



Community, Diversity, and Displacement Study

SAN JOAQUIN COUNTY



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About SJCOG

Created in 1968, the San Joaquin Council of Governments (SJCOG) is a joint-powers authority comprised of the County of San Joaquin and the cities of Stockton, Lodi, Manteca, Tracy, Ripon, Escalon, and Lathrop. The role of SJCOG is to foster intergovernmental coordination within San Joaquin County and with neighboring jurisdictions, other regional agencies in the San Joaquin Valley, the state of California, and various Federal agencies.



About Enterprise Community Partners

Enterprise is a national nonprofit that develops programs, advocates for policies and delivers the capital to preserve and develop affordable housing for low-income families. Over 35 years, Enterprise has created nearly 600,000 homes, invested more than \$43 billion and touched millions of lives. Our Northern California office, which includes staff based in Stockton, seeks solutions to a range of the most relevant and pressing affordable housing issues facing Californians. As an intermediary, Enterprise provides technical assistance, convenes practitioners and advocacy coalitions, and collaborates with cross-sector partners including but not limited to public agencies, community-based organizations, affordable housing developers, researchers and academics, and funders.



About UC Davis' Center for Regional Change

Launched in 2007, the CRC is a catalyst for innovative, collaborative, and action-oriented research. It brings together faculty and students from different disciplines, and builds bridges between university, policy, advocacy, business, philanthropy and other sectors. The CRC's goal is to support the building of healthy, equitable, prosperous, and sustainable regions in California and beyond. The CRC is housed within and with the support from the UC Davis College of Agricultural and Environmental Sciences



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EXECUTIVE SUMMARY

In San Joaquin County, over one-billion dollars in funding is currently planned to fund future regional rail transit projects. As the public agency responsible for allocating federal and state transportation housing planning funding, and as the agency responsible for developing a region-wide Sustainable Communities Strategy, the San Joaquin Council of Governments (SJCOG) has a responsibility to ensure its own place-based investments do not contribute to displacement risk.

In recent years, San Joaquin County has been characterized by the jobs-housing imbalance affecting much of the state. County households face long-persistent housing challenges, including a lack of subsidized affordable housing, poor quality housing conditions and a lack of tenant protections and legal aid supports. These challenges also disproportionately impact people of color, creating racial disparities in who has access to secure, affordable housing and who does not. At the same time, the neighboring Bay Area's economy has continued to grow. This growth has outpaced the region's performance in producing a sufficient amount of additional housing affordable to low and moderate-income households. The lack of regional housing supply has contributed to rapid increases in the cost of housing. San Joaquin County is one of many localities that has absorbed households leaving the higher-cost Bay Area region. In many cases, these relocated residents continue to work in the Bay Area and engage in what are now termed "mega-commutes"-traveling 90-minutes or more one-way to a place of work. These mega-commuting households often have higher incomes relative to households employed locally are contributing to increased housing costs and housing burden in San Joaquin County, in addition to increased congestion and greenhouse gas emissions.

In an effort to address the high cost of housing throughout California, the state developed funding programs jointly aimed at increasing affordable housing supply and sustainable transportation alternatives to single-occupancy vehicles, such as public transportation, biking, or walking. Many of these programs prioritize investment in "Disadvantaged Communities." Decades of disinvestment or locally detrimental investments, such as highway expansion, have shaped these communities. While new investments to reduce pollution burden and

create economic opportunity is generally welcome, the impacts of place-based improvements can come with their own potential negative impacts. In particular, the housing stability of longtime residents may become at risk as new investments drive up land values and increase displacement pressures, especially for communities of color, renters, and residents on fixed incomes. These impacts vary based on existing demographics, market conditions, the availability of developable land, local land use policy, and other factors.



Photo by @HoodApp

This report seeks to better understand the displacement vulnerability of San Joaquin County households. Through the development of a customized mapping tool, interested stakeholders can better understand what neighborhoods face the greatest displacement risk as well as what portions of the county have tipped into "exclusionary" territory – where housing prices have increased to the point that vulnerable households are effectively priced out. In addition, this report recommends four strategies that the San Joaquin Council of Governments can take to begin ensuring that its own investment practices help to support neighborhood housing stability while creating local community benefits -- and do not inadvertently contribute to or directly cause residential displacement.

INTRODUCTION

Understanding and mitigating displacement risk is important for public agencies and organizations that work on behalf of the public interest, such as SJCOG. This understanding can help support community buy-in for future projects through the buildup of public trust and works to empower residents to more fully participate in an organization's planning processes. It can also help guide future regional investment, ensuring agencies like SJCOG are protecting existing residents as new major investments in public infrastructure are made. In addition, state legislation increasingly requires local agencies to track and better understand demographic change tied to plans and projects, and to mitigate displacement impacts that may be connected to these investments.

Major state funding initiatives such as the Transformative Climate Communities and Affordable Housing and Sustainable Communities programs, both of which have awarded funds in San Joaquin County, include requirements for displacement avoidance safeguards as part of eligibility and scoring criteria. If the region intends to continue applying for and benefitting from these and other funding programs, public agencies will need to consider impacts that ripple beyond individual parcels and project sites and into surrounding neighborhoods.



Enterprise Photos / Affordable Housing

BACKGROUND ON COUNTY LEVEL CONDITIONS

KEY TAKEAWAYS

- Though San Joaquin County and other Central Valley communities are often noted for their more “affordable” housing options as compared to the higher cost regions of Sacramento and the Bay Area, truly affordable housing options in the county—defined as households paying no more than 30 percent of their total income toward housing costs—remain largely out of reach.
- Households facing eviction often have few resources to fall back upon and can wind up without shelter, landing among the County’s increasing homeless population.
- Until 2021, financial resources for affordable housing development had significantly declined over the previous decade.
- The metro area centering around City of Stockton has seen rents and home prices continue to climb, persisting through the economic downturn caused by COVID-19.

Housing Cost

Like elsewhere throughout California, housing affordability, availability and accessibility continue to be primary challenges for public agencies at all levels to address. Though San Joaquin County and other Central Valley communities are often noted for their more “affordable” housing options as compared to the higher cost regions of Sacramento and the Bay Area, truly affordable housing options in the county—defined as households paying no more than 30 percent of their total income toward housing costs—remain largely out of reach.

Income in San Joaquin County skews largely toward households earning less than \$50,000 annually, contributing to a larger share of low-income households, see Figure 1. Employment numbers also lean heavily toward lower income job opportunities in the retail and service sectors. Thus, it is no surprise that demand for affordable housing opportunities far outweighs the existing supply.

There are signs that this gap continues to grow. San Joaquin County’s 2019 Homeless Point in Time count – an annual physical count of individuals without shelter carried out by San Joaquin County – saw a nearly 70 percent increase in the local unsheltered population from 2017, jumping from just over 1,500 individuals

experiencing homelessness in 2017 to 2,629 in 2019¹.

While the economic downturn associated with the Great Recession devastated economic and housing gains for San Joaquin County households, population growth continued. The County’s population saw a 30 percent increase between 2000 and 2018² out-pacing all neighboring counties, and exceeding the statewide average of 15%. This growth adds additional strain and demand on existing housing stock.

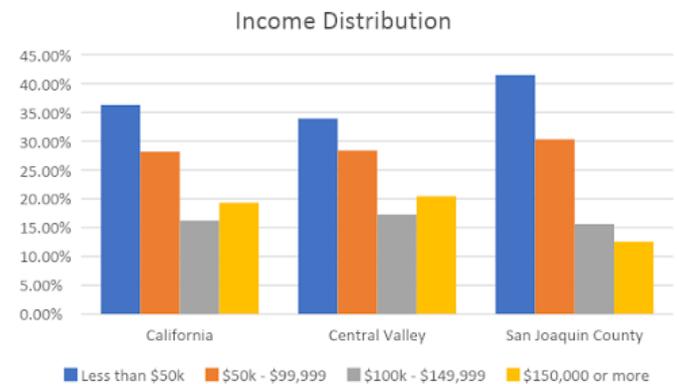


Figure 1: Income Distribution Across Geographies (Central Valley includes the following counties: San Joaquin, Stanislaus, Merced, Madera, Fresno, Tulare, Kings and Kern) – ACS 2015-19

1 The San Joaquin Community Response to Homelessness – 2020 San Joaquin County Strategic Plan
2 U.S. Census American Community Survey (ACS); 2015-2019

Zillow Home Value Index, 2013 - 2021

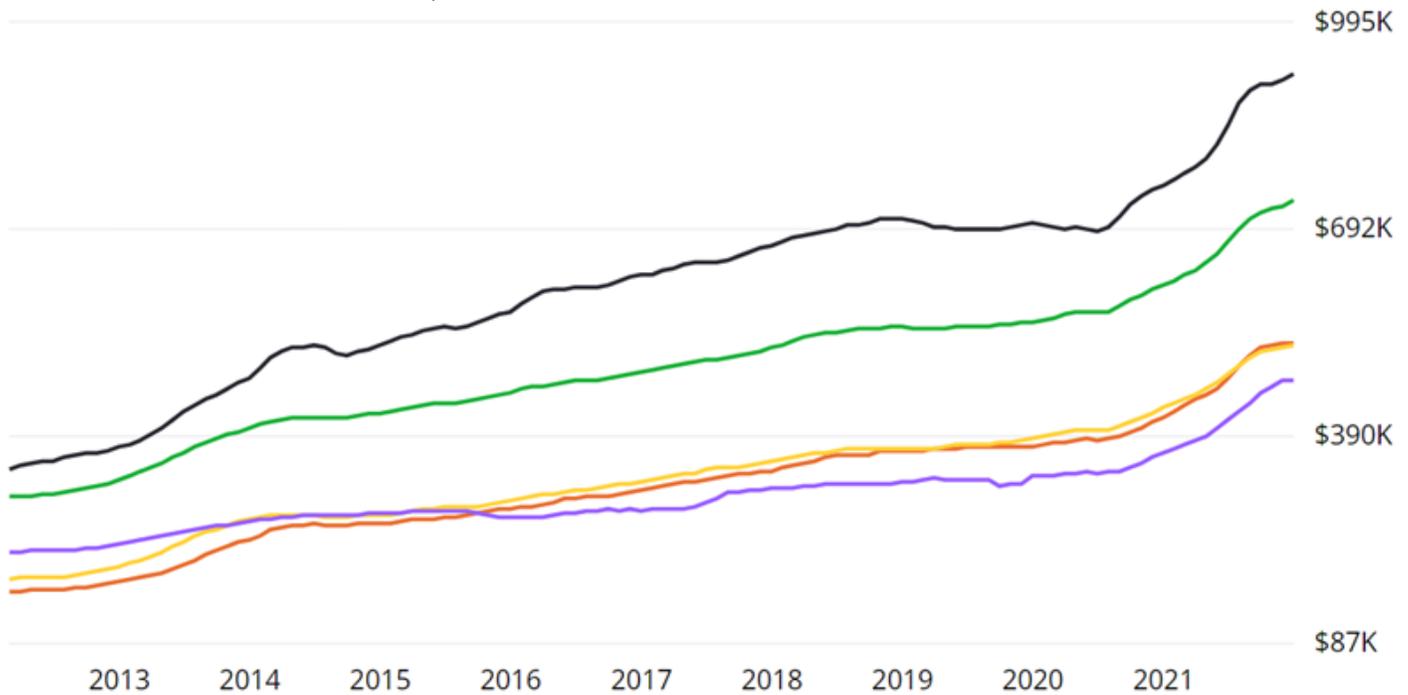


Figure 2:
Zillow Home Value Index,
2013-2021

■ Contra Costa County ■ California ■ Sacramento County
■ San Joaquin County ■ Calaveras County

In San Joaquin County, where the renter household rate stands at 44 percent of the population, over half of all these households are considered cost-burdened³ (55.5 percent, compared to 34.4 percent of homeowners)⁴. Over 80 percent of extremely low-income households in San Joaquin County are severely cost-burdened, meaning they pay half of their income annually to ensure toward housing costs⁵. A renter living in San Joaquin County needs to earn nearly \$26 an hour, double the existing minimum wage rate, to afford the county’s average monthly rent of \$1,336. The county’s rental prices have been steadily increasing, going up over 50 percent since 2014, more than surrounding metro areas.⁶

The same increases are true in the homeownership market. Figure 2 shows that San Joaquin County has seen some of the greatest housing price volatility in the

state with prices increasing an astounding 143 percent since the bottom of the market during the national recession (January 2012). This is more than any other adjacent county and the statewide average.

While current homeownership rates mirror the surrounding region and the statewide average at 55.6 percent, homeownership tenure by race shows stark contrasts. Current Black homeownership rates in San Joaquin County are significantly lower than

“San Joaquin County’s home values have seen some of the greatest volatility in the state. Since 2012, housing prices have rebounded 143.9%”

3 Cost-burdened is largely defined as paying more than 30 percent of household income for housing (rent, mortgage, utilities, etc.)
 4 U.S. Census American Community Survey (ACS); 2015-2019
 5 CHPC: San Joaquin County 2020 Affordable Housing Needs Report
 6 Zillow Observed Rent Index, 2020

Homeownership Rate in San Joaquin County

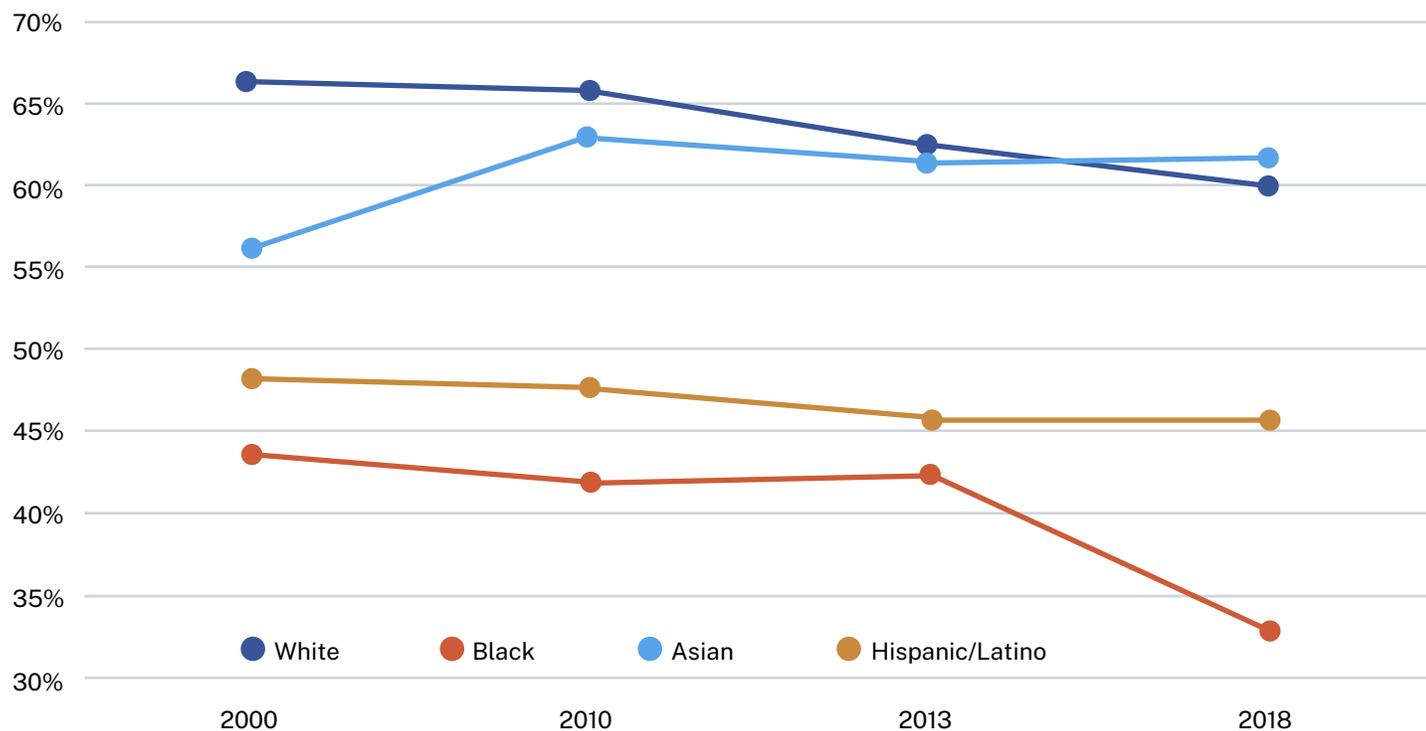


Figure 3: Homeownership Rate by Race - San Joaquin County (2000-2018). US Census.

White households – 32.9 percent versus 60 percent, respectively. This is in contrast to Black homeownership rates in the region pre-recession, which were higher than the statewide average at 43.7 percent.

The decline, which started in 2013, is likely related to the fact that Black households had nearly three times the rate of subprime loans compared to white households – 42 percent and 16 percent, respectively⁷. Owning a home can greatly contribute to ongoing household stability and is an important factor in considering broader neighborhood stability. Asian households appear to have had the largest homeownership gains locally, increasing from 56.2 percent in 2000 to over 60 percent in 2018.

The substantive decline in Black households’ access to homeownership opportunities has likely resulted in significant housing insecurity that is disproportionately influenced by race.

“Owning a home can greatly contribute to ongoing household stability and is an important factor in considering broader neighborhood stability.”

7 “San Joaquin Valley Fair Housing and Equity Assessment,” Abood, Maya; 2014

Eviction and Displacement

Previous metrics show that homelessness in San Joaquin is on the rise and household evictions likely are contributing to this increase. Numerous sources cite eviction as causing large and persistent increases in homelessness. In the lead up to the COVID-19 pandemic, San Joaquin County saw over 32,000 evictions filed between 2007 and 2016, with a peak of 4,600 eviction filings in 2009⁸. Formal filings in this period regularly topped 2,000 annually.

Faith in the Valley, a faith-based grassroots community organization servicing the Central Valley, found that the overwhelming majority of filings in San Joaquin County, almost 75 percent, originated in the City of Stockton. Manteca, Tracy and Lodi have the next highest percentages, at seven percent each. Eviction filings were also twice as likely to occur in neighborhoods experiencing “severe” poverty, where over half of all households fall below the poverty line. Eviction filings were also concentrated in neighborhoods with the lowest percentage of white households. Less than one percent of impacted tenants had legal representation, compared to over half of landlords.

Additionally, despite the landmark passage of AB 1482 in 2019, which requires a landlord to have a “just cause”

in order to terminate tenancy, many San Joaquin County households fall outside of these protections because they reside in single-family home rentals that are not corporate owned and are therefore exempt from 1482’s “just cause” mandate.

San Joaquin County’s housing stock is predominantly made up of single-family detached units (making up 73 percent of the overall housing stock compared to a statewide average of 58 percent⁹). A lack of diverse types of housing can contribute to fewer affordable options for income-vulnerable households. To add, community-serving organizations noted the lack of an enforcement agency for AB 1482 in San Joaquin County has also likely led to many potentially illegal evictions.

Households facing eviction often have few resources to fall back upon and can wind up without shelter landing among the County’s increasing homeless population. The county’s 2019 Point in Time count of homelessness in San Joaquin County impacts Black households at far greater rates than it does any other racial group. While Black residents make up just over seven percent of San Joaquin County’s population, nearly 40 percent of the County’s homeless population identified in 2019’s Point in Time Count were Black.



Enterprise Photos / Babcock North San Antonio

8 Evicted in San Joaquin –Facts for Housing Advocates and Community, 2020

9 U.S. Census American Community Survey (ACS); 2015-2019

Funding

Until 2021, financial resources for affordable housing development had significantly declined during the previous decade. The California Housing Partnership notes that state funding decreased 33 percent for housing production and preservation from 2008/09 to 2018/19.¹⁰ Because of this decrease, affordable housing developers have had an outsized reliance on local governments – cities and counties – to help seed initial funding to get their developments off the ground.

The affordable housing stakeholders in San Joaquin County is that there is a lack of meaningful, progressive housing policies and programs to fill the gap that has

arisen since 2011 (when the largest statewide source of affordable housing funding, redevelopment, was eliminated). While statewide funding did increase to unprecedented levels in 2021, much of these funding programs competitively incentivize the amount of local funding included in the project’s financing plan, which has put San Joaquin County projects at a disadvantage. Many of these funding projects are also relying on a one-time injection of funds from the federal government as part of its Covid-19 response (see Fig. 4). It is not yet clear how sustainable this funding is and if this amount of assistance will remain after the funds are expended.

FUNDING FOR HOUSING

State funding **increased 108%** and federal funding **increased 51%** for housing production and preservation in San Joaquin County from FY 2018-19 to FY 2019-20.

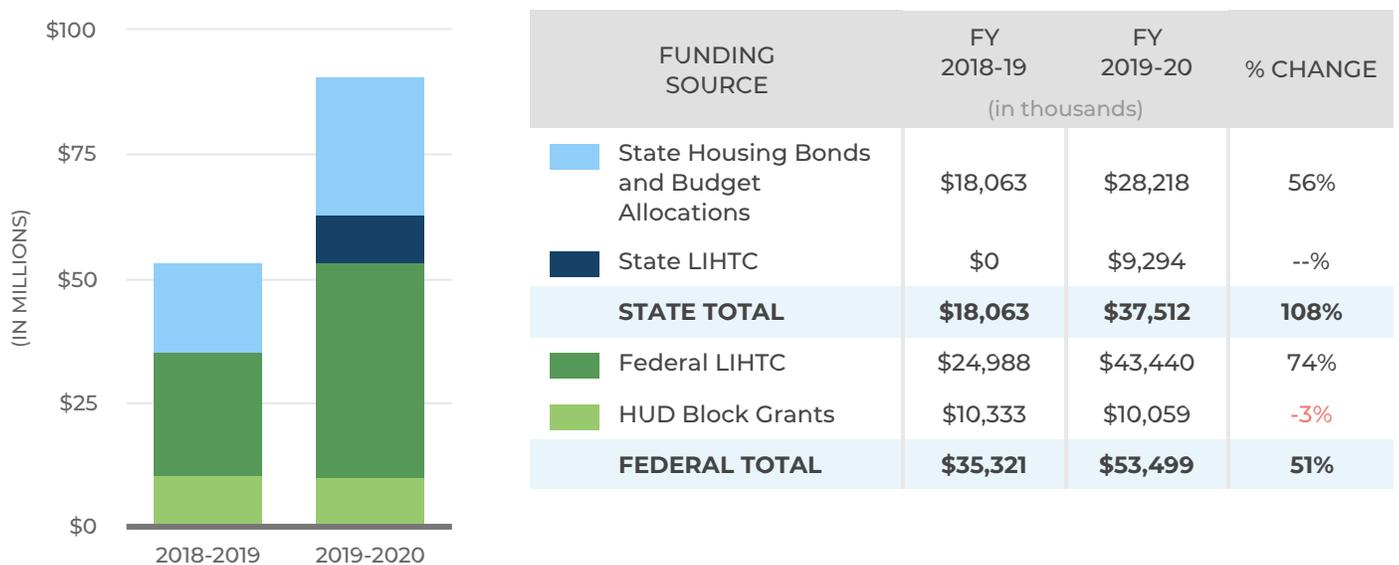


Figure 4: California Housing Partnership - San Joaquin County Housing Report, 2021.

Impacts of Covid-19

COVID-19 has had devastating impacts on household stability across the country. By April 2020, one month into the pandemic-induced shutdown in California, unemployment filings in San Joaquin County were up by 820 percent¹¹. With the exception of the City of Stockton, no jurisdiction within the County (including the County itself) enacted any type of emergency eviction ordinance in order to prevent households from being forced out of existing shelter (statewide protections expired at the end of September 2020).

While the pandemic has had a modest cooling effect on rental prices in high-cost metros, the metro area centering around the City of Stockton has seen rents and home prices continue to climb, persisting through the economic downturn. Data surrounding household

migration caused by the pandemic is still being finalized, but stakeholder feedback indicates that many white-collar households with higher incomes are moving into the region (particularly from San Francisco, Alameda and Santa Clara counties), driving up both purchase and rental prices and exacerbating the search for affordable housing among lower-income households.

According to ongoing research being conducted by the University of the Pacific, some economic recovery gains are being made. This is attributable to the County's economic reliance on the logistics and transportation sectors, which have generally been impacted less than other industry sectors like leisure and hospitality.



Photo by Elton Sa

11 Evicted in San Joaquin—Facts for Housing Advocates and Community, 2020

DEFINING GENTRIFICATION AND DISPLACEMENT

There has yet to be a universal, commonly accepted definition of the phenomenon of gentrification, the processes that lead to it, and the outcomes it results in. This is because gentrification, and the dynamics of demographic change at the neighborhood level, can be difficult to pin down. These concepts have many varied meanings that depend on experience and perspective. For the purposes of this study, the team relied on displacement and gentrification as defined by the Urban Displacement Project (UDP).

KEY TAKEAWAYS

- Gentrification is a process of neighborhood change that includes economic change in a historically disinvested neighborhood – by means of real estate investment and new higher-income residents moving in – as well as demographic change – not only in terms of income level, but also in the education level or racial make-up of residents.
- Displacement occurs when any household moves due to circumstances that: are beyond the households' reasonable ability to control or prevent (e.g. rent increases), occur despite the household having met all previously imposed conditions of occupancy; and make continued occupancy by that household impossible, hazardous or unaffordable
- In order to avoid potential negative impacts, it is important that public agencies proactively enact policies that support affordable housing development and help to stabilize residents and their existing neighborhoods.

Gentrification

UDP defines gentrification as, “a process of neighborhood change that includes economic change in a historically disinvested neighborhood – by means of real estate investment and new higher-income residents moving in – as well as demographic change – not only in terms of income level, but also in terms of changes in the education level or racial make-up of residents.”¹²

These residents usually have higher-incomes, higher levels of educational attainment and are generally whiter than existing neighborhood residents. UDP highlights three primary considerations when thinking about gentrification and displacement:

1. The historic conditions of a neighborhood, particularly what policies and practices may have created gentrification risk.

2. The way in which central city disinvestment and investment patterns are taking place today as a result of these conditions.
3. How gentrification impacts communities.

Emphasizing the importance of the process of gentrification is critical because a snapshot in time – as this study captures – cannot convey the entire story of neighborhood change. Neighborhoods and entire cities that may be classified as “disadvantaged” or “lower opportunity” can look entirely different within five years depending on investment and development patterns. The reverse can also be true.

¹² Urbandisplacement.org/gentrification-explained

Displacement

It is also important to define displacement for the purposes of this report.

Displacement, as defined by the Urban Displacement Project, occurs when any household moves due to circumstances that:

- Are beyond the households' reasonable ability to control or prevent (e.g. rent increases)
- Occur despite the household having met all previously imposed conditions of occupancy; and
- Make continued occupancy by that household impossible, hazardous or unaffordable

This report also distinguishes between forced displacement – caused by eviction, foreclosure,

converting a rental unit to a condominium, a natural disaster, etc. – and displacement that occurs as a response to neighborhood conditions – increased costs of living, loss of a sense of community or a lack of affordable housing options. This study also recognizes a third type of displacement – exclusionary.

Exclusionary displacement means that a household has far fewer options now than it may have recently because middle-class neighborhoods are becoming more exclusive and out of reach. Figure 5 further categorizes types and causes of household displacement.

Types and Causes of Displacement		
	<i>Forced</i>	<i>Responsive</i>
Direct or Physical Causes	<ul style="list-style-type: none"> • Formal Eviction • Informal eviction (e.g., landlord harassment) • Landlord foreclosure • Eminent domain • Natural disaster • Building condemnation 	<ul style="list-style-type: none"> • Deterioration in housing quality • Neighborhood violence or disinvestment • Removing parking, utilities, etc.
Indirect or Economic Causes	<ul style="list-style-type: none"> • Foreclosure • Condo Conversion 	<ul style="list-style-type: none"> • Rent increases • Increased taxes • Loss of social networks or cultural significance of a place
Exclusionary	<ul style="list-style-type: none"> • Section 8 discrimination • Zoning Policies (restriction on density, unit size, etc.) • NIMBY resistance to development 	<ul style="list-style-type: none"> • Unaffordable housing • Cultural dissonance • Lack of network

◀ **Figure 5:** Types and Causes of Displacement as categorized by the Urban Displacement Project.

Defining Gentrification and Displacement: Displacement

Displacement is not a singular, one-time unfortunate event. Combating the negative impacts of displacement cannot be done effectively until it is recognized in all its forms. It has long-lasting impacts for families and their opportunities, with low-income people and people of color often being the hardest hit.

Displacement has direct impacts on community and health. Evictions in particular have been linked to an increased likelihood of subsequent homelessness and housing insecurity (e.g. overcrowding and increased difficulty in being able to secure new rental housing with an eviction on one's record), as well as negative impacts on mental health and increased emergency room visits¹³.

UDP conducted research in San Mateo and Santa Clara counties, finding that a significant share of renter

households that had been displaced were forced to move outside of their home counties, often to neighborhoods with fewer job opportunities, longer commutes and safety concerns. The study found that two out of three children in displaced households had to change schools which can negatively impact educational outcomes.

New investment and associated gentrification is sometimes framed as an opportunity to diversify and bring economic vitality to previously disinvested neighborhoods, but the potential benefits do not always land equitably. Existing residents are not able to reap the benefits of new investment and economic opportunity in a neighborhood if they are displaced. This can result in “re-segregation” – displacing existing populations somewhere else in an effort to create more diverse and integrated communities.



Enterprise Photos / Lafitte

13 “Displacement in San Mateo County, CA: Consequences for Housing, Neighborhoods, Quality of Life, and Health,” Marcus, Justine and Zuk, Miriam; 2017

Literature Review

Concerns around displacement and gentrification have been on the increase, leading to a host of questions around investment—both public and private—and how to responsibly wield it so that all residents can equitably reap its benefits. To further understand the potential link between public transportation funding and displacement risk the study team conducted a review of relevant literature.

Direct investment into transit expansion and into development that helps support transit ridership (transit-oriented development, or TOD) has increased locally, statewide and across the nation. TOD is largely viewed as a desired amenity and a more climate-conscious form of development. While there does not appear to be universal consensus within existing literature that transit investment has a direct relationship as a cause of displacement and/or gentrification there is agreement on transit's potential to increase adjacent property values¹⁴.

These findings demonstrate that there can be an upward premium on home values accessible to transit¹⁵ (e.g. homes near rail stations). Research also suggests that heavy rail in particular has a greater impact on property values than less intensive types of transit such as bus systems. This type of phenomenon of increasing property values, as described by Zuk, can cause housing prices to escalate to the point of being unavailable to lower-income households. This is a form of indirect exclusionary displacement. It argues for intentional consideration of how projects are planned and implemented.

Zuck et. al also describe a lengthy history of public-sector policy directing both public and private investment in ways that advantage certain neighborhoods at the expense of others. This includes some highway projects implemented under the Federal Urban Renewal Program that demolished low-income neighborhoods primarily composed of households of color. These projects were often built with little regard for ensuring impacted households were able to access housing afterward.

Zuk et. al define public investment as both direct (activities like funding redevelopment and revitalization efforts as well as infrastructure) and indirect (assembling land, offering projects public subsidy and directing zoning initiatives). They note that studies

examining the relationship between rail investment and neighborhood change typically take two forms. First being a review of housing data (using indicators like home sales, value, rate of new development and renovation, etc.) and how it has changed over time and second being descriptive reporting on the relationship between transit and indicators of gentrification.

“There is a symbiotic relationship between diverse neighborhoods and successful transit: transit systems benefit from and depend on the racial and economic diversity of the neighborhoods that they serve, just as low-income households and people of color depend on and benefit from living in neighborhoods served by transit.” - Pollack, et. al

Displacement is a concern for transit providers on a number of fronts. The clearest concern, as Pollack et. al articulate in their article, “Maintaining Diversity in America’s Transit Rich Neighborhoods,” surrounds equity. Transit-rich neighborhoods tend to disproportionately be made up of lower-income households, households of color and renters. If new transit investment causes displacement or housing insecurity in these neighborhoods it overwhelmingly disadvantages groups based on class and racial lines¹⁶.

These three groups also represent many transit systems’ core ridership—those most likely to regularly use transit. As explained by Pollack, “There is a symbiotic relationship between diverse neighborhoods and successful transit: transit systems benefit from and depend on the racial and economic diversity of the neighborhoods that they serve, just as low-income households and people of color depend on and benefit from living in neighborhoods served by transit.” Maintaining community stability is in the best interest of transit operators both from a rider generation perspective and from a racial and class equity standpoint.

14 “Gentrification, Displacement and the Role of Public Investment: A Literature Review,” Zuk, Miriam et al; 2015

15 “Gentrification, Displacement, and the Role of Public Investment,” Zuk, Miriam et al.; 2017

16 “Maintaining Diversity in America’s Transit Rich Neighborhoods,” Pollack, et al, 2010.



Enterprise Photos

Dan Immergluck notes that gentrification and displacement impacts can also differ depending on the strength of the local market receiving investment. He notes, however, “this is not to say that gentrification or displacement cannot occur in pockets of weak-market cities, but the scale and speed of such change is likely to be more limited.” He recommends that affordable housing provisions and other displacement mitigation policies - what he terms “Affordability First” policies - be implemented prior to any project planning¹⁷. “Affordability First means...putting in place an effective set of tools that both protect existing residents from rapid rises in rents or property taxes and provide for an ongoing supply of long-term affordable housing in the areas likely to be impacted by the project.”

The perceptions of change can additionally have more impact on the success of a project than the project itself has on a neighborhood. Impacted communities can view plans and investments with suspicion and preconceived perspectives can keep projects from advancing. In his study, “They’re Not Building it for Us,” Danley notes that new projects and development can be viewed as a Catch-22 by impacted residents and stakeholders¹⁸. Investment that is viewed as long overdue or sorely needed could be opposed because of concerns around

displacement. The legacy of exclusion perpetuated by previously large-scale investments (e.g. the Federal Urban Renewal Program) directly impacts the policy and feasibility of new investment.

Gentrification and displacement impacts are highly context sensitive. In order to avoid potential negative impacts, it is important that public agencies proactively enact policies that support affordable housing development and help to stabilize residents and their existing neighborhoods. This is to the benefit of transportation agencies as it ensures a diverse ridership base and avoids perpetuating historical systemic harms that disproportionately run along racial and class lines.

Additionally, planning for transit-oriented development without considering gentrification and displacement concerns can also be self-defeating in terms of reaching environmental and equity goals. If households are displaced to further outlying communities of a region it can result in continued increased commutes and greenhouse gas emissions. For additional information, see “Developing a New Methodology for Analyzing Potential Displacement,” prepared for the California Air Resources Board.

17 “Affordability First: Concerns about Preserving Housing Options for Existing and New Residents on Atlanta’s Westside,” Immergluck, Dan; 2016

18 “They’re Not Building it for Us: Displacement Pressure, Unwelcomeness, and Protesting Neighborhood Investment,” Danley, Stephen and Weaver, Rasheda; 2018

MAPPING DISPLACEMENT RISK

A more complete overview of the methodology undertaken to determine what type of mapping methodology to use and how the selected methodological version compares against other tools can be found in the Appendix.

KEY TAKEAWAYS

- The research team modified the Urban Displacement Project’s Bay Area model to assess census tracts in San Joaquin County for displacement risk.
- The majority of tracts and neighborhoods in San Joaquin County are already advancing through gentrification and at risk of or already excluding low-income households from moving into the neighborhood.

Designing a Methodology

For this report, the research team utilized the Urban Displacement Project’s Bay Area model to assess census tracts in San Joaquin County for displacement risk. The existing UDP model illustrates and predicts where gentrification and displacement has occurred in a 13-county region that includes San Joaquin County. Each census tract variable in the analysis is compared to a regional –or area –mean.

Many of the housing and demographic variables used in the UDP model, such as housing value and median household income, vary greatly between Bay Area counties and the relatively less urban area of San Joaquin County. For example, in the UDP analysis, all census tract households were compared to a regional Area Median Income (AMI) of approximately \$90,000.

However, in San Joaquin County, the AMI is much lower, around \$55,000. What is therefore affordable for households in the larger Bay Area region, in terms of housing and rental price, is not necessarily affordable for households in San Joaquin County. Similarly, the existing UDP model uses a median home sale price of \$623,000 and median rental price of \$1,750, whereas the San Joaquin County model has a median home sale price of \$268,000 and a median rent value of \$1,180.

Using the UDP model as a foundation, the research team made select modifications based on best practices and stakeholder feedback. This included modifying the definition of the “region” from a 13-county geography to San Joaquin County alone and collapsing UDP’s nine differing typologies into four (see Fig 6).

CONDENSED TYPOLOGY	DESCRIPTION*	ORIGINAL UDP TYPOLOGY
Susceptible to and Ongoing Displacement	These tracts are low or mixed low-income and some had an absolute loss of low-income households during the period of 2000-2018	Low Income/Susceptible to Displacement; Ongoing Displacement of Low-Income Households
Varying Levels of Displacement	These tracts have varying levels of income and housing affordability, and some tracts gentrified during 1990-2000 or 2000-2018, but all tracts have experienced an increase in housing costs and/or rental value during the 2012-2018 period.	At Risk of Gentrification; Early Ongoing Gentrification; Advanced Gentrification
Moderate- and Mixed-Income	These tracts range from moderate to high income and other variables are relatively stable.	Stable Moderate/Mixed Income
Varying Levels of Exclusiveness	These tracts range from moderate to high income and housing costs are increasing. In some tracts, low-income households are being excluded from entering and decreasing in numbers.	At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive
High Student Population	These tracts have a high percentage of college students (over 30%) and therefore were excluded from the analysis.	High Student Population
Unavailable or Unreliable Data	These data were unavailable or unreliable.	Unavailable or Unreliable Data

*Income levels relate to regional area median income (AMI). For the San Joaquin County model, AMI is equivalent to the MHI for San Joaquin County, \$55,167 (data source, 5-year 2014-2018 ACS data).

Low Income = AMI <80% Moderate Income = AMI 80-120% High Income = AMI > 120%

Figure 6:
Legend: Gentrification and Displacement Assessment for San Joaquin County

Additional Map Layers are also available for comparison purposes on the Gentrification and Displacement Mapping Tool – a full list of these layers is available in the Appendix and includes demographic, income, housing and transit data. An example of comparing the displacement methodology against these other map layers is shown in Fig. 7.

Mapping Results - Displacement Risk

The results from the updated mapping methodology indicate that a majority, 51%, of San Joaquin County's population falls into "Varying Levels of Exclusiveness." These are census tracts that range from moderate to higher income households and that have seen housing costs increase from 2000 – 2018. In some tracts, low-income households are priced out of living within the tract and are generally decreasing in number.

This Exclusive typology is most prevalent in the southern portion of the county (communities like Tracy, Manteca, Ripon and Escalon) as well as neighborhoods in North Stockton and West Lodi. Interview feedback indicates that these communities have seen large amounts of growth within the 2000 – 2018 time period, particularly related to in-migration of households employed in Silicon Valley and in higher-earning jobs throughout the Bay Area.

Almost 30 percent of San Joaquin County households fall into tracts designated as "Moderate-and Mixed-Income" (29%). This tract typology is characterized as relatively stable without much change in terms of household income over the data period. This typology shows up most frequently in less urbanized and less

populated areas of the county that have not experienced the same type of extreme growth found in more urbanized communities of the county.

Neighborhoods designated as "Susceptible to and Ongoing Displacement" and experiencing "Varying Levels of Gentrification" are those facing the highest risk of and impact from displacement. These tracts tend to be made up of lower-income households and those tracts identified as at risk of displacement have seen an absolute loss of low-income households from 2000 – 2018, indicating that these households are relocating elsewhere.

Tracts designated as gentrifying are also seeing increases in housing sale prices and rent costs. The mapping tool shows many tracts located in city centers - Downtown and South Stockton as well as portions of eastern Lodi adjacent to its downtown. East Lodi also shows both high displacement risk and active gentrification. This typology makes up approximately 18% of San Joaquin County households and appears to have strong overlap with the location of lower-income households (Fig. 7).

Gentrification and Displacement Assessment for San Joaquin County

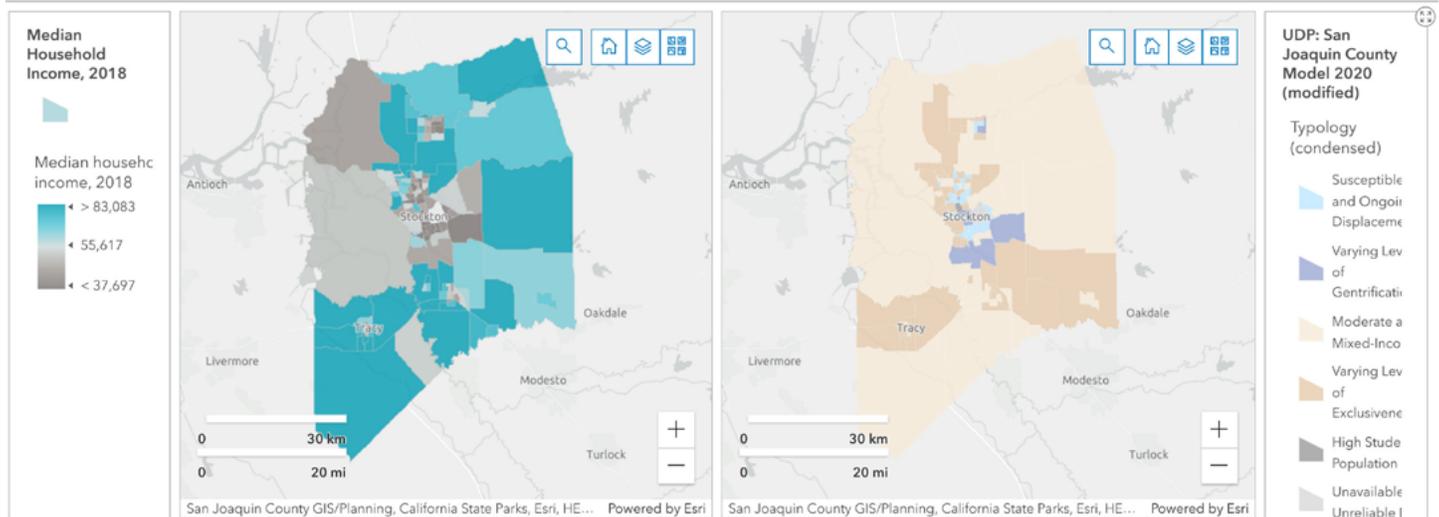


Figure 8: Map comparing Displacement Risk (right) with Household Income (left).

STAKEHOLDER OUTREACH AND FEEDBACK

The study team interviewed a combination of public agencies and community-based organizations that interface with residents experiencing displacement and housing insecurity. In total, approximately 20 stakeholder organizations were contacted for mapping feedback and discussion around displacement risk and housing concerns. A complete list of all interviewees can be found in the Appendix.

The purpose of these interviews was to ensure the accuracy of the drafted displacement maps and to capture the perspectives on displacement in San Joaquin County within different communities and stakeholder organizations.

KEY TAKEAWAYS

- Covid-19 has exacerbated displacement and housing pressure for San Joaquin County residents.
- There is a lack of diverse housing options to serve those who do not qualify for affordable housing and are priced out of home ownership.
- All jurisdictions interviewed indicated a need for more funding overall and funding diversity.

Across public-agency interviewees some general themes emerged. These include:

- **A general awareness that San Joaquin County residents are facing displacement and housing pressures and Covid-19 has greatly exacerbated these pressures.**
 - » The City of Escalon noted staff and elected officials are seeing increased demand for affordable housing options from their local senior population.
 - » These are often life-long Escalon residents who are interested in downsizing into smaller units but are unable to find available housing stock.
 - » By remaining in their existing units they also prohibit larger families from being able to move into family housing options.
 - » This challenge was also substantiated by numerous community-serving organizations.
- **Concern about housing the “missing middle.”**
 - » There is a lack of diverse housing options to serve those who do not qualify for deed-restricted affordable housing and are otherwise unable to access and afford homeownership options.
 - » This concern is exacerbated by the recent increases in real estate prices
- **A need for short-term solutions and additional funding to implement short-term policies and programs aimed at keeping residents housed.**
 - » Nearly all public agencies interviewed indicated they do not currently believe their existing funding streams – typically federal entitlement funds like CDBG and HOME – are adequate in terms of making a meaningful dent in housing production or related service provision.
 - » While all jurisdictions interviewed indicated support for additional affordable housing development, additional funding for production and non-production related services was either entirely absent or available only through federal and state emergency Covid-19 related programs.
- **Concerns around infrastructure capacity to handle additional development.**
 - » The City of Escalon has a current moratorium on land annexation as it studies and improves its existing sewer infrastructure – this prohibits developers from being able to work with the jurisdiction to actively plan for larger-scale developments.
 - » Additionally, the City of Stockton echoed similar concerns and the reluctance of the private development community to continually be responsible for paying for needed public infrastructure improvements.

Likewise, the following themes emerged from conversations with San Joaquin County community-based organizations (CBO):

- **Concerns around a serious lack of housing supply available at all income levels were noted repeatedly.**

- » This supply constraint applies to both affordable and market-rate units. Of new units being built, CBO staff have concerns that the price points are out of reach for most San Joaquin County households and cater to those who may be employed outside of the region.
- » Units that often are available and/or affordable have a higher likelihood of suffering from habitability issues either due to vulnerable residents fearing landlord retaliation and not filing complaints or affordable stock generally being older and requiring more maintenance.
- » The Housing Authority of San Joaquin oversees the County's Housing Choice Voucher program.
- » Staff indicated that user requests for extensions – more time to find adequate housing – are increasing.
- » They also noted that their ability to rehabilitate and upgrade existing units depends on their ability to relocate tenants during the construction process however, there are hardly any available units to do so.
- » This results in delaying much needed improvements.

- **Direct concerns around a pending eviction swell**

- » Organizations that have helped to administer emergency rental assistance noted a general reluctance among landlords to utilize available funds.
- » In some instances, this is due to resistance around providing needed information to qualify for program assistance (e.g. requiring current W-9 forms and other entity information) and in other cases the landlord would rather evict the tenant and take the income loss than continue offering tenancy.
- » Many landlords are likely unaware of what assistance is available and/or how to access it.

- » Interviewees noted that it's likely more households are facing eviction than reach out for assistance.

- » In addition to a lack of outreach and challenges surrounding how to apply for and receive emergency rental assistance (e.g. an online only application, the amount and type of documentation required, etc.) many households may not reach out due to embarrassment or because of how time-intensive the process is, often being forced to figure out where they'll need to find shelter next versus having time to apply for and be approved for emergency funds.

“Nearly all public agencies interviewed indicated they do not currently believe their existing funding streams – typically federal entitlement funds like CDBG and HOME – are adequate in terms of making a meaningful dent in housing production or related service provision.”

- **Varied impacts in telecommuting resulting in in-migration to urbanized parts of the County**

- » Smaller cities indicated that they have not seen the same scale of inward migration directly attributable to more widespread telecommuting options (though, it is unclear if this is due to limited housing options within these jurisdictions as opposed to a true lack of demand due to other influencing factors).

- **No clear countywide strategy on preventing eviction or around affordable housing goals, more generally.**



AdobeStock

- **Environmental injustice as a displacement cause.**

- » The recent explosive growth of the warehousing and logistics industry has resulted in an increase of large trucks on the road, concerns around where these warehouses are being located and increasing air quality issues as a result of increased pollution.
- » This can create an unsustainable living environment that forces people to relocate.

There does not appear to be a single convening agency monitoring regional housing insecurity needs or broader development trends (outside of the required RHNA and housing element process). Most community-based organizations act hyper-locally (a few, like the Center for Rural Legal Assistance, do provide services countywide) and public agency staff were not overtly aware of initiatives undertaken by neighboring jurisdictions. Public agencies noted that they would like to convene in a regional working group. Specifically, public agencies want to learn from other COG member jurisdictions around how they may be approaching housing challenges. Additionally, city staff suggested a central resource where members could share information regionally.

CASE STUDIES

MPOs have an important role to play in investing in place and preventing displacement, both through their direct investments as well as through the way they work with their local jurisdiction members. There are strategies that MPOs like SJCOG can take on themselves which are evidenced in this next section, and there are also mechanisms (technical assistance, thinking about the role MPOs plan in allocating funding) to encourage member jurisdictions to take on policies and programs that can prevent displacement.

This study included interviews with four Metropolitan Planning Organizations (MPO)–the Fresno Council of Governments, Sacramento Council of Governments, Oregon Metro and the Metropolitan Transportation Commission. The intent of these interviews was to understand the policy and program development around displacement risk and affordable housing that other regional planning agencies have undertaken. The takeaways from these conversations help to shape the study team’s overall recommendations.

KEY TAKEAWAYS

- Fresno COG
 - » Measure C Transit Oriented Development Program
- Sacramento COG
 - » “Green Means Go” Program; Engage, Empower, Implement Program
- Oregon Metro
 - » Affordable Housing Bond; Equitable Housing Initiative; Southwest Corridor Equitable Development Strategy
- Metropolitan Transportation Commission
 - » Housing Incentive Pool Grants and the One Bay Area Grant Program; One Bay Area Grant Program; Bay Area Preservation Pilot (BAPP) and the Transit-Oriented Affordable Housing (TOAH) funds; Integrating Housing Strategies into the Region’s Long Range Planning Scenarios

Fresno COG

Measure C Transit Oriented Development Program

In Fresno County, the local MPO (Fresno Council of Governments – FCOG) approved the Measure C Transit Oriented Development Program in 2006. Funded through a local sales-tax measure, the program was designed to help boost local transit ridership by incentivizing transit-oriented development land-uses (e.g. infill housing located near transit stops and service) in downtown corridors that have been historically difficult to develop in. FCOG began accruing funds for the program in 2007 to be used to help localities in Fresno County apply for funding for the following three types of projects:

1. Transportation infrastructure projects that support in-fill development – includes various design, engineering and environmental studies, site acquisition and capital costs associated with

construction of transit and active transportation projects

2. Planning program or match funds to identify TOD-amenable sites through a community planning process -includes concept plans for land-use and street design, cost estimates and implementation plans
3. Housing infill incentives – meant as an incentive for localities to build TOD projects by paying for development fees or actual capital costs associated with the project

The program initially focused only on the City of Fresno, but in 2012 was eventually expanded to all jurisdictions within Fresno County, though projects within the City of Fresno continue to make up the majority of awards.



Photo by YM Architects

According to FCOG staff, the program has been well received though does not generate enough funding – approximately \$900,000 annually – to scale up toward making a meaningful impact on the funding gaps local housing projects, especially affordable, often face. Staff also indicated that the program is regularly oversubscribed, further highlighting the need and popularity of the funds. Eligible applicants include city and county governments within Fresno County and private sector or nonprofit entities that include local government sponsorship. Applications for capital costs must show a nexus to housing development and awarded projects numerous offsite improvements within the City of Fresno.

While the program does not include an explicit anti-displacement focus there are point incentives within the program’s scoring rubric for both capital and planning funds – that provide a competitive advantage to projects that are providing affordable housing. FCOG staff also indicated that the local relationship with risks associated with public and private investment may be different than elsewhere in that investment in all forms is desired and that local stakeholders are actively working to attract it, essentially highlighting the different perspectives to be found in a weaker market. Including restraints or other forms of potential displacement mitigation may negatively impact the community’s ability to attract development and the amenity benefits it brings.

Sacramento COG

“Green Means Go” Program

In 2021, Sacramento Area Council of Governments (SACOG) launched a pilot program called, “Green Means Go.” Green Means Go is intended to lower GHG emissions by funding infrastructure projects within SACOG’s Metropolitan Transportation Plan/Sustainable Communities Strategy (MTP/SCS) for the Sacramento region. The program seeks to fund capital improvements throughout the region that would facilitate infill development, green transportation projects and more sustainable land-use practices. It is unique in that SACOG intends it to be a “first money in” source of funds. This is novel because many funding sources for infill development, particularly residential development, are reluctant to be an initial funding source because of the risk inherent in advancing projects that haven’t already accrued a sizeable amount of project funding. Per staff, this will hopefully reduce the cost barrier for those organizations interested in infill housing and further promote sustainability goals throughout the region.

“Green Means Go is an example of a planning and capital funding program that indirectly may impact neighborhood displacement risk through supporting affordable housing development, SACOG staff noted that the organization is increasingly thinking about how to address unintended displacement impacts associated with transportation investments.”

The program identifies “Green Zones” within SACOG member agencies. These are neighborhoods identified for their infill capacity, meaning they are locations already planned for infill development and are in a center, corridor or established community as defined in SACOG’s SCS and are where Green Means Go projects are eligible to be funded. These Green Zones were required to be nominated and approved at the local level with communities formally adopting resolutions that recognized the Green Zones and the intent to include infill development within the zone boundaries.

Staff indicated that identification of these zones was an integral part of showing the Governor’s Office – which is helping to confirm an ultimate funding source for the pilot program – that public agencies were on board and had locations ready to go.

Through prior outreach conducted by SACOG with its member agencies, the MPO has been able to identify the primary local barriers to infill development and more sustainable land-use patterns and has used this feedback to determine eligible activities and projects under the Green Means Go program. A primary hurdle includes the cost of infrastructure upgrades in communities that were originally built under different growth assumptions. As developers seek to add additional residential units it can put strain on existing infrastructure, specifically water and sewer systems. Through Green Means Go, which is currently envisioned to be open to a variety of applicants – local governments but also special districts, many of which are responsible for underlying community infrastructure – applicants could finance these needed system upgrades to accommodate infill development.

Engage, Empower, Implement Program

Where Green Means Go is an example of a planning and capital funding program that indirectly may impact neighborhood displacement risk through supporting affordable housing development, SACOG staff noted that the organization is increasingly thinking about how to address unintended displacement impacts associated with transportation investments. The MPO initiated a recent initiative named “Engage, Empower, Implement,” or “EEI.”

The intent of the EEI program is to assess project-related community impacts before a project is developed. Per staff, reviewing project impacts after a project is finished does not offer the same potential to mitigate or accommodate community needs and wants. While this program is still under development, staff mentioned the possibility of facilitating a working group comprised of relevant community-based organizations – similar to the collaborative stakeholder model used in the State’s Transformative Climate Communities program. This working group would ensure that community input is brought to the table and that projects are reflective of the neighborhoods where they are being built and proactively consider community needs and concerns.

Oregon Metro

Affordable Housing Bond

In the State of Oregon, the regional planning agency, Metro, has a long history of successful regional planning efforts that date back to the 1950s. Currently, Metro serves over 1.5 million people in Clackamas, Multnomah and Washington counties (this includes Portland and 23 other cities) and acts as the regional transportation management agency. Metro additionally acts as steward of the region's urban growth boundary and parks system, manager of a regional garbage and recycling system, runs the regional arts center and acts as manager of regional land-use strategies (this includes managing transportation access and planning). Its Council is unique in that it is comprised of officials who are directly elected as opposed to being appointed. This characteristic is important because it allows Metro the political ability to pursue certain policy and programmatic goals that other MPOs may be constrained from pursuing.

Equitable Housing Initiative

In 2015, Metro began to take a more intentional look at its role in the field of housing. After convening a committee of interested stakeholders, the agency subsequently launched its Equitable Housing Initiative in order to improve affordable housing access as well as preserve housing choice. As such, the Initiative seeks to:

- Set shared priorities and align values across elected officials, local staff, developers, funders and other stakeholders
- Develop and provide technical assistance support to implement best practices at the local level
- Evaluate and support collaborative approaches to capacity-building, policy and resource development
- Provide planning grants to local jurisdictions
- Pass a regional housing bond aimed at spurring affordable housing production

Since its launch, the Initiative has proven to be a successful catalyst in getting member jurisdictions and housing stakeholders, “speaking the same language,” as described by Metro staff. Staff credit the initiative with providing a neutral platform for local governments to collaborate and determine what their regional housing needs and gaps were. Both a community and technical committee were established to ensure accountability and in 2017 the decision was made to launch a ballot measure to raise money to implement Initiative goals

(Metro is unique in that it has taxing authority granted by the state of Oregon).

This ballot measure was successful and in 2018, in partnership with its member jurisdictions, Metro successfully passed a \$653 million bond to target strategies to address the region's housing crisis, with a specific goal of funding the construction, acquisition and renovation of housing units for 7,500 – 12,000 residents (approximately 3,900 units) making 80 percent of area median income or less. The bond was funded through a property tax that raised 24 cents per \$1,000 of assessed home property value¹⁹. The vast majority of available funds (90 percent) is passed through directly to locally selected projects. The remaining 10 percent is managed by Metro and used for strategic land acquisition for future affordable housing development with the goal of seeing projects advance within seven years of the initial purchase. This initiative builds off Metro's decades of prior experience around the acquisition of sites for transit-oriented development.



Photo by Kevin Mealy

A Regional Functional Plan (a comprehensive planning document similar to California's Regional Housing Needs Assessment) targets a “fair share” of units for Metro's member jurisdictions. This document is regulatory in nature and could, therefore, be enforced to ensure localities are developing toward their unit goal, Metro has chosen to offer incentives rather than full enforcement. Additionally, an oversight committee has been established to ensure development accountability. In an extreme case, if jurisdictions were not allocating funds, the respective Housing Authority or Metro could step-in and manage a competitive process to ensure projects are advancing.

19 Metro has unique taxing authority provided within its charter that allows it to be the issuing and distributing entity of the bond measure

Metro staff believe that several elements aligned in order to be able to successfully pass its affordable housing bond. With a recent change in executive leadership, priorities shifted to include housing affordability and associated regional challenges. In addition, a transportation funding measure that was planned to also go to voters in 2018 was ultimately punted to 2020. This allowed for the housing measure to take center stage and emerge as a top priority. Within its first year of implementation, twenty affordable housing developments were supported by the bond revenue, with a specific focus on extremely-low-income (ELI) households – those making less than 30 percent of area-median-income.

In addition to the housing bond, Metro’s Equitable Housing Initiative orients around four key strategies, one of which is to “Mitigate Displacement and Stabilize Communities.” Language around this strategy notes Metro’s intent to “support public and private nonprofit partners to prevent rent increases and evictions that may accompany property improvements and infrastructure investments with tools ...” These tools include assisting with property acquisition (which can be financed with the bond), setting up real estate investment trusts, issuing rental rehabilitation grants, supporting policies around tenant protections (e.g. notifications for no-cause evictions, rent stabilization) and short-term rental or utility assistance.

“Using a mix of public and private funds, an external coalition, the Southwest Equity Coalition, was formed to ensure Metro and other public agencies stayed accountable to a list of actions agreed upon by all partners.”

Metro’s Southwest Corridor Equitable Development Strategy

In 2011, Metro was assessing the potential to expand its existing light-rail service into southwest Portland. When presented to the corridor neighborhood there were immediate concerns around residential and commercial displacement risk. Using grant funds from the Federal Transportation Administration, Metro worked with community partners to study how the proposed light rail expansion could commence without de-stabilizing the existing community. According to staff, this required extensive community engagement in order to ensure trust was built between those wielding the investment (Metro, City of Portland and Tri-Met – the local light rail operator) and residents. Using a mix of public and private funds, an external coalition, the Southwest Equity Coalition, was formed to ensure Metro and other public agencies stayed accountable to a list of actions agreed upon by all partners (see Figure 9.)

In 2019, Metro published its Equitable Development Strategy which included its own Equitable Housing Strategy focused on setting realistic housing development targets for all residents over the next 10 years and preventing displacement for vulnerable households. Both of these targets depend on policies and programs being implemented that support the development of affordable housing and prioritize the housing and economic needs of at-risk households. The specific action items include streamlining site identification and property acquisition for affordable housing, the implementation of its regional bond measure and city implementation of broader regional housing policies.

Metro staff noted that the largest challenge came in engaging its local transportation providers and working to “realign their thinking” when it comes to assessing transportation project impact on neighborhoods. In addition, staff added that there is still work to be done regarding integrating its housing and development programming into its long-range land-use planning. Metro has an upcoming Regional Transportation Plan update in 2023 and plans to integrate both its housing and displacement work into this document. Part of this update will include examining how Metro funds transportation projects (like adding a “human component” to its revenue generation by re-assessing the impact of things like parking fees and other sources on residents and the associated cost burden) and assessing individual transit project impacts that take displacement risk into consideration.

Coalition 2-5 year action initiatives and current status

Early concept
 Pilot/early work
 Partially resourced
 Resourced/underway

	2-5 year initiative	Lead/possible lead organization	Status
Influence	Formation and operationalization of the Southwest Equity Coalition	Unite Oregon and Community Alliance of Tenants	
	Leadership trainings and targeted engagement to empower low-income residents, communities of color and community-based organizations	Unite Oregon	
Equity	Community Preservation Work Group to provide anti-displacement services and provide parity of tenant protections	Community Alliance of Tenants	
	Implementation of the Southwest Equitable Housing Strategy	City of Portland and City of Tigard	
Equitable housing	Implementation of Regional Affordable Housing Bond in the Southwest Corridor	Metro, Washington County and City of Portland	
	Multi-jurisdictional Memorandum of Understanding to coordinate acquisition and redevelopment of public properties and station area planning	TriMet, Metro, cities and counties	
	Extension of SWEDS pilot projects to implement housing design and siting criteria refinements identified through outreach on culturally specific needs	Home Forward and Community Partners for Affordable Housing	
	Identification of sites for directing outside capital to affordable housing in Southwest Corridor through a Real Estate Investment Trust	Meyer Memorial Trust	
Workforce stability	Major employers engagement to train entry level workers from diverse backgrounds for middle skill/wage career advancement pathways among major employers	Immigrant and Refugee Community Organization, Worksystems Inc. and OHSU	
	Aligned and expanded workforce development resources and programs between Multnomah and Washington counties	Worksystems Inc.	
	Exploration of community and/or public benefits agreements in the Southwest Corridor	Metro and O'Neill Construction	
Business stability	Inventory and survey of disadvantaged businesses to establish improved representation and activate anti-displacement financial and technical resources	Prosper Portland and Mercy Corps Northwest	
	Improved access to affordable commercial space for disadvantaged businesses	Craft 3 and Prosper Portland	
Community Development	Exploration of Community Investment Trust to leverage successful model in East Portland to capture increased property values for community wealth creation in the Southwest Corridor	Mercy Corps	
	Establishment of community land bank organization to secure property for community assets such as affordable housing and/or job/service centers	Proud Ground	
	Groundwork for a tax increment finance district in the Southwest Corridor that advances equitable development outcomes	Prosper Portland	
	Tigard Triangle equitable tax increment finance district implementation	City of Tigard	
Health	Collaboration with coordinated care organizations to improve healthy food access and address other health equity needs in corridor	Oregon Health Authority	
Mobility	Identification of resources and construction of MAX light rail line along with walking, biking and roadway projects in the Southwest Corridor	Metro and TriMet	

▶ **Figure 9:**
 Metro Equitable Development Policy - Shared Goals among the Southwest Equity Coalition

Metropolitan Transportation Commission

Housing Incentive Pool Grants and the One Bay Area Grant Program

In 2018, recognizing that the Bay Area’s housing shortage was disproportionately limiting the development of affordable units, the Metropolitan Planning Commission (MTC)–the nine-county Bay Area’s regional transportation planning agency – launched its Housing Incentive Pool Program (HIP). According to MTC’s regional long-range transportation plan and Sustainable Communities Strategy, Plan Bay Area 2040, “overburdened infrastructure, climate change, disruptive technological innovations and the changing regional and national economy are just some of the many issues that will call for coordinated and concerted regional action. One challenge above all, however, requires immediate attention: housing.”

Since 1999, the region has produced less than a third of the housing units identified as being needed for low and very-low-income households (see Fig 10). MTC decided to take action to encourage member jurisdictions to improve upon these development numbers by re-tooling some of its funding programs to incentivize affordable housing construction.

These programs leverage regional transportation funding to award funds to jurisdictions that are making meaningful progress in meeting outlined Regional Housing Needs Assessment (RHNA) goals. Currently, MTC has \$71 million available for its Housing Incentive Program. \$46 million of this total is made up of state funds from the Regional Transportation Improvement Program. The remaining \$51 million comes from flexible federal funds available through MTC’s One Bay Area

Grant (OBAG 2) program.

Jurisdictions are eligible for funding if they have a certified Housing Element and demonstrate compliance with state housing laws related to surplus lands, accessory dwelling units and density bonuses. In addition, in what MTC describes as a “race to the top,” funding is limited to the top 15 jurisdictions within the region that are developing the greatest number of eligible housing units from 2018 -2022. This is verified through the number of certificates of occupancy granted by a jurisdiction and fund recipients will be confirmed in 2022 when data is available. Eligible projects must be shown to support affordable housing development (e.g. transit or infrastructure upgrades).

One Bay Area Grant Program

MTC’s One Bay Area Grant program (OBAG) was initially launched in 2012. It is currently in its second iteration – known as OBAG 2 - and currently funded through the following flexible funding sources: the Surface Transportation Block Grant and Congestion Mitigation and Air Quality Improvement programs. OBAG funding works to strengthen ties between local transportation investments and MTC’s respective SCS’ regional housing and land-use goals. OBAG 2 is deploying over \$900 million to a variety of projects over the course of 2018 to 2022, \$8 million of which went explicitly to housing initiatives.

The OBAG program targets funds to transportation projects within Priority Development Areas (areas MTC has slated for housing growth) and, similar to the HIP program, rewards jurisdictions that accept

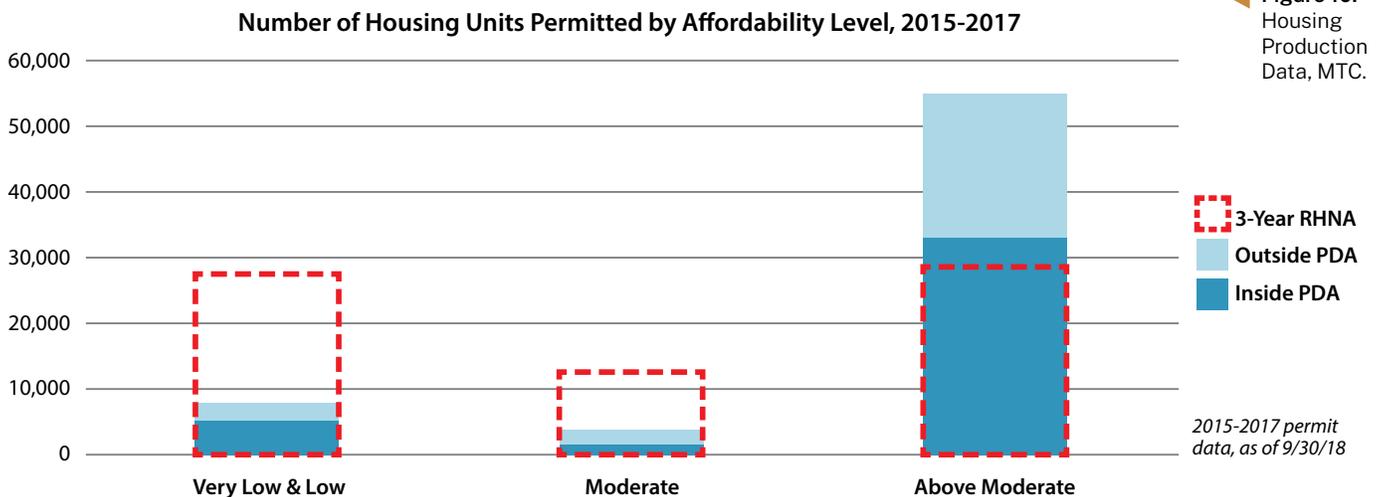


Figure 10: Housing Production Data, MTC.

RHNA housing allocations and produce associated units, incentivizing unit production at very-low, low and moderate income levels. The program also funds conservation efforts and a variety of active transportation programming and projects.

The first round of the OBAG program proved popular and yielded positive results. MTC saw increased grant allocations and size of projects, projects that advanced multi-modality as well as significant investments in active transportation and Transportation for Livable Community (TLC) projects. These are generally oriented to bicycle access and walkability but also include streetscape improvements, road diets, or transit elements. (MTC Resolution No. 4202, 11/18/2015). Currently, the agency is mapping out the third iteration of the program, assuming over \$1 billion available in the next round, see Figure 11 for the current anticipated funding approach.

Bay Area Preservation Pilot (BAPP) and the Transit-Oriented Affordable Housing (TOAH) funds

In addition to OBAG, MTC has piloted two other programs that fund affordable housing, the Bay Area Preservation Pilot and the Transit-Oriented Affordable Housing Fund. Both of these funds rely on partnerships between MTC and the region’s mission-driven, community-based organizations.

In 2011, MTC invested \$10 million and raised another \$40 million into a \$50 million revolving loan fund

(TOAH) available to affordable housing developers. Developers could use the TOAH funding to purchase land near rail and bus lines throughout the Bay Area. The program attracted an additional \$40 million in 2017 and expanded its loan offerings. Developers could now use the program to fund capital projects located in Priority Development and Transit Priority Areas identified by MTC. This helps to directly implement the region’s Sustainable Community Strategy. To date, the TOAH fund has supported the development of nearly 2,300 units throughout the region.

In 2018, MTC launched the Bay Area Preservation Pilot Fund. This new program was meant to help stabilize communities at risk of displacement by preserving homes near high-frequency transit service. Nearly \$50 million has been set aside for nonprofit developers and community organizations to acquire properties and the program has recently been streamlined to allow for more efficient access to funds.

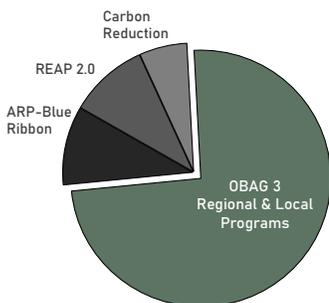
Metropolitan Transportation Commission – Integrating Housing Strategies into the Region’s Long Range Planning Scenarios

In an interview with staff, the study team learned about MTC’s evolution in regards to its approach to land-use, characterizing a shift at the agency from looking not just at, “where growth takes place in the region, but how it takes place.”

In response to 2008’s landmark land-use legislation,

Comprehensive Funding Approach

Figure 11: OBAG funding plan, courtesy of MTC



Amount	Fund Source	Purpose
\$750 million	OBAG 3 - STP/CMAQ <i>FHWA formula funds</i>	STP: Flexible federal fund source CMAQ: Emissions reductions focus
\$85-\$100 million	ARP – Blue Ribbon <i>One-time FTA funding</i>	Commission set-aside within ARP framework for near-term Blue Ribbon projects and hardship funding
\$100 million	REAP 2.0 <i>One-time funding from State budget surplus</i>	Flexible source for projects that advance the Sustainable Communities Strategy
\$60 million	Carbon Reduction <i>Potential new FHWA formula program</i>	Flexible source for projects that reduce greenhouse gas emissions
\$1 billion+	Total	

SB 375, MTC worked to develop a comprehensive Sustainable Communities Strategy adopted in 2013. The process was shaped by extensive engagement by community-based organizations which lobbied successfully for the development of metrics to rank equity outcomes tied to different planning scenarios - what was termed an “Equity Scorecard”. The plan’s next iteration, in 2017, went further to include metrics tied specifically to displacement risk, specifically evaluating risk using the Urban Displacement Project’s mapping tool.

The findings from these metrics indicated that the regional outcome tied to displacement risk was poor. The findings also revealed that, while the metrics and mapping could show that there would be absolute losses of low-income households, they could not distinguish forced displacement from displacement related to any other cause (e.g. a households choosing to move with no external pressure). However, it was clear that in geographies that showed the greatest amount of growth (where housing units would be built) the risk of households being displaced or lost was the lowest. This modeling helped set the stage for the inclusion of more aggressive strategies tied to affordable housing production and preservation in MTC’s 2021 SCS/RTP

update (adopted October 2021).

These strategies, shown in Figure 12, were developed under the “3 P” model which refers to a combination of strategies addressing housing production, preservation and tenant protections. This model was developed under a previous Bay Area regional initiative hosted by MTC and ABAG prior to their merger – The Committee to House the Bay Area (CASA). The eight proposed strategies were also assigned a budget number to assess what the cost would be to implement each across the region. These cost estimates were developed using up to date housing unit costs and through case study research on similar initiatives implemented within the region and elsewhere.

Similar to Oregon Metro staff, MTC staffers also indicated that a shift in executive leadership, in addition to the 2018 merger of MTC with the Association of Bay Area Governments, was critical in ensuring that regional displacement risk was viewed as a challenge directly related to the planning scenarios outlined in the SCS/RTP. Additionally, years of research, modeling, community awareness and advocacy were critical in ensuring that housing insecurity and displacement were continually elevated as primary issues of concern.

 Housing Strategies — Cost: \$468 Billion		
Protect and Preserve Affordable Housing	H1. Further strengthen renter protections beyond state law. Building upon recent tenant protection laws, limit annual rent increases to the rate of inflation, while exempting units less than 10 years old.	\$2 BILLION
	H2. Preserve existing affordable housing. Acquire homes currently affordable to low- and middle-income residents for preservation as permanently deed-restricted affordable housing.	\$237 BILLION
Spur Housing Production for Residents of All Income Levels	H3. Allow a greater mix of housing densities and types in Growth Geographies. Allow a variety of housing types at a range of densities to be built in Priority Development Areas, select Transit-Rich Areas and select High-Resource Areas.	N/A
	H4. Build adequate affordable housing to ensure homes for all. Construct enough deed-restricted affordable homes to fill the existing gap in housing for the unhoused community and to meet the needs of low-income households.	\$219 BILLION
	H5. Integrate affordable housing into all major housing projects. Require a baseline of 10-20% of new market-rate housing developments of five units or more to be affordable to low-income households.	N/A
	H6. Transform aging malls and office parks into neighborhoods. Permit and promote the reuse of shopping malls and office parks with limited commercial viability as neighborhoods with housing for residents at all income levels.	N/A
Create Inclusive Communities	H7. Provide targeted mortgage, rental and small business assistance to Equity Priority Communities. Provide assistance to low-income communities and communities of color to address the legacy of exclusion and predatory lending, while helping to grow locally owned businesses.	\$10 BILLION
	H8. Accelerate reuse of public and community-owned land for mixed-income housing and essential services. Help public agencies, community land trusts and other non-profit landowners accelerate the development of mixed-income affordable housing.	N/A

Figure 12: MTC Housing Strategies included in 2021 Sustainable Communities Strategy

NOTE: Numbers may not sum due to rounding.

RECOMMENDATIONS

While SJCOG has predominantly interfaced with transportation providers and local public agencies, its stated role is broader, with the goal of fostering “intergovernmental coordination within San Joaquin County and with neighboring jurisdictions, other regional agencies in the San Joaquin Valley, the state of California, and various Federal agencies.”

As such, the following recommendations offer ways for SJCOG to expand into more direct conversations and programming around land-use, housing, displacement and the impacts that result from SJCOG’s investment policies. The study team also recommends that SJCOG consider using flexible funding streams, like REAP, to ensure that its investments advance social equity for San Joaquin County residents.

These recommendations draw upon the aforementioned case study conversations and the best practices that emerged from other MPOs grappling with similar questions and challenges.

KEY TAKEAWAYS

- Establish a countywide working group focused on affordable housing and land-use issues
- Establish a project-selection committee similar to SACOG’s EEI Initiative and/or develop internal equitable development guidelines
- Implement programming to support infrastructure and housing development
- Incentive Funding (Explore new funding or existing discretionary funds to incentive jurisdictions in meeting housing goals)

Establish a countywide working group focused on affordable housing and land-use issues

Nearly all public agency interviewees in the region indicated an interest in participating in some type of regular convening or roundtable to better understand housing and land-use pressures impacting San Joaquin County. It was requested that this convening be made up of staff-level personnel to better disseminate best practices. This is also a recommendation that all MPO interviewees had set up to some degree prior to embarking on more ambitious and intentional work around displacement and affordable housing though the composition varied across organizations.

Currently, public agency staff noted that there is little discussion between themselves and their neighboring jurisdictions. Establishing a regional-level working group would be helpful in better tracking countywide housing and land-use trends as well as enabling better sharing of challenges, solutions and overall best practices. This is likely a recommendation that could be implemented in the short term without need for dedicated funding.

Establish a project-selection committee similar to SACOG’s EEI Initiative and/or develop internal equitable development guidelines

As described throughout this report, displacement does not impact all communities in the same way. People of color are disproportionately impacted by eviction, associated displacement and homelessness in San Joaquin County. In the Sacramento region SACOG has recently established a committee made up of a diverse community-based stakeholder group to proactively identify projects that are reflective and respond to community needs.

The goal is that this “Engage, Empower, Implement” group will eventually be influential in determining SACOG’s project pipeline and, rather than reflecting on the “fit” of a project after it is already constructed, ensure that funded projects advance institutional equity and inclusion goals before they are selected for implementation. This type of group could also set standard requirements or incentives for projects that plan for displacement risk.



Photo by @HoodApp

This is similar to the working group established by Oregon Metro that led to the development of the organization's Equitable Development Policy. The guidelines tied to the Equitable Development Policy were pivotal in ensuring Metro's investments made in both land acquisition and more generally in neighborhoods that had high vulnerability to displacement as a result of improved light-rail service achieve the local neighborhood's interests in maintaining resident stability.

As an entity that allocates funds, SJCOG should ensure that projects it finances are of interest and use to impacted communities. SACOG is currently funding a pilot of its EEI program as part of its overall Innovative Mobility Programming.

Implement programming to support infrastructure and housing development

SJCOG does not currently tie any of its funding programs explicitly to anti-displacement or affordable housing policies or capital projects. With new funding anticipated to come online (e.g. REAP 2.0) in 2022, it provides an opportunity for SJCOG to offer much needed resources to help supplement anti-displacement work and associated affordable housing policies and programs.

Both SACOG and MTC have set precedent in MPO-funded capital projects that are not specifically tied to transportation. Public agency feedback in San Joaquin County indicated a dire need for both public gap financing to fund affordable housing as well as funding for infrastructure to help support more intensive development. SJCOG should consider whether it can build out programming that supports higher density, infill housing types. REAP 2.0 could be a potential catalyst fund for this work as it can be used to support transformational projects that help implement infill and SJCOG's Sustainable Communities Strategy. Modeling a program after MTC's BAPP initiative could be a strategy to directly stabilize neighborhoods around transit corridors that have planned future investment.

Incentive Funding (Explore new funding or existing discretionary funds to incentive jurisdictions in meeting housing goals)

SJCOG should consider incentivizing jurisdictions that are focusing delivering housing outcomes aligned with its Sustainable Community Strategy and Regional Housing Needs Allocation process (e.g. jurisdictions that are building denser, affordable units in a way that does not exacerbate urban sprawl or are near a major transit corridor). A pilot could be modeled off similar programs like MTC's HIP initiative.

CONCLUSION

As California communities work to alleviate the negative impacts from its dire housing crisis, ensuring residents can remain stably housed is a critical part of the overall solution. All public agencies can play a role, including SJCOG, to ensure that the way they proactively plan and choose to implement capital projects does not cause harm to existing residents.

San Joaquin County is not immune to displacement risk and many community stakeholders feel strongly that they need assistance from all institutions in working to prevent displacement. Covid-19 has only exacerbated these needs and more responsive programs and policies are needed to prepare for displacement mitigation.

MPOs like SJCOG are increasingly exploring their role in creating affordable and stable communities there are a variety of options SJCOG can pursue to

play a more proactive role in ensuring its investments benefit everyone. The newly developed Displacement Assessment Map for San Joaquin County allows SJCOG and other interested stakeholders a mechanism for quantifying at-risk census tracts. The associated Housing Policy Toolkit provides a guide and introduction to a variety of mechanisms to help address a range of housing concerns for public agencies, advocates and community members.

As state and federal funding sources increasingly recognize the harmful effects of past investment practices to both the climate and to the public, SJCOG can use this assessment and its associated tools to deliver projects that avoid disrupting the stability of existing residents and neighborhoods.



Photo by @HoodApp

APPENDIX

Gentrification and Displacement Assessment for San Joaquin County – Methodology

Preliminary methodological assessment and indicators

For this project, we conducted a review of select gentrification and displacement models and off-models in the United States. A recent report entitled “Developing a New Methodology for Analyzing Potential Displacement” prepared for California Air Resources Board in 2017 provides an extensive literature review on gentrification and the potential risk of displacement. Given this, we chose to focus on the current gentrification and displacement models to inform the development of our model for San Joaquin County. Specifically, we focused on five models that are potentially applicable to our San Joaquin County assessment in order to explore the indicators and thresholds (if applicable) used. Table 1 provides a brief overview of these five models, followed by a detailed summary of each model below.

Table 1. Review of five displacement and gentrification models

Model/Study	Unit of Analysis and Time Period	Broad summary of displacement and gentrification assessment
Urban Displacement Project (UDP): Bay Area	Tract level; San Francisco Bay Area (2000-2018)	<p>The project typology assumes that census tracts that lose lower income households while the overall tract population remains stable or increases are experiencing displacement. To predict future displacement, the project looks at the presence of strong housing markets, transit-oriented development, historic housing stock, affordable housing units, and employment centers in relation to the change in lower income households.</p> <p>In 2018, UDP partnered with Strong, Prosperous, and Resilient Communities Challenge (SPARCC) to examine local conditions around gentrification, displacement, and exclusion. In this updated model reapplied to the Bay area, UDP made high level improvements to the original typologies (see Figure 1 for latest typologies).</p>
Urban Displacement Project: Southern CA	Tract level; Southern California (2000-2015)	In this model, to determine susceptibility, each census tract was analyzed with the following variables and compared to the regional median: % low income households, % college-educated residents, % renters, and % nonwhite residents. The change in these variables over time determined a census tract’s risk factor for gentrification and displacement.
Displacement Alert Project	Building level; New York City; 2007-2020	This model defined displacement as loss of rent-stabilized units, high housing unit sale prices, increase in construction permit applications per unit, and the eviction rate per unit.
University of Colorado-Denver Model	Combined Statistical Areas: Chicago, LA, NYC, SF Bay Area, and D.C.-Baltimore; 2000-2015	In this model, gentrified tracts met the two criteria on income and college graduates and at least one criterion about housing prices.
Seattle Displacement Risk	Tract level, Seattle metro area; 1990-2010	In this model, they defined displacement risk is influenced by three main factors: 1) vulnerability indicators related to housing cost increases; 2) amenity indicators that affect housing demand; and 3) development potential of a neighborhood. This study also considered a neighborhood’s access to opportunity in the categories of education, economy, transit, civic infrastructure, and health.

Urban Displacement Project-Bay Area

The Urban Displacement Project (UDP) is a research and action initiative of the University of California, Berkeley (UCB). With the help of the San Francisco Mayor's Office of Housing and Community Development, UCB conducted a study to illustrate and predict where gentrification and displacement occurred in the Bay Area using regional-level data, 2000-2015. This analysis aimed to help Bay Area communities identify areas that have experienced gentrification over nearly two decades as well as define and calculate the likelihood of future neighborhood gentrification and displacement risk. This project concludes by illuminating potential policies that could prevent the advancement of gentrification and displacement.

In 2018, UDP partnered with Strong, Prosperous, and Resilient Communities Challenge (SPARCC) to examine local conditions around gentrification, displacement, and exclusion. In this updated model reapplied to the Bay area, UDP made high level improvements to the original typologies. For this model, they developed a gentrification and displacement typology at the census tract level for the 13-county Bay area region, including San Joaquin County. This typology consists of nine types based on income and select criteria, including but are not limited to population, employment density, presence of rail station, historic housing stock, 'hot' housing market, and migration rates. See Figure 1 for a description of typologies.

Urban Displacement Project-Los Angeles

In response to the growing income inequality in Southern California, UDP teamed up with the University of California, Los Angeles, to identify neighborhood changes that could create vulnerable pockets susceptible to furthering gentrification. The initial study examined neighborhood (tracts) in Los Angeles County between the years 1990-2015. In the 2018 model update, the geographic coverage extended to include Orange and San Diego counties.

They defined gentrification differently for each region, given the unique conditions of each region and access to different data sources. They developed off-model tools based on the regression model that can be used by practitioners. Their measure for gentrification draws from several previous studies (Lance Freeman, 2005; Lisa Bates for Portland (2013); the Bay Area (CJJC 2014; Haas Institute, 2015), and the recent analysis of the 50 largest cities in the United States by Governing Magazine (Maciag, 2015). They modified the measure to reflect the unique conditions of Los Angeles.

University of Colorado, Denver Model

Rigolon and Nemeth (2019) developed a socioecological model of gentrification. In this model, they characterized neighborhood change using three nested layers—people (demographics), place (built environment), and policy (housing programs). Employing this model in the five largest U.S. metropolitan areas (Chicago, Los Angeles, New York City, San Francisco Bay Area, and D.C.-Baltimore), they sought to identify the variables that best predict whether a neighborhood will gentrify.

This model's findings indicate that gentrification is a phenomenon influenced by people-and place-related variables, and less so by those variables that are policy-related, such as the presence of HUD-supported subsidized housing. According to Rigolon and Nemeth (2019), gentrification prevention tactics should be multi-pronged in approach and should include place-based variables.

Displacement Alert Project

The Displacement Alert Project (DAP) approaches gentrification in New York City using an early alert system. This project's primary goal is to identify communities that are being destabilized or displaced with early detection to prevent further progression via policy change. This data tool uses three main features: the property lookup feature, the district dashboard feature, and the custom search feature. This data tool is available online for public use. One can easily search a specific building, a zip code, or create their custom map that can model what areas in the city are at risk for gentrification progression. The DAP also has a citywide map of displacement risk and related district-specific reports updated monthly. Risk factors on the DAP's radar include buildings that have lost a high percentage of rent-regulated units, buildings with a high number of construction permits specifically associated with displacement, and buildings with court-ordered evictions.

Seattle 2035: Growth and Equity

The City of Seattle commissioned a formal risk assessment aimed to evaluate where the displacement of marginalized populations in Seattle may happen and how displacement plays a role in access to opportunity. This model has a focus on social justice and equity, specifically identifying low-income populations, people of color (POC), and English-language learners as marginalized populations that are more likely to be threatened by urban displacement. As the city becomes more urbanized and globalized, there is an emphasis to increase access to opportunities for marginalized communities while also minimizing displacement.

A wide variety of indicators are used in these models to illustrate and predict displacement, spanning the topics of race/ethnicity, income/poverty, housing, transit, and economy. Most indicators are from secondary publicly accessible data sources, such as the American Community Survey (ACS), and often are expressed as a percentage (relative to the geography, such as census tract) or a percent change from a previous point in time (e.g., 2000 vs 2015). While a model might indicate a threshold by which a singular variable is relevant to indicate displacement or gentrification, more often a neighborhood has to meet thresholds for several variables.

San Joaquin County Gentrification and Displacement Analysis

For this project, the Center for Regional Change (CRC) research team used the UDP Bay Area model to assess communities in San Joaquin County affected by gentrification and displacement. The UDP model illustrates and predicts where gentrification and displacement has occurred in the 13-county Bay Area, including San Joaquin County, and each census tract variable in the analysis was compared to a regional, or area, mean. Many of the housing and demographic variables used in the model, such as median housing value and median household income, vary greatly between the metropolitan areas of the Bay Area and the relatively rural area of San Joaquin County. For example, in the UDP Bay Area analysis, all census tracts households were compared to an Area Median Income (AMI) of approximately \$90,000. However, in San Joaquin County, the AMI is much lower, around \$55,000. What is affordable for households in the larger Bay Area, in terms of housing and rental price, is not necessarily affordable for households in San Joaquin County. Additionally, the Bay Area model using a median sale price of 623k and median rent of \$1,750, whereas the San Joaquin County model has a median sale price of 268k and median rent of \$1,180.

In October 2020, UDP researchers published the code for their model on GitHub¹, so that other researchers could apply it to their own communities and to further the conversation and understanding of neighborhood change. We adopted the latest Urban Displacement Project (referred to as Urban Displacement Replication Project) model typologies and made select modifications to measure the potential risk of displacement at the tract level in San Joaquin County. The Urban Displacement model identifies nine typologies of neighborhoods (tracts). They are: 1) Low income/ susceptible to displacement, 2) ongoing displacement of low-income households, 3) at risk of gentrification, 4) early ongoing gentrification, 5) advanced gentrification, 6) stable moderate/ mixed income, 7) stable moderate/ mixed income, 8) at risk of becoming exclusive, 9) becoming exclusive, and 10) stable/advanced exclusive (see Figure 1). For detailed methodology and the definitions and operationalization of each typology, see [Appendix A](#).

¹ Thomas, Tim, Anna Driscoll, Gabriela Picado Aguilar, Carson Hartman, Julia Greenberg, Alex Ramiller, Anna Cash, Miriam Zuk, and Karen Chapple. "Urban-displacement/displacement-typologies: Release 1.1". <https://github.com/urban-displacement/displacement-typologies>.

MODIFIED TYPES	CRITERIA
LOW-INCOME/SUSCEPTIBLE TO DISPLACEMENT	<ul style="list-style-type: none"> • Low or mixed low-income tract in 2018
ONGOING DISPLACEMENT OF LOW-INCOME HOUSEHOLDS	<ul style="list-style-type: none"> • Low or mixed low-income tract in 2018 • Absolute loss of low-income households, 2000-2018
AT RISK OF GENTRIFICATION	<ul style="list-style-type: none"> • Low-income or mixed low-income tract in 2018 • Housing affordable to low or mixed low-income households in 2018 • Didn't gentrify 1990-2000 OR 2000-2018 • Marginal change in housing costs OR Zillow home or rental value increases in the 90th percentile between 2012-2018 • Local and nearby increases in rent were greater than the regional median between 2012-2018 OR the 2018 rent gap is greater than the regional median rent gap
EARLY/ONGOING GENTRIFICATION	<ul style="list-style-type: none"> • Low-income or mixed low-income tract in 2018 • Housing affordable to moderate or mixed moderate-income households in 2018 • Increase or rapid increase in housing costs OR above regional median change in Zillow home or rental values between 2012-2018 • Gentrified in 1990-2000 or 2000-2018
ADVANCED GENTRIFICATION	<ul style="list-style-type: none"> • Moderate, mixed moderate, mixed high, or high-income tract in 2018 • Housing affordable to middle, high, mixed moderate, and mixed high-income households in 2018 • Marginal change, increase, or rapid increase in housing costs • Gentrified in 1990-2000 or 2000-2018
STABLE MODERATE/MIXED INCOME	<ul style="list-style-type: none"> • Moderate, mixed moderate, mixed high, or high-income tract in 2018
AT RISK OF BECOMING EXCLUSIVE	<ul style="list-style-type: none"> • Moderate, mixed moderate, mixed high, or high-income tract in 2018 • Housing affordable to middle, high, mixed moderate, and mixed high-income households in 2018 • Marginal change or increase in housing costs
BECOMING EXCLUSIVE	<ul style="list-style-type: none"> • Moderate, mixed moderate, mixed high, or high-income tract in 2018 • Housing affordable to middle, high, mixed moderate, and mixed high-income households in 2018 • Rapid increase in housing costs • Absolute loss of low-income households, 2000-2018 • Declining low-income in-migration rate, 2012-2018 • Median income higher in 2018 than in 2000
STABLE/ADVANCED EXCLUSIVE	<ul style="list-style-type: none"> • High-income tract in 2000 and 2018 • Affordable to high or mixed high-income households in 2018 • Marginal change, increase, or rapid increase in housing costs

Figure 1:
Bay Area UDP Typology

Appendix

We downloaded the data scripts (python and r scripts) from the open [data repository](#) of the Urban Displacement project. In this model, we used housing and demographic data from American Community Survey and real estate data from Zillow to illustrate the various typologies of neighborhoods (tracts).

The data script uses 2013-2018 5-year American Community Survey estimates, 1990, 2000 and 2010 decennial census, and 2012-2017 Zillow home value and rent indices. The UDP tool measures the potential risk of displacement for neighborhoods in San Joaquin County relative to the region, in which the region is defined as the 13-county region (Counties

of Alameda, Contra Costa, Marin, Napa, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, and Yolo.). For this study, we modified the definition of the region as San Joaquin County alone and accordingly modified the script to reflect the changes in the operationalization of the region. As tracts in San Joaquin County tracts are classified as rural, therefore low-income susceptible to displacement tracts that gentrified either in 1990–2000 and 2000–2018 (excluding urban) were considered leading to advanced gentrification. Lastly, we combined the typologies were combined into four main categories (see Figure 2)

Table 2 shows a comparison of UDP Analyses for San Joaquin County. In the original Bay Area analysis, 55% of the San Joaquin County population was identified as households with low income (below 80% of the AMI, or \$72k) that had yet to experience advanced gentrification or exclusion from certain tracts or neighborhoods. However, using San Joaquin County as the baseline for median income and other economic and housing variables identifies only 17% of the population as households with low income (below 80% of the AMI, or \$44k). Rather, the majority of tracts and neighborhoods are already advancing through gentrification and at risk of or already excluding low-income households from moving into the neighborhood.

Table 2. Comparison of UDP Analyses for San Joaquin County

Typology	13-County Bay Area Analysis			San Joaquin County Analysis		
	Number of Tracts	Total Population	Percent Population	Number of Tracts	Total Population	Percent Population
Susceptible to and Ongoing Displacement	83	375,091	53%	24	101,517	14%
Varying Levels of Gentrification	12	61,953	9%	8	30,102	4%
Moderate-and Mixed-Income	23	149,629	21%	44	208,473	29%
Varying Levels of Exclusiveness	13	117,001	17%	55	363,582	51%
High Student Population	1	5,293	1%	1	5,293	1%
Data not available	7	-	-	7	-	-
Total San Joaquin County	139	708,967		139	708,967	

CONDENSED TYPOLOGY	DESCRIPTION*	ORIGINAL UDP TYPOLOGY
Susceptible to and Ongoing Displacement	These tracts are low or mixed low-income and some had an absolute loss of low-income households during the period of 2000-2018	Low Income/Susceptible to Displacement; Ongoing Displacement of Low-Income Households
Varying Levels of Displacement	These tracts have varying levels of income and housing affordability, and some tracts gentrified during 1990-2000 or 2000-2018, but all tracts have experienced an increase in housing costs and/or rental value during the 2012-2018 period.	At Risk of Gentrification; Early Ongoing Gentrification; Advanced Gentrification
Moderate- and Mixed-Income	These tracts range from moderate to high income and other variables are relatively stable.	Stable Moderate/Mixed Income
Varying Levels of Exclusiveness	These tracts range from moderate to high income and housing costs are increasing. In some tracts, low-income households are being excluded from entering and decreasing in numbers.	At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive
High Student Population	These tracts have a high percentage of college students (over 30%) and therefore were excluded from the analysis.	High Student Population
Unavailable or Unreliable Data	These data were unavailable or unreliable.	Unavailable or Unreliable Data
<p><i>*Income levels relate to regional area median income (AMI). For the San Joaquin County model, AMI is equivalent to the MHI for San Joaquin County, \$55,167 (data source, 5-year 2014-2018 ACS data).</i></p> <p><i>Low Income = AMI <80% Moderate Income = AMI 80-120% High Income = AMI > 120%</i></p>		

▲
Figure 2:
 Condensed Typology
 for San Joaquin County

Data Dashboard

The CRC research team used ESRI's ArcGIS Dashboard to create an interactive web app, the [Gentrification and Displacement Assessment for San Joaquin County Dashboard](#). This dashboard has two maps to enable comparison the San Joaquin model to other data layers. The user can turn on and off different layers by clicking on the layers icon in the upper right corner on each map. A location search function is available (keeping in mind that data is limited to San Joaquin County), as well as the ability to change the base map display.

In order to provide a broader context, several secondary datasets can be found on the Gentrification and Displacement Assessment for San Joaquin County Dashboard, listed below. Future additions to the data dashboard include CalEnviroScreen 4.0 data, historic redlining districts, transit data, and other administrative boundaries.

Affordable Housing Developments

Data source: [California Housing Partnership Preservation Database](#), downloaded December 2020

Risk Level: Very-High and High

Affordable homes that are at-risk of converting to market rate within the 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Risk Level: Moderate

Affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Risk Level: Low

Affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

Rental Eviction Rate

Data source: *Faith in the Valley, 2019*

The eviction rate was calculated as (number of eviction filings/number of renters)*100

Faith in the Valley estimated the number of renters per census tract in San Joaquin Valley using ACS 2013-2018 data. The number of eviction filings included formal evictions (court processed) from a number of data sources, although the actual number of evictions, especially from informal evictions (evictions that did not go through a court process), is estimated to be much higher. See Faith in the Valley's Report, "[Evicted in San Joaquin](#)" for a detailed description of methods and data analysis.

High Amenity Parcels

Data source: *California Coalition of Rural Housing and UC Davis Center for Regional Change, 2019*

Residential parcels zoned as high density and in close proximity to schools (NCES 2018), large grocery stores (PolicyMap 2018), and transit stops (Center for Neighborhood Technology 2018). This is a subset of the All residential parcels dataset. See [High Amenity Parcels in the San Joaquin Valley](#) web app for more information.

Appendix

People of Color (%)

Data source: [American Community Survey \(ACS\)](#), 5-year, 2014-2018, Table B03002

Calculated as (Total population - (Non-Hispanic) White (only) population) / Total population * 100

Median Household Income (\$)

Data source: [American Community Survey \(ACS\)](#), 5-year, 2014-2018, Table B19013

Real median home value (\$)

Data source: *Zillow Home Value and Rent Indices*, 2019

Real median rent (\$)

Data source: *Zillow Home Value and Rent Indices*, 2019; PUMS Data: 2014-2018, Table B25063 (Gross Rent) and B25094 (Selected Monthly Owner Costs).

College-education population (%)

Data source: [American Community Survey \(ACS\)](#), 5-year, 2014-2018, Table S1501

Appendix

SJCOG Displacement Study Working Group Outreach List

Organization	Contact Name
ACE Rail	Dylan Casper
California Coalition for Rural Housing	Rob Weiner
California Institute for Rural Studies	Ildi Carlisle-Cummins
California Rural Legal Assistance	Monica Sousa
Catholic Charities of the Diocese of Stockton	Jonathan Pruitt
Central Valley Hispanic Chamber of Commerce	Victor Ralph
City of Escalon	Dominique Romo
City of Lathrop	Mark Meissner
City of Lodi	John De La Moncia
City of Lodi	Julia Tyack
City of Manteca	J.D. Hightower
City of Ripon	Ken Zudervaart
City of Stockton	Carrie Wright
City of Stockton	Matt Diaz
City of Stockton	Ty Wilson-Robinson
City of Stockton	Cynthia Marsh
City of Stockton	Tristan Osborn
City of Stockton	Jordan Peterson
City of Tracy	Bill Dean
Faith in the Valley - Regional	Amber Crowell
Faith in the Valley - San Joaquin	Toni McNeil
Fathers and Families of SJ	Isamar Ochoa
Greenlining Institute	Hana Creger
Hmong Innovating Politics	Nancy Xiong
Housing Authority of the County of San Joaquin	Peter Ragsdale
Leadership Counsel for Justice and Accountability	Phoebe Seaton
Little Manila Rising	Dillon Delvo
Lodi Committee on Homelessness	John Ledbetter
Public Health Advocates aka California Center for Public Health Advocacy	Flojaune G. Cofer
Reinvent South Stockton Coalition	Darryl Rutherford
Residents United Network (RUN)	Tori Truscheit
Restore the Delta	Barbara Barrigan-Parrilla
Regional Transit District (RTD)	Kimberly Gayle
Regional Transit District (RTD)	George Lorente
RUN - San Joaquin County	Andrea Andrade
San Joaquin County	Adam Cheshire
San Joaquin County	David Kwong
San Joaquin County	Jennifer Jolley
San Joaquin Fair Housing	Robert Munoz
SJRRRC	Stacey Mortensen
SJRRRC	Kevin Sheridan
SJRRRC	David Ripperda
STAND Affordable Housing	Fred Shiel
Tracy Community Connections	Jennifer Rowell
Valley Link	Michael Tree
Visionary Home Builders	Jose Nuno
Visionary Home Builders of CA, Inc.	Carol Ornelas

Working Group Meeting 1 – Presentation Slides 09/25/2020

Diversity and Displacement in San Joaquin County

Working Group Kick-off Meeting: Assessing Patterns, Risks and Opportunities

Facilitated by James Yelen, Enterprise Community Partners

1

Today's Agenda

- Introductions and Project Overview
- Unpacking Displacement and Neighborhood Change
- Context Setting: Economic and Housing Conditions in San Joaquin County
- Discussion and Brainstorm Session
- Logistics and Next Steps

2



Project Team

3



Project Objectives

-  Understand current housing conditions, dynamics of displacement and neighborhood change throughout the county
-  Develop a way for SJCOG and partners to assess displacement risk at the neighborhood level going forward
-  Identify strategies to prevent or mitigate displacement

4

Residential Displacement: Causes and Dynamics

5

Gentrification

a *process* of neighborhood change that includes:

New Investment in a neighborhood



New Types of Residents

higher-income, higher
educational attainment,
typically whiter



Credit: Urban Displacement Project, used with permission

6

Defining Displacement

Displacement occurs when any household is forced to move from its residence by conditions outside of its control



Credit: Urban Displacement Project, used with permission

7

Reviewing the Literature

Types/Causes of Displacement		
	Forced	Responsive
Direct or physical causes	<ul style="list-style-type: none"> Formal eviction Informal eviction (e.g., landlord harassment) Landlord foreclosure Eminent domain Natural disaster Building condemnation 	<ul style="list-style-type: none"> Deterioration in housing quality Neighborhood violence or disinvestment Removing parking, utilities, etc.
Indirect or economic causes	<ul style="list-style-type: none"> Foreclosure Condo conversion 	<ul style="list-style-type: none"> Rent increases Increased taxes Loss of social networks or cultural significance of a place
Exclusionary	<ul style="list-style-type: none"> Section 8 discrimination Zoning policies (restriction on density, unit size, etc.) NIMBY resistance to development 	<ul style="list-style-type: none"> Unaffordable housing Cultural dissonance Lack of network

Abstract
Displacement and the Role of Public Investment
 Florian Zoido, Aron H. Bernstein, Karen Chuang, Karolina Gomez, and Alexander Loshakov-Gilman

Abstract
 This article examines the relationship between public investments and residential displacement in the United States, and the effects of displacement on labor market outcomes. A new view of housing markets, the relationship of public investments to labor market outcomes, and the effects of displacement on labor market outcomes, are discussed. The article also examines the effects of public investments on labor market outcomes, and the effects of displacement on labor market outcomes.

Keywords
 gentrification, displacement, neighborhood change, transportation, demographic analysis, gentrification, and social infrastructure and applications

In the United States, the ever-changing economic, demographic, and physical forms of metropolitan areas have forced migration to new and familiar locations. These changes, in turn, have led to the displacement of households from their homes. This article examines the relationship between public investments and displacement, and the effects of displacement on labor market outcomes. The article also examines the effects of public investments on labor market outcomes, and the effects of displacement on labor market outcomes.

Introduction
 In the United States, the ever-changing economic, demographic, and physical forms of metropolitan areas have forced migration to new and familiar locations. These changes, in turn, have led to the displacement of households from their homes. This article examines the relationship between public investments and displacement, and the effects of displacement on labor market outcomes. The article also examines the effects of public investments on labor market outcomes, and the effects of displacement on labor market outcomes.

Conclusion
 This article examines the relationship between public investments and residential displacement in the United States, and the effects of displacement on labor market outcomes. A new view of housing markets, the relationship of public investments to labor market outcomes, and the effects of displacement on labor market outcomes, are discussed. The article also examines the effects of public investments on labor market outcomes, and the effects of displacement on labor market outcomes.

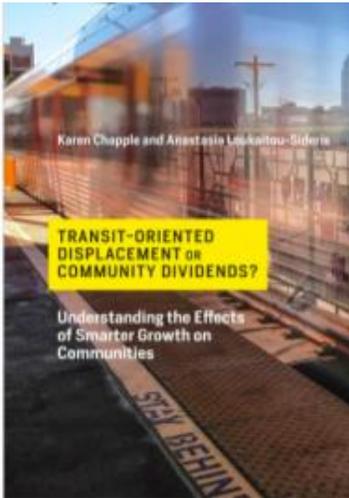
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Connecting Transit Investment and Neighborhood Change

Research shows -- rail station areas are more likely to experience gentrification and displacement than areas without a transit stop.

Does transit-induced gentrification lead to displacement?

- Transit neighborhoods tend to have higher concentrations of renters
- Transit investments shown to increase property values and rents
- Reason for displacement concern



Credit: Urban Displacement Project, used with permission

9

Why is it important to understand the local dynamics of displacement?

Human and Economic Impacts

- Higher risk of homelessness, long-term housing instability*
- Health* and socioeconomic effects**
- Community dislocation and re-segregation***

Planning Practice

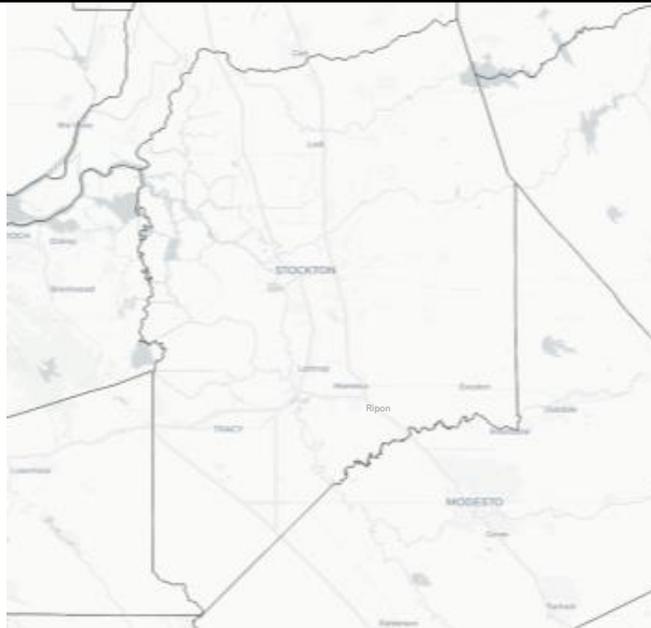
- Fosters shared understanding with community
- Guides future investments
- Funding eligibility

*Reed and Collinson, "The Effects of Evictions on Low-Income Households," (2018)
**Ding and Hwang, "The Consequences of Gentrification: A Focus on Residents' Financial Health in Philadelphia." (2016)
***Marcus, Justine and Miriam Zuk, "Displacement in San Mateo County, California: Consequences for Housing, Neighborhoods, Quality of Life, and Health." (2017)

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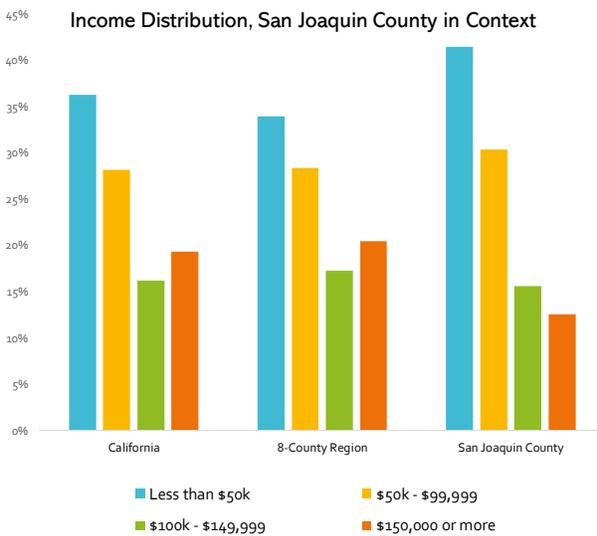
Discussion

What promising efforts are already underway to address displacement and housing instability in San Joaquin County?



11

Income Distribution, San Joaquin County in Context



Economic Conditions

Population Growth

Faster population growth than all neighboring counties and the state, almost 30% increase between 2000 and 2018

Income distribution

Skew towards households earning less than \$50k, greater share of low-income households

12

Economic Conditions Cont.

Unemployment

High unemployment rate relative to neighboring counties, exacerbated by pandemic. Peaked near 18% in April

Commercial vacancy rate

Has hovered around 12-13%, notably higher than neighboring counties

Commutes

Between 2012 and 2017, gradual increase in workers commuting into and out of SJ County, relatively fewer workers live and work within the county

Where are Businesses Closing at the Highest Rate?

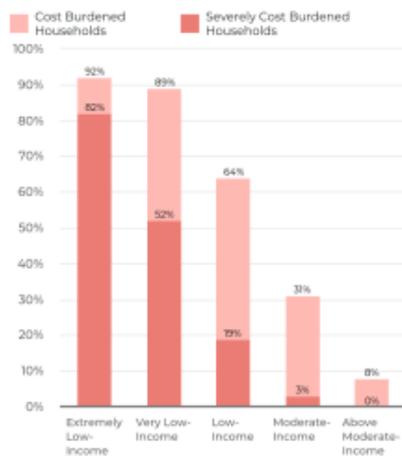
Geographic areas with the highest closure rate per 1,000 businesses since March 1



13

COST BURDENED HOUSEHOLDS

82% of ELI households in San Joaquin County are paying more than half of their income on housing costs compared to just 3% of moderate-income households.



California Housing Partnership | chpc.net/housingneeds

Housing Conditions

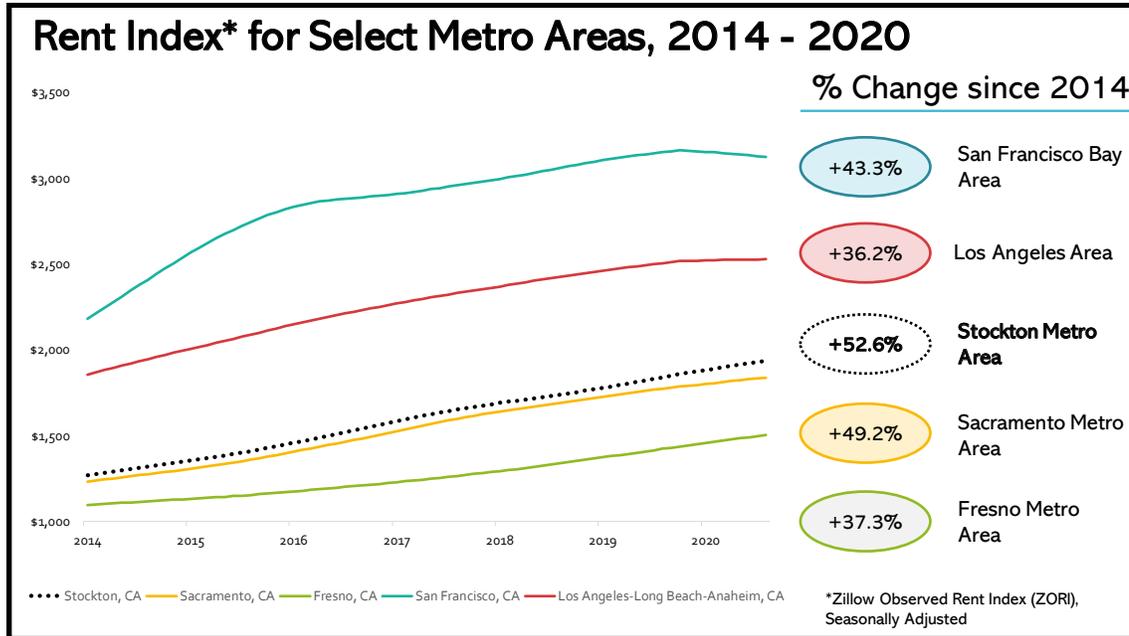
Cost burden

- 55.5% of renters pay more than 30% of their income on housing; higher rates for low-income households
- 34.4% of homeowners pay more than 30% of income on housing costs

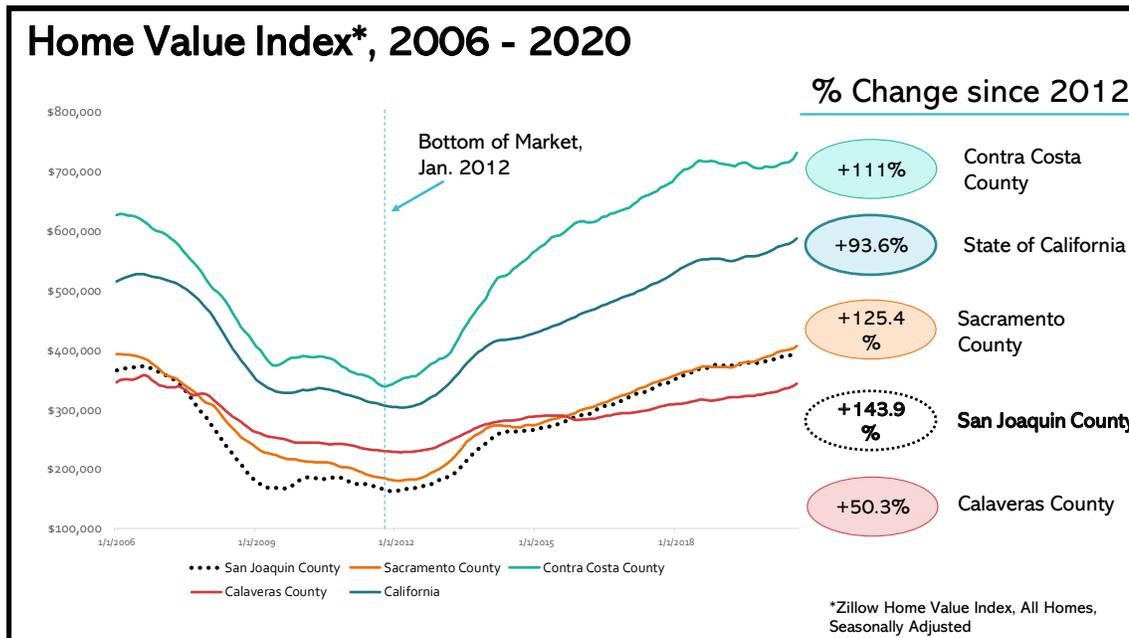
Homelessness

- 70% increase from 2017 and 2019 Point in Time Count, largely among unsheltered homeless
- Black residents significantly overrepresented (25.3% of total homeless vs. ~7.1% of population)

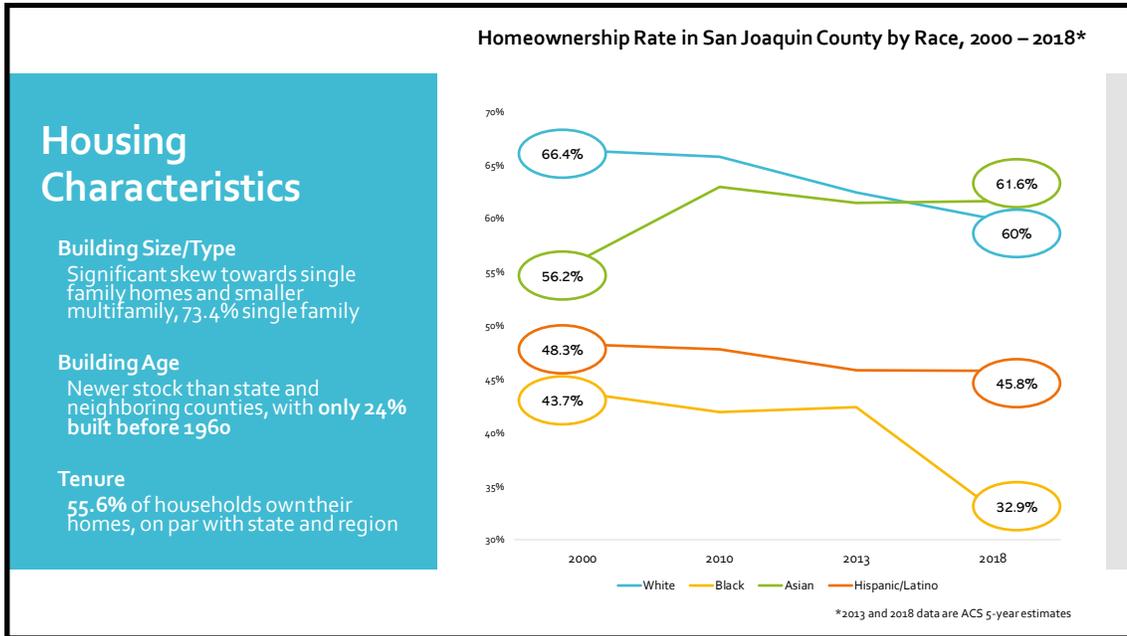
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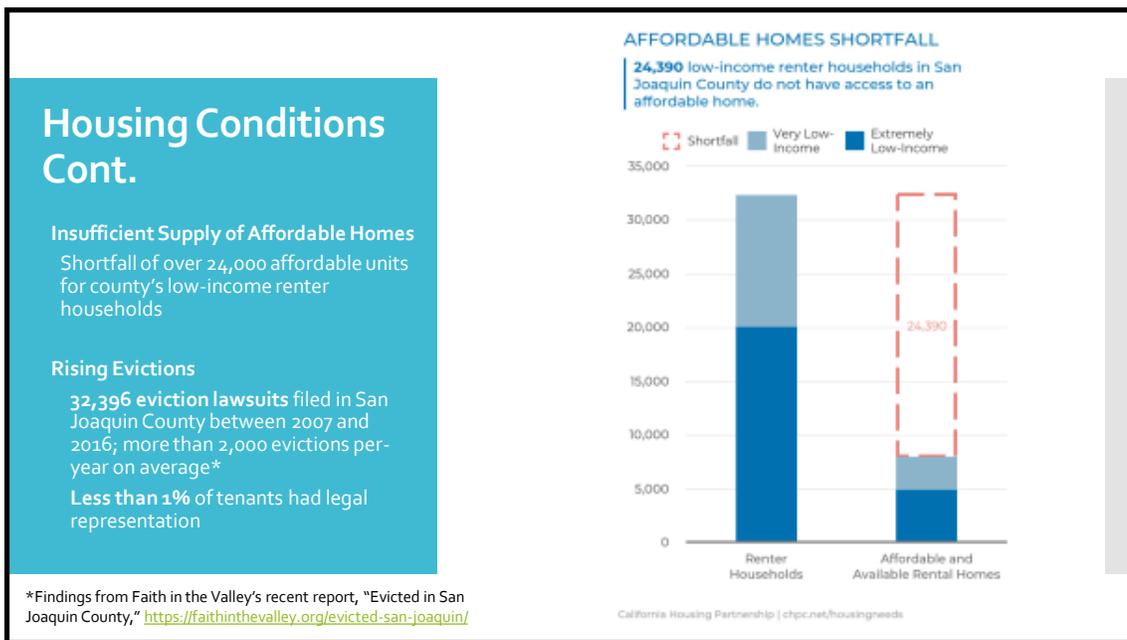
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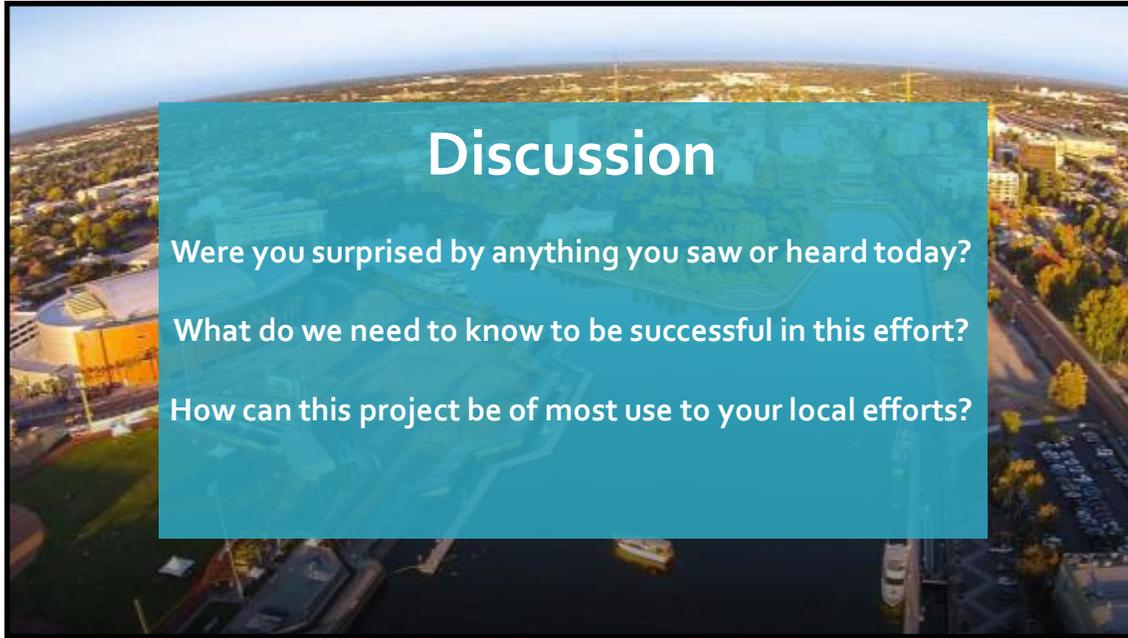
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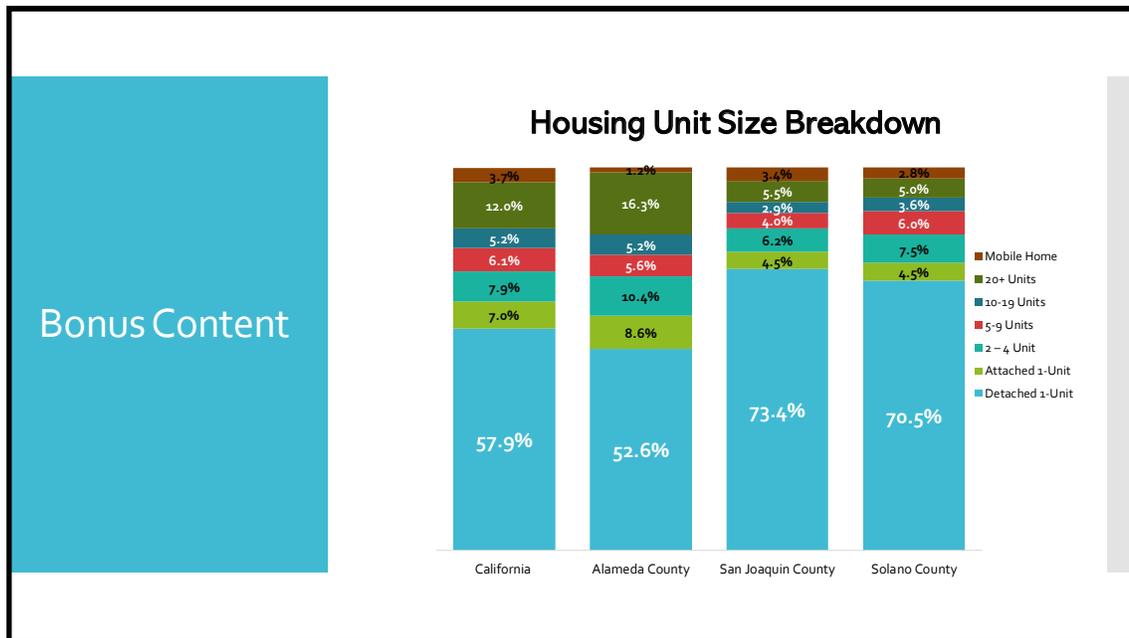


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A slide with a white background and a black border. On the left side, there is a teal square containing the text "Looking Forward" in white, bold, sans-serif font. To the right of this square, there is a list of bullet points in black, sans-serif font:

- **Meeting frequency and structure**
- **Next meeting topic:**
Understanding these dynamics at the neighborhood level
 - Existing methodologies
 - Customizing for San Joaquin County

20



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Working Group Meeting 2 – Presentation Slides 11/13/2020

Diversity and Displacement in San Joaquin County

Working Group Meeting 2 : Understanding Displacement at the Neighborhood Level: Introduction to Methodologies & Indicators

Facilitated by James Yelen, Enterprise Community Partners

1

Today's Agenda

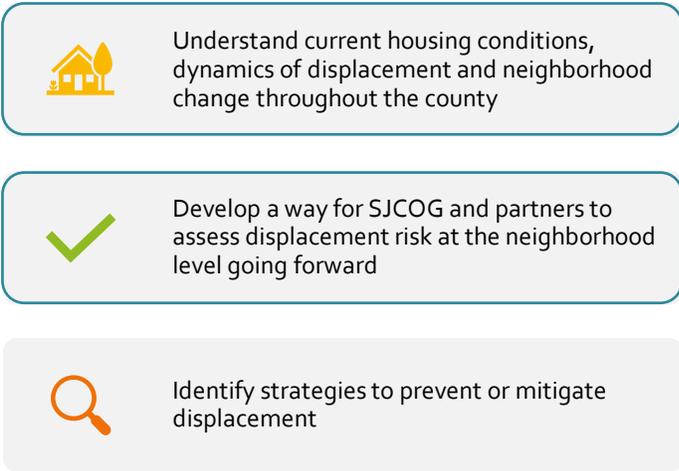
- (Re) Introductions
- Reflections on kick-off meeting
- Overview of existing tools related to displacement
- Deep dive on Urban Displacement Project maps
- Discussion Session
- Logistics and Next Steps

2



Project Team

3



Project Objectives

- Understand current housing conditions, dynamics of displacement and neighborhood change throughout the county
- Develop a way for SJCOG and partners to assess displacement risk at the neighborhood level going forward
- Identify strategies to prevent or mitigate displacement

4

Themes from Kick-off Meeting

- Existing housing at risk, especially near transit-rich areas
- Continued barriers to homeownership for low-income households; lack of stability for renters
- Affordable housing funding is scarce, perhaps more than ever
- Influx of higher income households moving to the Central Valley is creating a wide range of challenges. Pandemic *could* accelerate the trend.
- Infill development and ADU/JADUs should be part of the solution, but need to streamline.
- Desire for peer sharing and support

Anything else?

Additional feedback or reflections?

5

Overview of Existing Tools on Displacement

6

Defining Displacement

Displacement occurs when any household is forced to move from its residence by conditions outside of its control



Credit: Urban Displacement Project, used with permission

7

Review: Displacement and Gentrification Models

- Definition of gentrification/displacement
- Unit of analysis
- Definition of the broader region
- Measure of change
 - Time period
 - Regional median

Model/Study	Unit of Analysis and Time Period
Urban Displacement Replication (UDRP) Project, released 2020	<ul style="list-style-type: none"> • Tract level – San Francisco Bay Area • 1990-2018
Urban Displacement Project (UDP), released 2017	<ul style="list-style-type: none"> • Tract level – San Francisco Bay Area • 1990-2015
University of Colorado-Denver model	<ul style="list-style-type: none"> • Tract level - Combined Statistical Areas: Chicago, LA, NYC, SF Bay Area, and D.C.-Baltimore • 2000-2015
Seattle Displacement Risk	<ul style="list-style-type: none"> • Tract level – Seattle metro area • 1990 – 2010

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Comparison of Select Indicators Used Across Models

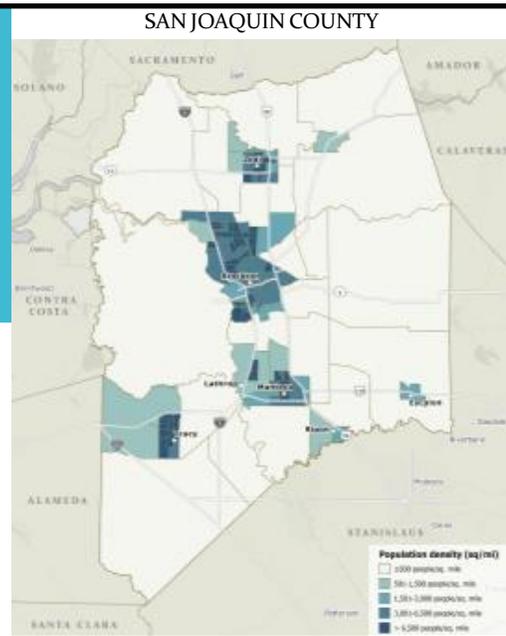
Variable name	Definition	UDP Bay Area (2017)	Denver (2015)	Seattle (2010)
DEMOGRAPHICS				
Population/Population Density	Total population or people per square mile			
Non-Hispanic White Population	% population who identify as non-Hispanic white			
Population of Color	% population who do not identify as non-Hispanic white			
English Speaking Households	% population who speak English "well" or "very well"			
Residents Without a College or HS degree	% population who do not have a 4-year degree / who did not finish high school			
INCOME & POVERTY				
Median Household Income	Identify tracts who's average MHI is below 80% of the regional mean			
Low-Income Households	% households making less than 80% of the regional MHI			
Poverty Rate	% population who fall below the regional poverty rate			
HOUSING & PROPERTY VALUE				
Renter-Occupied Housing Units	Compare % rented units to regional % rented units			
Median Rent	Compare tract median rent to regional median rent			
Median Home Value	Compare tract median home value to regional median home value			
TRANSPORTATION				
Proximity to transit stations				

9

Area of Study: Tract Level Analysis

Census tracts	139
Estimated population	732,000
People of color	68%
High school graduates	29%
College graduates	19%
Median Household Income	\$61,100
Median home value	\$314,000
Median rent	\$1,150

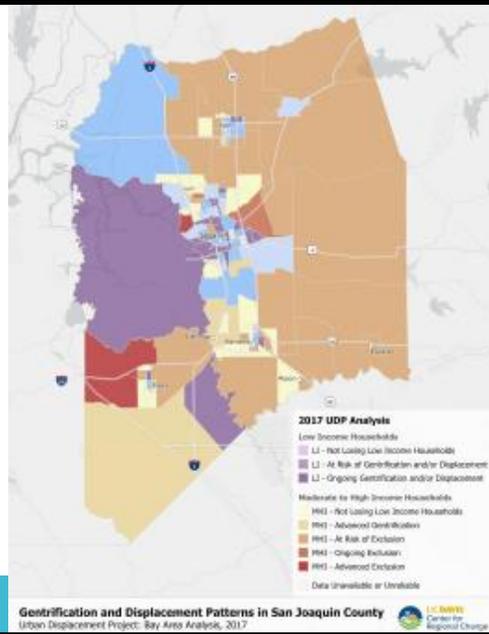
Data source: ACS 5-year 2014-2018



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UDP Analysis

- Released in 2017
- 8 typologies
- 2015 American Community Survey (ACS)
- Region = San Joaquin County
- Categorizes tracts in terms of "susceptibility to gentrification" and "gentrified"



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Urban Displacement Replication Project

- Launched in 2018 in partnership with SPARRC
- Modified 2015 Urban Displacement Project (UDP model)
 - 9 typologies
- Region: (13 county region)
- Map Overlays: Risk Factors and Contextual Markers
 - Anchor Institutions
 - Opportunities Zones
 - Subsidized Housing
 - Industrial Sites
 - Transit Stations
 - Redlining
 - Neighborhood Racial Typologies
 - Community Input

MODIFIED TYPES	CRITERIA
LOW-INCOME/SUSCEPTIBLE TO DEPLACEMENT	<ul style="list-style-type: none"> • Low or mixed low-income tract in 2018
ONGOING DISPLACEMENT OF LOW-INCOME HOUSEHOLDS	<ul style="list-style-type: none"> • Low or mixed low-income tract in 2018 • Absolute loss of low-income households, 2000-2018
AT RISK OF GENTRIFICATION	<ul style="list-style-type: none"> • Low-income or mixed low-income tract in 2018 • Housing affordable to low or mixed low-income households in 2018 • Didn't qualify 1990-2000 OR 2000-2018 • Marginal change in housing costs OR Zillow home or rental value increases in the 90th percentile between 2012-2018 • Local and nearby increases in rent were greater than the regional median between 2012-2018 OR the 2018 rent gap is greater than the regional median rent gap
EARLY/ONGOING GENTRIFICATION	<ul style="list-style-type: none"> • Low-income or mixed low-income tract in 2018 • Housing affordable to moderate or mixed moderate-income households in 2018 • Increase or rapid increase in housing costs OR above regional median change in Zillow home or rental values between 2012-2018 • Gentrified in 1990-2000 or 2000-2018
ADVANCED GENTRIFICATION	<ul style="list-style-type: none"> • Moderate, mixed moderate, mixed high, or high-income tract in 2018 • Housing affordable to middle, high, mixed moderate, and mixed high-income households in 2018 • Marginal change, increase, or rapid increase in housing costs • Gentrified in 1990-2000 or 2000-2018
STABLE/MODERATE/MIXED INCOME	<ul style="list-style-type: none"> • Moderate, mixed moderate, mixed high, or high-income tract in 2018
AT RISK OF BECOMING EXCLUSIVE	<ul style="list-style-type: none"> • Moderate, mixed moderate, mixed high, or high-income tract in 2018 • Housing affordable to middle, high, mixed moderate, and mixed high-income households in 2018 • Marginal change or increase in housing costs
BECOMING EXCLUSIVE	<ul style="list-style-type: none"> • Moderate, mixed moderate, mixed high, or high-income tract in 2018 • Housing affordable to middle, high, mixed moderate, and mixed high-income households in 2018 • Rapid increase in housing costs • Absolute loss of low-income households, 2000-2018 • Declining low-income in-migration rates, 2012-2018 • Median income higher in 2018 than in 2000
STABLE/ADVANCED EXCLUSIVE	<ul style="list-style-type: none"> • High-income tract in 2000 and 2018 • Affordable to high or mixed high-income households in 2018 • Marginal change, increase, or rapid increase in housing costs

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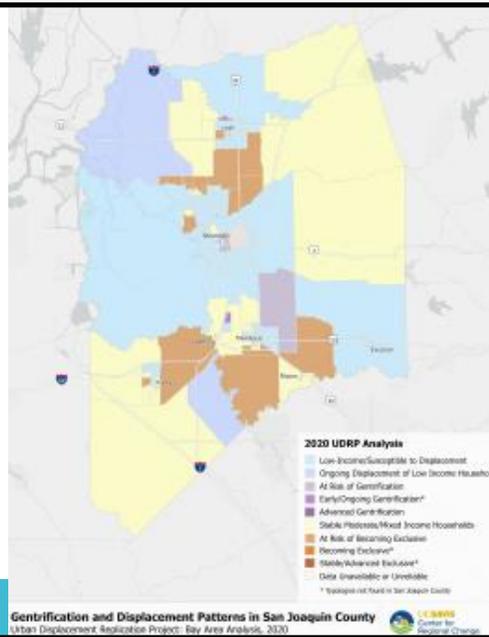
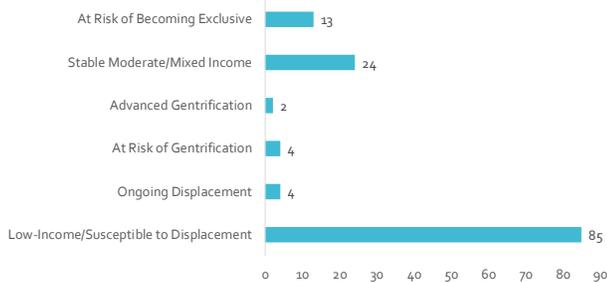
2020 model vs. 2017 model

- Modified methodology
 - 9 typologies
 - Use of publicly available data including U.S. Census Bureau and Zillow
 - Modified broader region
 - Overlays

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2020 UDRP Analysis

Number of Tracts by Typology in San Joaquin County



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Urban Displacement Replication Project

[Link to UDRP Map \(navigate to San Joaquin County\)](#)

[Link to feedback document](#)

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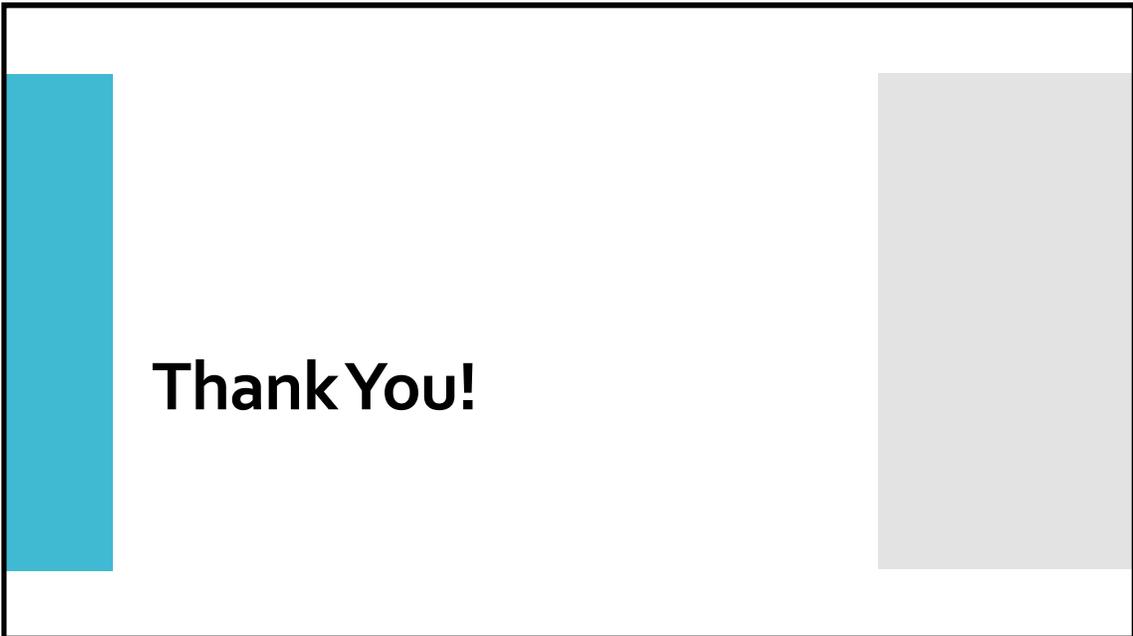
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Looking Forward

- Continued feedback on UDP map via Google Sheet
- Next meeting in January based on today's feedback

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Thank You!

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19

2015 UDP Analysis

Vulnerable to gentrification if a tract met the following criteria

- % low income households > regional median
- % college educated < regional median
- % renters > regional median
- % nonwhite > regional median Click to add text

20

2018 UDP Analysis

DEFINITION OF GENTRIFICATION

A tract gentrified from 1990-2000 or 2000-2017 if the following criteria were met:

1. The tract was vulnerable to gentrification in the base year (1990 for gentrification between 1990 and 2000, or 2000 for gentrification between 2000 and 2017). Vulnerability is defined as tracts with:
 2. Below regional median housing values or rents
 3. Two or more of the following criteria is met:
 - a. Above regional median percent of population that is low income
 - b. Above regional median percent of population that is non-white
 - c. Above regional median percent of population that rents
 - d. Below regional median percent of the population that is college educated
 4. The tract experienced an above regional median change in percent college educated population
 5. The tract experienced an above regional median percent change in median income
 6. The tract experienced above regional median percent change in housing values or rents (otherwise known as a "hot market")⁶
 7. For non-urban tracts⁷: tract experienced an above regional median loss in low income households (absolute loss)⁸

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2018 UDP Analysis

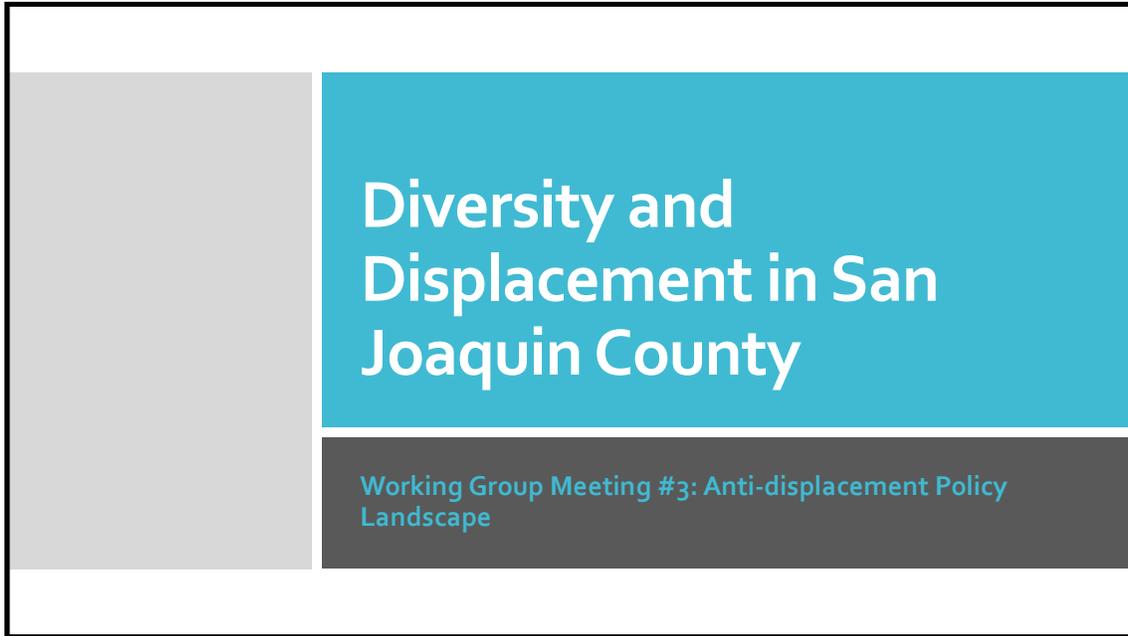
Typologies	Number of tracts	Population	Average % of Renter Occupied Units	Average % of College Educated	Average % of People of Color
Low-Income/Susceptible to Displacement	85	399,880	52.35%	13.55%	70.30%
Ongoing Displacement	4	11,370	60.97%	8.01%	73.90%
At Risk of Gentrification	4	18,120	71.25%	6.52%	81.03%
Advanced Gentrification	2	7,674	16.63%	25.35%	52.42%
Stable Moderate/Mixed Income	24	154,922	31.64%	25.04%	52.20%
At Risk of Becoming Exclusive	13	117,001	25.46%	25.80%	61.57%
Null (missing data?)	7				
Grand Total	139	708,967			

22

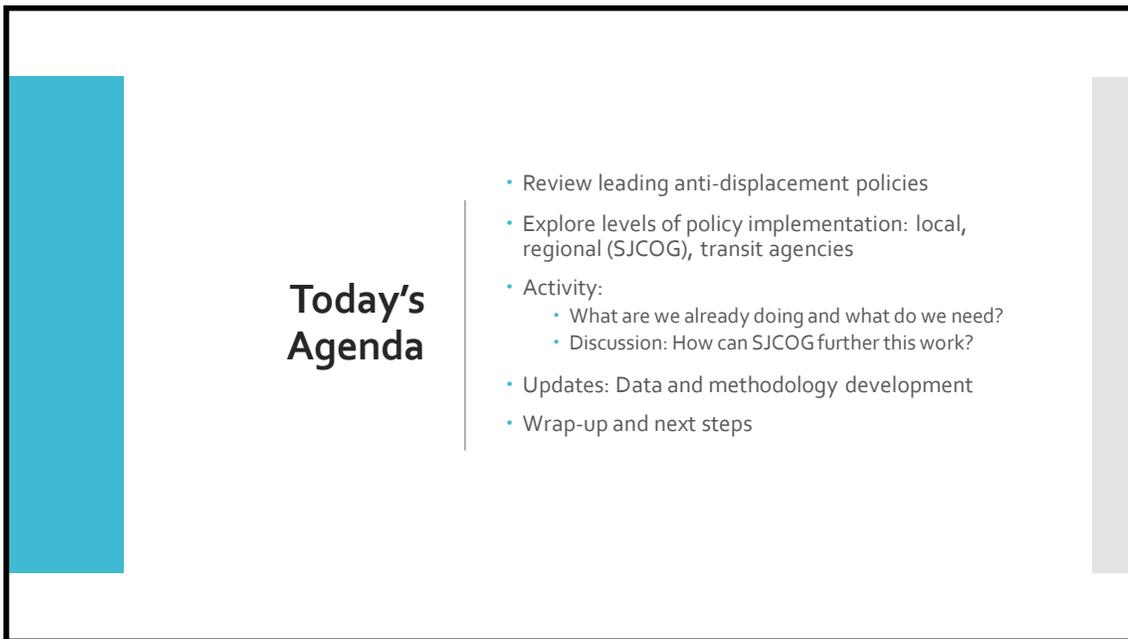
2015 UDP Analysis

Low Income (LI) Households	Number of tracts	Total population	People of Color %
Not losing LI households	23	94,342	72%
At risk	22	98,262	81%
Ongoing displacement	22	93,402	79%
Total LI population	67	286,006	77%
Moderate to High Income (MHI) Households	Number of tracts	Total population	People of Color %
Not losing LI households	29	198,311	66%
Advanced gentrification	7	31,439	75%
At risk of exclusion	28	153,135	50%
Ongoing exclusion	2	7,467	54%
Advanced exclusion	3	48,034	65%
Total MHI population	69	438,386	61%
<i>Data not available</i>	3	7,820	88%
Total San Joaquin County	139	732,212	68%

Working Group Meeting 3 – Presentation Slides 01/08/2021



1



2

Project Objectives

-  Understand current housing conditions, dynamics of displacement and neighborhood change throughout the county
-  Develop a way for SJCOG and partners to assess displacement risk at the neighborhood level going forward
-  Identify strategies to prevent or mitigate displacement

3

Anti-displacement Strategies

-  Production of Affordable Housing
-  Preservation of Affordable Housing
-  Neighborhood Stabilization
-  Prevention of commercial displacement

Zuk, M., Loukaitou-Sideris, A., & Chapple, K. (2019). Safeguarding against Displacement: Stabilizing Transit Neighborhoods. In K. Chapple & A. Loukaitou-Sideris (Ed.), Transit-Oriented Displacement or Community Dividends? Understanding the Effects of Smarter Growth on Communities (pp. 243-266). Cambridge: MIT Press.

4

Policies and Programs at Different Geographic Levels		Affordable Housing Production	Affordable Housing Preservation	Neighborhood Stabilization
	City		Local funding source for rehab of deed-restricted properties	
	County	Local housing trust fund financed through in-lieu fees		
	COG			Fair Housing and Equity Assessment
	Transit Agency	TOD Policy on transit-owned land		

5

Affordable Housing Production – Local Policies	<u>Generate Funds</u>	<u>Generate/Incentive Development</u>
	<ul style="list-style-type: none"> • Impact/Linkage Fees • In-lieu fees • Commercial Impact Fees • Property Tax Exemptions • Parcel Taxes • Bond Issuance • Tax-increment financing 	<ul style="list-style-type: none"> • Inclusionary Zoning • Density Bonuses <ul style="list-style-type: none"> • ADUs • Public land donations <ul style="list-style-type: none"> • Land banking

6

Affordable Housing Production – Regional Policies

OneBayAreaGrant (OBAG) Program

- **Key Program Objective**
Strengthen ties between local transportation investments and regional goals for housing and GHG reduction
- Focus investments in PDAs
- Reward housing efforts
- Provide flexibility for local priorities

OBAG 1
\$819 million
FY13-FY17
Adopted 05.12

OBAG 2
\$862 million
FY18-FY22
Adopted 12.20
Revised 07.23

Program Type	Percentage
County Programs	45%
Regional Programs	55%

7

Affordable Housing Production - Transit

LA Metro: Transit Oriented Communities

- First/Last Mile
- Systemwide Design
- Joint Development Program

8

LA Metro: Joint Development

Metro Joint Development Process				
STAGE	Initial Community Outreach	Developer Solicitation/ Selection ¹¹	Project Refinement, Joint Development Agreement, Ground Lease Negotiations	Permitting and Construction
ACTIONS	 -Community meetings -Creation of Development Guidelines ¹²	 -Issue Request for Information and Qualifications (RFIQ) and/or Request for Proposals (RFP) -Evaluate proposals -Community update	 -Developers progress architectural design -Community outreach and input - several iterations -Entitlements and CEQA process ¹³ -Negotiation of financial terms	 -City engineering -Construction documents -City building permits -City building permits -Seek concurrence from FTA (for properties with federal interest) -City-related approvals -On-site construction -Occupancy
	Metro Board approves Development Guidelines	Metro Board authorizes Exclusive Negotiation Agreement (ENA) with recommended developer(s)	Metro Board approves Joint Development Agreement and Ground Lease Agreement	Completed project
RESULT	approximate overall time frame: 18 - 24 months			
	9 - 12 months	9 - 12 months	18 - 20 months	18 - 24 months

¹¹Half may undertake preliminary market analysis or related studies prior to the drafting of Development Guidelines.
¹²Once the RFIQ/RFP is released, Metro is in a "Market" period. During this period, Metro cannot discuss the specific content of proposals and will release their recommendations for a developer. Metro can do general outreach to keep stakeholders apprised of the process and key dates.
¹³Regulated use requires local jurisdiction approval and may include environmental, zoning, and local plan consistency review and public hearings.

9

Preservation of Affordable Housing – Three Broad Buckets

- 1) Extending affordability restrictions and addressing the physical needs of the existing subsidized housing stock
- 2) Proactively addressing safety and habitability issues through local programs and policies; could also include support to low-income homeowners.
- 3) Preventing the loss of affordable, unsubsidized units on the private market.



10

Preservation of Affordable Housing - Examples		
Subsidized Housing Retention	Habitability, Safety & Low-Income Homeowner Support	Preservation of Unsubsidized Properties
<ul style="list-style-type: none"> • Preservation inventories focusing on at-risk subsidized properties • Enforcing State Preservation Notice Law • Local funding for rehabbing deed-restricted properties 	<ul style="list-style-type: none"> • Seismic safety requirements • Low-cost home rehab loans • Lead abatement programs • Assistance for home safety improvements • Weatherization & energy efficiency support 	<ul style="list-style-type: none"> • Gap subsidy program for acquisition-rehab • Right of First Offer and/or Refusal policies • Tax incentives for sale to nonprofits and/or residents • Condo conversion regulations



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Preservation - Local

San Diego's Multi-Pronged Preservation Strategy

- Comprehensive study published in May 2020 estimating expected loss of deed-restricted and unsubsidized affordable units over the coming decades with recommended strategies
- New seven-part action plan approved by City Council in late 2020, including
 - New funding for acquisition-rehab
 - Ordinance requiring notice of sale and a Right of First Offer/Refusal for deed-restricted properties
 - Interagency preservation working group and regional preservation collaborative



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Preservation - Regional

Bay Area Preservation Pilot (BAPP)

- Revolving loan fund with \$10 million seed investment from the Metropolitan Transportation Commission
- Supports the acquisition and rehabilitation of rental properties near high quality transit and employment hubs that are occupied by low-income households
- Partnership between MPO and local Community Development Financial Institutions (CDFIs)
- Advisory Council helps inform strategic direction



13

Neighborhood Stabilization



Table 10.1

Framework for organizing neighborhood stabilization strategies

	Preventive	Responsive
Strategies focused on people	Landlord antiharassment protections Just cause for eviction ordinances Rental/foreclosure assistance Tenant counseling	Relocation benefits Right to return policies Evictee or neighborhood preference policies in housing subsidies
Strategies focused on place or housing units	Condominium conversion restrictions Rent regulation Right of first refusal Community land trusts Proactive code enforcement	Vacancy control in rent regulations No-net-loss or one-for-one replacement

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Stabilization – Local

Right to Counsel



A tenant tells the Board of Supervisors Land Use and Transportation Committee that legal representation helped keep him and his wife in their home of 40 years. Photo by Yusef Pendo // Public Press

SF Proposition F – Right to Counsel

- Guaranteed legal counsel to every tenant facing eviction (2018)
 - Challenges with limited funding
 - Supposed to provide full representation (67% success rate) but most receive only partial representation (38% success rate)

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Stabilization - Local

Fresno: Rental Housing Improvement Program

• **Process** - required online registration into a public database

• **Fees** – \$100 inspection fee per unit

- Additional fees if violations are not corrected

• **Exemptions** – owner-occupied, mobile homes, vacant units, hotels, motels, medical/religious facilities, units subject to other government inspections

• **Inspection** – all units subject to a baseline inspection, pursuant to a random sampling formula



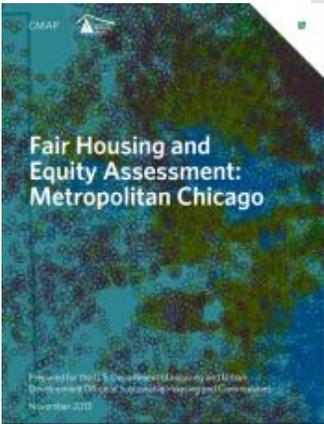
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Stabilization - Regional

Fair Housing in the Chicago Metro Region

Chicago Metropolitan Agency for Planning (CMAP), the regional MPO, leads a variety of fair housing work:

- Co-led the HUD-mandated Fair Housing and Equity Assessment for the region
- Created the "Homes for a Changing Region Toolkit"
- Provides technical assistance to local jurisdictions



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Activity

Using Jamboard, are there existing policies in place that we've missed?

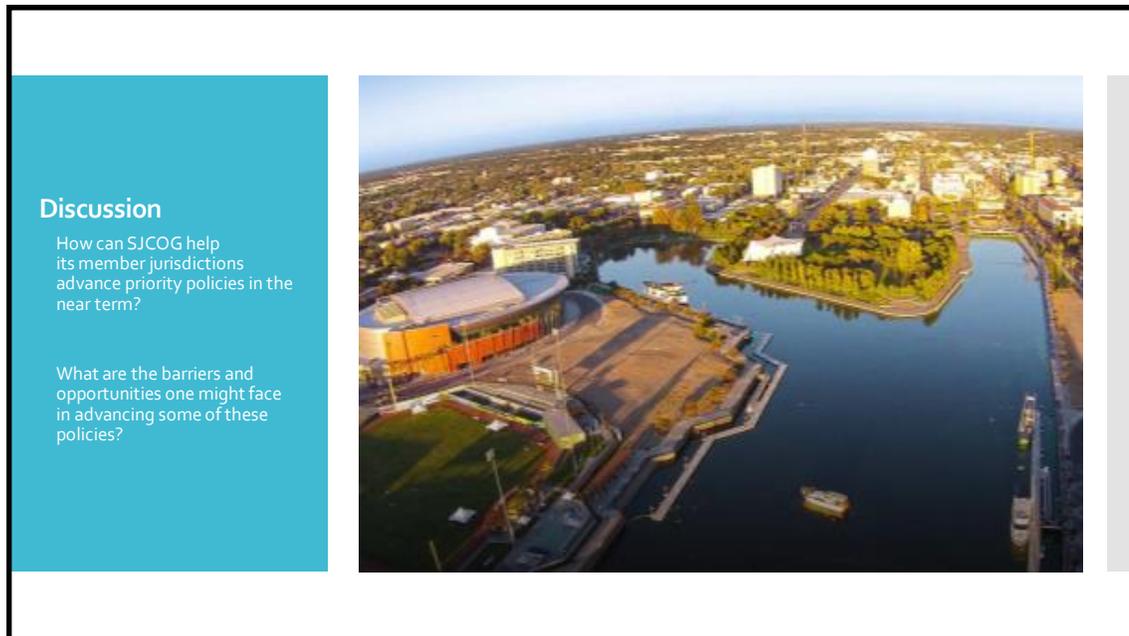
- Please add them with a yellow sticky note

Are there policies we've discussed today that you feel are of interest or would provide value?

- Please add them with a green sticky note

[Link to JamBoard here](#)

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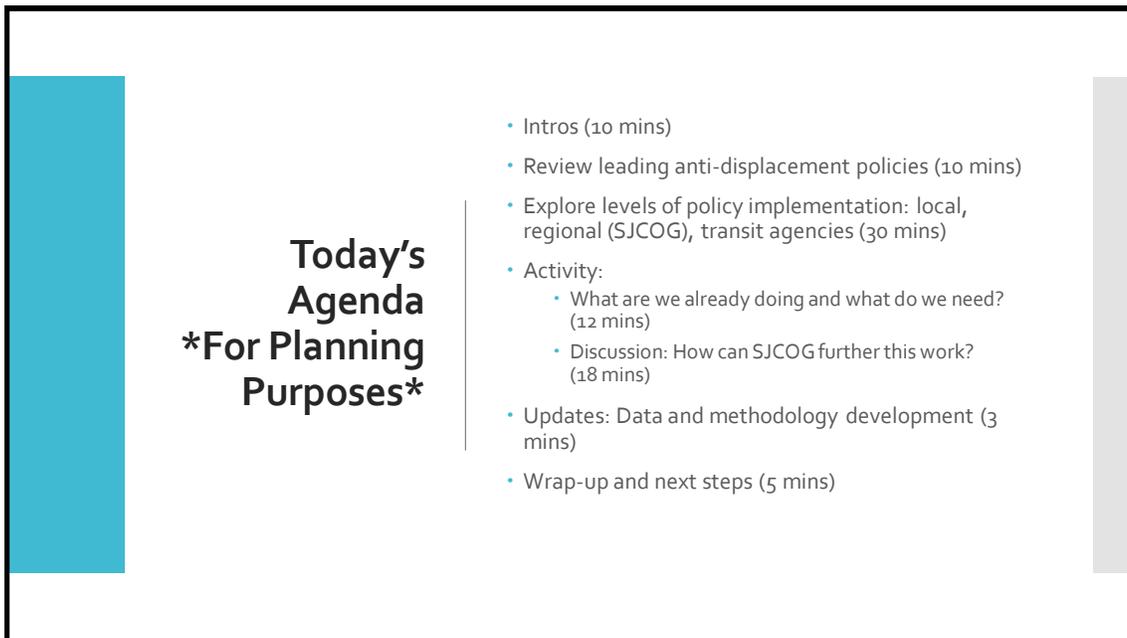
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This slide is titled "Next Steps and Reminders" and is set against a light blue background. On the right side, there is a vertical teal bar with the text "Next Steps and Reminders" in white. On the left side, there are three horizontal bars of different colors, each containing an icon and text:

- Resident and Services Outreach** (Yellow bar): Includes an icon of a group of people and the text "Who can we connect with to broaden the perspectives in our report?"
- Next Working Group Meeting: February 12th** (Green bar): Includes an icon of a group of people and the text "Review of progress made on mapping assessment"
- March Meeting Topic: Matching policy options with local conditions** (Orange bar): Includes an icon of a group of people.

21



This slide is titled "Today's Agenda *For Planning Purposes*" and is set against a light blue background. On the left side, there is a vertical teal bar with the text "Today's Agenda *For Planning Purposes*" in white. On the right side, there is a list of agenda items:

- Intros (10 mins)
- Review leading anti-displacement policies (10 mins)
- Explore levels of policy implementation: local, regional (SJCOG), transit agencies (30 mins)
- Activity:
 - What are we already doing and what do we need? (12 mins)
 - Discussion: How can SJCOG further this work? (18 mins)
- Updates: Data and methodology development (3 mins)
- Wrap-up and next steps (5 mins)

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**Working Group Meeting 4 –
Presentation Slides 02/19/2021**

Diversity and
Displacement in San
Joaquin County

Working Group Meeting #4: Deepening Our Research

1

**Today's
Agenda**

- 15 min: Welcome
- 20 min: Map Presentation - CRC
- 10 min Q&A on maps
- 5 min: Transition to breakout rooms
- 30 min: Breakout groups
- 10 min: report back and next steps

2

Project Objectives

- Understand current housing conditions, dynamics of displacement and neighborhood change throughout the county
- Develop a way for SJCOG and partners to assess displacement risk at the neighborhood level going forward
- Identify strategies to prevent or mitigate displacement

3

Data and Methodology Update

The map displays the geographical layout of San Joaquin County, California. Major cities labeled include Lodi, Stockton, Manteca, Modesto, Ceres, Turlock, Angels Camp, and Jamestown. Major highways shown are Interstate 80 and State Route 580. The map is overlaid with a teal box on the left containing the text 'Data and Methodology Update'. The bottom of the map includes the Bing logo and copyright information for 2017 HERE and Microsoft Corporation.

4

Defining Displacement

Displacement occurs when any household is forced to move from its residence by conditions outside of its control



Credit: Urban Displacement Project, used with permission

5

Urban Displacement Replication Project (UDRP)

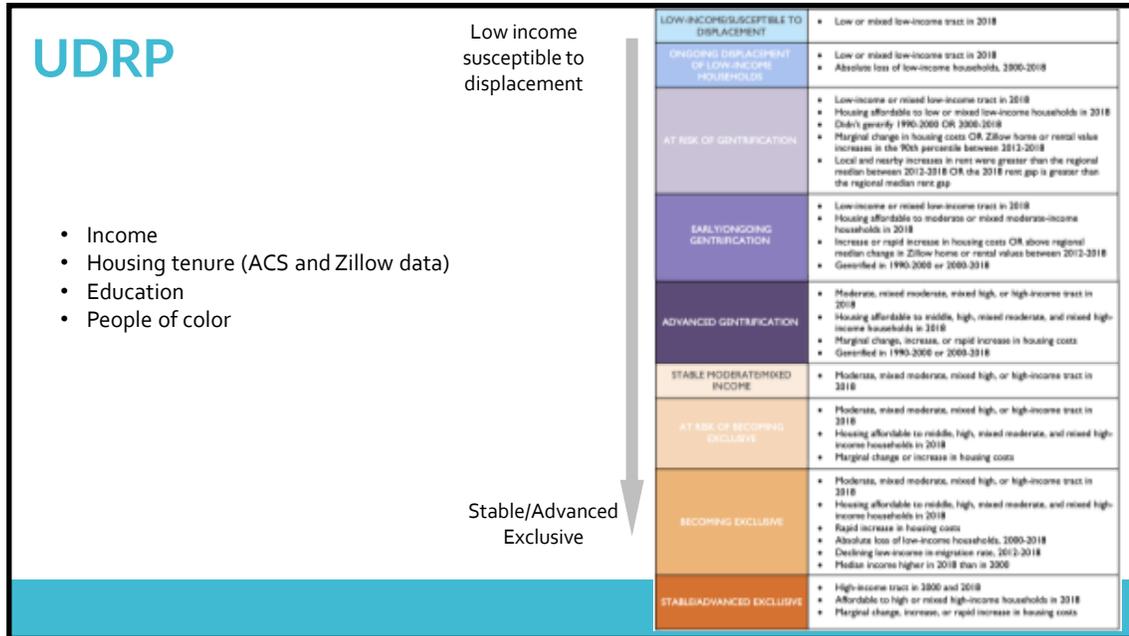
- Launched in 2018 in partnership with SPARRC
- Modified 2015 Urban Displacement Project (UDP model)
 - 9 typologies
- Region: (13 county region- referred to as the Bay area)

Low income susceptible to displacement

Stable/Advanced Exclusive



6



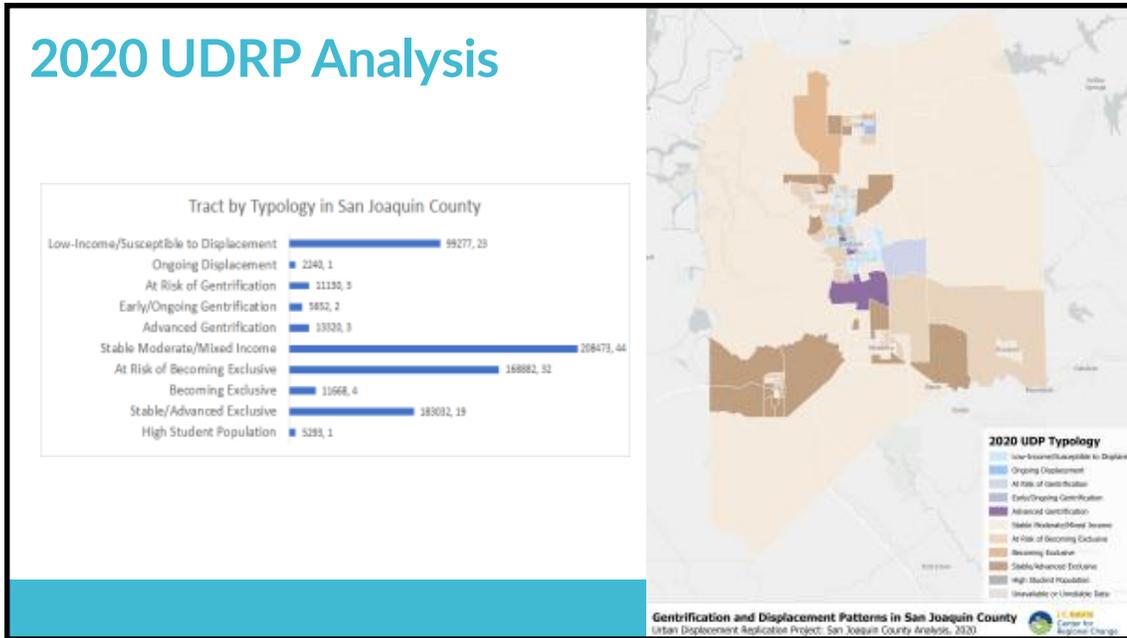
7

2020 UDRP Analysis

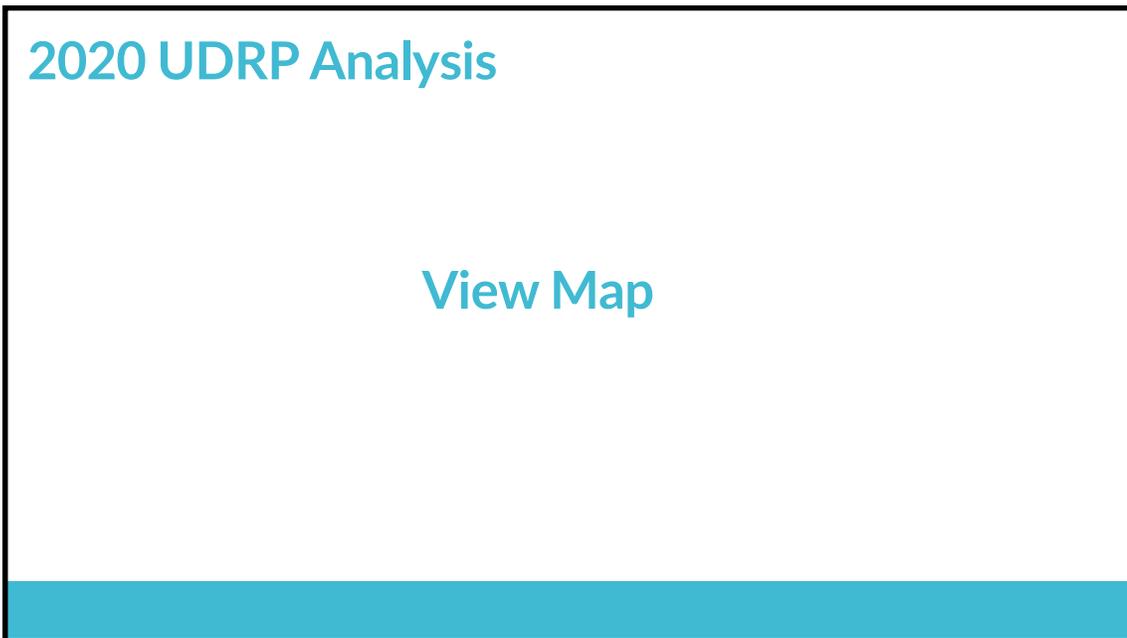
Regional Values	Bay Area*	San Joaquin County
Total population	10,331,986	708,967
People of Color %	58%	67%
Median Household Income \$	\$90,286	\$55,056
Median Home Value \$	\$629,700	\$267,700
Median Rent \$	\$1,760	\$1,183
College-Educated %	41%	14%

* 13 counties including San Joaquin County

8



9



10

Breakout Groups

- 1) Deep(er) Dive on Displacement Risk Maps
- 2) Qualitative Research Discussion: Incorporating Resident Experience and Perspective

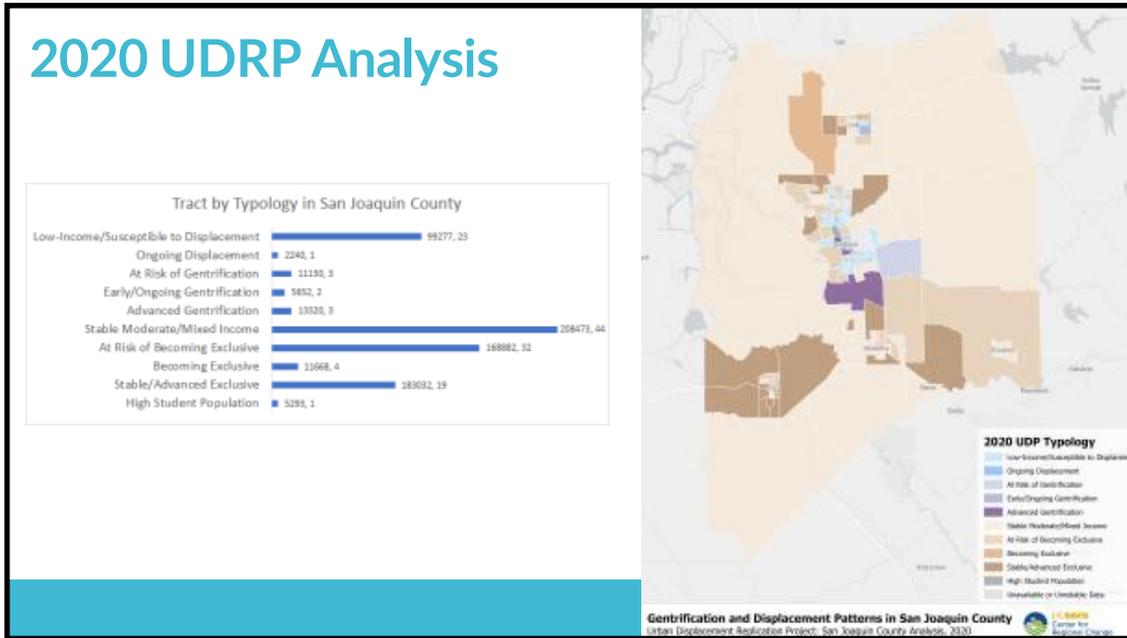


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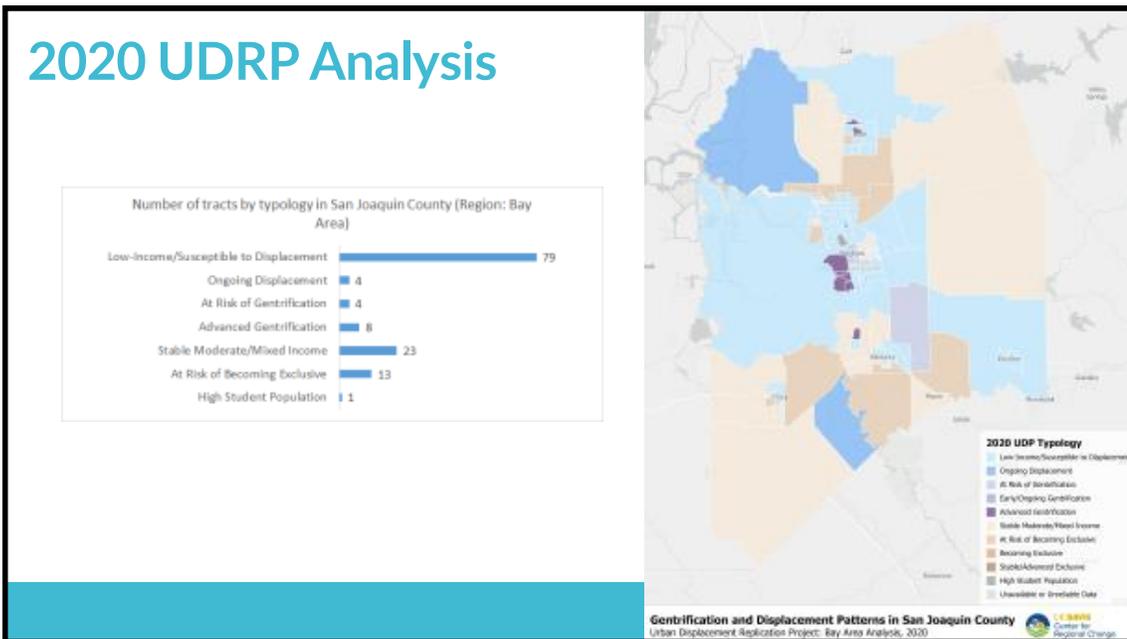
2020 UDRP Analysis

[View Map](#)

12



13



14

2020 UDRP Analysis

Typology	Population	Number of tracts	Mean % renters	Mean % People of Color
Low-Income/Susceptible to Displacement	99277	23	0.60	0.87
Ongoing Displacement	2240	1	0.78	0.87
At Risk of Gentrification	11130	3	0.61	0.82
Early/Ongoing Gentrification	5652	2	0.59	0.79
Advanced Gentrification	13320	3	0.50	0.78
Stable Moderate/Mixed Income	208473	44	0.37	0.57
At Risk of Becoming Exclusive	168882	32	0.46	0.65
Becoming Exclusive	11668	4	0.37	0.61
Stable/Advanced Exclusive	183032	19	0.26	0.60
High Student Population	5293	1	0.26	0.46

15

2020 UDRP Analysis

DEFINITION OF GENTRIFICATION

A tract gentrified from 1990-2000 or 2000-2017 if the following criteria were met:

1. The tract was vulnerable to gentrification in the base year (1990 for gentrification between 1990 and 2000, or 2000 for gentrification between 2000 and 2017). Vulnerability is defined as tracts with:
 2. Below regional median housing values or rents
 3. Two or more of the following criteria is met:
 - a. Above regional median percent of population that is low income
 - b. Above regional median percent of population that is non-white
 - c. Above regional median percent of population that rents
 - d. Below regional median percent of the population that is college educated
 4. The tract experienced an above regional median change in percent college educated population
 5. The tract experienced an above regional median percent change in median income
 6. The tract experienced above regional median percent change in housing values or rents (otherwise known as a "hot market")⁶
 7. For non-urban tracts⁷: tract experienced an above regional median loss in low income households (absolute loss)⁸

16

Qualitative Research Component

- Why is this a critical part of the project?
- Goals of interviews and focus groups
- Challenges
- **We need you! Feedback on how we should approach this going forward**
 - Focus groups, one-on-one interviews or surveys
 - Strategies for reaching diverse range of residents

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Qualitative Research Component

Potential topics:

- Current housing situation and stability (individuals)
- Community challenges/barriers to accessing affordable and safe housing (pre and post-pandemic)
- Awareness of existing resources or policies
- Ideas for improving housing stability
- More? What's missing?

18

The graphic is titled "Next Steps and Reminders" and is contained within a black-bordered box. On the right side of the box is a vertical teal bar with the title "Next Steps and Reminders" in white text. On the left side, there are three horizontal rounded rectangular boxes stacked vertically, each with an icon and text:

- Resident and Services Outreach** (Yellow box): Includes an icon of a network of people and the text "Who can we connect with to broaden the perspectives in our report?"
- Next Working Group Meeting: April** (Green box): Includes an icon of three people.
- April Meeting Topic: Matching policy options with local conditions** (Orange box): Includes an icon of three people.

SJCOG Regional Housing Symposium Slides Day 1

AGENDA

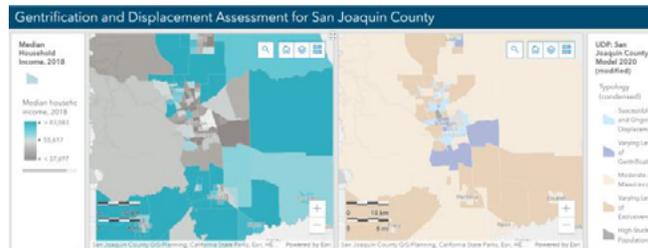
- February 22nd
 - What is driving displacement in San Joaquin county?
 - How can we measure displacement risk?
 - What role can SJCOG Play in promoting community stability?
- February 23rd
 - Putting Policy into Practice – Overview of a Housing Policy Toolkit
 - Making progress: meeting the housing needs of the region

Enterprise |

1

Study Objectives

Community, Diversity and Displacement Study



- **Understand local housing conditions in San Joaquin County**
 - What are the dynamics of displacement and neighborhood change?
- **Develop a tool to measure displacement risk at the neighborhood level**
 - How can this tool be used to help stakeholders understand the risks our community faces?
- **Identify strategies SJCOG can undertake to prevent and mitigate displacement and promote housing security**
 - How can SJCOG be a responsible steward of its investments?

Enterprise | 2

2

DISPLACEMENT

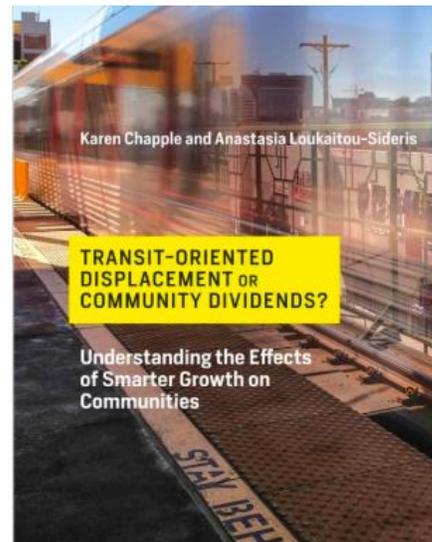
Displacement occurs when any household is **forced to move from its residence by conditions outside of its control**

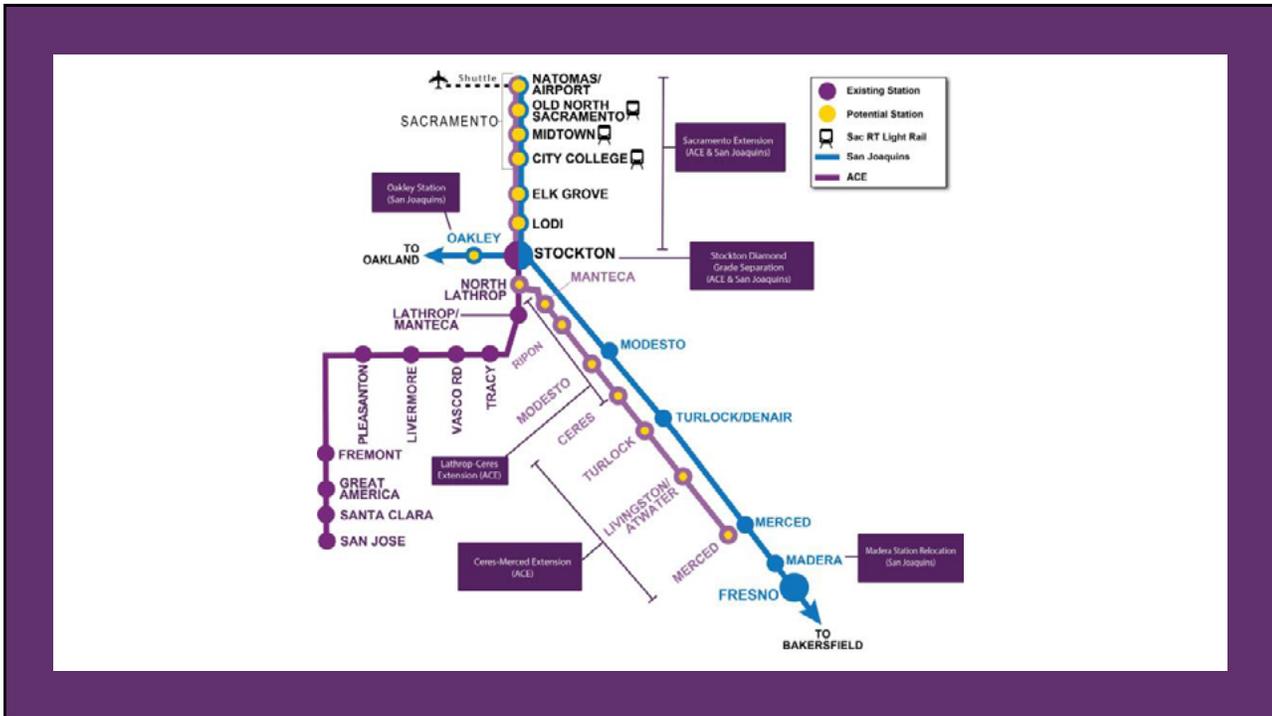
<i>Types/Causes of Displacement</i>		
	Forced	Responsive
Direct or physical causes	<ul style="list-style-type: none"> Formal eviction Informal eviction (e.g., landlord harassment) Landlord foreclosure Eminent domain Natural disaster Building condemnation 	<ul style="list-style-type: none"> Deterioration in housing quality Neighborhood violence or disinvestment Removing parking, utilities, etc.
Indirect or economic causes	<ul style="list-style-type: none"> Foreclosure Condo conversion 	<ul style="list-style-type: none"> Rent increases Increased taxes Loss of social networks or cultural significance of a place
Exclusionary	<ul style="list-style-type: none"> Section 8 discrimination Zoning policies (restriction on density, unit size, etc.) NIMBY resistance to development 	<ul style="list-style-type: none"> Unaffordable housing Cultural dissonance Lack of network

Displacement intersects with transit

Community, Diversity and Displacement Study

- **Rail station areas are more likely to experience gentrification and displacement than areas without a transit stop**
 - San Joaquin County has over \$1 billion in planned rail investment over coming years to expand service and build stations
- **Does transit-induced gentrification lead to displacement?**
 - Neighborhoods near transit tend to be made up of mostly renter households
 - Transit investment can increase neighborhood property values and rents
- **Enact “Affordability First” policies**
 - Prioritization for affordable housing units on transit-owned land
 - Right of First Refusal policies



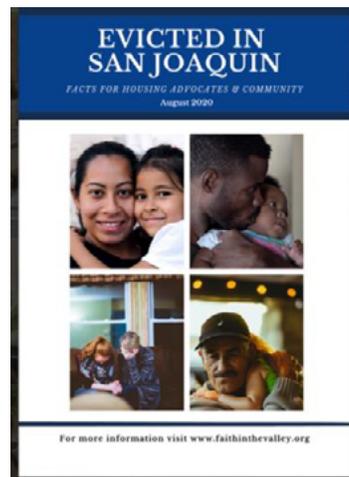


5

Why is preventing displacement important?

Community, Diversity and Displacement Study

- **Displacement has serious human and economic impacts**
 - Can result in higher risk for homelessness, long-term housing instability
 - Poorer health and socioeconomic outcomes
 - Community dislocation and segregation
- **Displacement should be considered in public planning processes**
 - Creates a shared understanding of project impacts within community
 - Guides future investments
 - More funding programs are considering these impacts



6

HOUSING INSECURITY

SAN JOAQUIN COUNTY

Enterprise | 7

7

Background Housing Conditions: SJ County

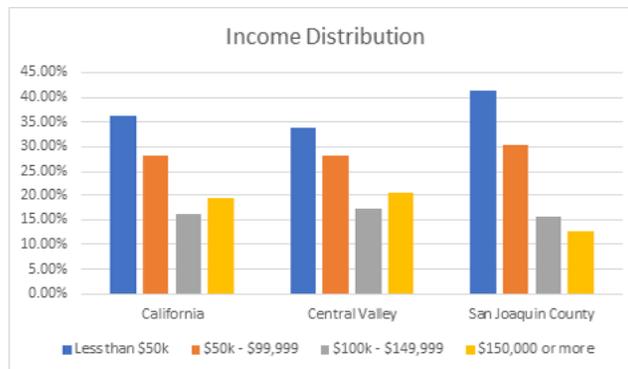
Community, Diversity and Displacement Study

• **Expanding population**

- Faster growth than neighboring counties and the state.
- Population increased almost 30% between 2000 - 20018

• **Lower incomes**

- County income skews heavily toward households earning less than \$50,000 per year
- County has a higher percentage of low-income households compared to the Central Valley and the state



Enterprise | 8

8

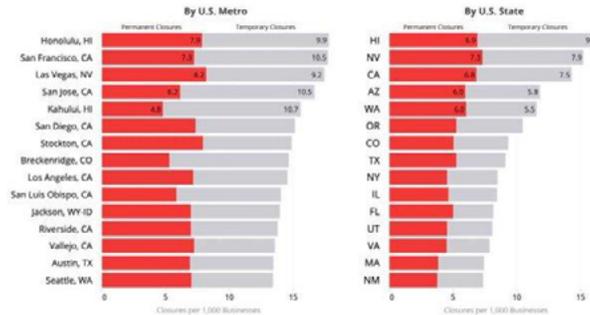
Background Housing Conditions: SJ County

Community, Diversity and Displacement Study

- **High unemployment rates**
 - During the height of the pandemic in 2020, unemployment peaked at near 18% in April
 - SJ County has higher unemployment rates relative to neighboring counties
- **High commercial vacancy rates**
 - Rates as high as 12 – 13%, much higher than neighboring counties
 - Retail, transportation and warehousing were initially hit hard by the pandemic
- **Commuting**
 - From 2012 – 2017, there was a slight increase in workers commuting out of SJ County.
 - Relatively few households both live and work within SJ County

Where are Businesses Closing at the Highest Rate?

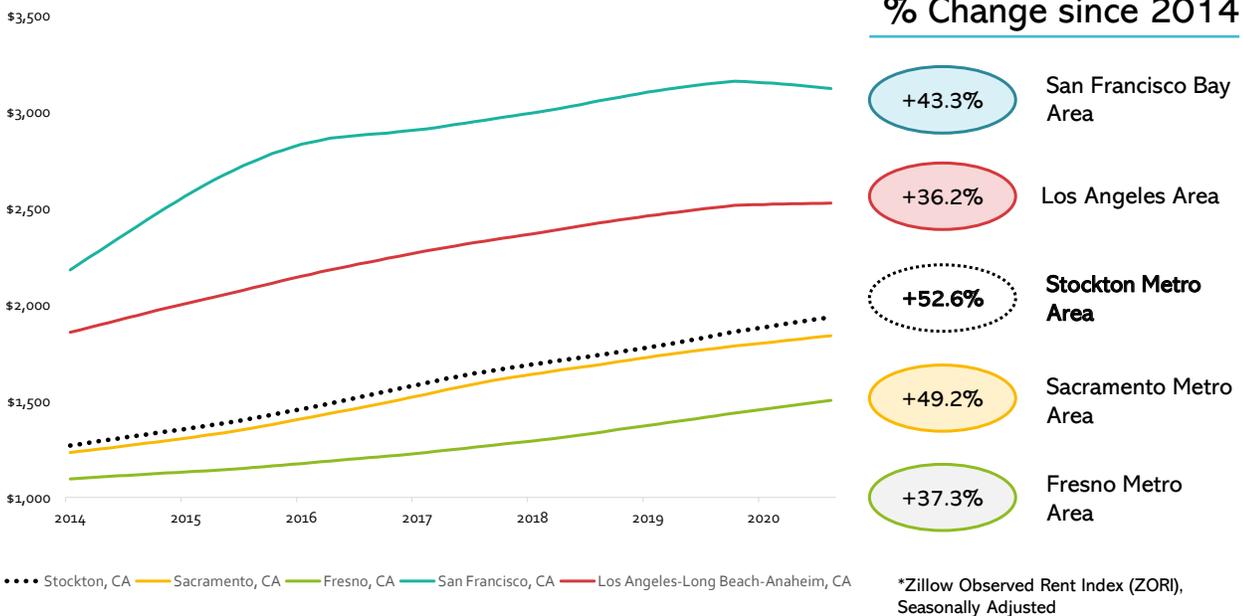
Geographic areas with the highest closure rate per 1,000 businesses since March 1



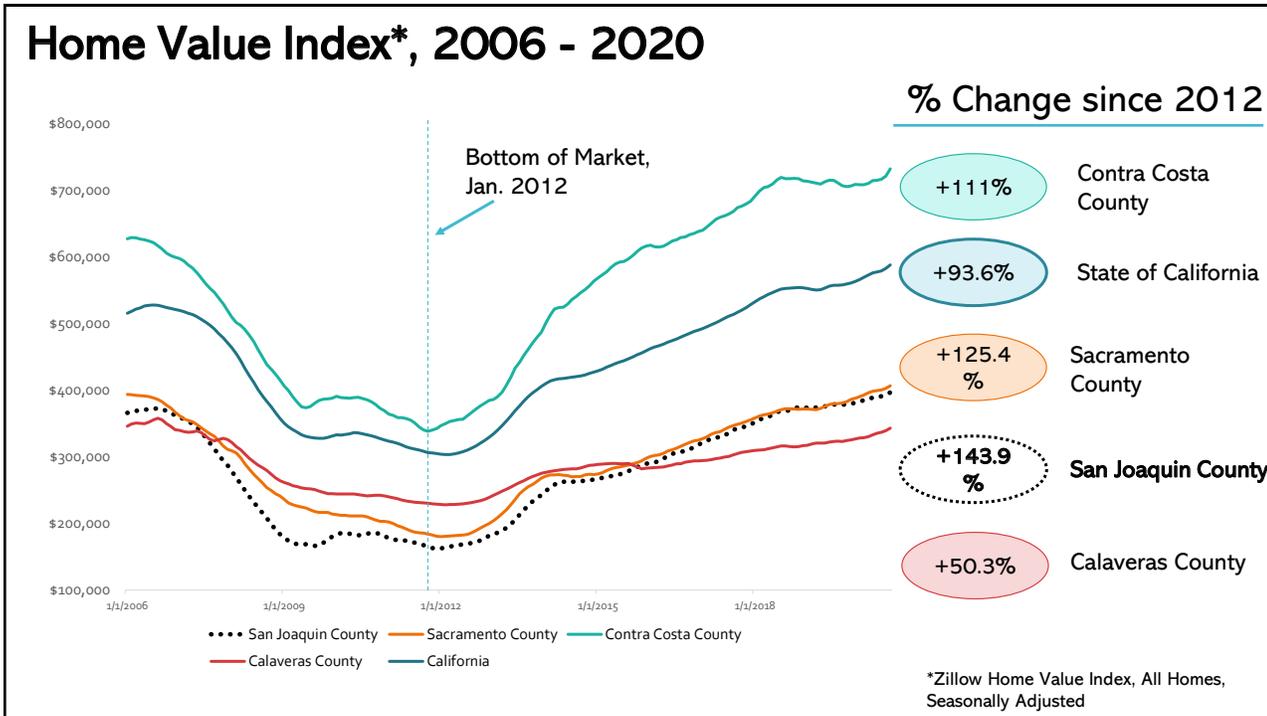
Enterprise | 9

9

Rent Index* for Select Metro Areas, 2014 - 2020



10



11

Background Housing Conditions: SJ County

Community, Diversity and Displacement Study

- **High rates of cost-burdened households**
 - 55% of renters pay more than 30% of their income on housing. These rates are higher for lower-income households.
 - 34% of homeowners pay more than 30% of their income on housing costs.
- **Increasing concern around unsheltered population**
 - SJ County saw a 70% increase from 2017 - 2019 in our unsheltered population.
 - Black residents are significantly overrepresented in the annual Point in Time Count, making up 25.3% of the unsheltered population, but only 7.1% of the population.

COST BURDENED HOUSEHOLDS

82% of ELI households in San Joaquin County are paying more than half of their income on housing costs compared to just 3% of moderate-income households.

Income Level	Cost Burdened Households	Severely Cost Burdened Households
Extremely Low-Income	92%	82%
Very Low-Income	89%	52%
Low-Income	64%	19%
Moderate-Income	31%	3%
Above Moderate-Income	8%	0%

California Housing Partnership | chp.net/housingneeds

Enterprise | 12

12

COMMUNITY FEEDBACK

Feedback: Community Interviews

Community, Diversity and Displacement Study

- **Displacement is actively occurring in San Joaquin County**
 - Covid-19 has exacerbated displacement rates
 - Increasing stories of environmental injustice as a form of displacement
- **San Joaquin County has a lack of diverse housing options**
 - Escalon has seen increased demand for affordable housing from its senior population who cannot find smaller units to downsize into.
- **A lack of available housing for the “missing middle”** – those who do not qualify for deed-restricted units but cannot afford recent price escalations
- Public agencies are concerned **existing infrastructure cannot handle increased demand** from denser, infill development
- Service organizations fear a pending **“eviction swell”** as protection policies tied to Covid-19 end



MEASURING DISPLACEMENT

DEVELOPING A MAPPING TOOL

Enterprise | 15

15

How did we develop the mapping tool?



Review existing models



Adapt typology for San Joaquin Valley context



Gather additional datasets



Create an interactive web app

16

How did we develop the mapping tool?



Review existing models

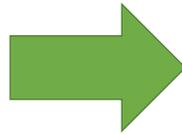


Figure 2. Condensed Typology for San Joaquin County

CONDENSED TYPOLOGY	DESCRIPTION*	ORIGINAL UDP TYPOLOGY
Susceptible to and Ongoing Displacement	These tracts are low or mixed low-income and some had an absolute loss of low-income households during the period of 2000-2018.	Low Income/Susceptible to Displacement; Ongoing Displacement of Low-Income Households
Varying Levels of Gentrification	These tracts have varying levels of income and housing affordability, and some tracts gentrified during 1990-2000 or 2000-2018, but all tracts have experienced an increase in housing costs and/or rental value during the 2012-2018 period.	At Risk of Gentrification; Early Ongoing Gentrification; Advanced Gentrification
Moderate- and Mixed-Income	These tracts range from moderate to high income and other variables are relatively stable.	Stable Moderate/Mixed Income
Varying Levels of Exclusiveness	These tracts range from moderate to high income and housing costs are increasing. In some tracts, low-income households are being excluded from entering and decreasing in numbers.	At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive
High Student Population	These tracts have a high percentage of college students (over 30%) and therefore were excluded from the analysis.	High Student Population
Unavailable or Unreliable Data	These data were unavailable or unreliable.	Unavailable or Unreliable Data

* Income levels relate to regional area median income (AMI). For the San Joaquin County model, AMI is equivalent to the AMI for San Joaquin County, \$35,167 (data source, 5-year 2014-2018 ACS data).

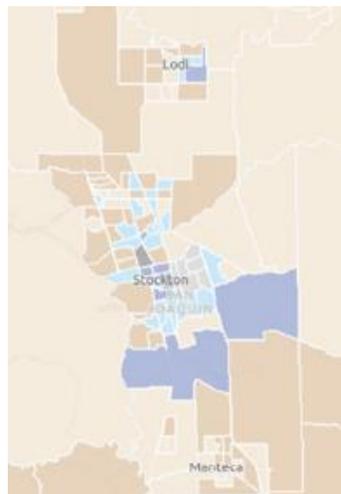
Low Income = AMI < 80% Moderate Income = AMI 80-120% High Income = AMI > 120%

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How did we develop the mapping tool?



Adapt typology for San Joaquin Valley context



- Susceptible to and Ongoing Displacement
- Varying Levels of Gentrification
- Moderate- and Mixed-Income
- Varying Levels of Exclusiveness
- Other
 - High Student Population
 - Unavailable or Unreliable Data

18

How did we develop the mapping tool?



Gather additional datasets

- Affordable homes that are at-risk of converting to market rate (source: CHPC)
- Rental eviction rate (source: Faith in the Valley)
- High amenity parcels (source: CRC and CCRH)
- Additional datasets
 - People of color (source: ACS)
 - Median Household Income (source: ACS)
 - Real median home value (source: Zillow)
 - Real median rent (source: Zillow)
 - College-education population (source: ACS)

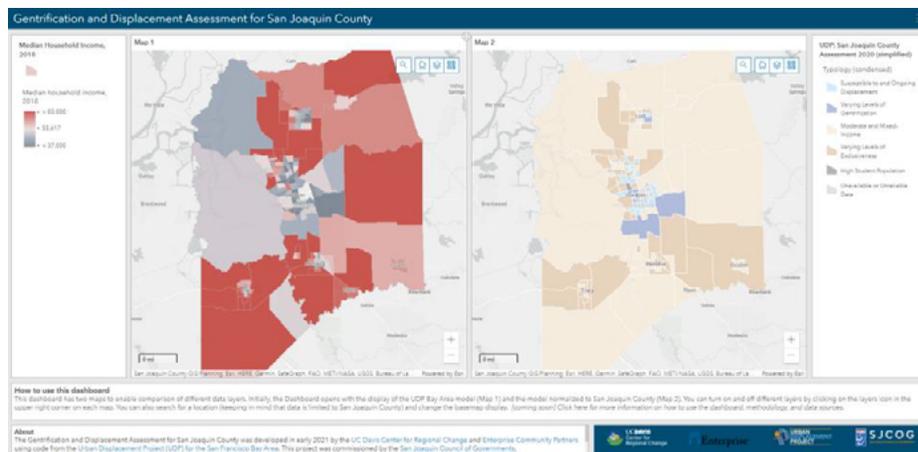


19

How did we develop the mapping tool?



Create an interactive web app



20

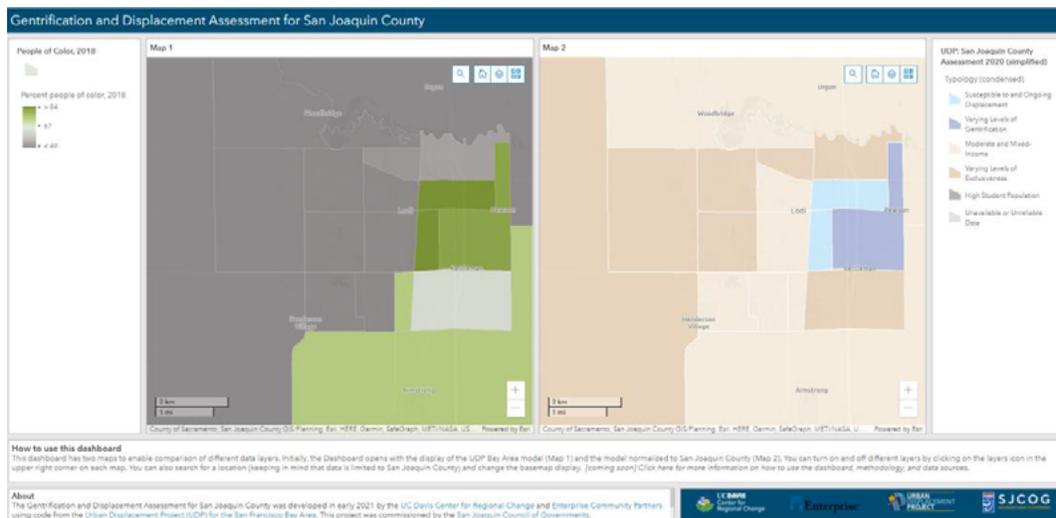
What does the mapping tool tell us?

- The importance of selecting the right indicators for the San Joaquin Valley
- The connection between displacement risk and race
- The relationship between displacement risk and rent-related evictions



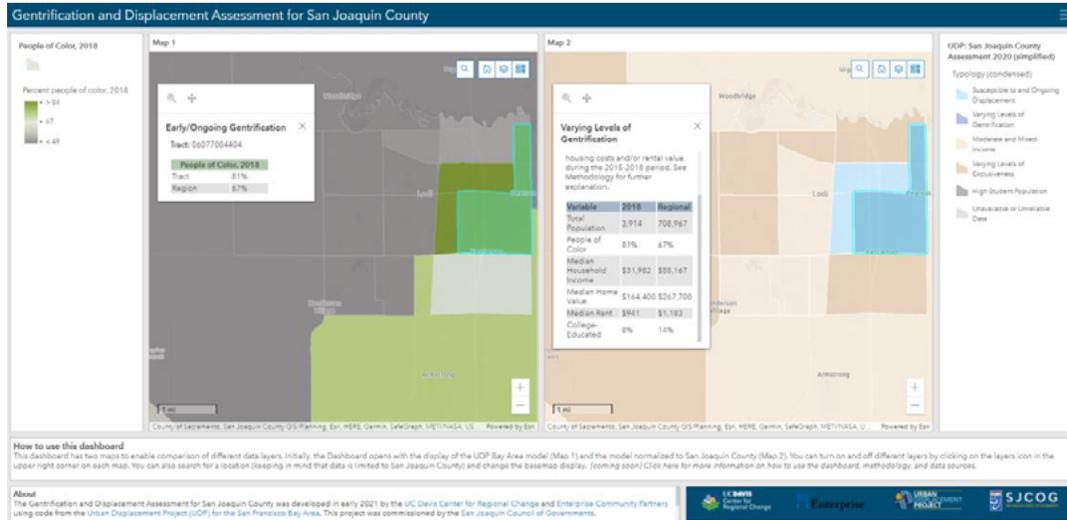
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What does the mapping tool tell us?



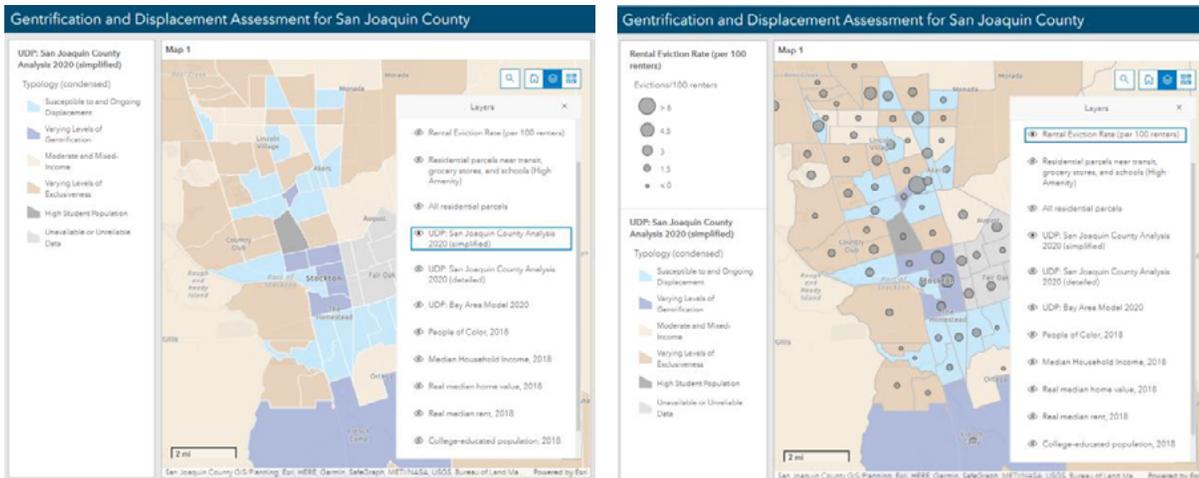
22

What does the mapping tool tell us?



23

What does the mapping tool tell us?



24

How can stakeholders use the mapping tool?



Local governments

Housing Element, Affirmatively
Furthering Fair Housing, etc



Housing organizations

housing development, renter
protection strategy, etc

25

RECOMMENDATIONS FOR SJCOG

Enterprise |

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CONVENE AN ONGOING COUNTYWIDE WORKING GROUP TO FOCUS ON EXPANDING HOUSING OPTIONS AND ENSURING NEIGHBORHOOD STABILITY

DEVELOP INTERNAL EQUITABLE DEVELOPMENT GUIDELINES

IMPLEMENT PROGRAMMING TO SUPPORT HOUSING AND INFRASTRUCTURE NEEDS

PRIORITIZE LIMITED DISCRETIONARY FUNDING FOR JURISDICTIONS HELPING TO MEET THE REGION'S HOUSING GOALS

Enterprise |

27

Go to www.menti.com and use the code 9409 0037

Mentimeter

Day 1: Regional Housing Symposium

Go to

www.menti.com

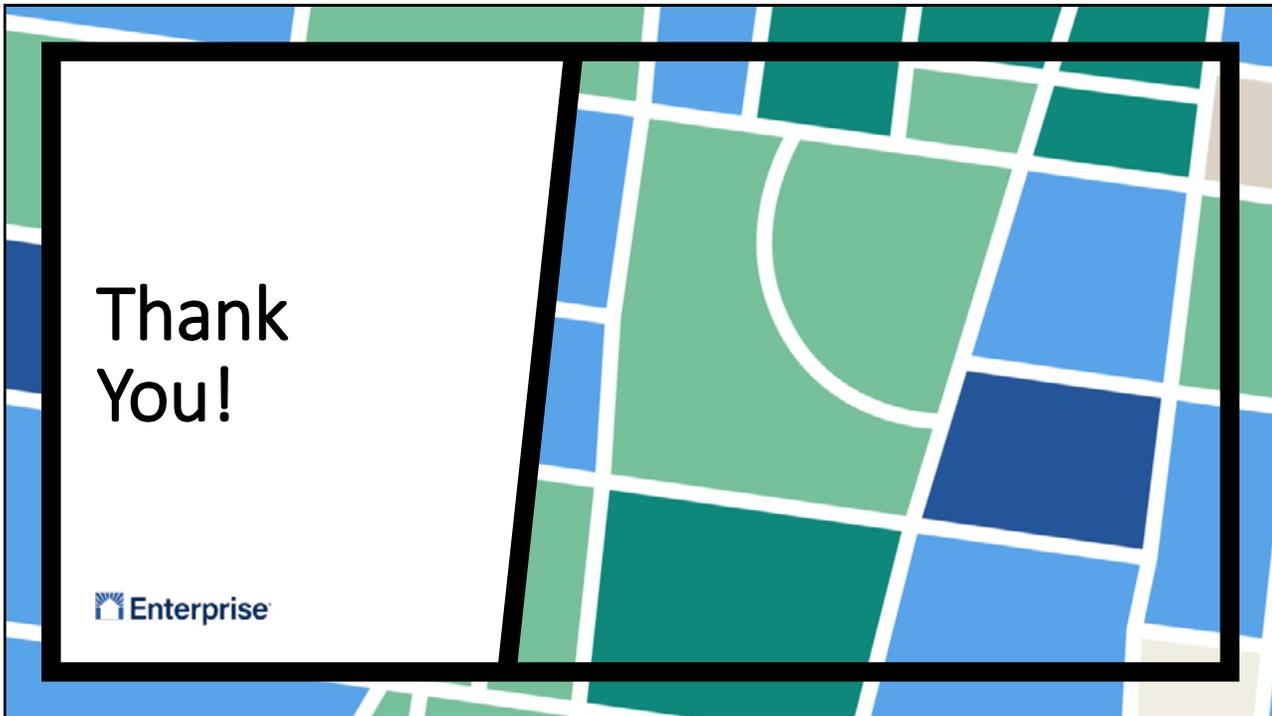
Enter the code

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Or use QR code

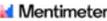
28



Day 1 Mentimeter Slides



Day 1: Regional Housing Symposium



Was there any information presented today that you found surprising? Anything you really want to drive home?

how rent has risen more in Stockton than in Sacramento, Bay Area and LA metro areas since 2014. And that \$1 Billion in rail investment is on the horizon and we need to get ahead of that with affordable rental housing investment

The number of businesses that have closed in Stockton

Knew there was a need for affordable housing, but didn't know it was that dire. The statistics of renters and home owners paying over 30% of their income on housing was staggering

I think what was most shocking was how much rents and prop values are rising. Who is buying these houses?

Transportation oriented development (TOD) can actually drive displacement. An important consideration so that TOD can be actively planned and properly implemented to ensure beneficial results for all.

data on businesses closing

Concerns regarding eviction swell and rental assistance outreach

Is there data to show that Migration of persons moving to San Joaquin County will continue into 2023?

more commuting outside of the county for work even though remote work has been on the rise



Was there any information presented today that you found surprising? Anything you really want to drive home? Mentimeter

national ranking of business closures -- I noticed how many businesses I personally know closed, but had no idea that we experienced one of the highest closure rates nationally. These unemployment and business closure stats are reminiscent of 08

Sounds like we need a lot more multi family units built around here

Single householders struggle to find units (so why are there more family units being built in Lodi and other communities?)

Does migration data demonstrate where people are migrating from? I assume mostly from the Bay, but where else?

That makes it sound like we have a large shortage of housing. Right?

Is there data to describe who is moving to the valley? I wonder to what degree that "bay area commuter" narrative is accurate or overstated?

That our community is similar in Stanislaus with it's needs .

The number of units needed. in San Joaquin County

Housing set aside for low income housing requires close to \$200,000 per unit. Pete Ragsdale and Carol Ornelas will confirm this number. We need more money to address this issue.

36

Can you share with us the housing challenges you see facing those you serve? Mentimeter

More housing alone can't solve the problem without increased housing set aside for lower income folks

Landlord harassment to get people to move out

More seniors struggling with homelessness

Elderly population on fixed income seeing increased rents that they can't afford

Access to jobs, services, retail, etc. due to location of housing.

Seniors experiencing high rents and housing insecurity. Also isolation, and lack of walkability and access to parks/green spaces and community spaces in walking distance

Affordable units for a single person. Roommates in a family house are the only options that are affordable. Drain on mental health

Quality affordable housing specifically targeting households with very low incomes.

Property owners selling their single family homes that they were renting out, so the tenants need to find a new place to live

18

Can you share with us the housing challenges you see facing those you serve?



Displacement of Renters with a 30-60 days notice to move as home is sold to a family as owner occupied or for Landlord to renovate/rehab home.

In Stockton, there are HUD-funded programs for low income homeowners to address code enforcement repairs:
<http://www.stocktonca.gov/government/departments/econ/Dev/houseAff.html#ERP>

Accessing services for housing, career, etc assistance on evenings or weekends.

lack of locations that make living better quality, such as safe parks or walkable shopping near home.

landlords are unable to schedule contractors for fixes for weeks or longer

Scamming on applications for rentals

Huge amounts of investor money coming to town buying every cheap home and smaller apartment building they can find, then seniors, disabled, very poor are being evicted. This is the source of our homeless problem.

3x rent limits

It is not enough to House people it's more important how do you create sustainability there should be programs to support the residents once they have been housed and that includes job sustainability that includes language anything that would involve



What impact does displacement have on our community?



Loss of stability for families

our farmworkers, teachers, social workers, retail workers, nonprofit workers won't be able to live here and it will impact all of those agencies and the entire labor market

People trying to take shelter in motels or in their cars. Is there current data on how many people are living in motels that were displaced from housing?

when you get evicted it is a lot harder to find another rental unit because it goes on your record - so eviction often leads to more homeless people

Small number of population has more than \$2k in savings, that is one medical accident away from not being able to pay rent.

overcrowded housing is not safe, not healthy

mental health with strangers and isolation in their own room.

Homeless, Homeless, Homeless Who is causing it? Investors!! What do we ask of them? Nothing? These guys are carpet baggers and predators. They come in, profit, leave and expect us the nonprofit and government sector to fix all the damage.

Commuters are disconnected from the investment in the community they sleep in only.



What impact does displacement have on our community?

Mentimeter

Do you have data on the percentage of unsheltered individuals who are from SJ County/Stockton?

Mental health. Overcrowding and stress. If home is not healthy how can you better yourself.

Displacement uproots families from their community and roots what they are familiar with.

Not saving money due to costs increasing. How can you save for a down payment if you need to pay for everything?

It often seems to me that cities and communities don't want lower income folks. We're not solving this problem because cities would rather have luxury housing, high prestige residents and higher property taxes. Is there really an incentive for cities

In our community it's considered a nice or criminalization is happening all around us those that are displaced are not getting the services that

15

How do you feel this mapping tool could help you in advancing the work you do?

Mentimeter

If I have been a mapping till we can locate those that are more in need and also be able to scale out strategies to support those in need

1

What role do you think SJCOG (or other public agencies) could/should play in helping to mitigate displacement ?

Mentimeter

Build upward (1 or 2 bed apartment units) if no outward growth is available due to high agriculture

Can SJCOG facilitate more coordination between the cities and the county on affordable housing construction? To leverage resources better

Cash rental assistance

Acquire land near transit

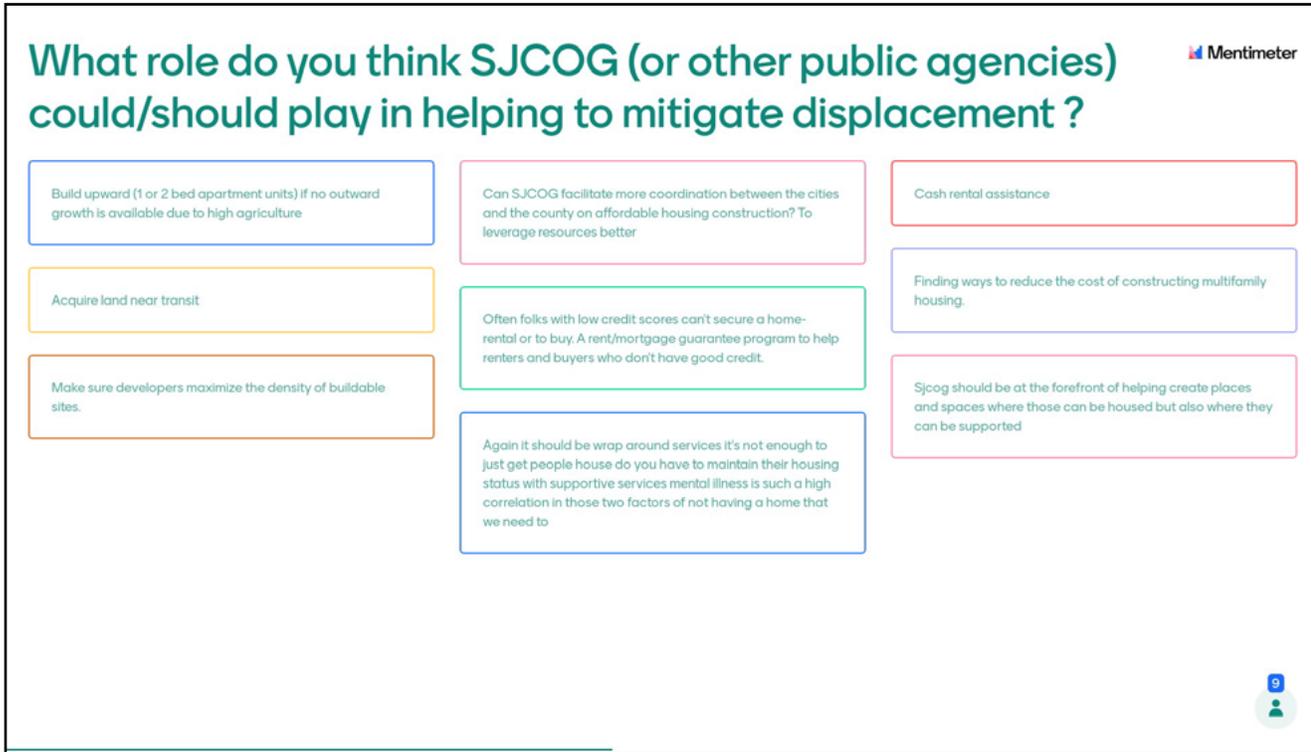
Often folks with low credit scores can't secure a home-rental or to buy. A rent/mortgage guarantee program to help renters and buyers who don't have good credit.

Finding ways to reduce the cost of constructing multifamily housing.

Make sure developers maximize the density of buildable sites.

Sjcoog should be at the forefront of helping create places and spaces where those can be housed but also where they can be supported

Again it should be wrap around services it's not enough to just get people house do you have to maintain their housing status with supportive services mental illness is such a high correlation in those two factors of not having a home that we need to

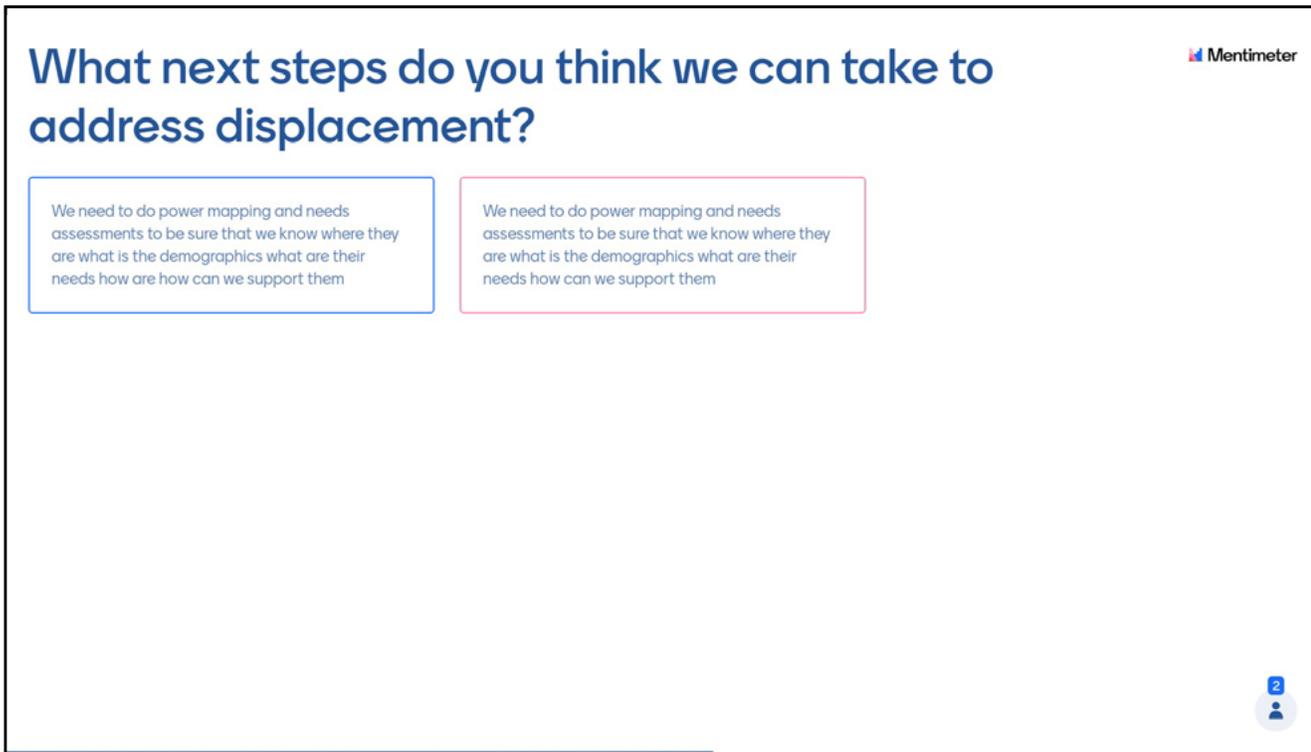


What next steps do you think we can take to address displacement?

Mentimeter

We need to do power mapping and needs assessments to be sure that we know where they are what is the demographics what are their needs how are how can we support them

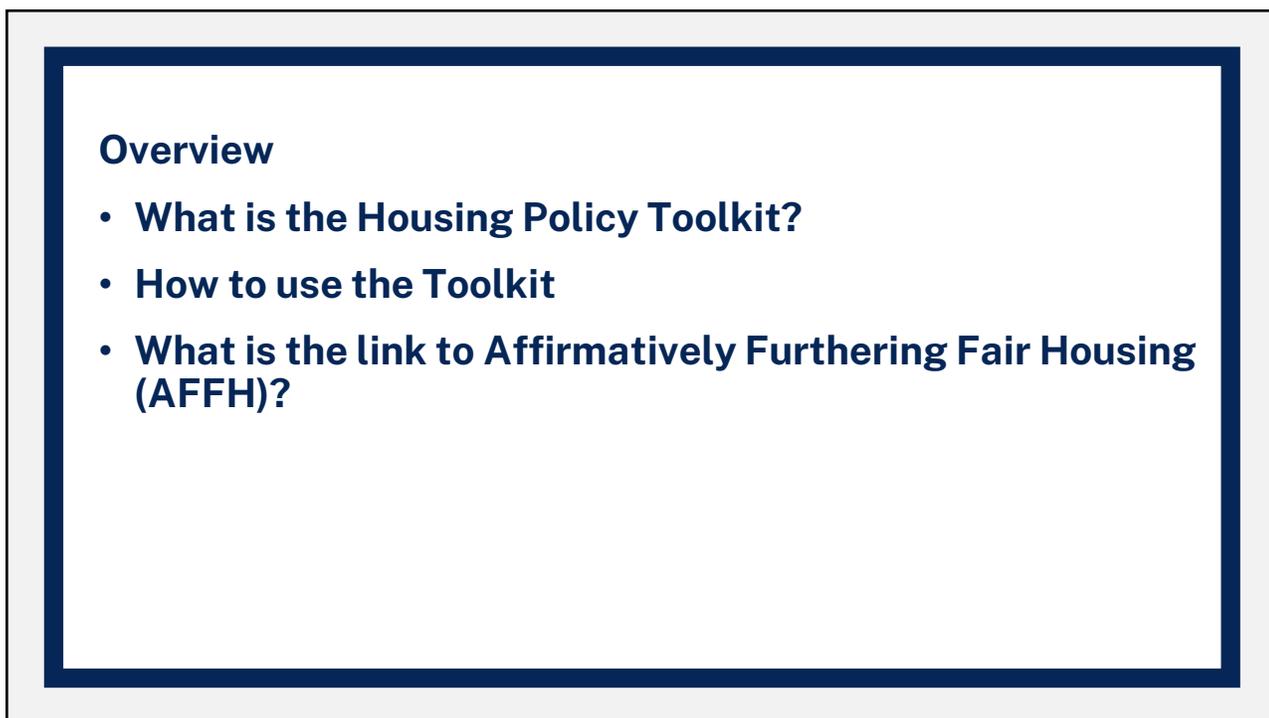
We need to do power mapping and needs assessments to be sure that we know where they are what is the demographics what are their needs how can we support them



SJCOG Regional Housing Symposium Slides Day 2



1



2

WHAT IS THE HOUSING POLICY TOOLKIT?

Enterprise | 3

3

Background



OUTREACH



RESEARCH



TOOLKIT

Enterprise | 4

4

Anti-Displacement Research

Policies in this toolkit were identified in:

- White Paper on Anti-Displacement Strategy Effectiveness prepared for the California Air Resources Board (CARB)
- A Multi-Dimensional Approach to Affordable Housing Policy: Learning from Climate Change Policy
- Transit-Oriented Displacement or Community Dividends: Understanding the Effects of Smarter Growth on Communities
- Various public agency and advocacy resources

TABLE 1: LITERATURE REVIEW SUMMARY TABLE

Category	Policy Name	Literature Coverage Level	Potential to Prevent Displacement*	Market Type**	Implementation Scale	Timeframe to Prevent Displacement
Production	Housing Production	HIGH	HIGH+	Strong	Local, State	Long-term
Production	Inclusionary Zoning + Developer Incentives	MEDIUM	MEDIUM	Strong	Local, State	Long-term
Production	Accessory Dwelling Units	LOW	MEDIUM	Neutral	Local, State	Long-term
Production	Impact + Linkage Fees	MEDIUM	LOW	Strong	Local	Long-term
Production	Housing Overlay Zones	LOW	MEDIUM	Strong	Neighborhood, Local	Long-term
Production	Land Value Recapture	LOW	LOW	Strong	Local, State	Long-term
Preservation	Unsubsidized Affordable Housing	LOW	HIGH	Neutral	Local, State	Short-term
Preservation	Federally-Funded Housing Developments	MEDIUM	MEDIUM	N/A	Local, Federal	Short-term
Preservation	Housing Rehabilitation	MEDIUM	LOW	N/A	Local, State, Federal	Short-term
Preservation	Condominium Conversion Restrictions + Tenant Opportunity to Purchase	MEDIUM	MEDIUM	Strong	Local	Short-term
Preservation	Community Control of Land	LOW	HIGH	Neutral	Neighborhood, Local	Short-term
Neighborhood Stabilization	Rent Control	HIGH	MEDIUM	Strong	Local, State	Short-term
Neighborhood Stabilization	Community Benefits Agreements	MEDIUM	LOW	Strong	Neighborhood, Local, State	Long-term
Neighborhood Stabilization	Rental Assistance Programs	MEDIUM	HIGH	Neutral	Local	Short-term
Neighborhood Stabilization	Foreclosure Assistance	MEDIUM	HIGH	Neutral	Local, State, Federal	Short-term
Neighborhood Stabilization	Tenant Right to Counsel	MEDIUM	HIGH	Strong	Local	Short-term
Neighborhood Stabilization	"Just Cause" Evictions	MEDIUM	HIGH	Strong	Local	Short-term

* Potential: If we adopt this policy, how likely is it that displacement will be reduced directly or indirectly?
 ** For some policies, a strong market is necessary for feasibility, while for others, it makes more sense to have a weaker market.
 *** Although both market rate and subsidized housing production may successfully reduce indirect displacement, the effectiveness of a particular development depends on its context and scale.

HOW TO USE THE TOOLKIT

HOW TO USE THE TOOLKIT

This menu is intended for SJCOG member jurisdictions to identify new strategies that can address - displacement concerns and strengthen or improve existing policies to support housing security.

The matrix for this toolkit has been broken down into the following categories

3 P's OF HOUSING	TIMEFRAME FOR EFFECTIVENESS	POLICY SCALE	POLICY TYPE
Which category of housing does a policy address? <ul style="list-style-type: none"> • Protection • Preservation • Production 	What is the timeframe for a policy to have an impact on residents or the community? <ul style="list-style-type: none"> • Short • Medium • Long 	At what level can a policy be implemented? <ul style="list-style-type: none"> • Neighborhood • City • County 	How will a policy be implemented or managed? <ul style="list-style-type: none"> • Policy • Planning • Program • Funding

Community, Diversity, and Displacement Study Housing Policy Toolkit										
Strategy Name	3 P's of Housing			Strategy Scale			Strategy Type			
	Protection	Preservation	Production	Neighborhood	City	County	Policy	Planning	Programming	Funding/Fee
Short-Term										
Proactive Code Enforcement		*			*			*		*
Rental Registry	*				*		*		*	
Eviction Expungement	*				*	*	*		*	
Eviction Diversion Program	*				*	*	*		*	
Just Cause Evictions	*				*		*		*	
Rental Assistance Program	*				*	*	*		*	
Tenant Right to Counsel Ordinance	*				*		*		*	
Tenant Opportunity to Purchase		*			*				*	
Community Opportunity to Purchase		*			*				*	
Medium-Term										
Asset Building	*			*	*				*	
Condominium Conversion Restrictions		*		*	*		*		*	
Foreclosure Prevention Program	*			*	*				*	
Homeownership Program	*			*	*	*			*	
Housing Rehab Program		*		*	*				*	
Mobile Home Protections	*			*	*	*	*		*	
One-for-one Replacement		*		*	*		*	*	*	
Project Based (Section 8) Site Preservation		*		*	*		*		*	
Rent Board	*			*	*		*		*	
Rent Control	*			*	*		*		*	
Permit Streamlining/Fee Reduction			*	*	*		*		*	
Fee Deferral			*	*	*		*		*	
Site Acquisition		*		*	*		*		*	
Single Resident Occupancy Preservation		*		*	*		*		*	
Long-Term										
Accessory Dwelling Units			*	*	*		*		*	
Affordable Housing Overlay Zones			*	*	*		*		*	
Community Benefit Agreements	*			*	*		*		*	
Community Land trusts		*		*	*		*		*	
Housing Elements			*	*	*		*	*	*	
Inclusionary Zoning + Developer Fees			*	*	*		*	*	*	
Land Value Recapture			*	*	*		*		*	*
Bonds for Housing Construction			*	*	*		*		*	*
Housing Trust Fund			*	*	*		*		*	*
Public Land Disposition			*	*	*		*	*	*	*
Reduced Parking Requirements			*	*	*		*	*	*	*
Station Area Plans			*	*	*		*	*	*	*

SJCOG WEBSITE DEMO

Example: Eviction Diversion Program

Protection

PROTECTION

Eviction Diversion Program

Eviction Diversion programs can come in several forms, all of which include some level of involvement from the local court system (typically the court that oversees eviction cases). The National Center for State Courts (NCSC) promotes the usage of their [Eviction Diversion Diagnostic Tool](#) which provides jurisdictions with customized guidance and examples of eviction diversion programs. The NCSC defines a successful eviction diversion as one that "provides landlords and tenants with the time, information, and resources necessary to resolve their housing problems without prolonged litigation".

Additionally, NCSC lists the following services⁹ as key components of an eviction defense programs :

- On-site legal aid and mediation services,
- On-site housing or financial counseling,
- Tailored referrals to legal and other service providers,
- Screening for rental and financial assistance programs,
- Assistance navigating the court process,
- Assistance negotiating or reviewing settlement agreements,
- Sealing of court records when appropriate and permissible under local law,
- User-friendly court rules and procedures,
- Technology to improve access to the court system and service providers, and
- Self-help resources for landlords and tenants⁷.

[A full summary of NCSC's eviction models can be found here.](#)

Example: Proactive Code Enforcement

Preservation



Proactive Code Enforcement



Photo by James Fitzgerald

The California Association of Code Enforcement Officers (CACEO) defines Code Enforcement as “the prevention, detection, investigation and enforcement of violations of statutes or ordinances regulating public health, safety, and welfare, public works, business activities and consumer protection, building standards, land-use, or municipal affairs”.

While many Code Enforcement departments are small, they can play a significant role in stabilizing neighborhoods and ensuring units are safe and habitable. When units are required to go off market due to code violations, existing tenants may be displaced. Traditional code enforcement practices can be reactive, relying on the complaint of a tenant or other stakeholder before an inspection begins. Proactive systems rely on regular property inspections, up to date rental property registries and routine data collection. These systems can help prevent landlord retaliation, ensure violations are addressed without relying on the limited capacity of tenants and help to forge stronger partnerships across tenant organizations and inspectors.

Case Study: Fresno, CA

- The City of Fresno recently switched to a more proactive code enforcement system. They require all property owners to register in a public database and subject all units to a baseline inspection and regular follow ups thereafter. To promote quality neighborhoods and reporting of potential violations, the City of Fresno encourages residents to use the “FresGO” app, which allows residents to anonymously report issues, concerns, track requests, provide comments, and learn about city services. The City of Fresno also created the “Quality Neighborhoods Guide” to provide residents with facts about City requirements and identifies the 15 most common violations, to encourage voluntary compliance among property owners.

Case Study: San Jose, CA

- The City of San Jose view its Code Enforcement department as critical in combatting displacement risk. The department has the following explicit goals: seek funding sources to assist landlords with low-cost loans and grants for property improvements, expand proactive rental inspections/requirements for rental units, explore receivership of properties that have become serious health and safety dangers to residents, target preservation funds to community and nonprofit partners who can acquire and maintain properties with rehab needs (in areas experiencing displacement), and conducting a review of the City’s relocation policies.

Example: Housing Trust Fund

Production

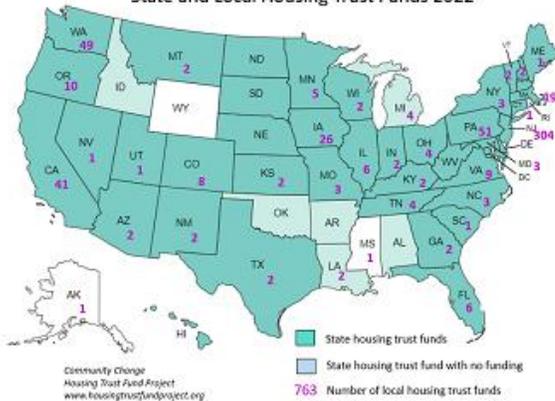
Housing Trust Fund



Housing Trust Fund, Ventura County

Production at any level would undoubtedly increase supply. However, it is up to local governments to ensure the housing that is most needed can be developed. Given that our region has seen an increase in rent, it is important for housing demands to be met at all levels. In this year alone, more than 19,000 affordable units are needed to meet demand. Production alone can't guarantee anti-displacement, so it is key that local governments focus pair production policies with protections and preservation efforts. Additionally, another key component of production is ensuring that adequate local funding sources are available to developers to be competitive for larger funding opportunities. Housing trust funds are distinct funds established by city, county or state governments that receive ongoing dedicated sources of public funding to support the preservation and production of affordable housing and increase opportunities for families and individuals to access decent affordable homes. Housing trust funds systematically shift affordable housing funding from annual budget allocations to the commitment of dedicated public revenue. While housing trust funds can also be a repository for private donations, they are not public/private partnerships, nor are they endowed funds operating from interest and other earnings⁴¹.

State and Local Housing Trust Funds 2022



Community Change
Housing Trust Fund Project
www.housingtrustfundproject.org

WHAT IS THE LINK?

What is the link?

Affirmatively Furthering Fair Housing

Action areas to AFFH may include, but not limited to:

- Enhancing housing mobility strategies
- Encouraging development of new affordable housing in high resource areas
- Improving place-based strategies to encourage community conservation and revitalization, including preservation of existing affordable housing
- Protecting existing residents from displacement

Chart 1: Summary of AB 686 Requirements

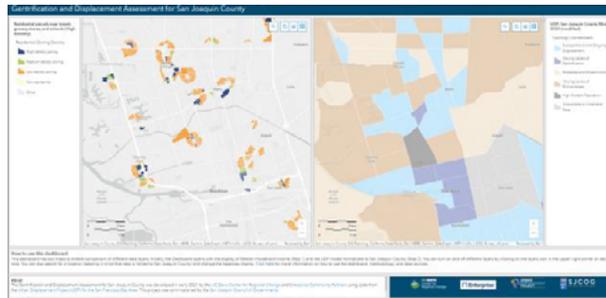
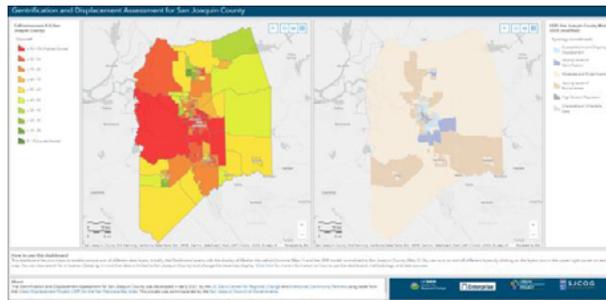


What is the link?

Components of the Housing Element Assessment of Fair Housing

An assessment of fair housing must identify and analyze patterns, trends, conditions, and practices that result in less fair housing choice and must address all of the following assessment components.

1. Summary of fair housing enforcement and outreach capacity;
2. Integration and segregation patterns, and trends related to people with protected characteristics;
3. Racially or ethnically concentrated areas of poverty;
4. Disparities in access to opportunity for people with protected characteristics, including persons with disabilities; and
5. Disproportionate housing needs within the jurisdiction, including displacement risk.



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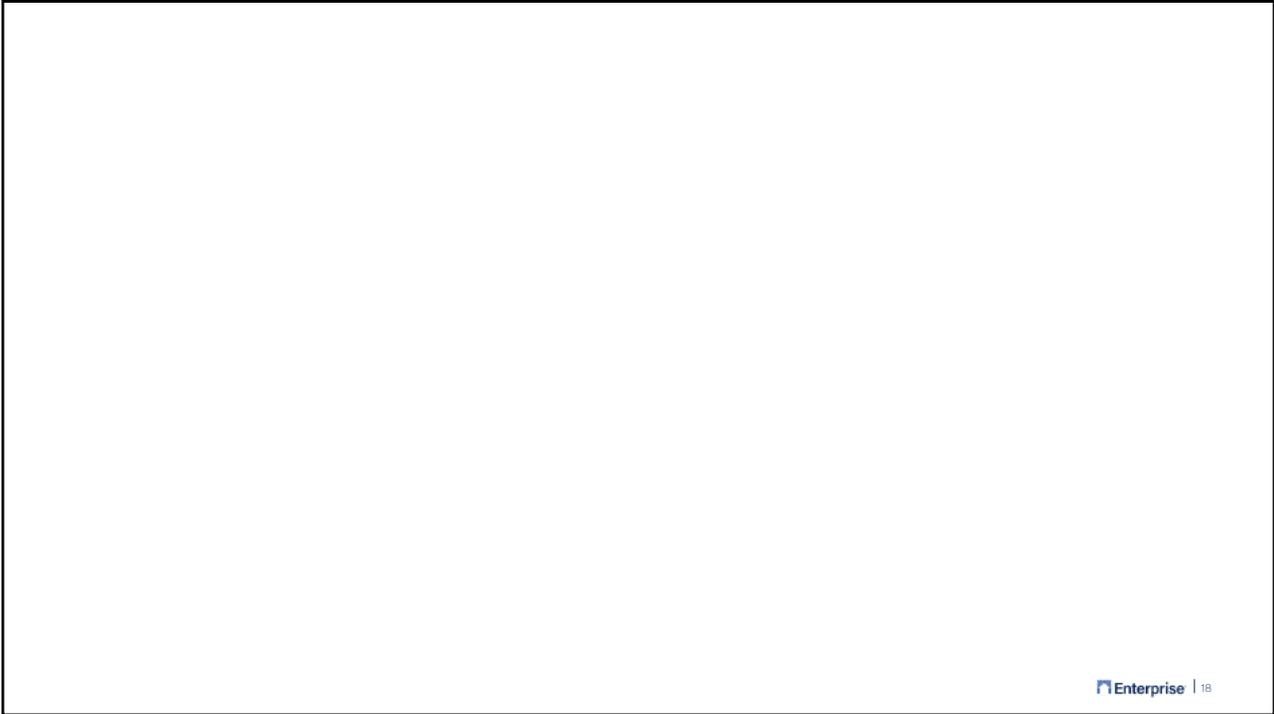
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Thank You

Brenda Amboy, Program Fellow
bamboy@enterprisecommunity.org



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**San Joaquin Council of
Governments
6th RHNA Cycle
Draft Methodology Report**

Thomas Pogue, Executive Director
Center for Business and Policy Research
Pacific.edu/CBPR

UNIVERSITY OF THE
PACIFIC
Center for Business
and Policy Research

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6th Cycle Regional Housing Needs Assessment (RHNA)

Assessment Component	Housing Unit Need	% of Total Need
Projected Households Needs 2023-2031	28,664	54%
Vacancy Adjustment	8,177	16%
Overcrowding Adjustment	10,186	19%
Replacement Adjustment	1,377	3%
Cost Burden Adjustment	4,315	8%
6th Cycle RHNA	52,719	100%

Income Category	Income Limits	Percent	Housing Unit Need	Income Category	Income Limits	Percent	Housing Unit Need
Very Low	<50% AMHI	25.2%	13,293	Lower Income	<80% AMHI	41.0%	21,637
Low	50%-80% AMHI	15.8%	8,344				
Moderate	80%-120% AMHI	17.5%	9,231	Higher Income	>80% AMHI	59.0%	31,082
Above Moderate	>120% AMHI	41.4%	21,851				
Total		100%	52,719			100.0%	52,719

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RHNA Objectives

1. Increasing the housing supply and mix of housing types, tenure, and affordability
2. Promoting infill development and socioeconomic equity, protecting environmental and agricultural resources, and encouraging efficient development patterns
3. Promoting an improved intraregional relationship between jobs and housing
4. Balancing disproportionate household income distributions
5. Affirmatively furthering fair housing

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Base RHNA Allocation: RTP/SCS Forecast Jurisdictional Households Growth 2023-2031

Addresses RHNA Objectives

1. Increasing the housing supply and mix of housing types, tenure, and affordability
2. Promoting infill development and socioeconomic equity, protecting environmental and agricultural resources, and encouraging efficient development patterns

Jurisdictions are allocated shares of lower income (multi-family) and higher-income (single family) RHNA units equal to county-wide shares.

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Base RHNA Allocation: RTP/SCS Forecast Jurisdictional Households Growth 2023-2031

Description

- Uses forecasted household growth by jurisdiction during the 2023-2031 period based on the RTP/SCS forecast
- Ensures consistency between planning efforts
- Promotes similar pattern of affordability
- Protects the environment, encourages efficient development patterns, and accounts for forecasted housing growth explicit in RTP/SCS
- Provides basic determination, but then need to account for additional factors=>

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Jobs-Housing Fit Adjustment Factor

Addresses RHNA Objectives

3. Promoting an improved intraregional relationship between jobs and housing

Jurisdictions with a higher-than-average number of low-wage jobs per affordable housing unit receive an upward adjustment of lower income (multi-family) RHNA units and those with a lower-than-average ratio receive a downward adjustment of lower income (multi-family) RHNA units.

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Jobs-Housing Fit Adjustment Factor

Description

- Uses ratio of low-wage jobs to affordable housing units
- Improves equity more than jobs-housing balance because of focus on affordable housing and lower paid employment in a jurisdiction
- Growth of transportation & warehousing jobs is significant in this factor

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Regional Income Parity Adjustment Factor

Addresses RHNA Objectives

4. Balancing disproportionate household income distributions

Jurisdictions with a less-than-average share of low-income households receive an upward adjustment of lower income RHNA units and those with a higher-than-average share receive a downward adjustment of lower income RHNA units.

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Regional Income Parity Adjustment Factor

Description

- Uses share of lower income households in jurisdiction compared to the county as a whole
- Promotes similar household incomes across the county by putting more affordable housing in higher income jurisdictions

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Affirmatively Furthering Fair Housing Adjustment Factor

Addresses RHNA Objectives

5. Affirmatively furthering fair housing

Jurisdictions with a higher-than-average share of high opportunity housing units have an upward adjustment of lower income (multi-family) RHNA units and those with a lower-than-average share of high opportunity housing units receive a downward adjustment of lower income (multi-family) RHNA units.

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Affirmatively Furthering Fair Housing Adjustment Factor

Description

- Identifies each jurisdiction's high and highest resourced areas, then estimates the number of housing units in those areas and compares that share to the county-wide share to adjust each jurisdiction's number of affordable housing units accordingly
- Addresses disparities in housing needs and in access to opportunity, such as employment, higher performing schools, health care, and transportation.

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Jurisdictions' Factor Adjustment Allocations

Jurisdiction	Factor Adjusted Lower Income (0-80%)	Factor Adjusted Higher Income (80+%)	Base RHNA Allocation
Escalon	146	221	367
Lathrop	3,884	4,518	8,402
Lodi	1,533	2,377	3,909
Manteca	3,654	4,651	8,306
Ripon	565	859	1,423
Stockton	4,014	8,660	12,673
Tracy	4,873	3,957	8,830
Unincorporated	2,969	5,839	8,808
San Joaquin County	21,637	31,082	52,719

Note: The RHNA Determination by income level and in total is reported in the San Joaquin County row. Due to rounding, numbers presented in this table may not add up precisely to the totals provided.

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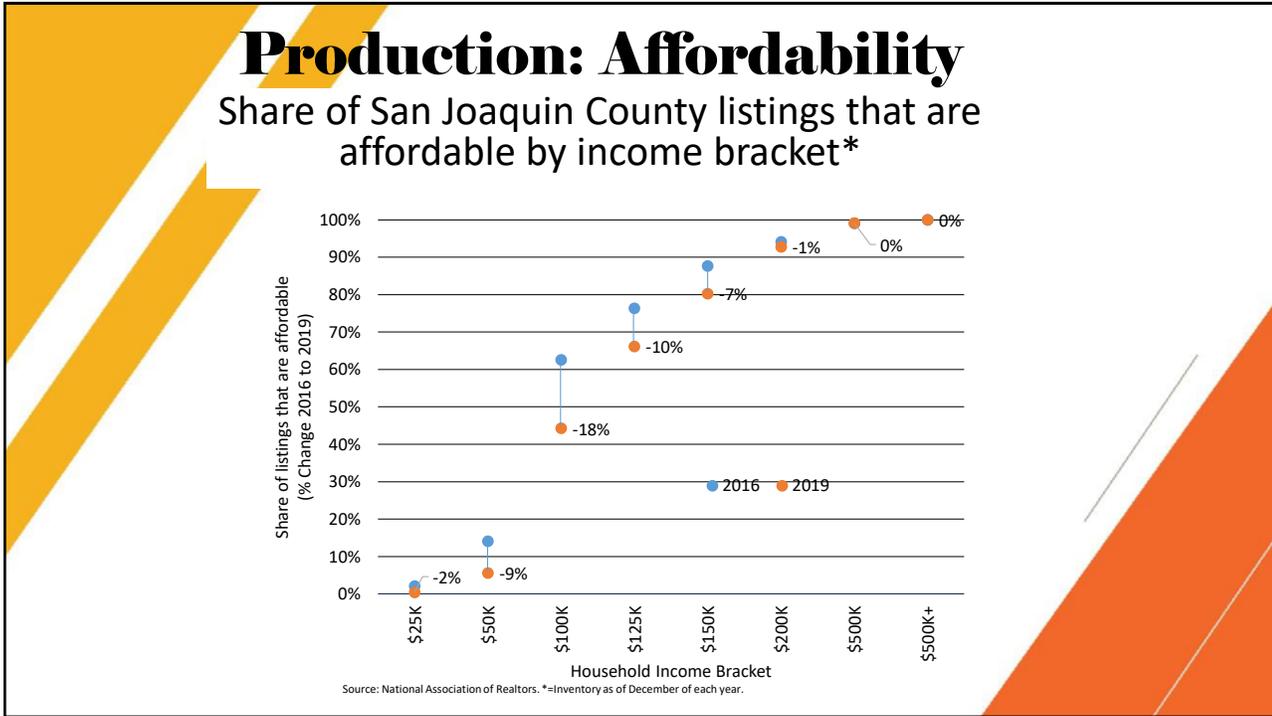
Production: Recent Performance

Jurisdiction	Multi-Family Units (Lower Income)			Single Family Units (Higher Income)			Total		
	Actual 2014-2021	Pro-Rated 5th Cycle RHNA	% Difference (Actual vs. RHNA)	Actual 2014-2021	Pro-Rated 5th Cycle RHNA	% Difference (Actual vs. RHNA)	Actual 2014-2021	Pro-Rated 5th Cycle RHNA	% Difference (Actual vs. RHNA)
Escalon	0	135	-100%	63	205	-69%	63	340	-81%
Lathrop	148	1,422	-90%	2,571	2,702	-5%	2,719	4,125	-34%
Lodi	374	662	-44%	1,175	882	33%	1,549	1,545	0%
Manteca	182	1,294	-86%	4,578	2,226	106%	4,760	3,521	35%
Ripon	154	418	-63%	317	766	-59%	471	1,184	-60%
Stockton	828	4,129	-80%	2,061	5,330	-61%	2,889	9,459	-69%
Tracy	1,006	1,348	-25%	2,988	2,633	13%	3,994	3,981	0%
Unincorporated	241	3,378	-93%	4,187	4,755	-12%	4,428	8,134	-46%
San Joaquin County Totals	2,933	12,788	-77%	17,940	19,500	-8%	20,873	32,288	-35%

Note: Construction Industry Research Board data on issued building permits from 01/2014 to 12/2021 used to estimate actual dwelling units constructed

Annualized Production	Multi-Family Units (Lower Income)	Single Family Units (Higher Income)	Total Units
Average 2014-2021	367	2,243	2,609
5th Cycle RHNA	1,599	2,438	4,036
6th Cycle RHNA	2,546	3,657	6,202

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Mentimeter

Day 2: Regional Housing Symposium

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Or use QR code



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Regional Early Action Planning Grants (REAP 2.0)

February 23, 2022



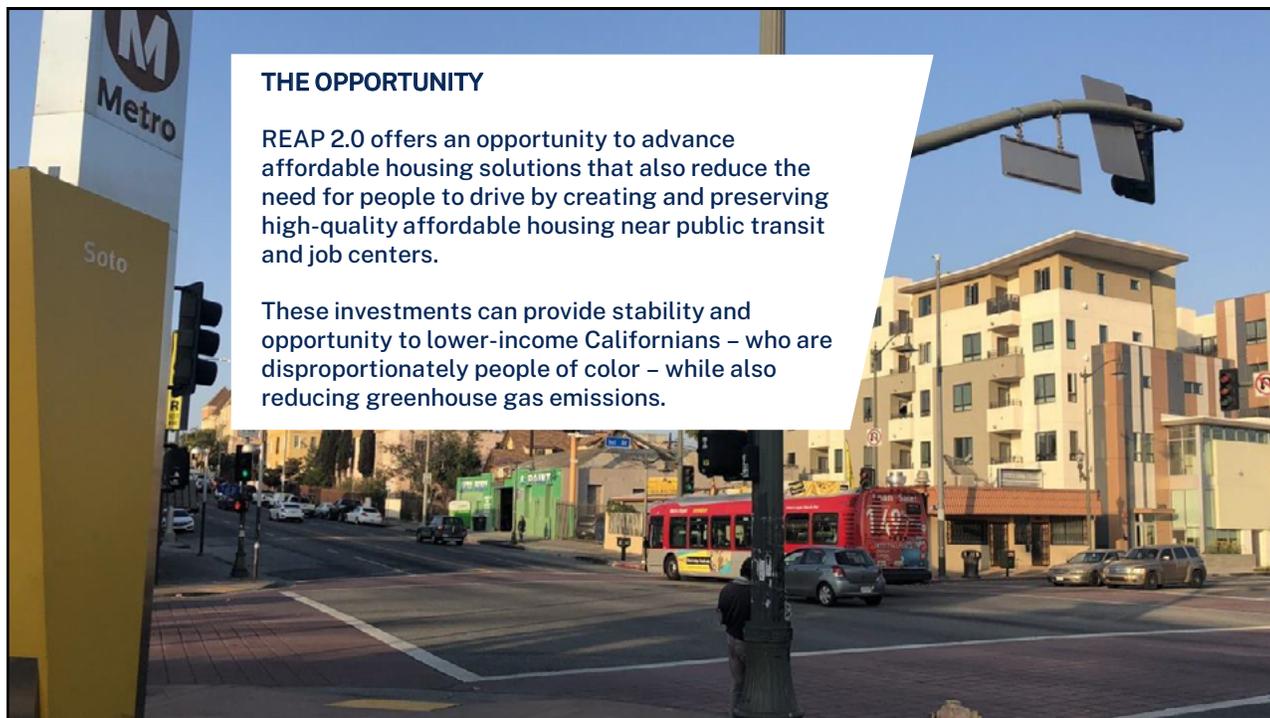
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PROGRAM OVERVIEW

REAP 2.0

- The 2021 state budget allocated \$600 million for Regional Early Action Planning Grants Program 2.0 (REAP 2.0), which will provide **planning and implementation grants** to help regions (MPOs) plan for and meet their goals under their Sustainable Community Strategies (SCS)
- Funding must be used for “housing, planning, infrastructure investments supporting infill housing, and other actions that enable **meeting housing goals that also result in per capita vehicle miles traveled reductions**, including accelerating infill development, supporting residents through realizing multimodal communities, shifting travel behavior through reducing driving, and increasing transit ridership.”
- In November 2021, the State released a [framework paper](#) that explored program design and solicited feedback from stakeholders. They are incorporating this feedback into **draft guidelines**, which are expected to be released in March or April 2022 for public comment. The [NOFA](#) is expected to be released in **May 2022**.



PROGRAM OVERVIEW

REAP 2.0 – Eligible Costs

- Technical assistance, planning, staffing, consultant needs for planning documents, and other actions that accelerate infill housing production
- Administration costs
- Staffing or consultant needs
- Accelerating infill development through various planning and investment
- Realizing multimodal communities through programs, plans and implementation actions
- Shifting travel behavior by reducing driving through programs, ordinances, funds, and other mechanisms
- Increasing transit ridership through funding, implementation actions and planning

PROGRAM EXAMPLES

The following are examples of the types of strategies that could accelerate affordable housing production and preservation while also reducing VTM and GHG emissions. These examples are not an exhaustive list, but rather a starting point for conversations.

Program design will ultimately need to fit within the REAP 2.0 program guidelines, which are currently under development by The California Department of Housing and Community Development (HCD) and are expected to be released in April 2022.

Regional TOD Gap Financing Program

Targeted local gap financing to unlock transformational investments in affordable housing near transit

- Affordable housing developments often must seek funding from multiple sources. Even with funding from state and federal programs, **gaps remain that can stall otherwise "shovel-ready" affordable housing developments for years.**
- The need for "local match" is crucial – yet many jurisdictions do not have available sources for local affordable housing funding.
- REAP 2.0 funding could be used to **create a regional program that provides local match gap financing, with a focus on infill, transit-oriented development (TOD).**
- Funds could advance and/or expedite affordable housing projects that reduce VMT and GHG emissions and prioritize projects in areas with high frequency transit service and/or job centers.
- MPOs could create a regional program that selects competitive, transformative affordable developments from across the region that would have the greatest impact on reducing VMT.



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Regional Public Lands Predevelopment Accelerator Program

Jump-starting affordable housing developments on public lands in transit- and opportunity-rich areas

- Public lands, including those owned by transit agencies, are often located in dense, infill locations such as central business districts (CBDs) and/or near high quality transit. Many transit agencies are actively planning how to develop these sites, in partnership with local jurisdictions and affordable housing developments.
- These sites, however, often come with **more complicated and costly pre-development costs that cannot be easily financed with existing housing finance tools.** This barrier can further delay development in these areas.
- **REAP 2.0 could be used to fund important pre-development costs such as community engagement, master planning, and engineering studies.**
- The funding could be deployed through a regional program, potentially in partnership with transit agencies who could plan for predevelopment costs system-wide for even greater cost savings.
- Using funds in this way would be especially powerful when paired with planned investments in regional transit.



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Regional Transit-Oriented Acquisition and Preservation Fund

Preventing displacement to curb super-commutes and keep down VMTs

- **Preservation of unsubsidized affordable housing** (also known as "naturally occurring affordable housing" or NOAH) involves the acquisition and rehabilitation of existing homes that currently have more affordable rents to keep them permanently affordable, preventing the displacement of current tenants by bringing the housing under non-profit stewardship.
- Preservation can reduce greenhouse gas emissions by **preventing families from being displaced and forced to commute long distances** to jobs and services.
- For example, in 2019 the Metropolitan Transportation Commission launched the **Bay Area Preservation Pilot (BAPP)** with a \$10M seed investment. BAPP provides financing for the acquisition and preservation of affordable, transit-oriented housing in neighborhoods.
- The preservation of unsubsidized affordable housing has been found to have a high potential to prevent displacement (Chapple, 2021) and can also often be completed in a matter of months, is less likely to face local opposition, and tends to be **cost effective**.



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Regional Infrastructure Program to Support Affordable Infill

Funding new and needed infrastructure upgrades to support additional demand

- Supporting infill development often comes with costs tied to **upgrading or replacing existing municipal infrastructure** (e.g. sewer and water lines, etc.) to support the new demand tied to housing development.
- The Sacramento Council of Governments (SACOG) recently launched a program, "**Green Means Go**" – a multi-year pilot that aims to lower GHG emissions by **accelerating infill development through funding infrastructure improvements in designated "green zones" which are neighborhoods and corridors identified as having infill capacity**.
- The cost of these improvements can often run millions of dollars and can stall important efforts to increase housing production. By supporting infill needs for sustainable housing projects, these efforts can help **increase mobility and reduce vehicle emissions**.
- Programs like Green Means Go can be implemented in regions across the state. It provides a good model for other MPOs to replicate to help support sustainable, affordable development models that work to reduce greenhouse gas emissions.



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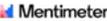


Day 2 Mentimeter Slides



Day 2: Regional Housing Symposium





What types of housing activities are you seeking to support to achieve local/regional housing goals?

Produce more multi family units.	Keeping huge institutional investors and investments out.	Make sure affordability is targeted to local incomes--affordable to who?
We are part of the Stockton Housing Justice Coalition because we believe that advocacy and civic engagement is important to passing the policies you are lifting up	For infill, there is a need for updated infrastructure in older areas.	Housing Trust Fund for gap financing or predevelopment financing
Uplift the community: investment, career, and advocacy education.	I feel that it's important to create a symposiums or even workshops for folks can get information on their rights and also be able to understand how to navigate the system	



What are current barriers prohibiting you from achieving local/regional housing goals?

Mentimeter

Government regulations make it take too long to get land annexed and ready to build.

Fighting huge institutional investors who raise prices above any ability to do affordable housing.

Funding.

NIMBYs prevent multi family housing from getting produced.

Local jobs do not pay enough to cover the cost of local housing

Not enough investors in the local housing market

Capacity and funding

Yes to ensuring that big institutional investors are not the beneficiaries

NIMBYism. Needs more education on housing need populations. Who is workforce housing for? % of needs on levels people understand

6

How can SJCOG better support your housing goals with REAP 2.0-funds?

Mentimeter

Infrastructure in support of multifamily infill.

I think with this type of funding we can create the framework to create solutions for housing and create sustainability

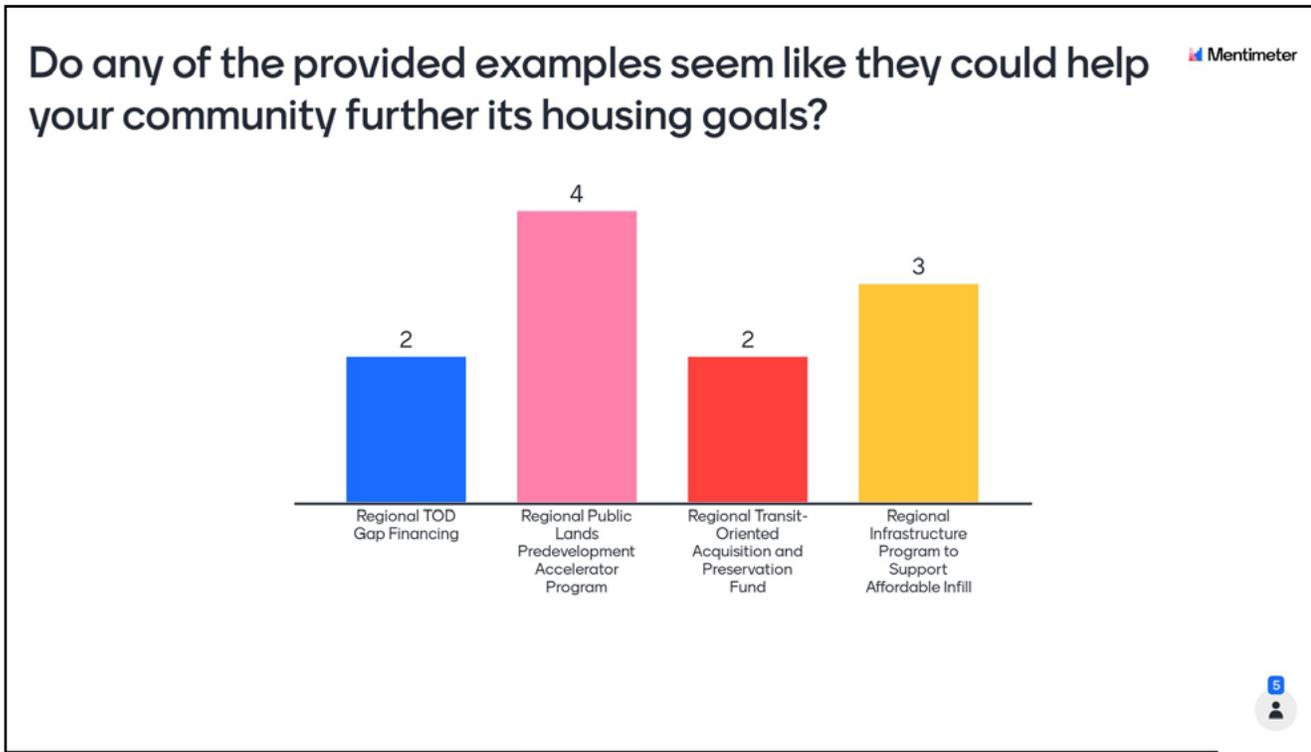
Get the cities to annex more land and zone it for housing. That will speed up development

predevelopment financing for affordable multi-family housing near transit

Well in smart planning and smart transportation we can make it so that people can get closer to their jobs and be able to sustain themselves and maintain that relationship between having a house and not having

Funding for new affordable housing near transit

6



Do any of the provided examples seem like they could help your community further its housing goals?

Yes, there has not been enough of an emphasis on infrastructure for MF infill. We can't put the entire burden on developers to update outdated infrastructure.

SJCOG Displacement Study Working Group Outreach List

City Agencies

Agency or Organization	Contact Name	Contact Info
City of Escalon	Dominique Romo	dromo@cityofescalon.org
City of Lodi	Jennifer Rhyne	jrhyne@lodi.gov
City of Lodi	Kari Chadwick	kchadwick@lodi.gov
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City of Lodi	Astrida Trupovnieks	atrupovnieks@lodi.gov
City of Lodi	Dennis Canright	dcanright@lodi.gov
City of Stockton	Tristan Osborn	Tristan.Osborn@stocktonca.gov
City of Stockton	Jordan Peterson	Jordan.Peterson@stocktonca.gov
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City of Stockton	Matt Diaz	Matt.Diaz@stocktonca.gov
City of Stockton	Ty Wilson-Robinson	Ty.Wilson-Robinson@stocktonca.gov
City of Tracy	Bill Dean	William.Dean@cityoftracy.org
City of Tracy	Alan Bell	Alan.Bell@cityoftracy.org
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Metropolitan Planning Organizations

Agency or Organization	Contact Name	Contact Info
Fresno Council of Governments (Fresno COG)	Trai Her Cole	traih@fresnocog.org
Metropolitan Planning Commission (MTC/ABAG)	Mark Shorett	mshorett@bayareametro.gov
Metropolitan Planning Commission (MTC/ABAG)	Anup Tapase	atapase@bayareametro.gov
Oregon Metro	Margi Bradway	Margi.Bradway@oregonmetro.gov
Oregon Metro	Emily Lieb	Emily.Lieb@oregonmetro.gov
Oregon Metro	Ted Reid	Ted.Reid@oregonmetro.gov
Oregon Metro	Brian Harper	Brian.Harper@oregonmetro.gov
Sacramento Area Council of Governments (SACOG)	Dov Kadin	DKadin@sacog.org
Sacramento Area Council of Governments (SACOG)	Rosie Ramos	RRamos@sacog.org
Sacramento Area Council of Governments (SACOG)	Clint Holtzen	CHoltzen@sacog.org

SJCOG Displacement Study Working Group Outreach List

Community Based Organizations

Agency or Organization	Contact Name	Contact Info
CA Rural Legal Assistance	Monica Sousa	
Central Valley Low Income Housing Corp.	Jon Mendelson	
Continuum of Care/San Joaquin County	Adam Cheshire	
Faith in the Valley - San Joaquin	Toni McNeil	
Housing Authority of the County of San Joaquin	Peter Ragsdale	
Housing Authority of the County of San Joaquin	Tom Gerber	
Housing Authority of the County of San Joaquin	Carena Lane	
Housing Authority of the County of San Joaquin	Gerald Jones	
Little Manila Rising	Nate Werth	
Little Manila Rising	Matt Holmes	
Lodi Committee on Homelessness	Russ Hayward	
Reinvent South Stockton Coalition	Darryl Rutherford	
Reinvent South Stockton Coalition	Lisa Endo	
Restore the Delta	Barbara Barrigan-Parrilla	
Rise Stockton	Morokot Uy	
San Joaquin Fair Housing	Robert Munoz	
STAND Affordable Housing	Fred Shiel	
STAND Affordable Housing	Maria Alcazar	
Stockton Catholic Charities	Jonathan Pruitt	
Stockton Catholic Charities	Melissa Vargas	
Third City/Rise Stockton	Jasmine Leek	
Tracy Community Connections	Jennifer Rowell	
Visionary Home Builders of CA, Inc.	Carol Ornelas	
Visionary Home Builders/RUN - San Joaquin County	Andrea Andrade	

Interview Guide

Background:

SJCOG has contracted with Enterprise Community Partners and UC Davis' Center for Regional Change to develop displacement risk assessment maps for San Joaquin County. We are currently looking to ground truth the mapping results, [which you can find here](#). The map on the right is the final draft product developed by the research team. The map on the left is the original typology developed by UC Berkeley's Urban Displacement Project. We want to confirm that the updated map provides a more accurate reflection of what's actually happening within San Joaquin County.

Additionally, Enterprise and CRC are hoping to better understand what factors are driving displacement risk within local communities. We have a series of guiding questions to help prepare for our upcoming discussion:

Mapping Questions:

- Ask to navigate to an address or zip code (do at least 2)
- Compare the UDP map to the UCD map—discuss classification differences and make sure the UCD map appears more accurate
- How does the agency envision themselves utilizing this resource?
- Would it be helpful to pair w/recommended policies that better match what's happening at the neighborhood level?
- Do they have thoughts on how SJCOG could use the map that would be helpful to them?

Transit Investment Questions:

- Are you thinking intentionally about the impacts of current/future investment in neighborhoods (e.g. transit, housing, etc.)

Nature of Displacement Questions:

- How would you characterize displacement within your community (e.g. what are the driving factors/causes?)
- Can you detail how the cost of living in your community has changed over the past decade?
- What do you think is contributing to this change (if any)?
- What are the most common (displacement/housing) challenges you have observed among residents of the community you work in?
- Has XX done or do you plan to address these issues in any way?
- What are your challenges to addressing these issues (e.g. financial? Capacity?)
- What other service/policy areas would you want to see more regional coordination take place?

MPO Guided Questions

- Can you share what your role at the organization entails?
- Can you share with us what led your agency to incorporate goals around housing affordability/displacement into your general planning scenarios?
 - » (Specifically, RTP)
 - » What are the goals, explicitly and how were they developed?
 - » In discussions with some MPOs in CA, tackling housing head on still seems like a bit of foreign territory (let alone displacement) -can you share whether there were challenges to get to this point?
 - » What were challenges you faced along the way?
- What type of information was helpful or do you still seek in order to meet the goals you've set for the organization?
- Can you discuss some of the tools your agency uses to support partners in their work to prevent displacement (from rent increases and evictions)?
 - » What does that collaboration look like?
 - » Who are their partners in this work?
- How are initiatives around housing funded? Local? State source?
 - » Internal staff time (administration), not just the initiatives and implementation?
- Parameters or conditions around transportation. Funding that prohibits certain activities/work?
- Their thoughts on conditioning funds? Linking housing and transportation goals?
- Regional bond fund, if any