2019 Countywide Assessment of Fair Housing

## Neighborhood Profile -

## Monte Rio

Census Tract:153703

The Monte Rio neighborhood is a census tract in western Sonoma County, Supervisorial District 5. The neighborhood is predominately white, with $82 \%$ of residents identifying as such. A small percentage (2.6\%) of individuals reported being able to speak English less than "very well." The median income is significantly lower than the rest of Sonoma county (\$50,000/yrvs. \$72,000/yr), as is the share of the population
 that is employed, however the unemployment rate is more than double the rest of the county concluding there is a similar labor force participation rate.

The neighborhood has an almost identical rate of households who rent than the County at large. Households in the neighborhood have a slightly lower rate of overcrowding, substandard living conditions, but face a higher cost burden than the County. The share of adults with a college education is greater than that of the County, although preschool enrollment is lower. However, K-12 students in the neighborhood excel, scoring higher in English and math proficiency and have lower rates of truancy.

The neighborhood has excellent tree canopy, very good air quality, but very low retail density and supermarket access.

## Race \& Ethnicity

## Race and Ethnicity in Sonoma County



- White
- Hispanic
- Black
- American Indian and Alaska Native
- Asian
- Pacific Islander
- Mixed/Other

Source: American Community Survey, 2017

Race and Ethnicity in Monte Rio


- White
- Hispanic
- Black
- American Indian and Alaska Native
- Asian
- Pacific Islander
- Mixed/Other

Source: American Community Survey, 2017

[^0]
## Employment \& Income

|  | Countywide | Monte Rio |
| :--- | :--- | :--- |
| Median Income | $\$ 71,769$ | $\$ 49,500$ |
| Population Employed | $60.7 \%$ | $52.5 \%$ |
| Unemployment | $3.8 \%$ | $10.7 \%$ |

## Vulnerable Populations

|  | Countywide | Monte Rio |
| :--- | :--- | :--- |
| People employed in Farming, <br> Fishing and Forestry | $1.9 \%$ | $0 \%$ |
| Foreign Born | $1.3 \%$ | $6.6 \%$ |
| Speak English Less than "very <br> well" | $11 \%$ | $2.6 \%$ |
| Renters | $39.7 \%$ | $38.8 \%$ |
| People in Poverty | $10.7 \%$ | $20.6 \%$ |
| Elderly in Poverty | $17.3 \%$ | $8.5 \%$ |
| Veterans in Poverty | $10.1 \%$ | $30.7 \%$ |
| People with Disabilities in <br> Poverty | $12 \%$ | $23.9 \%$ |
| Youth in Foster Care | $2.1 \%$ | $0 \%$ |

(Source: American Community Survey 2013-2017)

## Languages Spoken

|  | Countywide | Monte Rio |
| :--- | :--- | :--- |
| Population 5years and over | 474,758 | 3,206 |
| English only | $74.4 \%$ | $92 \%$ |
| Spanish | $19.7 \%$ | $4.7 \%$ |
| Speak English less than "very <br> well" | $9.1 \%$ | $1.6 \%$ |
| Other Indo-European <br> languages | $2.7 \%$ | $2.6 \%$ |
| Speak English less than "very <br> well" | $0.6 \%$ | $0.5 \%$ |
| Asian and Pacific Islander <br> languages | $2.6 \%$ | $0.5 \%$ |
| Speak English less than "very <br> well" | $1.1 \%$ | $0.4 \%$ |
| Other languages | $0.5 \%$ | $0.2 \%$ |
| Speak English less than "very <br> well" | $0.2 \%$ | $8 \%$ |
| Language other than English | $25.6 \%$ |  |


| Speak English less than "very well" |  | 11.0\% | 2.6\% |
| :---: | :---: | :---: | :---: |
| Housing Conditions |  |  |  |
|  | Countywide |  | Monte Rio |
| Housing Tenure | Homeowners:60.3\% <br> Renters: 39.7\% |  | Homeowners: 61.2\% <br> Renters: 38.8\% |
| Overcrowding (>1 occupant per room) | Homeowners: 2.5\% <br> Renters:9.2\% |  | Homeowners: 1.8\% <br> Renters: 4.1\% |
| Substandard Conditions | Without Complete Kitchen Facilities <br> Homeowners: 0.3\% <br> Renters: 1.8\% <br> Without Complete Plumbing Facilities <br> Homeowners: 0.2\% <br> Renters: 0.6\% |  | Without Complete Kitchen Facilities <br> Homeowners: 0\% <br> Renters: 0.9\% <br> Without Complete Plumbing Facilities <br> Homeowners: 0\% <br> Renters: 0.9\% |
| High Housing | Homeowners <br> With mortgage: $39.6 \%$ <br> Without mortgage: $15.9 \%$ <br> Renters: 56.1\% |  | Homeowners |
| Cost Burden |  |  | With mortgage: $47.3 \%$ <br> Without mortgage: 26.4\% <br> Renters: 70\% |
|  |  |  |  |

(Source: American Community Survey 2013-2017)

## Displacement Risk

This neighborhood is a lower income census tract that is at risk of gentrification and displacement.
(Source: Urban Displacement Project)

Lending

|  | Countywide | Monte Rio |
| :--- | :--- | :--- |
| Population ACS 2013-2017 | 500,943 | 6,068 (1.2\% of the County's <br> population) |
| Loans made in 2017 | 19529 | 297 (1.5\% of all loans made in <br> the County) |
| High Cost Loans (as a <br> percentage of total single- <br> family owner-occupied home <br> loans) | 273 (1.4\% of all loans made in <br> the County) | 2 (o.6\% of all loans made in this <br> neighborhood) |
| Loan Applications approved, <br> but not accepted | 511 (2.6\% of all loans made in <br> the County) | $7(2.4 \%$ of all loans made in this <br> neighborhood) |
| Loan Application Denials (as a <br> percentage of total single <br> family owner-occupied home <br> loans) | 2,395 (12.3\% of all loans made <br> in the County) | 46 (15.5\% of all loans made in <br> this neighborhood) |
|  |  |  |

(Source: Home Mortgage Disclosure Act - consumerfinance.gov/hmda)

## Education

|  | Countywide | Monte Rio |
| :--- | :--- | :--- |
| Percentage of College <br> Educated Adults <br> (Source: American Community <br> Survey 2013-2017) | $32.3 \%$ | $40.2 \%$ |
| Percentage of 4 | Graders with |  |
| English Proficiency <br> (Source: Kidsdata.org) | $44 \%$ | $80.3 \%$ |
| Elementary School Truancy <br> Rate <br> (Source: CDE) | $31.5 \%$ | $15.8 \%$ |
| 4h Grade Math Proficiency Rate <br> (Source: Kidsdata.org) | $37 \%$ | $91.3 \%$ |
| High School Graduation Rate <br> (Source: CDE) | $87 \cdot 3 \%$ | $91 \%$ |

(Source - UC Davis Regional Opportunity Index

## Healthy Places Index Information

California
Healthy Places
Index

| Employed - This tract has a higher percentage of <br> people aged $25-64$ who are employed than <br> just 8.1\% of other California census tracts. | 8.1 |
| :--- | :--- |
| Preschool Enrollment - This tract has a higher <br> percentage of 3- and 4 -year old's in school than <br> just 1.9\% of other California census tracts. | 1.9 |
| High School Enrollment - This tract has a higher <br> percentage of 15-17-year old's in school than <br> just 9.5\% of other California census tracts. | 9.5 |
| Supermarket Access - This tract has a higher <br> percentage of people in urban areas who live less <br> than a half mile from a supermarket/large grocery | 15.6 |
| store, or less than 1 mile in rural areas than <br> just 15.6\% of other California census tracts. |  |
| Retail Density - This tract has a higher number of <br> retail, entertainment, and education jobs per acre <br> than just 5.1\% of other California census tracts. | 5.1 |
| Low-Income Homeowner Sever Housing Cost <br> Burden- This tract has a lower percentage of low- <br> income homeowners who pay more than $50 \%$ of <br> their income on housing costs than just 10.9\% of <br> other California census tracts. | 10.9 |
| Housing Habitability - This tract has a higher <br> percent of households with basic kitchen facilities <br> and plumbing than just 12.5\% of other California <br> census tracts. | 12.5 |
| Low-Income Renter Severe Housing Cost Burden <br> - This tract has a lower percentage of low-income <br> renters who pay more than $50 \%$ of their income <br> on housing costs than just 4.1\% of other <br> California census tracts. | 4.1 |

Uses data from: https://map. healthyplacesindex.org

* Point estimates at the census tract level often have margins of error greater than 10 percent of the total value. Use these estimates appropriately.


[^0]:    ${ }^{1}$ AmericanCommunity Survey, 2013-2017

