



## Analysis of Impediments to Fair Housing Choice

---

City of Yuba City  
2010



# TABLE OF CONTENTS

---

I. INTRODUCTION	1
a. Impediments Identified	2
b. Actions to Address Impediments	2
II. JURISDICTIONAL BACKGROUND	2
a. Demographic Data	2
b. Income Data	3
c. Employment Data	4
d. Education	5
III. EVALUATION OF JURISDICTION'S CURRENT FAIR HOUSING LEGAL STATUS	5
a. Fair Housing Complaints or Compliance Reviews	5
i. HUD Compliance Review	5
ii. Fair Housing Complaints	6
IV. ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE	6
a. Analysis of Public Sector	6
i. Zoning and Site Selection	6
ii. Neighborhood Revitalization	6
iii. Municipal and Other Services	7
iv. Energy Conservation	9
v. Employment – Housing – Transportation Linkage	10
vi. Housing Authority and Other Housing Programs	11
vii. Low Income and Racial/Ethnic Concentrations	14
viii. Sale of Subsidized Housing and Possible Displacement	14
ix. Property Tax Policies	14
x. Planning and Zoning Boards	15
xi. Building Codes (Accessibility)	15
b. Analysis of Private Sector	16
i. Lending Practices	16
ii. Access to Insurance	19
iii. Real Estate Practices	19
c. Public and Private Sector	20
i. Fair Housing Enforcement	20
ii. Informational Programs	20
d. Fair Housing and Equal Opportunity	20
V. ASSESSMENT OF PUBLIC & PRIVATE FAIR HOUSING PROGRAMS & ACTIVITIES	20
VI. CONCLUSIONS	20
a. Public Sector	20
b. Private Sector	21
VII. RECOMMENDATION	22
VIII. SIGNATURE FOR ADOPTION	22