



CALIFORNIA TAX CREDIT ALLOCATION COMMITTEE

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DATE: October 20, 2025

TO: California Tax Credit Allocation Committee (CTCAC) and California Department of Housing and Community Development (HCD) Stakeholders

FROM: Anthony Zeto, Deputy Director (CTCAC) and Marisa Prasse, Fair Housing Section Chief (HCD)

RE: Proposed 2026 CTCAC/HCD Opportunity Map (Opportunity Map) and Neighborhood Change Map

This memo summarizes proposed updates to two mapping tools used to inform location-based incentives in State housing funding programs: the Opportunity Map and the Neighborhood Change Map, both developed and updated in consultation with the CTCAC and HCD research partners.¹ The respective methodologies for the draft 2026 Opportunity Map and Neighborhood Change Map, along with frequently asked questions (FAQ) documents, an online mapping tool, summary tables, and shapefiles are available on the CTCAC website at <http://www.treasurer.ca.gov/ctcac/opportunity.asp>.

The deadline for providing feedback to CTCAC and HCD on the proposed updates to the Opportunity Map is 5:00 p.m. on Monday, November 12, 2025 and can be submitted via email to anthony.zeto@treasurer.ca.gov and Marisa.Prasse@hcd.ca.gov with the subject line: 2026 CTCAC/HCD Opportunity Map.

The deadline for providing feedback to HCD on the proposed updates to the Neighborhood Change Map is 5:00 p.m. on Monday, November 12, 2025 and can be submitted by email Marisa.Prasse@hcd.ca.gov with the subject line: 2026 Neighborhood Change Map.

¹ The research partners currently include the UC Berkeley Othering & Belonging Institute, the UC Berkeley Turner Center for Housing Innovation, and the California Housing Partnership.

Background on the Mapping Tools

Opportunity Map: The Opportunity Map identifies areas in each region of the state whose characteristics have been shown by research to be associated with positive economic, educational, and health outcomes for low-income families – particularly long-term outcomes for children. As such, the map is intended to inform efforts to advance the Affirmatively Furthering Fair Housing (AFFH) objective of increasing access to opportunity.

The high-poverty and segregated areas overlay identifies places that meet standards for both high or concentrated poverty rates and racial segregation. The use of this overlay is grounded in two guiding AFFH objectives: to avoid further segregation and poverty concentration, and to increase access to opportunity for low-income families.

Neighborhood Change Map: The Neighborhood Change Map identifies areas that have experienced both substantial racial/ethnic demographic change and economic demographic change, as well as markers of disproportionate housing needs. The map is intended to identify places that have already undergone substantial racial and economic change over a period of time, meaning we can be confident that they have already experienced and may continue to experience change that is of interest from an AFFH perspective. These are places that present an opportunity to advance the AFFH objective of fostering integrated living patterns but may require additional policy interventions to ensure stability and access for current and future low-income people and communities of color.

CTCAC and the California Debt Limit Allocation Committee (CDLAC) currently provide scoring and threshold basis limit increase benefits to qualified projects located in designated census tracts or census block groups on the Opportunity Map. CDLAC also provides a scoring benefit to qualified projects located in areas identified in the Neighborhood Change Map.

Proposal Updates

No methodological updates are proposed for either mapping tool. Only standard data updates – to include the most recent available years of data – are proposed.

For context, the Opportunity Map's methodology was overhauled for the 2024 version in an effort to increase transparency and legibility when compared to prior versions, and minor changes were implemented in 2025 to reduce instability in annual updates. The Neighborhood Change Map was first introduced in 2024, and minor changes were incorporated in 2025. No further methodological changes were identified for either mapping tool as being needed in the proposed updates for 2026.