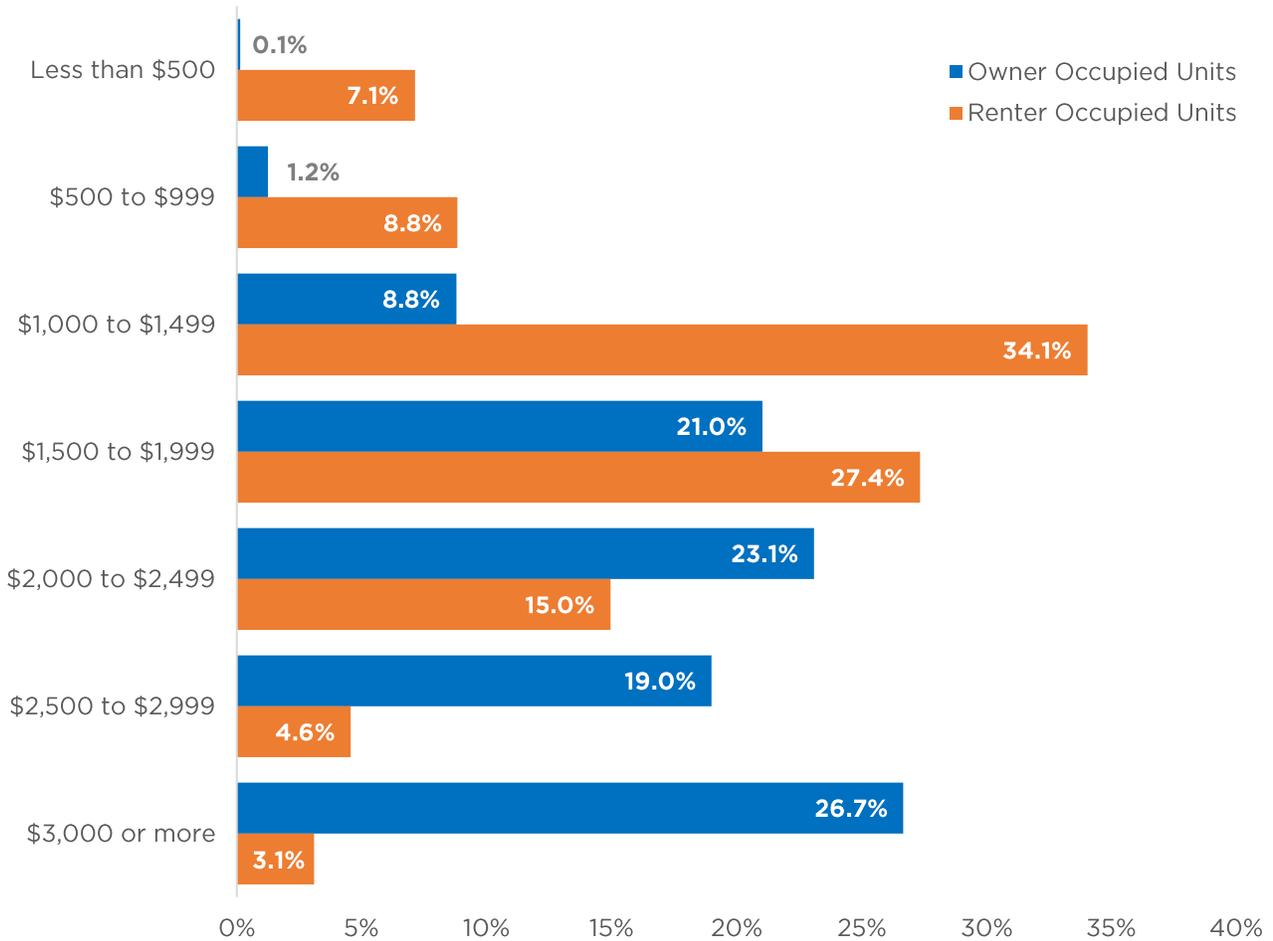
Source: 2019-2023 American Community Survey, Table DP04.
Note: Homeowner costs displayed are for units with a mortgage

Figure 30 displays the difference between owner and renter costs within the City of Woodland, showing renters pay less overall and are also compressed into a smaller overall price range than owners. Half (50%) of all Woodland renters pay $1,500 or less per month for housing, in comparison to just 10.2% of owners. More than two-thirds (68.8%) of owners pay more than $2,000 per month for housing, in comparison to 22.6% of renters.

Figure 31 and Figure 32 display median monthly rents and median home values by geography within Woodland. Rents and home values are generally lowest in central Woodland and rise outside of the city limits in areas closer to Davis and Sacramento. However, tracts with the highest home values are not an exact match to tracts with the highest rental costs. This may indicate that some tracts with high rental costs have a higher prevalence of higher-cost apartment units rather than homes which can be owned.

FIGURE 31. MEDIAN RENT
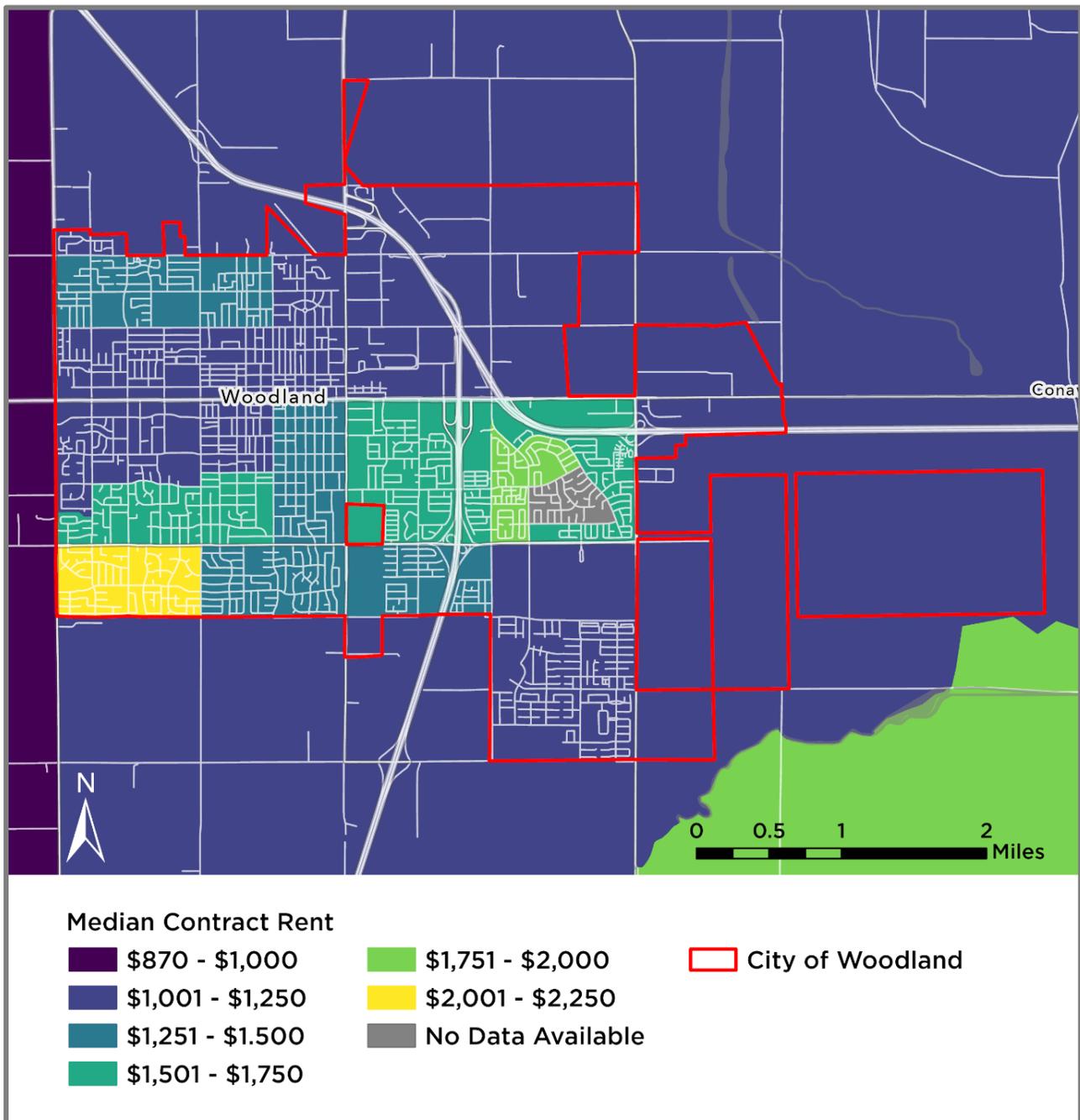
Median Contract Rent

- $870 - $1,000
- $1,001 - $1,250
- $1,251 - $1.500
- $1,501 - $1,750
- $1,751 - $2,000
- $2,001 - $2,250
- No Data Available
- City of Woodland

Source: 2019-2023 American Community Survey, Table DP04

Note: Blank tracts had no data provided.

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FIGURE 32. MEDIAN HOME VALUE
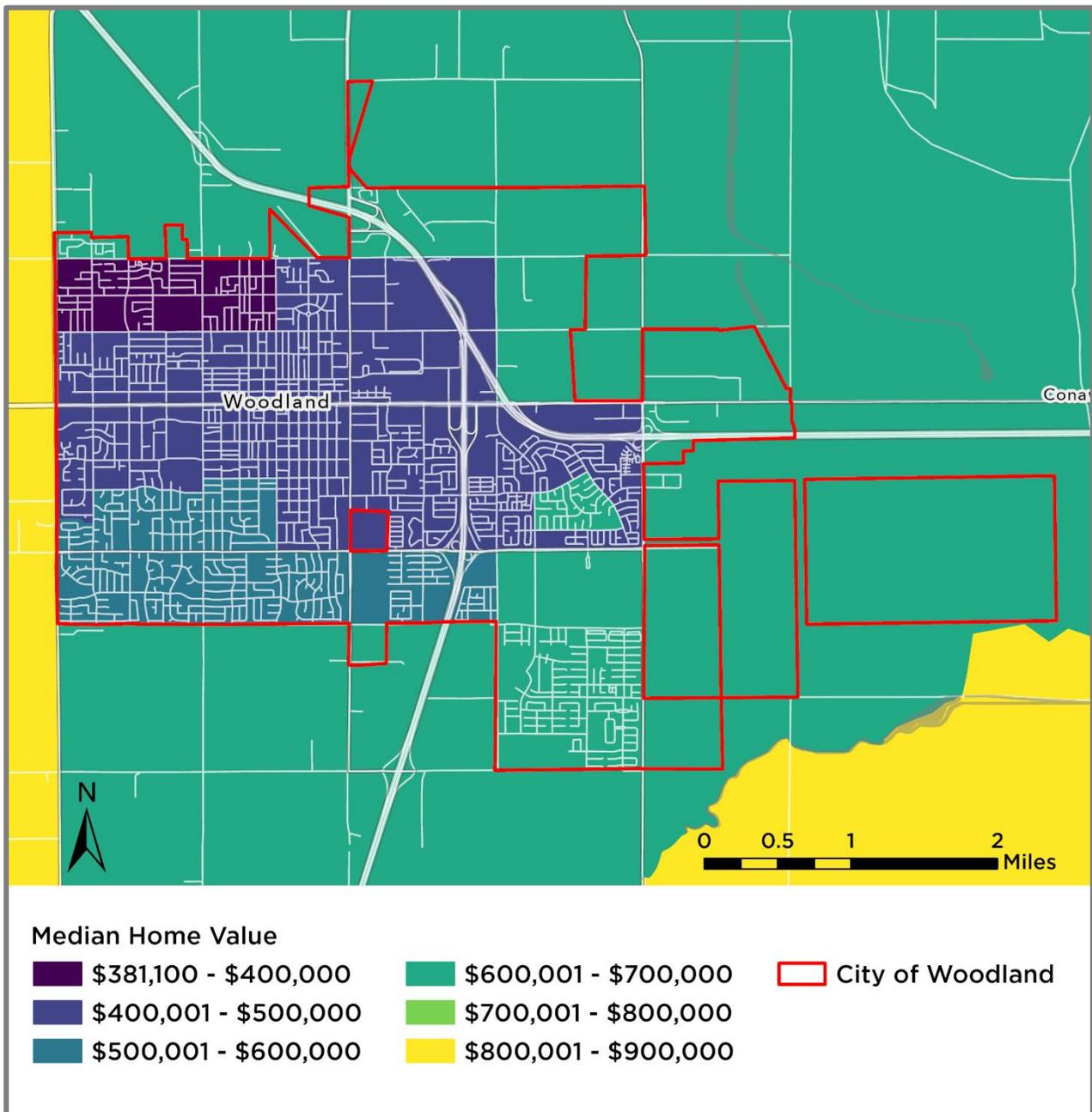
Median Home Value

- $381,100 - $400,000
- $400,001 - $500,000
- $500,001 - $600,000
- $600,001 - $700,000
- $700,001 - $800,000
- $800,001 - $900,000
- City of Woodland

Source: 2019-2023 American Community Survey, Table DP04

Note: Blank tracts had no data provided.

HOUSING NEEDS

Housing cost and condition are key components to housing choice. Housing barriers may exist in a jurisdiction when some protected class groups have greater difficulty accessing housing in good condition and that they can afford. To assess affordability and other types of housing needs, HUD defines four housing problems:

1. A household is *cost burdened* if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.

2. A household is *overcrowded* if there is more than 1.0 people per room, not including kitchen or bathrooms.

3. A housing unit *lacks complete kitchen facilities* if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.

4. A housing unit *lacks complete plumbing facilities* if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a severe cost burden (more than 50% of monthly housing income is spent on housing costs), severe overcrowding (more than 1.5 people per room, not including kitchens or bathrooms), lack of complete kitchen facilities (as described above), and lack of complete plumbing facilities (also as described above).

To assess housing need, HUD receives a special tabulation of data from the U.S. Census Bureau's American Community Survey (ACS) that is largely not available through standard Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combination of HUD-specified criteria, such as housing needs by race and ethnicity. CHAS data for Woodland is shown below in Table 11 through Table 14, and prevalence of housing problems by location is shown in Figure 33.

As shown in Table 11, more than one-third (37.4%) of all Woodland households have at least one housing problem, and problems are twice as prevalent for renters as they are for homeowners (52% of renter households experience housing problems compared to 25.1% of owner households). Housing problems also vary by household type, as shown in Table 12, and race/ethnicity, as shown in Table 13. Although housing problems affect all racial and ethnic groups in the city, some groups experience a disproportionately greater rate of housing need. HUD defines a group as having a disproportionate need if its members experience housing needs at a rate that is ten percentage points or more above that of White households.

Table 12 shows that other (non-elderly, non-family) renter households are most likely to experience both regular cost burden and severe cost burden. In contrast, large family homeowners are least likely to experience cost burden. Renters overall are significantly more likely to experience cost burden than homeowners, regardless of household type.

Table 13 shows that disparities in housing affordability exist by race and ethnicity. Asian or Pacific Islander residents are least likely to experience cost burden (12.4%), while Native American residents are most likely (40.9%). It is worth noting that Native American residents make up a very small proportion of Woodland residents, meaning that there is significantly less data available on Native American households than on households of other races and ethnicities. This discrepancy in data availability has the potential to impact accuracy, meaning that cost burden may be more or less prevalent in the area than noted.

Table 14 shows the prevalence of any type of housing problem by race, ethnicity, and tenure (whether a household owns or rents). This table also shows that problems are much more prevalent among renters than owners, with more than half of all renters experiencing at least one housing problem in comparison to less than one quarter of all owners. Table 14 also shows that among all households regardless of tenure, Black, Hispanic, and Native American residents experience housing problems at a degree disproportionate to that of White residents.

Finally, Figure 33 shows areas in Woodland with higher rates of housing problems. This figure shows that there are higher rates of housing problems in central Woodland compared to the edges of the city limits. Tract 111.02, indicated in yellow, has the highest rates of housing problems in the city, with over 50% of households experiencing housing problems.

TABLE 11. HOUSING PROBLEMS BY TENURE

HOUSING PROBLEM	OWNERS		RENTERS		ALL HOUSEHOLDS	
	#	%	#	%	#	%
Cost Burden	1,595	14.0%	1,835	19.2%	3,430	16.4%
Severe Cost Burden	915	8.0%	1,550	16.2%	2,465	11.8%
Overcrowding	225	2.0%	815	8.5%	1040	5.0%
Severe Overcrowding	45	0.4%	400	4.2%	445	2.1%
Incomplete Kitchen or Plumbing Facilities	80	0.7%	380	4.0%	460	2.2%
Total Households with Problems	2,860	25.1%	4,975	52.0%	7,835	37.4%
Total Households	**11,395**	**100.0%**	**9,560**	**100.0%**	**20,955**	**100.0%**
Source: 2017-2021 CHAS data, Tables 1 and 3						

TABLE 12. COST BURDEN BY FAMILY TYPE

FAMILY TYPE	HOUSING PROBLEM STATUS					
	COST BURDEN		SEVERE COST BURDEN		TOTAL	
	#	%	#	%	#	%
Owner Households						
Elderly Family	158	7.1%	269	12.0%	2,235	100%
Small Family	1,025	17.4%	243	4.1%	5,880	100%
Large Family	84	7.0%	40	3.3%	1,200	100%
Elderly Non-Family	175	13.7%	260	20.4%	1,275	100%
Other	170	21.3%	135	16.9%	800	100%
Renter Households						
Elderly Family	95	20.2%	20	4.3%	470	100%
Small Family	1,110	24.3%	664	14.5%	4,565	100%
Large Family	260	22.9%	140	12.3%	1,135	100%
Elderly Non-Family	365	27.2%	345	25.7%	1,340	100%
Other	410	30.5%	565	42.0%	1,345	100%
All Households						
Elderly Family	253	9.4%	289	10.7%	2,705	100%
Small Family	2,135	20.4%	907	8.7%	10,445	100%
Large Family	344	14.7%	180	7.7%	2,335	100%
Elderly Non-Family	540	20.7%	605	23.1%	2,615	100%
Other	580	27.0%	700	32.6%	2,145	100%
Total Households	**3,430**	**16.4%**	**2,465**	**11.8%**	**20,955**	**100%**

Source: 2017-2021 CHAS data, Tables 3 & 7

TABLE 13. COST BURDEN BY RACE AND ETHNICITY

RACE/ETHNICITY	HOUSING PROBLEM STATUS					
	COST BURDEN		SEVERE COST BURDEN		TOTAL	
	#	%	#	%	#	%
Owner Households						
White	780	13.1%	545	9.2%	5,940	100%
Black	0	0.0%	35	50.0%	70	100%
Hispanic	685	18.0%	325	8.5%	3,815	100%
Asian/Pacific Islander	85	7.4%	40	3.5%	1,145	100%
Native American	0	0.0%	0	0.0%	30	100%
Other	90	22.8%	4	1.0%	395	100%
Renter Households						
White	785	21.3%	735	19.9%	3,685	100%
Black	35	33.3%	35	33.3%	105	100%
Hispanic	1,210	24.3%	775	15.6%	4,975	100%
Asian/Pacific Islander	125	22.5%	155	27.9%	555	100%
Native American	45	56.3%	30	37.5%	80	100%
Other	40	25.8%	10	6.5%	155	100%
All Households						
White	1,565	16.3%	1,280	13.3%	9,625	100%
Black	35	20.0%	70	40.0%	175	100%
Hispanic	1,895	21.6%	1,100	12.5%	8,790	100%
Asian/Pacific Islander	210	12.4%	195	11.5%	1,700	100%
Native American	45	40.9%	30	27.3%	110	100%
Other	130	23.6%	14	2.5%	550	100%

Source: 2017-2021 CHAS data, Table 9

TABLE 14. HOUSING PROBLEMS BY TENURE, RACE, AND ETHNICITY

TENURE AND HOUSING PROBLEM STATUS	RACE AND ETHNICITY									
	HISPANIC		WHITE		BLACK		ASIAN/PACIFIC ISLANDER		NATIVE AMERICAN	
	#	%	#	%	#	%	#	%	#	%
Owner Households										
Housing Problem(s)	1,240	32.5%	1,355	22.8%	40	57.1%	135	11.8%	0	0.0%
Severe Housing Problem(s)	560	14.7%	590	9.9%	40	57.1%	75	6.6%	0	0.0%
No Housing Problems	2,574	67.5%	4,585	77.2%	35	50.0%	1,004	87.7%	29	96.7%
Total Owners	**3,815**	**100.0%**	**5,940**	**100.0%**	**70**	**100.0%**	**1,145**	**100.0%**	**30**	**100.0%**
Renter Households										
Housing Problem(s)	2,835	57.0%	1,635	44.4%	70	66.7%	305	55.0%	75	93.8%
Severe Housing Problem(s)	1,885	37.9%	940	25.5%	55	52.4%	204	36.8%	30	37.5%
No Housing Problems	3,090	62.1%	2,750	74.6%	45	42.9%	349	62.9%	55	68.8%
Total Renters	**4,975**	**100.0%**	**3,685**	**100.0%**	**105**	**100.0%**	**555**	**100.0%**	**80**	**100.0%**
All Households										
Housing Problem(s)	4,075	46.4%	2,990	31.1%	110	62.9%	440	25.9%	75	68.2%
Severe Housing Problem(s)	2,445	27.8%	1,530	15.9%	95	54.3%	279	16.4%	30	27.3%
No Housing Problems	5,664	64.4%	7,335	76.2%	80	45.7%	1,353	79.6%	84	76.4%
Total Households	**8,790**	**100.0%**	**9,625**	**100.0%**	**175**	**100.0%**	**1,700**	**100.0%**	**110**	**100.0%**

Source: 2016-2020 CHAS data, Tables 1, 2, and 9
Note: Severe housing problems are depicted as a subset of all housing problems.

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FIGURE 33. PERCENT OF HOUSEHOLDS WITH HOUSING PROBLEMS

Percent of Households with Housing Problems
by Tract

- 19.2% - 20%
- 20% - 30%
- 30% - 40%
- 40% - 50%
- 50% - 60%

City of Woodland
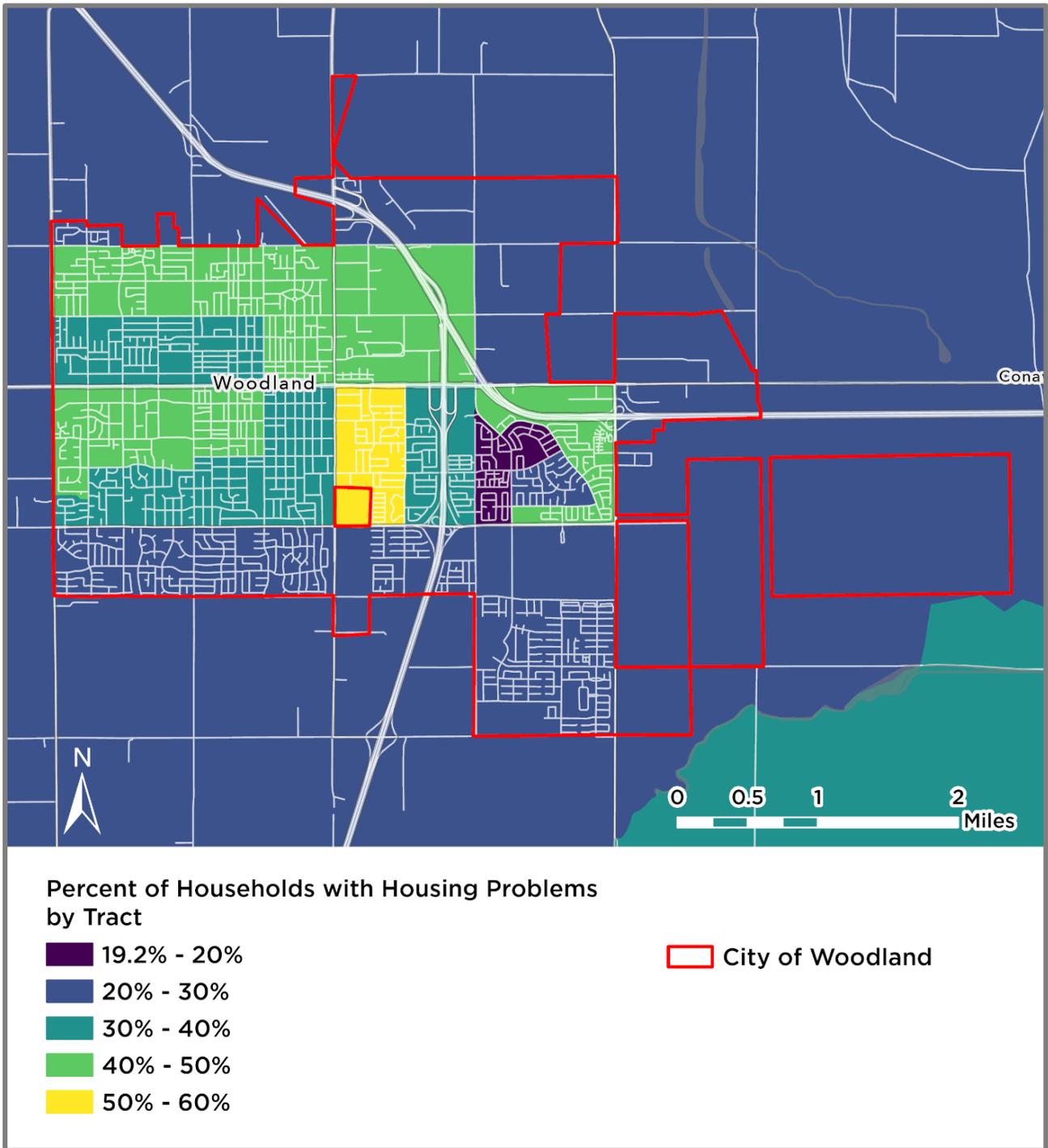
Source: 2017-2021 CHAS data

HOMEOWNERSHIP AND LENDING

Homeownership is vital to a community's economic well-being. It allows the opportunity to build wealth, is generally associated with higher levels of civic engagement,[15] and is correlated with positive cognitive and behavioral outcomes among children.[16]

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968, along with continuing impediments to access, have had significant impacts on the homeownership rates of racial and ethnic minorities, particularly Black and Hispanic populations. The gap between the white and Black homeownership rate is the largest among racial and ethnic groups. In 2023, the National Association of Realtors reported that Black homeownership lags 29 percentage points behind white homeownership and has increased only 0.4 percentage points in the past decade.[17]

Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) has historically been lower than for previous generations, controlling for age.[18] In 2023, Forbes reported that 2022 marked the first year in which more than 50% of Millennials were homeowners; however, rapid increases in housing prices have significantly slowed Millennial homebuying efforts in recent years, as the average income required to purchase a "starter home" nearly doubled between 2020 and 2023.[19]

Table 15 below shows the number of homeowner and renter households in Woodland and the broader MSA, as well as homeownership rates by race and ethnicity. Homeownership rates are slightly higher in the MSA (62.5%) than in Woodland (58.1%) itself. White households had the highest rates of homeownership in both the city and MSA, and were the only racial/ethnic group with homeownership rates above 50%. In Woodland, Black residents had the lowest rates of homeownership (0.7%). In the MSA, Native American residents had the lowest rates of homeownership (0.6%).

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[15] *Manturuk K, Lindblad M, Quercia R. "Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis." Urban Affairs Review. 2012;48(5):731–60.*

[16] *Haurin, Donald R. et al. "The Impact of Homeownership on Child Outcomes." Low-Income Homeownership Working Paper Series. Joint Center for Housing Studies of Harvard University. October 2001, http://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf.*

[17] *https://www.nar.realtor/newsroom/more-americans-own-their-homes-but-black-white-homeownership-rate-gap-is-biggest-in-a-decade-nar*

[18] *Choi, Jung et al. "Millennial Homeownership: Why Is It So Low, and How Can We Increase It?" The Urban Institute. February 2000. https://www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf*

[19] *https://www.forbes.com/advisor/mortgages/real-estate/how-millennial-homeownership-reshaping-market/*

Figure 34 displays homeownership rates by location within Woodland, showing that rates are lowest in the western and central portions of the city. Homeownership rates are highest in eastern Woodland.

TABLE 15. HOMEOWNERSHIP AND RENTAL RATES BY RACE AND ETHNICITY

RACE AND ETHNICITY	WOODLAND			SACRAMENTO-ROSEVILLE-FOLSOM MSA		
	OWNERS	RENTERS	HOME-OWNERSHIP RATE	OWNERS	RENTERS	HOME-OWNERSHIP RATE
White	6,286	3,009	51.4%	349,012	152,449	63.7%
Black	82	155	0.7%	22,310	37,221	4.1%
Asian/Pacific Islander	945	583	7.7%	73,018	42,551	13.3%
Native American	119	97	1.0%	3,168	3,286	0.6%
Two or More Races	2,062	1,860	16.9%	48,817	38,668	8.9%
Other	1,455	1,519	11.9%	28,891	31,604	5.3%
Hispanic	4,298	4,743	35.1%	78,520	761,04	14.3%
Total Households	**12,237**	**8,832**	**58.1%**	**547,473**	**328,531**	**62.5%**

Source: 2019-2023 American Community Survey, Table S2502

Note: Data presented are number of households, not individuals.

FIGURE 34. HOMEOWNERSHIP RATE
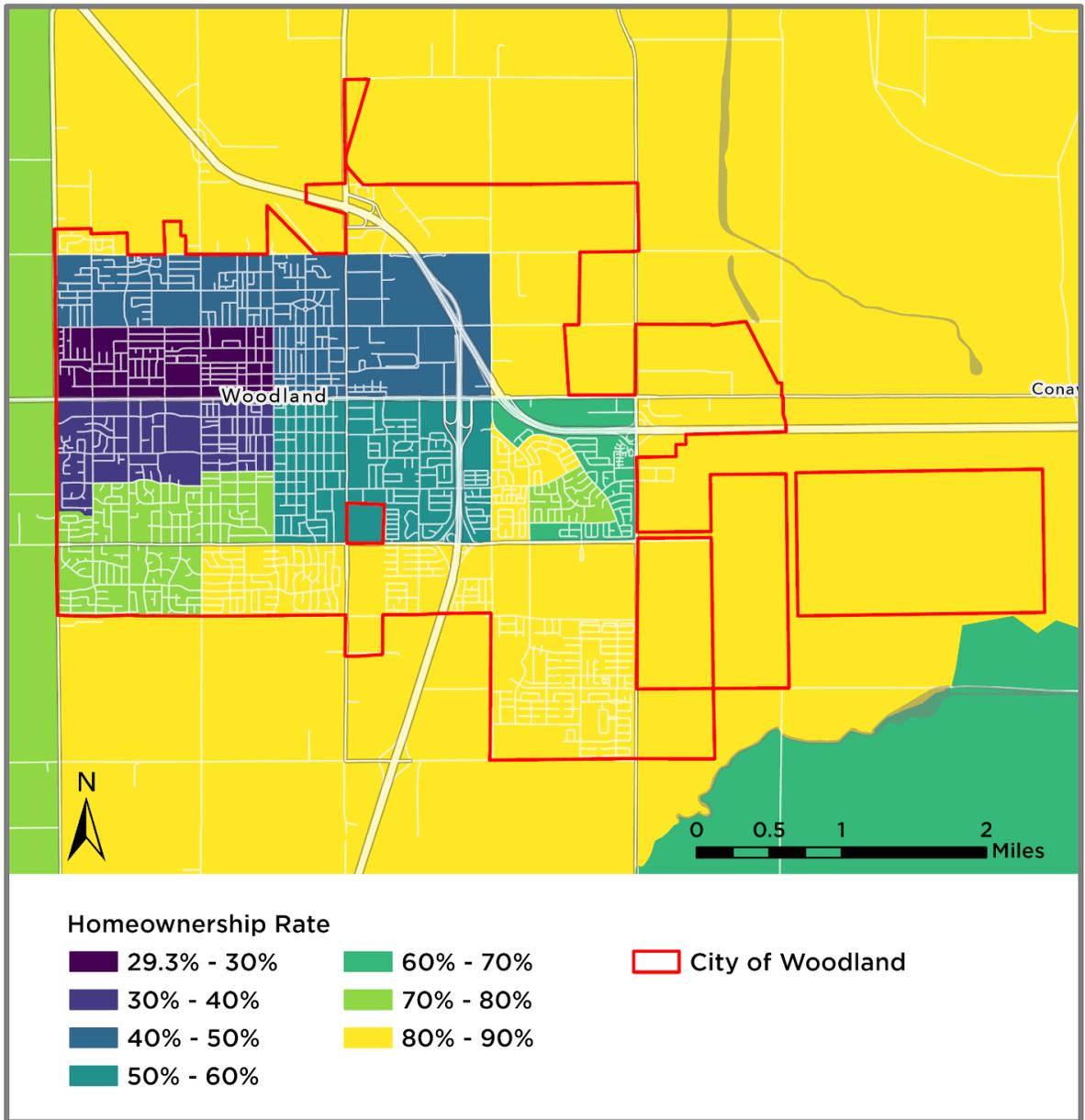
Source: 2019-2023 American Community Survey, Table DP05

MORTGAGE LENDING

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The proceeding data and analysis assesses the degree to which the housing needs of local residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home-lending activities annually. The

objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market. HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income. For the analysis below, the column labeled "Other" represents applicants of other races, 2 or more races, and applicants whose race was not listed.

The source for this analysis is 2024 tract-level HMDA data for Yolo County. Within each record, some data variables are 100% reported: "Loan Type," "Loan Amount," and "Action Taken," for example, but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant declined to identify their sex, race and/or ethnicity. Missing race, ethnicity, and sex data are potentially problematic for an assessment of discrimination. Records where race/ethnicity information was not provided by the applicant in a mail, internet or telephone application have been listed under "Other", and applications where no applicant income was included have been excluded.

Table 16 shows the resulting analysis for mortgage application denial rates by race, ethnicity, and income level. Among these categories, the highest denial rates were among low-income Black residents, who were denied in 66.7% of cases, and low-income Native American residents, who were denied in 50% of cases. Low-income Hispanic residents experienced the third highest denial rates at 29.1%.

When disregarding income levels and assessing only by race and ethnicity, Black residents experienced the highest denial rates (16.7%), followed by Hispanic residents (15.5%) and Native American residents (14.3%). White residents experienced the lowest denial rates (3.8%), followed by residents of some other race (5.3%). Black and Hispanic residents, who experienced the highest denial rates, were denied at over four times the rate of White residents.

Initial application rates also vary by race and ethnicity. Hispanic residents applied for mortgages at rates slightly lower than their population share, comprising 30.5% of applicants and 33.2% of the population. Black and Asian or Pacific Islander applicants comprised shares of applicants (2.2% and 14.6%, respectively) that were almost identical to their share of the county's population (2.5% and 14.5%, respectively). White residents applied at rates lower than their population share, at 31.5% and 43%.

Table 17 shows denial reasons provided by race, ethnicity, and income level. The most common denial reason provided was debt-to-income ratio, accounting for 36% of all denials, followed by unverifiable information at 13.9% and a poor credit history at 13.3%. A total of 10

applications, or 5.8%, were denied for other reasons. The least common denial reason was for a denial of mortgage insurance, as zero (0) applicants were denied for this reason.

TABLE 16. HOME PURCHASE LOAN APPROVAL RATES IN YOLO COUNTY BY RACE AND ETHNICITY

APPLICANT INCOME		APPLICANT RACE AND ETHNICITY						ALL APPLICANTS
		NON-HISPANIC					HISPANIC	
		WHITE	BLACK	ASIAN/ PACIFIC ISLANDER	NATIVE AMERICAN	OTHER		
Low Income	Completed Applications	72	3	29	2	22	165	293
	Denial Rate	11.1%	66.7%	17.2%	50.0%	9.1%	29.1%	22.5%
Middle Income	Completed Applications	150	12	70	2	82	202	518
	Denial Rate	3.3%	8.3%	14.3%	0.0%	1.2%	9.9%	7.1%
High Income	Completed Applications	382	27	174	3	272	192	1,050
	Denial Rate	2.6%	14.8%	8.0%	0.0%	5.9%	9.9%	6.0%
N/A	Completed Applications	1	0	8	0	23	27	59
	Denial Rate	0.0%	N/A	0.0%	N/A	8.7%	14.8%	10.2%
All Applicants	Completed Applications	605	42	281	7	399	586	1,920
	Denial Rate	3.8%	16.7%	10.3%	14.3%	5.3%	15.5%	9.0%

Data Source: FFIEC 2024, Home Mortgage Disclosure Act Data, https://ffiec.cfpb.gov/data-browser/data/2024

TABLE 17. HOME PURCHASE LOAN DENIAL REASONS IN YOLO COUNTY BY RACE AND ETHNICITY

ACTION TAKEN	WHITE	BLACK	ASIAN/ PACIFIC ISLANDER	NATIVE AMERICAN	OTHER	HISPANIC	TOTAL
Debt-to-Income Ratio (1)	9	4	15	0	5	29	62
Employment History (2)	0	1	1	0	0	0	2
Credit History (3)	0	1	0	0	2	20	23
Collateral (4)	5	0	3	0	3	11	22
Insufficient Cash (5)	0	0	2	0	5	4	11
Unverifiable Information (6)	3	0	3	1	4	13	24
Credit Application Incomplete (7)	3	0	3	0	0	11	17
Mortgage Insurance Denied (8)	0	0	0	0	0	0	0
Other (9)	3	1	2	0	1	3	10
Total	**23**	**7**	**29**	**1**	**21**	**91**	**172**

Data Source: FFIEC 2024, Home Mortgage Disclosure Act Data, https://ffiec.cfpb.gov/data-browser/data/2024

ZONING, AFFORDABILITY AND HOUSING CHOICE

Comprehensive land use planning is a critical process by which communities address a myriad of public policy issues such as housing, transportation, health, recreation, environmental protection, commercial and retail services, and land values, and address how the interconnection and complexity of these issues can ultimately impact the entire municipality. Likewise, decisions regarding land use and zoning have a direct and profound impact on affordable housing and fair housing choice, shaping a community or region's potential diversity, growth, and opportunity for all. Zoning determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided. Zoning also can directly or indirectly affect the cost of developing housing, making it harder or easier to accommodate affordable housing.

On March 21, 2023, the City of Woodland adopted the 6th Cycle Housing Element, which is the primary tool that the State of California utilizes to ensure that local governments are planning for the future in a way that will meet their allocated regional housing needs. One section of the Housing Element includes an analysis of the local government's zoning ordinance, which is summarized in the section below.

CITY OF WOODLAND ZONING ORDINANCE REVIEW

Zoning Districts

The City of Woodland has 12 zoning districts that allow for residential development in the City with or without a use permit: 6 residential, 3 mixed-use, 1 commercial, and 4 Specific Plans that allow various types of housing in certain areas. These Specific Plans include the Downtown Specific Plan, the Spring Lake Specific Plan, the Southeast Area Specific Plan, and the Woodland Research and Technology Park Specific Plan.

Development Standards

Development standards may constrain new development when standards make it economically unfeasible or physically impractical to develop a particular lot, or when there are no available parcels that meet the development standards for building form, height, and density in a particular zone. The City of Woodland's residential development standards for each zone are presented in Table 18 below. These standards are comparable to those used in other local communities and are not considered to place undue constraints on housing development in Woodland.

TABLE 18. CITY OF WOODLAND DEVELOPMENT STANDARDS

Zone Description	Zone	Max. FAR	Min. Setbacks (Front/Rear/Side) (ft.)	Max. Height (ft.)	Min. Lot Width (ft.)	Min. Lot Area (sq. ft.)	Max Lot Coverage	Min. Parking (spaces per unit)
Large Lot Single-Family Residential	R-R	N/A	20/25/5	35	70	10,000	40%	2
Single Family Residential	R-1	N/A	25/20/5	30	Single Family: 60 Duplex corner lot: 70	Single Family: 6,000 Duplex corner lot: 7,000	50%	2
Duplex Residential	R-2	N/A	25/20/5	30	Single Family: 60 Duplex: 60	Single Family: 6,000 Duplex corner lot: 7,000	50%	2
Neighborhood Preservation	N-P	N/A	25/20/5	40	Single Family: 60 Duplex: 70	Single Family: 6,000 Duplex corner lot: 7,000	50%	2
Multiple Family Residential	R-M	N/A	20/20/7.5	40/4 stories	60	6,000 per dwelling unit; 1,500 minimum/4,000 maximum	50%	1.5 + 1 space per 5
Downtown Specific Plan	DSP	N/A						
Corridor Mixed-Use (West Main, East Main, East St. South)	CMUE	0.25 -2.0 single uses; 0.5 -3.0 mixed use	5-15/0/0	65/4 stories	N/A	N/A	70%	1
Corridor Mixed-Use (Kentucky)	CMUK	0.25 -2.0 single uses; 0.5 -3.0 mixed use	6-15/0/0	65/4 stories	N/A	N/A	60%	1
Corridor Mixed-Use (Armfield)	CMUWM	0.25 -2.0 single uses; 0.5 -3.0 mixed use	6-15/0/0	65/4 stories	N/A	N/A	60%	1
Community Commercial	CC	0.20	15/0/0	4 stories	N/A	N/A	50%	Not listed
High Density Residential	HDR	N/A	15/5/10	45	N/A	N/A	70%	1

Source: City of Woodland 6th Cycle Housing Element, 2023, pg. 123.

The Definition of "Family"

It is common for local governments to use their zoning code's definition of "family" to limit the number of unrelated persons who may live together in a single dwelling as a means of preserving the stable, traditional, and residential character of their neighborhoods. However, unreasonably restrictive definitions may limit housing for nontraditional families, who in every sense but a biological one, share the characteristics of a traditional family related by blood or marriage. Restrictive definitions of family also may have the effect of limiting fair housing choice for persons with disabilities who reside together in supportive or congregate living situations.

The City of Woodland's zoning ordinance provides the following definition of "family":

One or more persons occupying a premises and living as a single housekeeping unit, as distinguished from a group occupying a boarding house, lodging house, or hotel, as herein defined.

As such, the City's definition of family is quite broad and does not constrain housing for persons with disabilities.

Additionally, as required by California State law, the City allows group homes of six or fewer persons by right. As part of their latest Housing Element, the City also amended their zoning ordinance to allow for large group homes of more than six persons to be a permitted use in all residential zones. Previously, a conditional use permit (CUP) was required for these large residential care homes.

Housing for Persons with Disabilities

Housing that is restricted by zoning district regulations, spacing requirements, and special use permits has the effect of limiting the amount and type of housing available to persons with disabilities. As part of the City's previous Housing Element update, the City conducted a comprehensive review of its zoning laws, policies, and practices for compliance with fair housing laws, and did not identify any zoning or other land-use practices that could discriminate against persons with disabilities. The City permits housing for special needs groups without regard to distances between such uses or the number of uses in any part of the City.

Reasonable Accommodations

For persons with disabilities desiring to live alone or in a community setting, a reasonable accommodations ordinance can help the resident(s) make alterations to their unit without acquiring an approved variance or undergoing a public hearing.

Section 17.104.190 of the City's Municipal Code, "Reasonable Accommodation for Persons with Disabilities," establishes a process and provides criteria for reviewing reasonable accommodation requests for persons with disabilities. According to this Code, "a request for reasonable accommodation may include a modification or exception to the rules, standards, and practices for the site, development, and use of housing-related facilities that would eliminate regulatory barriers and provide a person with a disability equal opportunity to housing of their choice." Residents seeking a reasonable accommodation must submit their request to the Director, who will make a determination within 45 days of the request. They may either grant, grant with modifications, or deny the request. Criteria for evaluating reasonable accommodation requests include:

- Whether the housing, which is the subject of the request, will be used by a person with a disability as defined under the acts;
- Whether the request for reasonable accommodation is necessary to make specific housing available to a person with a disability as defined under the acts;
- Whether the requested reasonable accommodation would impose an undue financial or administrative burden on the City;

- Whether the requested reasonable accommodation would require a fundamental alteration in the nature of a City program or law, including, but not limited to, land use and zoning.

As part of Program C.10, the City reviewed their reasonable accommodation ordinance to remove the following factors from evaluation criteria due to their potential to constrain housing for persons with disabilities: potential impact on surrounding uses; physical attributes of the property and structures; and alternative reasonable accommodations which may provide an equivalent level of benefit.

Accessory Dwelling Units (ADUs)

The use of accessory structures as dwellings provides private market opportunities to incorporate smaller, more affordable housing units, with a very low-impact to the zoning district's infrastructure or traffic, in neighborhoods of opportunity that otherwise would be expensive places to live. The City of Woodland updated their ADU ordinance in early 2020 to be in compliance with California State law. Currently, ADUs are a permitted use in all zoning districts that allow for single-family or multifamily residential use.

Design and Construction Requirements

The City utilizes the 2022 Edition of the California Building Code, which incorporates and amends the 2021 edition of the International Building Code as its Minimum Building Standard Codes. HUD identifies the 2009, 2012, 2015 and 2018 editions of the International Building Code (IBC) as safe harbors under the Fair Housing Act, promoting the health, safety, and welfare of the public through building construction. Monitoring compliance with these codes is not required but is a good practice for ensuring safe and accessible housing products.

Incentives for Affordable Housing

The City of Woodland has had an inclusionary housing requirement since the mid-1990s. Under this requirement, market-rate developers of projects exceeding a specified unit threshold (e.g., 5, 10, 15, or 20 units) are required to provide some percentage of these units at affordable prices or rents. The City also offers density bonuses and other incentives to developments offering a certain percentage of affordable housing for lower income households.

Chapter 7.
Publicly Supported Housing

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Publicly supported housing encompasses several strategies and programs developed since the 1930s by the federal government to ameliorate housing hardships that exist in neighborhoods throughout the country. The introduction and mass implementation of slum clearance to construct public housing projects during the mid-1900s signified the beginning of publicly supported housing programs. Government-owned and managed public housing was an attempt to alleviate problems found in low-income neighborhoods such as overcrowding, substandard housing, and unsanitary conditions. Once thought of as a solution, the intense concentration of poverty in public housing projects often exacerbated negative conditions that would have lasting and profound impact on their communities.

Improving on public housing's model of high-density, fixed-site dwellings for very low-income households, publicly supported housing programs have since evolved into a more multi-faceted approach overseen by local housing agencies. The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, now referred to as the Housing Choice Voucher (HCV) program, provides two types of housing vouchers to subsidize rent for low-income households: project-based and tenant-based. Project-based vouchers can be applied to fixed housing units in scattered site locations while tenant-based vouchers allow recipients the opportunity to find and help pay for available rental housing on the private market.

The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program to incentivize development of affordable, rental-housing development. Funds are distributed to state housing finance agencies that award tax credits to qualified projects to subsidize development costs. Other HUD Programs including Section 811 and Section 202 also provide funding to develop multifamily rental housing specifically for disabled and elderly populations.

The now-defunct HOPE VI program was introduced in the early 1990s to revitalize and rebuild dilapidated public housing projects and create mixed-income communities. Although HOPE VI achieved some important successes, the Choice Neighborhoods Initiative program was developed to improve on the lessons learned from HOPE VI. The scope of Choice Neighborhoods spans beyond housing and addresses employment access, education quality, public safety, health, and recreation.[20]

Current publicly supported housing programs signify a general shift in ideology toward more comprehensive community investment and de-concentration of poverty. However, studies have shown a tendency for subsidized low-income housing developments and residents utilizing housing vouchers to continue to cluster in disadvantaged, low-income neighborhoods. Programmatic rules and the point allocation systems for LIHTC are thought

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[20] *Department of Housing and Urban Development. Evidence Matters: Transforming Knowledge Into Housing and Community Development Policy. 2011. www.huduser.gov/portal/periodicals/em/EM-newsletter_FNL_web.pdf.*

to play a role in this clustering and recent years have seen many states revising their allocation formulas to discourage this pattern in new developments.[21] The reasons for clustering of HCVs is more complicated, since factors in decision-making vary greatly by individual household. However, there are indications that proximity to social networks, difficulties searching for housing, and perceived or actual discrimination contribute to clustering.[22] This section will review the current supply and occupancy characteristics of publicly supported housing types and its geographic distribution across the region.

SUPPLY AND OCCUPANCY

Low-income residents in Woodland receive publicly supported housing assistance from the Yolo County Housing Authority, which manages within Woodland a total of 567 Housing Choice Vouchers, 273 Project-Based Section 8 units, 132 Public Housing units, and 15 Section 811 units, as shown in Table 19. The most utilized program is the Section 811 program, followed by the Public Housing program. As of 2024 the Housing Choice Voucher program only reported 76% utility despite a 15-month waitlist, indicating that there may be barriers in place preventing residents from using their vouchers. There are not any Section 202 units in Woodland.

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[21] Dawkins, Casey J. Exploring the Spatial Distribution of Low Income Housing Tax Credit Properties. US Department of Housing and Urban Development, www.huduser.gov/publications/pdf/dawkins_exploringliht_assistedhousingrcr04.pdf.

[22] Galvez, Martha M. What Do We Know About Housing Choice Voucher Program Location Outcomes? A Review of Recent Literature. What Works Collaborative, 2010. www.urban.org/sites/default/files/publication/29176/412218-What-Do-We-Know-About-Housing-Choice-Voucher-Program-Location-Outcomes-.PDF.

TABLE 19. PUBLICLY SUPPORTED HOUSING UNITS IN WOODLAND BY TYPE

UNIT TYPE	TOTAL NUMBER OF UNITS	NUMBER OF UNITS IN USE	UTILIZATION RATE	AVERAGE MONTHS ON WAIT LIST
Public Housing	132	122	92%	111
Housing Choice Vouchers	567	460	76%	15
Project-Based Section 8	273	243	89%	N/A
Section 811	15	14	97%	N/A
Total	987	839	85%	N/A
Source: APSH 2024 data				

Table 20 shows the residents of publicly supported housing by race and ethnicity. Hispanic or Latino residents, who represent the largest racial or ethnic group in Woodland, comprise the majority of both public housing and Project-Based Section 8 residents, at 74% and 56% respectively; however, they make up just 34% of Housing Choice Voucher holders and 14% of Section 811 residents. (Note that only 14 Section 811 households were reported in Woodland – data from such a small sample size is less representative of overall trends than data from larger sample pools). White residents, the second largest racial or ethnic group in Woodland, comprised half of all HCV holders, just over one third of Section 811 residents, just over one quarter of Project-Based Section 8 residents, and 16% of Public Housing residents.

Although Asian or Pacific Islander residents are the third largest racial or ethnic group within Woodland, there are more Black residents than Asian residents of publicly supported housing overall within the City. This may indicate that Black residents face systemic discrimination within Woodland, such as in the areas of employment or education, which impacts their ability to access suitable housing. In addition it may indicate that Asian or Pacific Islander residents face barriers in accessing publicly supported housing and/or may indicate cultural differences, such as stigma against publicly supported housing or multi-family living as an alternative solution to housing access issues.

Finally, Native American households make up a very small portion of publicly supported households in Woodland, accounting for just 12 out of a total of 839 households.

TABLE 20. RACE AND ETHNICITY OF PUBLICLY SUPPORTED HOUSING RESIDENTS BY PROGRAM CATEGORY IN WOODLAND

RACE AND ETHNICITY	PUBLIC HOUSING		HCV PROGRAM		PROJECT-BASED SECTION 8		SECTION 811	
	# OF RESIDENTS	% OF RESIDENTS	# OF RESIDENTS	% OF RESIDENTS	# OF RESIDENTS	% OF RESIDENTS	# OF RESIDENTS	% OF RESIDENTS
White	20	16%	230	50%	63	26%	5	36%
Black/African American	4	3%	46	10%	10	4%	2	14%
Asian/Pacific Islander	9	7%	18	4%	15	6%	1	7%
American Indian/Alaska Native	0	N/A	5	1%	7	3%	0	N/A
Other/NA	0	0%	5	1%	12	5%	4	29%
Hispanic/Latino	90	74%	156	34%	136	56%	2	14%
Total	122	100%	460	100%	243	100%	14	100%

Note: Data presented are number of households, not individuals. Number of residents is approximate and determined by multiplying the % of residents in each category by the totals in use for that category as presented in Tb

Source: APSH 2024 data

GEOGRAPHY OF SUPPORTED HOUSING

Figure 35 and Figure 36 depict the locations of different types of publicly supported housing in Woodland. Publicly supported housing of all types, as depicted in Figure 35, is most prevalent in northwestern Woodland.

Figure 36 depicts the locations and concentrations of each type of publicly supported housing in use within the City. By their nature, Housing Choice Vouchers are intended to be the most widely distributed form of publicly supported housing, as they are intended to allow recipients to select their own housing in their preferred neighborhood from any landlord who accepts vouchers from the HCV program. Despite this, there is significant clustering of Housing Choice Voucher households in several distinct areas of the City, indicating that there may be factors preventing voucher holders from accessing housing in some areas.

Project-Based Section 8 units, Public Housing units, and Section 811 units are all project-based, or contained within specific housing developments; therefore, they are generally more concentrated than Housing Choice Vouchers. As shown in Figure 36 all Project-Based Section 8 units in Woodland are located in just two census tracts in the western portion of the City, while all Public Housing and Section 811 units are located in the same single census tract in central Woodland.

Total Publicly Supported Housing Units

- 10 or fewer
- 11-25
- 26-50
- 51-100
- 101-250
- More than 250
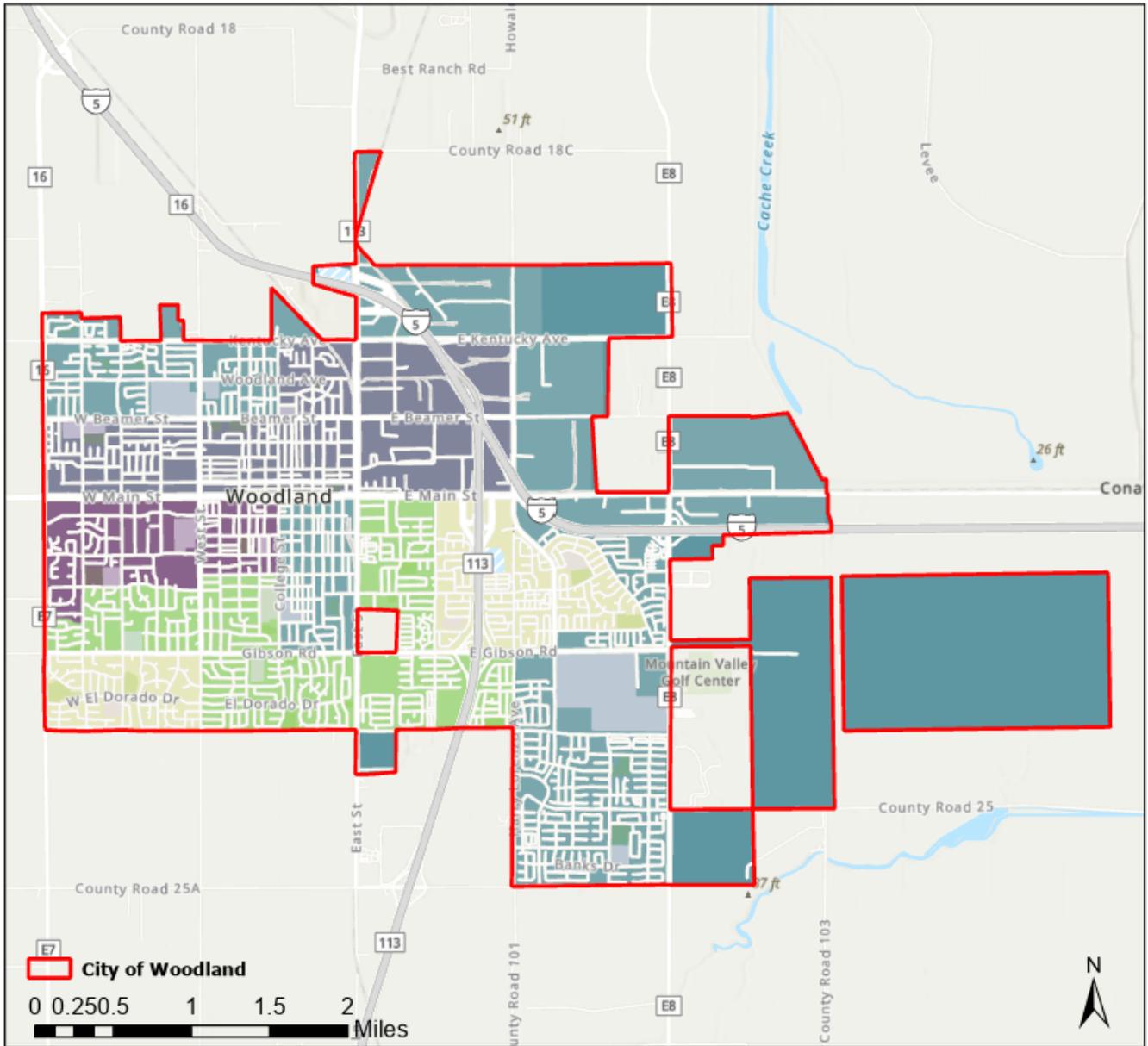
Source: APSH data, 2023

FIGURE 36. PUBLICLY SUPPORTED HOUSING BY TYPE IN WOODLAND
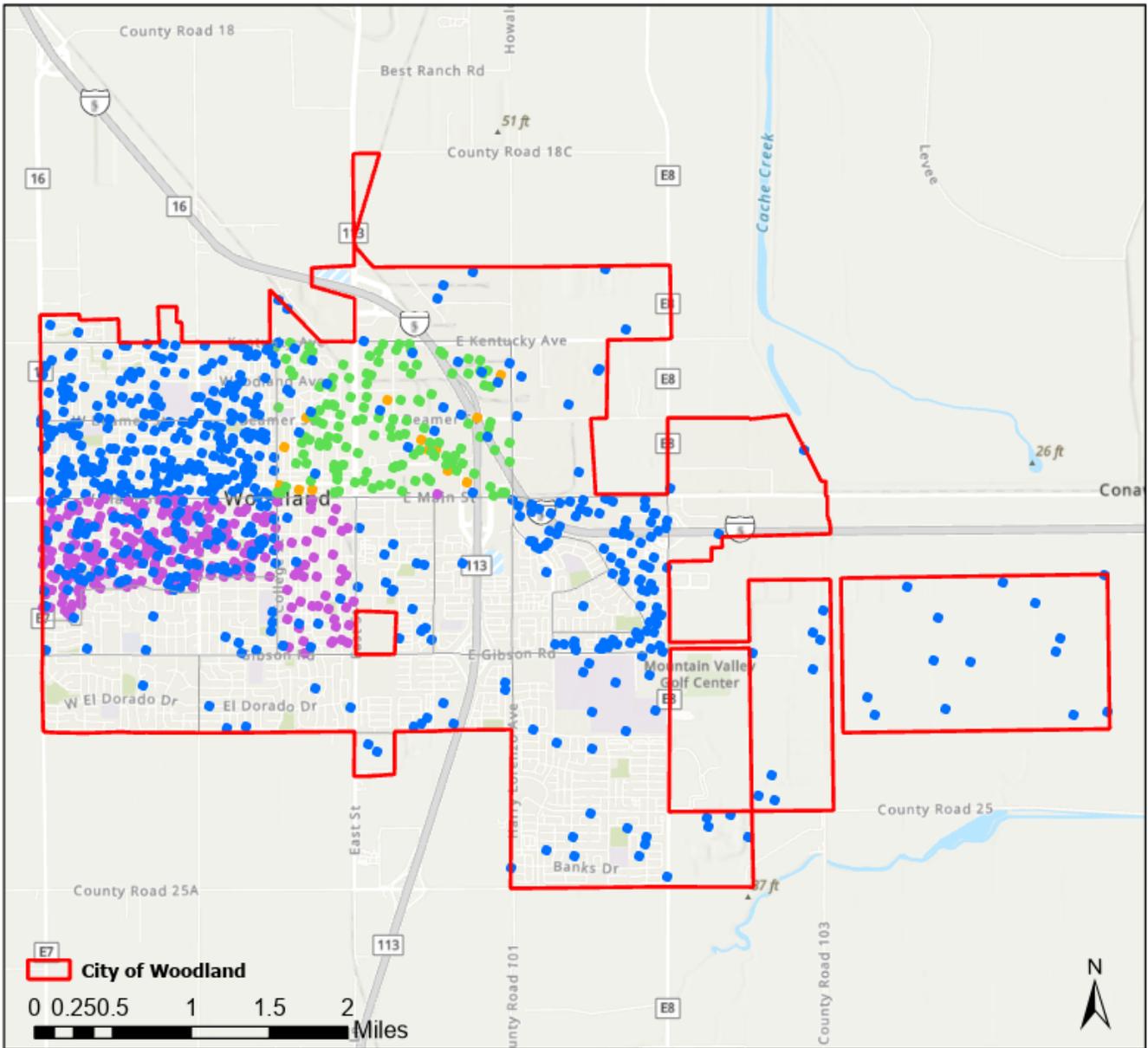
Publicly Supported Units by Type

1 Dot = 1 unit

- 🔵 Housing Choice Vouchers
- 🟢 Public Housing
- 🟣 Project-Based Section 8
- 🟠 Section 811

Source: APSH data, 2023

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Chapter 8.
Housing for People with
Disabilities

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An estimated 13.0% of the U.S. population had a disability as of the American Community Survey Five-Year Estimates for 2019-2023. Research has found an inadequate supply of housing that meets the needs of people with disabilities and allows for independent living. The U.S. Department of Housing and Urban Development identified that approximately one third of the nation's housing stock can be modified to accommodate people with disabilities, but less than 1% is currently accessible by wheelchair users.[23]

Identifying and quantifying existing accessible housing for all disabilities is a difficult task because of varying needs associated with each disability type. Unique housing requirements for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. People with hearing difficulty require modifications to auditory notifications like fire alarms and telecommunication systems while visually impaired individuals require tactile components in design and elimination of trip hazards. Housing for people that have difficulty with cognitive functions, self-care, and independent living often require assisted living facilities, services, and staff to be accessible. For low- and moderate-income households, the costs of these types of home modifications can be prohibitive, and renters may face particular hardships, as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

Modifications and assisted living arrangements tend to pose significant costs for people with disabilities, who already experience more difficulty affording housing compared to populations with no disability. Studies have found that 55% of renter households that have a member with a disability have housing cost burdens, compared with 45% of those with no disabilities.[24]

RESIDENTIAL PATTERNS

In the City of Woodland, an estimated 7,894 people have a disability, representing 13.1% of the total population. Seniors (age 65 or older) have the highest disability rate at 37.7%. In contrast, the rate for those aged 18 to 64 is 11.2%, and just 4.7% of children under age 18 have a disability. These rates are similar to those found in the MSA, where 12.3% of residents have a disability, including 33.8% of seniors and 5.1% of youth.

Ambulatory disabilities are the most common type in both the city and the MSA, affecting 6.7% of city residents and 6.2% of the MSA's population. Cognitive, independent living, and hearing disabilities are the next most common disabilities, impacting approximately 3% to 5%

[23] Chan, S., Bosher, L., Ellen, I., Karfunkel , B., & Liao, H. . L. (2015). Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey. U.S. Department of Housing and Urban Development: Office of Policy Development and Research.

[24] America's Rental Housing 2017. (2017). Joint Center for Housing Studies of Harvard University.

of the population in both geographies. Vision and self-care difficulties are the two least common disability types, each affecting about 3% or fewer of the city's and region's residents.

FIGURE 37. PERCENT OF POPULATION WITH A DISABILITY BY TRACT

Percent of Population with a Disability

- 3.4% - 5%
- 5% - 10%
- 10% - 15%
- 15% - 20%
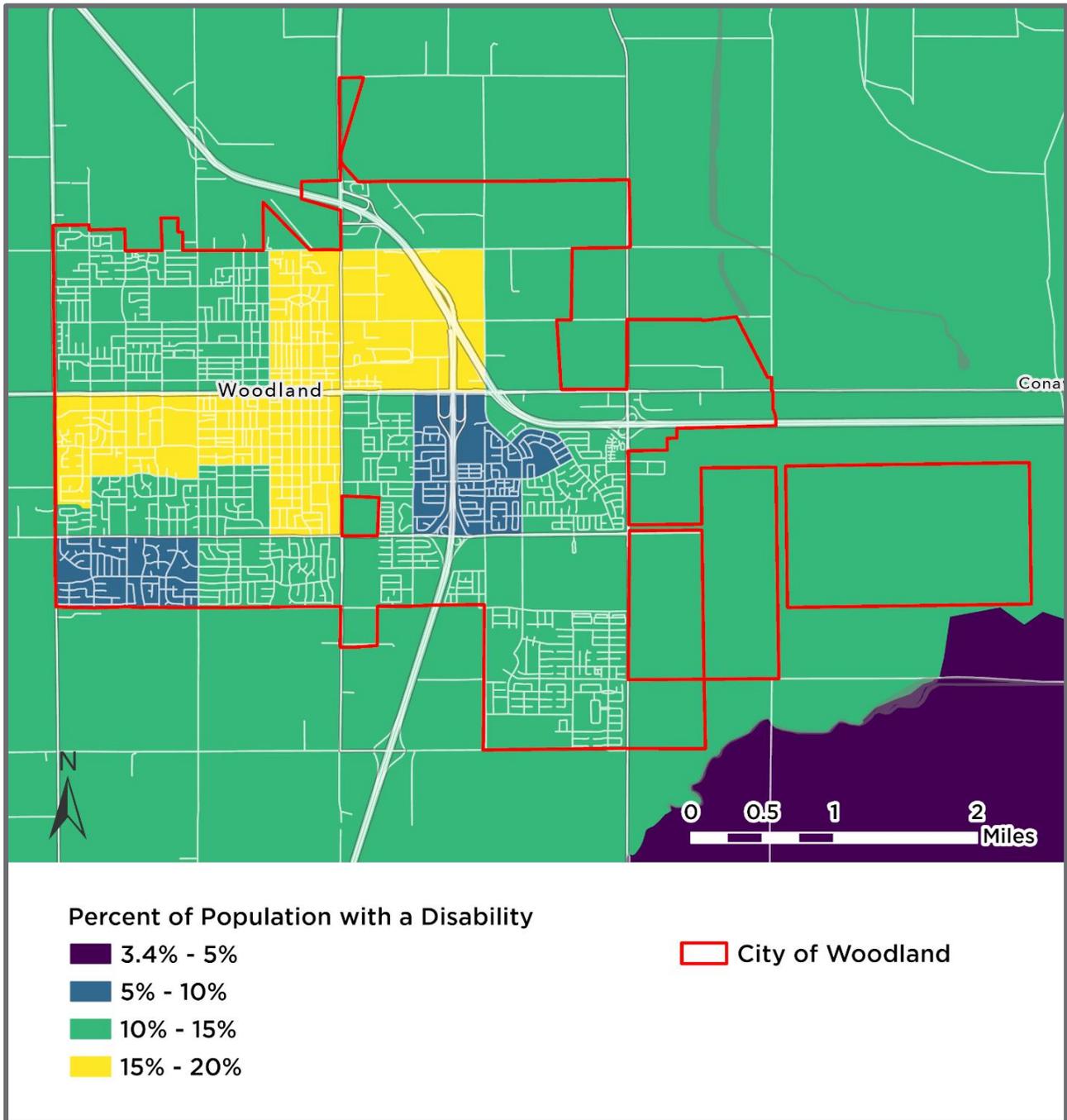
☐ City of Woodland

Source: 2019-2023 5-Year American Community Survey, Table S1810

FIGURE 38. DISABILITY BY TYPE
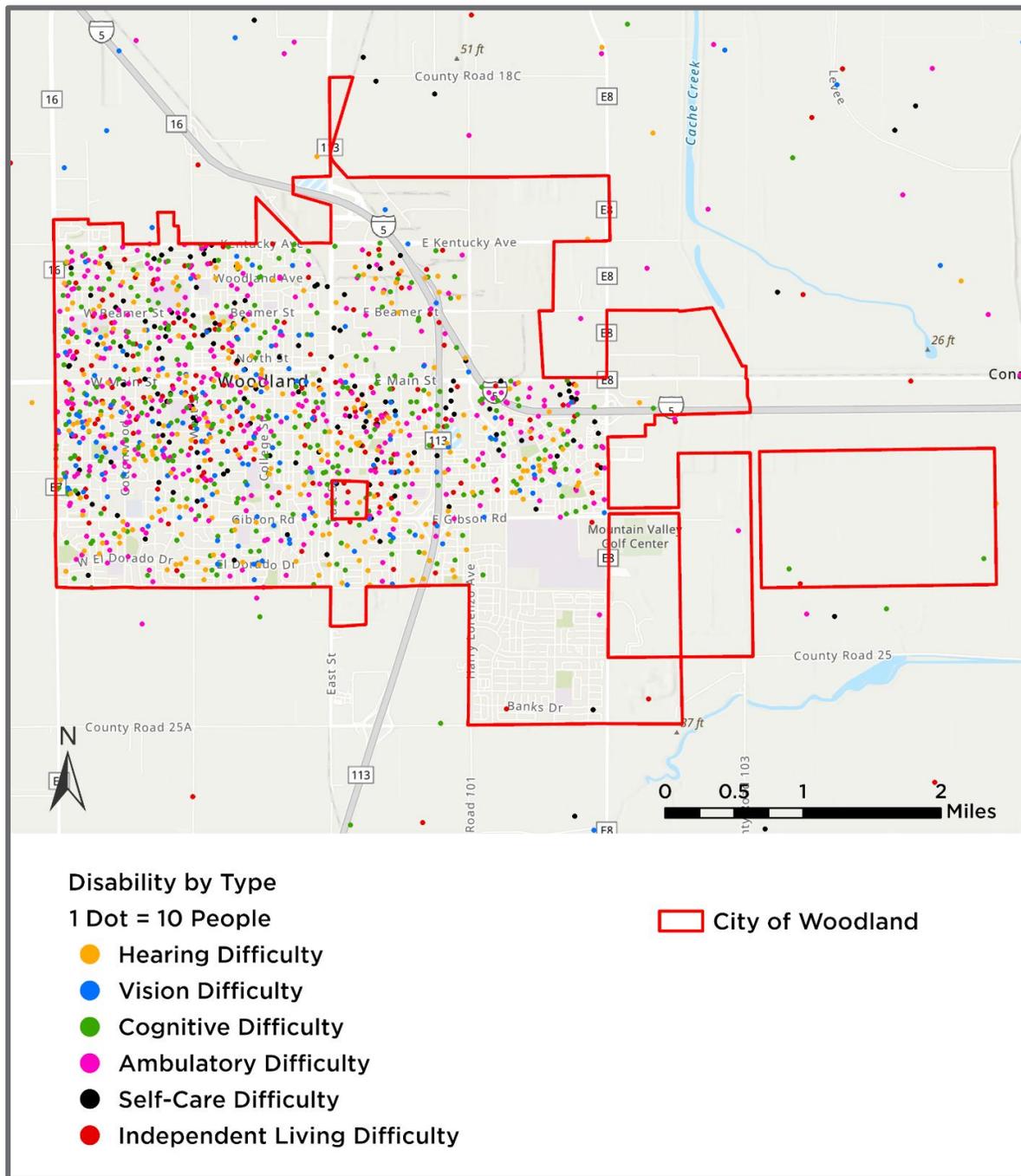
Source: 2019-2023 5-Year American Community Survey, Table S1810

TABLE 21. DISABILITY BY TYPE

DISABILITY TYPE	CITY OF WOODLAND		SACRAMENTO-ROSEVILLE-FOLSOM MSA	
	#	%	#	%
Hearing difficulty	2,506	4.2%	79,115	3.3%
Vision difficulty	1,536	2.6%	52,353	2.2%
Cognitive difficulty	3,220	5.7%	118,669	5.3%
Ambulatory difficulty	3,769	6.7%	139,152	6.2%
Self-care difficulty	1,533	2.7%	61,942	2.8%
Independent living difficulty	2,611	5.7%	116,267	6.3%
Note: All % represent a share of the total population within the jurisdiction or region. *Source: 2019-2023 5-Year American Community Survey, Table S1810*				

TABLE 22. DISABILITY BY AGE GROUP

AGE OF PEOPLE WITH DISABILITIES	CITY OF WOODLAND		WOODLAND MSA	
	#	%	#	%
Age 5-17 with disabilities	519	4.7%	20,595	5.1%
Age 18-64 with disabilities	4,153	11.2%	141,061	9.6%
Age 65+ with disabilities	8,327	37.7%	130,498	33.8%
Note: All % represent a share of the total population within the jurisdiction or region within each age group. *Source: 2019-2023 5-Year American Community Survey, Table S1810*				

ACCESSIBLE HOUSING SUPPLY AND AFFORDABILITY

Any new multifamily housing with five or more units constructed after 1988 using federal subsidies must include a minimum of 5% of units accessible to persons with mobility impairments and an additional 2% of units accessible to persons with vision/hearing impairments (or one unit of each type, whichever is greater). Additionally, HUD provides support for accessible housing through its Section 202 Supportive Housing for the Elderly and Section 811 Supportive Housing for Persons with Disabilities programs.

A search for affordable elderly and special needs housing using HUD's Resource Locator tool was conducted to identify affordable rental properties in the City of Woodland designed to serve people with disabilities. The search returned one result located in the City of Woodland: New Dimensions, a Section 811 development with 12 efficiency units and 3 one-bedroom units.

Based on a standard Supplemental Security Income (SSI) payment of $943 per month for an individual (equating to an affordable rent of $283 or less), it is highly likely that people with disabilities who are unable to work and rely on SSI as their sole source of income face substantial cost burdens and difficulty locating affordable housing. Publicly supported housing is often a key source of accessible and affordable housing for people with disabilities. As described in Chapter 7, there are 567 Housing Choice Vouchers in the City of Woodland and 132 public housing units. The share of residents with a disability in various types of publicly subsidized housing in City of Woodland and the Sacramento MSA are shown below.

In both the city and region, the share of residents with a disability living in HCV-supported units is much greater than the share of the population with a disability, indicating that HCVs are a vital housing resource for households with disabilities in the region. Project-based Section 8 and public housing units housed people with disabilities at a rate slightly higher than their share of the general population.

TABLE 23. DISABILITY BY PUBLICLY SUPPORTED HOUSING PROGRAM CATEGORY

HOUSING TYPE	SHARE OF RESIDENTS WITH A DISABILITY	
	CITY OF WOODLAND	SACRAMENTO-ROSEVILLE-FOLSOM MSA
Public Housing	21.0%	21.0%
Project-Based Section 8	16.0%	17.0%
HCV Program	47.0%	34.0%
Source: A Picture of Subsidized Housing (APSH) Data, 2024, https://www.huduser.gov/portal/datasets/assthsg.html		

The outsized shares of public housing and HCV households with people with disabilities suggest that these programs are a significant component of the area's supply of affordable and accessible housing. The lack of accessible units available in the private rental market and the high utilization of publicly supported programs for affordable and accessible units demonstrate that the need for accessible housing options in City of Woodland is not met by the current supply.

Stakeholders who participated in this planning process also noted a need to increase housing options for people with disabilities, emphasizing that housing with supportive services for

people with disabilities and affordable housing with access to public transportation are top needs. Further, 33% of the respondents to the public survey conducted as part of this analysis indicated that ADA accessibility improvements were one of the most important public infrastructure needs in Woodland. Just under one-half (47.7%) of survey respondents noted that services for people with disabilities was a high priority public service need in the city. Half of respondents identified housing for people with disabilities was a high priority housing need.

FIGURE 39. PERCENT OF POPULATION WITH A DISABILITY AND PUBLICLY SUPPORTED HOUSING LOCATIONS
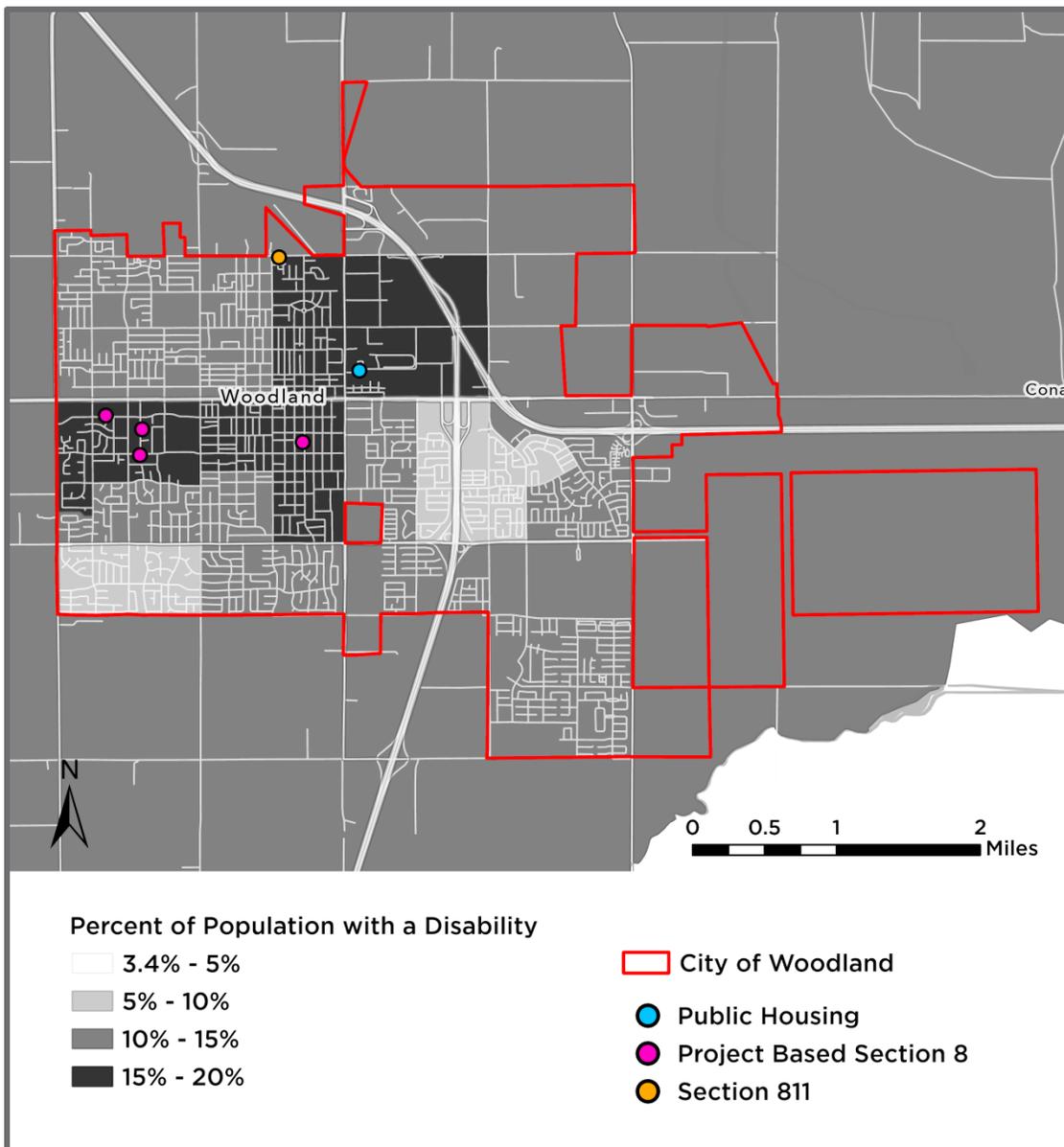
Source: 2019-2023 5-Year American Community Survey, Table S1810; APSH 2024

ZONING AND ACCESSIBILITY

From a regulatory standpoint, local government measures to control land use typically rely upon zoning codes, subdivision codes, and housing and building codes, in concurrence with comprehensive plans. Local zoning authority is directed by the state enabling laws as part of the local government's police power but limited by superseding state laws related to specific land use, for example the regulation of public property, flood plains, utilities, natural resources, airports, housing regulated by a state licensing authority for persons with disabilities, higher education institutions, etc.

While housing for persons with disabilities may be subject to state and local regulations related to health and safety, they cannot be excluded from residential districts altogether, and such regulations must not be based on stereotypes or presumptions about specific types of disabilities.

DEFINITION OF "FAMILY" AND GROUP HOUSING FOR PEOPLE WITH DISABILITIES

It is common for local governments to use their zoning code's definition of "family" to limit the number of unrelated persons who may live together in a single dwelling as a means of preserving the stable, traditional, and residential character of their neighborhoods. However, unreasonably restrictive definitions may limit housing for nontraditional families, who in every sense but a biological one, share the characteristics of a traditional family related by blood or marriage. Restrictive definitions of family also may have the effect of limiting fair housing choice for persons with disabilities who reside together in supportive or congregate living situations.

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REASONABLE ACCOMMODATIONS

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- Whether the request for reasonable accommodation is necessary to make specific housing available to a person with a disability as defined under the acts;

- Whether the requested reasonable accommodation would impose an undue financial or administrative burden on the City;

- Whether the requested reasonable accommodation would require a fundamental alteration in the nature of a City program or law, including, but not limited to, land use and zoning.

As part of Program C.10, the City reviewed their reasonable accommodation ordinance to remove the following factors from evaluation criteria due to their potential to constrain housing for persons with disabilities: potential impact on surrounding uses; physical attributes of the property and structures; and alternative reasonable accommodations which may provide an equivalent level of benefit.

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Chapter 9.
Fair Housing Activities

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FAIR HOUSING RIGHTS AND RESOURCES

Fair housing laws and regulations may be enacted and enforced at the federal, state, and local level. Though California's FAIR EMPLOYMENT AND HOUSING ACT ("FEHA") (Cal. Gov. Code § 12900 - 12996, as amended) of 1959 preceded the federal FAIR HOUSING ACT—Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendments Act of 1988, 42 U.S.C. §§ 3601 et seq. (the "FHA" or "FHAA")—through various amendments and updates, in its current version, the FEHA has been certified by HUD as substantially equivalent to the FHA in rights, procedures, remedies, judicial review, and enforcement. Substantial equivalence certification qualifies the state fair housing enforcement agency—the California Civil Rights Department—for HUD-subsidized enforcement funding via grants, reimbursements, technical support, and cooperative and work-share agreements through HUD's Fair Housing Assistance Program (FHAP).

The FHA and FEHA protect persons from unlawful discrimination in the sale, rental, financing, advertising, and insurance of dwellings, and from actions or conditions that would otherwise deny or make housing unavailable on an equal basis because of a person's race, color, national origin, religion, sex, disability (mental or physical), or familial status (families with children). Under both acts, it is also a violation to retaliate against someone who files a complaint, testifies, or assists in a fair housing proceeding. The FHA and FEHA apply broadly to private, public, and subsidized dwellings though there are some limited exemptions for certain single family home sales by owner, owner-occupied buildings of four or less units, religious and private clubs, and qualifying age-restricted housing for older persons. Specific to protections based on disability, the FHA and FEHA require housing providers to allow reasonable modifications to premises and reasonable accommodations to rules and policies, and require "covered multifamily housing" (generally meaning ground floor units in buildings with four or more units or all units in buildings of four or more units serviced by an elevator and constructed after March 13, 1991) to meet minimum standards of accessible design and construction.

Federal law sets the minimum standards for fair housing rights and enforcement but does not preclude state legislatures and local county and city governing bodies from expanding the classes of protected persons and fair housing rights via their state fair housing and antidiscrimination laws or county and city ordinances. Accordingly, in addition to the seven FHA protected classes, currently California's law has expanded the protected classes to include also gender, gender identity, gender expression, sexual orientation[25], marital status, military or veteran status,

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[25] *The FHA does not explicitly list sexual orientation or gender identity as protected classes though protections were extended indirectly through interpretation of "sex" discrimination. For example, HUD's 2012 Equal Access Rule barred federally funded housing programs from discriminating on the basis of sexual orientation or gender*

ancestry, source of income, genetic information, retaliation for protesting illegal discrimination, and "any other basis prohibited by Section 51 of the Civil Code [the Unruh Civil Rights Act]" meaning a "business establishment" may not discriminate because of a person's medical condition, age, citizenship, primary language, or immigration status. California's UNRUH CIVIL RIGHTS ACT protects all persons against arbitrary and unreasonable discrimination by a "business establishment" and consistently has been construed to apply to rental housing. A claim under the Unruh Act often is an additional claim averred in housing discrimination cases. California's FEHA has a broader definition of "disability" than the federal FHA. In California, disability includes physical or mental impairments that "limit a major life activity" as opposed to the federal definition which requires that the disabling condition *substantially* limits one or more major life activities.

The FEHA broadly prohibits discrimination and harassment in all aspects of housing, including sales and rentals, advertising, construction, evictions, terms and conditions, tenant screening, mortgage loans and insurance, restrictive covenants, municipal services, and land use and zoning. California's fair housing law further narrows some of the exemptions found in the FHA. One of the few exemptions applies to an owner-occupied single-family home, where the owner does not rent to more than one individual (as opposed to owner-occupied buildings with no more than four units under the FHA), and the owner complies with FEHA's prohibition against discriminatory statements, notices, or advertisements. Exemptions also apply to housing operated by organizations and private clubs that limit occupancy to members only and to statements indicating a preference for same-sex roommates in shared living situations. The FEHA explicitly prohibits discriminatory "public or private land use practices, decisions and authorizations" including, but not limited to, "zoning laws, denials of permits, and other [land use] actions . . . that make housing opportunities unavailable" to protected groups. (CAL. GOV. CODE § 12955).

In 2022 and 2023, the Civil Rights Council, whose duties include promulgating regulations that implement California's civil rights laws, finalized updates to its fair housing regulations (CAL. CODE OF REGULATIONS, Title 2, Div 4.1) addressing important topics such as source income discrimination; guidance regarding

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identity and the rule was extended in 2016 to cover protections for transgender women in shelters. HUD Guidance Memorandum published February 11, 2021, clarified that the FHA's sex discrimination provisions include discrimination because of sexual orientation and gender identity following the Supreme Court's decision in Bostock v. Clayton County, *590 U.S. 644 (2020), which interpreted "sex" in a case involving alleged employment discrimination to include sexual orientation and gender identity. However, under Executive Order 14168 issued on January 20, 2025, by President Trump, federal agencies have been directed to rescind or reverse such expanded interpretations and policies.*

reasonable modifications; discriminatory advertising and statements; use of criminal history information in housing decisions; and the application of FEHA with respect to shelters for survivors of interpersonal violence. The administrative regulations also were revised to reflect the Council's and CRD's name change.

While Woodland has not adopted its own fair housing ordinance for the purposes of expanding or enforcing fair housing rights on a local level, it has codified a reasonable accommodation ordinance to provide individuals with disabilities a formal procedure to request reasonable accommodation "in the application of the City's land use regulations and to establish relevant criteria to be used when considering such requests." (*See* WOODLAND MUNICIPAL CODE § 17.100.160.) Also, under Woodland's city-wide Inclusionary Housing Ordinance, qualifying housing developments must comply with monitoring requirements that explicitly prohibit discrimination based on race, ancestry, gender, religion, color, age, national origin, marital status, familial status, sexual orientation, source of income and disability. (*See* WOODLAND MUNICIPAL CODE § 15.16.10—240.)

LOCAL FAIR HOUSING ADVOCACY RESOURCES

Under HUD's Fair Housing Initiatives Program (FHIP), established in 1987 and made permanent by the HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1992, HUD administers several competitive grant categories to local, frontline fair housing nonprofits. FHIP grant awards are used to assist persons believed to have been harmed by discriminatory housing practices; to conduct preliminary investigation of allegations of discrimination in rental housing, real-estate, insurance, appraisal bias, lending, exclusionary zoning or municipal services, etc.; to help victims of fair housing violations seek redress through the administrative enforcement agencies that handle complaints of housing discrimination; to carry out testing and other enforcement activities to prevent or eliminate discriminatory housing practices; and to educate the public and housing providers about equal opportunity in housing and compliance with fair housing laws. Since the program's establishment Congress has annually appropriated millions of dollars for FHIP funding to be administered by HUD and awarded to community-based fair housing enforcement organizations.

> ➤ The **Fair Housing Organizations Initiative (FHOI)** provides funding to start new housing advocacy organizations in underserved communities or build the growth, capacity, and effectiveness of existing non-profit fair housing organizations to continue to serve the rights and needs of underserved groups, particularly persons with disabilities.

> ➤ The **Private Enforcement Initiative (PEI)** funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.

➤ The **Education and Outreach Initiative (EOI)** funds programs and initiatives that educate the public and housing providers about equal opportunity in housing and compliance with fair housing laws.

According to the National Fair Housing Alliance and National Low Income Housing Coalition, FHIP grantees processed 75.52% of housing discrimination complaints filed in 2023 compared to 5.10% of complaints processed by HUD, 19.26% by FHAP agencies, and 0.12% by the DOJ. Funding for FHIP has received bipartisan authorization and annual appropriations by Congress since the program was established. However, the future of FHIP's impact and the sustainability of the organizations whose operating budgets rely on program funds to continue fair housing enforcement and education activities, is uncertain. President Trump's FY2026 budget proposes eliminating FHIP funding entirely, and the latest (as of July 13, 2025) House Appropriations Committee's FY2026 draft appropriations bill contains deep cuts to HUD's budget including elimination of the FHIP. Multiple lawsuits have been filed on behalf of FHIP grantees against HUD after the Department, in conjunction with the Department of Government Efficiency (DOGE), terminated 78 FHIP grants worth over $30 million in the first quarter of 2025. Fair housing organizations have alleged that HUD is neither administering existing grants nor awarding new grants from pending application cycles. Funding cuts jeopardize the ability of local advocates to meet the needs of their clients and increase the importance of state and local investment in the work of fair housing.

Legal Services of Northern California

Legal Services of Northern California provides free legal aid services to low-income residents in 23 northern California counties, including Yolo County. LSNC has a local office in the City of Woodland.

As a nonprofit, LSNC receives the majority of its funding from the Legal Services Corporation. Although not currently a FHIP grantee, LSNC partners with the City of Woodland to receive approximately $10,000 per year in Community Development Block Grant (CDBG) funds. These funds support work to help clients address housing discrimination, maintain stable housing, resolve landlord-tenant disputes, and respond to eviction threats. Services include education and counseling, mediation and advocacy, and legal representation. LSNC handles the full range of fair housing enforcement work: initial case intake and complaint processing; investigation of alleged fair housing violations; advocacy and mediating disputes; and referrals to the proper agencies for administrative enforcement. The organization also provides fair housing education and training to tenants, homebuyers, property managers, lenders, housing nonprofits, and social service agencies. Each year, LSNC screens about 200 calls for fair housing concerns. Complaints most often involve discrimination based on disability, source of income, or sex. Roughly 20 cases per year move forward from initial intake to conciliation efforts. Most cases are resolved through mediation between the client and housing provider. But in cases that cannot be informally resolved, LSNC

can help clients file an administrative complaint with the California Civil Rights Department or HUD for further enforcement action.

In response to interview questions regarding LSNC's recent fair housing activities, the organization shared that one of Woodland's biggest housing challenges is the power imbalance between landlords and low-income tenants. This problem is made worse by the severe shortage of affordable housing—especially in high-opportunity neighborhoods. As a result, tenants face greater risks of discrimination, harassment, and housing instability.

To reduce fair housing discrimination and improve housing stability in Woodland, LSNC would prioritize:

> 1. Enforcing the City's existing affordable and inclusionary housing ordinance, especially the need to concentrate new affordable housing development in high opportunity areas;

> 2. Educating and enforcing "source of income" protections so landlords cannot refuse tenants with housing choice vouchers; and

> 3. Educating and enforcing fair housing rights for people with disabilities— particularly regarding reasonable accommodations for individuals with mental health conditions.

LSNC can be contacted through its website or by phone:
Phone: (530) 662-1065
Web: lsnc.net/office/woodland
Email: woodland-office@lsnc.net

ENFORCEMENT OF FAIR HOUSING RIGHTS

A resident of Woodland who believes he or she has been the victim of an illegal housing practice, harassment, or retaliation under the FHA or FEHA may seek administrative redress from HUD's Office of Fair Housing and Equal Opportunity (FHEO) or the California Civil Rights Division within one year of when the discriminatory practice occurred. Typically, once certified that the agency has jurisdiction over the claims, HUD will refer complaints of housing discrimination that it receives back to the state or local FHAP agency for investigation, conciliation, and enforcement procedures. Through work-share agreements, HUD can retain oversight of cases and provide resources like funding, training, and technical assistance while having the FHAP agency handle the investigation, conciliation efforts, and if warranted, the adjudication and enforcement actions. Because the CRD is a certified FHAP agency, most complaints filed with the HUD FHEO office will be dual-filed or referred back to the CRD for investigation and enforcement.

If HUD's FHEO receives and retains a timely-filed complaint (generally within one year of the alleged discriminatory act), it will notify the alleged discriminator (respondent) and begin an investigation. During the investigation period, the agency will attempt through mediation to reach conciliation between the parties. If no conciliation agreement can be reached, the FHEO must prepare a final "Determination" report with a finding of either "reasonable cause" to believe that a discriminatory act has occurred or that there is no reasonable cause. If the FHEO makes a "no cause" finding, the case is dismissed. (The complainant would still have the opportunity to file a lawsuit in civil court and pursue remedies through the judicial process within two years of the last alleged discriminatory act.) If the FHEO finds "reasonable cause," it may issue a Charge of Discrimination and refer the case to HUD's Office of General Counsel to proceed to an administrative hearing before an Administrative Law Judge or refer the case to the Department of Justice to file a civil action in federal district court. The parties have the right to be represented by legal counsel, to present evidence, to cross-examine witnesses, and to conduct discovery of evidence. An ALJ may award the aggrieved party injunctive relief, actual damages, reasonable attorney's fees, and also impose civil penalties; but unlike federal district court, may not impose punitive damages.

The California Civil Rights Department (renamed as of July 1, 2022 by SB 189, from the previously named Department of Fair Employment and Housing), created by the state legislature and certified by HUD as a participating FHAP agency, partners with HUD to enforce federal and state fair housing laws, including for residents of Woodland. The CRD is empowered to receive or initiate complaints alleging a discriminatory housing practice; investigate claims and issue subpoenas; conduct voluntary pre-investigation mediation or compel parties to participate in mandatory dispute resolution if an investigation finds reasonable cause to believe that discrimination has occurred; file a civil action to seek a temporary restraining order or other order granting preliminary or temporary relief pending the final investigative determination of a complaint; file a civil lawsuit in court to seek relief on behalf of an aggrieved complainant or to vindicate the public interest where it is unable to obtain voluntary compliance; or refer a case to the state attorney general to file a civil action where there is reasonable cause to believe a person has engaged in a pattern or practice of violating protected housing rights or where a denial of protected housing rights raises an issue of general public importance. The CRD also provides education and training to the public including to both landlords and tenants regarding their civil rights and responsibilities; provides free conflict resolution services; reviews thousands of housing advertisements to remove unlawful statements such as "No Section 8;" and runs a fair housing testing program. The Civil Rights Council, which is part of the Civil Rights Department, promulgates administrative regulations that implement California's civil rights laws, including the housing discrimination complaint process. (Cal. Code of Regulations, Title 2 § 10000 et seq.)

The CRD process under the FEHA follows a similar framework as HUD's administrative process, however a final determination of liability and damages will not be made by an

administrative judge but in civil court. Persons who believe they have experienced housing discrimination may file a pre-complaint intake with the CRD. The Department accepts cases based on possible violations of the FEHA, the Unruh Civil Rights Act, the Ralph Civil Rights Act, the Disabled Persons Act, and the federal FHA under a work-sharing agreement with HUD. Complaints must be filed with the CRD within one year from the date of the alleged discriminatory act. If the complaint is accepted for investigation from a referral from HUD/FHEO or direct intake, the CRD has the authority to issue subpoenas and take depositions. Before the CRD issues a finding, it may facilitate voluntary dispute resolution through conciliation or mediation. If mediation fails but the investigation does not show a violation of the law, the Department will close the case. If through investigation, the CRD makes a reasonable cause determination, the opposing parties are required in most cases to participate in the department's mandatory dispute resolution to try to resolve the dispute without litigation. A no-fault resolution can be negotiated at any time during the process. If mediation fails, the CRD's legal division will file a civil action in court—or refer the case to the state attorney general to file a civil action—on behalf of the aggrieved person for adjudication and possible remedies, including for cases involving the legality of any zoning or other land use law or ordinance. Complainants also maintain the right to file a lawsuit in the appropriate court of jurisdiction. (Prior to an amendment to the FEHA passed in 2012, the Fair Employment and Housing Commission would hold an administrative hearing to hear evidence and decide the claims and remedies, but currently the matter must proceed from the CRD's reasonable cause finding to a civil lawsuit to be adjudicated by the court.)

The advantages of seeking redress through the administrative complaint process are that the CRD or HUD/FHEO takes on the duty, time, and cost of investigating the matter for the complainant and conciliation may result in a binding settlement. Administrative proceedings are generally more expedited than the federal court trial process. However, the complainant also gives up some control of the investigation, prosecution, and ultimate findings.

COMPLAINTS FILED WITH HUD

Region IX of the FHEO receives complaints by households regarding alleged violations of the Fair Housing Act for cities and counties throughout California. Public records requests were submitted to HUD's FHEO Field Office in Los Angeles for data regarding fair housing complaints arising in the city of Woodland for the previous 5-year period. The request also asked for information regarding any unresolved findings, lawsuits, enforcement actions, settlements, or judgments specifically involving the City of Woodland or a local municipal agency as the respondent or complainant.

HUD reported information for nine formal complaints alleging housing discrimination within the jurisdiction. The City of Woodland was not named as a respondent in any of these complaints. Ultimately, one case was closed because the complainant failed to cooperate and five cases were closed for "no cause"—i.e. after a full investigation was

conducted, the agency did not find sufficient evidence to support the complainant's allegations of unlawful discrimination. Although two thirds of the cases were closed for lack of evidence of wrongdoing, these complaints may still speak to public perceptions of housing discrimination occurring in the city. Three of the nine cases were resolved through conciliation and settlement, with one of those cases resulting in a $4,570 victim's compensation award. More than one basis of discrimination (protected class status) may be alleged in a complaint. Disability was the most often cited basis, in four of nine cases and in all three cases settled through the FHEO's mediation/conciliation assistance.

TABLE 24. HUD COMPLAINT FILINGS RECEIVED, 2020-2024

HUD FILING DATE	CLOSE DATE	BASIS OF DISCR. ALLEGED	ISSUES ALLEGED	CLOSURE REASON	COMPENSATION / VICTIM FUND
3/17/20	7/10/20	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation	Conciliation/ Settlement	$4,570
3/5/20	5/29/20	National Origin	Discriminatory refusal to rent; Discriminatory acts under Section 818 (coercion, Etc.)	No Cause determination	
3/20/20	4/30/20	Race	Discrimination in terms/conditions/ privileges relating to rental	No Cause determination	
9/18/20	12/18/20	Race, Color, Sex	Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities	No Cause determination	
8/20/21	8/12/22	Sex, Disability, Retaliation	Discrimination in terms and conditions of membership; Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	Conciliation/ Settlement Successful	
5/23/22	1/4/23	Disability	Discrimination in terms/conditions/privileges relating to rental; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation	Conciliation/ Settlement Successful	
2/25/22	2/13/23	Familial Status	Discriminatory refusal to rent; Discrimination in terms/conditions/privileges relating to rental	No Cause determination	
7/15/22	10/17/22	Race	Discriminatory acts under Section 818 (coercion, Etc.)	No Cause determination	
7/17/23	1/16/24	Disability	Discriminatory refusal to rent; Failure to make reasonable accommodation	Complainant failed to cooperate	

COMPLAINTS FILED WITH THE CALIFORNIA CIVIL RIGHTS DEPARTMENT

The CRD receives and investigates housing discrimination complaints referred to the agency by HUD and also receives complaints directly from individual complainants. The CRD website provides an online portal, CRD's California Civil Rights System (CCRS), as the preferred means of initiating the complaint and investigation process, but the agency also accepts complaints by mail, email, phone, and in person.

Web: *calcivilrights.ca.gov/complaintprocess/how-to-file-a-complaint*

Phone: Contact Center at 800-884-1684 (voice); 800-700-2320 (TTY); or CA's Relay Service at 711

Los Angeles Local Office
320 West 4th Street, Suite 1000, 10th Floor
Los Angeles, CA 90013
Monday to Friday: 8am to 5pm
Phone: (800) 884-1684

A public records request for housing discrimination complaint data arising in Woodland or involving the City of Woodland also was made to the CRD. The PRA Unit of the CRD found no records responsive to the request.

ENFORCEMENT THROUGH CIVIL LITIGATION

As an alternative to pursuing remedies through the administrative process, an aggrieved person may commence a civil action in an appropriate U.S. district court or state court not later than two years after the occurrence or the termination of an alleged discriminatory housing practice, as long as the parties have not already entered into a conciliation agreement through the FHEO or CRD or, following a reasonable cause determination, an administrative hearing has not already commenced. A complainant does not have to first exhaust administrative remedies before filing a lawsuit nor be issued a "right to sue" letter from the administrative enforcement agency (unlike employment discrimination cases). Where an administrative action has been filed, the two-year statute of limitations is tolled during the period when the CRD/HUD is evaluating the complaint. By pursuing judicial remedies, the plaintiff has the potential to collect punitive damages in addition to compensatory damages and injunctive relief. Fair housing lawsuits may be filed against local governments and zoning authorities and against private housing providers, mortgage lenders, real estate brokers, or other parties alleged to have interfered with fair housing rights. The state attorney general or DOJ, based on referrals from HUD, also may initiate a civil action on behalf of persons injured by discriminatory housing practices where the government has reasonable cause to believe that a person or group of persons is engaged in a pattern or practice of discrimination, or the alleged discrimination raises an issue of particular importance

to the public interest, or when there has been a breach of a conciliation agreement. An aggrieved party may intervene in any action filed by the DOJ.

For the recent five-year period—January 1, 2020, through December 31, 2024—no significant lawsuits or precedential decisions were found regarding allegations of unlawful housing discrimination occurring in Woodland that resulted in material federal litigation, a published HUD ALJ decision/settlement, or a substantive state court opinion.

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Chapter 10.

Fair Housing Impediments

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In 2023, the City of Woodland updated its housing element. In the update, the City included a list of identified factors contributing to fair housing issues within the jurisdiction paired with a list of suggested implementation programs for the purpose of affirmatively furthering fair housing. The findings of this 2025 Analysis of Impediments to Fair Housing underscore these previous findings and again emphasize the importance of initiatives which affirmatively further fair housing in order to overcome barriers to housing choice for protected class groups; therefore, this portion of the Analysis of Impediments adopts, updates, and carries forward many of the fair housing implementation activities first developed for and discussed within the 2023 housing element.

Described below are the fair housing impediments identified in this Analysis of Impediments, along with associated contributing factors in the left column. Contributing factors are issues leading to an impediment that are likely to limit or deny fair housing choice or access to opportunity. Woodland's current active efforts towards overcoming these impediments are described in the middle column, with the status of the efforts described in the right column.

TABLE 25. FAIR HOUSING GOALS AND ACTIVITIES

CONTRIBUTING FACTORS	IMPLEMENTATION PROGRAMS TO ADDRESS IMPEDIMENT	CURRENT STATUS
IMPEDIMENT #1: Predominance of low-resource areas throughout the City		
Many parts of Woodland are classified as "low resource areas" that lack the access to opportunities present in higher resource areas, which is strongly tied to a historical lack of private investment in these areas of the city. Low resource areas of the city are predominately made up of lower-income households and Latino/Hispanic households, indicating that low-income and/or Hispanic/Latino residents may face barriers in housing and resource access.	**Downtown infill and housing preservation:** Continue to encourage the preservation of existing housing in the downtown area, the conversion of underutilized upper floors of commercial buildings to housing, and construction of infill, mixed-use housing projects with street-level commercial uses in order to expand both housing and resource access in historically underserved areas of the City.	Phase 1 of the Vista del Robles Apartments was finished in 2024, adding 72 units of affordable housing. Additionally, a planned hotel redevelopment project in downtown Woodland will add an additional 96 infill units upon completion.
IMPEDIMENT #2: Disparities in access to opportunity		
While Woodland has one high resource neighborhood in the southwest corner of the city, other neighborhoods in the southern part of the city are classified as moderate resource, whereas the entire	Building affordable rental housing in the high and moderate resource areas of the city has historically been a challenge due to the lack of vacant land available in these areas, leading the City to seek creative and alternative solutions for both increasing housing access in high-resource areas and increasing resource access in low-income areas where housing is already available. Current active efforts include the following:	303 units created through the Affordable Housing Ordinance (143 in Spring Lake and 160 in the Research and Tech Park)

CONTRIBUTING FACTORS	IMPLEMENTATION PROGRAMS TO ADDRESS IMPEDIMENT	CURRENT STATUS
central and northern part of the city is classified as low resource.	**Maintaining and strengthening the existing Affordable Housing Ordinance:** Regularly review the Affordable Housing Ordinance to identify opportunities to better support affordable housing production goals and affirmatively further fair housing while ensuring any changes do not pose constraints to housing production. **Continue collaboration with the Yolo County Housing Authority to encourage landlord participation in Housing Choice Voucher Program:** Coordinate with the Housing Authority to explore creation of an incentive-based program to encourage landlords to accept housing choice vouchers. If an incentive-based program is determined to not be feasible due to lack of funding or other constraints, the City shall conduct an informational campaign to educate landlords about their obligation to accept vouchers under fair housing laws.	

IMPEDIMENT #3: Displacement risk due to cost burden disproportionately impacts low-income and protected class groups

Lower-income renters experience high rates of housing cost burden and are at greater risk of displacement. Hispanic/Latino residents are at even greater risk of displacement due to low rates of homeownership.	The following strategies address displacement risk by preserving at-risk affordable housing units, focusing on ensuring tenants understand their rights, mediating conflict between tenants and landlords, and expanding homeownership for Hispanic/Latino residents: **Preserve at-risk affordable housing:** Continue efforts towards the preservation of at-risk affordable housing through the participation from agencies or funding assistance. The City will seek participation from agencies interested in purchasing and/or managing units at-risk and will work with tenants to provide education regarding tenant rights and conversion procedures pursuant to California law.	The City of Woodland is currently in the process of seeking a developer to preserve roughly 150 affordable units located at the Sycamore Point Apartments. The City of Woodland has allocated $10,000 in CDBG funding to Legal Services of Northern California in order

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CONTRIBUTING FACTORS	IMPLEMENTATION PROGRAMS TO ADDRESS IMPEDIMENT	CURRENT STATUS
	Continue fair housing education and enforcement efforts: the City of Woodland will continue collaborations with Legal Services of Northern California, including but not limited to support of the LSNC's annual fair hosing open house, distribution of fair housing materials, and allocating CDBG funding to the LSNC when feasible. **Continue efforts towards the initiation of a first-time homebuyer program:** the City of Woodland will continue efforts to initiate a first-time homebuyer's support program in order to connect first-time homebuyers with education and resources, with efforts including Spanish-language education and materials in order to increase home ownership rates among Hispanic or Latino residents.	to continue collaboration in fair housing education and enforcement efforts. Elected officials in Woodland will continue to pursue and support opportunities to fund and coordinate a first-time homebuyer's program.

IMPEDIMENT #4: Limitations in public transportation options disproportionately impact protected class groups

Public transit options within Woodland are frequently inaccessible to residents living in supportive housing and/or low-resource areas. Residents noted in particular that bus service and routes are limited and that bus stops are frequently located far from areas where many residents with disabilities live, making it difficult to access transportation.	**Expand bus routes and bus stop locations:** the City of Woodland will continue to collaborate with the Yolo County and other local transit authorities to advocate for the expansion of its bus routes and bus stop locations, with particular consideration towards the location of permanent supportive housing developments within the City.	In May 2025, the Yolo Transportation District Board of Directors approved expanding the BeeLine bus service zone to include an industrial area of Woodland that includes Fourth and Hope, a permanent supportive housing location. This expansion is projected to be completed in September 2025.