NOVEMBER 2025

GENERATION HOUSING

State of Housing

in Sonoma County

SPONSORS

GOLD

- BURBANK HOUSING
- Friedman's HOME IMPROVEMENT
- Berg Holdings
- napa valley vintners
- MidPen HOUSING
- City of Santa Rosa
- Redwood Credit Union FOR ALL THAT YOU LOVE.
- studio B creative

Tony Crabb & Barbara Grasseschi

SILVER

- 25 HOUSING TRUST
- EDEN HOUSING
- GORMAN & COMPANY
- KAISER PERMANENTE
- HEALTHCARE FOUNDATION NORTHERN SONOMA COUNTY
- MIDSTATE CONSTRUCTION
- SEAL OF THE CITY OF SONOMA CALIFORNIA
- PEP Housing Building community from the heart
- RED Housing Fund
- SANTA ROSA METROCHAMBER
- COMMUNITY FOUNDATION SONOMA COUNTY
- Peter E. Haas Jr. Family Fund — cultivating social change —
- Bay Area Housing Finance Authority
- DISTRICT ONE
- DISTRICT TWO
- DISTRICT FIVE
- METROPOLITAN TRANSPORTATION COMMISSION
- SANTA ROSA PRINTING

Marijke Byck-Hoenselaars Memorial Fund

GENERATION HOUSING

CONTENTS

Foreword

Jen Klose
Executive Director,
Generation Housing

Dear Readers:

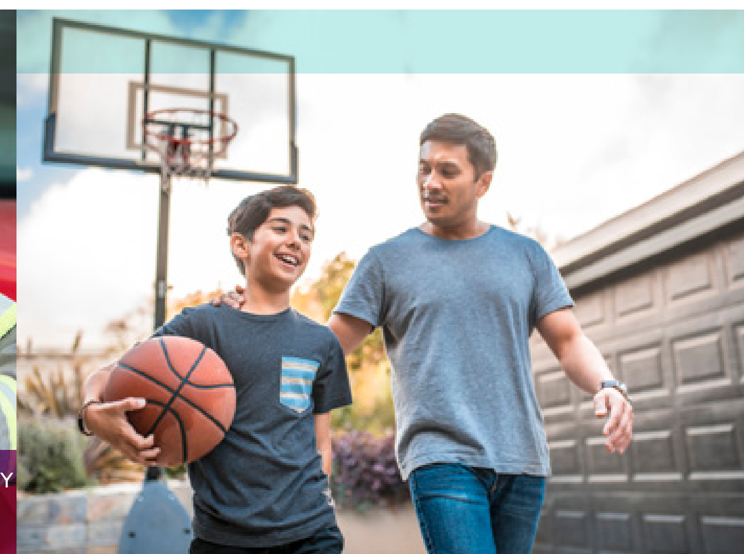
We wrote this report for **you.**

You, the elected policymakers, government staff members, homebuilders, advocates, nonprofit leaders, business owners, parents, students, educators, faith leaders, health care providers, environmentalists, and social justice warriors. The grasstops leaders and grassroots organizations. **All those who hope and work for a better future for our community.**

Advancing our **mission**—*more, more diverse, and more affordable housing*—in service of our **vision**—*vibrant communities where everyone has a place to call home and can contribute to an equitable, healthy, and resilient North Bay*—would be impossible without **you, our collaborators, partners, and human megaphones.**

This state of housing report has been retooled to **empower you** to help advance our shared housing goals by using data to answer some of our most frequently asked questions, bust common housing myths, and provide concrete examples of how our local housing system intersects with other quality of life and community issues.

After five years of work, Generation Housing, **owing to your support and partnership,** has helped increase the number of multifamily housing communities, homes near transit, and income-restricted affordable homes. **Together,** our work has attracted millions in housing investment and advanced policies to



help streamline and reduce the cost of development. All this through a period of relentless natural disasters, a pandemic, inflation, skyrocketing interest rates, and a divisive national election.

Together, we are making progress! And it's just a start. Creating the housing ladder we need to meet the diverse needs of our community members throughout the stages of their lives is neither short nor simple work. But it's **necessary** for better health outcomes, better educational outcomes, a healthier environment, and a healthier economy. **And so failure, quite simply, is not an option.**

We thank you in advance for reading this report and incorporating its lessons into your prohousing talk, and most of all, your prohousing walk.

With and for you,

Led the efforts to attract **$170 million** to Sonoma County for affordable and climate-smart housing.

5,566 units have been endorsed by Generation Housing. Over half of the projects are 100% affordable, meaning the rents are set by law to serve our lower-wage workforce members.

GLOSSARY

Vacancy:
Vacancies or vacant units typically refer to units that are unoccupied and are either for sale or rent. But in regions like Sonoma County where vacant units can have multiple uses, the U.S. Census Bureau includes as "vacant" those units that are "occupied by persons who have a usual residence elsewhere." These units are more commonly known as "second homes." In this report, we follow the Census definition but break down when a vacant unit is for sale or rent versus when it is occupied as a secondary residency. *(Adapted from the California State-wide Communities Development Authority)*

Cost Burden:
Cost burden, or housing cost burden, refers to when residents spend more than 30% of their income on rent and utilities. Although typically a measure of rental households, the term is equally applicable to homeowners who pay mortgage and other ownership costs that exceed 30% of their monthly income. To account for extreme cases of cost burden, we designate households who pay more than 50% of their income on housing as experiencing "severe cost burden." Those paying between 30–50% of their income towards housing are referred to as experiencing "moderate cost burden."
(Adapted from the National Low Income Housing Coalition)

Workforce Household:
Workforce households refers to residents who earn too much to qualify for traditional affordable housing subsidies such as housing vouchers or Low Income Housing Tax Credit (LIHTC) properties. Typically, these programs serve residents who earn below 80% of the Area Median Income (AMI), meaning that those who earn above 80% but below 120% of the AMI earn too much to receive housing subsidies but too little to afford most market-rate housing. We expand the definition of workforce households to include those earning between 60–120% of AMI because most LIHTC units on offer are targeted to those earning below 60% AMI and workforce refers to both low-income and moderate-income households.
(Adapted from the Brookings Institution)

Executive Summary

After five years of tracking Sonoma County's major housing indicators and production metrics, one insight has become clear: progress in housing is not always visible in the macro measures. Traditional indicators such as cost burden, homeownership age, and rent-to-income ratios offer critical benchmarks for any jurisdiction. But they often mask important, underlying shifts in housing that are impacting residents in unexpected ways. Without the right context, these traditional indicators can encourage presumptions about the relationship between housing outcomes and housing provision that don't explain what we see in regional markets.

This report—our fifth update to the State of Housing In Sonoma County—takes a revised approach to how we understand a healthy housing system. In it, we identify smaller, more targeted indices that reveal where progress is taking root but also where strain is deepening. In exploring overlooked outcomes, we then show how traditional metrics can provide insightful ways to measure housing progress while also introducing misconceptions on how change comes about.

Our goal is to provide a useful resource for explaining some of the more complicated questions that arise when talking about housing in Sonoma County. For example, despite several years of population stagnation and housing growth, Sonoma County is still experiencing some of its lowest vacancy rates—meaning residents are occupying any and all available homes as soon as they hit the market. What explains that and where is this need coming from? Likewise, seniors—including those with long-term homes in the county—are experiencing some of the highest rates of cost burden despite having purchased homes when housing costs were more manageable. To understand why, we need to look at other indicators and interactions such as how fixed incomes interact with a growing median age for completing mortgage payments.

To understand the true state of housing health, we must look beyond aggregate trends to examine the distribution and dynamics of housing outcomes across populations.

The report's structure reflects our approach to providing clear explanations for lingering questions over our housing system:

- **SECTION ONE:** ***From Advocacy to Impact*** spotlights how Sonoma County's housing system has become stronger and more coordinated over the past five years—achievements that traditional metrics alone might overlook.
- **SECTION TWO:** ***Beyond the Myths*** explores the challenges of interpreting housing data, revising the metrics we rely on, and addressing common misconceptions about housing need such as persistent need despite population decline, low rates of young adult household formation despite higher-than-average ownership, and rising prices on traditionally affordable units. *(continues)*

Executive Summary

- **SECTION THREE: *Intersections*** examines how housing outcomes are linked across income levels and communities and how resolving housing challenges for one group may provide universal benefits up and down the income scale. We show how adding moderate-cost housing can relieve pressure throughout the market and how affordable housing supports California's broader values as a sanctuary state.

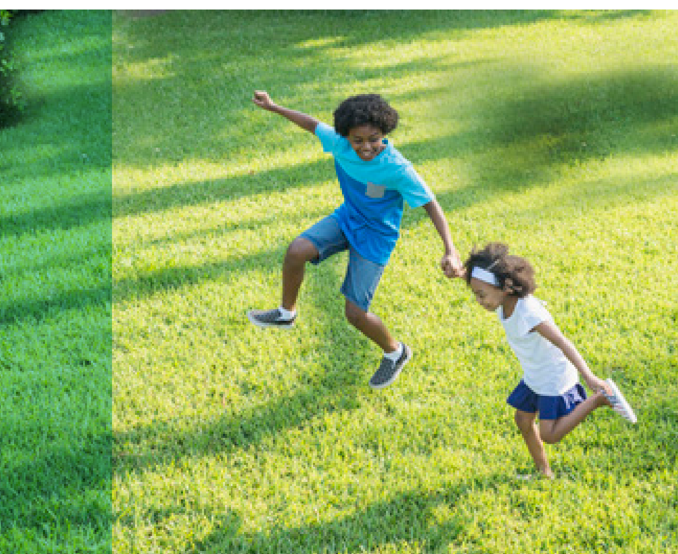
Here's what we challenge in this report:

Overlooked signs of progress

- If you only focus on historically low permitting levels, you might miss that the year-over-year rate is improving, an acceleration rate that rivals previous periods of intense building, even in the context of steep interest rate increases, inflation, and supply chain challenges.
- Multifamily permitting totals are way up since 2020—but more importantly, they are holding steady year-over-year in the face of cyclical ups and downs in the rest of the region, a sign of deeper policy change.
- Cost-burden has ticked down for very few groups. But for the first time in several decades, in January of 2021, median rents for family-sized units equaled or were surpassed by median family household incomes.
- Despite struggles to meet its state-mandated housing totals over the last few years, the county is now largely on pace to have permitted one-quarter of its state-mandated totals while the regional averages are just below 10%.

Misconceptions about housing need

- Despite building more homes than the number of new people arriving, the region has one of the worst per-capita vacancy ratios in the country—indicating



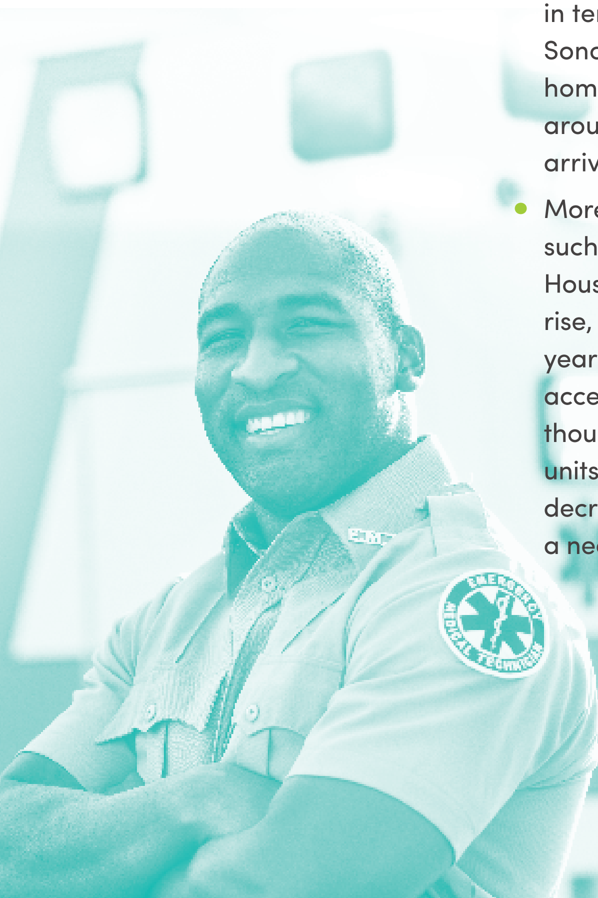
a need not yet met by existing homes. The county must make nearly 5,000 homes available annually to restore a healthy vacancy rate.

- Analysis shows that Sonoma County's housing capacity is constrained far more by restrictive single-family zoning than by land availability. Modernizing existing residential areas to allow a broader mix of housing types could unlock substantial infill potential without expanding growth boundaries.
- Historically, new builds are more expensive than older homes, but as supply has gone up, homes built in the prior few years (between 2020 and 2023) averaged below median home prices for the first time in decades.
- Despite higher homeownership rates among young adults, the county is seeing fewer young adults form new homes than their statewide peers. This may be due the lack of available rental options as a result of the county's overreliance on for-sale home construction.
- Lower-cost homes that serve as a safety net for lower-earning residents are no longer insulated from market pressures, with housing types like mobile homes more than doubling in price over 15 years.
- Despite perceptions that those lucky enough to own or rent have stable housing costs, rising utility and insurance rates are creating volatile price changes and adding costs equivalent to a month's rent or mortgage payment to nearly a third of all residents.
- Affordable housing doesn't always make a dent in rates of cost-burden among lower-income residents, but allowing residents to remain near job centers and access amenities reduces financial stress.
- Older homeowners who may have been insulated from rising home prices are not immune to high cost: 1 in 4 seniors are making a substantial payment towards housing after the age of 65, many on fixed incomes. *(continues)*



Revealing ways housing links multiple groups

- Providing more housing for moderate-earning residents can help both low-income and above-moderate earning households. Currently, 4,000 moderate earning households who cannot find homes in their price range are outbidding peers on units that might be considered affordable to low-income households, over half of whom are moderately cost-burdened.
- California's status as a sanctuary state must depend on its ability to assist recent immigrants in affording stable housing. Despite outperforming the state in terms of homeownership at every age group, Sonoma County's foreign-born population own homes at rates lower than that of their peers around the state, with only 1 in 5 residents who arrived after 2010 owning a home.
- More affordable housing can help programs such as rental subsidies. Costs of programs like Housing Choice Vouchers can rise when rents rise, exacerbating need and requiring year-over-year increases in funding just to maintain rates of accessibility. The Sonoma County region has lost thousands of its most affordable market-based units. Rental units priced under $1,000 have decreased from 19,000 to just 9,000 today, a nearly 52% reduction.



- If we want seniors to have the care they need, we must provide housing for the health care support occupations that deliver that care. Yet a moderate earning 2-person household of health care support workers making $120,000 a year can afford $3,000 in mortgage payments, roughly $1,000 less than the median cost.
- Educators earning the median income in 2025 could only afford single-family homes at the prices they were selling for in 2014. As of 2025 the gap between median earning educators and median for-sale single family homes has reached nearly $350,000, up from historic gaps of $150,000.

With these dives into less traditional indices of housing progress, this report aims to serve as a resource to address common questions about disparities in outcomes and continued need. Tracking these changes allows residents to remain informed and to ask better questions about need from policymakers. During the 2010s, many members of the public missed how little housing was being built until we were in a deficit of nearly 30,000 homes. In large part, this was because of challenges finding and tracking public data, attending council sessions to get updates, and the lack of a dedicated organization to monitor how policy was limiting what could be built. Now that Generation Housing has dedicated our time to reading agendas and publishing our independent annual updates on progress, we've come to believe it is as important to point out the victories as it is the deficits, so that neither are overlooked and both can inform next steps.

From Advocacy to Impact

Five years of housing progress in Sonoma County

Now in its fifth year, Generation Housing's advocacy has helped usher in a measurable shift in both housing culture and market outcomes across Sonoma County. When we began, the county was emerging from nearly 15 years of stagnant housing development, particularly in the kind of dense, centrally located rental housing needed to support working families and middle-income earners priced out of the traditional market. Our mission has always been twofold: to change the narrative around housing and to get more of it built, especially near job centers and transit-accessible neighborhoods.

Today, there is strong evidence that the cultural and policy groundwork is translating into real progress in some key areas that might go undetected by traditional metrics. While absolute permitting numbers remain historically low, year-over-year gains since 2020 represent the fastest acceleration in two decades. Likewise, multifamily permitting—critical to our goals—has become more consistent and outpaces regional trends, which is one measure of success despite continued need. We believe these outcomes reflect real policy change. As we explore in our Progress Reports below, cities are committing to faster permitting, zoning for more housing, and directly funding new development.

While many of these metrics point to changes in permitting that we will not see for some time, we are seeing early signals of improved affordability. For families with young children, who had been fleeing the county at record rates, the gap between income and rent has narrowed. Some renters are even making the leap to homeownership earlier than expected (though we examine some caveats on this progress in "Section Two: Beyond the Myths"). Local jurisdictions are also ahead of schedule in meeting their RHNA goals (the amount required by the state in order to contribute to housing supply that matches need) signaling meaningful alignment with long-term housing needs.

There is work ahead, but these findings affirm that shifting public will along with sustained, data-informed advocacy can meaningfully reshape a housing market. Our fifth year marks a turning point: from advocacy to impact.

Permitting Rebound: Sonoma County's permit growth matches historic rates

Sonoma County permitting rates are on the rise, largely driven by expedited rebuilding following the 2017 Sonoma Complex Wildfires and an influx of one-time post-disaster funding and tax credits. While these rebuilds played a major role, what's equally significant is the surge in multifamily permitting, showing progress towards long-term recovery in the types of homes Sonoma County has historically failed to develop.

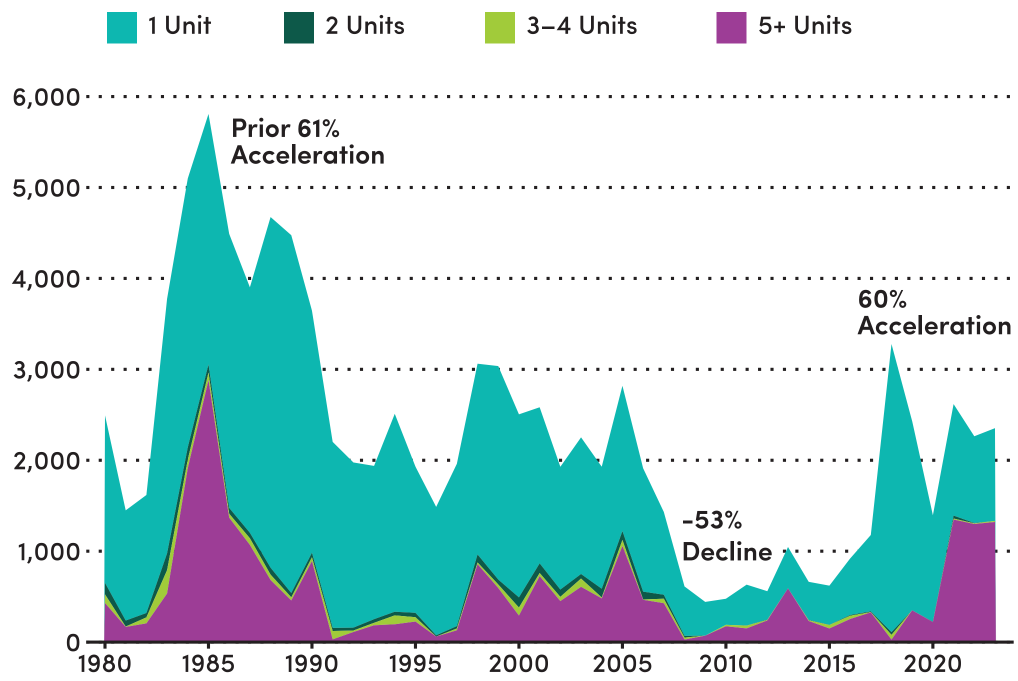
This rebound occurred even in the face of extraordinary challenges like skyrocketing interest rates, rising materials costs, and the pandemic-related volatile supply chain and workforce disruptions. Still, thanks to coordinated local policy changes, targeted funding, and improved certainty in the development process, the county has reversed a decade-long decline in housing production.

Maintaining this momentum will require new and ongoing tools and investments, so that the progress catalyzed by recovery resources becomes a lasting shift rather than a temporary peak. *(continues)*

Figure 1. Housing permits are rising at historic rates, 1980–2023

- Permitting activity has increased 60% since 2015 compared with the prior decade, largely driven by gains beginning in 2018. That rate of acceleration matches the last major upswing in 1985–1989, when permitting rose 61% over the previous 5-year period.
- This recent surge, if maintained, could fully correct the steepest downturn in recent decades (a 53% drop from 2010–2014), signaling that local policy change and housing investments are successful strategies to reversing long-term declines.

Source: U.S. Department of Housing and Urban Development, Building Permits Database



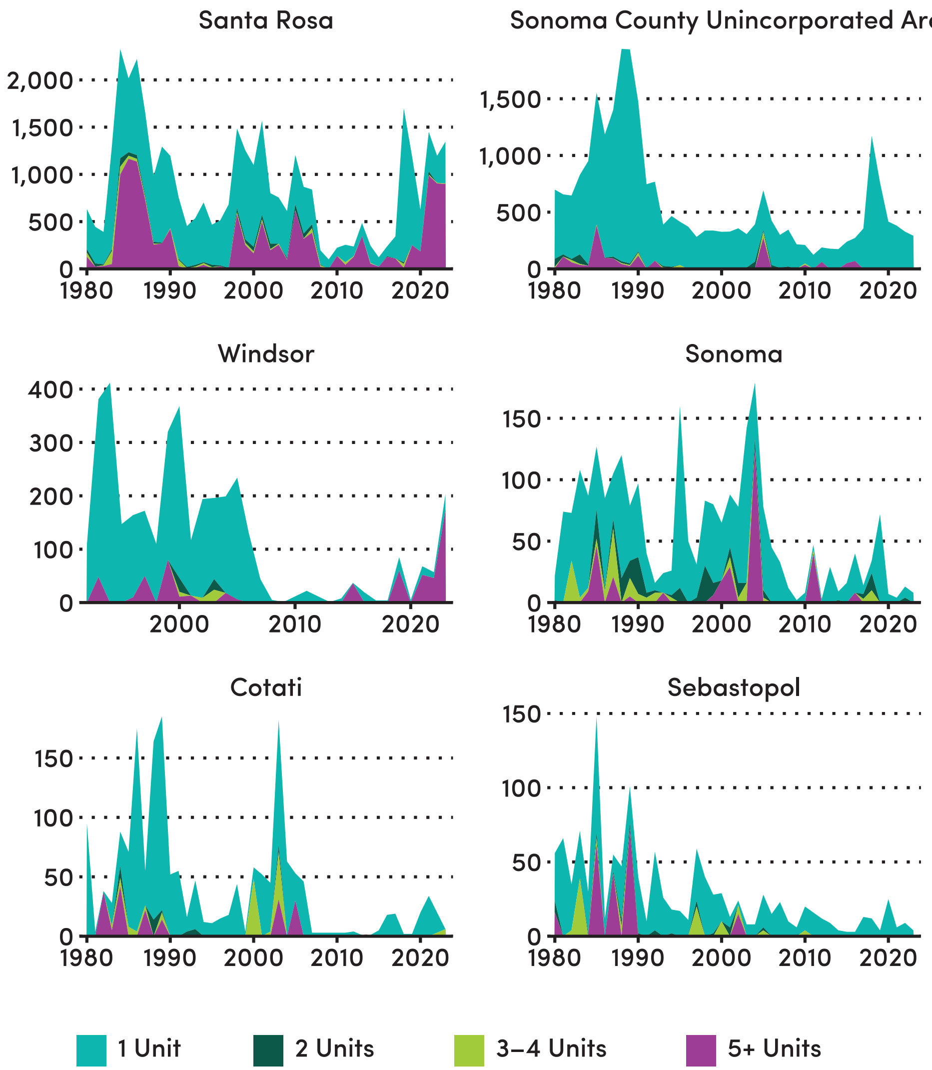


Figure 2. Housing permits on significant rise in half of all jurisdictions

- Since 2020, Santa Rosa, Windsor, Healdsburg, and Cloverdale have all seen permitting accelerate toward historic highs following years of limited approvals.
- Multifamily development is the key driver of this rebound, with cities such as Healdsburg and Cloverdale approving as many homes in just a few years post-2020 as they did in the entire prior decade.
- These trends demonstrate how local policy change and housing investments are translating into measurable production gains, particularly for the housing types Sonoma County has long lacked.

Source: U.S. Department of Housing and Urban Development, Building Permits Database

Finally Home:
A Sonoma County family's journey to stability and belonging

The Tabor family's journey to home-ownership, how the Burbank Down Payment Assistant program made it possible, and why stories like theirs matter for building a more equitable, healthy and resilient North Bay.

For the Tabor family, homeownership was a dream that seemed nearly impossible in Sonoma County's competitive housing market.

Jamie moved to Sonoma County from the Philippines at age four. Her parents worked hard to provide housing stability for their family of four, often sharing small spaces with extended relatives. *"At one point, there were three families in a four-bedroom house,"* Jamie recalled. Later, they qualified for a low-income apartment, a step up, but one that came with rules and limits.

"As I got older, my family worried about what would happen when I started working," Jamie explained. "We didn't know how earning more would affect our rent or our eligibility." Added to that stress was the challenge of caring for Jamie's younger brother, who has autism and sometimes has late-night outbursts. *"We were always afraid we'd be kicked out," Jamie said. "That fear never really went away."*

Determined to find a more stable future, the Tabors began exploring ways to buy a home. Jamie, then a teenager, took charge. She began researching programs for first time homeownership, attending workshops, and guiding her parents

"Owning a home gives us stability, belonging, and hope. We didn't want to live in fear of being asked to leave. We wanted something we could build a future on." –*Jamie Tabor*

through online applications. *"My parents prefer paper and in-person meetings,"* she said with a smile, *"so I helped with all the digital stuff, emails, signatures, everything."*

Their breakthrough came when Jamie discovered **Burbank Housing's Down Payment Assistance Program**, which was providing game changing loan opportunities up to $200,000. *"That's when I told my mom, 'Let's take the leap,'"* she said.

In late 2024, that leap paid off. For the first time, the Tabors had a home that truly belonged to them. A backyard to breathe in, walls to decorate, and neighbors they could grow alongside. *"It's a huge relief,"* Jamie said. *"We can stay. My brother can be himself. We finally feel safe."*

Today, Jamie juggles full-time work and college classes while helping her parents pay the mortgage. She's proud not just of what they achieved, but of what it represents: belonging. *"This home lets us be part of our community in a new way,"* she said. *"I can't wait to hand out candy to kids on Halloween and be one of the houses they look forward to."*

Jamie says homeownership has given her family more than stability; it's given them a future. *"It's something my parents can pass on, something my brother will always have," she said. "That peace of mind is everything."*

Multifamily permitting is defying cyclical pattern

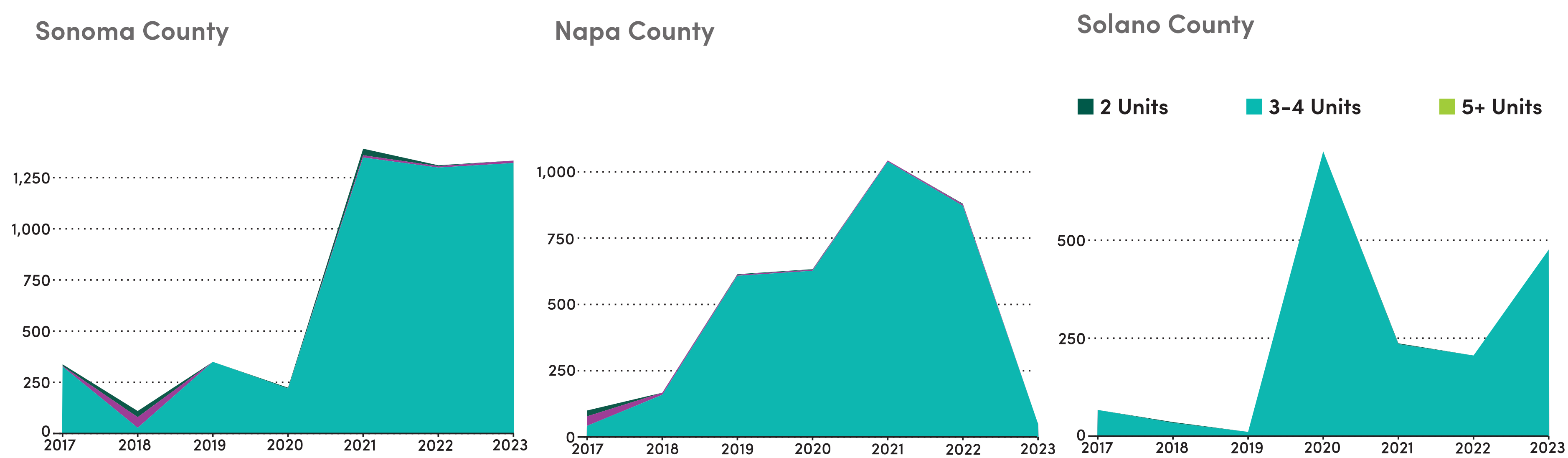
When compared to the rest of the North Bay counties, Sonoma County's push for needed multifamily homes is defying the typical rise and fall that many housing regions experience in the Bay Area. Unlike its peers, the County's multifamily permitting appears steady and on a slight incline since 2020. In other words, these additions are not merely cyclical but a result of systemic changes made to approval processes, funding, and zoning allowances—all of which have added greater certainty to a process known for being unpredictable.

To date, Generation Housing has endorsed 40 projects deemed worthy of special advocacy, totaling over 5,566 units, nearly half of which are deemed affordable and three quarters of which are targeted to families.

Figures 3–5: Multifamily permitting is steadiest In Sonoma County

- All three counties have experienced significant increases in yearly total permits for multifamily units, with Sonoma County's beginning in 2020.
- Unlike Solano and Napa counties, Sonoma County's permitting rose in 2021 and remained high over the course of three years—hitting yearly totals of nearly 1,500.
- This represented a 500% jump in annual multifamily permitting from an average of 250 units per year since 2017.
- The county has since permitted over 4,500 multifamily units with the potential to house over 11,000 residents.

Source: U.S. Department of Housing and Urban Development, Building Permits Database



Rent-to-income ratios improve for families with young children in Sonoma County

Families with children under five face dual financial pressures from both housing and child care. Our 2024 State of Housing Report found a decline in families with school-age children and corresponding school enrollment declines. Four of the 10 jurisdictions had below statewide-averages of children under 18.

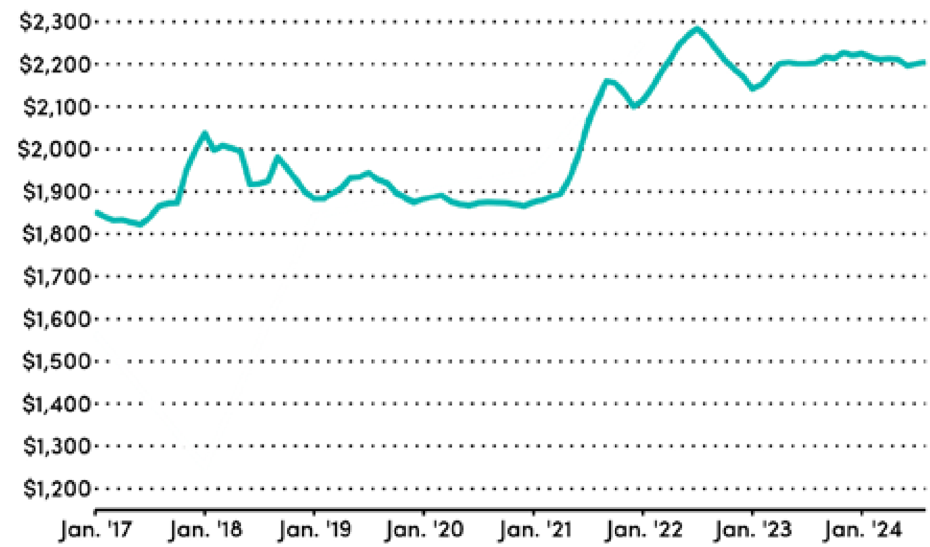
Today, although rents for family-sized units rose briefly between 2021 and 2023, they are stabilizing and keeping pace with increases in median family incomes. In line with efforts to bring more affordable housing to families, Sonoma County is experiencing its lowest rate of cost burden in this key demographic at just under 45% since 2017.

Closing the gap in rent for this particular demographic is crucial not only for stemming the exodus of families but for Sonoma County's future economic and community health. When young adults leave a region because they cannot afford to raise children there, the region loses adults in their prime earning years. But more than that, it loses a component essential to resilient communities. *(continues)*

Figure 6: Costs of family-sized homes have leveled for the first time since 2021

- By the tail end of a decade with the lowest rates of multifamily permitting in nearly 60 years, demand for rare 2-4 bedroom rental units had pushed median prices up over 20% between 2021 and late 2022—historic highs in the county—pricing out many family households.
- Yet a surge in multifamily permitting beginning in 2020 (4,500 new multifamily units, as noted in Figures 3-5) corresponded with a swift stabilization in 2-4 bedroom rental prices two years later, with rents hovering around $2,200 ever since.
- This stabilization in multifamily rental prices defies steadily rising rents across all housing types, and has decreased the gap between family incomes and median rents for 2-4 bedroom units.

Source: U.S. Census Bureau, 2000 Decennial Census and 2023 ACS 1-Year



As the Center for an Urban Future (tinyurl.com/43hdydwt) notes in its recent report: "Families also tend to be especially invested in the long-term success of the city. They contribute to stable communities by increasing civic engagement, boosting local economies through spending, and driving demand for family-friendly amenities like quality schools, parks, and safe neighborhoods."[1]

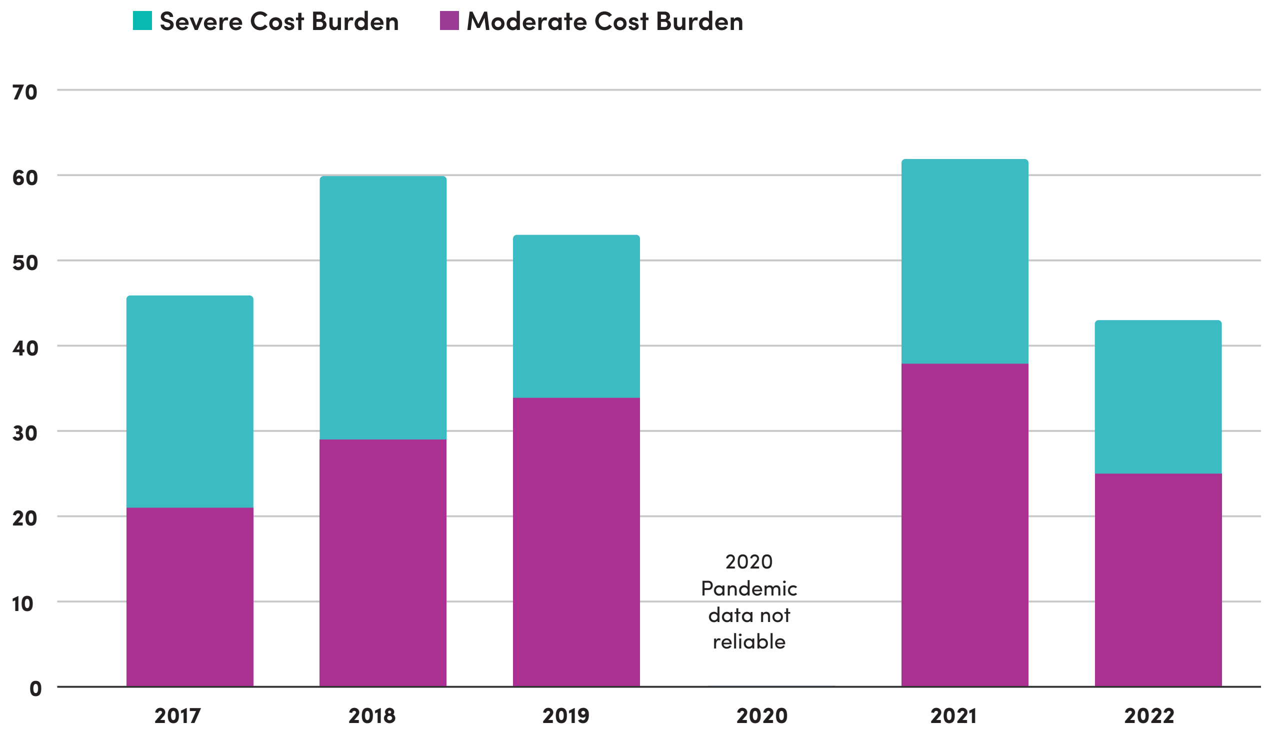
1 Center for an Urban Future, "5 Ideas For Retaining NYC's Young Families," March 2025.

"Housing choice vouchers are a lifeline, offering not just shelter but the freedom to choose where to live, fostering stability and opportunity. They bridge the gap between income and rising housing costs, empowering individuals to build better lives while strengthening communities." –*Akash Kalia, CEO Palms Inn*

Figure 7: Share of cost-burdened families is at five-year low

- Rates of cost burden for families with children ages 0-5 vacillated since 2017 but have dropped.
- At its peak in 2021, over 60% of all families with children ages 0-5 were cost burdened, with just under half of those families experiencing severe cost burden
- Just under 2 in 10 families are severely cost burdened.

Source: IPUMS USA and U.S. Census Bureau, 2018–2022
ACS 5-Year



Sonoma County jurisdictions are ahead of the curve in meeting their state targets, beating out most other Bay Area Counties

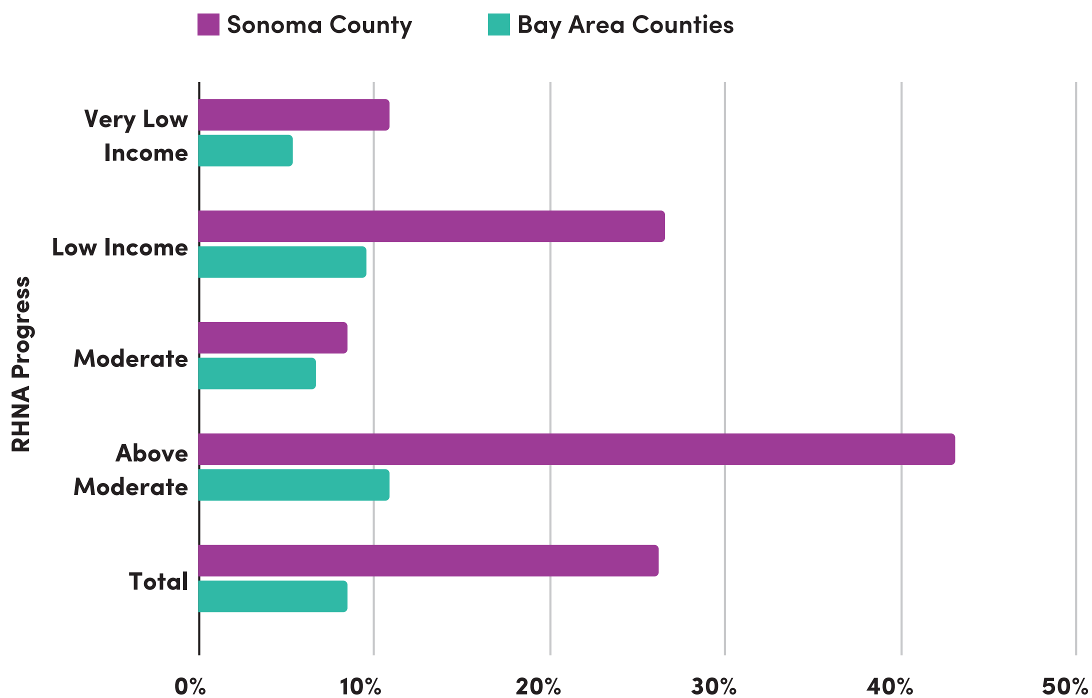
Every 8 years the State of California sets requirements on its cities and counties for the minimum number of homes that each must build to accommodate needs—the Regional Housing Needs Allocation, or RHNA. These totals vary as a result of projected changes to population, workforce needs, and land use. Cities have 8 years to permit the required number of units and often do so by making changes to approval processes, zoning, and building allowances like height and setbacks.

Although 8 years can sound like a long time to add several hundred housing units, many California jurisdictions, including some in Sonoma County, fell short of last cycle's mandates. This cycle, however, Sonoma County's progress is keeping pace with expectations and is in fact surpassing that of regional neighbors. The plans in place to streamline housing builds and finance new projects have set the County up to more quickly reach its end targets.

Figure 8: Sonoma County surpasses Bay Area progress towards RHNA targets

- Two years into the 8-year cycle, the county is largely on pace to have permitted one-quarter of its RHNA totals while the regional averages are just below 10% of need.
- In two of its housing categories—Low-Income and Above Moderate income homes—they are ahead of pace.

Source: California Department of Housing and Community Development, Annual Progress Reports



How Sonoma County's healthcare sector is moving the needle

TOTAL INVESTMENTS	$18.6 million
AFFORDABLE & PERMANENT SUPPORTIVE HOUSING UNITS	1,906 units
SHELTER BEDS	512

Healthcare organizations have long recognized that safe and stable housing is one of the strongest predictors of health outcomes. In Sonoma County, local hospitals, health systems, and community health foundations have emerged as some of the region's strongest advocates for systems-level change to housing. They've done this by funding critical affordable housing projects, shelters, and advocacy initiatives that strengthen the local housing ecosystem.

In the wake of wildfire recovery and an escalating affordability crisis, Kaiser Permanente, Providence, and Healthy Petaluma have collectively invested more than $18.6 million to expand housing access and stability. Their support has helped bring nearly 2,000 affordable and supportive homes and over 500 shelter beds online, while also funding community engagement, policy reform, and advocacy that address the root causes of housing insecurity.

Kaiser Permanente

Kaiser Permanente has invested $8.82 million to accelerate housing recovery and production across Sonoma County, funding both direct

development and system-level solutions. Its support for the Renewal Enterprise District and Santa Rosa Metro Chamber Housing Fund has helped leverage public and private dollars to deliver housing across Sonoma County.

Providence Health

Providence has contributed $9.78 million toward permanent supportive housing, behavioral-health facilities, and homelessness prevention programs. These investments have created both supportive housing and shelter beds, expanding housing stability for residents facing the greatest health and housing challenges.

Healthy Petaluma

Healthy Petaluma has advanced the connection between housing and health through operating and program grants to local nonprofits and advocacy organizations. Its prevention-focused approach funds education, research, and engagement while exploring new affordable housing opportunities.

"Housing stability is one of the most powerful predictors of health outcomes. When families have a safe, affordable place to live, we see measurable reductions in emergency room visits, chronic disease complications, and behavioral health crises. The healthcare community has stepped up as a partner in housing solutions because it has a first-hand perspective that safe, affordable homes are foundational to physical and mental well-being, prevention, and long-term community resilience." –Amy Ramirez, Executive Director, Healthcare Foundation of Northern Sonoma County

Sonoma County leads region in prohousing designations and policy implementation readiness

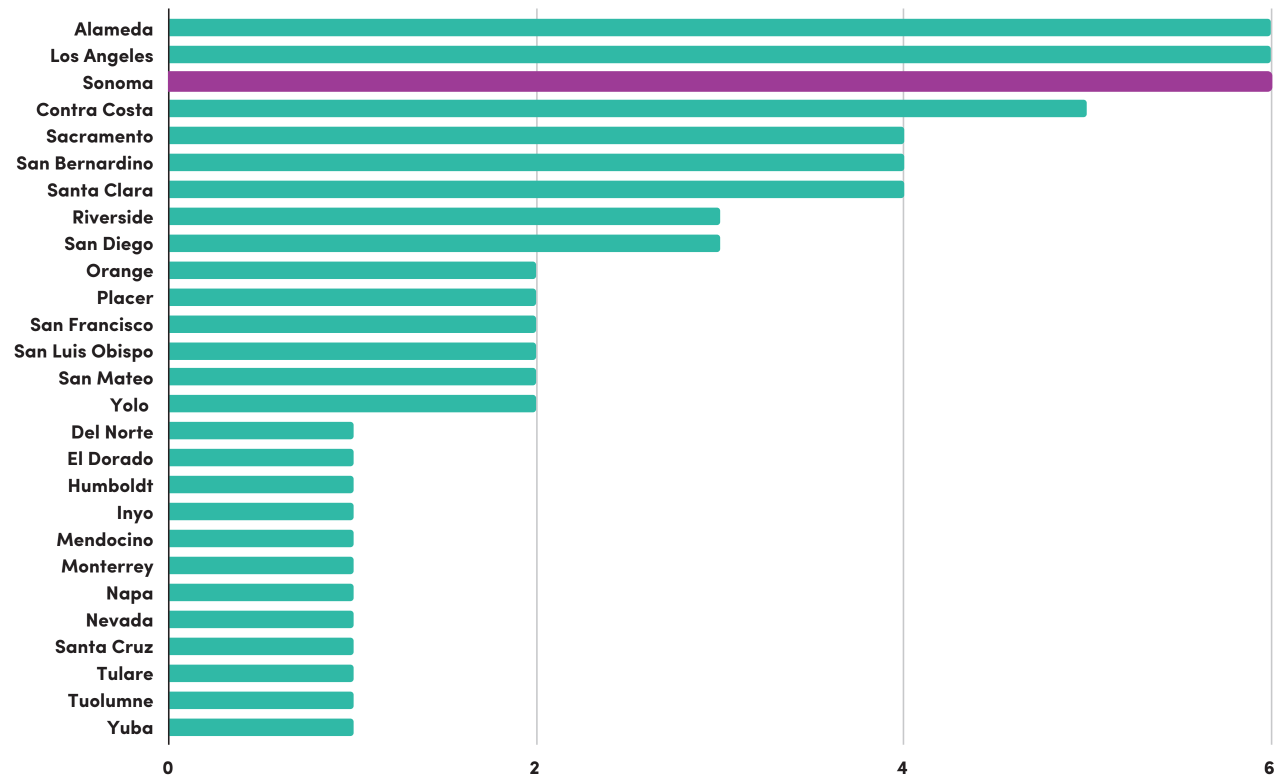
Beginning shortly after the pandemic, the state doubled down on its efforts to incentivize housing construction with the introduction of its Prohousing Designation—a program to reward California cities and counties that are making extra efforts to support smart, climate-friendly housing development. To earn this recognition, cities and counties need to show they're taking real steps to make it easier to build apartment buildings, allow more housing near jobs and public transit, and create affordable homes in areas that have excluded people of color or low-income families in the past.

Although progress was slow at the outset, the state has now awarded over 60 cities with this distinction. Sonoma County has seen some of the highest levels of success, with 6 of 10 jurisdictions securing the designation. This places it up there with larger counties such as Alameda and Los Angeles, and well ahead of its North Bay peers. To win the award, cities must update their ordinances, document impact, and reduce barriers to housing. These awards show effort, coordination, and forward planning, and we look forward to evaluating the implementation of our cities' proposed plans.

Figure 9: Sonoma County ties for first with most 'prohousing' awards

- Sonoma County has 6 pro-housing designees, tied only with Alameda and Los Angeles.
- As a share of all jurisdictions, 60% of the county has demonstrated its readiness to build, one of the highest rates in the state.

Source: California Department of Housing and Community Development, Prohousing Designation Program



Beyond the Myths

Unpacking common misconceptions about housing need

Data on what it means to need housing isn't always straightforward. When does the desire for more space for a growing household turn from a preference into a need—and how would we measure that? At the aggregate level, data can conflict. For example, population growth can be flat at the same time that vacancy rates drop among new buildings. Finally, the sheer difficulty of interpreting household behaviors over time can muddy the waters even further. Someone's long duration in a home could be indicative of their stability or their inability to move. The right interpretation isn't always clear. These are valid questions and the misconceptions behind them often stem from reasonable observations.

In this section, we examine eight of the most common myths about housing—about who needs housing, where people are willing to live, and who has it easy in the current housing market. These misconceptions may arise from partial data and presumptions built into how we ask the questions to begin with. Using local and regional data, we offer a clearer picture of what need actually looks like and who's being overlooked when misconceptions take hold. Through a combination of public quantitative and qualitative data we answer common questions about who really wants to live in apartments; whether we have enough land left to build enough housing; whether there is enough low-cost housing on the market; and whether people really want to live in slightly smaller homes.

By providing additional context, we hope to show that demand is robust, preferences are diverse, and costs remain out of reach for many. For example, the myth that low population growth means no new housing is needed isn't as clear when the data shows thousands of residents—those living in overcrowded homes, commuting from outside the county, or unable to find housing that fits their stage of life or income—with real need for housing should it be available. We verify this need by taking a broader perspective on how quickly new vacant units are occupied rather than focusing just on population in-migration. Our goal is to inform and equip readers with a more accurate understanding of the county's evolving housing landscape.

MYTH #1: Slower population growth means we've solved the housing shortage.

REALITY: Even as population growth plateaus, overcrowding, cost burdens, and constrained mobility reveal deep unmet housing needs among existing residents.

Tying our county's housing goals to new population growth is one understandable way to determine what we should build. Why build more if very few new residents are coming? Yet population growth is not the full story of housing needs.

Since 2021, Generation Housing has used several proven methods to measure our county's housing shortfall and future needs to set a realistic goal for the number of new homes we need to build. The state's official target—about 14,500 homes by 2031, or roughly 1,800 per year—is the legal minimum set to keep pace with new need and to avoid state takeover of local land use decisions.

But this number doesn't account for the backlog of people already struggling to find housing, including young adults, local workers who commute long distances, families living in crowded homes, or seniors stuck in homes they can't afford or maintain who can't find downsizing options. To fill in those gaps and set a goal that better reflects what is necessary to create a healthy housing system, California-based think tanks, legislative analysts, universities, and advocates have devised alternative methods, each with their own metrics and strengths.

Generation Housing has tested three of these ways of quantifying need in Sonoma County:

- **Looking at historical shortages by income level:** Devised by policy think tank SPUR, this method tracks historical population projections by income to identify where the region came up short as a result of housing underproduction at unique income levels.
- **Estimating how many homes are needed to bring down the cost of building new homes:** This method, developed by researchers

Measure description and total need to 2030

SPUR Housing Deficit: We estimated that as of 2021 Sonoma County had accumulated a twenty-year housing deficit of roughly 38,000 homes with 20,000 more needed by 2030—most for lower-income households.	58,000
Land Share Cost Calculation: Using data from the Sonoma County Assessor's Office, we estimate that the region would need over 30,000 homes to bring the share of land cost down from 33% to 20% today—a healthy standard.*	34,000
Consumer Affairs Vacancy Deficit: To bring the real vacancy rate back up to 5%, we show that the County would need to have 10,000 vacant units that are truly for-sale and for-rent in 2025—much higher than the current 3,000. Factoring in estimates on the "absorption rate," or the rate at which a new unit becomes occupied, we find since 2021 that the region would have needed to add between 5,000-8,000 units per year.	58,078
Total homes built since 2020: According to the California Department of Housing and Community Development, the region has added just over 1,400 units per year since 2020.	6,824
Total need remaining:	~50,000
Total Homes the Region Can Accommodate: Using the Sonoma County Transportation Authority's (SCTA) most recent estimates for the region's general plan build out, the county can accommodate 51,890 units in potential growth.	52,000

*This only includes need accumulated up to 2025, not projected need into the future at the Institute for Labor Economics, uses a supply and demand approach to estimate how many more homes would need to be built in a region where the land's share of home value exceeds 20% (such as Sonoma County and all other Bay Area counties) in order to bring that rate back down to a healthy level.

- **Building for a healthy vacancy rate:** This measure, recently introduced by Consumer Affairs, uses vacancy rates per capita to determine how many homes a region is short in order to reach a 5% vacancy rate. To generate enough flexibility in the housing market for residents to upgrade, downsize, and move according to need—and thus continually free up new homes and maintain property tax revenue—vacancy rate measures how effectively a system accommodates movement between homes. *The Santa Rosa-Petaluma metro ranked as the 4th worst housing shortage in the nation by this new standard, with 15.8 vacant and available housing units per 1,000 households (for more on their method and how we use it, see below).*

At the start of our process, we anticipated widely divergent results. In fact, as a recent CalMatters assessment of housing need found, there is no agreed-upon number for housing need anywhere in the state. Experts' measures vary widely depending on what counts as a healthy housing market and the metrics one would use to assess that health.

However, in Sonoma County, we found the opposite: no matter which approach we take, the results all tend towards a rough number, somewhere around 50,000 by 2030, or around 8,000 each year.

The fact that these independent methods all point to the same range gives us greater confidence that the need is real, urgent, and far exceeds the numbers set by the state's RHNA targets. Because our methods are consistently pointing to somewhere north of 50,000 new homes by 2030, we are sticking with our original 58K target. Reaching this will be no easy task, but we think it will be impossible if we are not clear-eyed about the need and reach for that goal.

How do we use this new measure?

ConsumerAffairs has developed a new adjusted vacancy ratio (tinyurl.com/5486khhz) to better measure housing shortages in the largest U.S. metro areas.[2] Unlike the standard census vacancy rate, *it excludes seasonal and temporary units, focusing only on those truly available for rent or sale*. When calculated this way, vacancy rates in Sonoma County are at historical lows—closer to 1.5% than a healthier 5%—because of its high number of seasonal & short-term rentals as well as second homes. To bring the real vacancy rate back up to 5%, we show that the County would need to have 10,000 vacant units that are truly for for-sale and for-rent markets. This means it needs to add roughly 7,000 new, vacant units through new builds. However, this one-year total does not take into account the speed with which most new units are occupied within one year (thus taking them off the vacancy market). Using estimates on the "absorption rate", or the rate at which a new unit becomes occupied within 12 months of its availability, we find that nearly 90% of new multifamily builds in most Western cities are occupied within 12 months. We then determine how many units by the end of the year will remain vacant, adding to the historical vacancy rate of 1.5%, and thus how many new homes would need to be added during the subsequent year to continue to maintain a healthy vacancy rate.

2 Journal of Consumer Research, "Metros with the worst housing shortages," ConsumerAffairs August 2025. And Eye on Housing, ".Multifamily Completions Rise Again Pushing Absorption Rates Lower," from the National Association of Homebuilders, Feb 28, 2025.

MYTH #2: There's little demand for smaller or multifamily homes in Sonoma County.

REALITY: The dominance of large-lot housing reflects historic supply patterns more than actual demand, while growing numbers of residents, from younger adults to seniors, are seeking smaller, more attainable homes.

Sonoma County's housing landscape reflects long-standing assumptions about residential preference and land availability. The prevailing view has been that households relocate to the county in search of more space—larger lots, additional bedrooms, and a semi-rural quality of life not available in the urban Bay Area. Market data appears to support this perception: of the county's nearly 200,000 housing units, the vast majority are single-family homes, and over 90 percent of owner-occupied households reside outside of multifamily buildings. Relatively lower land costs, influenced in part by longer commutes to regional job centers such as San Francisco, have reinforced development patterns characterized by lower density and larger parcel sizes.

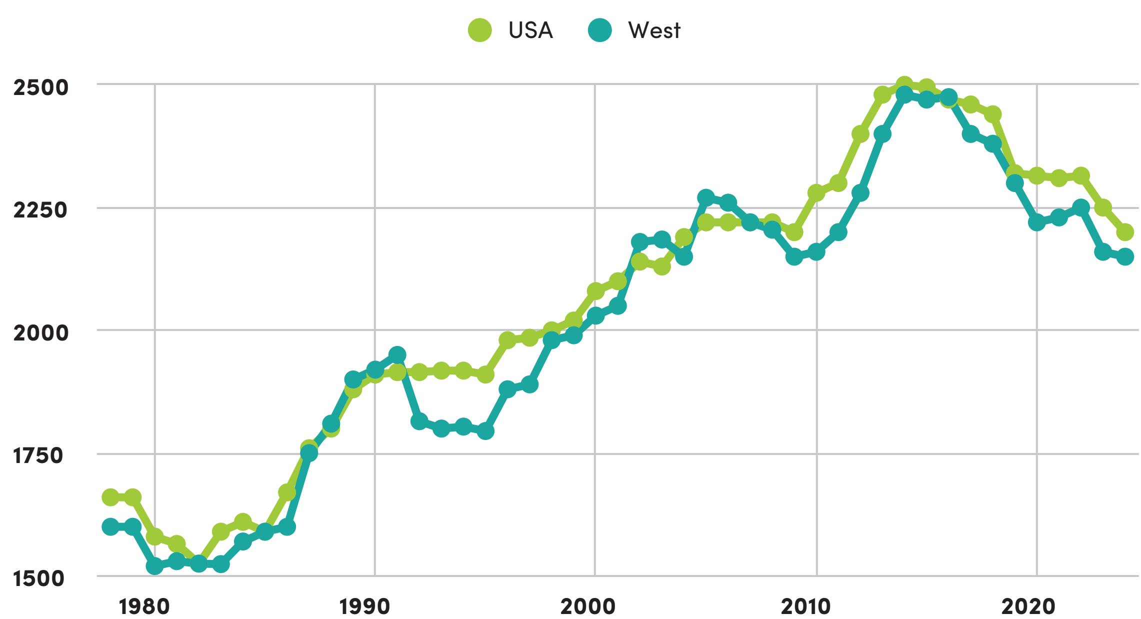
However, the notion that Sonoma County was uniformly "built big" is largely the result of more recent construction trends. The average size of newly constructed single-family homes has continued to increase even as average household sizes have declined. According to the US Census Bureau, average household size has shrunk from 3.33 persons in 1960 to just 2.53 persons in 2020.

Today, new homes average approximately 2,400 square feet—more than fifty percent larger than the homes built during the postwar decades. While home size alone does not determine housing costs, the relative scarcity of modestly sized homes—including apartments, condominiums, and small-lot single-family units—has contributed to upward pressure on housing prices and limited the availability of entry-level options. The smaller Craftsman bungalows and courtyard-style apartments that characterized earlier development eras, designed to meet the needs of young families

Figure 10: Single family homes are increasing in size while households are not

- Although homes have grown in size steadily since the postwar years, recent trends have contributed to even greater year-over-year jumps: the five year period between 2010 and 2015 shows a square footage increase of nearly 400 square feet on all active listings.
- Between 2023 and mid-2024 the median unit's square footage averaged to nearly 2,000 square feet among all those listed for sale or rent.
- This additional space contributes to rising median costs and may push homes out of reach for many households.

Source: www.Realtor.com retrieved from FRED Housing Inventory



while keeping costs manageable, have become increasingly rare in the contemporary housing stock.

This imbalance has emerged at a time when the need for attainable, right-sized housing has grown more acute. Multifamily rental housing continues to play a critical role in meeting the needs of younger residents, lower-income households, and Sonoma County's racially and ethnically diverse populations. Approximately one in seven of the county's seniors also rely on these housing types, underscoring their importance for aging residents on fixed incomes. Nonfamily households—individuals living alone or with roommates—comprise roughly one-third of all county residents but occupy more than half of multifamily units, indicating a significant dependence on smaller rental homes to maintain regional housing stability and mobility. *(continues)*

Homes are getting bigger

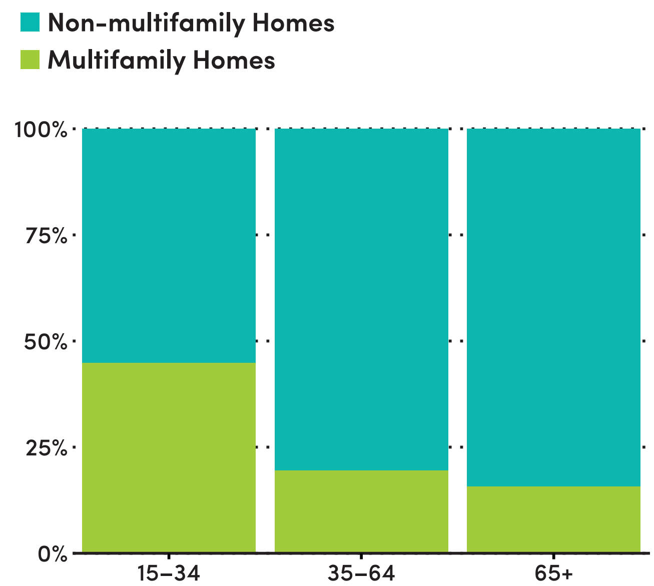
A Press Democrat article from December 2024 noted that "over the course of the last year, 336 recently built single-family homes sold in Sonoma County with an average living area of 2,677 square feet..."[3] That's well above the overall countywide median and underscores how much larger new construction tends to be compared to the broader housing stock. But these are not compatible with the needs of younger adults that the region needs to attract for many hospital, health care, and teaching roles. Many may not yet have enough saved up to purchase a first home and others may simply want to live closer to downtown where smaller, apartment complexes offer something closer to work and walkable destinations. In short, even if they represent a small portion of housing units, apartments serve a critical purpose in a housing system.

3 The Press Democrat, "Everything to know about new-construction, single-family homes in Sonoma County," December 7, 2024.

Figure 11: Young households depend on apartment rentals at higher rates

- On average only 18% of Sonoma County residents live in multifamily homes, but nearly half (45%) of 15-34 year olds rent or own apartments.
- While 15-34 year olds make up 13% of Sonoma County households, they make up one-third of all apartment residents, making young residents overrepresented in apartment living.
- Statewide, young adults and seniors live in multifamily apartments at higher rates than their Sonoma County peers. 56% of all young Californians live in apartments as do 1 in 4 seniors (25%).

Source: U.S. Census Bureau, 2019–2023 ACS 5-Year



Despite this, the supply of multifamily housing has not kept pace with demand. Since 2010, vacancy rates in multifamily rentals have declined steadily and now remain below those of single-family homes. The concentration of available multifamily stock in a limited number of communities has further constrained options, contributing to a rental vacancy rate that is roughly half that of peer counties. At the same time, younger adults in Sonoma County occupy multifamily housing at rates below their statewide peers, reflecting both constrained supply and affordability barriers.

Collectively, these trends highlight the need for a more balanced housing system—one that increases the availability of smaller, moderately priced homes to meet evolving household structures, income levels, and demographic changes. Expanding this segment of the housing market will be essential to supporting affordability, mobility, and long-term regional stability.

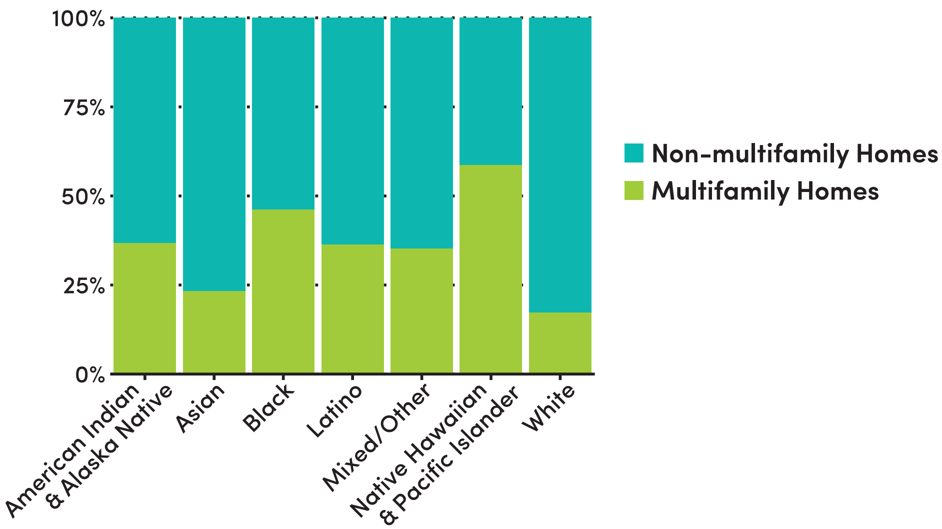
"Living in downtown Santa Rosa has been incredibly convenient for me. I love being close to where I work and having restaurants, shops, and parks just minutes away, it really makes my daily life so much easier. Having everything I need close by makes me feel like I'm truly part of the community."

—Leilah Ferguson, Downtown Santa Rosa Resident

Figure 12: Multifamily units serve a more diverse residency

- While nearly 8 in 10 white households live in single family (detached or attached) homes, half of all Black and 1 in 3 Latino householders live in apartments.
- Just under 50,000 Latino households rent or own apartments in the county.

Source: U.S. Census Bureau, 2019–2023 ACS 5-Year



MYTH #3: Housing advocates' goals can't be reached without sprawling into open space and having high-rises everywhere.

REALITY: Even respecting our community separators and urban growth boundaries, there is ample land for new development primarily through "missing middle" housing like duplexes and small apartments.

Many assume Sonoma County's housing shortage stems from a lack of developable land. In fact, we can preserve the open spaces and agricultural lands that define our county's identity and still create room for the homes our workforce members, young families, and seniors need.

Across Sonoma County, most residential land remains zoned exclusively for single-family homes, leaving only a fraction available for multifamily or "missing middle" housing types. Thoughtful growth can take many forms:

- Duplexes, triplexes, and small courtyard apartments that can integrate seamlessly into existing single-family neighborhoods
- Mid-rise apartments in urban and neighborhood commercial centers
- High-rise housing in urban centers
- Continued additions of ADUs on existing parcels, and even a few more single-family homes where appropriate

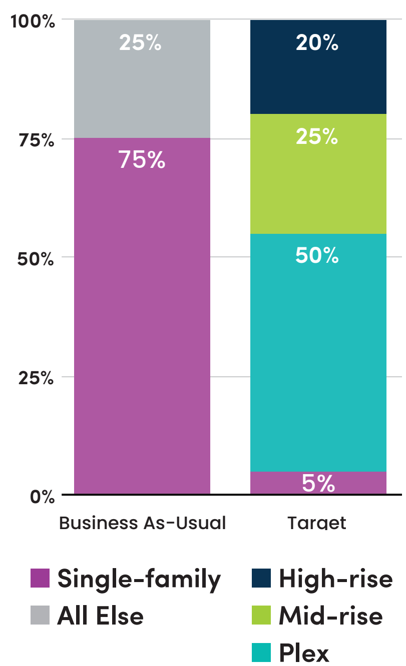
Figure 13 shows Sonoma County's current housing typology mix and the housing typology mix, diluted throughout the county, recommended by Generation Housing's 58,000 Homes: The Roadmap (tinyurl.com/2y9ekkwj) report in order to reach our housing goals.

In fact, according to the Sonoma County Transportation Authority's most recent General Plan build-out analysis, the combined plans for all ten Sonoma County jurisdictions can accommodate up to 51,890 additional homes within existing growth areas.

Figure 13: Housing type needed to achieve target production goals

- Around 50% of new development should be "missing middle" or "plex" housing—2- to 10-unit buildings that can fit comfortably into existing residential neighborhoods. Most of the rest should be denser mid- and high-rise apartments in commercial corridors and downtowns.

Source: American Community 5-Year Sample for 2019 via Integrated Public Use Microdata Series (IPUMS)



New housing types to achieve 58,000 new homes

Building Type	Description	Number of Units	Number of Buildings
Single-family	Single-family homes	2,900	2,900
Plexes	Small apartment buildings—2 to 6 units, 25 to 35 feet	29,000	7,250
Mid-rise apartments	25 to 85 feet	14,300	140
Buildings over eight stories	85 feet and above	11,800	56
Total		**58,000**	**10,346**

MYTH #4: More homeownership means a healthier housing market for the next generation.

REALITY: It's the shortage of affordable rentals, not ownership opportunities, that's really holding young adults back.

For decades, we've been told that owning a home is the ultimate sign of success and stability. And it's true that homeowners are often shielded from rising costs and overcrowding. But this focus on ownership has overshadowed something crucial: the lack of affordable places to rent is one of the biggest reasons many young adults can't move out on their own.

At first glance, Sonoma County might look like it's doing better than much of California. Young adults here are actually more likely to own homes than their peers across the state. But there's a catch: because the county has far more owner-occupied homes than rentals—nearly two-thirds of housing is owner-owned—there are simply fewer rental options available for people just starting out. And as homes for sale have become more expensive, there are fewer affordably-priced housing options for them to form their first households. If Sonoma County's younger adults could rent at the same rate as their peers throughout the state, the county would need nearly 2,000 new available rental units by the end of this year.

That shortage shows up in what's known as the "headship rate"—a measure of how many people are able to move out and form their own household. Another way to think of it is as the percentage of young adults who can afford to get their own place instead of living with parents or roommates.

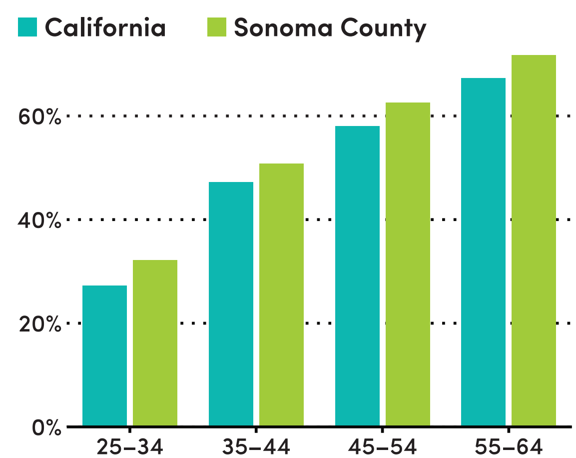
In Sonoma County, those rates have fallen sharply over time. Young people today are much less likely to have their own household than people the same age 50 years ago even though ownership rates look strong on paper. In fact, today's 20-somethings in Sonoma County are only about half as likely to live independently as those born in the 1960s were at the same age.

The problem isn't that young people don't want to buy homes. It's that there aren't enough rentals to help them take the first step toward independence. Without accessible rental options, more young adults stay at home longer and struggle to put down roots in their community.

While increasing homeownership may be a piece of the path to a healthier housing market, the real key may be something simpler: making sure there are enough affordable rentals for people just starting out in their adult lives. *(continues)*

Figure 14: More young households buy homes in Sonoma County than elsewhere in the state

- One in 3 householders in Sonoma County aged 25-34 (33%) are homeowners compared to 1 in 4 statewide.
- By the time householders reach 35-44 years of age in Sonoma County, they are as likely to own as to rent.
- This is not true of median Californian households until they reach the 45-54 age range.
- Fewer Sonoma County residents rent, likely due to the county's overreliance on for-sale options. Young adults would need 1,800 new units if they rented at the same rate as their statewide peers, while seniors would need 1,300 more rental options.

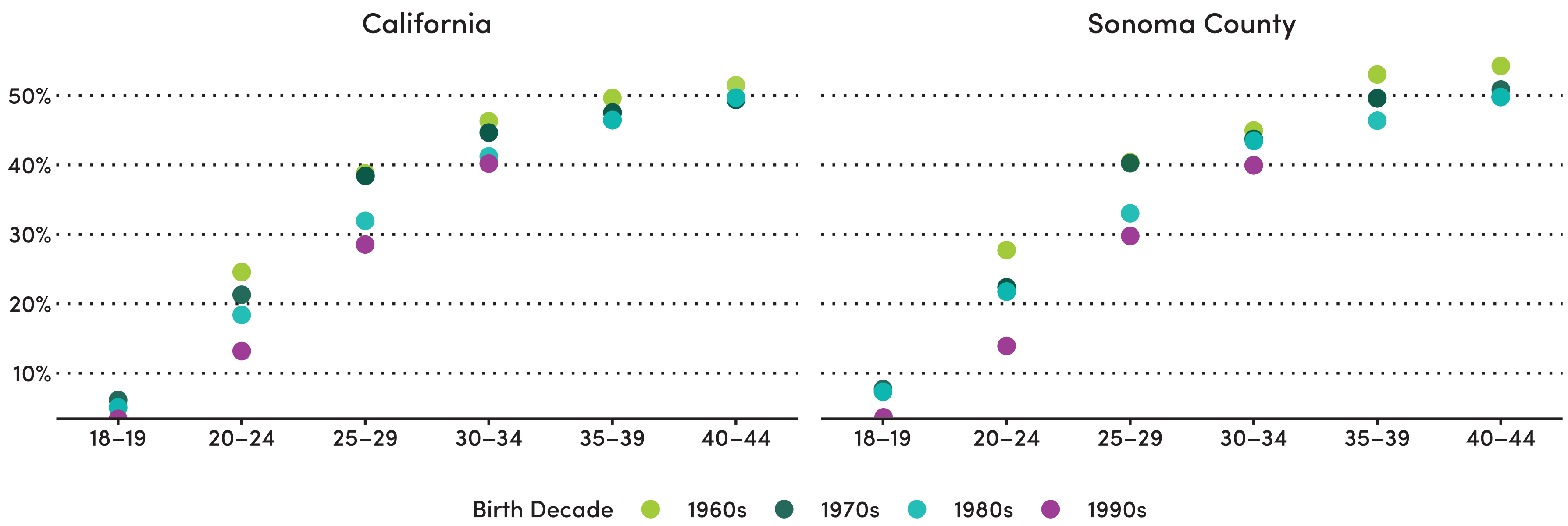


Source: IPUMS USA and U.S. Census Bureau, 2019–2023 ACS 5-Year

Figure 15: Fewer young adults are matching past rates of household formation

- Despite higher homeownership rates, Sonoma County's young adults are forming households at rates far below prior generations at the same age.
- When residents born in the 1960s were 20–24 years old, nearly 1 in 3 could afford to move out and form their own household—double the rate of today's 20-24 year olds.
- This gap is larger than it is for California's young adults overall, which sees a 14% difference among 20-24 years compared to 18% in Sonoma County and 5% among 18-19 year olds compared to 10% in Sonoma County.
- Homeownership alone can't explain this because more young adults in Sonoma County are owners than their statewide peers.
- These slightly wider gaps close as young adults in Sonoma County age. The gap in headship rate to prior generations closes and is smaller than the statewide average by the time Sonoma County residents reach 30-34 years old, suggesting that homeownership opportunities may offer benefits later in adulthood.

Source: IPUMS USA and U.S. Census Bureau



MYTH #5: Sonoma County has a strong stock of lower cost homes, like mobile homes, for purchase by our lower wage earners.

REALITY: Sonoma County's traditionally low-cost housing stock is no longer insulated from broader market pressures, leaving fewer attainable options for agricultural, hospitality, and service-sector employees.

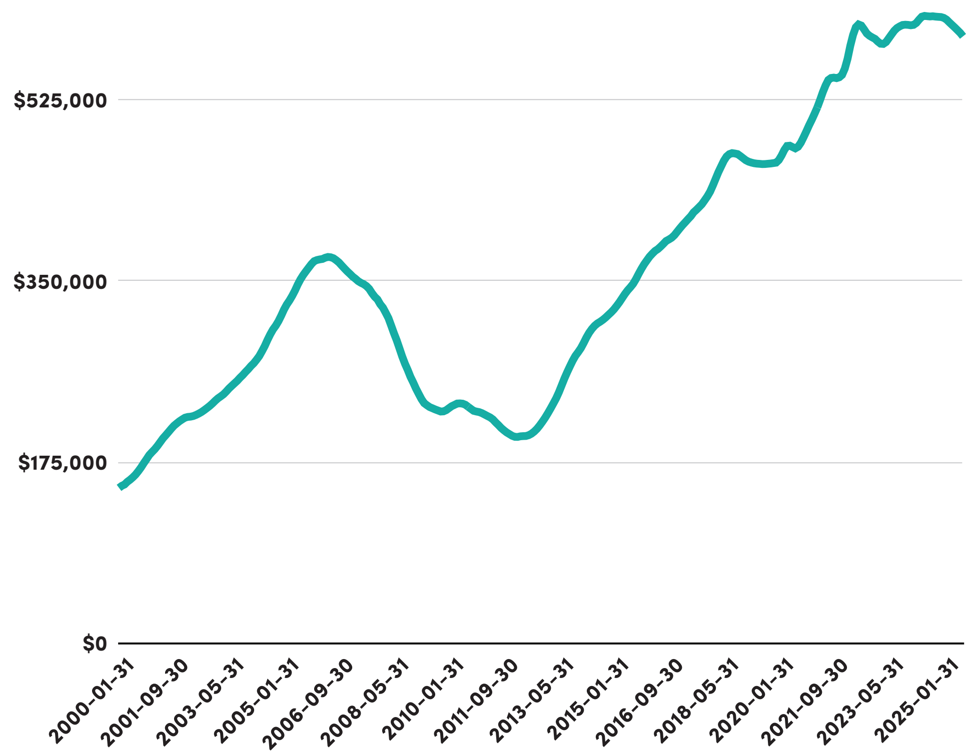
In the past, Sonoma County provided adequate housing options for its local workforce. Homes suited for agricultural workers, hospitality employees, and others, made some of this region's most successful sectors possible. And compared to the Bay Area more broadly, diverse workforce sectors thrived.

But the housing most commonly associated with providing durable, low-cost options—those presumed to weather even soaring costs—are becoming costlier. Prices associated with units deemed resistant to broader market pressures are going up with little indication they will level off. As opportunities in the moderate cost market dry up and first-time homeownership options disappear, competition among lower-cost options has soared. *(continues)*

Figure 16: The most affordable homes on the market are getting more expensive

- In Sonoma County, the value of bottom-tier homes—the ones most in reach of first-time homebuyers—has surpassed $600,000 for the first time this year.
- This represents a nearly 250% increase in value among low-cost ownership options since 2000, when values hovered around $175,000 for an entry-level home.
- The current average value of bottom-tier homes throughout the state is $480,000, with an average mortgage payment of $2,250 after a 20% downpayment. In Sonoma County, the mortgage payment for that same bottom-tier home would be $3,600.

Source: Zillow Home Value Index, Bottom Tier Time Series



These include mobile homes, naturally occurring affordable housing such as older and smaller units, and even deed-restricted affordable units. As we have found before, available affordable housing units serve less than half of those eligible for subsidized housing, meaning the number of households who must turn to the market for low-cost housing remains high.

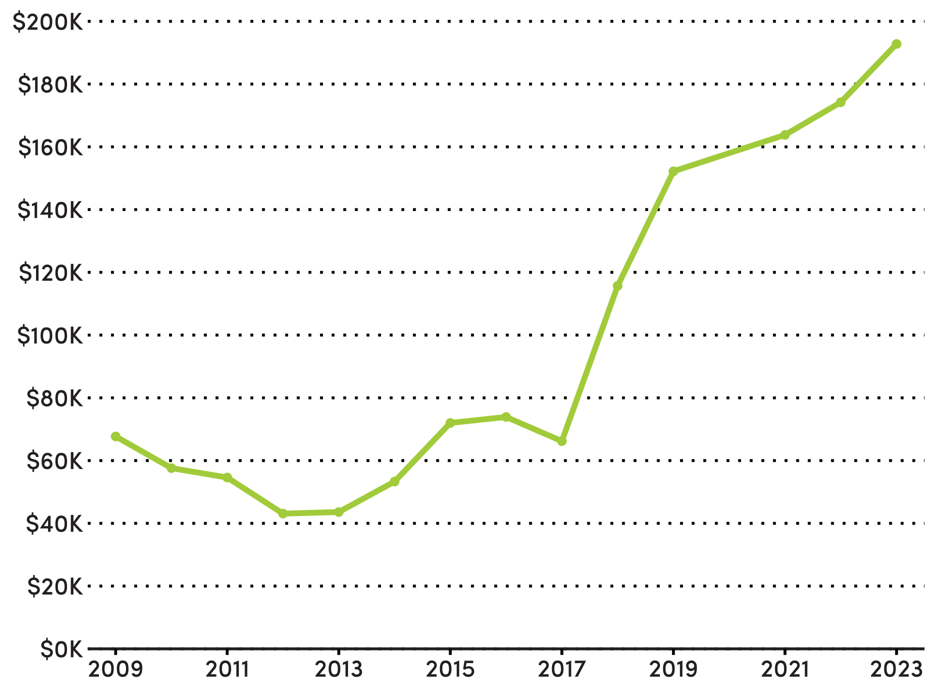
As the California Legislative Analysts' Office has found (tiny.com/bdcs9bzd), a bottom-tier home in California (those with values in the 5th to 35th percentile range) is "now about 30 percent more expensive than a mid-tier home in the rest of the U.S.—a gap that has widened over the last decade but narrowed slightly over the past year."[5]

5 California Legislative Analyst's Office, "California Housing Affordability Tracker," July 24, 2025.

Figure 17: The price of mobile homes has skyrocketed since 2009

- Values among traditional low-cost options like mobile homes have more than doubled since 2010, from $69,300 to $171,900 in just 15 years.
- The rate of increase between 2017-2022 skyrocketed, from a 100% increase in the prior five-year period (2012-2017) to a 135% increase between 2017-2022.

Source: U.S. Census Bureau, ACS 1-Year



MYTH #6: Once you secure housing, your costs are stable.

REALITY: Housing affordability isn't locked in at move-in; rising utility, insurance, and maintenance costs can push total expenses beyond what households can reasonably sustain.

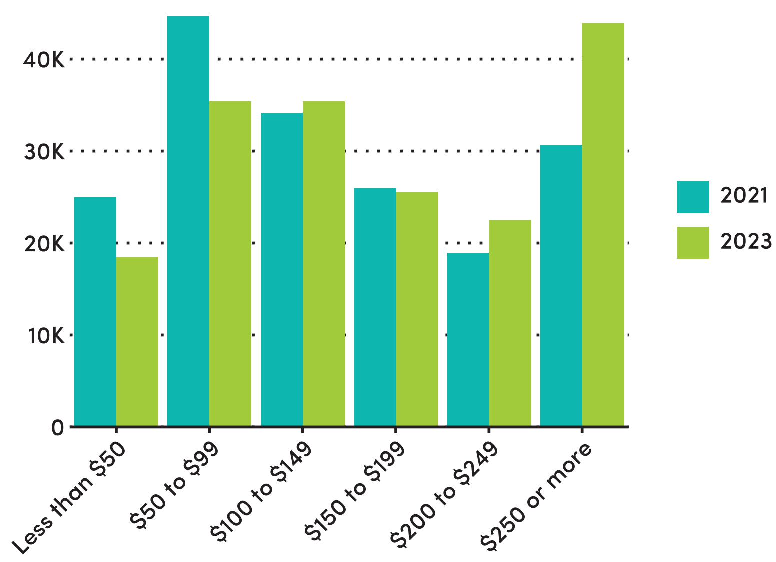
The bulk of most residents' housing costs are covered in rent and/or mortgage payments; in fact, when determining whether a home payment is affordable, most agencies use these two simple measures in relation to income. However, given the narrow margins that most household budgets operate within, it's important to account for how other housing-related costs, including insurance, utilities, and other maintenance costs, add to the real cost of housing. Sometimes these additional costs can make the difference between spending above or below 30% of one's income on housing (the measure the federal government and most agencies use to determine affordability).

In recent years, these additional costs are becoming a real concern among both renters and homeowners, as they increase in price and take up a greater portion of overall housing costs. A survey by Fannie Mae (tinyurl.com/yc38uz5d) in 2023 found that "utilities edged out homeowner's insurance and real estate taxes as the cost that increased for the greatest share of consumers." In fact, "housing-plus-utilities expenses" increased faster than the rate of overall inflation.[6] With average utility costs now hovering nationally just about $150-175 per month, this can add $1,800-$2,100 to yearly housing costs—the equivalent of an extra month's rent

Figure 18: Electricity costs make up a greater share of housing costs than two years ago

- Nearly 35% of Sonoma households (or 65,000) pay $200 or more on electricity per month. That's at least $2,400 in additional housing costs per year for electricity alone.
- That's up from 49,000 households just two years prior (a 32% increase), indicating rapidly rising electricity prices.
- Meanwhile, the number of households paying less than $100 per month on electricity have dropped from 70,000 to 53,000 in that same time.

Source: U.S. Census Bureau, ACS 1-Year



(or about 8% of one's total housing costs). As a percentage of total monthly housing costs for many low-income households, however, these additional payments are even higher.

In Sonoma County, utility rates are even higher than the national average, pushing up households' share of income spent on housing. Perhaps more significantly, the number of households whose utilities have jumped in only one year threatens to push households already at the limit of the 30% threshold for affordability over the edge. The speed of these increases also threatens uncertainty in year-over-year household budgets, as total housing costs are now less predictable and harder to budget for.

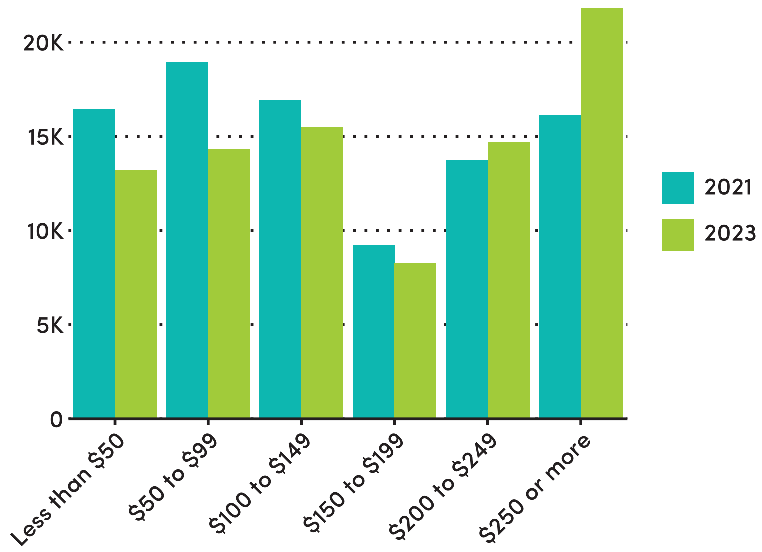
The frequency of natural disasters, especially wildfires, in Sonoma County has caused home insurance prices to increase. Although insurance rates have risen throughout the state, the most destructive wildfires in the state have reshaped how homeowners and residential developers in our region calculate total costs.

6 Fannie Mae, "Increasingly Debt-Strapped Consumers Concerned About Rising Housing-Related Costs," July 24, 2024.

Figure 19: Growing share of Sonoma County residents pay highest gas prices

- Two in 10 Sonoma households (or 38,000) pay $200 or more on gas per month, an additional $2,400 per year on top of rent or mortgage.
- This can add the equivalent of an extra month's rent or mortgage payment (or about 8% of one's total housing costs).
- The number of residents paying over $250, the highest category tracked by the Census, has jumped 43% in two years.

Source: U.S. Census Bureau, ACS 1-Year



When rising costs threaten community resiliency to natural disaster

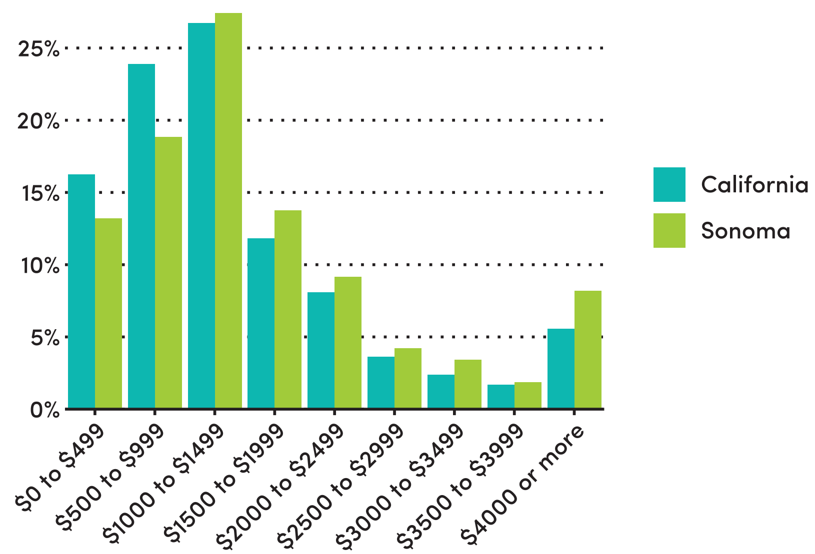
In 2011, the massive 9.0 Tōhoku Earthquake triggered a devastating tsunami and the Fukushima nuclear disaster. The disaster killed roughly 16,000 people, damaged or destroyed more than a million buildings, and left hundreds of thousands homeless. At the time, Harvard social epidemiologist Ichiro Kawachi was conducting a national study in Japan on factors contributing to long-term physical and mental health outcomes in older adults. His research showed that disaster resilience was not determined by material resources alone, such as food, water, or medical care. Instead, social capital—trust, reciprocity, and the ability to rely on neighbors—played the decisive role in whether older adults experienced depression, PTSD, or functional decline after the earthquake and tsunami. Follow-up studies in Japan and other disaster contexts have since reinforced this lesson: communities with strong neighborhood ties recover more quickly and with less lasting harm.

These findings are critical for disaster-prone regions and point to an important housing lesson: stability and proximity matter. Starter homes and small apartment projects provide affordable options that allow families and older adults to remain in their communities even as their needs change. When people can stay rooted in the same neighborhood, they build and sustain bonds with neighbors and participate in local networks that strengthen resilience. By contrast, when rising costs and housing instability force frequent moves, those protective ties are lost. Building housing that enables households to stay connected to their community, while fostering neighborhoods where renters and owners alike know and trust one another, is not only an affordability strategy but also a resilience strategy.

Figure 20: Home insurance rates are higher than the state average

- A greater share of Sonoma County's residents pay the highest end of insurance costs compared to statewide averages.
- A greater share of Californians pay the lowest end of insurance rates.
- Here, 1 in 4 residents are paying $2,000 or more towards insurance.

Source: U.S. Census Bureau, ACS 1-Year



MYTH #7: **Affordable housing only lowers rent—it doesn't improve economic mobility.**

REALITY: **Stable, well-located affordable homes expand access to job markets, improve income stability, and strengthen community ties, demonstrating impacts far beyond rent reduction.**

As Generation Housing noted in last year's State of Housing report, rates of cost burden among lower-income groups have remained stable in Sonoma County and throughout the state. Even accounting for policy changes that introduce temporary drops, since at least 2005 none have made significant dents in rates of cost burden for these groups.

This observation can be disheartening for advocates of affordable housing. But the conception that affordable housing has little to no impact isn't verified in the data. For starters, the county is still short nearly 10,300 affordable units for its 2030 targets. And deed-restricted housing does provide financial relief even in the face of stagnant wages for lower-income earners. But more importantly, affordable housing can have an impact on residents beyond financial relief, ranging from access to job centers, proximity to amenities like schools and health care, and overall stable communities. *(continues)*

Figure 21: Cost burden has held steady for the lowest earning groups

- The lowest earning quintiles have experienced rates of cost burden near 80% for two decades.
- The second lowest earning quintile of households have seen slight decreases in rates of cost burden since 2005 but 3 in 5 still experience cost burden in any given year.

Source: IPUMS USA and U.S. Census Bureau, 2005 to 2022 ACS 1-Year

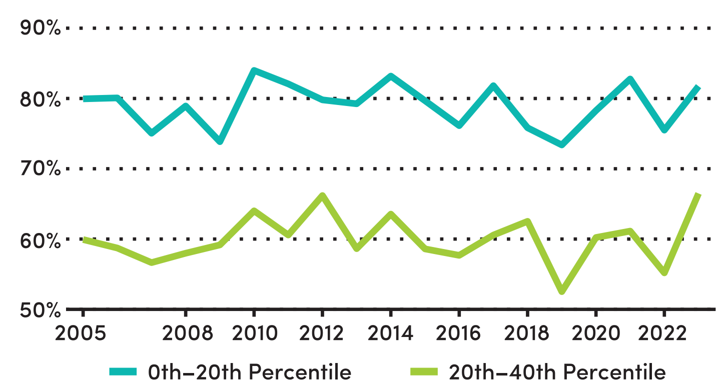
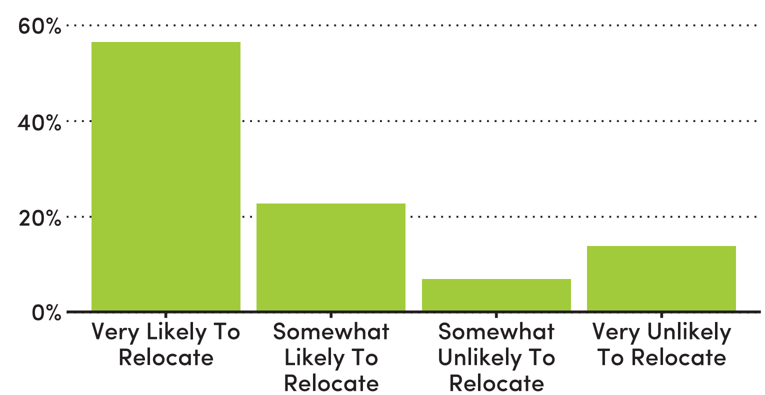


Figure 22: Without affordable housing, many more residents would relocate

- Three in 4 respondents (75%) predicted they would be "very likely" or "somewhat likely" to have moved farther away if they had not been accepted into their current home.
- Once in their new Affordable Housing unit, only 1 in 10 residents in our survey reported seriously considering relocation, a much lower rate than ELI and VLI residents in the North Bay generally.



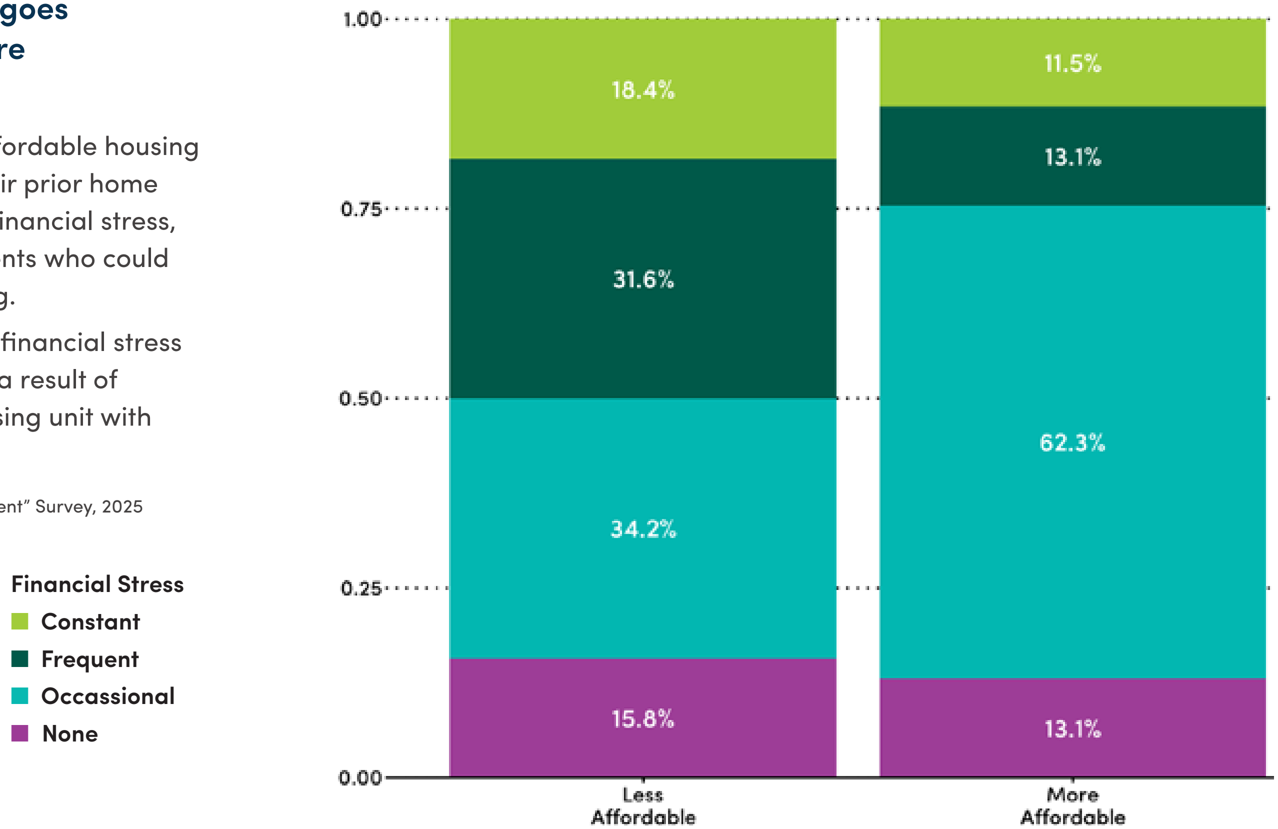
In a Generation Housing survey (tinyurl.com/4jrw3nux) of North Bay residents of deed-restricted affordable housing, nearly 9 in 10 said their affordable home allowed them to stay close to work or avoid moving farther away.[7] And among those with greater job proximity, 6 in 10 said they were better able to withstand the region's high costs—pointing to improved job access, greater income stability, and economic mobility via access to a greater number of jobs. While affordable housing in Sonoma County is often seen simply as a safety net for low-income renters, we found that it is more than a lower rent: it's a lifeline that keeps residents close to jobs, schools, childcare, and health services.

7 Generation Housing, "Made the Rent: The Human Impact of Housing Affordability in High-Cost Communities," September 2025.

Figure 23: Financial stress goes down when residents secure affordable housing

- Three out of 4 residents of affordable housing whose units cost less than their prior home report no or only occasional financial stress, compared to half of all residents who could not access affordable housing.
- Rates of frequent or constant financial stress dropped from 50% to 24% as a result of moving to an affordable housing unit with rents matched to income.

Source: Generation Housing, "Made the Rent" Survey, 2025



MYTH #8: Older homeowners are immune to today's housing challenges.

REALITY: Many seniors are still paying mortgages well into retirement, facing increasing costs and affordability pressures that mirror those of younger generations.

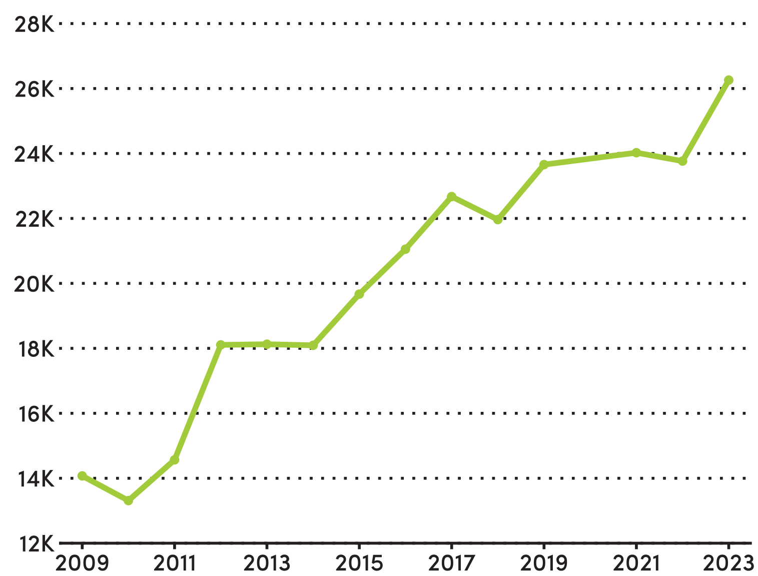
One common way to pitch the need for more housing is to contrast the stability and affordability enjoyed by residents who purchased homes in Sonoma County 20 or more years ago against the difficulty of younger adults getting their foot in the housing market today. If the housing market looks accessible and affordable, it's probably because for some, it was.

Generation Housing has also sought to make the case that first-time home buyers have to wait longer than prior generations, that young adults are moving out and forming households later, and that rising rents are consuming greater shares of take-home pay than they used to. The problem with this framing is that it paints a picture of greater stability and ease for longer-term residents than the data itself shows. The result can be a misleading sense that the region's seniors, and those lucky enough to have moved here when the market was more affordable and diverse, have enjoyed stability unknown to most younger generations today. *(continues)*

Figure 24: The number of seniors with outstanding mortgages is rising

- Seniors with outstanding mortgage payments have been on the rise in Sonoma County since 2010.
- In the span of one year that rate has risen 10% with the addition of over 2,000 seniors with outstanding mortgages.
- Today, nearly 26,000 seniors—or 1 in 4—is making a substantial payment towards housing after the age of 65.
- With the median age of first-time homebuyers near 49 years old in California, we can expect majorities of homeowners to be paying off 30-year mortgages well into their 70s in the coming decades.

Source: U.S. Census Bureau, 2008–2023, ACS 1-Year



Take, for example, the concern that present-day young adults, many of whom may delay homeownership into their 40s and 50s, may be paying off their mortgage well into their 70s, including after retirement. In fact, this is already true of many current seniors. Whether through moves, refinancing, or simply purchasing their homes later in life, many seniors are still paying off mortgages—and the total is growing in places like Sonoma County.

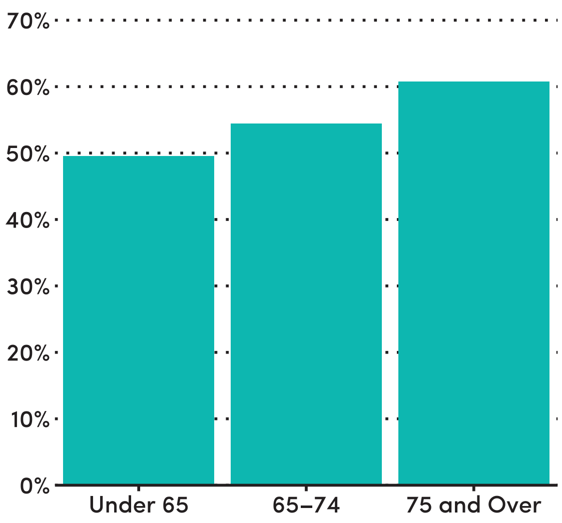
When mortgages last longer into retirement, and especially when seniors are more likely to depend on fixed-incomes, the combination can mean an increase in rates of cost burden among seniors. Indeed, a JCHS study (tinyurl.com/4fub7xuy) found that rates of cost burden are double among seniors who are still paying off mortgages than those who are not.[8] In Sonoma County, 1 in 3 seniors over 65 experience cost burden compared to 1 in 5 adults aged 35-64.

8 Harvard University Joint Center for Housing Studies, "One in Three Older Households Is Cost Burdened," August 11, 2025.

Figure 25: Cost burden is highest among the oldest seniors

- Just over half of all older renters in Sonoma County are cost-burdened, the highest of any age group presently.
- The share has gone up since 2010 and is higher than that of older seniors who are homeowners.
- Rates of cost-burden among older renters increases as they age, topping off at 6 in 10 seniors ages 75 and over.

Source: IPUMS USA and U.S. Census Bureau



Intersections

Why solving housing for one group means solving for others

Housing needs are often discussed in terms of individual affordability or unit-level affordability. However, housing is a deeply interconnected system, and intersects with all aspects of community. Changes in one segment of the housing stock can have cascading effects across the entire market. For example, the development of homes affordable to moderate-income households can free up existing units for lower-income residents, while increasing the availability of deeply affordable housing can help stabilize working families and preserve access to local job markets.

Recognizing these interdependencies is essential for understanding the broader social and economic implications of housing policy. A stable and well-functioning housing system supports family stability, workforce retention, educational continuity, and environmental sustainability.

Affordable housing production can strengthen existing policy solutions to poverty. For instance, more affordable housing can work hand-in-hand with the region's housing choice voucher and other rental subsidy programs, which serves roughly 3,400 households across four rental assistance programs. Expanding the affordable supply increases the number of units available to voucher holders, opens access to neighborhoods typically out of reach for households below the poverty line, and provides beneficiaries with higher-quality homes.

Insufficient housing should likewise be considered as a systemic challenge. For example, helping Sonoma County's seniors to age in place is typically framed as a need for smaller homes priced for fixed incomes. But a truly healthy housing system—one that allows seniors to receive care in their homes and retirement communities—must also account for the workers who provide that care. Without homes for health care aides, housing for seniors won't mean as much. The same is true for the county's school districts. We can't just address declining enrollment by helping families stay in the county. Teachers—many earning too much to qualify for most affordable housing programs, yet too little to afford market-rate homes in the region—must also be able to find housing to ensure our schools are strong.

Finally, housing's influence extends into policy domains that may not at first appear related. States such as California that seek to serve as sanctuary or welcoming regions for newly arrived immigrants must ensure that housing systems are stable, equitable, and accessible. Without such housing foundations, goals around inclusion, workforce growth, or community resilience cannot be fully realized. This section examines these linkages in Sonoma County's housing system, illustrating how targeted interventions can produce broader effects for economic and social goals.

The Missing Middle: How a lack of moderately priced homes disrupts the whole market

In a well-functioning housing market, homes are available at a range of price points that align with what households can reasonably afford. Lower-cost homes are ideally available to lower-income residents; moderately priced homes can meet the needs of those earning around the Area Median Income (AMI); and higher-cost homes are accessible to higher earners. While no system guarantees perfect distribution, sufficient supply across all income levels helps minimize competition across groups and reduces the need for subsidies or interventions to help those who have been forced to pay above their budget.

But when the supply of housing at key price points, especially at moderate-income levels, is limited, the result is a cascading misalignment between what households can pay and what is available. Higher-income households begin to compete for lower-cost homes, effectively outbidding those who are less able to stretch their budgets. As a result, homes priced for moderate-income residents are increasingly purchased or rented by those earning well above that threshold, who must themselves compete with lower-earning households for the remaining options. The outcome is a market mismatch: homes aren't going to the households who most need or can best afford them. *(continues)*

Figure 26: Many of the highest earning residents live in what would be affordable to lower earners

- A median earning 4-person household in Sonoma County (earning 100% of the Area Median income at $132,000 per year) can afford a max of $3,300 in rental or mortgage payments. As of 2023, however, 9,000 of those units priced at or around $3,300 per month went to households earning above 120% of the Area Median Income.
- This can have the effect of pushing middle income residents to look for homes out of their budget or to compete with lower-earning households for homes below their budget.
- A Very Low Income two-person household (earning around 50% of the Area Median income or $60,400 annually) can afford monthly rental or mortgage payments of up to $1,510. Nearly 5,000 units valued at that price point went to Above Moderate households earning above 120% of the Area Median income.

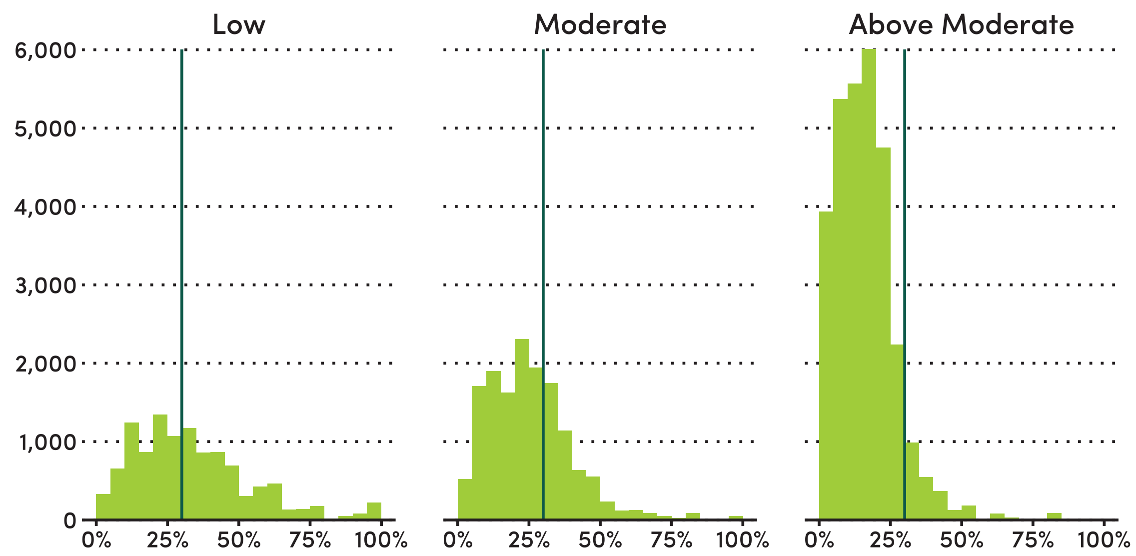
Source: IPUMS USA and U.S. Census Bureau

Sonoma County is a clear example of this trend. Updated data from our ongoing analysis show that tens of thousands of homes priced for moderate-income households (those earning 80–120% of AMI) went to households earning well above 120% AMI. In turn, thousands of lower-cost options suitable for Low-income households are purchased or rented by Moderate earners. This isn't a problem because higher-income households are paying too little. The problem is that higher-earning households often have no other options. Low vacancy rates and limited new development at higher price points leave them effectively "stuck," unable to move up, downsize, or find a better fit. In turn, they remain in homes that would otherwise serve middle-income earners, blocking movement up and down the housing ladder.

This lack of mobility has broader consequences. It reduces turnover, limits choices, and adds pressure across all segments of the market. When households are locked into homes that don't match their needs—or their incomes—the effects ripple throughout the region, making it harder for every group to find appropriate and affordable housing.

Figure 27: Fewer units leads many higher earning residents to compete for housing with lower earners

- 1 in 3 moderate earning households are paying more than 30% towards rent or mortgage, with some paying as high as nearly 60% of their income towards housing.
- At the same time, many Moderate earners were able to bid on and secure homes priced well below their budgets, paying as little as 5-10% of their monthly earnings on rent or mortgage.
- Currently, 4,000 Moderate earning households are paying less than 15% of their monthly earnings on housing towards units that might also be considered affordable to Low Income households, over half of whom are moderately cost-burdened.



Source: IPUMS USA and U.S. Census Bureau, 2019–2023 ACS 5-Year

Housing for recent immigrants extends our pledge to serve as a sanctuary state

California has bolstered its efforts to ensure recent and long-term immigrants feel welcome to the state. Through efforts to limit authorities' inquiries into immigration status and to commandeer local police to arrest and detain immigrants, the state is seeking to make workplaces and communities safer. At the same time, due to housing deficits and inaccessible prices, immigrant communities face disproportionate levels of cost burden, overcrowding, and barriers to homeownership that undermine efforts to offer security, protection, and stability in the face of threats.

Sonoma County, as we noted earlier in the report, has made home-ownership more accessible to its residents than the rest of the state. Although homeownership is no guarantee of additional housing stability, it can afford occupants several protections: there is far less likelihood of removal from home through processes exclusive to renters such as eviction; homeowners enjoy more stable year-over-year housing costs due to fixed mortgages; and conditions in owner-occupied housing are less subject to neglect from landlords that makes conditions unsafe or hazardous.

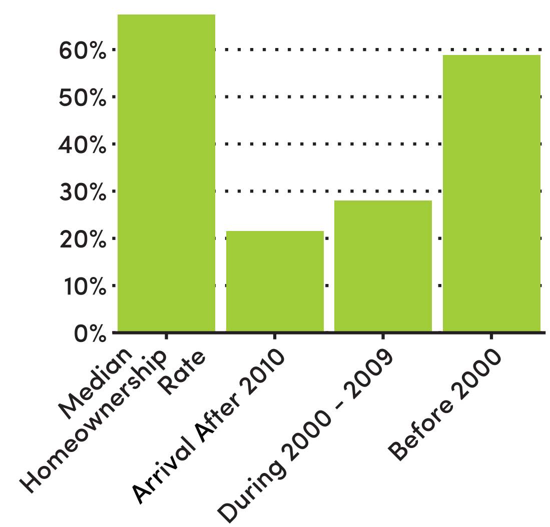
Yet despite making homeownership accessible to the wider population, foreign-born immigrants living in Sonoma County have rates of homeownership far lower than the general population. Homeownership is even less likely the more recently someone has migrated to the country. The only group approaching rates of homeownership equal to that of the general population are those foreign-born residents who have lived here for more than 25 years. Those who have lived here for less than that time experience rates of homeownership at a third to half the level of the wider population.

Income is only one factor serving as a barrier to homeownership. Legal status can determine one's access to credit, FHA-insured loans,

Figure 28: Recent immigrants to Sonoma County own homes far below the average rate of ownership within the county

- With only 47% owning a home, foreign born residents are more likely to be renters than owners, opposite that of the county's population at large.
- Only those foreign-born residents who have lived in the state or county for over 25 years enjoy rates of homeownership at the level of the population at large, at 58%. In other words, it takes over 25 years for immigrants to achieve median rates of homeownership in Sonoma County.
- Rates of homeownership among foreign-born residents fell off a cliff for residents arriving after 2000, when housing costs began to rise. Today, residents arriving after 2000 and after 2010 are one-half to one-third as likely, respectively, to own a home as those who arrived before 2000. Just over 1 in 4 immigrant households who arrived after 2000 own homes in Sonoma County.

Source: U.S. Census Bureau, ACS 1-Year



and counseling entitlements. Undocumented immigrants cannot access subsidized and public housing. And immigrants of color often face additional barriers including greater likelihood of living in segregated, lower-income neighborhoods where housing ownership opportunities may be less common. Finally, as reported by JCHS (tinyurl.com/2mrx3rcz), discrimination in lending and mortgage practices can contribute to barriers to ownership.[9]

Recent trends are making it even less likely that new immigrants, even those earning higher incomes, experience the stability that would lead them to purchase homes. Residents are far less inclined to make large down payments and take on long-term debt if visas can be revoked at the discretion of federal officials.

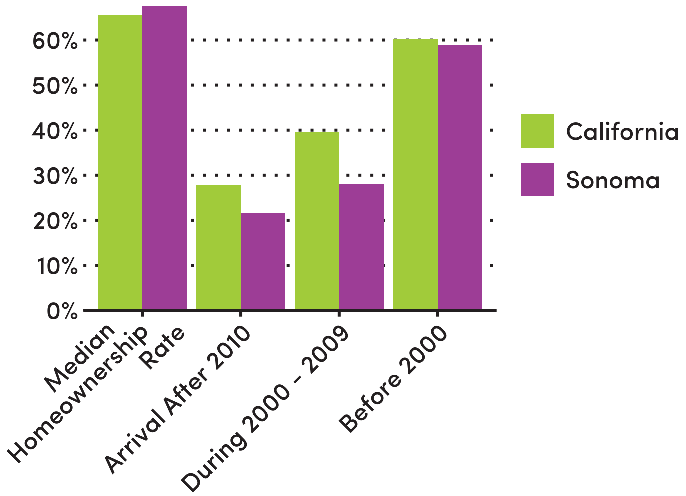
9 Harvard University Joint Center for Housing Studies, "Overcoming Barriers to Immigrant Homeownership in the US," July 25, 2023.

"Farmworkers are the backbone of Sonoma County's agricultural identity, yet many live without the basic stability they help create for others. Immigrant farmworkers deserve stable, dignified housing that honors their labor and humanity. Housing is not only the most essential of the pillars for a strong quality of life. It's the necessary foundation for the stability, health, and safety of their families. Many are raising children here, contributing to our local economy, and still struggling to find a home they can afford. Their stories should shape how we define housing justice in Sonoma County. Addressing their housing needs means recognizing their permanence and their right to belong and contribution." –Maria Membrila, Farmworker Housing Advocate

Figure 29: Recent immigrants to Sonoma County own homes below the rate of their statewide peers

- Despite outperforming the state in terms of homeownership at every age group by making homeownership more accessible, Sonoma County's foreign-born population own homes at rates lower than that of their peers around the state.
- The most recent foreign-born residents underperform state averages in homeownership at the highest rates, with only 1 in 5 residents who arrived after 2010 owning homes.

Source: U.S. Census Bureau, ACS 1-Year



The two pillars of affordability: Why vouchers and housing supply must work together

Many counties rely on two primary ways to relieve housing cost burden for lower-earning households: the provision of affordable housing itself and rental subsidies, often in the form of cash payments to landlords, to make up the difference between what a low-income household can afford and the cost of the unit. Several threats to rental assistance programs in the coming years might exacerbate an already under-funded program, putting greater pressure on the housing system.

Housing Choice Vouchers (HCVs) are the largest federal tool to address the housing instability faced by many households, including the nearly half of all workers in the U.S. who are not paid wages high enough to rent a modest one-bedroom home. Beneficiaries of the program are at greater jeopardy in the coming years, with proposals that fail to match the rising costs of rents. The Center on Budget and Policy Priorities (tinyurl.com/3fkvzca5) estimates that as many as 400,000 recipients of rental subsidies could be without support if current proposals are enacted into law, including nearly 24,000 households in California.[10]

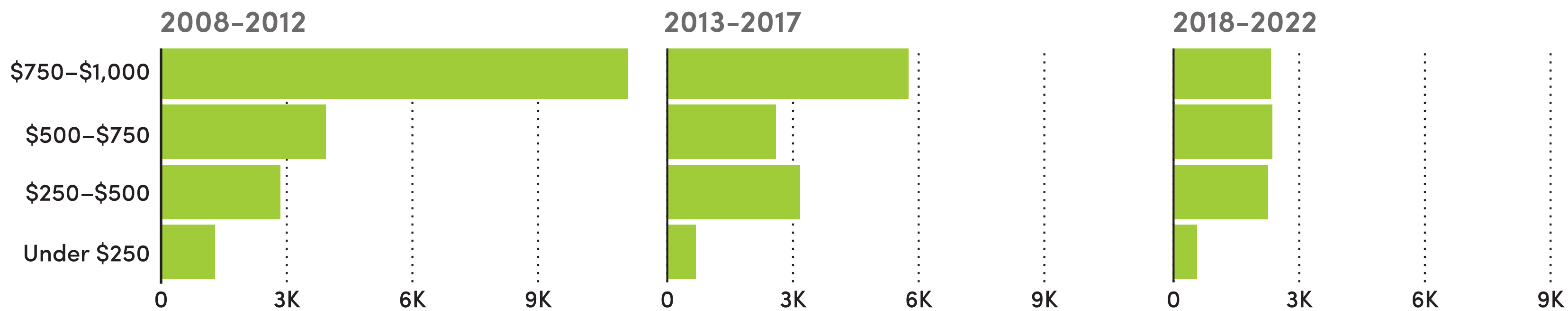
Affordable housing supply can work hand-in-hand with housing choice vouchers by increasing the supply in tight units, locating housing in neighborhoods typically inaccessible to earners below the poverty line, and providing beneficiaries with high quality housing. On the other hand, voucher supply is critical to helping residents of LIHTC housing who earn too little to adequately cover the rent without experiencing cost burden.

10 The Center on Budget and Policy Priorities, "House Bill Would Leave Over 400,000 More People Without Stable, Affordable Housing," July 31, 2025.

Figure 30: The county is losing homes priced in the lowest tier

- Costs of voucher programs can rise when rents rise, exacerbating need and requiring year-over-year increases in funding just to maintain rates of accessibility.
- The Sonoma County region has lost thousands of its most affordable market-based units. Rental units priced under $1,000 have decreased from 19,000 to just 9,000 today, a nearly 52% reduction.
- Meanwhile, the total number of the region's highest priced rental units (those $2,000 or more) grew six-fold between 2008-2012 and today.

Source: U.S. Census Bureau, 2008–2012, 2013–2017 & 2018–2022 ACS 5-Year



Caring for seniors means housing their caregivers

Ensuring that seniors can continue to age in place involves a stable housing system that is sized right for smaller households, priced for fixed incomes, and located near amenities. But a truly healthy housing system, one that ensures care for our seniors can be delivered in their homes and retirement communities, must also account for the health workers that will support this growing segment of Sonoma County's population. If we want seniors to have the care they need, we must provide housing for the health care support occupations that deliver that care.

The average income for health care support occupations, including home health and personal care aides, nursing assistants, and physical therapists in the Santa Rosa-Petaluma metropolitan area is $58,000. Single earners in these roles are in the Low Income AMI range in Sonoma County; a household of two earning just under $120,000 would place them in the Moderate income range.

To most this may sound like an earning range sufficient for the health care support workforce to secure entry into the housing market. Yet even for the higher earners within this sector, many continue to be priced out of the market. This is deeply challenging for labor intensive roles that require in-person care, difficult and shifting hours, and in some cases more than one client.

As things stand, the pay is just enough to afford lower-cost homes. Regional nursing staff have protested cuts to hours and pay, saying such loss (tinyurl.com/2bbkyap3) will jeopardize housing payments, force many out of the region.[11] Regional hospice workers have also gone on strike due to wage cuts they deem insufficient (tinyurl.com/4dnwhb8y) to remain in the area.[12] *(continues)*

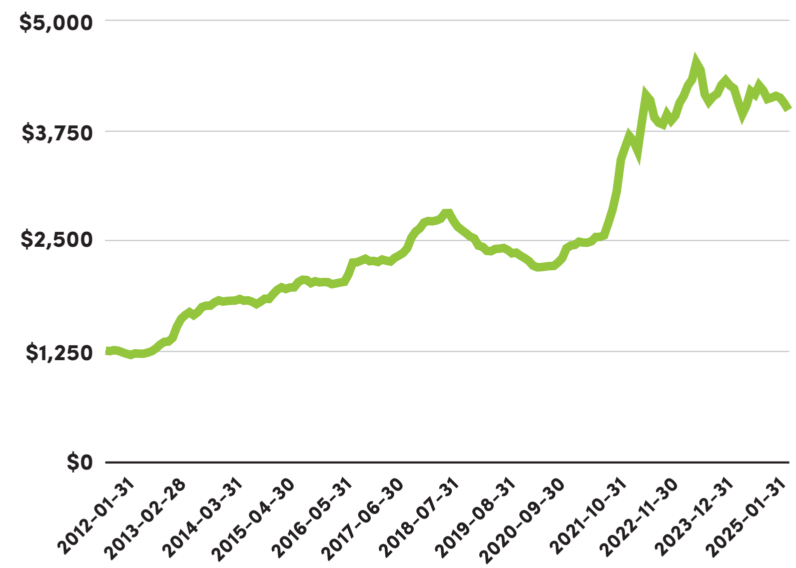
11 Petaluma Argus-Courier, "Petaluma Valley Hospital nurses protest 'excessive' cuts to their hours by Providence," July 16, 2025.

12 National Union of Healthcare Workers, "Hospice workers strike Providence in Sonoma County," July 24, 2025.

Figure 31: Median earning health care support workers cannot afford average mortgages

- A moderate earning 2-person household of health care support workers making $120,000 in 2025 can afford roughly $3,000 in mortgage payments, roughly $1,000 less than the current median mortgage.
- Median monthly mortgage payments have risen gradually in the Santa Rosa-Petaluma metro area since 2012, crossing the $3,000 threshold affordable to median health care support workers in 2021.
- After a brief drop during the pandemic, mortgage payments skyrocketed, jumping from $2,400 in 2022 to just under $4,000 per month in 2025.

Source: Zillow – Mortgage Payments, 20% Down



"As residents of a senior affordable housing community here at Village Green II Senior Apartments, we are thankful to have found a community in our beloved Sonoma County. To find a home with daily living activities, including meal preparation, pet care, and mobility support, has meant that we can remain in Sonoma and maintain our dignity and independence.

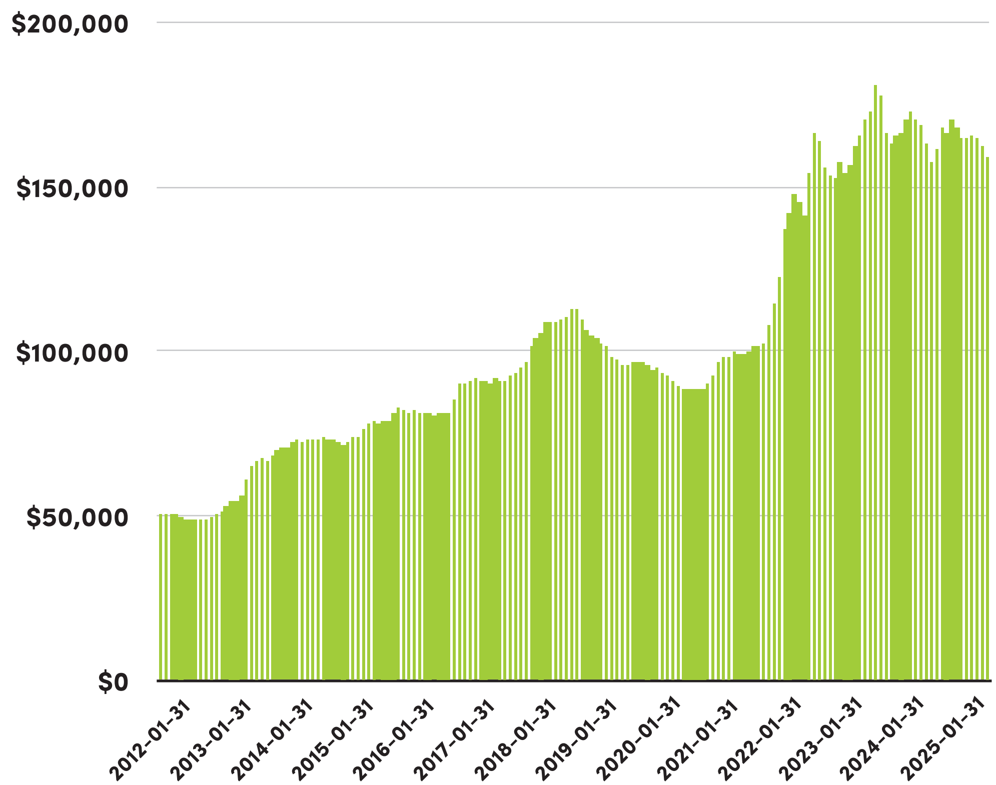
Our fellow residents have become more than our neighbors—they have become friends. The creation of an affordable housing market and programs for residents like us that need housing for our age group reflects what happens when housing is designed to meet people's needs, whether for alevel of disability or financial need."

—Valerie and David Martinez, Burbank Housing Residents

Figure 32: Incomes needed to afford average home are rising beyond home health care support salaries

- Regional health support staff making the median annual rate of $58,000 earn nearly $100,000 less than the incomes needed to cover regional mortgage costs.
- As recently as 2014, regional workers earning a $50,000 salary could afford to pay median monthly mortgage payments—a salary inclusive of many health care support staff today.
- Today, a household would need to earn upwards of $160,000 to afford median housing costs. That's up nearly $50,000 from the highs of the late 2010s.

Source: Zillow – New Homeowner Income Needed



Strong schools start with stable housing for families and educators alike

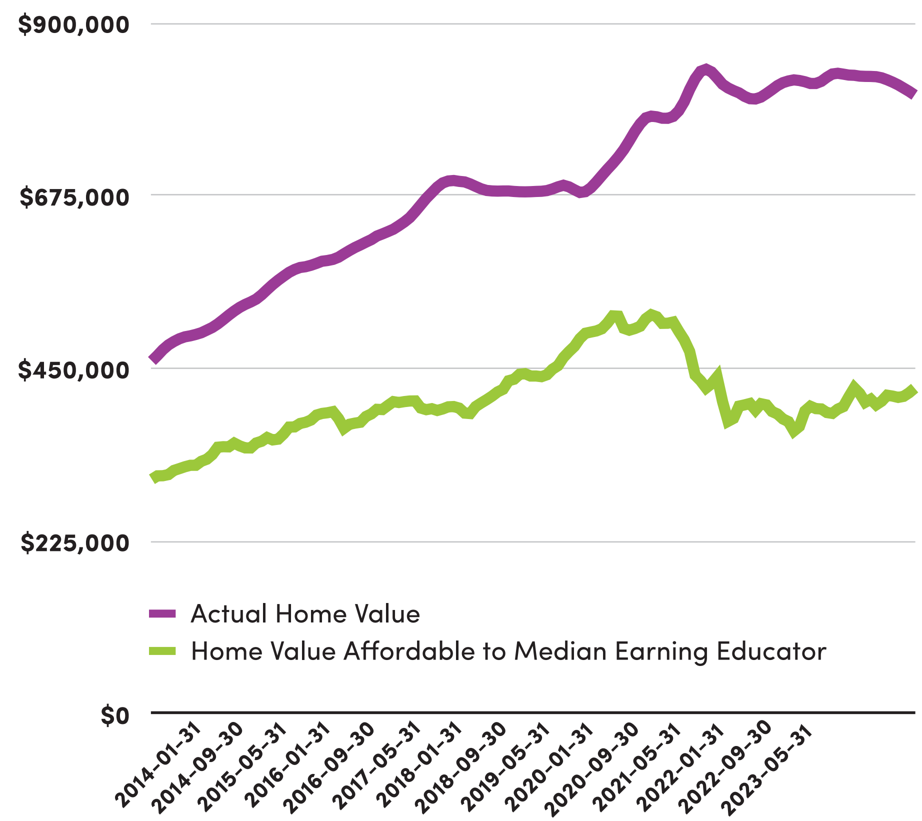
In our last report, Generation Housing covered the high cost of living among families as a primary reason for school enrollment decline in Sonoma County. Sonoma County lost households with children under 18 at a rate faster than that of both Napa and Marin Counties after 2008–2012. And the decline was driven in part by a decline in households with the youngest children, ages 0-5, signaling even greater school enrollment declines in the next several years. The region has already witnessed a nearly 10% decline in school enrollment (a rate of nearly 1% loss in school-age population for every 10% increase in home costs) since 2015.

But to keep the region's schools strong and attractive to new families also requires keeping teachers in our school districts. Educators from kindergarten through high school, including special education teachers at each level, earn an average of $93,000 per year—just above median incomes for one-person households. This puts them in a range earning

Figure 33: Homes affordable on median educator salary are well below actual costs

- The median educator in the county earns just above the one-person median income of $92,000—and a home of between $400,000-$450,000 should fit comfortably in their budget.
- The gap between what the median earning educator can pay for a single family home and median values of those homes has grown gradually for a decade until it leaped after the pandemic.
- As of 2025 the gap between median earning educators and median for-sale single family homes has reached nearly $350,000, up from $150,000 in 2014.
- Educators earning the median income in 2025 could only afford single family homes at 2014 prices.

Source: Zillow – Affordable Home Price and Zillow Home Value Index



too much to be eligible for affordable housing but earning too little to afford most of the region's homes. As reported for several consecutive years (tinyurl.com/3t5n9x5m), teaching vacancies in Sonoma County's school districts reflect the challenge of recruiting and retaining qualified teachers in a market where wages don't always match housing costs.[13]

In addition to helping families remain in the county, a healthy school district requires more moderately-priced homes to keep teachers long-term.

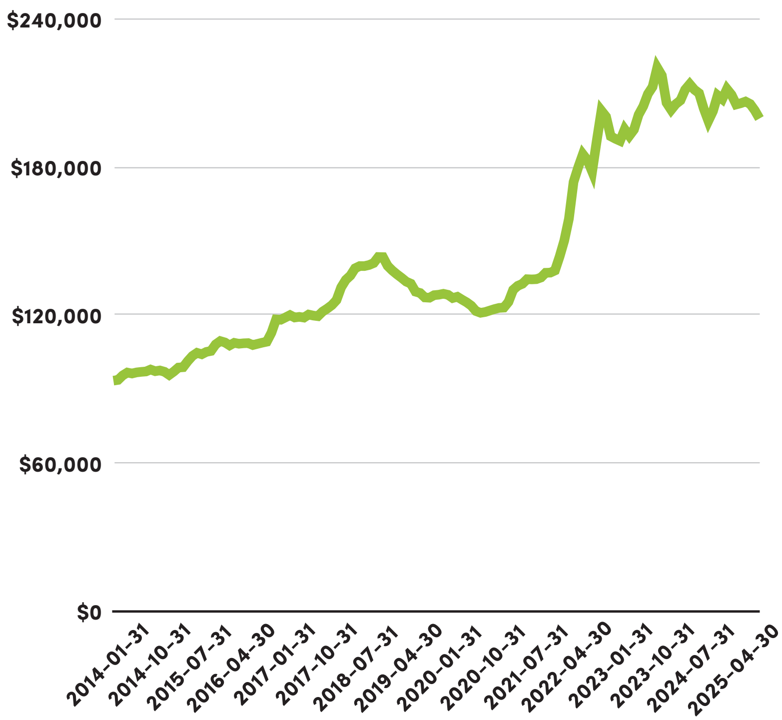
13 The Press Democrat, "Sonoma County teachers express worry over teacher shortages, pay heading into new school year," August 15, 2023.

"As someone who benefited from housing assistance early in my teaching career, I know firsthand the struggles many educators have finding a home. Those challenges are particularly felt here in Sonoma County, where single-family home prices regularly top $750,000. These prices put homes out of reach for many educators and other public servants." –Amie Carter, Ed.D, Superintendent of Schools, Sonoma County Office of Education

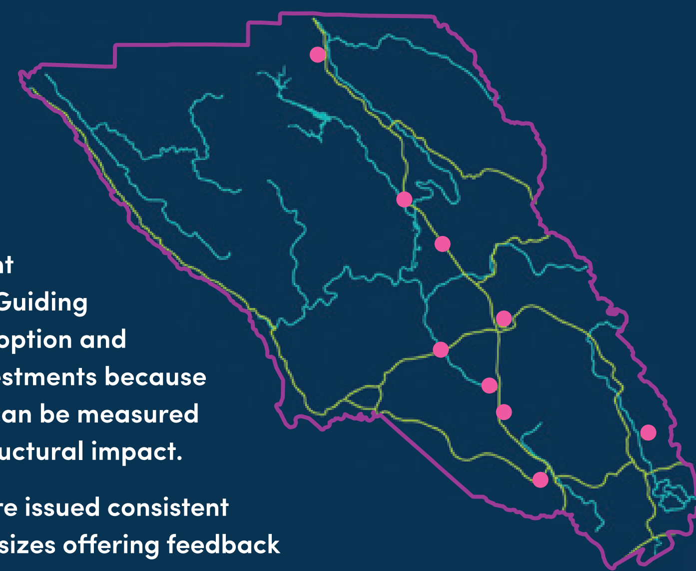
Figure 34: Incomes needed to afford median homes soar above salaries for educators

- Median educators earn just over $90,000 annually. Yet it would take earning more than double that amount to afford the median home in Santa Rosa-Petaluma today.
- The median 2-person household in Sonoma County earns $105,000, about $100,000 below the income needed to pay less than 30% of their income on the average mortgage payment.
- The last time households earning $90,000 were well within the income range to afford the median mortgage payment was 2014.

Source: Zillow – New Homeowner Income Needed



Jurisdictional Progress Reports



Generation Housing is issuing Progress Reports to all ten Sonoma County jurisdictions to assess their progress in advancing housing production. These Reports track each jurisdiction's performance on Generation Housing's policy priorities, as well as outcomes from both the fifth and current sixth RHNA cycles.

The goal is to identify trends, celebrate successes, and highlight effective policy solutions that align with Generation Housing's Guiding Principles. The Reports place greater weight on local policy adoption and implementation than on housing unit production or project investments because these actions are within the direct control of local leadership, can be measured independent of economic conditions, and create long-term, structural impact.

The intention of these Reports is not to be punitive, but rather are issued consistent with Generation Housing's "Culture of Feedback," which emphasizes offering feedback with the intent to assist, focusing on actions rather than individuals, and receiving input with openness and appreciation. We hope jurisdictions receive these Reports in that same spirit. Generation Housing remains ready to support any city or town working to adopt and advance prohousing policies—and eager to recognize and celebrate every step of progress made.

All jurisdictions were provided the Reports in advance, given an opportunity to respond in writing and in 1:1 meetings with Generation Housing staff. The policies referenced were in place as of October 1, 2025. As jurisdictions make progress in the priority policy areas throughout the year, the scores will be updated on the Generation Housing website.

Overview

Scoring Overview	Fast & Fair	People Over Parking	Incentivize Affordability	Zone for People	Policy Total	5th Cycle RHNA Score	6th Cycle RHNA Score	Bonus Points	Total Score
	Up to 6	Up to 8	Up to 9	Up to 12	Up to 35	Up to 8	Up to 5.5	Up to 2	Up to 50.5
Cloverdale	5.0	4.0	1.5	6.0	16.5	1.0	3.5	0.0	21.0
Cotati	6.0	4.5	6.5	9.0	26.0	0.0	1.5	2.0	29.5
Healdsburg	5.0	3.0	2.5	8.0	18.5	4.0	3.0	2.0	27.5
Petaluma	5.0	5.0	7.0	5.0	22.0	2.0	2.5	2.0	28.5
Rohnert Park	5.0	6.0	1.5	7.0	19.5	1.0	1.5	2.0	24.0
Santa Rosa	5.0	4.0	6.5	6.5	22.0	-1.0	4.0	2.0	27.0
Sebastopol	2.5	2.0	1.5	6.5	12.5	4.0	4.0	2.0	22.5
City of Sonoma	6.0	3.0	3.5	6.5	19.0	3.0	2.0	2.0	26.0
Windsor	6.0	3.5	6.5	9.5	25.5	-2.0	3.0	0.0	26.5
County of Sonoma	0.5	2.0	5.0	6.5	14.0	7.0	2.0	2.0	25.0

Bonus Points

This year, jurisdictions were given the opportunity to submit additional policies and initiatives for review to earn up to 2 bonus points. The goal of this section is to recognize innovative or proactive housing-related work that may fall outside the scope of our main policy and production criteria. By including this category, we aim to highlight and give credit to jurisdictions taking extra steps to support housing progress beyond the core metrics.

Cloverdale	0.0	
Cotati	2.0	TOC Work + Cotati Density Bonus
Healdsburg	2.0	Measure O Efforts
Petaluma	2.0	Application of Deferred Impact Fee Loan Option to Danco's Meridian at Petaluma North Station Affordable Housing Project
Rohnert Park	2.0	HomeKey+
Santa Rosa	2.0	Missing Middle Housing Overlay + Downtown Work
Sebastopol	2.0	St Vincent de Paul Homekey Project
City of Sonoma	2.0	Parking Spot Size Reductions
Windsor	0.0	
County of Sonoma	2.0	Unit Equivalancy Program

Fast & Fair

Fast & Fair Criteria	Consolidate Design Review Under Planning Commission/Staff	Streamline Specialized Review (Combine or Minimize Extra Boards)	Objective Design Standards to Facilitate Ministerial Approval Process	Total Score
	Points: 0 to 2	Points: 0 to 2	Points: 0 to 2	Points: 0 to 6
Cloverdale	2.0	2.0	1.0	5.0
Cotati	2.0	2.0	2.0	6.0
Healdsburg	2.0	2.0	1.0	5.0
Petaluma	2.0	2.0	1.0	5.0
Rohnert Park	2.0	2.0	1.0	5.0
Santa Rosa	1.0	2.0	2.0	5.0
Sebastopol	0.5	1.0	1.0	2.5
City of Sonoma	2.0	2.0	2.0	6.0
Windsor	2.0	2.0	2.0	6.0
County of Sonoma	0.0	0.0	0.5	0.5

Most Sonoma County jurisdictions use discretionary review processes that add time, cost, and uncertainty to housing development. These processes subject projects to additional aesthetic scrutiny, even when they comply with zoning, and can add months to approvals. At worst, discretionary review allows small groups of opponents to delay projects, particularly those affordable to low-income residents.

Alternative approaches can speed approvals without sacrificing quality standards. Cities can consolidate Design Review under Planning Commissions for greater accountability, integrate separate commissions, or adopt Objective Design Standards that allow ministerial approval when quality guidelines are met. Each approach creates faster, more predictable approvals while maintaining housing quality.

Points	Meaning	Points	Meaning
0.0	No progress	0.0	No progress
1.0	In progress	0.5	In progress
2.0-3.0	Partial adoption	1.0	Partial adoption
4.0	Full adoption	2.0	Full adoption

People Over Parking

People Over Parking Criteria	Make No-Minimum Parking the Default Standard	Reduce Parking Minimums in at Least One Special District for Residential Projects	Establish Parking Maximums	Total Score
	Points: 0 to 4	Points: 0 to 2	Points: 0 to 2	Points: 0 to 8
Cloverdale	2.0	1.0	1.0	4.0
Cotati	2.0	2.0	0.5	4.5
Healdsburg	2.0	1.0	0.0	3.0
Petaluma	2.0	2.0	1.0	5.0
Rohnert Park	3.0	2.0	1.0	6.0
Santa Rosa	2.0	1.0	1.0	4.0
Sebastopol	1.0	1.0	0.0	2.0
City of Sonoma	2.0	1.0	0.0	3.0
Windsor	1.0	2.0	0.5	3.5
County of Sonoma	1.0	1.0	0.0	2.0

Parking policies are a critical strategy for creating affordable, sustainable, and livable North Bay communities. Current parking requirements often cause excessive costs, inefficient land use, and increased car dependency. Excessive parking requirements increase development costs, expenses passed to residents through higher rents and home prices, and consume valuable land that could accommodate housing or community amenities. Mandated parking also promotes car dependency and sprawl while reducing density needed for walkable neighborhoods.

We evaluate each jurisdiction's commitment to people over parking by how effectively they eliminate or reduce parking minimums, establish parking maximums, and pursue creative solutions like unbundling parking costs from rent.

Points	Meaning	Points	Meaning
0.0	No progress	0.0	No progress
1.0	In progress	0.5	In progress
2.0-3.0	Partial adoption	1.0	Partial adoption
4.0	Full adoption	2.0	Full adoption

Incentivize Affordability

Incentivize Affordability Criteria	Impact Fee Waivers for Affordable Housing	Adoption and Implementation of AB 602 Nexus Study	Provide Transparent Impact Fee Schedules	AB 1033 Adoption	Total Score
	Points: 0 to 4	Points: 0 to 1	Points: 0 to 2	Points: 0 to 2	Points: 0 to 9
Cloverdale	0.0	0.5	1.0	0.0	1.5
Cotati	3.5	1.0	2.0	0.0	6.5
Healdsburg	1.0	0.5	1.5	0.0	3.0
Petaluma	4.0	0.5	2.0	0.5	7.0
Rohnert Park	0.0	0.5	1.5	0.0	2.0
Santa Rosa	4.0	0.5	2.0	0.0	6.5
Sebastopol	0.0	0.0	1.0	0.5	1.5
City of Sonoma	1.0	0.5	2.0	0.0	3.5
Windsor	3.5	0.5	2.0	0.5	6.5
County of Sonoma	3.5	0.5	1.0	0.0	5.0

Impact fees help jurisdictions fund infrastructure for new residents, but can significantly burden housing development. When unnecessarily high, fees become barriers that stall projects, resulting in no housing and no infrastructure funding. Historically, jurisdictions charged flat per-unit fees rather than basing fees on unit size, meaning smaller, more affordable units paid disproportionately higher costs.

Progressive jurisdictions are addressing these barriers by waiving impact fees for affordable housing, implementing AB 602 nexus studies to right-size fees, providing transparent fee schedules, and adopting AB 1033 to incentivize affordable for-sale ADUs. These policies reduce development costs while encouraging shovel-ready projects.

Points	Meaning	Points	Meaning
0.0	No progress	0.0	No progress
1.0	In progress	0.5	In progress
2.0-3.0	Partial adoption	1.0	Partial adoption
4.0	Full adoption	2.0	Full adoption

Zone for People

Zone for People Criteria	End Single Family Exclusionary Zoning	Allow & Facilitate 3 ADUs Per Lot in SFH Zones	By-Right Development of Plex Housing	SB 10 Adoption	Single Family Zoning	Total Score
	Points: 0 to 2	Points: 0 to 2	Points: 0 to 4	Points: 0 to 2	Points: 0 to 2	Points: 0 to 12
Cloverdale	1.0	2.0	2.0	0.0	1.0	6.0
Cotati	1.0	2.0	4.0	0.0	2.0	9.0
Healdsburg	1.0	2.0	4.0	0.0	1.0	8.0
Petaluma	1.0	2.0	2.0	0.0	0.0	5.0
Rohnert Park	1.0	2.0	2.0	0.0	2.0	7.0
Santa Rosa	0.5	2.0	3.0	0.0	1.0	6.5
Sebastopol	1.0	2.0	2.0	0.5	1.0	6.5
City of Sonoma	0.5	2.0	2.0	0.0	2.0	6.5
Windsor	2.0	2.0	3.0	0.5	2.0	9.5
County of Sonoma	1.0	2.0	3.0	0.5	0.0	6.5

Single-family-only zoning prices many residents out of affordable homes in Sonoma County. These exclusionary policies, historically designed to segregate communities, make smaller, more affordable homes difficult and costly to build. By constraining development of moderately priced housing, single-family-only zoning perpetuates affordability challenges across income levels.

Building diverse housing requires bold rezoning solutions: eliminating exclusionary single-family-only zoning, facilitating plex housing through by-right development, allowing multiple ADUs per lot, and adopting tools like SB 10. These policies enable a range of housing types that better serve residents and expand affordable options.

Points	Meaning	Points	Meaning
0.0	No progress	0.0	No progress
1.0	In progress	0.5	In progress
2.0-3.0	Partial adoption	1.0	Partial adoption
4.0	Full adoption	2.0	Full adoption

Regional Housing Needs Assessment, 5th Cycle

5th Cycle RHNA Production	Very Low Income		Low Income		Moderate Income		Above Moderate Income		Total Score
	Points: -2 to 2		Points: -2 to 2		Points: -2 to 2		Points: -1 to 2		Points: 0 to 8
	RHNA %	Score	RHNA %	Score	RHNA %	Score	RHNA %	Score	Score
Cloverdale	305%	2.0	214%	2.0	29%	-2.0	79%	-1.0	1.0
Cotati	71%	-1.0	106%	0.0	139%	1.0	130%	0.0	0.0
Healdsburg	120%	1.0	117%	0.0	481%	2.0	276%	1.0	4.0
Petaluma	83%	-1.0	108%	0.0	153%	1.0	485%	2.0	2.0
Rohnert Park	110%	0.0	136%	1.0	35%	-2.0	373%	2.0	1.0
Santa Rosa	80%	-1.0	120%	1.0	47%	-2.0	185%	1.0	-1.0
Sebastopol	323%	2.0	147%	1.0	132%	1.0	118%	0.0	4.0
City of Sonoma	100%	0.0	157%	1.0	211%	2.0	138%	0.0	3.0
Windsor	48%	-2.0	558%	2.0	9%	-2.0	99%	0.0	-2.0
County of Sonoma	144%	1.0	846%	2.0	396%	2.0	772%	2.0	7.0

The Regional Housing Needs Allocation (RHNA) is California's process for distributing housing production goals across jurisdictions to meet regional needs. Each jurisdiction receives targets across four income categories: Very Low, Low, Moderate, and Above Moderate Income.

This year, Generation Housing introduces production tracking to complement policy assessment. The 5th RHNA cycle, completed in 2023, provides a baseline for accountability. Scoring reflects that unmet housing need doesn't disappear, it accumulates as a deficit. We've weighted lower-income categories more heavily, as missing these targets disproportionately harms cost-burdened residents. Jurisdictions exceeding targets demonstrate commitment to addressing the region's housing crisis.

Points	Meaning
< 0.0	Did not meet state mandated minimum
0.0	Met state mandated minimum
1.0–3.0	Exceeded minimum by greater than 120%
4.0	Full adoption

Regional Housing Needs Assessment, 6th Cycle

6th Cycle RHNA Production	Very Low Income		Low Income		Moderate Income		Above Moderate Income		Total Score
	Points: 0 to 3		Points: 0 to 3		Points: 0 to 3		Points: 0 to 2		Points: 0 to 5.5
	RHNA %	Score	RHNA %	Score	RHNA %	Score	RHNA %	Score	Score
Cloverdale	150%	3.0	138%	3.0	0%	0.0	21%	1.0	3.5
Cotati	3%	0.0	6%	1.0	5%	1.0	10%	1.0	1.5
Healdsburg	18%	1.0	39%	3.0	2%	0.0	55%	2.0	3.0
Petaluma	19%	1.0	13%	1.0	9%	1.0	32%	2.0	2.5
Rohnert Park	17%	1.0	5%	0.0	3%	0.0	42%	2.0	1.5
Santa Rosa	27%	2.0	51%	3.0	10%	1.0	93%	2.0	4.0
Sebastopol	62%	3.0	45%	3.0	0%	0.0	27%	2.0	4.0
City of Sonoma	0%	0.0	4%	0.0	48%	3.0	18%	1.0	2.0
Windsor	2%	0.0	80%	3.0	7%	1.0	30%	2.0	3.0
County of Sonoma	10%	1.0	15%	1.0	12%	1.0	25%	1.0	2.0

The 6th RHNA cycle runs through 2031, assigning each jurisdiction housing production targets across four income categories to address regional needs. Jurisdictions are now 25% through the cycle, and this section measures progress against that benchmark.

We recognize that development doesn't occur at an even pace and jurisdictions have six years remaining to meet their targets, with many projects in the development pipeline still. Unlike the completed 5th cycle, no points are deducted for underproduction. The focus is on recognizing early momentum. Jurisdictions are awarded more points for advancing Very Low, Low, and Moderate Income housing, as these categories address the most acute affordability needs. Strong early progress signals sustained commitment.

Points	Meaning
0.0	Less than 5% of minimum permit targets issues
1.0	On track
2.0-3.0	Above pace

APPENDIX

Data Sources

United States Census Bureau

The United States Census Bureau conducts censuses and surveys on the American people and economy, including the U.S. decennial census and the American Community Survey. We use data from the Census surveys and programs listed below.

American Community Survey (ACS: The American Community Survey is a regular demographic survey of American households that began in 2005. We primarily use the 2018–2022 ACS 5-Year estimates, at both the county and jurisdictional level, but we also rely on ACS 1-Year estimates and ACS 5-Year estimates from earlier time periods.

Decennial Census: The U.S. decennial census is the constitutionally mandated census of all Americans conducted every decade, most recently in 2020. We use data from the 2000, 2010, and 2020 census.

Longitudinal Employer-Household Dynamics (LEHD): The Longitudinal Employer-Household Dynamics program collects detailed data on employers and employees at various geographic levels and across different job sectors. We specifically use LEHD Origin-Destination Employment Statistics data from 2002–2021 about jobs and workers located within Sonoma County.

Population Estimates Program: The Population Estimates Program produces population and housing unit estimates for regions and jurisdictions of different sizes across the United States. We use decennial totals and intercensal estimates for population and housing units for the years 2010–2022.

IPUMS USA

IPUMS is a census and survey database produced by the Institute for Social Research and Data Innovation at the University of Minnesota that integrates various census data across both time and space. IPUMS USA is an IPUMS program that collects and harmonizes United States census microdata, or information on individual census respondents. We use sample microdata from the 2018–2022 ACS 5-Year and from the 2005 to 2022 ACS 1-Year.

Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rodgers, and Megan Schouweiler. IPUMS USA: Version 15.0 [dataset]. Minneapolis, MN: IPUMS, 2024. https://doi.org/10.18128/D010.V15.0

U.S. Department of Housing and Urban Development

Building Permits Database: The U.S. Department of Housing and Urban Development collects data on privately owned residential construction and stores it in their Building Permits Database. We use annual data on permit-issuing entities in Sonoma County for the years 1980–2023.

Annual Homeless Assessment Report: This report outlines the key findings of annual Point-In-Time (PIT) counts and Housing Inventory Count (HIC) nationwide. Specifically, it provides national, state, and CoC-level PIT and HIC estimates of homelessness, as well as estimates of chronically homeless persons, homeless veterans, and homeless children and youth. We utilized the 2007–2022 Point-in-Time Estimates by Continuum-of-Care providers.

Othering and Belonging Institute

The Othering and Belonging Institute collects data on zoning designations from jurisdictions' General Plan land use documents and zoning map shapefiles provided by the Association of Bay Area Governments, municipal planning departments, or downloaded from ESRI's ArcGIS HUB. The data was made available as part of their Racial Segregation in the San Francisco Bay Area publication series from 2019 to 2021 through their Zoning Report titled "Single-Family Zoning in the San Francisco Bay Area: Characteristics of Exclusionary Communities" (October 7, 2020). We use data on Sonoma County from their GIS sampling of land area by zoning designations.

California Department of Housing and Community Development (HCD)

HCD collects data on all housing development applications, entitlements, building permits, and completions within California jurisdictions for the 5th and 6th cycle Housing Elements. It makes that data available through their Annual Progress Reports (APR). We use data on Regional Housing Needs Allocation (RHNA) and construction and permitting activity for Sonoma County jurisdictions dating back to 2018.

Bureau of Labor Statistics

The Occupational Employment and Wage Statistics (OEWS) program produces employment and wage estimates annually for approximately 830 occupations. These estimates are available for the nation as a whole, for individual states, and for metropolitan and nonmetropolitan areas; national occupational estimates for specific industries are also available. We use May 2022 State Occupational Employment and Wage Estimates for Sonoma County and the City of Sonoma.

Novogradac

The LIHTC Mapping Tool is based on the U.S. Department of Housing and Urban Development's LIHTC Database, which was last revised as of May 2023. Data includes project address, number of units and low-income units, number of bedrooms, year the credit was allocated, year the project was placed in service, whether the project was new construction or rehab, type of credit provided, and other sources of project financing. We drew on mapping data for Sonoma County.

Salary.com

The Cost of Living Calculator compares the cost of living in one location to the cost of living in a new location using the Consumer Price Index (CPI) and salary differentials of over 300+ US cities. We utilized this tool to estimate the cost of living across California and Oregon cities with local wine industries and to derive the salaries needed to maintain standards of living across locations.

Regional Housing Elements

The Housing Element of the General Plan identifies a city's housing conditions and needs, establishes the goals, objectives, and policies that are the foundation of the city's housing strategy, and provides an array of programs to create sustainable, mixed-income neighborhoods across each city. We utilized the 6th Cycle Housing Element plans from each jurisdiction to identify the number of Extremely Low and Very Low Income households estimated to live within each jurisdiction.

Report Contributors

Principal Author and Policy Analyst, Joshua Shipper, PhD
Director of Special Initiatives, Generation Housing

Joshua comes to Generation Housing with community-based, academic, and policy experience working to understand how each generation defines what equity looks like for them. After helping to identify solutions to the growing racial wealth gap and home financialization trends shaping communities like West Oakland prior to 2010, Joshua completed his PhD in Political Science at the University of Michigan, Ann Arbor in 2018. There he focused on American politics, race, and equity policy, contributing to survey and quantitative research on American attitudes shaping policies on wealth, taxation, and education. Applying those insights to politics and policy, Joshua taught political science courses in the Midwest while working to reform state funding for affordable housing with Wisconsin State Assemblywoman Francesca Hong.

Research and Data Analyst, Bilal Ahmad
Research Consultant, Generation Housing

Bilal joins the Generation Housing team with professional and academic experience in statistics and data analytics. A graduate of St. Cloud State University with a degree in Statistics, Bilal previously worked with Students United, where he collaborated with the State of Minnesota to advance equity and inclusion across the state university system through campus focus groups and data-driven policy research. He also contributed to survey projects at the SCSU Survey Center, studying community and student opinions in Central Minnesota. As a part of Generation Housing, Bilal is continuing his commitment to using data for social good by supporting transparency, accessibility, and evidence-based dialogue around housing in the North Bay.

Progress Reports Author and Policy Analyst, Omar Lopez
Policy Coordinator, Generation Housing

Omar Lopez is a business administration student at Santa Rosa Junior College with a strong commitment to housing equity and community involvement. A Santa Rosa resident since 2013, Omar first joined Generation Housing through a partnership with Latino Service Providers and has since continued to grow his role in housing advocacy. Omar previously served as the Student Board Member for Santa Rosa City Schools during the 2020–21 year, where he deepened his connections with local leaders and gained insight into policy impact. Motivated by the housing challenges he's witnessed among family and peers, he is passionate about advancing solutions that support younger generations and working families.

THE TEAM

Jen Klose, J.D.
Executive Director
Generation Housing

Sonia Byck-Barwick
Engagement Manager
Generation Housing

Stephanie Picard Bowen
Deputy Director
Generation Housing

Abby Torrez
Senior Operations Manager
Generation Housing

REPORT DESIGN

Studio B Creative
Studio B is a full service graphic design agency. They distill their clients' communications into beautiful succinct designs that get noticed and understood. Specializing in: integrated marketing campaigns blending branding, print, web, video and digital media. www.studioB-creative.com

studio B creative

About Generation Housing

Generation Housing is an independent nonprofit organization created in the wake of the 2017 Sonoma Complex Fires to advocate for more diverse housing at all income levels in Sonoma County. Despite some policy advancements, there are still roadblocks and opposition to the development of much-needed housing. Generation Housing was incubated and is directed by cross-sector leaders representing health-care, education, environment, and business who agree that a housing advocacy organization to promote housing policy and educate the public is a crucial missing component in our local housing development.

Generation Housing educates policymakers and the public about this critical intersectional relationship between housing and quality of life to increase public and political will for housing development, and to inspire and activate a counter voice to NIMBYism. Generation Housing rallies support for smart housing projects and helps to develop and champion solutions that reduce procedural and financial barriers to housing development.

Generation Housing's work is strategically guided by its Mission, Vision, and Guiding Principles, which include values of equity and environmental sustainability, and a commitment to cross-sector collaboration.

MISSION

Generation Housing champions opportunities to increase the supply, affordability, and diversity of homes throughout the North Bay. We promote effective policy, sustainable funding resources, and collaborative efforts to create an equitable, healthy, and resilient community for everyone.

VISION

We envision vibrant communities where everyone has a place to call home and can contribute to an equitable, healthy, and resilient North Bay.

Our Guiding Principles

PEOPLE

We want all of our neighbors to have a place to call home–a mix of ages, races, ethnicities, and socioeconomic status contributes to the North Bay's economic and social vibrancy.

PLACE

Vibrant, walkable urban areas, rich agriculture economy, and environmental stewardship requires thoughtful, sustainable housing development.

HOUSING OPTIONS

Our community needs a range of housing types, sizes, materials, and affordability levels.

SUSTAINABILITY

We support development of energy efficient and climate resilient homes and communities that offer access to jobs, schools, parks, and other needed amenities.

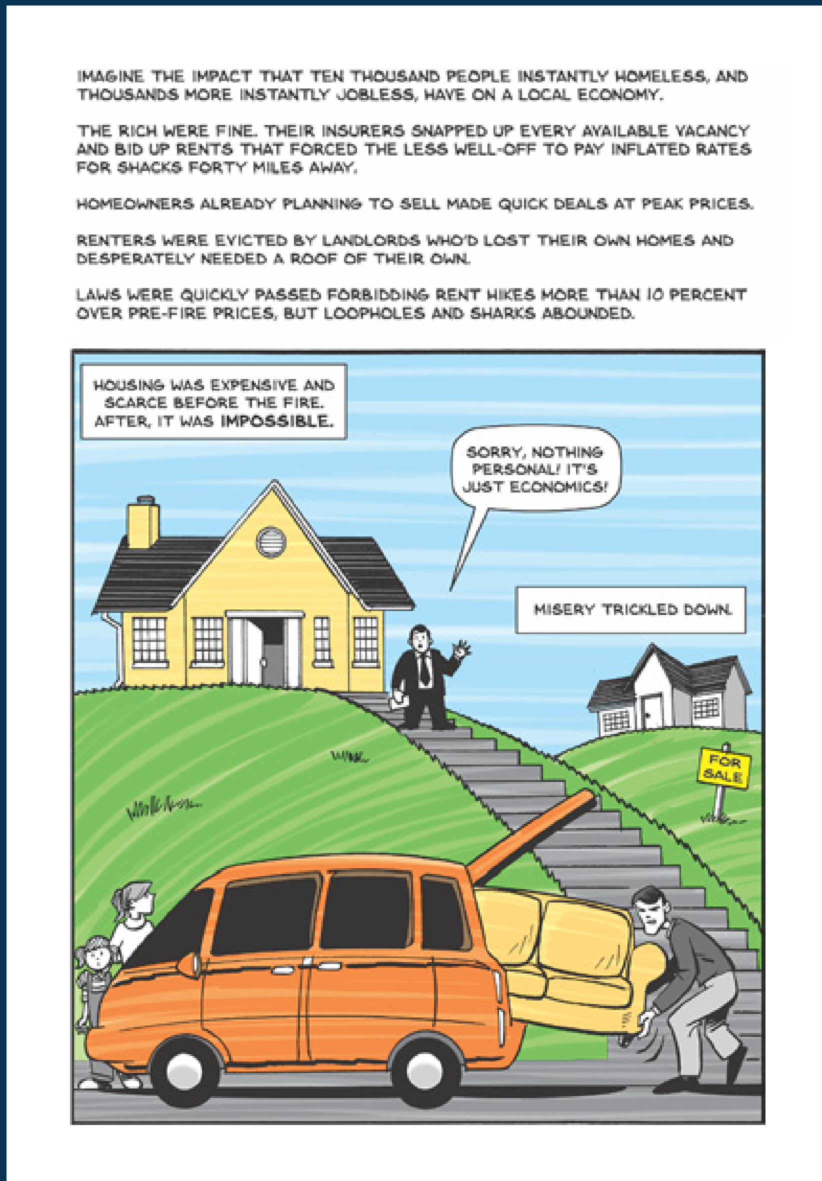
IMPACT

Safe, stable, affordable housing near community services is integral to economic mobility, educational opportunity, and individual, family, and community health.

COLLABORATION

We are committed to working collaboratively and transparently—conducting positive advocacy, aligning efforts along the points of agreement, and working across sectors to create actionable and lasting solutions.

And, let's remember that housing is resilience



From *A Fire Story: A Graphic Memoir* by Brian Fies

> *Ensuring an adequate supply of affordable homes prior to disasters, including transitional and permanent housing for vulnerable populations, prevents thousands of low-income community members from becoming homeless in the wake of natural disasters.* ***Production and provision of affordable housing is both a homelessness prevention and disaster preparedness strategy.***
>
> *—Affordable Housing and Natural Disasters: A Practitioner's Guidebook,* California Coalition for Rural Housing

Acknowledgements

Generation Housing extends its deepest gratitude and appreciation to its Advisory Board members, Policy Advisory Committee members and key partners for their ongoing support and guidance of our work.

Advisory Board Members

Lauren Taylor, Board Chair
Burbank Housing

Harman Dhillon,
Board Vice Chair
Teri Meher Inc.

Joti Chandi, Board Member
Chandi Hospitality Group

Octavio Diaz, Board Member
Mitote Food Park

Peter Rumble, Board Member
Napa County Farm Bureau

Rex Stults, Board Member
Napa Valley Vintners

Policy Advisory Committee

Aaron Jobson, Policy Advisory
Quattrocchi Kwok Architects

Ali Gaylord, Policy Advisory
Affirmed Housing

Dan McCullough, Policy Advisory
Carpenters Local 751

Dev Goetschius, Policy Advisory
Housing Land Trust

Efren Carrillo, Policy Advisory
Gallaher Community Housing

Isaiah Chass, Policy Advisory
LivXplore Real Estate & Lifestyle

Jake Mackenzie, Policy Advisory
Former Rohnert Park Mayor

Kaitlyn Garfield, Policy Advisory
Housing Land Trust

Keith Christopherson,
Policy Advisory
Christopherson Properties

Ken MacNab, Policy Advisory
KMac Advising LLC

Nevada Merrimen,
Policy Advisory
MidPen – North Bay

Robin Stephani, Policy Advisory
RED Housing Fund

Roger Nelson, Policy Advisory
Midstate Construction

Walter Kieser, Policy Advisory
Economic Planning Systems

Harman Dhillon, Policy Advisory
Teri Meher Inc

Jennifer Litwak, Policy Advisory
PEP Housing

Mark Krug, Policy Advisory
RED Housing Fund

Paul Fritz, Policy Advisory
Fritz Architecture-Urbanism, Inc.

25-26 Pro Promotor

Anahi Eufracio Arzate,
Pro Promotor
Latino Service Providers

Founders

Burbank Housing
Eden Housing
Sonoma County Vintners
EAH Housing — A roof is just the beginning
Community Foundation Sonoma County
Renewal Enterprise District (RED)
MidPen Housing
First 5 Sonoma County
Cornerstone Downtown

Acknowledgements

Catalyzing Members

Platinum

Cornerstone Downtown

Burbank Housing

First 5 Sonoma County

Diamond

Eden Housing

Friedman's Home Improvement

Gold

MidPen Housing

Napa Valley Vintners

Silver

Pacific DVLPMNT

Healthy Petaluma District & Foundation

Nor Cal Carpenters Union

City Ventures – Building It Forward

Housing Trust Silicon Valley

Society of St. Vincent de Paul U.S.A.

Integra Planning + Landscape Architecture

Sutter Health

adobe associates, inc. – civil engineering | land surveying | wastewater

DeNova Homes – Building a Better Community

ArchiLogix

The John Stewart Company

TransForm

Tony Crabb

#WeAreGenH Campaign & Promotores Funders

Map One Sonoma – United Way of the Wine Country

Kaiser Permanente

Providence Santa Rosa Memorial Hospital

Media Partners

The Press Democrat

Veale Outdoor Advertising

Amaturo Sonoma Media Group, LLC

Movement Partners

Nonprofit Housing of Northern California (NPH)

Los Cien Sonoma County

Sonoma County Bicycle Coalition

North Coast Builders Exchange

Santa Rosa Metro Chamber of Commerce

Santa Rosa YIMBY

Rohnert Park Chamber of Commerce

GENERATION HOUSING

427 Mendocino Avenue, Suite 100
Santa Rosa, CA 95401

707-900-GENH [4364]
generationhousing.org

A project of Tides Center,
a 501(c)(3) nonprofit organization

GENERATION HOUSING