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Alameda County HOME Consortium
Analysis of Impediments to Fair Housing Choice
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December 30, 2014

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Dear Linda and Kelly,

We are pleased to provide you with this draft 2015 Analysis of Impediments to Fair Housing Choice (AI) for the Alameda HOME Consortium of Jurisdictions. Please do not hesitate to contact me or my staff with any questions regarding this draft report. It has been a pleasure working with you.

Sincerely,

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We gratefully acknowledge the participation and assistance of staff from the Consortium jurisdictions and representatives of the following organizations in preparing this Analysis of Impediments to Fair Housing Choice.

CDBG Entitlement Jurisdictions

The City of Alameda
The City of Fremont
The City of Hayward
The City of Livermore
The City of Pleasanton
The City of San Leandro
The City of Union City

The Alameda Urban County

The City of Albany
The City of Dublin
The City of Emeryville
The City of Newark
The City of Piedmont
The Unincorporated County

Fair Housing and Development Community

ABHOW Housing
Abode Services
Alameda Family Services
AMCAL Housing
Bay Area Community Services (BACS)
City of Alameda Rent Review Advisory Committee (RRAC)
Community Resources for Independent Living (CRIL)
East Bay Housing Organizations (EBHO)
East Bay Innovations (EBI)
ECHO Housing
Housing Consortium of the East Bay (HCEB)
Project Sentinel/Fair Housing Fremont
Renewed Hope Housing Advocates
Tri-Valley Haven

EXECUTIVE SUMMARY

This Analysis of Impediments to Fair Housing Choice (AI) examines policies and practices that may limit residents' ability to choose housing in an environment free from discrimination. The AI assembles fair housing information, identifies any existing barriers that limit housing choice, and proposes actions to overcome those barriers. The U.S. Department of Housing and Urban Development (HUD) defines impediments to fair housing choice as:

- Any actions, omissions or decisions taken because of race, color, religion, sex, disability, familial status or national origin which restrict housing choices or the availability of housing choices; or
- Any actions, omissions or decisions that have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

HUD requires funded jurisdictions to develop and update an Analysis of Impediments as needed. This AI is prepared for the Alameda County HOME Consortium. The Consortium consists of eight CDBG entitlement jurisdictions, including seven cities and the Urban County. The Alameda County HOME Consortium participants are listed below:

- City of Alameda
- City of Fremont
- City of Hayward
- City of Livermore
- City of Pleasanton
- City of San Leandro
- City of Union City
- The Alameda Urban County (the cities of Albany, Dublin, Emeryville, Newark, Piedmont, and the Unincorporated County)

This section summarizes the key findings from the AI, and presents a summary of policies and supporting actions that support fair housing in Alameda County.

Key Findings

Demographic Profile

The following, and other, findings regarding the current demographic composition of the Consortium jurisdictions are presented in detail in Chapter 2.

The Consortium jurisdictions are home to a significant population of residents with unique fair housing challenges. Seniors, persons with disabilities, homeless persons, family households, minority households, and limited English proficiency (LEP) households all face unique fair housing challenges.

> **Over 130,000 seniors reside in Consortium jurisdictions.** Residents over the age of 65 make up 12.5 percent of the total Consortium jurisdiction's population.
>
> **Consortium jurisdictions are racially and ethnically diverse.** Over two-thirds of Consortium jurisdiction residents are minorities; 31 percent are of Asian descent; 24 percent are Hispanic; and nearly seven percent are African-American.
>
> **Nearly half of all Consortium residents speak a language other than English at home.** In the Consortium, 46 percent of residents over the age of five speak a language other than English at home; 21 percent speak an Asian or Pacific Islander language; 16 percent speak Spanish; and nine percent speak other Indo-European languages other than English.
>
> **Family households make up a significant majority of Consortium households.** In the Consortium jurisdictions, 72 percent of all households are family households. In addition, over 26,000 households, or seven percent of the Consortium total, are female-headed households with children.
>
> **Persons with disabilities make up 8.5 percent of Consortium residents.** Nearly 85,000 Consortium jurisdiction residents report having one of six census-designated disability types.

Low-income households account for one-third of Consortium households. Over 111,000 households are extremely low-, very low-, or low-income households making less than 80 percent of AMI. Over half of all senior households are low-income.

Poverty affects many Consortium households. Over 16,500 Consortium households are below the federal poverty line, accounting for over six percent of Consortium households.

Housing Market Conditions

The following, and other, findings regarding the current housing market conditions in the Consortium jurisdictions are presented in detail in Chapter 2.

Consortium jurisdictions, like those elsewhere in the Bay Area, are currently experiencing an affordable housing crisis. Characterized by escalating rents and home sale prices, homeseekers and current residents of Consortium jurisdictions are experiencing rapidly escalating rents and home prices, resulting in displacement and a reduction in the availability of affordable housing for special needs populations.

Median sale prices in the Consortium have increased dramatically since 2009. Since 2009, average sale prices for single-family homes have grown by 70 percent to over $600,000; average sale prices for condominiums have grown by 47 percent to over $400,000.

Home prices are unaffordable to low-income Consortium households. Across the Consortium, only 66 of 1,749 of single-family homes that sold in the first half of 2014 – or 3.8 percent – closed at a price affordable to households making below the 80 percent AMI level. For condominium sales, only 24 of 618 recorded sales during this period – also 3.8 percent – were affordable to households making less than 80 percent AMI.

Rental rates have grown significantly since 2009. The average rental rate across all Consortium jurisdictions is $1,820 per month, ranging as high as $2,400 in certain jurisdictions. This represents an increase in average rental rates of 34 percent since 2009 across the Consortium.

Market-rate rental units are not affordable to low-income Consortium households. The average market rental rate exceeds the maximum affordable rent in all but three Consortium communities for all unit sizes. In San Leandro, Castro Valley, and San Lorenzo the average market-rate rent for a one-bedroom unit is affordable to low-income two person households making 80 percent of AMI.

Availability of rental units is extremely limited. The average vacancy for rental units across the Consortium is 3.1 percent, significantly lower than five percent, the level considered necessary by most housing market economist to allow for sufficient fluidity in the rental market. Vacancy rates are nearly halved from 2009, when vacancy across the Consortium was 5.9 percent.

Overpayment for housing impacts a significant share of Consortium households. Over 40 percent of all Consortium households pay more than 30 percent of monthly income on housing costs. Minority households are significantly more likely to overpay, with over half of all African-American and Hispanic households overpaying, compared to a rate of 35 percent of White households.

Impediments to Fair Housing Choice

Key impediments to fair housing choice are described in detail in Chapter 3 of the AI.

Limited affordability in the rental and for-sale markets is the predominant fair housing challenge facing Consortium jurisdiction households. An extreme and growing lack of affordable rental and for-sale housing units throughout the Consortium was the number one impediment to fair housing choice cited by fair housing service providers, affordable housing developers, and housing rights advocates interviewed for the AI.

Escalating market-rate rents impact subsidized rental housing programs. In addition to reducing the availability of units on the open market, the rapid escalation of market rental rates across the Consortium has resulted in a recent decline in the availability of rental units for Section 8 Housing Choice Voucher holders; many landlords have ceased accepting vouchers in order to take advantage of the rise in market-rate rents.

Disability status is the most common basis for fair housing complaints. From 2009 to mid-2014, 83 fair housing complaints were filed on the basis of disability status, accounting for over one-third of the 184 complaints filed in the Consortium during this period.

Race and national origin account for a significant number of fair housing complaints. Taken together, race and national origin accounted for 30 percent of all fair housing complaints filed between 2009 and 2014.

Mortgage lending remains challenging for many Consortium homeseekers. All homeseekers have experienced more stringent mortgage lending requirements since the recession and financial crisis of 2007-08. A review of federal HMDA data from 2012 indicated that 40 percent of mortgage applicants in Consortium jurisdictions were denied or not approved for another reason in that year. Minority homeseekers had particular difficulty in securing home purchase loans; African-American and Hispanic home seekers were less likely to be approved for a mortgage than White and Asian homeseekers in Consortium jurisdictions. However, it should be noted that this analysis cannot be used to conclude definite redlining or discriminatory practices because many other factors also affect mortgage approval rates that were not controlled for here.

Challenges in providing new affordable housing pose an impediment to fair housing choice. Interviewees indicated that lack of federal, State, and local funding to support the development of new affordable housing in Consortium jurisdictions, including supportive and transitional housing and units accessible to persons with disabilities , is a significant impediment to fair housing choice for Consortium jurisdiction residents.

Recommendations to Support Fair Housing Choice

The following policies and actions respond to the fair housing needs expressed in Chapter 3 of the AI, and reinforce the current fair housing programs and activities described in Chapter 4. Moreover, the actions correspond with the respective jurisdictions' fair housing strategies expressed in other documents, primarily the State-mandated Housing Element. Detailed descriptions of each policy and action are provided in Chapter 5 of the AI.

Policy 1: Secure Federal Funding for Community Development Activities

Action 1.1: Complete a HUD-approved Consolidated Plan and Action Plan.

Action 1.2: Access, receive, and disburse federal entitlement grant funding.

Action 1.3: Monitor implementation of the Consolidated Plan and Action Plan.

Policy 2: Maintain and Implement an Updated Housing Element

Action 2.1: Strive for a State-certified Housing Element.

Action 2.2: Implement Housing Element programs.

Policy 3: Ensure Consistency between Local Zoning Ordinances and Fair Housing Choice

Action 3.1: Maintain zoning for emergency shelters, supportive and transitional housing that complies with State law.

Action 3.2: Maintain a definition of family consistent with fair housing law.

Action 3.3: Establish zoning that treats community care facilities consistently with fair housing and State law.

Action 3.4: Maintain zoning for secondary units that complies with State law.

Policy 4: Support Local Fair Housing Activities and Services

Action 4.1: Conduct ongoing fair housing outreach and education.

Action 4.2: Respond to fair housing concerns and complaints in a timely fashion.

Action 4.3: Continue contracting for fair housing testing and audits.

Action 4.4: Consider options to increase participation in fair housing trainings by landlords and property managers.

Action 4.5: Consider mandatory notification policies for fair housing services.

Policy 5: Support Special Needs Housing

Action 5.1: Establish and communicate clear procedures to address reasonable accommodation requests.

Action 5.2: Consider adoption of universal design requirements or incentives.

Action 5.3: Consider availability of financial support for persons with disabilities to make reasonable modifications to their dwelling unit.

Policy 6: Support Fair Lending Practices and Access to Credit

Action 6.1: Continue to support financial training and homebuyer assistance Programs.

Action 6.2: Maintain a list of lenders with specific expertise in supporting low-income homeseekers.

Policy 7: Continue and Expand Support for Affordable Housing Production

Action 7.1: Support local affordable housing development.

Action 7.2: Mitigate constraints on the production of affordable housing.

Action 7.3: Explore innovative sources of local funds to support affordable housing development.

Action 7.4: Consider options to enhance existing density bonus and incentive programs for affordable housing production.

Action 7.5: Review existing inclusionary housing ordinances.

Policy 8: Support Access to Affordable and Market-Rate Housing Units

Action 8.1: Facilitate access to affordable and below-market-rate units.

Action 8.2: Evaluate funding availability to support rental assistance programs.

Action 8.3: Continue to seek adjustment to the HUD Fair Market Rent (FMR) for the Oakland-Fremont Metropolitan Division.

Action 8.4: Consider the adoption of rent mediation or stabilization programs.

Action 8.5: Support shared housing opportunities for seniors.

1. INTRODUCTION

1.1 Purpose of the Analysis of Impediments to Fair Housing Choice

This Analysis of Impediments to Fair Housing Choice (AI) examines policies and practices that may limit residents' ability to choose housing in an environment free from discrimination. The AI assembles fair housing information, identifies any existing barriers that limit housing choice, and proposes actions to overcome those barriers. In its Fair Housing Planning Guide, the U.S. Department of Housing and Urban Development (HUD) defines impediments to fair housing choice as:

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- City of Union City
- The Alameda Urban County (the cities of Albany, Dublin, Emeryville, Newark, Piedmont, and the Unincorporated County)

1.2 Methodology

BAE Urban Economics (BAE) was retained by the Alameda County Housing and Community Development Department (HCD) on behalf of the HOME Consortium jurisdictions to prepare this 2015 AI. This AI is an update of the 2010 Alameda HOME Consortium AI that was also prepared by BAE in the second half of 2009. BAE worked with HCD and staff representing the HOME Consortium jurisdictions to:

- Analyze current publicly available data regarding the Alameda County housing market;
- Identify key barriers to fair housing choice for Alameda County residents; and
- Develop strategies and actions for removing impediments and affirmatively furthering fair housing choice.

To accurately summarize current housing market conditions in the Consortium jurisdictions, BAE analyzed publicly available data regarding the growth, composition, and economic status of the jurisdictions' population and households. In particular, this AI provides updated analysis of geographic concentrations of poverty and areas of minority concentration and additional analysis that was not included in the previous HOME Consortium AI, including analysis of the incidence of housing overpayment by minority households; of the number and status of Alameda County residents with disabilities; of the geographic concentration of low-income households; and of homelessness statistics and program outcomes.

Analysis of these demographic trends was completed using data from numerous sources including the US Census American Community Survey (ACS) 2008 – 2012 data series; California Department of Finance 2014 population and household counts; Nielsen, a widely recognized private demographic data provider; Association of Bay Area Governments (ABAG) 2035 population and household projections; and HUD CHAS data series on overpayment by household type.

Current housing market conditions, including data regarding the presence of subsidized housing and residential care facilities, were analyzed using data provided by the US Census Building Permit Survey; realAnswers (formerly RealFacts), a private apartment market data provider; DataQuick, a private data provider of Assessor's home sale records; California Housing Partnership Corporation (CHPC); the Community Care Licensing Division (CCLD) of the California Department of Developmental Services; the Housing Authorities of Alameda County, City of Alameda, and City of Livermore; and the Alameda County Housing and Community Development Department (HCD).

Impediments to fair housing choice were further identified through a review of fair housing complaints records provided by the HUD Office of Fair Housing and Equal Opportunity (FHEO) and a series of 15 in-depth interviews with fair housing service providers, housing rights advocates, and affordable housing developers active in Alameda County.

Current jurisdictional housing policies were also reviewed to identify any policy-driven impediments to fair housing and to develop specific strategies and actions to further fair housing choice. Sources for policy review included the adopted or draft Housing Elements of the Consortium jurisdictions and Alameda County; Consortium jurisdictions' program web pages and program offices; and a survey of housing staff representing Alameda County and the Consortium jurisdictions.

1.3 Organization of the AI

This Analysis of Impediments to Fair Housing Choice is divided into six chapters. Following this Introduction, the AI contains:

- **Chapter 2: Background Data.** This chapter describes the demographic profile, housing stock, and housing market of the County and Consortium jurisdictions.

- **Chapter 3: Identification of Impediments to Fair Housing Choice.** This chapter summarized the key public and private impediments to fair housing choice.

- **Chapter 4: Assessment of Current Fair Housing Programs and Activities.** This chapter outlines the current fair housing programs and activities in the Consortium jurisdictions.

- **Chapter 5: Conclusions and Recommendations.** The final chapter of the AI summarizes the findings of the analysis presented in the previous chapters and provides recommendations for specific actions for Consortium jurisdictions to consider to remove impediments and affirmatively further fair housing choice.

2. BACKGROUND DATA

This Background Data Section incorporates quantitative data from a variety of sources and qualitative information from various organizations and community stakeholders. Quantitative data sources include the American Community Survey (ACS); the Association of Bay Area Governments; the State of California, Department of Finance; and the Nielsen Marketplace, a private demographic data vendor. Whenever possible, the AI presents the most recent data reflecting current market and economic conditions. For example, data from the Nielsen Marketplace which estimates current demographic trends is often used to provide 2014 data. However, in some cases, ACS provides the most reliable data and more up-to-date information is unavailable.

2.1 Demographic Data

Population and Household Trends

Between 2000 and 2014, Alameda County's population increased just over eight percent to approximately 1.6 million residents. As shown in Table 2.1, the Urban County and the Consortium grew at a faster rate than the County as a whole. Population in the Urban County increased by 14 percent between 2000 and 2014, reaching about 283,000 residents in 2014. The Consortium's population totaled 1.05 million residents in 2014, an increase of 10.5 percent since 2000.

Population changes experienced by individual jurisdictions vary significantly. Newark and Piedmont in the Urban County experienced more modest growth compared to other Consortium jurisdictions, with population increases of four percent or less between 2000 and 2014. Among entitlement jurisdictions, Livermore experienced the largest population growth, increasing by 14 percent. Dublin and Emeryville saw the greatest population increase within the Urban County, growing by 44 percent and 34 percent, respectively. Among Consortium jurisdictions, Fremont is the largest city, with 224,000 residents in 2014. Hayward is the second largest Consortium jurisdiction, with 151,000 residents. Together, these two cities make up almost 36 percent of the total Consortium population.

Household growth in Alameda County and the Consortium paralleled population trends, though at a slower rate. There are an estimated 551,000 households in Alameda County in 2014, an increase of five percent since 2000. The number of households in the Consortium grew by six percent, totaling 350,000 in 2014.

Table 2.1: Population and Household Trends, 2000-2014

	Population			Households		
	2000	**2014** (a)	**% Change**	**2000**	**2014** (a)	**% Change**
Entitlement Jurisdictions						
Alameda	72,259	75,988	4.9%	30,226	30,168	-0.2%
Fremont	203,413	223,972	9.2%	68,237	72,154	5.4%
Hayward	140,030	151,037	7.3%	44,804	46,064	2.7%
Livermore	73,345	84,852	13.6%	26,123	29,655	11.9%
Pleasanton	63,654	73,067	12.9%	23,311	25,490	8.5%
San Leandro	79,452	87,691	9.4%	30,642	30,797	0.5%
Union City	66,869	72,155	7.3%	18,642	20,600	9.5%
Urban County						
Albany	16,444	18,472	11.0%	7,011	6,319	-11.0%
Dublin	29,973	53,462	43.9%	9,325	17,608	47.0%
Emeryville	6,882	10,491	34.4%	3,975	5,756	30.9%
Newark	42,471	43,856	3.2%	12,992	12,977	-0.1%
Piedmont	10,952	11,023	0.6%	3,804	3,814	0.3%
Unincorporated County	135,770	145,461	6.7%	48,529	48,535	0.0%
Ashland CDP	20,382	22,658	10.0%	7,223	7,537	4.2%
Castro Valley CDP	55,135	64,166	14.1%	21,606	23,361	7.5%
Cherryland CDP	14,514	15,480	6.2%	4,658	4,856	4.1%
Fairview CDP	9,161	9,893	7.4%	3,281	3,543	7.4%
San Lorenzo CDP	20,534	24,512	16.2%	7,500	7,739	3.1%
Sunol CDP	1,485	940	-58.0%	483	354	-36.4%
Remainder	14,559	7,812	-86.4%	3,778	1,145	-230.0%
Urban County Total	**242,492**	**282,765**	**14.2%**	**85,636**	**95,009**	**9.9%**
Consortium Total	**941,514**	**1,051,527**	**10.5%**	**327,621**	**349,937**	**6.4%**
Alameda County Total	**1,443,741**	**1,573,254**	**8.2%**	**523,366**	**551,150**	**5.0%**

Notes:
(a) Department of Finance 2014 estimates used for incorporated cities. For Census Designated Places (CDPs), Nielsen provides the 2014 estimate.
Sources: California Department of Finance, 2014; Nielsen 2000, 2014; BAE, 2014

Table 2.2: Population Projections, Alameda County, 2010-2040

	2010	2015	2020	2025	2030	2035	2040	% Change 2010-2040	Annual % Change 2010-2040
Entitlement Jurisdictions									
Alameda	73,812	77,000	80,300	83,800	87,500	91,400	95,500	29.4%	0.9%
Fremont	214,089	223,200	232,700	242,500	252,800	263,900	275,500	28.7%	0.8%
Hayward	144,186	150,700	157,500	164,400	171,800	179,700	188,000	30.4%	0.9%
Livermore	80,968	84,400	88,000	91,700	95,600	99,900	104,300	28.8%	0.8%
Pleasanton	70,285	73,500	76,800	80,200	83,900	87,800	91,800	30.6%	0.9%
San Leandro	84,950	88,300	91,700	95,300	99,200	103,300	107,600	26.7%	0.8%
Union City	69,516	71,400	73,400	75,500	77,600	80,000	82,500	18.7%	0.6%
Urban County									
Albany	18,539	19,100	19,700	20,400	21,000	21,800	22,500	21.4%	0.6%
Dublin	46,036	50,000	54,200	58,700	63,500	68,500	73,800	60.3%	1.6%
Emeryville	10,080	11,800	13,500	15,300	17,100	19,000	21,000	108.3%	2.5%
Newark	42,573	44,800	47,200	49,600	52,100	54,800	57,600	35.3%	1.0%
Piedmont	10,667	10,700	10,800	11,000	11,000	11,100	11,300	5.9%	0.2%
Unincorporated County	138,766	141,200	143,900	146,900	150,000	153,600	157,500	13.5%	0.4%
Ashland CDP (a)	21,925	22,800	23,700	24,700	25,700	26,800	27,900	27.3%	0.8%
Castro Valley CDP (a)	57,903	58,400	59,100	59,900	60,700	61,600	62,900	8.6%	0.3%
Cherryland- Fairview (b)	28,546	29,200	29,800	30,500	31,200	32,100	33,000	15.6%	0.5%
San Lorenzo CDP (a)	27,267	27,700	28,100	28,600	29,200	29,800	30,400	11.5%	0.4%
Remainder	3,125	3,100	3,200	3,200	3,200	3,300	3,300	5.6%	0.2%
Urban County Total	**266,661**	**277,600**	**289,300**	**301,900**	**314,700**	**328,800**	**343,700**	**28.9%**	**0.8%**
Consortium Total	**1,004,467**	**1,046,100**	**1,089,700**	**1,135,300**	**1,183,100**	**1,234,800**	**1,288,900**	**28.3%**	**0.8%**
Alameda County Total	**1,510,271**	**1,580,800**	**1,654,200**	**1,730,100**	**1,810,300**	**1,897,200**	**1,987,900**	**31.6%**	**0.9%**

Note:
(a) Defined by Plan Bay Area using other subregional area boundary
(b) Source combined CDPs of Cherryland and Fairview
Sources: Plan Bay Area Projections 2013; BAE, 2014.

The Association of Bay Area Governments (ABAG) and the Metropolitan Transportation Commission (MTC) released 30-year projections in 2013 in coordination with Plan Bay Area. According to these projections, Alameda County is expected to grow 32 percent (approximately one percent per year) reaching a total population of 2.0 million by 2040. Over the same time period, the Consortium will grow by roughly 30 percent to a population of 1.3 million.

Among the entitlement jurisdictions, Pleasanton and Hayward will experience greater overall change in population, increasing 30 percent or more by 2040. Fremont will remain the most populous city among the Consortium jurisdictions. In the Urban County, Emeryville is expected to double its population increasing 2.5 percent per year, a greater rate than for any other jurisdiction in the Consortium. Piedmont and the Unincorporated County are projected to show very little growth through 2040.

As expected, household growth for the Consortium and County, shown in Table 2.3, mirrors the trends seen in the population projections.

Table 2.3: Household Projections, Alameda County, 2010-2040

	2010	2015	2020	2025	2030	2035	2040	% Change 2010-2040	Annual % Change 2010-2040
Entitlement Jurisdictions									
Alameda	30,123	31,180	32,270	33,310	34,410	35,480	36,570	21.4%	0.6%
Fremont	71,004	73,970	77,030	79,960	83,050	86,020	89,090	25.5%	0.8%
Hayward	45,365	47,570	49,860	52,040	54,350	56,560	58,850	29.7%	0.9%
Livermore	29,134	30,740	32,390	33,970	35,650	37,270	38,940	33.7%	1.0%
Pleasanton	25,245	26,400	27,590	28,730	29,940	31,100	32,300	27.9%	0.8%
San Leandro	30,717	31,970	33,270	34,510	35,820	37,080	38,390	25.0%	0.7%
Union City	20,433	20,960	21,520	22,050	22,590	23,100	23,650	15.7%	0.5%
Urban County									
Albany	7,401	7,620	7,840	8,060	8,290	8,510	8,740	18.1%	0.6%
Dublin	14,913	16,340	17,800	19,200	20,690	22,130	23,610	58.3%	1.5%
Emeryville	5,694	6,660	7,660	8,610	9,630	10,610	11,620	104.1%	2.4%
Newark	12,972	13,570	14,190	14,780	15,410	16,010	16,640	28.3%	0.8%
Piedmont	3,801	3,820	3,850	3,880	3,880	3,880	3,890	2.3%	0.1%
Unincorporated County	47,645	48,380	49,130	49,860	50,620	51,320	52,090	9.3%	0.3%
Ashland CDP (a)	7,270	7,550	7,850	8,130	8,420	8,710	9,000	23.8%	0.7%
Castro Valley CDP (a)	21,287	21,450	21,610	21,770	21,940	22,070	22,240	4.5%	0.1%
Cherryland- Fairview (b)	9,297	9,470	9,640	9,810	9,990	10,160	10,340	11.2%	0.4%
San Lorenzo CDP (a)	8,636	8,750	8,870	8,980	9,100	9,210	9,330	8.0%	0.3%
Remainder	1,155	1,160	1,160	1,170	1,170	1,170	1,180	2.2%	0.1%
Urban County Total	**92,426**	**96,390**	**100,470**	**104,390**	**108,520**	**112,460**	**116,590**	**26.1%**	**0.8%**
Consortium Total	**344,447**	**359,180**	**374,400**	**388,960**	**404,330**	**419,070**	**434,380**	**26.1%**	**0.8%**
Alameda County Total	**545,138**	**571,370**	**598,430**	**624,300**	**651,720**	**678,080**	**705,330**	**29.4%**	**0.9%**

Note:
(a) Defined by Plan Bay Area using other subregional area boundary
(b) Source combined CDPs of Cherryland and Fairview
Sources: Plan Bay Area Projections 2013; BAE, 2014.

Household Composition and Size

Table 2.4 provides a distribution of households across various types in 2014. As shown, family households, defined as two or more individuals who are related by birth, marriage, or adoption, and residing together represent the majority (65 percent) of households in Alameda County. Single-person households comprise 26 percent of households while the remaining nine percent are non-family households. Non-family households may include unrelated adults living together and others who do not fall within the Census Bureau's traditional definition of family. The Consortium has a higher percentage of family households than the County overall, with families representing 72 percent of all households. This finding corresponds with the fact that Oakland and Berkeley, Alameda County cities with a greater number of non-family households due to the presence of students and younger residents, are not included in the Consortium.

Among entitlement jurisdictions, Union City has the highest percentage of families, at 82 percent. Similarly, 82 percent of Piedmont households are families, representing the highest percentage among Urban County jurisdictions. Emeryville is unique among all Consortium jurisdictions in that half of the households are single-person households.

The average household size in Alameda County in 2014 is 2.70 persons per household. This is slightly lower than the Consortium's average household size of 2.88 persons per household, and corresponds with the Consortium's higher rate of family households. Consistent with data on household type distribution, Union City has the largest household size among Consortium jurisdictions at 3.38 persons per household, while Emeryville has the smallest household size at 1.78 persons per household.

Table 2.4: Household Composition and Size, 2014

	Household Type			
		Non-Family		Average
		Single	2+	Household
	Family (a)	Person	People	Size
Entitlement Jurisdictions				
Alameda	60.8%	31.0%	8.2%	2.41
Fremont	78.1%	16.5%	5.4%	2.99
Hayward	72.0%	20.5%	7.4%	3.12
Livermore	73.2%	20.6%	6.2%	2.78
Pleasanton	75.8%	19.4%	4.8%	2.78
San Leandro	66.7%	26.7%	6.6%	2.76
Union City	81.5%	13.6%	4.9%	3.38
Urban County				
Albany	67.2%	25.4%	7.5%	2.51
Dublin	70.8%	21.3%	7.9%	2.75
Emeryville	32.1%	50.0%	17.8%	1.78
Newark	79.6%	15.0%	5.4%	3.28
Piedmont	82.0%	15.5%	2.4%	2.79
Unincorporated County	71.8%	21.6%	6.6%	2.87
Ashland CDP	68.9%	23.6%	7.5%	2.98
Castro Valley CDP	71.6%	22.2%	6.2%	2.70
Cherryland CDP	66.5%	24.2%	9.3%	3.09
Fairview CDP	70.3%	21.7%	8.0%	2.75
San Lorenzo CDP	78.0%	17.3%	4.7%	3.16
Sunol CDP	74.0%	20.1%	5.9%	2.66
Remainder	75.1%	18.6%	6.3%	2.95
Urban County Total	**70.2%**	**22.5%**	**7.3%**	**2.80**
Consortium Total	**72.3%**	**21.2%**	**6.5%**	**2.88**
Alameda County Total	**64.6%**	**26.2%**	**9.2%**	**2.70**

Notes:
(a) A family is a group of two people or more related by birth, marriage, or adoption and residing together.
Sources: Nielsen; BAE, 2014.

Large Households

The U.S. Census Bureau defines large households as those with five or more persons. Large households may encounter difficulty in finding adequately sized, affordable housing due to the limited supply of large units in many jurisdictions. Additionally, large units generally cost more to rent and buy than smaller units. This may cause larger families to live in overcrowded conditions and/or overpay for housing.

As shown in Table 2.5, 2008-2012 ACS data indicate that the share of large households in the Consortium did not vary significantly between owner and renter households, with 11 and 12 percent, respectively, of all households having five or more members. In Alameda County as a whole, 11 percent of owner-occupied households were classified as large households, a slightly higher rate than the 10 percent of renter households. Overall, almost 11 percent of all households countywide contained five or more persons.

The prevalence of large households varied greatly across entitlement and individual Urban County jurisdictions. However, in slightly more than half of all jurisdictions, a greater proportion of owner households than renters had five or more members. Union City had the highest proportion of large households at 20 percent, slightly above the 18 percent of both Newark and Hayward. Emeryville had the fewest large households with one percent of all households having five or more members. Within the Unincorporated County, Ashland, Cherryland, and San Lorenzo had higher percentages of large households compared to the County as a whole, with between 15 percent and 17 percent of all households having five or more members.

Table 2.5: Large Households, 2014 (a)

	Large HH Owners		Large HH Renters		All Large Households	
	Number	% of Owners	Number	% of Renters	Number	% of Total
Entitlement Jurisdictions						
Alameda	986	6.9%	986	6.5%	1,972	6.7%
Fremont	5,537	12.5%	2,889	11.3%	8,426	12.0%
Hayward	4,302	18.2%	3,803	18.5%	8,105	18.3%
Livermore	1,942	9.4%	789	9.5%	2,731	9.4%
Pleasanton	1,644	9.8%	699	9.1%	2,343	9.6%
San Leandro	2,324	13.6%	1,504	11.4%	3,828	12.7%
Union City	2,656	19.2%	1,304	20.2%	3,960	19.5%
Urban County						
Albany	82	2.4%	173	4.4%	255	3.5%
Dublin	1,070	11.1%	329	6.0%	1,399	9.2%
Emeryville	54	2.5%	20	0.5%	74	1.3%
Newark	1,405	15.7%	945	23.2%	2,350	18.1%
Piedmont	369	11.1%	29	9.1%	398	10.9%
Unincorporated County	3,343	11.4%	2,421	13.3%	5,764	12.1%
Ashland CDP	394	15.0%	806	17.7%	1,200	16.7%
Castro Valley CDP	1,305	8.7%	690	9.9%	1,995	9.1%
Cherryland CDP	348	21.8%	338	12.2%	686	15.7%
Fairview CDP	280	9.5%	26	4.7%	306	8.8%
San Lorenzo CDP	841	15.5%	375	18.6%	1,216	16.3%
Sunol CDP	24	9.2%	0	0.0%	24	6.9%
Remainder	151	10.3%	186	14.5%	337	12.2%
Urban County Total	**6,323**	**11.1%**	**3,917**	**11.0%**	**10,240**	**11.1%**
Consortium Total	**25,714**	**12.4%**	**15,891**	**12.0%**	**41,605**	**12.2%**
Alameda County Total	**32,540**	**11.2%**	**24,446**	**9.8%**	**56,986**	**10.6%**

Note:
(a) A "large household" is defined as five persons or more.
Sources: ACS, 2008-2012; BAE, 2014.

Female-Headed Households

According to the 2012 American Community Survey, 31 percent of single-parent female-headed households nationwide live at or below the federal poverty level, compared to an overall national poverty rate of 12 percent. Single mothers have a greater risk of falling into poverty than single fathers due to factors such as the wage gap between men and women, insufficient training and education for higher-wage jobs, and inadequate child support. Households with single mothers also typically have higher needs related to access to day care/childcare, health care, and other supportive services.

Countywide, nearly eight percent of all households are female-headed households with children. Overall, the Consortium has a slightly lower percentage at seven percent. Among all incorporated Consortium jurisdictions, the City of Hayward had the greatest prevalence of single-parent female-headed households at 10 percent. Within the Unincorporated County, the communities of Ashland and Cherryland had greater proportions of single-parent female-headed households, at 16 percent, and 12 percent, respectively.

Table 2.6: Female-Headed Households with Children, 2014

	Number of Female-Headed HH's w/ Children (a)	Percent of Total Households
Entitlement Jurisdictions		
Alameda	2,220	7.1%
Fremont	4,095	5.5%
Hayward	4,838	10.2%
Livermore	1,807	5.9%
Pleasanton	1,346	5.1%
San Leandro	2,612	8.1%
Union City	1,646	7.7%
Urban County		
Albany	603	7.8%
Dublin	879	5.3%
Emeryville	260	4.1%
Newark	1,045	7.7%
Piedmont	173	4.4%
Unincorporated County	4,517	8.9%
Ashland CDP	1,189	15.8%
Castro Valley CDP	1,676	7.2%
Cherryland CDP	570	11.7%
Fairview CDP	276	7.8%
San Lorenzo CDP	572	7.4%
Sunol CDP	11	3.1%
Remainder	223	7.1%
Urban County Total	**7,477**	**7.6%**
Consortium Total	**26,041**	**7.2%**
Alameda County Total	**44,017**	**7.7%**

Notes:
(a) Includes female householders with no spouse present. Children under 18 may or may not be related to householder.
Sources: Nielsen; BAE, 2014.

Age Distribution

The median age countywide in 2014 is 37.7 years old. As shown in Table 2.5, 22 percent of the County's population is under 18 years old while 13 percent is 65 years old or over. The Consortium has a slightly higher proportion of residents under 18 years old, with people in this age cohort comprising 24 percent of the Consortium's population. The age distribution of jurisdictions parallels data on household type and size discussed earlier. Generally, cities with larger household sizes and greater proportions of family households have higher percentages of persons under 18 years old.

Throughout the Consortium, persons age 65 years old and over represented 12 percent of the population. This percentage, however, varies greatly among entitlement and Urban County jurisdictions. The cities of Alameda, San Leandro, and Piedmont have higher proportions of persons aged 65 years old and over, with the elderly representing over 15 percent of the population in each jurisdiction. The City of Dublin has the lowest proportion of elderly residents, with less than nine percent of the population over 65 years old.

Overall, the entitlement jurisdiction of Hayward has the youngest population with a median age of 34.9. Among the Urban County jurisdictions, Newark and Dublin have the youngest population, each with a median age of 36.5. Piedmont and Sunol have the oldest populations, with median ages of 47.5 and 48.5 years old, respectively. Jurisdictions with younger populations may demand more affordable family housing options while cities with older populations may need more senior housing facilities or services which help people to remain in their homes.

Table 2.7: Age Distribution, 2014

	Age Cohort					Median
	Under 18	18 - 24	25 - 44	45 - 64	65 & Older	Age
Entitlement Jurisdictions						
Alameda	20.1%	7.6%	26.7%	30.2%	15.3%	41.9
Fremont	24.3%	7.7%	29.4%	27.4%	11.3%	37.9
Hayward	24.5%	9.5%	30.7%	24.1%	11.2%	34.9
Livermore	24.3%	8.6%	25.5%	29.8%	11.9%	39.1
Pleasanton	24.2%	9.0%	21.6%	32.4%	12.7%	41.1
San Leandro	21.9%	8.0%	26.9%	28.1%	15.1%	40.1
Union City	23.6%	8.7%	28.8%	26.2%	12.7%	37.3
Urban County						
Albany	23.8%	6.7%	30.6%	27.3%	11.6%	38.2
Dublin	23.2%	7.5%	35.4%	25.4%	8.5%	36.5
Emeryville	11.5%	6.0%	47.1%	23.6%	11.7%	37.3
Newark	24.8%	8.6%	29.1%	25.7%	11.7%	36.5
Piedmont	25.0%	9.0%	11.8%	36.1%	18.1%	47.5
Unincorporated County	23.4%	8.8%	26.4%	28.5%	12.9%	38.7
Ashland CDP	27.3%	9.2%	32.0%	23.0%	8.4%	32.9
Castro Valley CDP	21.8%	8.6%	23.5%	31.2%	14.9%	42.0
Cherryland CDP	26.8%	8.3%	32.1%	23.4%	9.4%	33.9
Fairview CDP	20.0%	7.8%	26.3%	31.4%	14.4%	41.8
San Lorenzo CDP	23.0%	9.6%	26.4%	27.6%	13.5%	38.5
Sunol CDP	18.7%	8.5%	16.4%	40.6%	15.7%	48.5
Remainder	25.1%	8.4%	24.4%	29.3%	12.8%	39.0
Urban County Total	**23.2%**	**8.3%**	**29.0%**	**27.5%**	**12.0%**	**38.0**
Consortium Total	**23.5%**	**8.3%**	**28.2%**	**27.7%**	**12.3%**	**38.2**
Alameda County	**22.2%**	**9.2%**	**29.3%**	**26.8%**	**12.5%**	**37.7**

Sources: Nielsen; BAE, 2014.

Persons with Disabilities

The American Community Survey categorizes disability using six disability types or "difficulties." Table 2.8 below shows just above nine percent of the population in Alameda County having some type of disability. For the Consortium, this total is slightly less at 8.5 percent. Every Consortium jurisdiction has at least five percent of total residents exhibiting some type of disability-related difficulty.

Among the entitlement jurisdictions the cities of the Alameda and Hayward have the highest concentration of disabled residents with 10 percent of the non-institutionalized civilian population living with one or more difficulties. The City of Pleasanton has the lowest proportion of residents with disabilities, at six percent of the total city population.

In Emeryville, approximately 11 percent of the population has one or more difficulty, the most of the incorporated jurisdictions in the Consortium. The Census Designated Place (CDP) of Fairview has the highest percentage of residents in the Unincorporated County and in the Consortium, with disabilities at 13 percent. The Cities of Dublin and Piedmont, with under six percent have the lowest proportion of persons with disabilities per capita.

Table 2.8: Persons with Disabilities, Civilian Non-Institutionalized, 2008-2012

	Disability Type (a)							
	Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty	Total w/ Disability	% of Total Population (b)
Entitlement Jurisdictions								
Alameda	1,626	992	2,649	3,536	1,546	2,689	7,089	9.8%
Fremont	4,686	2,477	5,504	8,582	4,686	7,162	15,774	7.4%
Hayward	3,207	2,126	5,950	7,870	3,325	6,028	14,419	10.0%
Livermore	1,990	741	2,130	2,872	1,080	2,125	6,288	7.8%
Pleasanton	1,530	501	1,380	1,931	900	1,579	4,406	6.3%
San Leandro	1,871	1,679	2,904	4,803	1,868	3,021	8,265	9.8%
Union City	1,583	988	1,949	2,920	1,590	2,212	5,686	8.2%
Urban County								
Albany	407	151	480	580	191	264	1,325	7.2%
Dublin	728	338	889	997	476	749	2,265	5.5%
Emeryville	215	158	393	543	171	356	1,113	11.2%
Newark	735	446	1,092	1,890	864	1,316	3,395	8.0%
Piedmont	169	51	306	228	110	214	600	5.6%
Unincorporated County	3,734	2,614	5,011	7,784	3,524	5,807	14,048	10.0%
Ashland CDP	716	429	886	1,137	448	793	2,096	9.3%
Castro Valley CDP	1,526	1,049	1,779	2,744	1,421	2,409	5,316	8.8%
Cherryland CDP	211	131	703	1,096	404	563	1,709	12.0%
Fairview CDP	319	365	413	771	354	556	1,309	13.0%
San Lorenzo CDP	744	481	917	1,656	683	1,210	2,861	12.0%
Sunol CDP	21	17	14	15	12	2	67	8.1%
Remainder	197	142	299	365	202	274	690	8.6%
Urban County Total	9,722	6,372	13,182	19,806	8,860	14,513	22,746	8.6%
Consortium Total	26,215	15,876	35,648	52,320	23,855	39,329	84,673	8.5%
Alameda County Total	34,991	23,767	52,805	74,141	33,670	57,244	138,141	9.2%

Note:
(a) Refers to six census-designated disability type categories.
(b) Percentage calculated from universe of non-institutionalized civilians. Total disabilities exceed total persons with disabilities because individuals may have more than one disability type.
Sources: American Community Survey, 2008-2012; BAE, 2014.

Race/Ethnicity

Alameda County has a diverse population with no one race comprising a majority in 2014. As shown in Table 2.9, Non-Hispanic White persons account for 33 percent of the population while Non-Hispanic Asian persons represent 26 percent and Hispanics and Latinos represent 24 percent countywide. Altogether, the Consortium has a slightly higher proportion of Non-Hispanic Asian persons than the County as a whole, making up 31 percent of the Consortium's population. Non-Hispanic Black/African-Americans make up seven percent of the Consortium population.

Table 2.9: Race and Ethnicity, 2014

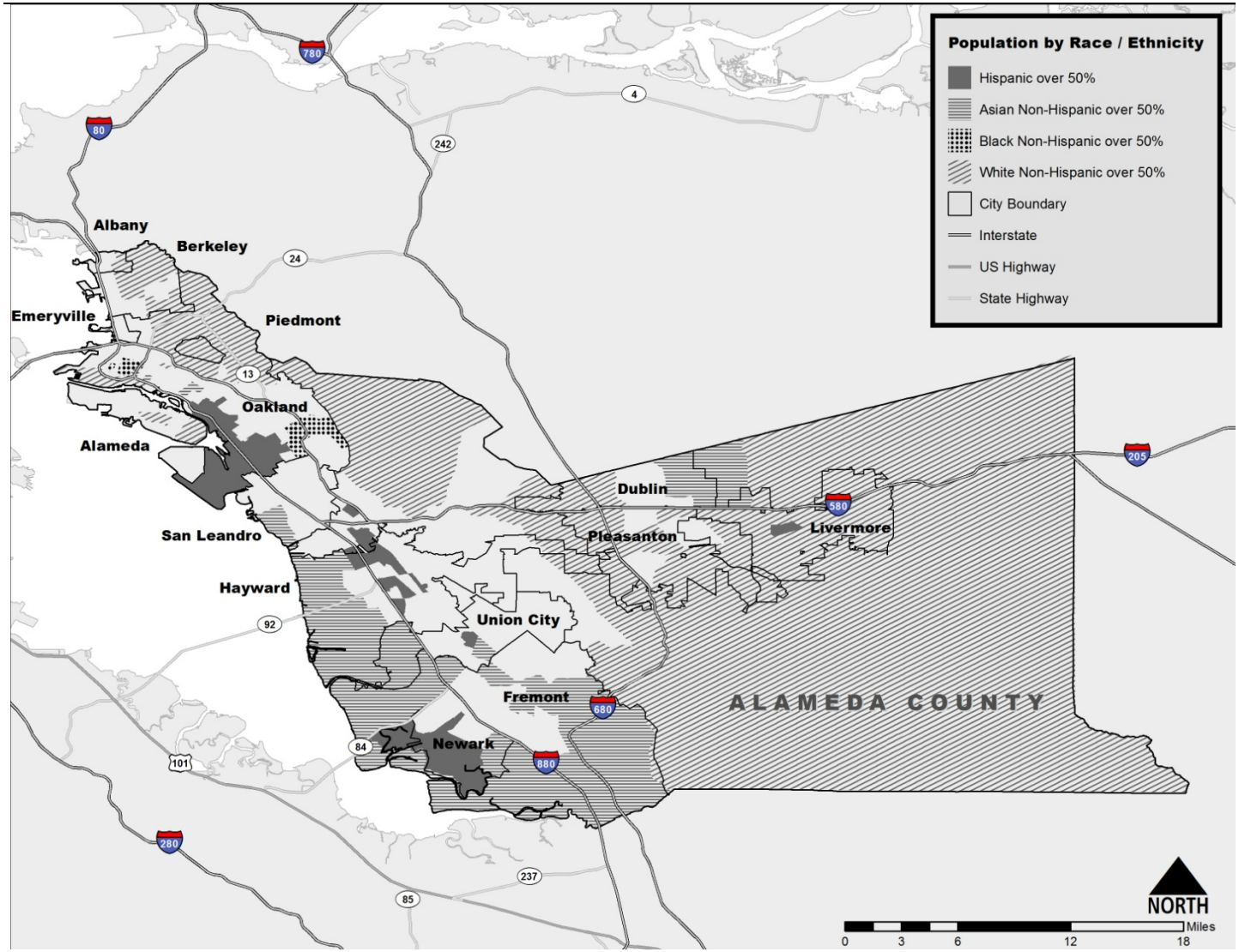
		Not Hispanic/Latino						
	Hispanic/ Latino (a)	White	Black/ African American	Native American	Asian	Native Hawaiian/ Pacific Islander	Other	Two or More Races
Entitlement Jurisdictions								
Alameda	11.4%	44.5%	6.2%	0.3%	31.0%	0.4%	0.4%	5.8%
Fremont	15.3%	23.4%	3.3%	0.2%	52.6%	0.5%	0.2%	4.5%
Hayward	43.2%	16.7%	11.5%	0.4%	21.3%	2.9%	0.2%	3.9%
Livermore	22.5%	62.3%	2.1%	0.3%	8.9%	0.3%	0.3%	3.5%
Pleasanton	11.1%	57.6%	1.6%	0.2%	25.1%	0.2%	0.2%	3.9%
San Leandro	29.6%	23.5%	12.5%	0.3%	30.1%	0.6%	0.2%	3.1%
Union City	22.9%	13.4%	6.1%	0.2%	51.0%	1.2%	0.2%	5.0%
Urban County								
Albany	10.7%	49.1%	3.1%	0.3%	30.7%	0.2%	0.6%	5.3%
Dublin	14.4%	40.8%	8.9%	0.4%	29.7%	0.6%	0.3%	5.0%
Emeryville	9.5%	41.3%	16.2%	0.2%	26.5%	0.1%	0.4%	5.7%
Newark	37.7%	24.5%	4.7%	0.3%	27.2%	1.3%	0.2%	4.0%
Piedmont	4.2%	71.5%	1.3%	0.0%	17.2%	0.1%	0.5%	5.1%
Unincorporated County	31.7%	34.1%	10.0%	0.4%	19.0%	0.8%	0.2%	3.7%
Ashland CDP	46.0%	12.8%	18.7%	0.4%	18.1%	1.0%	0.2%	2.9%
Castro Valley CDP	18.5%	46.3%	7.4%	0.3%	22.3%	0.6%	0.2%	4.4%
Cherryland CDP	56.9%	17.2%	11.2%	0.5%	9.4%	1.9%	0.1%	2.7%
Fairview CDP	23.4%	33.6%	20.7%	0.6%	15.6%	0.9%	0.2%	5.1%
San Lorenzo CDP	41.7%	27.3%	5.1%	0.3%	21.8%	0.7%	0.2%	2.8%
Sunol CDP	7.3%	74.7%	0.5%	0.2%	9.8%	0.5%	0.2%	6.7%
Remainder	31.2%	44.0%	7.9%	0.3%	12.5%	0.9%	0.2%	3.0%
Urban County Total	**26.2%**	**36.5%**	**8.4%**	**0.3%**	**23.3%**	**0.8%**	**0.3%**	**4.2%**
Consortium Total	**23.9%**	**32.4%**	**6.8%**	**0.3%**	**31.2%**	**0.9%**	**0.2%**	**4.2%**
Alameda County Total	**23.6%**	**32.9%**	**11.5%**	**0.3%**	**26.4%**	**0.7%**	**0.3%**	**4.2%**

Notes:
(a) Includes all races for those of Hispanic/Latino background.
Sources: Nielsen; BAE, 2014.

Areas of minority concentration are defined as neighborhoods with a disproportionately high number of minority (i.e., non-White) households. Although no one race constitutes a majority in the County, racial and ethnic groups are not equally distributed throughout the County.

There are several methods recognized by HUD for defining areas of minority concentration. One method defines areas of minority concentration as Census tracts where more than 50 percent of the population is comprised of a single ethnic or racial group. As show in Figure 2.1, in much of the County, Non-Hispanic White persons comprise more than 50 percent of the population. Portions of San Leandro, Hayward, Union City, and Fremont and portions of Dublin, Livermore, and unincorporated areas have a majority Non-Hispanic Asian population under this definition. San Lorenzo, Hayward, Union City, and Livermore have concentrations of Hispanic population and the City of Oakland also has two areas of Non-Hispanic Black/African-American concentration. Appendix B provides a list of census tracts in the Consortium with minority groups representing over 50 percent of the population.

Figure 2.1: Concentrations of Population by Race/Ethnicity, Alameda County, 2014



Another way to define minority concentration is an area where the percentage of all minorities is at least 20 percent above the overall percentage for the minority (non-White) population percentage countywide.[1] In 2014, race/ethnicities other than White comprised approximately 68 percent of Alameda County's population. As such, Census tracts where minorities represent over 88 percent of the population are considered 'areas of minority concentration' under this definition. Figure 2.2 shows that areas of minority concentration exist in the Consortium jurisdictions of Oakland, Hayward, Union City, San Leandro, and Fremont, as well as portions of unincorporated Alameda County.

A third measure commonly employed by demographers and sociologists to analyze patterns of racial/ethnic concentration is the "dissimilarity index." The index is a measure of the evenness with which two groups (generally a minority group and Whites) are distributed across the geographic areas that make up a larger area, such as Census tracts within a county. The index ranges from 0 to 100, with 0 meaning no segregation or spatial disparity, and 100 being complete segregation between the two groups. The index score can also be interpreted as the percentage of one of the two groups that would have to move to a different geographic area in order to produce a completely even distribution between the groups.

The formula for calculating the dissimilarity index for Alameda County, by Census tract, is as follows: $D= 0.5 \Sigma \mid P_{ig}/P_g - P_{ih}/P_h \mid$

- P_{ig} is the population of group g in Census tract i
- P_{ih} is the population of group h in Census tract i
- P_g is the total population of group g in the County and
- P_h is the total population of group h in the County

Analyzing 2014 data for the HOME Consortium Jurisdictions by Census tract results in the following dissimilarity index scores for each minority group:

- Black/African Americans - 54
- Asians - 44
- Hispanic/Latino - 50

This analysis indicates that 54 percent of Black/African Americans, 44 percent of Asians, and 50 percent of Hispanic/Latinos would need to move to a different Census tract in order to achieve spatial integration with the White population.[2] In general, an index score above 60 is

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[1] Although there is no single definition of areas of minority concentration, this measure has been used by other jurisdictions in the past and has been discussed with Greg Harrick, Community Planning and Development Representative at HUD's Northern California Office.
[2] Assuming no movement in the White population.

considered high, 30 to 60 is considered moderate, and below 30 is considered low.[3] As such, this analysis indicates that the Consortium's Black/African American, Hispanic/Latino, and Asian populations experience moderate geographic segregation relative to Whites.

It is worth noting that the Census and associated data sources can undercount particular minority populations. Some communities have seen rapid growth in particular ethnic and racial groups in recent years. Nielsen estimates of minority populations may not completely capture large demographic shifts that have occurred since the 2010 Census. As such, some communities may have minority concentrations that are not reflected in this data.

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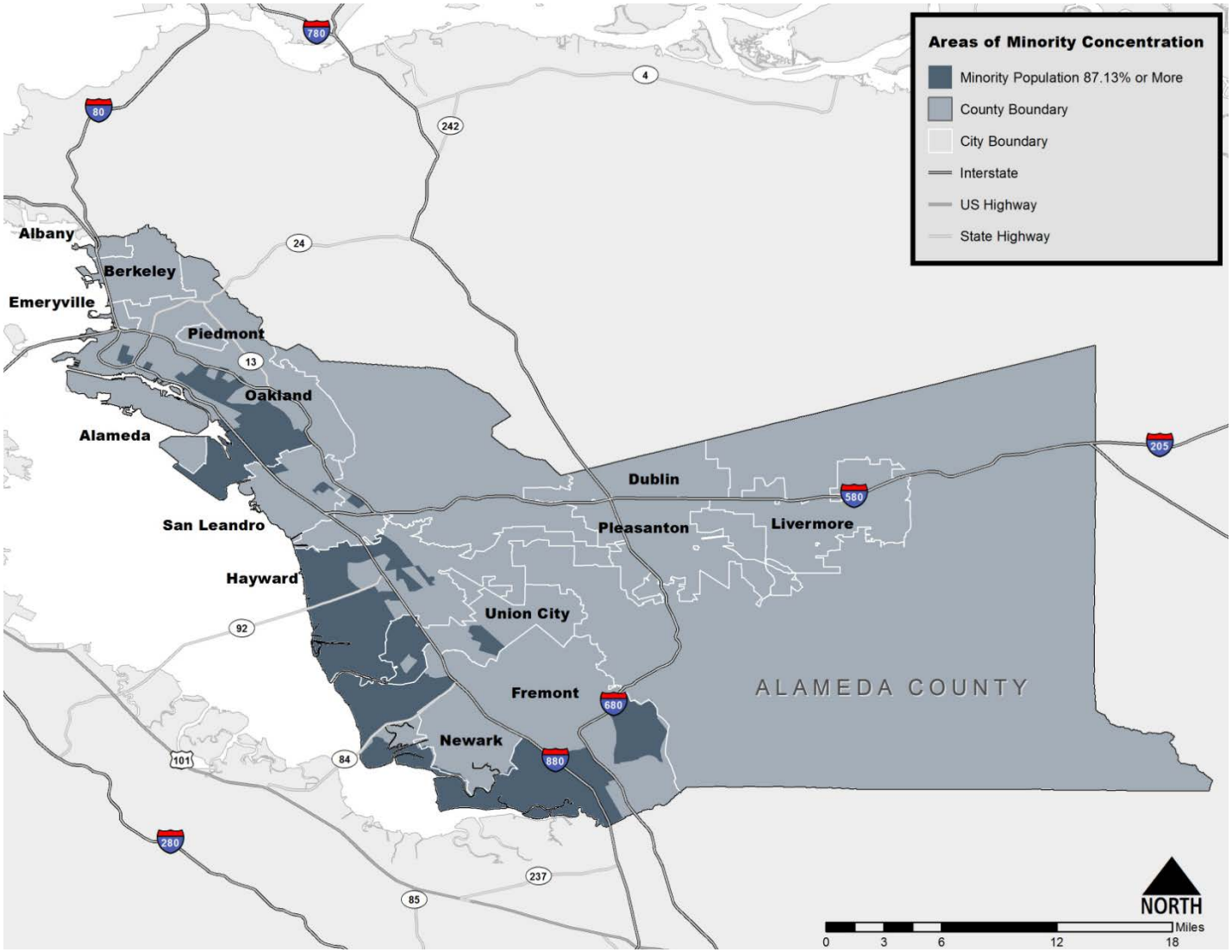
[3] Massey, D.S. and N.A. Denton. *American Apartheid: Segregation and the Making of the Underclass*. Cambridge: Harvard University Press. 1993.

Figure 2.2: Areas of Minority Concentration, Alameda County, 2014



Limited English Proficiency

Given the diversity of Alameda County, there is a large proportion of the population who speak a language other than English at home. As shown in Table 2.10, almost half of Consortium residents (46 percent) speak a language other than English in their homes. This includes 21 percent of the Consortium population who speak an Asian or Pacific Islander language and 16 percent of the population who speak Spanish. Across the Consortium the prevalence of English as a second language varies greatly. In Union City, 63 percent of the population speak a language other than English at home, with 34 percent of the population speaking an Asian or Pacific Islander language and 16 percent speaking Spanish. Within the Urban County, Newark has the highest proportion of residents with English as a second language; over half of residents speak a language other than English at home.

Table 2.10: Language Spoken at Home for Population 5+ years old, 2014

	English	Spanish	Asian or Pacific Islander	Indo-European	Other	English not First Language (a)
Entitlement Jurisdictions						
Alameda	63.1%	6.4%	24.8%	4.6%	1.0%	36.9%
Fremont	41.9%	10.5%	30.5%	16.2%	0.8%	58.1%
Hayward	42.4%	32.5%	16.8%	7.5%	0.8%	57.6%
Livermore	77.5%	12.2%	5.9%	3.9%	0.4%	22.5%
Pleasanton	71.7%	6.8%	14.4%	6.7%	0.4%	28.3%
San Leandro	51.1%	19.6%	24.3%	3.5%	1.6%	48.9%
Union City	36.7%	15.6%	33.7%	13.4%	0.6%	63.3%
Urban County						
Albany	60.6%	4.3%	23.0%	10.2%	2.1%	39.4%
Dublin	67.6%	7.4%	16.0%	8.4%	0.6%	32.4%
Emeryville	62.2%	7.2%	15.3%	13.7%	1.5%	37.8%
Newark	45.1%	27.2%	16.9%	10.1%	0.7%	54.9%
Piedmont	80.5%	2.1%	14.3%	2.6%	0.5%	19.5%
Unincorporated County	60.2%	21.3%	13.0%	4.9%	0.7%	39.8%
Ashland CDP	46.3%	38.1%	13.0%	1.8%	0.7%	53.7%
Castro Valley CDP	70.0%	9.9%	13.8%	5.6%	0.7%	30.0%
Cherryland CDP	46.4%	38.2%	8.8%	6.3%	0.2%	53.6%
Fairview CDP	66.5%	18.9%	8.1%	5.7%	0.7%	33.5%
San Lorenzo CDP	50.7%	27.7%	16.9%	4.1%	0.7%	49.3%
Sunol CDP	73.4%	3.9%	12.4%	9.2%	1.2%	26.6%
Remainder	65.6%	19.8%	8.8%	5.0%	0.8%	34.4%
Urban County Total	**60.1%**	**17.2%**	**15.0%**	**6.9%**	**0.8%**	**39.9%**
Consortium Total	**53.8%**	**16.1%**	**20.6%**	**8.7%**	**0.8%**	**46.2%**
Alameda County Total	**56.8%**	**17.0%**	**18.2%**	**7.0%**	**1.0%**	**43.2%**

Note:
Based on all persons age 5 and older.
(a) This percentage counts all persons, five years and older, who speak a language other than English at home.
Sources: Nielsen; BAE, 2014.

Homeless Population

EveryOne Home is a collaborative effort of stakeholders, jurisdictions, and Alameda County agencies established pursuant to the adoption of the EveryOne Home Plan to end homelessness in 2006. Since 2009, EveryOne Home has commissioned a biannual Alameda County Homeless Count and Survey. The most recent count was conducted in 2013 and found that there were 4,264 homeless individuals living in Alameda County at point in time. This figure represented a slight increase of 2.1 percent from the 2011 count.

The survey findings noted that the number of individuals who become homeless every year due to housing or other crises is roughly equal to or exceeds the roughly 2,000 homeless individuals who are successfully moved into permanent housing every year.

Over half of the County's point-in-time homeless population in 2013, 2,337 individuals, wwas unsheltered and the remaining 1,927 homeless individuals were sheltered. The homeless population in Alameda County includes several categories of special needs individuals who face housing challenges beyond homelessness, as described elsewhere in this report. In the 2013 point-in-time count, there were 1,106 homeless individuals with severe mental illness, 168 homeless individuals over the age of 60, and 97 homeless individuals living with HIV/AIDS.

In addition, EveryOne Home reports that children comprise 28 percent, and families comprise 43 percent of the County's homeless population. The data indicate that the mid-, south, and east portions of the County outside of Oakland and Berkeley have a higher percentage of homeless families with children, making this a sub-population of particular concern for Consortium jurisdictions.

2.2 Household Income Data

Household Income Distribution

In 2014, the median household income in Alameda County is $69,000. As shown in Table 2.11, 29 percent of households earn between $75,000 and $149,999, while another 27 percent earn between $35,000 and $74,999 annually.

Household incomes vary greatly across entitlement and Urban County Jurisdictions. Pleasanton is the highest-income entitlement jurisdiction with a median household income of $111,200 in 2014. San Leandro, on the other hand, has the lowest median household income among entitlement jurisdictions at $60,300. Within the Urban County, Piedmont is the highest-income jurisdiction with a median household income of $167,400. Emeryville has the lowest median household income of the jurisdictions within the Urban County at $66,500. In the Unincorporated County, Sunol shows the highest income at $102,800, while Ashland has the lowest median household income at $49,200.

Table 2.11: Household Income Distribution, 2014

	Less than $35,000	$35,000 to $74,999	$75,000 to $149,999	$150,000 or More	Median HH Income
Entitlement Jurisdictions					
Alameda	23.2%	27.9%	31.5%	17.4%	$73,496
Fremont	16.4%	24.1%	34.6%	24.9%	$94,336
Hayward	26.9%	33.6%	29.1%	10.4%	$62,376
Livermore	16.9%	20.7%	35.9%	26.4%	$96,015
Pleasanton	13.7%	19.2%	33.3%	33.8%	$111,211
San Leandro	29.0%	32.5%	28.3%	10.2%	$60,264
Union City	20.1%	27.0%	33.6%	19.3%	$80,463
Urban County					
Albany	26.5%	28.5%	28.2%	16.8%	$68,300
Dublin	11.4%	20.9%	38.1%	29.5%	$108,434
Emeryville	30.2%	25.8%	28.7%	15.2%	$66,455
Newark	18.6%	29.0%	37.5%	14.9%	$79,077
Piedmont	7.1%	14.3%	24.5%	54.1%	$167,370
Unincorporated County	24.3%	31.2%	28.8%	15.7%	$67,632
Ashland CDP	35.2%	36.9%	21.6%	6.3%	$49,146
Castro Valley CDP	20.6%	28.9%	29.3%	21.2%	$75,988
Cherryland CDP	33.2%	37.5%	24.7%	4.6%	$52,157
Fairview CDP	20.9%	27.8%	31.4%	19.9%	$77,601
San Lorenzo CDP	22.4%	32.0%	36.4%	9.2%	$69,700
Sunol CDP	12.1%	26.6%	26.0%	35.3%	$102,778
Remainder	22.1%	27.0%	26.7%	24.2%	$76,975
Urban County Total	**21.2%**	**28.0%**	**31.3%**	**19.5%**	**$76,604**
Consortium Total	**20.9%**	**27.0%**	**32.1%**	**20.0%**	**$79,160**
Alameda County Total	**26.9%**	**27.1%**	**28.6%**	**17.5%**	**$69,151**

Sources: Nielsen; BAE, 2014

Household Income by Household Type

For planning purposes, households are categorized by HUD as extremely low-income, very low-income, or low-income, based on percentages of the County's Median Family Income (MFI). The MFI is calculated annually by HUD for different household sizes.[4] The HUD income categories are defined below:

- Extremely Low-Income: Up to 30 percent of adjusted County MFI
- Very Low-Income: 31 percent to 50 percent of adjusted County MFI

[4] MFI calculations are based on American Community Survey (ACS) median income data published by the U.S. Census Bureau and adjusted by a number of factors, including adjustment for high cost areas.

- Low-Income: 51 percent to 80 percent of adjusted County MFI

HUD categorizes household types by these income limits in the "CHAS" data used for Consolidated Plans. Table 2.12 shows the percentage of households that are extremely low-, very low-, or low-income. As shown, 39 percent of County households and 33 percent of Consortium households were lower-income based on CHAS data derived from the 2007-2011 American Community Survey. Within Unincorporated Alameda County, several communities, had particularly high proportions of lower-income households, especially Ashland and Cherryland with more than half of households earning less than 80 percent of MFI.

For all entitlement jurisdictions, elderly households had the highest percentage of lower income households when compared to all other household types. For Alameda County and the Consortium overall, over half of elderly households earned less than 80 percent of MFI in 2007-2011. In Emeryville and Cherryland, large family households had the greatest percentage of lower income households with 83 percent and 70 percent, respectively.

Table 2.12: Percent Extremely Low-, Very Low-, and Low-Income by Household Type, 2007-2011 (a)

	Elderly	Small Family	Large Family	Other	Total
Entitlement Jurisdictions					
Alameda	44.6%	27.3%	43.1%	36.5%	34.6%
Fremont	52.2%	17.8%	26.9%	29.7%	26.4%
Hayward	60.5%	39.5%	46.4%	51.4%	46.6%
Livermore	43.5%	17.9%	26.6%	25.8%	25.2%
Pleasanton	41.3%	12.7%	11.0%	21.6%	19.8%
San Leandro	62.6%	35.6%	38.9%	44.0%	44.0%
Union City	58.1%	23.9%	34.1%	41.0%	33.8%
Urban County					
Albany	42.3%	34.7%	31.0%	39.1%	37.0%
Dublin	39.0%	14.3%	15.4%	21.4%	19.0%
Emeryville	56.9%	32.1%	83.3%	33.5%	38.4%
Newark	60.9%	24.1%	29.9%	26.3%	32.5%
Piedmont	14.9%	4.1%	1.1%	36.6%	8.3%
Unincorporated County	51.4%	32.6%	40.0%	42.6%	39.6%
Ashland CDP	66.8%	13.4%	51.6%	56.8%	57.8%
Castro Valley CDP	48.9%	4.2%	25.5%	38.5%	31.9%
Cherryland CDP	62.0%	24.5%	69.9%	31.3%	56.2%
Fairview CDP	35.1%	5.1%	27.1%	27.4%	27.3%
San Lorenzo CDP	58.4%	10.2%	39.5%	40.9%	39.6%
Sunol CDP	36.6%	2.5%	21.1%	29.3%	32.0%
Remainder	39.1%	10.1%	40.5%	59.7%	43.3%
Urban County Total	**49.4%**	**6.6%**	**33.0%**	**35.3%**	**33.8%**
Consortium Total	**51.5%**	**24.9%**	**33.5%**	**36.4%**	**33.2%**
Alameda County Total	**53.0%**	**30.2%**	**41.2%**	**44.5%**	**39.4%**

Notes:
(a) Extremely low-income households are defined as those earning <= 30% of median family income (MFI). Very low-income households defined as those earning between 31% and 50% of MFI. Low-income households defined as those earning between 51% and 80% of MFI.

Sources: HUD CHAS data, based on special tabulations of the five-year American Community Survey of 2007-2011 BAE, 2014.

Areas of Concentrated Poverty

Countywide, approximately nine percent of households had incomes below the Federal poverty level in 2014. Within the Consortium, however, that number was lower, with only six percent of households living below the poverty line (see Table 2.13). Consistent with household income data, the cities of Hayward, San Leandro, Albany, and Emeryville have slightly higher proportions of households living below the poverty line, compared to the Consortium as a

whole. However, the highest incidence of poverty is found in the Unincorporated County; approximately 17 percent and 13 percent of households in Ashland and Cherryland, respectively, live below the poverty line.

Table 2.13: Poverty Status, 2014

	Families Below Poverty Line	Percent of Total
Entitlement Jurisdictions		
Alameda	1,505	7.9%
Fremont	2,285	3.9%
Hayward	3,246	9.5%
Livermore	985	4.4%
Pleasanton	681	3.4%
San Leandro	2,119	9.9%
Union City	1,159	6.6%
Urban County		
Albany	489	9.4%
Dublin	243	2.1%
Emeryville	246	12.1%
Newark	579	5.4%
Piedmont	36	1.1%
Unincorporated County	3,030	8.3%
Ashland CDP	893	17.2%
Castro Valley CDP	1,056	6.3%
Cherryland CDP	427	13.2%
Fairview CDP	149	6.0%
San Lorenzo CDP	365	6.0%
Sunol CDP	5	1.9%
Remainder	135	5.8%
Urban County Total	**4,623**	**6.7%**
Consortium Total	16,603	6.3%
Alameda County Total	33,830	9.2%

Sources: Nielsen; BAE, 2014.

Figure 2.3 shows areas of concentrated poverty within the County. The U.S. Census Bureau uses three benchmarks in assessing the concentration of people living in poverty—less than 20 percent, between 20 percent and 40 percent, and 40 percent or higher.[5] The traditional

[5] U.S. Census Bureau, "Areas with Concentrated Poverty: 1999," July 2005, http://www.census.gov/prod/2005pubs/censr-16.pdf

definition of concentrated poverty is where 40 percent of the population lives below the federal poverty threshold.[6] In Alameda County, the only Census Tracts with this level of concentration are in Oakland, and as shown in Figure 2.3, the large majority of Census Tracts with more than 20 percent of the population below the poverty line as defined by the US Census are located in Berkeley and Oakland, which are not part of the HOME Consortium. However the Consortium jurisdictions of Albany, San Leandro, and Hayward each have at least one Census Tract with 20 percent or more of the population below the poverty threshold.

Also, it should be noted that Census and Claritas data may potentially underestimate the prevalence of poverty within particular areas. For instance, this may be the case if communities have large populations of undocumented persons who may not be fully enumerated by the Census.

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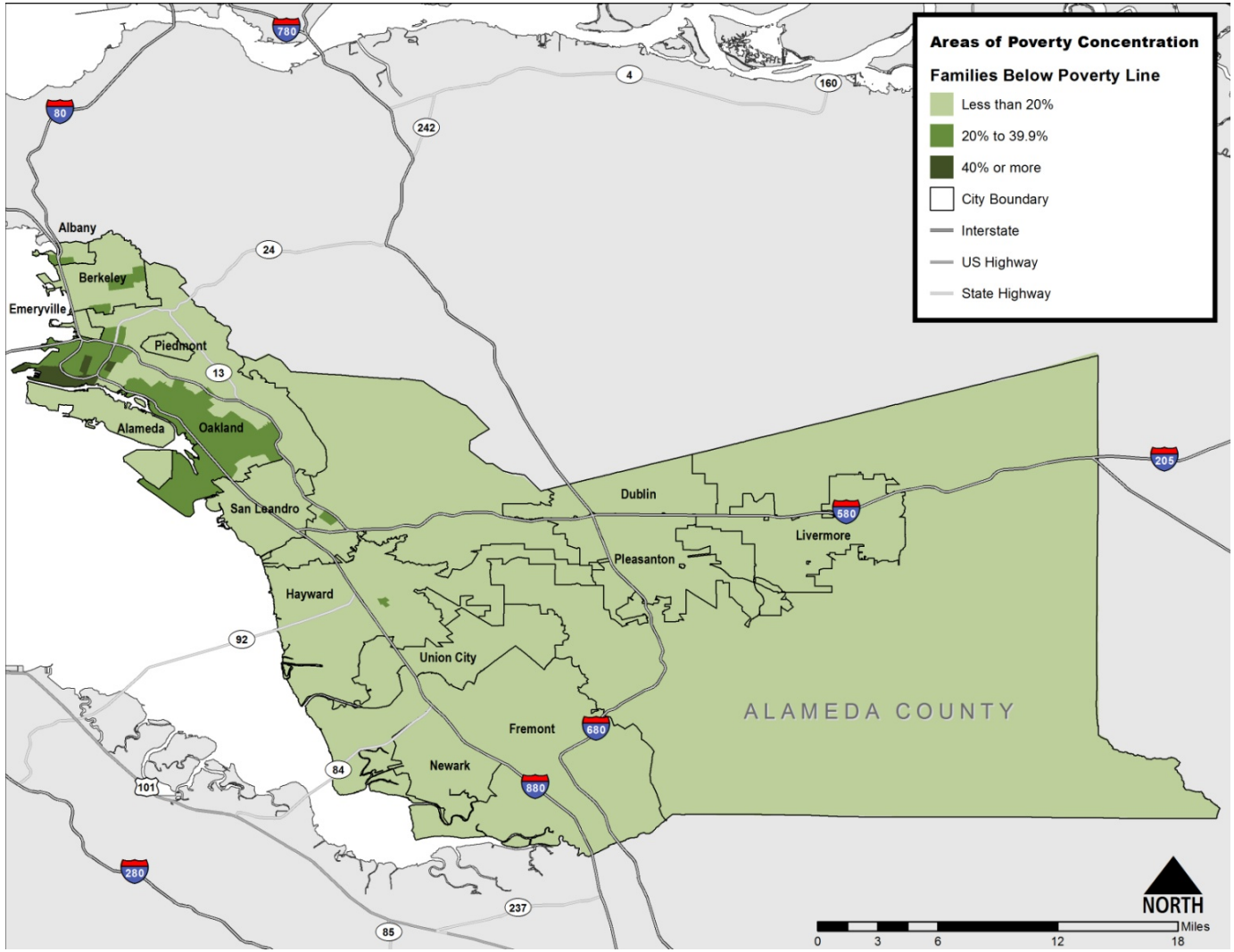
[6] Wolch, Jennifer and Nathan Sessoms, USC Department of Geography, "The Changing Face of Concentrated Poverty," http://www.usc.edu/schools/sppd/lusk/research/pdf/wp_2005-1004.pdf

Figure 2.3: Areas of Concentrated Poverty, Alameda County, 2014

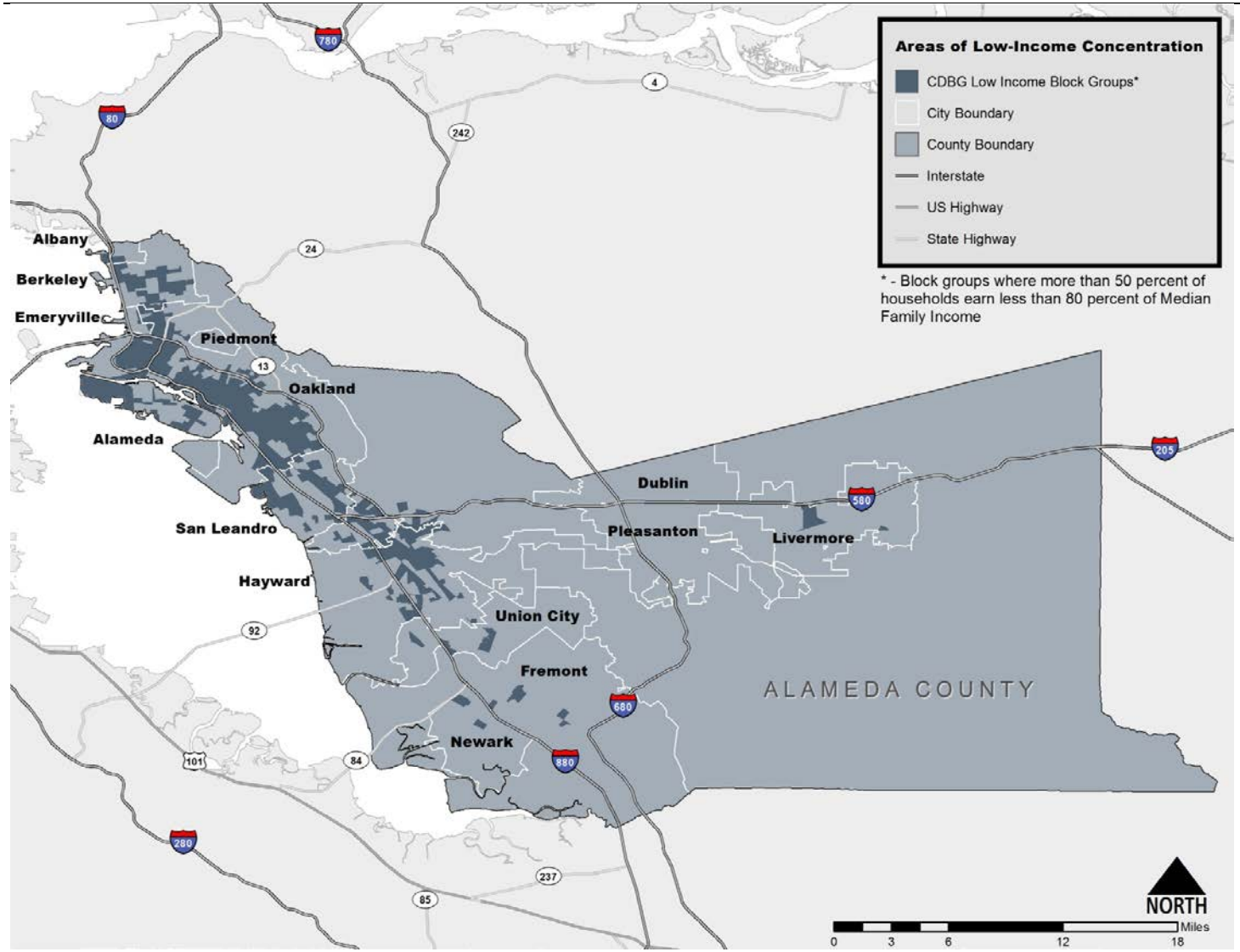


Low Income Concentration

The Community Development Block Grant (CDBG) program defines low income concentration as any block group where more than 50 percent of residents earn 80 percent of MFI or less. In the Consortium of Alameda County jurisdictions, 126 block groups fall under this definition according to data from the 2006-2010 American Community Survey (ACS). Overall, there is little overlap among low income concentration and previous maps of poverty concentration and minority concentration within Consortium cities.

As shown in Figure 2.4 the corresponding table below, the cities of Hayward and San Leandro as well as the unincorporated areas of Ashland, Cherryland, and San Lorenzo have particularly dense concentrations of low income residents. Hayward alone has one third of the identified low income block groups within the Consortium. The Tri Valley cities of Dublin and Pleasanton have no identified areas of low income concentration, and the City of Livermore has only a few areas near its Downtown. This distribution largely follows the income trends mentioned earlier, with the Tri Valley having overall higher incomes than the inner East Bay region.

Figure 2.4: Areas of Low-Income Concentration



2.3 Employment Data

Major Employers

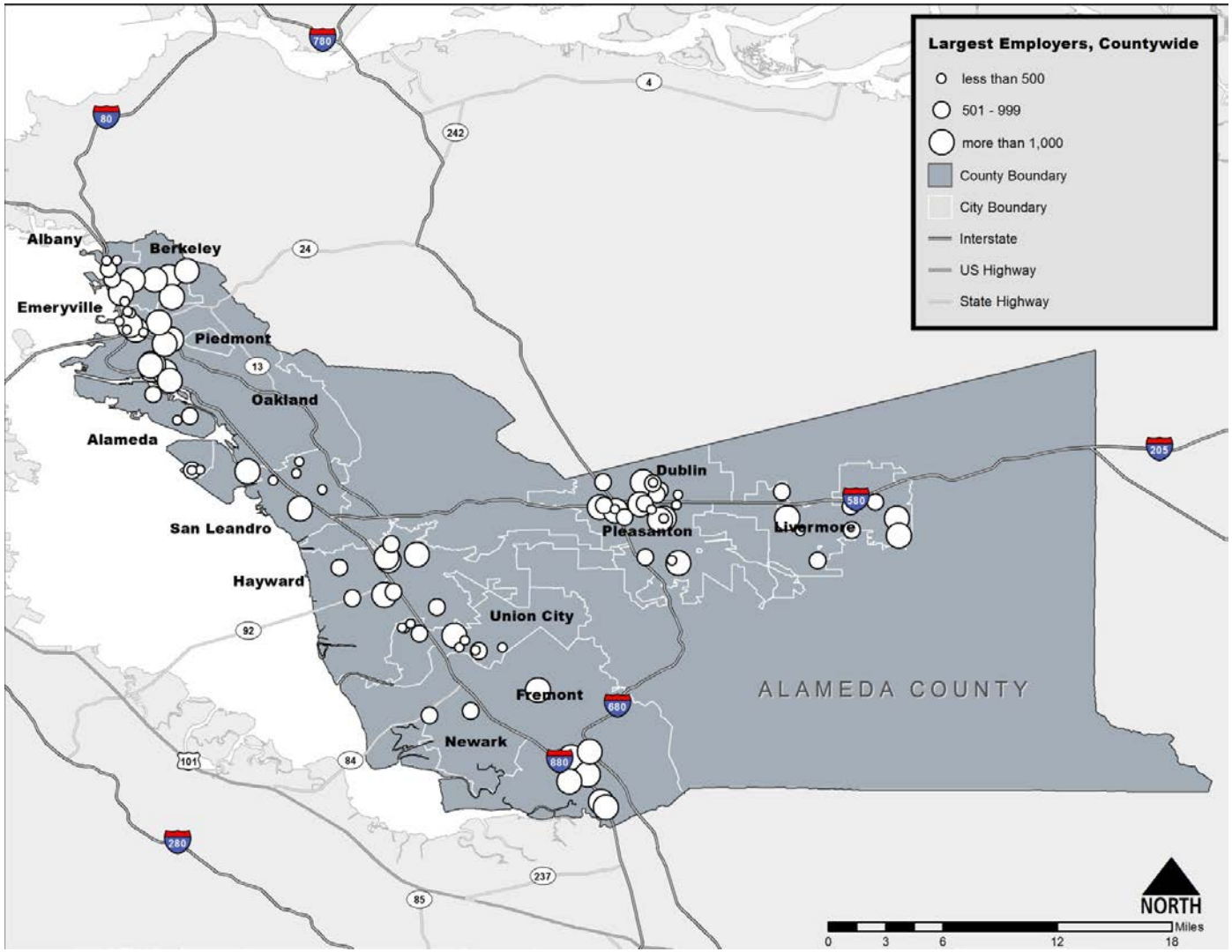
The geographic relationship between job centers and accessibility to housing is an important issue for fair housing planning. A lack of accessibility between jobs and housing may limit households' housing choice. Table 2.14 provides a partial list of what are estimated to be the 100 largest employers in Alameda County while Figure 2.5 indicates their locations (see Appendix for a complete list of the top 100 employers). Many of Alameda County's largest employers are located in the cities of Berkeley and Oakland. Importantly, 24 of the County's 25 largest employers are within one-quarter mile of a transit station or bus stop.

Table 2.14: Major Employers, Alameda County, 2014

Employer	Employees	City	Industry
University of California, Berkeley	14,245	Berkeley	Schools- Universities & Colleges Academic
Kaiser Permanente Medical Group	10,914	Oakland	Hospitals
County of Alameda	8,735	Countywide	Local Government
Oakland Unified School District	7,664	Oakland	Elementary and Secondary Schools
State of California	7,480	Oakland	State Government
Lawrence Livermore National Laboratory	5,870	Livermore	Small Arms Ammunition Manufacturing
City of Oakland	5,082	Oakland	Local Government
Lawrence Berkeley National Lab	4,200	Berkeley	Research and Development in Biotechnology
Kaiser Permanente	3,974	Pleasanton	Hospitals
Alta Bates Summit Medical Center	3,623	Oakland	Hospitals
Safeway	3,225	Pleasanton	Supermarkets & Other Grocery
Fremont Unified School District	3,000	Fremont	Elementary and Secondary Schools
Tesla Motors	3,000	Fremont	General Automotive Repair
Children's Hospital & Research Center	2,600	Oakland	Hospitals
Alta Bates Medical Center	2,517	Berkeley	Hospitals
Kaiser Permanente	2,500	Hayward	Hospitals
Internal Revenue Service	2,500	Oakland	Federal Government
California State University, East Bay	2,207	Hayward	Schools- Universities & Colleges Academic
Hayward Unified School District	2,200	Hayward	Elementary and Secondary Schools
US Government & Federal Correction Institute	2,100	Dublin	Federal Government
Southwest Airlines	2,100	Oakland	Air Transportation
Washington Hospital	1,817	Fremont	Hospitals
Workday, Inc.	1,699	Pleasanton	Computer Processing & Data Preparation
Lam Research Corporation	1,500	Fremont	Special Industry Machinery
Oracle	1,479	Pleasanton	Prepackaged Software

Source: Comprehensive Annual Financial Reports for Alameda County and Cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Pleasanton, San Leandro, and Union City; BAE, 2014

Figure 2.5: Major Employers, Alameda County



Major Job Centers

The Association of Bay Area Governments estimated there were approximately 694,500 jobs in Alameda County in 2010. Consistent with information on the County's largest employers, Oakland, Fremont, and Berkeley comprised the top three job centers in 2010. Oakland accounted for 27 percent of all employment countywide, while Fremont and Berkeley contained 13 percent and 11 percent of the County total, respectively.

Employment in Alameda County is projected to increase by 37 percent between 2010 and 2040, to 947,700 jobs. The Consortium is expected to grow slightly less with a projected increase of 34 percent during the same time period. High job growth, in terms of percentages, is projected for Dublin, but it had small job base in 2010. Nevertheless, Oakland, Fremont, and Berkeley will remain major employment centers within the County.

Table 2.15: Job Projections, Alameda County, 2010-2040

	2010	2015	2020	2025	2030	2035	2040	% Change 2010-2040
Entitlement Jurisdictions								
Alameda	24,070	26,420	28,770	29,670	30,590	31,910	33,220	38.0%
Fremont	90,010	97,850	106,540	109,130	111,820	115,810	120,000	33.3%
Hayward	68,180	73,360	78,950	80,650	82,400	85,080	87,860	28.9%
Livermore	46,650	51,140	56,110	57,730	59,440	61,780	64,260	37.7%
Pleasanton	54,890	59,070	63,620	64,880	66,190	68,160	70,190	27.9%
San Leandro	39,980	43,410	47,150	48,260	49,410	51,120	52,920	32.4%
Union City	20,600	21,990	23,500	23,890	24,310	24,990	25,700	24.8%
Urban County								
Albany	4,230	4,560	4,930	5,070	5,220	5,410	5,630	33.1%
Dublin	16,850	19,970	24,140	25,660	27,310	29,410	31,700	88.1%
Emeryville	16,070	17,940	20,080	20,790	21,520	22,540	23,610	46.9%
Newark	17,930	19,310	20,840	21,280	21,720	22,420	23,150	29.1%
Piedmont	1,930	2,040	2,150	2,210	2,260	2,330	2,410	24.9%
Unincorporated County	25,470	27,040	28,850	29,460	30,060	30,960	31,910	25.3%
Ashland CDP	3,050	3,360	3,710	3,850	3,980	4,170	4,380	43.6%
Castro Valley CDP	13,460	14,140	14,940	15,230	15,500	15,910	16,320	21.2%
Cherryland- Fairview (a)	3,070	3,300	3,560	3,650	3,730	3,850	4,000	30.3%
San Lorenzo CDP	3,520	3,780	4,070	4,140	4,220	4,350	4,470	27.0%
Remainder	2,370	2,460	2,570	2,590	2,630	2,680	2,740	15.6%
Urban County Total	**82,480**	**90,860**	**100,990**	**104,470**	**108,090**	**113,070**	**118,410**	**43.6%**
Consortium Total	**426,860**	**464,100**	**505,630**	**518,680**	**532,250**	**551,920**	**572,560**	**34.1%**
Alameda County Total	**694,460**	**757,010**	**826,790**	**850,610**	**875,390**	**910,650**	**947,650**	**36.5%**

Note:
(a) Source combined CDPs of Cherryland and Fairview
Sources: Plan Bay Area Projections 2013; BAE, 2014.

2.4 Housing Profile

Housing Stock

Housing Unit Type. According to the California Department of Finance, in 2014 the majority of housing units in Alameda County are single-family (attached and detached) homes[7]. Single-family homes are even more abundant in the Consortium, representing 69 percent of all housing units. While the distribution of housing unit types across jurisdictions varies, single-family homes represent the majority of units in all Consortium jurisdictions except Emeryville. In Emeryville, single family units make up 12 percent of total housing units. Among entitlement jurisdictions, Livermore has the highest percentage (79 percent) of single-family units. In the Urban County, single-family residences are most dominant in Piedmont and Sunol, where they represent 96 and 97 percent of all units, respectively.

[7] The Census Bureau definition of single-family house includes fully detached, semidetached (semiattached, side-by-side), row houses, and townhouses. In the case of attached units, each must be separated from the adjacent unit by a ground-to-roof wall in order to be classified as a single-family structure. Also, these units must not share heating/air-conditioning systems or utilities, such as water supply, power supply, or sewage disposal lines. Units built one on top of another and those built side-by-side that do not have a ground-to-roof wall and/or have common facilities (i.e., attic, basement, heating plant, plumbing, etc.) are not included in the single-family statistics.

Table 2.16: Housing Unit Type, 2014

	Total Units (a)	Housing Unit Type: Single-Family (b)	Multifamily	Mobile Homes
Entitlement Jurisdictions				
Alameda	32,430	52.8%	46.8%	0.4%
Fremont	75,186	71.5%	27.6%	1.0%
Hayward	49,040	61.3%	34.0%	4.7%
Livermore	30,884	78.8%	19.5%	1.7%
Pleasanton	26,305	74.4%	24.1%	1.4%
San Leandro	32,503	66.0%	31.3%	2.7%
Union City	21,431	76.9%	18.4%	4.7%
Urban County				
Albany (c)	6,722	66.2%	33.5%	0.4%
Dublin	18,640	65.7%	34.0%	0.3%
Emeryville	6,719	12.2%	87.2%	0.5%
Newark	13,419	81.0%	19.0%	0.0%
Piedmont	3,937	95.6%	4.4%	0.0%
Unincorporated County	51,041	75.7%	22.5%	1.9%
Ashland CDP	8,015	49.7%	47.7%	2.6%
Castro Valley CDP	24,406	78.5%	19.9%	1.7%
Cherryland CDP	5,193	70.5%	29.1%	0.5%
Fairview CDP	3,717	83.9%	16.0%	0.1%
San Lorenzo CDP	7,988	90.6%	8.5%	0.9%
Sunol CDP	385	96.9%	0.5%	2.6%
Remainder	3,309	75.6%	21.5%	2.9%
Urban County Total	**100,478**	**70.4%**	**28.5%**	**1.1%**
Consortium Total	**368,257**	**68.8%**	**29.2%**	**1.9%**
Alameda County Total	**588,948**	**60.7%**	**38.0%**	**1.3%**

Notes:
(a) Department of Finance 2014 estimates used for incorporated cities. For Census Designated Places (CDPs), Nielsen provides the 2014 estimate.
(b) Includes single-family detatched and single-family attached units.
(c) Albany housing unit count does not include the 974-unit Albany Village, a student family housing development owned and operated by the University of California, Berkeley.
Sources: California Department of Finance; Nielsen Marketplace; BAE, 2014.

Tenure. Often, a jurisdiction's housing stock correlates with the tenure distribution of the occupied housing units. Cities with a higher proportion of single-family residences generally have a higher homeownership rate. As shown in Table 2.17, approximately 53 percent of Alameda County households are homeowners. The homeownership rate in the Consortium is higher with 61 percent of households owning their own home. Consistent with the distribution by housing type, Piedmont and Sunol have the highest homeownership rates among entitlement and Urban County jurisdictions, with 88 percent and 83 percent of households owning their homes, respectively.

In the three cities of Alameda, Albany, and Emeryville, the majority of households rent their dwelling unit. Renters comprise approximately 52 percent of Alameda and Albany households and 64 percent of Emeryville households. In addition, the majority of households in the communities of Ashland and Cherryland in Unincorporated Alameda County are renters.

Table 2.17: Tenure Distribution of Occupied Units, 2014

	Total Occupied Units	Owner	Renter
Entitlement Jurisdictions			
Alameda	31,168	48.1%	51.9%
Fremont	74,520	62.2%	37.8%
Hayward	47,601	53.0%	47.0%
Livermore	30,505	69.9%	30.1%
Pleasanton	26,605	70.4%	29.6%
San Leandro	32,120	57.6%	42.4%
Union City	21,484	66.6%	33.4%
Urban County			
Albany	7,757	48.3%	51.7%
Dublin	16,535	63.1%	36.9%
Emeryville	6,301	35.6%	64.4%
Newark	13,583	68.6%	31.4%
Piedmont	3,913	88.3%	11.7%
Unincorporated County	50,512	60.5%	39.5%
Ashland CDP	7,537	34.0%	66.0%
Castro Valley CDP	23,361	68.4%	31.6%
Cherryland CDP	4,856	31.6%	68.4%
Fairview CDP	3,543	73.0%	27.0%
San Lorenzo CDP	7,739	74.9%	25.1%
Sunol CDP	354	82.5%	17.5%
Remainder	3,122	57.8%	42.2%
Urban County Total	**98,601**	**60.6%**	**39.4%**
Consortium Total	**362,604**	**60.5%**	**39.5%**
Alameda County Total	**571,854**	**53.3%**	**46.7%**

Sources: Nielsen; BAE, 2014

Housing Stock Age. Unless carefully maintained, older housing stock can create health and safety problems for occupants. Generally, housing policy analysts believe that even with normal maintenance, dwellings over 40 years of age can deteriorate, requiring significant

rehabilitation. According to the 2014 Nielsen estimates, approximately 56 percent of housing units countywide were built before 1970. The Consortium's housing stock is slightly newer with 43 percent of housing units built before 1970.

As shown in Table 2.18, the age of jurisdictions' housing stock varies across entitlement jurisdictions and within the Urban County. Among entitlement jurisdictions, the City of Pleasanton has the newest housing stock with a median year built of 1983, just over 20 years old. The City of San Leandro is the entitlement jurisdiction with the oldest housing stock; the median year homes were built is 1958 (56 years). Within the Urban County, the median year built in Dublin is 1996 (18 years), while the median age in Piedmont is 75 years or a median year built of 1939.

Table 2.18: Housing Stock Age, 2014

	1949 or earlier	1950 to 1969	1970 to 1989	1990 to 1999	2000 to 2004	2005 or later	Median Year Built
Entitlement Jurisdictions							
Alameda	40.4%	22.1%	27.2%	4.8%	1.3%	4.1%	1962
Fremont	2.7%	28.1%	50.7%	11.6%	3.3%	3.6%	1976
Hayward	8.7%	39.4%	34.1%	8.2%	5.2%	4.4%	1971
Livermore	5.5%	29.1%	32.4%	18.4%	10.0%	4.6%	1978
Pleasanton	3.3%	16.5%	49.9%	19.3%	6.2%	4.8%	1983
San Leandro	28.5%	40.8%	21.4%	4.0%	4.0%	1.2%	1958
Union City	2.7%	14.4%	57.2%	14.0%	5.3%	6.4%	1978
Urban County							
Albany	48.7%	16.2%	14.5%	3.6%	5.0%	12.0%	1951
Dublin	0.7%	19.0%	20.6%	16.6%	25.3%	17.8%	1996
Emeryville	21.0%	11.5%	31.5%	11.1%	12.7%	12.2%	1980
Newark	4.1%	37.0%	45.1%	9.0%	2.4%	2.4%	1973
Piedmont	73.6%	18.3%	5.5%	1.4%	0.8%	0.4%	1939
Unincorporated County	19.8%	40.1%	23.9%	10.3%	3.5%	2.5%	1963
Ashland CDP	23.0%	40.2%	25.9%	5.8%	2.3%	2.8%	1962
Castro Valley CDP	16.6%	42.0%	25.0%	12.7%	2.6%	1.1%	1965
Cherryland CDP	28.0%	31.4%	21.8%	11.0%	3.0%	4.7%	1960
Fairview CDP	9.8%	35.7%	39.4%	10.6%	3.0%	1.5%	1972
San Lorenzo CDP	28.9%	49.4%	11.4%	4.2%	3.7%	2.4%	1955
Sunol CDP	33.8%	11.2%	28.1%	16.4%	4.9%	5.7%	1974
Remainder	10.1%	24.9%	26.5%	15.4%	13.1%	10.0%	1982
Urban County Total	**18.9%**	**31.4%**	**25.3%**	**10.3%**	**7.6%**	**6.4%**	**1970**
Consortium Total	**13.8%**	**29.5%**	**35.7%**	**10.8%**	**5.5%**	**4.6%**	**1973**
Alameda County Total	**28.9%**	**27.1%**	**26.9%**	**8.5%**	**4.6%**	**4.0%**	**1966**

Sources: Nielsen; BAE, 2014

Housing Conditions. Despite the age of housing units in some jurisdictions, much of the County's housing stock remains in relatively good condition. Data on the number of units which lack complete plumbing and kitchen facilities[8] are often used to assess the condition of a jurisdiction's housing stock. As Table 2.19 illustrates, virtually all of the County and Consortium's housing units contain complete plumbing and kitchen facilities.

The 2008-2012 ACS found that approximately 3,000 owner and renter-occupied housing units (0.5 percent) in Alameda County lack complete plumbing facilities. Of those, 1,200 units (0.4 percent) were located within the Consortium. In addition, 900 owner-occupied units (0.2 percent) in the County and 500 owner-occupied units (0.1 percent) in the Consortium lacked complete kitchen facilities. A far greater number of renter-occupied housing units lacked complete kitchens; approximately 4,200 (0.8 percent) of County and 2,100 (0.6 percent) of Consortium renter-occupied units did not have these facilities. There are slight variations in the lack of plumbing and kitchen facilities across Consortium jurisdictions, but overall housing conditions as a share of total housing units are relatively good in the Consortium and County.

[8] Complete plumbing facilities include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit. A unit has complete kitchen facilities when it has all of the following facilities: (a) cooking facilities (b) refrigerator; and (c) a sink with piped water.

Table 2.19: Housing Conditions, 2008-2012

	Number without Complete Plumbing Facilities				Number without Complete Kitchen Facilities			
	Owners	Renters	Total	Percent of Total Units	Owners	Renters	Total	Percent of Total Units
Entitlement Jurisdictions								
Alameda	66	67	133	0.5%	39	282	321	1.1%
Fremont	5	184	189	0.3%	74	421	495	0.7%
Hayward	77	149	226	0.5%	42	265	307	0.7%
Livermore	18	0	18	0.1%	47	69	116	0.4%
Pleasanton	0	61	61	0.2%	66	183	249	1.0%
San Leandro	26	136	162	0.5%	35	299	334	1.1%
Union City	0	65	65	0.3%	21	175	196	1.0%
Urban County								
Albany	0	49	49	0.7%	28	31	59	0.8%
Dublin	0	7	7	0.0%	0	60	60	0.4%
Emeryville	23	0	23	0.4%	0	152	152	2.6%
Newark	24	33	57	0.4%	25	29	54	0.4%
Piedmont	27	0	27	0.7%	27	0	27	0.7%
Unincorporated County	59	153	212	0.4%	62	170	232	0.5%
Ashland CDP	18	0	18	0.3%	30	40	70	1.0%
Castro Valley CDP	32	85	117	0.5%	32	86	118	0.5%
Cherryland CDP	9	0	9	0.2%	0	0	0	0.0%
Fairview CDP	0	0	0	0.0%	0	0	0	0.0%
San Lorenzo CDP	0	31	31	0.4%	0	0	0	0.0%
Sunol CDP	0	0	0	0.0%	0	0	0	0.0%
Remainder	0	37	37	1.3%	0	44	44	1.6%
Urban County Total	**133**	**242**	**375**	**0.4%**	**142**	**442**	**584**	**0.6%**
Consortium Total	**325**	**904**	**1,229**	**0.4%**	**466**	**2,136**	**2,602**	**0.8%**
Alameda County Total	**739**	**2,226**	**2,965**	**0.5%**	**932**	**4,229**	**5,161**	**1.0%**

Sources: ACS 2008-2012; BAE, 2014.

New Residential Building Permits 2004-2014. New residential construction in Alameda County between 2004 and 2014 favors large multifamily buildings with five or more units over single family residences. Of the approximate 32,300 residential units permitted during this time period, 56 percent were for units in large multifamily buildings and 41 percent were for single-family homes.

Table 2.20: Residential Units Permitted by Building Type, Consortium, 2004-2014

Building Type	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014 YTD (a)	2004-2014 Total	% of Total
Single Family	1,937	1,425	1,576	1,135	647	703	727	743	1,273	1,260	584	**12,010**	**52.2%**
2 Units	16	2	22	4	8	12	34	26	102	66	0	**292**	**1.3%**
3 & 4 Units	80	19	148	34	15	16	21	23	47	11	4	**418**	**1.8%**
5 or More Units	2,061	1,609	1,604	1,221	235	97	497	1,073	903	985	9	**10,294**	**44.7%**
Total	**4,094**	**3,055**	**3,350**	**2,394**	**905**	**828**	**1,279**	**1,865**	**2,325**	**2,322**	**597**	**23,014**	**100.0%**
Percent Multifamily	**52.7%**	**53.4%**	**53.0%**	**52.6%**	**28.5%**	**15.1%**	**43.2%**	**60.2%**	**45.2%**	**45.7%**	**2.2%**	**47.8%**	

Notes:
(a) Includes building permits issued through May 2014.
Sources: U.S. Census Bureau; BAE, 2014.

As shown in Table 2.21 through Table 2.23, Consortium jurisdictions issued approximately 71 percent of the residential units permitted countywide between 2004 and May 2014. Almost all (90 percent) of the units permitted in the last decade in the Urban County were in Dublin and Emeryville. The City of Dublin permitted the largest number of residential units, with approximately 6,700 units permitted making up 21 percent of the county total. This trend parallels Dublin's rapid population and job growth compared to other Urban County and Consortium Jurisdictions (see Table 2.1). Among entitlement jurisdictions, the City of Fremont issued the largest number of residential building permits, accounting for 10 percent of permits issued countywide.

Isolating multifamily units reveals similar trends to overall permitted units. The multifamily units permitted in the jurisdictions of Fremont, Dublin, and Emeryville make up over 20 percent of total multifamily units permitted in the County over the 2004 to May 2014 period. The Consortium as a whole permitted 56 percent of the County's multifamily units in the same period. Among all single family units permitted for Alameda County from 2004 through May 2014, 91 percent were issued in the entitlement jurisdictions of the Consortium. Excluding Dublin, where single family permits represented 25 percent of the County's total permits, single family permits in the remainder of the Urban County accounted for only three percent of total permits issued countywide. The City of Hayward permitted the most single family units of any entitlement jurisdiction, totaling 18 percent of countywide residential units permitted.

Table 2.21: Residential Units Permitted by Jurisdiction, 2004-2014

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014 YTD (a)	2004-2014 Total	Percent of County Total
Entitlement Jurisdictions													
Alameda	77	151	116	106	2	3	16	24	0	37	5	537	1.7%
Fremont	262	551	252	392	280	301	315	506	225	161	37	3,282	10.1%
Hayward	474	201	333	255	157	204	248	223	185	183	83	2,546	7.9%
Livermore	553	440	207	191	70	109	95	98	203	151	46	2,163	6.7%
Pleasanton	345	210	177	42	28	14	41	15	347	809	21	2,049	6.3%
San Leandro	332	116	288	569	21	8	102	59	5	0	0	1,500	4.6%
Union City	332	116	288	569	21	8	102	59	5	0	1	1,501	4.6%
Urban County													
Albany	6	8	53	7	2	0	5	6	1	2	0	90	0.3%
Dublin	1,172	975	924	118	141	141	344	819	1,084	681	395	6,794	21.0%
Emeryville	401	156	428	139	127	0	0	6	256	191	0	1,704	5.3%
Newark	3	2	5	6	1	0	0	0	3	0	0	20	0.1%
Piedmont	3	7	6	0	1	4	2	0	0	0	0	23	0.1%
Unincorporated County	134	122	273	0	54	36	9	50	11	107	9	805	2.5%
Urban County Total	**1,719**	**1,270**	**1,689**	**270**	**326**	**181**	**360**	**881**	**1,355**	**981**	**404**	**9,436**	**29.2%**
Consortium Total	**4,094**	**3,055**	**3,350**	**2,394**	**905**	**828**	**1,279**	**1,865**	**2,325**	**2,322**	**597**	**23,014**	**71.2%**
Alameda County Total	**5,372**	**4,376**	**6,229**	**2,912**	**1,925**	**1,333**	**1,699**	**2,142**	**2,697**	**2,895**	**762**	**32,342**	**100.0%**

Notes:
(a) Includes building permits issued through May 2014.
Sources: U.S. Census Bureau; BAE, 2014.

Table 2.22: Multifamily Residential Units Permitted by Jurisdiction, 2004-2014

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014 YTD (a)	2004-2014 Total	Percent of County Total
Entitlement Jurisdictions													
Alameda	0	2	4	2	0	0	0	0	0	36	0	44	0.2%
Fremont	120	394	97	205	110	80	215	379	64	0	0	1,664	8.7%
Hayward	6	61	80	0	0	0	0	0	2	22	4	175	0.9%
Livermore	226	182	44	49	8	16	17	38	109	48	9	746	3.9%
Pleasanton	108	0	41	0	0	0	0	0	293	665	0	1,107	5.8%
San Leandro	200	5	22	392	0	0	100	57	0	0	0	776	4.1%
Union City	200	5	22	392	0	0	100	57	0	0	0	776	4.1%
Urban County													
Albany	0	0	50	3	0	0	4	3	0	0	0	60	0.3%
Dublin	845	804	761	80	2	19	116	543	328	16	0	3,514	18.4%
Emeryville	401	156	428	136	125	0	0	5	256	190	0	1,697	8.9%
Newark	0	0	2	0	0	0	0	0	0	0	0	2	0.0%
Piedmont	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
Unincorporated County	51	21	223	0	13	10	0	40	0	85	0	443	2.3%
Urban County Total	**1,297**	**981**	**1,464**	**219**	**140**	**29**	**120**	**591**	**584**	**291**	**0**	**5,716**	**29.9%**
Consortium Total	**2,157**	**1,630**	**1,774**	**1,259**	**258**	**125**	**552**	**1,122**	**1,052**	**1,062**	**13**	**11,004**	**57.6%**
Alameda County Total	**3,069**	**2,815**	**4,623**	**1,656**	**1,150**	**522**	**832**	**1,352**	**1,367**	**1,564**	**155**	**19,105**	**100.0%**

Notes:
(a) Includes building permits issued through May 2014.
Sources: U.S. Census Bureau; BAE, 2014.

Table 2.23: Single Family Residential Units Permitted by Jurisdiction, 2004-2014

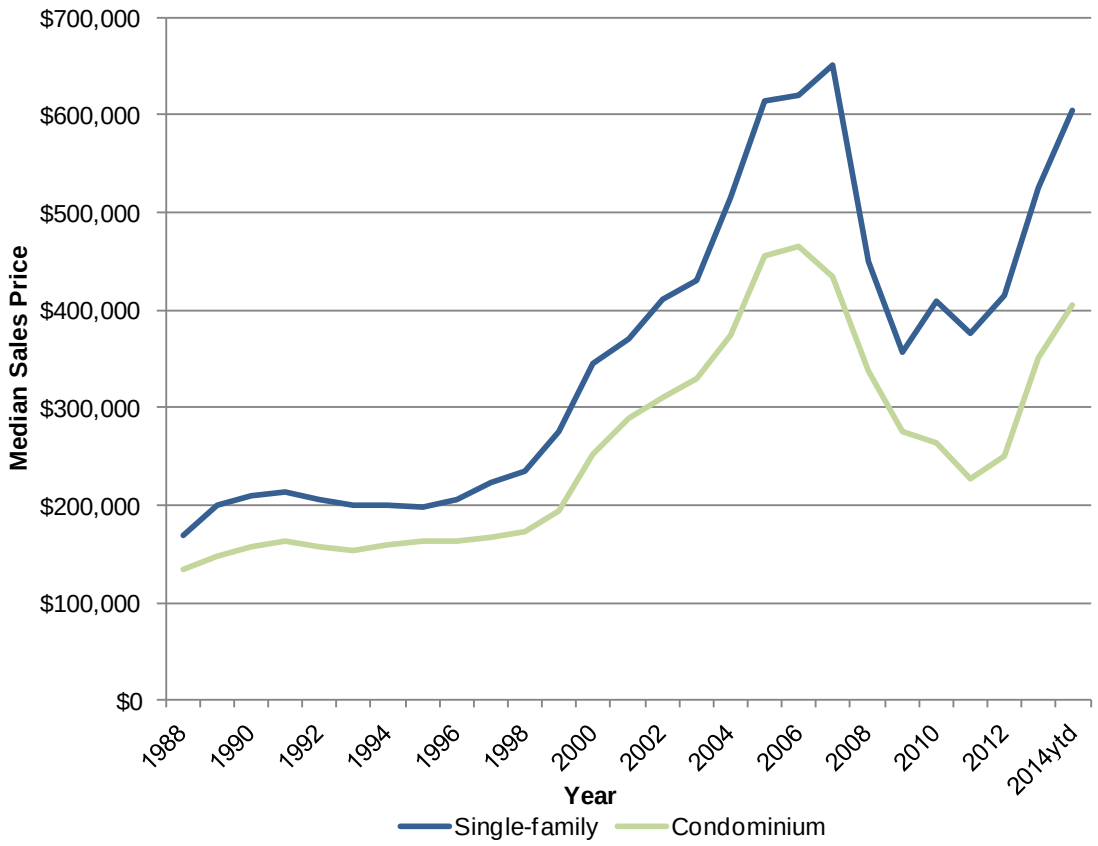
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014 YTD (a)	2004-2014 Total	Percent of County Total
Entitlement Jurisdictions													
Alameda	77	149	112	104	2	3	16	24	0	1	5	493	3.7%
Fremont	142	157	155	187	170	221	100	127	161	161	37	1,618	12.2%
Hayward	468	140	253	255	157	204	248	223	183	161	79	2,371	17.9%
Livermore	327	258	163	142	62	93	78	60	94	103	37	1,417	10.7%
Pleasanton	237	210	136	42	28	14	41	15	54	144	21	942	7.1%
San Leandro	132	111	266	177	21	8	2	2	5	0	0	724	5.5%
Union City	132	111	266	177	21	8	2	2	5	0	1	725	5.5%
Urban County													
Albany	6	8	3	4	2	0	1	3	1	2	0	30	0.2%
Dublin	327	171	163	38	139	122	228	276	756	665	395	3,280	24.8%
Emeryville	0	0	0	3	2	0	0	1	0	1	0	7	0.1%
Newark	3	2	3	6	1	0	0	0	3	0	0	18	0.1%
Piedmont	3	7	6	0	1	4	2	0	0	0	0	23	0.2%
Unincorporated County	83	101	50	N/A	41	26	9	10	11	22	9	362	2.7%
Urban County Total	**422**	**289**	**225**	**51**	**186**	**152**	**240**	**290**	**771**	**690**	**404**	**3,720**	**28.1%**
Consortium Total	**1,937**	**1,425**	**1,576**	**1,135**	**647**	**703**	**727**	**743**	**1,273**	**1,260**	**584**	**12,010**	**90.7%**
Alameda County Total	**2,303**	**1,561**	**1,606**	**1,256**	**775**	**811**	**867**	**790**	**1,330**	**1,331**	**607**	**13,237**	**100.0%**

Notes:
(a) Includes building permits issued through May 2014.
Sources: U.S. Census Bureau; BAE, 2014.

Housing Market

Home Sale Trends. Home sale prices in Alameda County have recovered and risen dramatically since the low-point of the recession. Since 2009, the countywide median sale price for single-family homes has risen by 70 percent to $605,000; this figure is almost as high as the countywide median sale price of $650,000 at the height of the pre-recession housing market in 2007. Since the low point in 2011, condominium sale prices have risen by nearly 75 percent to $405,000.

Figure 2.6: Median Sale Price, Alameda County, 1988 – 2014 YTD (a)



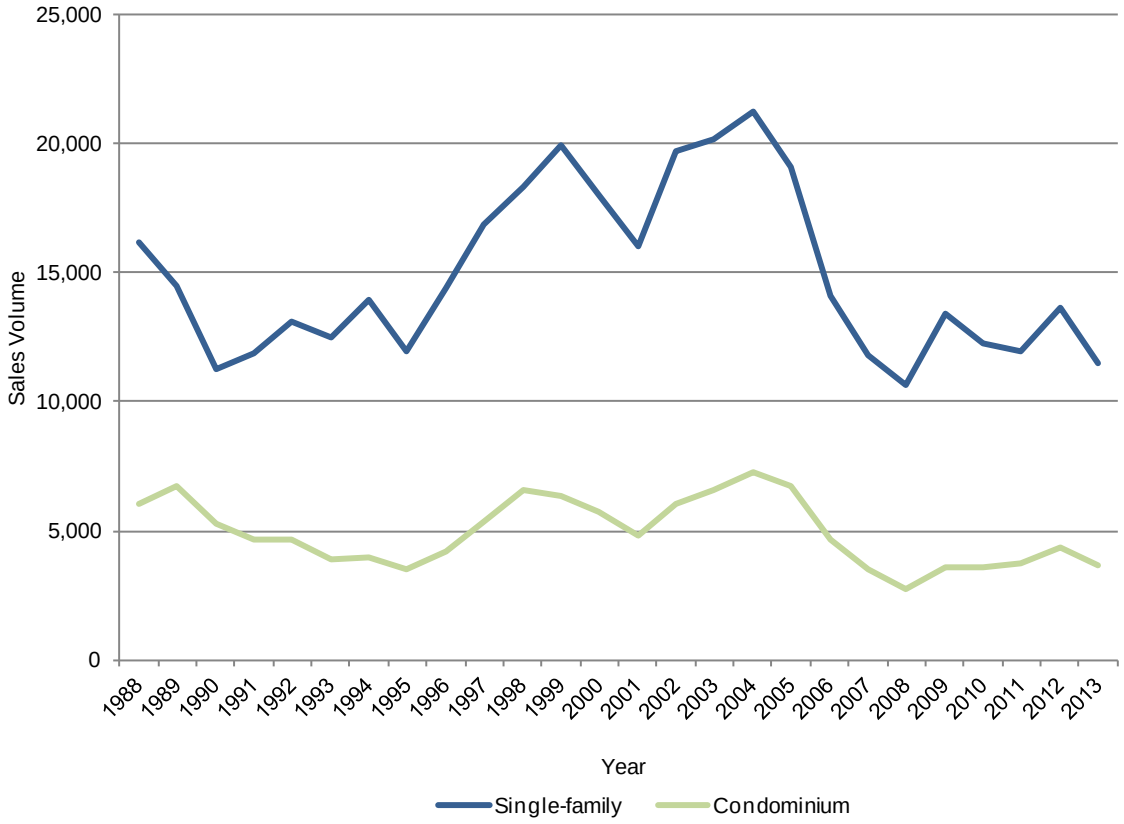
Sources: DataQuick, 2014; BAE, 2014.

(a) 2014 YTD is current as of July, 2014.

As sale prices have escalated, the overall volume of sales in the County has remained well below pre-recession heights. From 2000 through 2007, when sales reached a low-point, an

average of 23,200 single-family homes and condominiums sold each year. Since the beginning of 2008, there has been an average of 15,900 total home sales per year. The number of total home sales since the beginning of 2009 has fluctuated steadily between approximately 16,400 and 17,900 annually, similar to levels seen in the early 1990s.

Figure 2.7: Sales Volume, Alameda County, 1988 - 2013



Sources: DataQuick, 2014; BAE, 2014.

Table 2.24 shows the variation in single-family and condominium sale price and volume across Consortium jurisdictions. Median sale price and volume data are current as of July 2014. Sales of single-family homes range from a median of $420,000 in San Lorenzo to $1.7 million in Piedmont. All jurisdictions have seen significant increases in sale prices, with the median sale price for single-family homes increasing by between 25 percent in Dublin to 93 percent in Emeryville since 2009. The five Consortium jurisdictions with the highest volume of all single-family home sales in the first half of 2014 account for half of all sales in the County, and

nearly two-thirds of sales in the Consortium, so far this year. These jurisdictions include Fremont, Hayward, Livermore, Pleasanton, and San Leandro.

Condominium sales have been highest in Fremont and Hayward, which have accounted for nearly 40 percent of all condominium sales in the Consortium this year. A small number of communities have seen modest increases in condominium prices since 2009, with prices rising by less than 10 percent in Castro Valley, Emeryville, and Albany. However, all other jurisdictions have seen condominium prices increase by at least 25 percent, with prices rising by over 70 percent in San Lorenzo, Livermore, and Hayward.

Table 2.24: Median Sale Price by Jurisdiction, 2014 (a)

	Single Family Residences			Condominiums		
	Median Sale Price (a)	**Units Sold**	**% Change in Sale Price from 2009** (b)	**Median Sale Price** (a)	**Units Sold**	**% Change in Sale Price from 2009** (b)
Entitlement Jurisdictions						
Alameda	$760,000	221	25.9%	$525,000	89	33.1%
Fremont	$765,000	877	50.0%	$455,000	384	27.5%
Hayward	$426,000	616	63.8%	$300,000	210	71.4%
Livermore	$610,000	519	45.2%	$424,550	108	76.9%
Pleasanton	$874,500	405	31.9%	$463,500	104	26.1%
San Leandro	$440,000	367	34.2%	$294,000	65	56.2%
Union City	$599,000	194	44.3%	$328,000	96	60.0%
Urban County						
Albany	$747,500	62	25.6%	$383,500	42	6.5%
Dublin	$772,500	236	24.6%	$470,000	152	27.0%
Emeryville	$450,000	97	93.1%	$372,500	162	5.4%
Newark	$575,000	193	58.0%	$361,000	61	53.6%
Piedmont	$1,702,500	119	36.2%	N/A	N/A	N/A
Unincorporated County (c)	$509,000	27	41.4%	$356,750	3	8.1%
Castro Valley	$587,500	280	35.1%	$365,000	51	2.8%
San Lorenzo	$420,000	131	35.5%	$327,750	18	74.8%
Consortium Total (d)	n/a	**4,344**	n/a	n/a	**1,545**	n/a
Alameda County Total	**$605,000**	**5,513**	**69.9%**	**$405,000**	**1,805**	**47.3%**

Notes:
(a) Current median sales price figure includes sales from January to July 22, 2014.
(b) 2009 median sales price is an annual figure.
(c) Median Sale Price reported for the Unincorporated County includes sales in Castro Valley and San Lorenzo; Units Sold reported for the Unincorporated County do NOT include units sold in Castro Valley and San Lorenzo; specific sale price and volume data was not available for other unincorporated communities.
(d) Aggregate Median Sale Price for the Consortium jurisdictions was not available.
Sources: DataQuick, DQNews.com; BAE, 2014.

Rental Market Trends. Rental rates across the Consortium jurisdictions have risen significantly since 2009. Increases in rent over the past five years range from 18 percent in San Lorenzo to almost 50 percent in Union City, according to data provided by realAnswers (formerly RealFacts) for a sample of 42,500 rental units in Consortium jurisdictions. In the Consortium as a whole, rents have risen by 33 percent since 2009.

As of July 2014, the average monthly rent across all Consortium jurisdictions is $1,819, up from $1,360 in 2009. Average rents are highest in Pleasanton, Dublin, and Emeryville, where rents range from $2,030 to $2,410. Only three jurisdictions have average rents below $1,500 per month, including San Leandro ($1,342), San Lorenzo ($1,435), and Castro Valley ($1,488).

Vacancy rates across the Consortium have edged down sharply during the post-recession recovery. Since 2009, the overall vacancy rate for Consortium jurisdictions declined from 5.9 percent to 3.1 percent. Rental vacancy rates are especially low in Castro Valley, San Lorenzo, and Albany where less than 2.0 percent of the rental housing stock is available. The highest vacancy rates in the Consortium are in Pleasanton (4.2 percent) and Dublin (4.1 percent); these rates are significantly lower than the rate of 5.0 percent, which is generally viewed by housing economists as the level sufficient to provide adequate choice and mobility for households in the rental market. The extremely low vacancy rates throughout the Consortium indicate a tight rental housing market in Alameda County, where options for renter households are highly constrained.

Table 2.25: Rental Market Trends, 2009 – 2014 (a)

		2009		2014 (b)		% Change
	Avg. Unit Size (sq. ft.)	Avg. Monthly Rent	Vacancy Rate	Avg. Monthly Rent	Vacancy Rate	Avg. Rent 2009 - 14
Entitlement Jurisdictions						
Alameda	825	$1,435	5.5%	$1,855	3.3%	29.3%
Fremont	837	$1,376	5.0%	$1,906	3.1%	38.5%
Hayward	813	$1,184	5.3%	$1,534	2.7%	29.6%
Livermore	806	$1,246	4.9%	$1,689	2.7%	35.6%
Pleasanton	900	$1,486	12.3%	$2,030	4.2%	36.6%
San Leandro	760	$1,106	5.4%	$1,342	2.5%	21.3%
Union City	799	$1,238	4.9%	$1,849	3.2%	49.4%
Urban County						
Albany	819	$1,308	3.3%	$1,691	1.3%	29.3%
Dublin	917	$1,635	6.5%	$2,170	4.1%	32.7%
Emeryville	862	$1,902	4.9%	$2,413	3.5%	26.9%
Newark	785	$1,467	5.7%	$1,947	3.3%	32.7%
Piedmont (c)	n/a	n/a	n/a	n/a	n/a	n/a
Unincorporated County (d)						
Castro Valley CDP	872	$1,174	4.4%	$1,488	1.9%	26.7%
San Lorenzo CDP	748	$1,215	4.8%	$1,435	1.7%	18.1%
Urban County Total	**878**	**1,616**	**5.6%**	**2,096**	**3.5%**	**29.7%**
Consortium Total	**834**	**$1,360**	**5.9%**	**$1,819**	**3.1%**	**33.8%**
Alameda County Total	**832**	**$1,380**	**6.5%**	**$1,870**	**3.2%**	**35.5%**

Notes:
(a) Data provided by realAnswers (formerly RealFacts) based on survey of apartment properties with 50 units or more; for Q2 2014 46,413 units in 289 properties were surveyed in Alameda County and 42,452 units in 265 properties were surveyed in Consortium jurisdictions.
(b) Represents data collected in 2nd Quarter of 2014, the most recent available at the time of analysis.
(c) realAnswers survey did not survey any units in Piedmont.
(d) realAnswers survey did not include any units in Ashland, Cherryland, Fairview, or Sunol.
Sources: realAnswers; BAE, 2014.

Housing Market Affordability

Housing is deemed unaffordable when monthly costs (e.g., rent, mortgage payments, utilities) exceed 30 percent of the household's monthly income. Housing affordability is typically evaluated for households at specific income levels, expressed as a percentage of the Area Median Income (AMI) established by HUD. With some adjustments for high cost areas and other factors, households are categorized as extremely low-income (less than 30 percent AMI), very low-income (less than 50 percent AMI), and low-income (less than 80 percent AMI), based on household size. Federal, State, and local affordable housing programs generally target households earning up to 80 percent of AMI. Some local programs may provide assistance to households earning up to 120 percent of AMI, which are considered moderate-income households.

Escalation in home sale prices and rents over the past five years has resulted in an extreme lack of affordable housing options when compared to the County's household income levels. For households making less than 80 percent of Area Median Income (AMI), market rental rates are unaffordable for any apartment type in 10 of 13 jurisdictions for which data were available. For buyer households making less than 80 percent AMI, fewer than four percent of recent home sales across the Consortium have closed at an affordable price.

For-Sale Housing. The maximum affordable sale price for households at each income level was calculated using household income limits published by HUD and current mortgage financing terms. This price represents the sale price amount at which a household would be required to spend more than 30 percent of monthly income on mortgage principal, interest, taxes, and insurance (PITI) payments. Appendix E shows the detailed calculations used to derive the maximum affordable sales price for single-family residences and condominiums.

Table 2.26 through Table 2.29 compare the maximum affordable sale price for four-person households at each income level to recorded sale prices for two-, three-, and four-bedroom units sold in the Consortium between April 1 and June 30, 2014, based on full and verified assessor sale records provided by DataQuick. Across the Consortium, only 66 of 1,749 sales of single-family homes over this period – or 3.8 percent – closed at a price affordable to Alameda County households making below the 80 percent AMI level. For condominium sales, only 24 of 618 recorded sales during this period – also 3.8 percent – were affordable to households making less than 80 percent AMI.

Table 2.26: Affordability of Market-Rate Single-Family Homes and Condominiums, Q2 2014 – North County Jurisdictions

Single-Family Residences

Income Level	Income Limit (a)	Maximum Affordable Sale Price (b)	Percent of SFRs on Market within Price Range				
			Alameda	Albany	Emeryville	Piedmont	Consortium Total (d)
Extremely Low-Income (<30% AMI)	$27,600	$118,141	0.0%	0.0%	0.0%	0.0%	0.2%
Very Low-Income (30-50% AMI)	$46,000	$203,576	0.0%	0.0%	0.0%	0.0%	1.3%
Low-Income (50-80% AMI)	$67,600	$303,870	0.0%	0.0%	0.0%	0.0%	2.3%
Median Sale Price (c)			$790,500	$765,000	$450,000	$1,725,000	$649,000
Number of Units Sold (c)			92	24	1	55	1,749

Condominiums

Income Level	Income Limit (a)	Maximum Affordable Sale Price (b)	Percent of SFRs on Market within Price Range				
			Alameda	Albany	Emeryville	Piedmont	Consortium Total (d)
Extremely Low-Income (<30% AMI)	$27,600	$54,395	0.0%	0.0%	0.0%	0.0%	0.0%
Very Low-Income (30-50% AMI)	$46,000	$139,831	0.0%	0.0%	0.0%	0.0%	0.2%
Low-Income (50-80% AMI)	$67,600	$240,125	0.0%	0.0%	0.0%	0.0%	3.7%
Median Sale Price			$540,000	$400,000	$495,000	$909,000	$430,000
Number of Units Sold			35	12	26	1	618

Notes:

(a) Income limit for a 4-person household as published by Department of Housing and Urban Development for Oakland-Fremont

(b) Represents the amount a household at each income level could afford paying no more than 30 percent of monthly income on combined mortgage principal and interest, tax, and homeowner's insurance (PITI) payments; key assumptions are as follows:

Annual mortgage interest rate (fixed):	5.23%	Annual homeowner's insurance premium:	$646.91 (SFR); $495.32 (condo)
Down payment as % of sale price:	20.0%	Homeowner's Association monthly fee:	$355.85 (condos only)
Term of mortgage (Years):	30	Initial property tax rate (annual):	1.0%

(c) Reflects full and verified sales of two-, three-, and four-bedroom units sold between April 1 and June 30, 2014 based on Assessor data provided by DataQuick.

(d) Median Sale Price reported for the Unincorporated County includes sales in Castro Valley and San Lorenzo; Units Sold reported for the Unincorporated County do NOT include units sold in Castro Valley and San Lorenzo; specific sale price and volume data was

Sources: HUD; Freddie Mac; CA Department of Insurance; Condo.com; DataQuick; BAE, 2014.

Table 2.27: Affordability of Market-Rate Single-Family Homes and Condominiums, Q2 2014 – Mid-County Jurisdictions

Single-Family Residences

Income Level	Income Limit (a)	Maximum Affordable Sale Price (b)	Percent of SFRs on Market within Price Range: San Leandro	Hayward	San Lorenzo	Castro Valley	Consortium Total (d)
Extremely Low-Income (<30% AMI)	$27,600	$118,141	1.2%	0.0%	0.0%	0.8%	0.2%
Very Low-Income (30-50% AMI)	$46,000	$203,576	3.6%	2.5%	0.0%	1.7%	1.3%
Low-Income (50-80% AMI)	$67,600	$303,870	1.8%	8.3%	7.0%	0.8%	2.3%
Median Sale Price (c)			$445,000	$435,000	$425,000	$621,500	$649,000
Number of Units Sold (c)			167	241	57	121	1,749

Condominiums

Income Level	Income Limit (a)	Maximum Affordable Sale Price (b)	Percent of Condos on Market within Price Range: San Leandro	Hayward	San Lorenzo	Castro Valley	Consortium Total (d)
Extremely Low-Income (<30% AMI)	$27,600	$54,395	0.0%	0.0%	0.0%	0.0%	0.0%
Very Low-Income (30-50% AMI)	$46,000	$139,831	0.0%	1.1%	0.0%	0.0%	0.2%
Low-Income (50-80% AMI)	$67,600	$240,125	4.0%	15.8%	0.0%	0.0%	3.7%
Median Sale Price			$321,000	$330,000	$327,750	$398,000	$430,000
Number of Units Sold			25	95	10	13	618

Notes:

(a) Income limit for a 4-person household as published by Department of Housing and Urban Development for Oakland-Fremont MSA for 2014.

(b) Represents the amount a household at each income level could afford paying no more than 30 percent of monthly income on combined mortgage principal and interest, tax, and homeowner's insurance (PITI) payments; key assumptions are as follows:

Annual mortgage interest rate (fixed):	5.23%	Annual homeowner's insurance premium:	$646.91 (SFR); $495.32 (condo)
Down payment as % of sale price:	20.0%	Homeowner's Association monthly fee:	$355.85 (condos only)
Term of mortgage (Years):	30	Initial property tax rate (annual):	1.0%

(c) Reflects full and verified sales of two-, three-, and four-bedroom units sold between April 1 and June 30, 2014 based on Assessor data provided by DataQuick.

(d) Median Sale Price reported for the Unincorporated County includes sales in Castro Valley and San Lorenzo; Units Sold reported for the Unincorporated County do NOT include units sold in Castro Valley and San Lorenzo; specific sale price and volume data was not available for other unincorporated communities.

Sources: HUD; Freddie Mac; CA Department of Insurance; Condo.com; DataQuick; BAE, 2014.

Table 2.28: Affordability of Market-Rate Single-Family Homes and Condominiums, Q2 2014 – South County Jurisdictions

Single-Family Residences

Income Level	Income Limit (a)	Maximum Affordable Sale Price (b)	Percent of SFRs on Market within Price Range			
			Fremont	Newark	Union City	Consortium Total (d)
Extremely Low-Income (<30% AMI)	$27,600	$118,141	0.3%	0.0%	0.0%	0.2%
Very Low-Income (30-50% AMI)	$46,000	$203,576	1.0%	2.4%	0.0%	1.3%
Low-Income (50-80% AMI)	$67,600	$303,870	1.0%	1.2%	4.8%	2.3%
Median Sale Price (c)			$765,000	$585,000	$630,000	$649,000
Number of Units Sold (c)			381	83	62	1,749

Condominiums

Income Level	Income Limit (a)	Maximum Affordable Sale Price (b)	Percent of Condos on Market within Price			
			Fremont	Newark	Union City	Consortium Total (d)
Extremely Low-Income (<30% AMI)	$27,600	$54,395	0.0%	0.0%	0.0%	0.0%
Very Low-Income (30-50% AMI)	$46,000	$139,831	0.0%	0.0%	0.0%	0.2%
Low-Income (50-80% AMI)	$67,600	$240,125	0.0%	0.0%	7.1%	3.7%
Median Sale Price			$523,550	$389,500	$336,500	$430,000
Number of Units Sold			162	26	56	618

Notes:

(a) Income limit for a 4-person household as published by Department of Housing and Urban Development for Oakland-

(b) Represents the amount a household at each income level could afford paying no more than 30 percent of monthly income on combined mortgage principal and interest, tax, and homeowner's insurance (PITI) payments; key assumptions are as follows:

Annual mortgage interest rate (fixed):	5.23%	Annual homeowner's insurance premium:	$646.91 (SFR); $495.32 (condo)
Down payment as % of sale price:	20.0%	Homeowner's Association monthly fee:	$355.85 (condos only)
Term of mortgage (Years):	30	Initial property tax rate (annual):	1.0%

(c) Reflects full and verified sales of two-, three-, and four-bedroom units sold between April 1 and June 30, 2014 based on Assessor data provided by DataQuick.

(d) Median Sale Price reported for the Unincorporated County includes sales in Castro Valley and San Lorenzo; Units Sold reported for the Unincorporated County do NOT include units sold in Castro Valley and San Lorenzo; specific sale price and volume data was not available for other unincorporated communities.

Sources: HUD; Freddie Mac; CA Department of Insurance; Condo.com; DataQuick; BAE, 2014.

Table 2.29: Affordability of Market-Rate Single-Family Homes and Condominiums, Q2 2014 – East County Jurisdictions

Single-Family Residences

Income Level	Income Limit (a)	Maximum Affordable Sale Price (b)	Percent of SFRs on Market within Price Range			
			Dublin	Pleasanton	Livermore	Consortium Total (d)
Extremely Low-Income (<30% AMI)	$27,600	$118,141	0.0%	0.0%	0.0%	0.2%
Very Low-Income (30-50% AMI)	$46,000	$203,576	1.0%	0.6%	1.0%	1.3%
Low-Income (50-80% AMI)	$67,600	$303,870	0.0%	0.6%	0.5%	2.3%
Median Sale Price (c)			$743,000	$880,000	$600,000	$649,000
Number of Units Sold (c)			97	169	197	1,749

Condominiums

Income Level	Income Limit (a)	Maximum Affordable Sale Price (b)	Percent of Condos on Market within Price			
			Dublin	Pleasanton	Livermore	Consortium Total (d)
Extremely Low-Income (<30% AMI)	$27,600	$54,395	0.0%	0.0%	0.0%	0.0%
Very Low-Income (30-50% AMI)	$46,000	$139,831	0.0%	0.0%	0.0%	0.2%
Low-Income (50-80% AMI)	$67,600	$240,125	0.0%	2.3%	4.2%	3.7%
Median Sale Price			$491,000	$463,500	$430,500	$430,000
Number of Units Sold			65	44	48	618

Notes:
(a) Income limit for a 4-person household as published by Department of Housing and Urban Development for Oakland-Fremont
(b) Represents the amount a household at each income level could afford paying no more than 30 percent of monthly income on combined mortgage principal and interest, tax, and homeowner's insurance (PITI) payments; key assumptions are as follows:

Annual mortgage interest rate (fixed):	5.23%	Annual homeowner's insurance premium:	$646.91 (SFR); $495.32 (condo)
Down payment as % of sale price:	20.0%	Homeowner's Association monthly fee:	$355.85 (condos only)
Term of mortgage (Years):	30	Initial property tax rate (annual):	1.0%

(c) Reflects full and verified sales of two-, three-, and four-bedroom units sold between April 1 and June 30, 2014 based on Assessor data provided by DataQuick.
(d) Median Sale Price reported for the Unincorporated County includes sales in Castro Valley and San Lorenzo; Units Sold reported for the Unincorporated County do NOT include units sold in Castro Valley and San Lorenzo; specific sale price and volume data was not available for other unincorporated communities.
Sources: HUD; Freddie Mac; CA Department of Insurance; Condo.com; DataQuick; BAE, 2014.

As shown, there were no affordable single-family home or condominium sales recorded in Alameda, Albany, Emeryville, or Piedmont and no affordable condominium sales recorded in San Lorenzo, Castro Valley, Fremont, Newark, Dublin, or Pleasanton. The Consortium jurisdictions with the highest proportions of affordable single-family home sales were Hayward (8.3 percent of sales), San Lorenzo (7.0 percent of sales), and Union City (4.8 percent of sales). For condominiums, the jurisdictions with the highest share of affordable sales were Hayward (15.8 percent of sales), Union City (7.1 percent of sales), and Livermore (4.2 percent of sales).

Rental Housing. Table 2.30 compares the average market rents for Consortium jurisdictions for units of various sizes with the maximum affordable monthly rents as calculated based on HUD income limits for Alameda County. Note that the maximum affordable gross rents shown are adjusted down from HUD rent limits to factor out utility costs based on the Housing Authority of the County of Alameda (HACA) utility allowances; this allows for a comparison with market rents, which typically do not include all utilities in Alameda County.

As shown, the average market rental rate exceeds the maximum affordable rent in all but three Consortium communities for all unit sizes. In San Leandro, Castro Valley, and San Lorenzo the average market-rate rent for a one-bedroom is affordable to low-income two person households making 80 percent of AMI.

Table 2.30: Affordability of Market-Rate Rental Housing, Q2 2014

	Household Size (a)			
	1 person	2 person	3 person	4 person
Average Monthly Market Rate Rent (b)				
Entitlement Jurisdictions				
Alameda	$1,686	$1,679	$2,037	$2,221
Fremont	$1,731	$1,767	$2,123	$2,594
Hayward	$1,412	$1,419	$1,747	$1,905
Livermore	$1,504	$1,504	$1,821	$2,114
Pleasanton	$1,788	$1,790	$2,201	$3,146
San Leandro	$1,225	$1,255	$1,542	$2,047
Union City	$1,736	$1,749	$2,041	$2,069
Urban County				
Albany	$1,400	$1,400	$1,750	$1,953
Dublin	$1,992	$2,000	$2,458	$3,115
Emeryville	$2,097	$2,170	$2,893	$3,172
Newark	$1,813	$1,813	$2,094	$2,226
Piedmont (c)	n/a	n/a	n/a	n/a
Unincorporated County (d)				
Castro Valley CDP	$1,264	$1,271	$1,561	$2,145
San Lorenzo CDP	$1,259	$1,236	$1,559	$1,850
Urban County Total	**$1,921**	**$1,942**	**$2,319**	**$2,895**
Consortium Total	**$1,644**	**$1,664**	**$2,028**	**$2,550**
Alameda County Total	**$1,696**	**$1,717**	**$2,101**	**$2,587**
Maximum Affordable Monthly Rent				
Extremely Low Income (30% AMI)				
Household Income (e)	$19,350	$22,100	$24,850	$27,600
Max. Affordable Monthly Rent (f)	$447	$516	$574	$633
Very Low Income (50% AMI)				
Household Income (e)	$32,200	$36,800	$41,400	$46,000
Max. Affordable Monthly Rent (f)	$768	$883	$988	$1,093
Low Income (80% AMI)				
Household Income (e)	$47,350	$54,100	$60,850	$60,850
Max. Affordable Monthly Rent (f)	$1,147	$1,316	$1,474	$1,633

Notes:
(a) The following correspondence between unit type and household size was assumed:
1 person household - studio or 1 bedroom unit
2 person household - 1 bedroom unit
3 person household - 2 bedroom unit
4 person household - 3 bedroom unit
(b) Reported by realAnswers for Q2 2014.
(c) realAnswers survey did not survey any units in Piedmont.
(d) realAnswers survey did not include any units in Ashland, Cherryland, Fairview, or Sunol.
(e) Household income published by the U.S. Department of Housing and Urban Development for Oakland-Fremont MSA, 2014.
(f) Assumes 30 percent of income spent on rent and utilities; utility costs based on utility allowances published by HACA.
Sources: realAnswers; U.S. Dept. of Housing and Urban Development (HUD); Housing Authority of the County of Alameda (HACA); BAE, 2014.

Overpayment. According to HUD standards, a household is considered cost-burdened if it spends more than 30 percent of gross income on housing-related costs. Households are severely cost burdened if they spend more than 50 percent of their income on housing costs. Table 2.31 shows the rate of overpayment among renter and owner-occupied households in each Consortium jurisdiction based on CHAS data derived from the 2007-2011 American Community Survey. Generally, renters tend to be more cost-burdened than owners; for Alameda County, 47.5 percent of renter households are cost-burdened, and 25.3 percent are severely cost burdened. For the Consortium, the proportions are somewhat lower, with 43.9 percent cost burdened, and 21.5 percent severely cost burdened. Overall, the community with the highest proportion of cost burdened households is Hayward, with 47.9 percent of all households showing a housing cost burden of greater than 30 percent.

Table 2.31: Overpayment, Owner and Renter Households, 2007-2011

	% of Households Spending >30% of Income on Housing			*% of Households Spending >50% of Income on Housing*		
	Renters	**Owners**	**All Households**	**Renters**	**Owners**	**All Households**
Entitlement Jurisdictions						
Alameda	41.7%	38.2%	40.0%	19.6%	16.1%	17.9%
Fremont	36.3%	36.2%	36.3%	16.4%	13.4%	14.5%
Hayward	52.5%	44.1%	47.9%	26.0%	16.3%	20.7%
Livermore	44.6%	39.5%	40.9%	22.9%	15.1%	17.3%
Pleasanton	33.9%	36.6%	35.8%	15.1%	14.3%	14.5%
San Leandro	44.3%	41.3%	42.6%	24.1%	18.1%	20.7%
Union City	50.3%	38.7%	42.3%	21.9%	15.7%	17.6%
Urban County						
Albany	53.4%	38.4%	46.2%	29.6%	18.1%	24.1%
Dublin	36.5%	41.9%	40.0%	18.2%	14.6%	15.9%
Emeryville	47.7%	39.4%	44.7%	31.7%	16.6%	26.2%
Newark	41.3%	44.8%	43.8%	17.0%	19.0%	18.4%
Piedmont	22.4%	29.1%	28.5%	11.9%	11.7%	11.7%
Unincorporated County	48.3%	36.4%	40.9%	23.8%	15.0%	18.4%
Ashland CDP	48.6%	42.8%	46.4%	24.2%	20.7%	22.8%
Castro Valley CDP	47.3%	34.5%	38.4%	23.2%	13.9%	16.8%
Cherryland CDP	47.2%	43.8%	46.0%	23.3%	21.2%	22.6%
Fairview CDP	53.0%	39.2%	41.6%	37.4%	16.8%	20.4%
San Lorenzo CDP	49.9%	33.3%	37.6%	22.0%	13.3%	15.6%
Sunol CDP	29.3%	34.6%	33.3%	5.3%	12.5%	10.8%
Remainder	52.2%	43.4%	47.2%	24.8%	13.5%	18.9%
Urban County Total	46.1%	38.5%	41.3%	23.6%	15.7%	18.7%
Consortium Total	43.9%	38.8%	40.8%	21.5%	15.3%	17.7%
Alameda County Total	47.5%	39.8%	43.3%	25.3%	16.7%	20.6%

Sources: HUD CHAS data, based on special tabulations of the five-year American Community Survey of 2007-2011 BAE, 2014.

Table 2.32 shows the rate of overpayment among households by the race/ethnicity of the householder. Across all Consortium jurisdictions, significantly higher shares of African-American and Hispanic households are cost-burdened, 52.9 percent and 52.4 percent respectively, than White or Asian households.

Table 2.32: Overpayment by Race/Ethnicity, 2007-2011

	Percent of Households Spending >30% of Income on Housing					
	Non Hispanic					
	White	African American	Asian	Other Non-Hispanic (a)	Hispanic	All Households
Entitlement Jurisdictions						
Alameda	35.4%	52.6%	45.6%	39.9%	40.2%	39.9%
Fremont	32.5%	51.8%	34.1%	38.5%	50.8%	36.3%
Hayward	36.8%	55.1%	46.2%	47.0%	56.4%	47.9%
Livermore	37.5%	51.9%	43.0%	42.4%	55.3%	40.9%
Pleasanton	34.8%	56.0%	30.6%	68.6%	42.9%	35.9%
San Leandro	36.3%	53.1%	41.1%	39.7%	48.4%	42.6%
Union City	34.1%	45.2%	41.7%	41.3%	52.5%	42.4%
Urban County						
Albany	38.9%	52.6%	56.3%	70.3%	60.0%	46.3%
Dublin	37.5%	69.6%	39.4%	32.8%	48.3%	40.0%
Emeryville	40.9%	64.7%	37.7%	56.7%	53.7%	44.4%
Newark	31.5%	45.8%	41.8%	43.1%	61.7%	43.7%
Piedmont	26.6%	50.0%	30.4%	83.3%	36.0%	28.7%
Unincorporated County	34.2%	50.2%	41.9%	38.5%	51.1%	40.9%
Ashland CDP	35.5%	57.3%	52.1%	50.0%	45.8%	46.5%
Castro Valley CDP	34.8%	35.9%	39.4%	31.8%	55.7%	38.5%
Cherryland CDP	40.5%	47.7%	37.2%	39.5%	54.2%	46.6%
Fairview CDP	28.6%	56.3%	48.9%	47.0%	56.8%	41.9%
San Lorenzo CDP	28.2%	54.1%	43.2%	25.8%	47.2%	37.7%
Sunol CDP	36.2%	N/A	100.0%	100.0%	0.0%	34.3%
Remainder	40.2%	67.3%	15.8%	35.8%	53.6%	44.5%
Urban County Total	34.9%	52.9%	42.1%	42.9%	53.5%	41.3%
Consortium Total	**35.1%**	**52.9%**	**39.4%**	**43.0%**	**52.4%**	**40.8%**
Alameda County Total	36.4%	55.6%	41.4%	46.4%	52.7%	43.3%

(a) Other non-Hispanic includes American Indian or Alaska Native, Pacific Islander, and Other (including householders of more than one race).

Sources: HUD CHAS data, based on special tabulations of the five-year American Community Survey of 2007-2011
BAE, 2014.

Overcrowding. A lack of affordable housing can result in overcrowded households. The U.S. Census defines "overcrowding" as more than one person per room, excluding bathrooms and kitchens. Table 2.33 shows the overcrowding rate among renters and owners by jurisdiction in Alameda County. Between 2008 and 2012, approximately six percent of all households countywide were overcrowded. Overcrowding was substantially higher among renters than

owners, with 19 percent of renters and seven percent of owners living in overcrowded situations in the County. The rate of overcrowding in the Consortium parallels the rate for the County as a whole.

The prevalence of overcrowding across entitlement jurisdictions and within the Urban County varied. However, across all jurisdictions a larger percentage of renter households lived in crowded situations than owner households. Overcrowding was particularly high among renter households in Hayward, Union City, and Newark, where the overcrowding rate exceeded 25 percent.

As with overpayment, rising unemployment and foreclosures may contribute to greater overcrowding rates in Consortium jurisdictions. However, more current data on overcrowding is unavailable.

Table 2.33: Overcrowding by Jurisdiction, 2008-2012

	Owners	Renters	Total Crowded Households	% of Total Households
Entitlement Jurisdictions				
Alameda	146	895	1,041	3.5%
Fremont	1,007	2,110	3,117	4.5%
Hayward	1,836	3,187	5,023	11.4%
Livermore	242	447	689	2.4%
Pleasanton	101	386	487	2.0%
San Leandro	766	1,494	2,260	7.5%
Union City	544	944	1,488	7.3%
Urban County				
Albany	6	244	250	3.4%
Dublin	136	168	304	2.0%
Emeryville	15	207	222	3.8%
Newark	289	447	736	5.7%
Piedmont	0	0	0	0.0%
Unincorporated County	911	1,937	2,848	6.0%
Ashland CDP	249	604	853	11.9%
Castro Valley CDP	137	465	602	2.7%
Cherryland CDP	163	386	549	12.6%
Fairview CDP	51	41	92	2.6%
San Lorenzo CDP	270	217	487	6.5%
Sunol CDP	6	0	6	1.7%
Remainder	35	224	259	9.4%
Urban County Total	**1,357**	**3,003**	**4,360**	**4.7%**
Consortium Total	**5,999**	**12,466**	**18,465**	**5.4%**
Alameda County Total	**8,758**	**21,278**	**30,036**	**5.6%**

Sources: ACS, 2008-2012; BAE, 2014.

2.5 Public and Assisted Housing

Public Housing

The Housing Authority of the County of Alameda (HACA) provides public housing and project-based rental assistance to incorporated and unincorporated areas within the County, with the exception of the Cities of Alameda, Berkeley, Livermore and Oakland, each of which has its own housing authority.

HACA owns and operates two public housing complexes serving the County's low-income families, with 72 units in the cities of Emeryville and Union City. Since 2010, when HACA managed 411 public housing units, most public housing units in the Consortium jurisdictions have been replaced with other forms of subsidized housing units. HACA converted 158 of its public housing units in Union City to project-based Section 8 units between September 2011 and November 2012. The Dublin Housing Authority's 150-unit Arroyo Vista complex (managed by HACA) was disposed of in March 2011 to Eden Housing. The complex was demolished and redeveloped into two rental projects; Carlow Court at Emerald Vista is a 50-unit complex serving very low-income seniors with 50 HACA project-based Section 8 vouchers, and Wexford Way at Emerald Vista is a 130-unit complex for very low-income families with 32 HACA project-based Section 8 vouchers.

In addition, the City of Livermore Housing Authority (LHA), owns and manages 125 units of multifamily housing at Leahy Square. In addition, LHA has used HUD and City resources to acquire and rehabilitate 27 units of rental housing, including nine transitional units for households graduating from area homeless and domestic violence shelters. LHA staff provides appropriate support services to transitional housing residents, and eventually facilitates their move to permanent independent housing, a top priority among residents.

In total, 197 public housing units in the Consortium provide homes for families, the elderly and disabled individuals. Table 2.34 provides a list of public housing developments while Figure 2.7 identifies their locations.

HACA reports a 2,098-person waitlist for public housing; the list has not been opened since December 2011. The public housing waitlist operates on a preference point system which awards points for families displaced by HACA due to a state or federal disaster, other families displaced due to a state or federal disaster, elderly and disabled individuals, and families that live or work in HACA's jurisdiction. Veterans are given priority within each preference category. The Livermore Housing Authority has not opened its public housing waitlist since 2010 and has 646 applicants as of July 2014. The City of Alameda's Housing Authority does not have a

public housing waitlist because its sole public housing development was converted to project-based Section 8 in Fall 2009. It does, however, have a series of affordable housing waitlists with a total of 394 applicants. The waitlist was last opened in summer 2013. The sizeable waitlists maintained by the Consortium PHAs are an indicator of the demand and need for affordable units serving lower-income households.

Table 2.34: Public Housing Complexes by Jurisdiction

Name	Owner	Number of Units	Housing Type
Emeryville			
Emery Glen 6200 Doyle Dr. Emeryville, CA 94608	Alameda Co. H.A.	36	Family units
Livermore			
Leahy Square 3203 Leahy Way Livermore, CA 94550	Livermore H.A.	125	Family units
Union City			
Mission View 4125 Dyer St. Union City, CA 94587	Alameda Co. H.A.	36	Family and disabled units
Total Consortium Public Housing Units		**197**	

Notes:
Sources: Housing Authority of the County of Alameda (HACA); Alameda Housing Authority (Alameda city); Livermore Housing Authority; BAE, 2014

Section 8 Housing Choice Vouchers Rental Assistance

The Section 8 Housing Choice Vouchers (HCV) program includes both tenant- and project-based vouchers.

Tenant-Based Section 8 Housing Choice Vouchers

Under the tenant-based Housing Choice Voucher program (commonly referred to as Section 8), the public housing authority (PHA) issues an eligible household a rental subsidy voucher and the household selects a unit of its choice. There are no residency requirements when applying for tenant-based Section 8 vouchers, though local residents for some PHAs receive a preference over non-residents. The City of Alameda and Livermore Housing Authorities issue their respective allocations of vouchers within their cities, while HACA issues vouchers in the remaining Consortium cities.

As shown in Table 2.35, the three PHAs in the Consortium collectively have a total of 9,716 tenant-based Section 8 vouchers, including those distributed under the HUD Multifamily Program.

Project-Based Section 8 Housing Choice Vouchers

Under the project-based Housing Choice Voucher program, a PHA enters into a rental assistance contract with an owner for specified housing units and for a specified term. Households must remain in these specified units in order to retain housing assistance, because project-based Section 8 funding is tied to the unit rather than the family. However, a household that moves out of a project-based unit after one year of occupancy may be eligible for a tenant-based Section 8 voucher if one is available. In addition to PHA-issued vouchers, HUD provides project-based Section 8 vouchers directly to housing developments through its Multifamily Housing Program.

As shown in Table 2.34 the housing authorities and HUD issued a total of 488 project-based vouchers in the Consortium cities.

Section 8 Housing Choice Vouchers Waitlists

Each PHA maintains a waitlist for Section 8 Housing Choice Vouchers, with a total of 3,086 waitlisted applicants in the three Consortium PHAs as of mid-2014.

In Alameda, the Section 8 Housing Choice Voucher waitlist currently has 45 applicants. This number is low because the Alameda HA has nearly exhausted its waitlist, which was last opened in 2003 when 26,000 applications were received and 6,000 applicants were placed on the waitlist. The Alameda HA plans to open its waitlist again in the coming year, and it is expected to again attract a significant number of applications.

The Livermore Housing Authority currently maintains a Section 8 Housing Choice Voucher waitlist of 197 applicants. The waitlist was last opened in April of 2011 and it is not anticipated to be opened again in the near future.

HACA currently maintains a combined Section 8 waitlist of 2,844 applicants. The tenant-based waitlist of 635 applicants has not been opened since December 2001, while the project-based waitlist was last opened in 2011 and has 2,209 applicants as of July 2014. It should be noted that individuals may sign up for more than one Section 8 waitlist at a time. Although HACA's waitlist has not been opened since 2011, HACA does periodically update the list by contacting applicants by mail, asking them to verify their address information. The last update was conducted in June 2011. In addition to periodic updates, HACA occasionally

purges the list, eliminating applicants who do not respond to HACA mailings. Similar to the public housing waitlist, tenant-based Section 8 applicants are ranked on a preference point system which awards points for certain special needs families, families displaced by HACA due to a state or federal disaster or voluntary conversion of HACA-owned units, other families displaced due to a state or federal disaster, public housing tenants that are under- or over-housed, families that live or work in HACA's jurisdiction, and elderly or disabled individuals. Veterans are given priority within each preference category.

Table 2.35: Public Housing Authority Section 8 Vouchers

	Section 8 Vouchers			Sec. 8 Waitlist
	Tenant-Based	Project-Based (a)	Total	
Housing Authorities				
City of Alameda	*1,783*	*62*	*1,845*	***45***
City of Livermore	*711*	*12*	*723*	***197***
Alameda County (b)	*7,222*	*414*	*7,636*	***2,844***
Albany	30	0	30	
Castro Valley	228	18	246	
Dublin	360	81	441	
Emeryville	118	5	123	
Fremont	1,224	60	1,284	
Hayward	2,347	53	2,400	
Newark	245	0	245	
Pleasanton	123	0	123	
San Leandro	1,519	2	1,521	
San Lorenzo	225	0	225	
Union City	803	195	998	
Total	**9,716**	**488**	**10,204**	**3,086**

Note:
(a) Project-based Section 8 vouchers includes those distributed by local public housing authorities in addition to those distributed by HUD's Multifamily Program.
(b) Includes Consortium cities in the jurisdiction of the Housing Authority of the County of Alameda (HACA).
Sources: Housing Authority of the County of Alameda (HACA); Alameda Housing Authority (Alameda city); Livermore Housing Authority; BAE, 2014

Subsidized Housing

In addition to public housing, there are other federal, state, and local programs that subsidize rental housing for lower-income households. Federal programs include Low-Income Housing Tax Credits (LIHTC), project-based Section 8 and Section 8 Housing Choice Vouchers, and various HUD rental housing programs including the Section 202 and 231 programs for seniors, Section 811 program for persons with disabilities, and other non-targeted rental housing programs. Funding sources for local affordable housing programs implemented by

Consortium jurisdictions include HOME, HOPWA, MHSA, SHP, CDBG, and NSP funds.

As shown in Table 2.36, the Consortium contains a total of 9,930 subsidized housing units in 161 rental properties as of October 2014. Of these, two-thirds are un-targeted affordable units, while there are 2,989 affordable senior units, and 368 affordable units for person with disabilities.

Overall, subsidized units represented just under seven percent of all occupied rental housing units in the Consortium. The concentration of subsidized rental units varies substantially across Consortium jurisdictions; in San Leandro, Dublin, and Ashland over 10 percent of occupied rental units are subsidized, eight jurisdictions have subsidized units accounting for between five and 10 percent of all occupied rental units. In six jurisdictions subsidized units make up less than five percent of all occupied rental units, while Piedmont and the unincorporated community of Sunol have no subsidized rental units.

Table 2.36: Subsidized Rental Housing, 2014

	Properties	Subsidized Units (a) Seniors	Disabled	Other	Total	Total Rental Units (b)	Subsidized Units as % of Total Rental Units
Entitlement Jurisdictions							
Alameda	17	150	18	405	573	16,181	3.5%
Fremont	28	298	157	1,155	1,610	28,139	5.7%
Hayward	36	689	72	1,404	2,165	22,373	9.7%
Livermore	11	350	41	219	610	9,188	6.6%
Pleasanton	6	338	-	119	457	7,888	5.8%
San Leandro	21	543	46	1,141	1,730	13,621	12.7%
Union City	9	207	-	438	645	7,170	9.0%
Urban County							
Albany	1	-	-	15	15	4,014	0.4%
Dublin	6	215	-	499	714	6,096	11.7%
Emeryville	9	66	6	289	361	4,055	8.9%
Newark	2	50	-	150	200	4,269	4.7%
Piedmont	-	-	-	-	-	456	0.0%
Unincorporated County							
Ashland	6	83	-	460	543	4,975	10.9%
Castro Valley	2	-	28	96	124	7,389	1.7%
Cherryland	2	-	-	11	11	3,320	0.3%
Fairview	2	-	-	95	95	955	9.9%
San Lorenzo	3	-	-	77	77	1,939	4.0%
Sunol	-	-	-	-	-	62	0.0%
Remainder	-	-	-	-	-	1,316	0.0%
Urban County Total	**33**	**414**	**34**	**1,692**	**2,140**	**38,846**	5.5%
Consortium Total (c)	**161**	**2,989**	**368**	**6,573**	**9,930**	**143,406**	**6.9%**

Notes:
(a) Includes all designated afforadable units, both in market rate and 100-percent affordable properties; affordability designations under the following federal programs are included: LIHTC, Section 8 Housing Choice Voucher and Section 8 project-based units, HUD Programs 202, 231, 811, 542, 221, 223, 236, and 207; affordability designations under the following local funding sources are included: HOME, HOPWA, SHP, CDBG, and NSP; excludes public housing units.
(b) Represents all occupied rental housing units as per Nielsen estimates for 2014.
Sources:California Housing Partnership Corporation (CHPC); Alameda County HCD; Nielsen; BAE, 2014.

Licensed Community Care Facilities

Individuals with special needs, including the elderly or persons with physical or mental disabilities, need access to suitable housing in their communities. This segment of the population often needs affordable housing that is located near public transportation, services, and shopping. Persons with disabilities may require units equipped with wheelchair accessibility or other special features that accommodate physical or sensory limitations. Depending on the severity of the disability and support program regulations and reimbursement levels, along with the availability of appropriate accessible and affordable housing, people may live independently with some assistance in their own homes, or may live in assisted living or other special care facilities.

Table 2.37 shows the number and capacity of licensed community care facilities in the County by jurisdiction. These licensed facilities are defined by the California Department of Social Services, Community Care Licensing Division (CCLD):

- **Adult Residential Facilities (ARF)** provide 24-hour non-medical care for adults ages 18 years through 59 years old, who are unable to provide for their own daily needs. ARFs include board and care homes for adults with developmental disabilities and mental illnesses.

- **Residential Care Facilities for the Elderly (RCFE)** provide care, supervision, and assistance with daily living activities, such as bathing and grooming.

- **Group Homes** provide 24-hour non-medical care and supervision to children. Services include social, psychological, and behavioral programs for troubled youth.

- **Small Family Homes (SFH)** provide 24-hour care in the licensee's family residence for six or fewer children who require special supervision as a result of a mental or developmental disability or physical handicap.

As shown in Table 2.37, there are 543 licensed care facilities with capacity to accommodate approximately 9,637 individuals within the Consortium. The cities of Hayward, Fremont, Union City, Pleasanton, and San Leandro have the largest number of facilities, with over 1,000 beds in each jurisdiction.

In addition to licensed community care facilities, there are an undocumented number of unlicensed facilities in the County. Unlicensed facilities also include residences that are similar to licensed facilities, but do not provide the services required to obtain a license. Quality varies across unlicensed care facilities, also known as room and board facilities. With little or no oversight, room and board facilities operate outside the system designed to assure safety for residents and neighbors. The State Department of Social Services, Community Care Licensing Division (CCLD) is responsible for inspecting and licensing residential care facilities and also investigates licensing violations.

Table 2.37: Licensed Community Care Facilities by Jurisdiction

	Total		Adult Residential (a)		Residential Care for the Elderly (b)		Group Homes (c)		Small Family Home (d)	
Entitlement Jurisdictions	**Facilities**	**Beds**	**Facilities**	**Beds**	**Facilities**	**Beds**	**Facilities**	**Beds**	**Facilities**	**Beds**
Alameda	17	514	4	42	13	472	-	-	-	-
Fremont	96	1,633	42	456	53	1,171	1	6	-	-
Hayward	129	1,749	75	867	50	858	4	24	-	-
Livermore	45	508	8	71	37	437	-	-	-	-
Pleasanton	29	1,383	4	48	25	1,335	-	-	-	-
San Leandro	44	1,093	21	498	23	595	-	-	-	-
Union City	90	1,509	49	565	39	934	1	6	1	4
Urban County										
Albany	3	25	-	-	3	25	-	-	-	-
Dublin	23	238	10	160	11	66	2	12	-	-
Emeryville	7	360	5	10	2	350	-	-	-	-
Newark	21	218	7	143	13	71	-	-	1	4
Piedmont	-	-	-	-	-	-	-	-	-	-
Unincorporated County	39	407	8	47	29	348	2	12	-	-
Urban County Total	**93**	**1,248**	**30**	**360**	**58**	**860**	**4**	**24**	**1**	**4**
Consortium Total	**543**	**9,637**	**233**	**2,907**	**298**	**6,662**	**10**	**60**	**2**	**8**
Alameda County Total	**694**	**13,801**	**309**	**4,065**	**357**	**9,469**	**26**	**259**	**2**	**8**

Notes:
(a) Adult Residential Facilities provide 24-hour non-medical care or adults who are unable to provide for their own daily needs.
(b) Residential Care Facilities for the Elderly provide care, supervision, and assistance with daily living activities.
(c) Group homes provide non-medical care and supervision to children.
(d) Small Family Homes provide twenty-four -hour-a-day care in the licensee's family residence for six or fewer children who require special care and supervision due to mental or developmental disabilities or physical handicap.
Sources: California Dept. of Social Services, Community Care Licensing Division, 2014; BAE, 2014

2.6 Linkages between Housing and Employment Centers

Impediments to fair housing choice may exist when poor linkages exist between the locations of major employers and affordable housing. Under these conditions, persons who depend on public transportation, such as lower-income households, seniors, and disabled persons, would be more limited in their housing options. Because of this need, affordable housing developments and community care facilities should be located in transit accessible areas.

Public Transit

Several transit systems provide rail, bus, and shuttle service within Alameda County as outlined below. Figure 2.9 illustrates the public transit routes in the County.

AC Transit

AC Transit provides bus service in Alameda County and Western Contra Costa County. In addition, AC transit provides service to the San Francisco Transbay Terminal.

Alta Bates Shuttles

A system of four shuttles that connects the Herrick and Alta Bates campuses in Berkeley and the Merritt, Summit, and 3100 Telegraph offices in Oakland to the MacArthur and Ashby BART stations. Shuttles run every 20 minutes from 4:30 am until 9:00 pm and are available on-call from 9:00 pm until 2:00 am with service to the Ashby station. Shuttles do not run on weekends or holidays.

Altamont Commuter Express (ACE)

The ACE train provides service from Stockton and San Jose with stops in the Alameda County cities of Livermore, Pleasanton, and Fremont. ACE connects to the Dublin/Pleasanton BART station through a free shuttle bus service operated by Wheels at the ACE Pleasanton stop.

Bay Area Rapid Transit (BART)

BART provides rail service in Alameda, Contra Costa, San Francisco, and San Mateo counties. BART service in Alameda County extends to the City of Fremont to the south, the City of Berkeley to the north, and to the cities of Dublin and Pleasanton to the east. There are 19 BART stations in the County. Several shuttles connect BART to major employment areas countywide.

Broadway Shuttle

A free shuttle connecting many transit options along Broadway in Oakland. On weekdays from 7 am to 7 pm, the shuttle connects commuters from AC Transit, Amtrak, the San Francisco Bay

Ferry, and BART to the Jack London Square, Chinatown, City Center, Uptown, and Lake Merritt neighborhoods.

California State University, East Bay BART Shuttle

A free shuttle from Hayward and Castro Valley BART stations with priority for riders with valid CSUEB identification card. Shuttle runs year round, except university holidays, with increased service, including weekend and extended Thursday and Friday night shuttles, when classes are in session. The shuttle is funded by parking citation fees and an Alameda County Transportation Commission/Bay Area Air Quality Management District grant.

Clean Commute Employee Shuttle Program

The Clean Commute Program offers three shuttles located in Oakland, Hayward and San Leandro. These free shuttles take riders the "first/last" mile from a transit hub to several major County offices. The Oakland and Hayward shuttles are for employees only.
The new Hayward shuttle route has a ridership of 50 employees per day. The shuttle is used for both employee commute and employee business travel needs.

Dumbarton Express

The Dumbarton Bridge Regional Operations Consortium, governed by AC Transit, Santa Clara Valley Transportation Authority, BART, SamTrans, and Union City Transit, operates this trans-bay bus service. Funded by Regional Measure 2, the Dumbarton Express offers local Alameda County service between Union City BART and the Ardenwood Park & Ride Lot in Fremont with trans-bay service to Palo Alto. During peak weekday commute hours, buses run every 20 minutes from 5:30 am to 8:45 pm.

East Bay & City-based Paratransit Services

East Bay Paratransit provides transportation to people who have a disability or a health condition that prevents them from using buses or BART trains. BART and AC Transit established this service to meet the requirements of the Americans with Disabilities Act. East Bay Paratransit provides rides in a sedan or lift-equipped van, covering the same service area as AC Transit. Additionally, each city provides additional paratransit services for residents including, but not limited to subsidized taxi programs, medical return trips, and door-to-door services.

Emery Go Round

Funded primarily by commercial property owners in the city of Emeryville, this shuttle is free and runs year round, connecting the city of Emeryville to the MacArthur BART station. Three

shuttles service the area, running from 6:00 am until 10:30 pm with expanded service during weekday commute hours.

Estuary Crossing Shuttle

The City of Alameda, in cooperation with the City of Oakland, the Peralta Community College District, and Bike Walk Alameda, won three Bay Area Air Quality Management District Transportation Fund for Clean Air Regional Funds to establish a shuttle from West Alameda to the Lake Merritt BART station. The shuttle began in 2011 and obtained additional funding from the Alameda County Transportation Commission's Vehicle Registration Fee for Transit as of August 2013. Alameda County Measure B and the Transportation Systems Management/Transportation Demand Management Fund matches the funds received. The shuttle runs eight hours per weekday and is free to users.

Ferries

Three ferry services provide transportation between the East Bay and San Francisco. The Alameda/Oakland Ferry provides daily service between Alameda, Oakland, and the Ferry Building and Pier 41 in San Francisco. The Alameda Harbor Bay Ferry provides year round weekday commute service between Alameda's Harbor Bay Ferry Terminal and the San Francisco Ferry Building. An enhanced ferry service connecting South San Francisco and Alameda and Oakland provides weekday commute service. Commuters using the ferry receive a free AC Transit transfer at Jack London or Harbor Bay terminals.

Harbor Bay Business Park BART Shuttle

The Business Park Association provides a Shuttle Bus connection to the the Coliseum BART station for employees. Shuttles run every 20 minutes from 6:00 am until 9:00 am and 3:00 pm until 6:30 pm on weekdays. This shuttle also connects the business park to the San Francisco Bay Ferry Station at Harbor Bay.

Kaiser Permanente Shuttles

A free shuttle connects the Oakland Medical Center and MacArthur BART every 20 minutes from 7 am until 7 pm on weekdays. An additional shuttle runs every eight minutes to connect the Howe, Broadway, and Special Medical Office Buildings during weekdays. In San Leandro, a Kaiser shuttle connects commuters from San Leandro BART station to the San Leandro Hospital campus.

San Leandro Links

A 23-stop shuttle connects San Leandro BART to the City of San Leandro every 20 minutes during weekday commute hours from 5:45 am to 9:45 am and 3:00 pm to 8:00 pm.

Union City Transit

The City of Union City operates a citywide bus system with nine routes that run seven days a week with increased service during commute hours. The system coordinates with Union City BART station train arrival times.

West Berkeley Shuttle

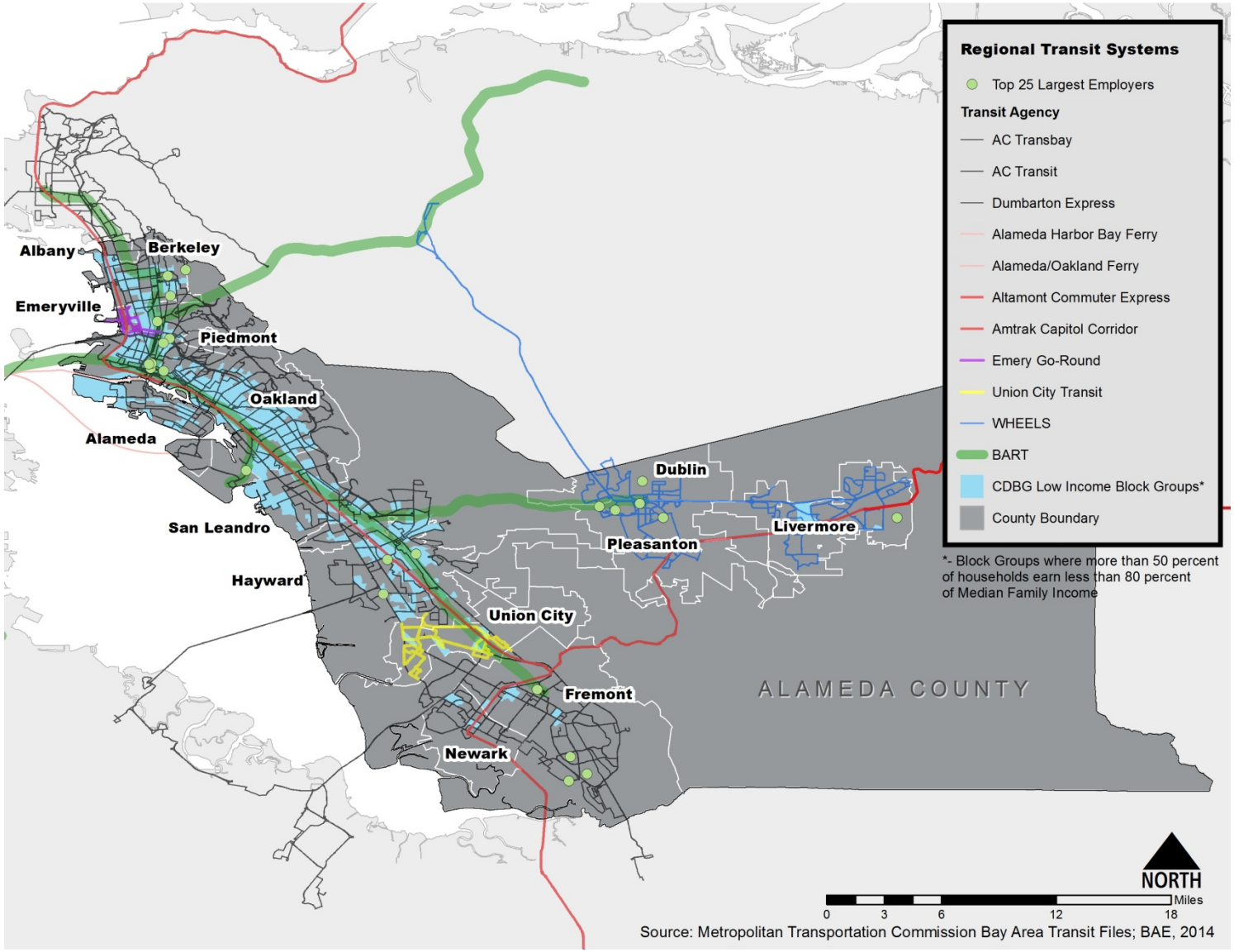
Funded by Bayer HealthCare and Wareham Development through the Berkeley Gateway Transportation Management Association, the West Berkeley Shuttle connects various parts of the West Berkeley Area during weekday commute hours.

Wheels

Wheels, a service of the Livermore Amador Valley Transit Authority (LAVTA), provides public transportation for the cities of Dublin, Livermore, and Pleasanton. Wheels' bus service connects various areas in the Tri-Valley to the Dublin/Pleasanton BART Station. Wheels also connects to the Altamont Commuter Express (ACE) Train Station in Pleasanton.

Figure 2.8 illustrates the location of major employment centers, public transportation linkages, and the location of CDBG Low Income Block Groups for Alameda County. Inset maps of the eastern, northern, and southern portions of the County are provided in Appendix F for reference.

Figure 2.8: Public Transportation Linkages to Major Employment Centers and Low-Income Areas



Source: Metropolitan Transportation Commission Bay Area Transit Files; BAE, 2014

Commute to Work

Table 2.38 shows employed residents' means of transportation to work in 2014, another measure of linkages between housing and employment centers. Approximately 19 percent of Alameda County's employed residents used public transportation to go to work. This figure is slightly lower for the Consortium, with 13 percent of employed residents utilizing public transportation. The majority of employed residents in both the Consortium and County drove alone in private vehicles to their jobs; 72 percent of Consortium working residents and 66 percent of County working residents drove alone.

Table 2.38: Means of Transportation to Work, 2014

	Drove Alone	Carpooled	Public Transport	Bicycle	Walked	Other Means	Worked at Home	**Total**	**Public or Non-Motorized Transport** (a)
Entitlement Jurisdictions									
Alameda	62.9%	10.1%	14.6%	1.6%	3.9%	1.2%	5.7%	**100.0%**	**21.4%**
Fremont	75.6%	10.4%	7.5%	0.4%	1.2%	1.2%	3.7%	**100.0%**	**10.3%**
Hayward	70.9%	15.4%	7.5%	0.4%	1.7%	1.4%	2.8%	**100.0%**	**10.9%**
Livermore	79.3%	8.8%	3.5%	1.5%	1.4%	0.8%	4.6%	**100.0%**	**7.3%**
Pleasanton	76.0%	6.5%	7.9%	0.9%	2.4%	0.7%	5.6%	**100.0%**	**11.8%**
San Leandro	69.9%	10.9%	12.1%	0.7%	2.3%	1.0%	3.1%	**100.0%**	**16.2%**
Union City	73.2%	11.9%	9.4%	0.5%	1.2%	1.5%	2.3%	**100.0%**	**12.6%**
Urban County									
Albany	49.0%	9.2%	23.6%	6.5%	4.3%	0.9%	6.6%	**100.0%**	**35.3%**
Dublin	73.9%	8.9%	8.1%	0.4%	2.2%	1.3%	5.2%	**100.0%**	**12.0%**
Emeryville	54.8%	7.1%	19.0%	3.3%	7.8%	0.6%	7.4%	**100.0%**	**30.7%**
Newark	77.9%	12.7%	4.0%	0.6%	0.9%	1.7%	2.3%	**100.0%**	**7.1%**
Piedmont	55.5%	14.3%	11.7%	4.5%	3.4%	1.6%	9.0%	**100.0%**	**21.3%**
Unincorporated County	72.7%	10.2%	9.2%	0.6%	1.9%	0.8%	4.6%	**100.0%**	**12.5%**
Ashland CDP	69.8%	11.4%	12.5%	0.5%	1.1%	0.7%	4.0%	**100.0%**	**14.7%**
Castro Valley CDP	73.3%	7.9%	9.9%	0.3%	2.3%	0.7%	5.8%	**100.0%**	**13.1%**
Cherryland CDP	68.6%	14.7%	6.6%	3.1%	3.3%	1.0%	2.7%	**100.0%**	**14.0%**
Fairview CDP	74.1%	8.6%	9.3%	0.1%	1.0%	0.8%	6.1%	**100.0%**	**11.1%**
San Lorenzo CDP	74.2%	13.2%	8.0%	0.3%	1.7%	0.7%	1.8%	**100.0%**	**10.7%**
Sunol CDP	83.6%	4.4%	3.1%	0.4%	0.7%	0.7%	7.1%	**100.0%**	**4.9%**
Remainder	74.8%	11.5%	4.3%	0.5%	1.4%	1.3%	6.2%	**100.0%**	**7.5%**
Urban County Total	**70.4%**	**10.3%**	**9.8%**	**1.3%**	**2.4%**	**1.0%**	**4.8%**	**100.0%**	**14.5%**
Consortium Total	**72.3%**	**10.8%**	**8.9%**	**0.9%**	**2.0%**	**1.1%**	**4.1%**	**100.0%**	**12.9%**
Alameda County Total	**65.7%**	**10.3%**	**11.8%**	**2.0%**	**3.6%**	**1.3%**	**5.3%**	**100.0%**	**18.7%**

Notes:
(a) Excludes those who drove alone, carpooled, or worked at home.
Sources: Nielsen; BAE, 2014.

As shown in Table 2.39 below, the average commute time between 2008 and 2012 for Alameda County Residents was approximately 28 minutes. This varied slightly across jurisdictions, with average commute times ranging from a low of 26 minutes for Piedmont employed residents to 35 minutes for the employed residents of the Fairview CDP.

Table 2.39: Commute Time, 2008-2012

	less than 15 minutes	15 - 29 minutes	30 - 59 minutes	60 - 89 minutes	90 + minutes	**Total**	Avg. Commute Time (minutes)
Entitlement Jurisdictions							
Alameda	21.1%	33.0%	35.9%	8.8%	1.3%	**100.0%**	**28.2**
Fremont	19.0%	30.6%	40.3%	8.2%	1.9%	**100.0%**	**29.4**
Hayward	18.1%	34.6%	37.1%	8.3%	1.9%	**100.0%**	**28.7**
Livermore	29.3%	25.6%	32.5%	10.0%	2.6%	**100.0%**	**28.7**
Pleasanton	29.5%	25.3%	32.2%	9.8%	3.2%	**100.0%**	**29.4**
San Leandro	20.4%	36.8%	33.2%	8.3%	1.4%	**100.0%**	**27.7**
Union City	15.5%	34.3%	38.8%	10.0%	1.4%	**100.0%**	**29.7**
Urban County							
Albany	20.4%	32.2%	37.0%	8.1%	2.3%	**100.0%**	**28.5**
Dublin	27.3%	26.2%	31.7%	11.9%	2.9%	**100.0%**	**29.7**
Emeryville	24.2%	32.2%	35.9%	5.4%	2.3%	**100.0%**	**27.2**
Newark	19.3%	36.3%	39.1%	4.3%	1.0%	**100.0%**	**25.9**
Piedmont	24.5%	36.3%	33.8%	3.6%	1.7%	**100.0%**	**25.5**
Unincorporated County	18.4%	36.0%	34.6%	8.9%	2.2%	**100.0%**	**N/A**
Ashland CDP	18.2%	38.0%	30.2%	9.2%	4.4%	**100.0%**	**30.3**
Castro Valley CDP	17.1%	35.5%	36.5%	9.6%	1.4%	**100.0%**	**29.3**
Cherryland CDP	20.6%	42.1%	29.3%	6.0%	2.0%	**100.0%**	**26.3**
Fairview CDP	12.8%	25.6%	46.6%	11.8%	3.2%	**100.0%**	**35.0**
San Lorenzo CDP	22.3%	36.7%	32.0%	7.3%	1.6%	**100.0%**	**27.2**
Sunol CDP	15.7%	46.5%	23.2%	10.4%	4.3%	**100.0%**	**30.8**
Remainder	18.5%	35.9%	34.4%	9.0%	2.2%	**100.0%**	**N/A**
Urban County Total	**20.0%**	**34.6%**	**34.8%**	**8.5%**	**2.1%**	**100.0%**	**N/A**
Consortium Total	**20.7%**	**32.6%**	**35.9%**	**8.7%**	**2.0%**	**100.0%**	**N/A**
Alameda County Total	**20.8%**	**33.9%**	**35.0%**	**8.3%**	**2.0%**	**100.0%**	**28.4**

Notes:
Workers include members of the Armed Forces and civilians who were at work the week prior to the survey.
Sources: ACS, 2008-2012; BAE, 2014.

3. IMPEDIMENTS TO FAIR HOUSING CHOICE

3.1 Housing Challenges for Special Needs Populations

Local service providers who assist various special needs populations, including the elderly, individuals with disabilities, the homeless, and limited English proficiency (LEP) individuals consistently report that one of the greatest barriers to housing choice for these populations is the lack of affordable housing. The extremely limited availability of adequate affordable housing for special needs populations has only intensified during the rapid housing market recovery that began in the Bay Area in 2011; further analysis of the impediments to fair housing choice related to affordable and subsidized housing access is provided in a subsequent section of this chapter.

In addition to the limited availability of housing affordability, special needs populations face particular challenges to housing choice, as discussed below.

Seniors

Elderly residents face a unique set of housing needs, largely due to physical limitations, fixed incomes, health care costs, and limited mobility. Unit sizes and accessibility to transit, health care, and other services are important housing considerations for elderly residents. Housing affordability also represents a key issue for seniors, many of whom are living on fixed incomes.

As shown in Chapter 2 of this report, there are 2,989 subsidized senior housing units in the Consortium jurisdictions. For comparison, there are 34,025 senior households in Consortium jurisdictions that are classified as extremely low-, very low-, or low-income households making below 80 percent of AMI according to the most recently available data; this means that over half of all senior households in the Consortium are low-income (see Table 2.12).

In addition to housing affordability, senior households face challenges in securing adequate housing units that can accommodate unique mobility and physical limitations. Many of the impediments related to in-home care providers and reasonable accommodation requests described below face senior households.

Affordable housing and housing service providers reported that seniors are often unprepared to secure new housing once they have reached the point of relinquishing their long-time home. Poor retirement planning, unrealistic expectations about the current housing market, and limited ability to cope with complicated housing and legal documents all place many senior households in a vulnerable position. Interviewees reported that seniors are often forced to enroll in an institutional home, even when they are not in need of in-home or daily care, because there are simply no other housing options available.

Persons with Disabilities

Persons with disabilities, both physical handicaps and developmental disabilities, have a wide range of housing needs and frequently face significant challenges in securing adequate housing. Some persons with disabilities are able to live in a standard home without requiring modifications to make the home more accessible, while others will require homes that are wheelchair-accessible or have grab bars or other accessibility features. Some individuals with disabilities may reside in licensed board and care homes that provide support 24 hours a day, seven days a week, while others may prefer to receive full-time in-home care in their residence, which can often be difficult to accommodate in rental housing units.

For individuals with disabilities that interfere with their ability to earn enough income to pay for market-rate housing costs, housing affordability is often a key issue. Individuals with disabilities that are have Supplemental Security Income (SSI) as their primary or only income source need deeply affordable units in order to afford housing. Tax-credit affordable properties rarely include more than one or two units that are affordable to households making below 30 percent of AMI, if any.

Housing support service providers that work with individuals with developmental disabilities report that this population is largely misunderstood and commonly stigmatized. Given the tight housing market in Alameda County, these individuals are easily dismissed by landlords who frequently receive multiple applications for any open unit immediately upon listing the unit.

Even if persons with physical or developmental disabilities are able to secure housing, often with the assistance and mediation of local housing service providers, they are frequently subjected to inadequate housing conditions and discriminatory treatment by property owners or managers. In addition to difficulties related to reasonable modification and accommodation requests described below, two increasingly prevalent patterns of housing discrimination were reported by housing service providers interviewed for this report: discriminatory practices related to service companion animals and in-home caregivers.

Persons with disabilities may use service or companion animals. However, many landlords and property owners fail to understand the medical nature of the service animal, as the role of these animals differ from accepted service animals for the vision and hearing impaired. Fair housing law guarantees an individual's right to keep a doctor-approved service animal. Housing service providers reported numerous cases of landlords or property managers requiring pet deposits, imposing animal weight limits, or sending notice to the tenant of a violation of no-pet clauses in the lease. Landlords or property managers also often request a significant level of confidential personal information regarding the tenant's medical history and conditions. In some cases the landlord has gone as far as to distribute the disabled person's medical note to other tenants on the property.

Live-in in-home caregivers were also cited as a frequent source of conflict and discriminatory treatment. Landlords may attempt to classify the in-home caregiver as an additional roommate or demand additional rent payments for the second individual or claim that the disabled person is in violation of lease terms. Again, invasion of privacy regarding requests for confidential medical information was raised as a frequent concern of disabled tenants by housing service providers.

Accessibility Challenges for Seniors and Persons with Disabilities

Reasonable Modification. The Fair Housing Act requires housing providers or homeowners' associations to provide reasonable modifications when such modifications are necessary to afford persons with disabilities full enjoyment of the premises. A reasonable modification is a structural change made to existing premises and can include changes to interiors and exteriors of dwellings, as well as to common and/or public use areas. There must be an identifiable relationship or nexus between the requested modification and the individual disability. Examples of reasonable modifications include widening doorways and installing ramps for wheelchair accessibility, installing grab bars in bathrooms, and lowering kitchen cabinets for persons in wheelchairs. While the Fair Housing Act requires housing providers to permit the reasonable modification, the tenant is responsible for paying the costs of the modification. In addition, the landlord can require that the tenant restore the unit to its original condition before moving if it is reasonable to do so.[9]

There are several fair housing service providers that work with tenants to request and advocate for reasonable modifications, including ECHO and Project Sentinel. Service providers indicated that even when they are able to provide successful mediation with the landlord, the tenant typically does not have sufficient financial resources to pay for the work.

Reasonable Accommodation. Federal and State fair housing laws also require housing providers to allow for reasonable accommodations to rules, policies, practices, and services when such accommodations are necessary to afford people with disabilities equal opportunity to use and enjoy a dwelling. A reasonable accommodation is a change, exception, or adjustment to a rule, policy, practice, or service.[10]

Under the Fair Housing Act, a person requesting a reasonable accommodation must demonstrate that they have a disability if it is not already known or obvious. Verification of a

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[9] U.S. Department of Housing and Urban Development and the Department of Justice, Reasonable Modifications Under the Fair Housing Act, March 5, 2008.
http://www.hud.gov/offices/fheo/disabilities/reasonable_modifications_mar08.pdf
[10] U.S. Department of Housing and Urban Development and the Department of Justice, Reasonable Accommodations under the Fair Housing Act, May 14, 2004.
http://www.justice.gov/crt/housing/jointstatement_ra.php

disability can be provided by any reliable third party in a position to know about the individual's disability, such as a doctor, peer support group, or service agency. However, in many cases the disability is already verified and on record, and further proof should not be requested.

Once the disability is established, the request for an accommodation must show a connection between the person's disability and the request for the accommodation. Finally, the request must be reasonable. These requests are typically made to allow parking close to where a tenant lives, to allow a tenant to have a companion or service animal, to pay rent on a different schedule or in a different place, or other conditions that help the disabled person have equal enjoyment of their housing.

As with reasonable modification, fair housing service providers including ECHO and Project Sentinel provide assistance in securing reasonable accommodations. Fair housing service providers indicated that failures to grant reasonable accommodation requests are a common impetus for fair housing complaints. Resistance by landlords related to service animal and in-home caregiver needs for persons with disabilities are an increasingly common example of failure to grant reasonable accommodation requests.

Accessible Units. Many individuals with mobility disabilities need accessible units that are located on the ground floor or have elevator access, as well as larger kitchens, bathrooms, and showers that can accommodate wheelchairs. Housing support service providers indicated that the supply of available accessible units is inadequate to meet the needs of the disabled population in Alameda County. Though buildings built after 1992 are generally designed with Americans with Disabilities Act (ADA) compliant units and building access, the majority of the housing stock in the Consortium is older and most units and properties would require significant, and costly, modification to become accessible. Though several Consortium jurisdictions have adopted Universal Design requirements for federally-subsidized housing developments, housing support providers were not aware of any jurisdictions that have adopted a Universal Design upgrade program for existing units, with the exception of Dublin, which has a voluntary program that uses tax incentives to entice property owners to retrofit units for accessibility.

Families with Children

Fair housing law prohibits discrimination based on familial status. However, local service providers report that households with children are often discriminated against, particularly when searching for rental housing. Landlords may view households with children as less desirable due to potential noise issues or damage to units. While landlords and property managers may not deny families housing, they may place them in less desirable units such as units at the back of a complex or a downstairs unit, or pressure them to move into unaffordable larger units within the same property. Representatives of ECHO and Project Sentinel reported that differential treatment on the basis of familial status is another common fair housing issue in the Consortium.

Other common patterns of discrimination against families with children include requiring additional security deposit payments, harassment in the form of notices to neighbors or in common spaces displaying arbitrary rules and boundaries for children, and threats of eviction based on unverified complaints by neighbors.

Homeless Persons

The primary barrier to housing choice for homeless individuals is insufficient income. Interviews with service providers in Alameda County indicate that many homeless rely on Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI), which are too low to qualify for most subsidized programs and affordable housing developments. In addition, as noted elsewhere, both affordable housing developers and market-rate landlords often screen out individuals with a criminal or drug history, history of evictions, or poor credit. Securing housing can prove more difficult for homeless families compared to individuals due to occupancy regulations, potential landlord biases against households with children, and the more limited supply of larger units.

Housing with accessibility to employment and services is particularly important to the homeless and those transitioning out of homelessness. Many do not own private vehicles and must rely on public transportation to go to work and places that provide social services. According to service providers, accessibility to services is a particular challenge for homeless or formerly homeless individuals living throughout the Consortium.

Limited English Proficiency (LEP) Households

Local service providers report that LEP populations face many of the same challenges that others face in securing housing. As reported in Table 2.10 of Chapter 2 of this report, nearly half (46 percent) of Consortium jurisdiction residents speak a language other than English at home.

Linguistic barriers may present additional challenges for individuals seeking subsidized rental housing because of the complex application forms and procedures necessary to demonstrate eligibility. Fair housing service providers indicated that LEP individuals also encounter fair housing concerns because their language skills lead to discrimination on the basis of national origin. As shown in the following section, 27 fair housing complaints were filed on the basis of national origin between 2009 and mid-2014.

LEP households also face differential treatment in the for-sale housing market. In some cases, LEP households do not have access to documents in a language other than English and therefore may not fully understand their mortgage terms. In addition, LEP homeowners who fall behind on mortgage payments are more likely to be referred to the collections department when contacting the loan servicer, while native English speakers are more often referred to the loss mitigation department. This results in differential outcomes for LEP households because

employees working in loss mitigation have a mandate to work with homeowners to try to prevent foreclosure.

Racial/Ethnic Minority Households

Fair housing service providers indicated that housing discrimination based on racial/ethnic background is less commonly reported than discrimination related to disability, but does occur frequently. For example, recent fair housing testing performed by Project Sentinel in Fremont found clear evidence of a racial preference by certain landlords for Indian renters over African-American renters. While service providers do reported cases of blatant racial/ethnic harassment by landlords or property owners, persons subject to subtle forms of discrimination, such as being offered less desirable rental terms than another application, are often unaware of the differential treatment.

HUD fair housing complaint data indicates that 46 complaints, or 30 percent of all fair housing complaints, filed between 2009 and mid-2014 were filed on the basis of race or national origin.

3.2 Fair Housing Violations

This section outlines the federal fair housing complaint process and provides data on the number of fair housing complaints filed with HUD's Office of Fair Housing and Equal Opportunity (FHEO) since 2009.

It should be noted that complaints filed with HUD are automatically filed with the California Department of Fair Employment and Housing (DFEH) as well. In most cases, HUD sends the complaint to DFEH for investigation as part of a contractual agreement between the two agencies. Similarly, if a complaint is filed with DFEH and is jurisdictional with HUD, it will be filed at the federal agency as well.

Complaints may be filed directly with FHEO by the complainant, or individuals may opt file a complaint with a local fair housing services provider, which will then file the official complaint with FHEO and/or DFEH on the complainant's behalf.

Fair Housing Complaint Process

Fair housing rights are protected under the Fair Housing Act of 1968. Individuals may file complaints about violations with HUD through the following process:[11]

- **Intake.** Any entity, including individuals and community groups, may file fair housing complaints at no cost by telephone, mail, or via the internet. An intake specialist will interview the complainant, usually by telephone, and determine whether the matter falls within FHEO jurisdiction.

- **Filing**. If HUD accepts the complaint for investigation, the investigator will draft a formal complaint and provide it to the complainant, typically by mail. The complainant must sign and return the form to HUD. HUD will then send the complaint to the respondent, who must submit an answer to HUD within 10 days.

- **Investigation.** As part of the investigation, HUD will interview the complainant, the respondent, and pertinent witnesses, as well as collect relevant documents and conduct onsite visits when appropriate. HUD has the authority to take depositions, issue subpoenas and interrogatories, and compel testimony or documents.

- **Conciliation.** The Fair Housing Act requires HUD to attempt to bring the parties together to see if they can reach conciliation. The choice to conciliate the complaint is voluntary on the part of both parties. If a conciliation agreement is signed, HUD will end its investigation.

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[11] U.S. Department of Housing and Urban Development, HUD's Title VIII Fair Housing Complaint Process, http://www.hud.gov/offices/fheo/complaint-process.cfm

- **No Cause Determination.** If HUD's investigation finds no reasonable cause to believe that housing discrimination has occurred or is about to occur, HUD will issue a determination of no reasonable cause and close the case. Complainants who disagree with the decision may request reconsideration. If complainants disagree with HUD's no cause determination in the reconsideration, the complainant can file a civil court action in the appropriate U.S. district court.

- **Cause Determination and Charge.** If the investigation finds reasonable cause to believe that discrimination has occurred or is about to occur, HUD will issue a determination of reasonable cause and charge the respondent with violating the law. A HUD Administrative Law Judge will then hear the case unless either party elects to have the case heard in federal civil court.

- **Hearing in a U.S. District Court.** If either party elects to go to federal court, the Department of Justice will commence a civil action on behalf of the complainant in U.S. District Court. If the court finds that a discriminatory housing practice has or is about to occur, the court can award actual and punitive damages as well as attorney fees.

- **Hearing before a HUD Administrative Law Judge (ALJ).** If neither party elects to go to federal court, a HUD ALJ will hear the case. An attorney from HUD will represent the complainant before the ALJ. The ALJ will decide the case an issue an initial decision. Either party may petition the initial decision to the Secretary of HUD for review.

Fair Housing Complaints

Table 3.1 summarizes fair housing complaint data obtained from HUD's Office of Fair Housing and Equal Opportunity (FHEO). Between 2009 and mid-2014, 184 fair housing complaints were filed with FHEO by or on behalf of complainants in Consortium jurisdictions. The number of complaints for the five full years since 2009 has fluctuated around an average of 34 complaints per year, with 13 complaints filed in the first half of 2014. From 2012 to 2013, there was a significant upswing in the number of complaints; complaints jumped from 28 to 46 in 2013, the highest number of complaints filed in any of the past five years.

Nearly three-quarters of all complaints filed over this five year period were filed regarding properties located in four Consortium cities – Fremont, Hayward, San Leandro, and Alameda. Piedmont was the only Consortium jurisdiction in which no complaints were filed.

Table 3.1: Fair Housing Complaints, Consortium, 2009 – August 2014 (a)

	Year							
Entitlement Jurisdictions	**2009**	**2010**	**2011**	**2012**	**2013**	**YTD 2014 (a)**	**Total Complaints**	**Percent of Total**
Alameda	6	2	5	2	4	2	21	11.4%
Fremont	7	8	14	8	16	1	54	29.3%
Hayward	11	8	5	7	5	5	41	22.3%
Livermore	1	1	-	2	5	-	9	4.9%
Pleasanton	2	1	-	-	2	-	5	2.7%
San Leandro	2	2	7	2	6	2	21	11.4%
Union City	1	-	-	1	3	-	5	2.7%
Urban County								
Albany	1	-	-	-	-	-	1	0.5%
Dublin	2	-	1	2	1	2	8	4.3%
Emeryville	-	4	-	1	-	-	5	2.7%
Newark	2	-	-	-	1	-	3	1.6%
Piedmont	-	-	-	-	-	-	-	0.0%
Unincorporated County (b)								
Castro Valley CDP	-	1	2	2	2	-	7	3.8%
San Lorenzo CDP	-	-	1	1	1	1	4	2.2%
Urban County	**5**	**5**	**4**	**6**	**5**	**3**	**28**	**15.2%**
Consortium Total	**35**	**27**	**35**	**28**	**46**	**13**	**184**	**100.0%**

Notes:
(a) YTD 2014 data is current through August 15, 2014.
(b) No complaints were reported by FHEO for other unincorporated communities.
Sources: HUD, Office of Fair Housing and Equal Opportunity (FHEO) San Francisco Regional Office; BAE, 2014.

Table 3.2 provides data on the bases of these fair housing complaints. Note that the number of reported bases for complaints, 241, is greater than the total number of complaints filed between 2009 and mid-2014. This is because complainants may indicate multiple bases for a complaint and many complaints were filed regarding alleged discrimination toward more than one protected class.

As shown, disability status was the most common basis for fair housing complaints, accounting for over one-third of all complaints filed since 2009. This is consistent with the impressions that fair housing service providers and housing rights advocates reported in interviews conducted for this report. Race was the second most common basis for complaint, while family status and national origin each accounted for more than 10 percent of complaints filed. Taken together, 30 percent of all complaints were filed on the basis of alleged discriminatory practices regarding a complainant's race or national origin. A significant number of complaints were also filed regarding alleged retaliation toward the complainant by the respondent of the complaint.

Table 3.2: Fair Housing Complaints by Basis, Consortium, 2009 – August 2014 (a)

	Year							
Complaint Basis	**2009**	**2010**	**2011**	**2012**	**2013**	**YTD 2014 (a)**	**Total Complaints (b)**	**Percent of Total**
Disability	9	11	25	11	20	7	83	34.4%
Race	17	7	8	4	6	4	46	19.1%
Familial Status	7	5	2	9	12	2	37	15.4%
National Origin	10	3	1	2	10	1	27	11.2%
Retaliaton	5	3	3	6	7	2	26	10.8%
Sex	-	5	3	3	1	3	15	6.2%
Religion	-	3	-	-	3	-	6	2.5%
Color	-	1	-	-	-	-	1	0.4%
Consortium Total (c)	**48**	**38**	**42**	**35**	**59**	**19**	**241**	**100.0%**

Notes:
(a) YTD 2014 data is current through August 15, 2014.
(b) Total Complaints by basis count is greater than the count of total fair housing complaints because petitioners may indicate multiple bases for a single complaint.
(c) Figures include complaints recorded in all Consortium jurisdictions.
Sources: HUD, Office of Fair Housing and Equal Opportunity (FHEO) San Francisco Regional Office; BAE, 2014.

As shown in Table 3.3, a determination of no cause was the most common resolution of HUD investigations, accounting for 42 percent of complaints filed with FHEO since 2009. Over one-quarter, 27 percent, of investigations were resolved with a settlement between the complainant and respondent. An additional 15 percent of complaints were resolved without any finding on the merits of the complaint, including those for which the investigation was terminated because the complainant failed to cooperate, could not be located, or withdrew the complaint; or because no resolution was recorded. The complaint was withdrawn after resolution of the investigation, regardless of whether a reasonable cause was found, for 11 percent of complaints filed. Just under five percent of complaints were resolved with a finding of reasonable cause in which the complainant elected to pursue charges against the respondent in District Court.

Table 3.3: Fair Housing Complaints by Resolution, Consortium, 2009 – Aug. 2014 (a)

	Year							
Resolution	**2009**	**2010**	**2011**	**2012**	**2013**	**YTD 2014 (a)**	**Total Complaints**	**Percent of Total**
No Cause	16	14	16	9	22	1	78	42.4%
Conciliated/Settled	14	7	15	2	11	1	50	27.2%
Withdrawn After Resolution	1	2	-	6	7	5	21	11.4%
Complainant Failed to Cooperate	1	2	2	3	1	-	9	4.9%
Withdrawal Without Resolution	2	2	1	2	2	-	9	4.9%
No Resolution Recorded	-	-	-	1	2	6	9	4.9%
Elected to go to Court	-	-	-	5	1	-	6	3.3%
Unable to Locate Complainant	1	-	1	-	-	-	2	1.1%
Consortium Total (b)	**35**	**27**	**35**	**28**	**46**	**13**	**184**	**100.0%**

Notes:
(a) YTD 2014 data is current through August 15, 2014.
(b) Figures include complaints recorded in all Consortium jurisdictions.
Sources: HUD, Office of Fair Housing and Equal Opportunity (FHEO) San Francisco Regional Office; BAE, 2014.

3.3 Lending Policies and Practices

Home Mortgage Disclosure Act (HMDA)

Enacted by Congress in 1975, the Home Mortgage Disclosure Act requires lending institutions to publically report home loan data. Lenders must provide information on the disposition of home loan applications and disclose applicant information, including their race or national origin, gender, and annual income. HMDA data indicates which banks are lending in communities and provides insight into lending patterns, including denial rates and the types of loans issued (e.g., home improvement loans, home purchase loans). This data, however, cannot be used to conclude definite redlining or discrimination because many factors, such as income, income-to-debt ratio, credit rating, and employment history, affect approval and denial rates.

As shown in Table 3.4, over 25,000 home purchase loan applications were submitted in Alameda County in 2012, including 18,288 loans within the Consortium. Overall, 61.0 percent of home purchase loan applications were approved in the Consortium, only minimally higher than the County as a whole, which had a 60.2 percent approval rate in 2012. The City of Fremont had the highest number of loan applications in the Consortium, with 3,440 applications, followed by the combined unincorporated area with 2,964 applications and the City of Hayward with 2,405 applications.

Loan approval rates vary by jurisdiction. Among entitlement jurisdictions, Alameda, Fremont, and Pleasanton had the highest loan approval rates. Within the Urban County, Piedmont had the highest approval rate (as well as the highest rate in the Consortium). The combined unincorporated county had the lowest. Generally, higher median household incomes were associated with higher approval rates, although there were exceptions to this trend, including Livermore, which has a relatively high median household income but a lower approval rate, and Alameda city, which has a lower median household income associated with a high approval rate.

Table 3.4: Disposition of Home Purchase Loans by Jurisdiction, 2012

	Total Number of Loan Applications	Action Type		
		Approved (a)	Denied	Other (b)
Entitlement Jurisdictions				
Alameda	880	64.7%	7.4%	28.0%
Fremont	3,440	65.4%	10.0%	24.6%
Hayward	2,406	55.7%	15.8%	28.5%
Livermore	1,956	59.7%	7.0%	33.3%
Pleasanton	1,347	65.4%	7.8%	26.8%
San Leandro	1,257	60.5%	12.0%	27.5%
Union City	856	61.0%	11.3%	27.7%
Urban County				
Albany	183	58.5%	8.7%	32.8%
Dublin	2,174	61.4%	8.1%	30.5%
Emeryville	251	62.2%	18.7%	19.1%
Newark	668	60.0%	10.5%	29.5%
Piedmont	176	71.0%	5.7%	23.3%
Unincorporated County	2,694	57.2%	11.8%	31.0%
Urban County Total	**6,146**	**59.6%**	**10.3%**	**30.0%**
Consortium Total	**18,288**	**61.0%**	**10.5%**	**28.5%**
Alameda County Total	**25,231**	**60.2%**	**10.2%**	**29.6%**

Notes:
(a) Includes loans originated and applications approved but not accepted.
(b) Includes applications withdrawn by applicant, incomplete applications, loans purchased by institution, and preapproval requests denied.
Sources: Home Mortgage Disclousre Act (HMDA), 2012; BAE, 2014.

For the Consortium as a whole, the loan approval rates varied by race and ethnicity. As shown in Table 3.5, loan applications submitted by Asian persons had the highest approval rate at 67.9 percent. White applicants had the second highest approval rate at 66.0 percent, while African Americans were approved at the lowest rate at 51.7 percent. A Chi-Square test determined that the differences in approval rates across races are statistically significant. This analysis, however, does not identify a reason for the discrepancy. As mentioned previously, many factors can influence loan application approval rates, including household income, income-to-debt ratio, credit rating, and employment history.

Table 3.5: Disposition of Home Purchase Loans by Race/Ethnicity, Alameda County Home Consortium, 2012

	Total Number of Loan Applications	Action Type		
		Approved (a)	Denied	Other (b)
Non-Hispanic				
American Indian or Alaska Native	84	53.6%	22.6%	23.8%
Asian	8,513	67.9%	13.0%	19.1%
Black or African American	891	51.7%	14.9%	33.3%
Native Hawaiian or Other Pacific Islande	260	52.7%	12.7%	34.6%
White	8,151	66.0%	8.1%	25.9%
Hispanic, Any Race	2,106	54.9%	14.3%	30.7%
Information not provided by applicant	3,229	64.4%	9.2%	26.4%
Not applicable	1,997	8.0%	0.8%	91.2%
Total	**25,231**	60.2%	10.2%	29.6%

Notes:
(a) Includes loans originated and applications approved but not accepted.
(b) Includes applications withdrawn by applicant, incomplete applications, loans purchased by institution, and preapproval requests denied.
Sources: Home Mortgage Disclousre Act (HMDA), 2012; BAE, 2014.

Subprime Loans and Predatory Mortgage Lending

Subprime lending refers to the issuance of loans to persons who are less credit-worthy than those typically offered credit (prime borrowers). Subprime mortgage lending inherently carries greater risk for the lender, and to mitigate that risk, subprime loans carry terms and conditions less favorable to the borrower because the borrower is less qualified to take on a loan due to credit history, employment, and/or ratio levels. Subprime loans can be a valuable tool in community development, particularly in communities underserved by traditional financial institutions. However, many of the subprime loans made in the past decade involved predatory lending practices and subprime mortgage lending was a major factor in the 2007-2008 financial crisis.

Although subprime loans are not inherently a predatory practice, subprime loans are often issued in ways that do constitute predatory practices. The California Reinvestment Coalition (CRC) defines predatory mortgage lending as abusive home lending that includes excessively high interest rates, points or fees, burdensome terms, is made through the use of misleading or aggressive sales tactics, or is targeted to low-income people, the elderly, or people of color. Predatory practices include targeting vulnerable neighborhoods or populations, flipping mortgages (overly frequent refinancing), prepayment penalties, overly high fees or ballooning interest rates (common in 2/28 adjustable rate mortgages), and failure to confirm the borrower's ability to pay the mortgage. Predatory practices have been shown to lead to greater mortgage foreclosure risk, notwithstanding other risk factors, and are far more prevalent in subprime mortgages than in conventional mortgages.

Predatory lending practices have impacted households in Alameda County, similar to other communities throughout the country. Members of racial and ethnic minority groups,

individuals with limited proficiency in English, and seniors have been disproportionately represented among individuals targeted by predatory lending practices. Although predatory lending practices have decreased throughout the country following the recent mortgage crisis, some predatory practices continue to occur. Moreover, to the extent that predatory lending practices disproportionately targeted members of racial and ethnic minority groups, individuals with limited proficiency in English, and seniors, the lasting effects of foreclosure will continue to impact these groups at higher rates than other households.

In response to the foreclosure crisis, mortgage lenders nationwide adopted tighter lending standards, requiring higher down payments and credit scores, thereby reducing the incidence of subprime lending. While more stringent lending terms help to prevent some predatory practices and other problems that can contribute to the risk of foreclosure, many lower-income households now face significant barriers to homeownership as a result of these stricter standards. Some lenders have begun to add more flexibility to lending standards over the past few years while other organizations have emerged to develop new loan products for lower-income, higher-risk borrowers.[12] However, it is unlikely that subprime loans will become as widely used as these products were prior to the foreclosure crisis, or that lending standards will be as flexible in the near future.

Federal Housing Administration (FHA) Loans

Households that face difficulty qualifying for a conventional mortgage may decide to use a Federal Housing Administration (FHA) loan. FHA loans are insured by the federal government, and have traditionally allowed lower-income households to purchase homes that they could not otherwise afford; these loans have lower interest rates, require downpayments as low as 3.5 percent, and have more accessible underwriting criteria.

Despite the more favorable terms associated with FHA loans, there are some challenges associated with purchasing a home with a FHA-backed mortgage. First, stringent guidelines regulate what properties are eligible for purchase. Properties must meet certain requirements related to the condition of the home and pass an inspection by FHA representatives. This requirement is a particular challenge for homebuyers who are purchasing foreclosed properties that have been vacant for a prolonged period and have associated maintenance issues. Another potential barrier is that not all banks issue FHA loans. Moreover, many loan officers prefer to focus on conventional mortgages because of the added time and effort associated with processing and securing approval on a FHA loan.[13] In fact, some real estate brokers state in their realtor-to-realtor listings "no FHA loans."[14]

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[12] Appelbaum, Binyamin. "A Nonprofit Lender Revives the Hopes of Subprime Borrowers." New York Times. February 25, 2014. Retrieved from www.nytimes.com.
[13] Thompson, Samuel, Chase Bank, phone interview with BAE, July 8, 2009.
[14] Gonzales, Gilda, Executive Director, Unity Council, phone interview with BAE, July 15, 2009.

3.4 Access to Affordable and Subsidized Housing

Affordable Housing Development

As indicated in Chapter 2 of this report, there are 9,930 subsidized housing units, including tax credit affordable, public housing, and section 8 voucher units in Consortium jurisdictions. For comparison, there were a total of 111,790 extremely low-, very low-, or low-income households making below 80 percent of AMI in the Consortium according to the most recently available data. These data confirm the extreme need for affordable housing options in Alameda County that was stated by every housing developer, service provider, and advocate interviewed for this report.

However, there are significant challenges to providing more affordable housing units to meet this need. One especially significant challenge is the dramatic decline in available funds to support affordable housing development following the dissolution of redevelopment agencies in California in 2011. Since the dissolution of redevelopment, Consortium jurisdictions have lost the primary funding source used to support affordable housing development. Public funds are essential to facilitating the development of new affordable housing in areas with high construction and land costs like the Bay Area.

Another historically key source of funding for affordable housing development for seniors was the HUD 202 program. However, affordable housing developers interviewed for this report indicated that the 202 program has ceased providing capital assistance for new development. Without this funding stream, competitive federal Low Income Housing Tax Credits (LIHTCs) are the only major funding source to support affordable senior development. However, affordable housing developers pointed out that LIHTC units are not an effective option for many senior households because seniors living on SSI as their sole source of income are generally extremely low-income households making below 30 percent of AMI, and so cannot afford units targeted to households making between 40 and 60 percent AMI that are most commonly provided through LIHTC projects.

Consortium jurisdictions have also lost the ability to require production of affordable units in market-rate developments, following the 2009 California State Appellate Court decision in *Palmer/Sixth Street Properties L.P. v City of Los Angeles*; this decision effectively invalidated affordability requirements for rental housing in California jurisdictions. While voluntary programs to incentivize inclusionary housing development, such as density bonuses, remain an option for Consortium jurisdictions, the effective invalidation of mandatory inclusionary housing ordinances and the resulting in-lieu fees presents a significant impediment to the production of new affordable housing.

Affordable Housing Application Processes

Due to the requirements associated with various affordable housing funding sources, certain households may encounter difficulties in applying for subsidized housing. For example,

applications can involve a large amount of paperwork and require households to provide records for income verification. In some cases, short application time frames and submittal requirements create additional challenges. These requirements present obstacles for many households, and can be particularly challenging for homeless, disabled, or elderly individuals who lack access to communication systems and information networks, as well as the skills to complete and submit the necessary documentation. In addition, applicants generally must submit a separate application for each subsidized housing project and remain responsible for updating their personal information to multiple housing projects as needed.

The number of households in need of affordable housing consistently exceeds the available supply of affordable units by a significant margin. Affordable housing developers hold lotteries to select tenants for new properties and typically have only enough units for a small fraction of interested households. Property managers for affordable developments subsequently maintain long waiting lists of prospective tenants who are offered units as space becomes available. Waiting lists for affordable properties will often consist of hundreds of households, most of which remain on the waiting list for months or years. If applicants on waiting lists move or change their phone number and do not update their information on the waiting list for each property, property managers may not be able to contact them when a unit becomes available. This can make it difficult for transient individuals or families who do not have a regular address, phone number, or email address to get off a waiting list. Long waiting lists also mean that households facing crisis situations and at risk of losing their housing are often unable to find suitable affordable housing quickly enough to avoid homelessness.

Applicants who are selected through the lottery or who come off the waitlist go through a screening process. Property managers routinely screen out individuals with a poor credit record or criminal or drug history, which can screen out homeless or disabled applicants. Some developmentally disabled individuals have never had a credit card, resulting in no credit history for housing applications. Other disabled individuals have faced loss of income and high medical bills as a result of their disability.

Section 8 Vouchers

Some lower-income households in Consortium jurisdictions receive rental assistance through the Section 8 Voucher program, which is funded through HUD and administered by the Housing Authority of the County of Alameda (HACA) for most Consortium jurisdictions and by the Housing Authorities of the City of Alameda and City of Livermore in those two cities. Under the voucher program, the Housing Authority issues a voucher to an eligible household and the household selects a unit of its choice. Tenants pay 30 to 40 percent of their monthly income while the Housing Authority pays the remaining share, up to an established limit.

Demand for vouchers greatly exceeds the number of vouchers available. As shown in Table 2.35 of this report, a total of 10,204 Section 8 vouchers are issued by the three Housing

Authorities responsible for Consortium jurisdictions and 3,086 individuals are currently on waitlists for vouchers.

In addition to the insufficient number of vouchers to meet existing demand in the Consortium jurisdictions, housing service providers also reported that an increasing number of landlords have ceased accepting Section 8 vouchers. Landlords are not legally mandated to accept vouchers, but those that choose to do so rely on the HUD subsidy that makes up the difference between the rent that may be charged to the voucher holder and the Fair Market Rent (FMR) defined by HUD. Due to the rapidly escalating market rental rates for apartments throughout the Consortium, landlords are able to rent units at rates significantly above the FMR, which is only adjusted annually at the MSA level and lags real market trends. This dynamic has led many landlords to cease accepting Section 8 vouchers, further reducing the supply of available affordable units even for those households that have a voucher.

Conversion of Subsidized Units to Market-Rate

Many subsidized affordable housing developments receive government funding, such as HUD 202 loans or Low Income Housing Tax Credits (LIHTC), that requires units be made affordable for a specified amount of time. At the end of this period, the property owner may choose to convert the property to market rate units or maintain the units as affordable. Table 4.4 lists affordable developments owned by for-profit entities that are at-risk of converting to market-rate in the next five years. There may be other properties whose affordability requirements are set to expire in the next five years that are owned by nonprofit organizations. However, these developments are considered to be lower risk because of the nonprofits' commitment to preserving affordability. Within the Consortium, there are four properties containing 360 affordable units in Fremont and Hayward that are likely to expire before the year 2020.

Table 3.6: Subsidized Units at Risk of Conversion to Market-Rate, 2014

Development Name	Units	Expiration Date	Address	Funding Type
Fremont				
Pasatiempo Apartments	94	September 30, 2016	39548 Fremont Blvd.	Sec. 8 New Construction;221(d)(4)
Rancho Luna	128	September 30, 2014	3939 Monroe Ave.	Sec. 8 New Construction;221(d)(4)
Rancho Sol	60	September 30, 2014	3599 Pennsylvania Ave.	Sec. 8 New Construction
Hayward				
Hayward Villa	78	October 31, 2015	27424 Tampa Ave.	Sec. 8 New Construction
Total	**360**			

Sources: California Housing Partnership Corporation, 2014; BAE, 2014

3.5 Regulatory Impediments to Fair Housing Choice

Development and zoning standards and other regulations can affect housing availability and costs by limiting the supply of buildable land, setting standards and allowable densities for development, and exacting development fees. Publicly imposed constraints on housing supply can subsequently lead to fair housing concerns, as particular segments of the population lose access to affordable homes. This section examines these public sector constraints in more detail to evaluate their impact on fair housing choice in Consortium jurisdictions.

To document potential impediments to fair housing, each jurisdiction in the Consortium was contacted and provided the opportunity to discuss local fair housing issues and actions to address fair housing. In addition, the jurisdictions' Housing Elements were reviewed.

Local Growth Management Programs

Growth management programs are intended to curb urban sprawl and promote well-planned development in areas that have access to necessary public infrastructure, facilities, and services. These programs can come in the form of an urban growth boundary (UGB), which establishes a boundary within which urban development should be concentrated, or as an overall cap on new residential development. While growth management programs are intended to promote well-planned development, they may act as a constraint to the extent they limit new housing production and prevent a jurisdiction from addressing its housing needs.

Alameda County Measure D. In 2000, Alameda County voters approved Measure D (the Save Agriculture and Open Space Lands Initiative), which established a County Urban Growth Boundary that focuses urban development in the Unincorporated County in currently developed areas near existing cities. The purpose of the initiative was to preserve and enhance agricultural lands and protect open space in Alameda County from sprawling development. Areas outside of the UGB that were previously designated as "urban reserve" were re-designated as "large parcel agriculture." In establishing the UGB, Measure D removed North Livermore (and the 12,500 residential units that were in the planning stage) from urban development. In general amendments to the provisions of Measure D require approval of County voters. However, the Board of Supervisors can impose more stringent restrictions on development and land use.

Measure D does include special provisions to accommodate State-imposed housing obligations (i.e., the County's Regional Housing Needs Allocation). The initiative requires that the County meet its housing obligations within the UGB, to the maximum extent feasible. However, if State housing obligations make it necessary to go beyond the UGB, County voters may approve an extension of the Boundary. In addition, the Board of Supervisors may approve residential development beyond the UGB if the following criteria are met:

- It is indisputable that there is no land within the UGB to meet a State housing requirement either through new development, more intensive development, or redevelopment;
- No more land is used outside the Urban Growth Boundary than is required by the affordable housing necessary to meet a State obligation;
- The area is adjacent to the Urban Growth Boundary, or to an existing urban or intensive residential area;
- The percentage goals for low- and very low-income housing in Policy 36 of the East County Area Plan will be met in any housing approved;
- There will be adequate public facilities and services for the housing; and
- The development shall not be on prime agricultural lands, or lands designated, at least conditionally, for intensive agriculture, unless no other land is available under this policy.

The UGB established by Measure D limits the land available for new residential development. However, because there are provisions to accommodate the State-determined housing need for the County, Measure D is not considered a substantial constraint to housing production in Alameda County.

Livermore Housing Implementation Program (HIP). The HIP acts as the City's growth management policy and provides a method to allocate housing units. The City adopts a new HIP every three years. Under the current 2014–2016 HIP, the City will issue allocations for 450 new residential units per year; 250 allocations per year are permitted under the general HIP and 200 are permitted under the Transferable Development credits (TDC). No new allocations will be issued for residential projects in the Downtown Specific Plan (DSP), as the total allocation of 2,000 dwelling units was reached in 2013.

Pursuant to the 2003 General Plan, residential projects in the Downtown Specific Plan (DSP) or residential projects developed pursuant to the Transferable Development credits (TDC) Program are exempt from 2014–2016 HIP competition targeted criteria. As of June 2014 a total of 1,739 allocations were available for projects in the DSP and 1,353 allocations were available for projects under the TDC Program. This total of 3,092 available allocations for new residential units, in addition to the additional 250 available HIP allocations to become available each year for the 2014-2016 period, ensures that the HIP does not impose a constraint on the City's ability to meet its 2014-2022 Regional Housing Needs Allocation (RHNA) of 2,729 units. In addition, the City increased allowable densities under the HIP to 30 dwelling units per acre in order to increase opportunity for the development of new affordable housing.

The City of Livermore also maintains a UGB intended to promote infill development and protect existing agricultural uses and natural resources from urban development. The UGB was implemented in two phases. Local voters passed the *South Livermore Urban Growth*

Boundary Initiative in March 2000, establishing the boundary along the southern edge of the City. In December 2002, voters passed the *North Livermore Urban Growth Boundary Initiative*, completing the UGB around the northern edge of the City. Although the UGB limits urban development within City limits, the *Northern Livermore UGB Initiative* contains a "State Housing Requirement" provision that allows affordable housing development outside of the UGB to meet State housing requirements, so long as there is no land available within the City boundary to meet the requirement through new development, more intensive development, or redevelopment. The City's UGB is not considered a constraint because it does not limit the number of units permitted but rather the location of the units.

Pleasanton Growth Management Program (GMP) and Housing Cap. In 1978, Pleasanton adopted its first growth management ordinance designed to regulate the location and rate of new residential growth. The Growth Management Program (GMP) has been amended several times since its initial adoption and currently limits the number of residential building permits the City can issue to 235 units annually. There are exceptions to this limit and the City Council may, at its discretion, change the annual allocation. Within this annual allocation, 50 units are reserved for affordable housing units, which serve low- and moderate-income households. In order to promote affordable housing, the GMP allows the affordable housing project sub-allocation to be carried over to future years if it is not fully used. In addition, affordable housing developers may use up to four succeeding years' sub-allocations if necessary.

In recent years, the number of residential units seeking building permits has been significantly lower than the annual GMP allocation as fewer large residential development sites are available. In 2010, the City amended its Growth Management Ordinance to ensure that it did not prevent the City from approving residential development assigned to the City through the RHNA process. The City completed further revisions to the Growth Management Program in 2012 and 2013 to ensure that the program does not prevent achieving the RHNA target. A Growth Management Report was presented to the City Council on October 15, 2013, determining that the annual unit allocation commencing July 1, 2014, through June 30, 2022, shall be 235 units, consistent with RHNA allocation requirements. The City's GMP is not considered to be a constraint on residential development at this time.

Pleasanton also has an UGB and an overall cap on the number of residential units allowed in the City's Planning Area. In 1996, Pleasanton voters ratified the UGB, which is co-terminus with the Alameda County UGB established by Measure D. City voters also approved Measure GG in 1996, which capped the number of housing units in the City at 29,000. However, the City's housing cap was invalidated by the decision of the Alameda County Superior Court in *Urban Habitat et al v. City of Pleasanton* issued in March 2010. The basis of the ruling was that the cap prevented the City from meeting its State-mandated RHNA obligations. Pursuant to a settlement agreement signed in August 2010, the City has subsequently rezoned certain areas for high-density and affordable housing development and ceased enforcement of the

Housing Cap. The Draft 2015 – 2023 includes sufficient zoning to meet the City's RHNA allocation.

Zoning for Multifamily Housing

Jurisdictions' zoning ordinances establish permitted uses and development standards for zoning districts in accordance with the General Plan. The ordinances specify the zones in which residential development is permitted and the development standards projects must adhere to. Most of the jurisdictions within the Consortium have zoning ordinances which allow for a variety of housing types. However, a few jurisdictions have provisions in their zoning ordinances that may limit the production of multifamily housing. Because multifamily housing is often more affordable than single-family housing, zoning ordinances that restrict this type of development may limit housing opportunities for lower-income households and special needs populations, raising a fair housing concern.

Alameda Measure A. In the City of Alameda, a 1973 voter-approved initiative prohibited the development of multifamily housing in the City. Measure A effectively prohibits the development, through new construction or alteration of an existing structure, of more than two dwelling units in a single-structure for all residential zoning districts in the City. Several exceptions allow for the replacement of existing low-cost housing units by the Alameda Housing Authority and of multifamily units destroyed by fire or other disasters. However, the City's 2007 – 2014 Housing Element adopted in July 2012 established a policy to create a new Multifamily Overlay District that would allow for new multifamily development in order to meet the City's RHNA obligations. The Draft 2015 – 2023 Housing Element states that the constraints posed by Measure A have been mitigated by the Multifamily Overlay District, in addition to the City's density bonus and inclusionary housing ordinances.

Density and Parking Requirements. The feasibility of new residential development is highly sensitive to the allowable density and parking requirements that apply to the development site. For affordable housing development, where the obligation to offer below-market rents limits project operating income, feasibility is even more sensitive to these key parameters. Parking standards that require one or two parking stalls per unit impose significant project costs, while simultaneously diminishing the portion of the building envelope available for rentable development. Low levels of permitted density can impede the feasibility of affordable housing by preventing development at levels of optimal efficiency. Many jurisdictions have sought to support affordable housing development by relaxing parking requirements, especially for development in proximity to transit, and allowing for greater flexibility in permitted densities.

Regulation of Secondary Units

Secondary units, also known as accessory dwelling units (ADUs) are defined as a self-contained apartment with a kitchen, bathroom, and sleeping facilities that is attached to a single-family residence or located on the same property as the principal residence. Due to

their smaller sizes, second units may provide affordable housing opportunities for lower-income households, including seniors.

State law requires local jurisdictions to either adopt ordinances that establish the conditions under which second units will be permitted or to follow the State law provisions governing second units (Government Code, Section 65852.2). No local jurisdiction can adopt an ordinance that totally precludes the development of second units unless the ordinance contains findings acknowledging that allowing second units may limit housing opportunities of the region and result in adverse impacts on public health, safety, and welfare. Furthermore, AB 1866 amended the State's second unit law in 2003, requiring jurisdictions to use a ministerial, rather than discretionary, process for approving second units.

In compliance with State law, most jurisdictions in the Consortium have updated zoning provisions to approve second units at an administrative level.

Regulation of Emergency Shelters and Transitional and Supportive Housing

Local land use controls can constrain the availability of emergency shelters and transitional and supportive housing for homeless individuals if these uses are not permitted in any zoning district or if additional discretionary permits are required for their approval. SB2, a state law that became effective on January 1, 2008, sought to address this potential constraint by strengthening planning requirements around emergency shelters and transitional housing. The law requires all jurisdictions to identify a zone where emergency shelters are permitted by right without a conditional use permit or other discretionary permit. In addition, transitional and permanent supportive housing must be considered a residential use and only be subjected to restrictions that apply to other residential uses of the same type in the same zone.

To comply with SB2, Alameda County has amended its zoning ordinance to permit emergency shelters in the R4 zoning district. The City of Livermore also allows emergency shelters with six or fewer beds as a permitted use in several zoning districts, and included a policy in its 2007-2014 Housing Element to amend its zoning district to allow larger emergency shelters as a permitted use as well. With some exceptions, Consortium jurisdictions have modified their zoning codes to permit emergency shelters as of right in at least one zoning classification and to permit transitional and supportive housing in all residential zoning districts subject to the same approval requirements for residential uses in those districts. Union City's 2007 – 2014 Housing Element included a policy to identify a zone in which to permit emergency shelters and continues to modify it zoning code to ensure compliance with SB2. Newark's 2007 – 2014 Housing Element also includes a policy to amend the zoning code for compliance with SB2.

Regulation of Housing for Special Needs Populations

Local zoning ordinances also may affect the availability of housing for persons for special needs. In particular, zoning ordinances often include provisions regulating community care facilities and outlining processes for reasonable accommodation.

Community Care Facilities. The Lanterman Developmental Disabilities Services Act requires local jurisdictions to treat licensed group homes and residential care facilities with six or fewer residents no differently than other permitted single-family housing uses. Cities must allow these licensed residential care facilities in any area zoned for residential use and may not require conditional use permits or other additional discretionary permits. Consistent with State law, all Consortium jurisdictions permit licensed community care facilities for six or fewer residents by right in residential zones allowing single-family residential uses.

Reasonable Accommodation. Both the federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on cities and counties to make reasonable accommodations in their zoning and land use policies when such accommodations are necessary to provide equal access to housing for persons with disabilities. Reasonable accommodations refer to modifications or exemptions to particular policies that facilitate equal access to housing. Examples include exemptions to setbacks for wheelchair access structures or reductions to parking requirements.

In a May 15, 2001 letter, the California Attorney General recommended that local governments adopt formal written procedures for handling reasonable accommodations requests. While addressing reasonable accommodations requests through variances and Conditional Use Permits does not violate fair housing laws, it does increase the risk of wrongfully denying a disabled applicant's request for relief and incurring liability for monetary damages and penalties. Furthermore, reliance on variances and use permits may encourage, in some circumstances, community opposition to projects involving much needed housing for persons with disabilities.

In 2006 Alameda County adopted a Reasonable Accommodation Ordinance. While requests for reasonable accommodation are currently handled on a case by case basis, the County has implemented a formal reasonable accommodation procedure. Dublin and Hayward formerly addressed reasonable accommodation on an ad hoc basis, but have established formal policies for reasonable accommodation requests. Livermore and Union City have policies in their 2007 – 2014 Housing Elements to establish more formal procedures.

The City of San Leandro formerly required a public hearing before its Board of Zoning Adjustments for reasonable accommodation requests. However, the City has since amended its code to provide for reasonable accommodation requests to be handled administratively by the City's ADA Coordinator.

Definition of Family. A jurisdiction's zoning ordinance can constrain access to housing if it contains a restrictive definition of a family. For example, a definition of family that limits the number of persons and differentiates between related and unrelated individuals living together can be used to discriminate against nontraditional families and illegally limit the development and siting of group homes for individuals with disabilities. California court cases (City of Santa Barbara v. Adamson, 1980 and City of Chula Vista v. Pagard, 1981) have ruled a zoning ordinance invalid if it defines a "family" as (a) an individual; (b) two or more persons related by blood, marriage, or adoption; or (c) a group of not more than a specific number of unrelated persons as a single housekeeping unit. The rulings established that defining a family in a manner that distinguishes between blood-related and non-blood related individuals does not serve any legitimate or useful objective or purpose recognized under zoning or land use planning powers of a jurisdiction, and therefore violates privacy rights under the California Constitution.

Most jurisdictions in the Consortium have zoning ordinances which contain a broad definition of family, in compliance with the Lanterman Developmental Disabilities Services Act and the Federal Fair Housing Amendments Act of 1988 which prohibits discrimination on the basis of familial status. The ordinances generally define a family as a group of people operating as "a single housekeeping unit" without limiting the number of people or their relationship. However, the City of Dublin's zoning ordinance designates that a single-family residence be occupied exclusively by one family and the definition of family limits the number of boarders to no more than four. Collectively, these two definitions constitute a restrictive definition of family. The City of Dublin's Draft 2015-2023 Housing Element includes a policy to amend the zoning ordinance to resolve any potential conflicts with the Lanterman Developmental Disabilities Services Act and federal fair housing laws.

The City of Pleasanton's Draft 2015-2023 Housing Element states that the City has re-defined family to include unrelated individuals in order to remove this impediment to fair housing. Albany's 2007-2014 Housing Element finds that the City's existing definition of "family" – two or more persons living in a single housekeeping unit, including any servants and four or fewer boarders – is an inclusive definition that does not distinguish between related and unrelated persons and is consistent with State law

Updating of Housing Elements

The Housing Element is one of seven state-mandated elements of a jurisdiction's general plan and establishes a comprehensive, long-term plan to address housing needs. Updated every five to seven years, the Housing Element is a jurisdiction's primary policy document regarding the development, rehabilitation, and preservation of housing for all economic segments of the population. Per State Housing Element law, the document must:

- Outline a community's housing production objectives;
- List policies and implementation programs to achieve local housing goals;

- Examine the need for housing resources in a community, focusing in particular on special needs populations;
- Identify adequate sites for the production of housing serving various income levels;
- Analyze the potential constraints to production; and
- Evaluate the Housing Element for consistency with other components of the General Plan.

One of the major requirements of a Housing Element is that the document demonstrates the city has a sufficient amount of vacant or underutilized residential land zoned at appropriate densities to accommodate the community's Regional Housing Needs Allocation (RHNA) for all income groups. The State of California Department of Housing and Community Development (HCD) determine the RHNA for the nine county Bay Area, which includes Alameda County. The Association of Bay Area Governments (ABAG) then determines the RHNA for city and county in the region. If a jurisdiction fails to identify adequate sites to accommodate its RHNA, it risks having a Housing Element that is deemed to be out of compliance with State law by State HCD.

The lack of planning for housing and the repercussions associated with not having a certified Housing Element could constrain market-rate and affordable housing development, and thereby contribute to a fair housing concern.

Eight of 13 Consortium jurisdictions have published a Draft 2015-2023 Housing Element as of October 2014. These jurisdictions include Alameda, Fremont, Hayward, Pleasanton, Dublin, Emeryville, Piedmont, and Union City. Five additional jurisdictions including Albany, Livermore, Newark, San Leandro and the Unincorporated County have stated that a Draft 2015-2023 Housing Element is currently under development. The deadline for adoption of the 2015-2023 Housing Element is January 31, 2015 with a 120 grace period extending through May 30, 2015.

4. CURRENT FAIR HOUSING PROGRAMS AND ACTIVITIES

4.1 Programs and Activities that Promote Fair Housing Choice

Fair Housing Laws

Fair housing laws are in place at the federal and state levels. Federal, state, and local governments all share a role in enforcing these laws, as well as conducting activities to affirmatively further fair housing.

Title VIII of the Federal Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes. The laws prohibit a wide range of discriminatory actions, including refusal to rent, sell, or negotiate for housing, make housing unavailable, set different terms, conditions, or privileges, provide different housing services or facilities, refusal to make a mortgage loan, or impose different terms or conditions on a loan.

At the State level, the Rumford Housing Act prohibits housing discrimination toward all classes protected under Title III, and adds marital status as a protected class. The Unruh Civil Rights Act prohibits discrimination in all business establishments in California, including housing and public accommodations, based on age, ancestry, color, disability, national origin, race, religion, sex, or sexual orientation.[15]

The California Fair Employment and Housing Act prohibits discrimination and harassment in all aspects of housing including sales and rentals, evictions, terms and conditions, mortgage loans and insurance, and land use and zoning. The Act also requires housing providers to make reasonable accommodation in rules and practices to permit persons with disabilities to use and enjoy a dwelling and to allow persons with disabilities to make reasonable modifications of the premises.

The County and Consortium jurisdictions require developers to comply with all fair housing laws and develop affirmative fair housing marketing plans, which include strategies to attract buyers or renters from groups, regardless of background.

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[15] The protection afforded under the law is extended by case law to include sexual orientation. Sexual orientation includes persons who are homosexual, bisexual, or heterosexual.

Public Housing Admissions and Continued Occupancy Policies
In its *Admissions and Continued Occupancy Policy*, the Housing Authority of the County of Alameda (HACA) outlines measures to affirmatively further fair housing in the administration of its public housing program. These measures include taking appropriate action to ensure individuals with disabilities will have equal access to available services programs, and activities and seeking to have bilingual staff or access to interpreters and translators for limited English proficiency (LEP) families that speak over 200 languages, including Spanish, Vietnamese, and Farsi/Pashto/Dari.

HACA also has a policy to execute measures to de-concentrate poverty and promote economic integration. As such, HACA affirmatively markets its housing to all eligible income groups. In addition, to the extent that doing so does not conflict with the HUD requirement that at least 40 percent of newly admitted households have an annual income at or below 30 percent of AMI, the Housing Authority bypasses families on the waiting list, as necessary, in order to reach families with a lower or higher income.

The Housing Authority of the City of Alameda and the Housing Authority of the City of Livermore outlined policies aimed at fair housing, reasonable accommodation, and deconcentration of poverty in their respective *Admission and Continued Occupancy Policy* documents.

Local Fair Housing and Housing Support Services Providers
The primary fair housing activity many jurisdictions undertake is to contract with local nonprofit organizations that specialize in fair housing issues. This model allows for stronger fair housing programs and resources as the nonprofit organizations are able to specialize in fair housing issues and achieve economies of scale by serving a wider geographic area.

ECHO Fair Housing. Within the Consortium, all jurisdictions except Fremont contract with the Eden Council for Hope and Opportunity (ECHO). With offices in Hayward, Livermore, Oakland, Contra Costa County, and Palo Alto, ECHO provides fair housing counseling and education, tenant/landlord counseling and mediation, and other housing related programs. To address the needs of LEP speakers, ECHO provides services and classes in Spanish, has online information available in Farsi, and has access to a live "language line" service as well. ECHO has also conducted outreach in Spanish via local cable access channels, and maintains an advertisement in the local Spanish-language newspaper. ECHO programs include:

- Fair Housing Testing and Complaints
- Fair Housing Counseling & Education
- Tenant/Landlord Counseling & Mediation
- Homeless Prevention Program (HPP)
- Rental Assistance Program (RAP)
- Rent/Deposit Grant Program
- Homeseeking services

- Shared Housing Counseling Placement
- Homebuyers' Education Learning Program

Project Sentinel/Fremont Fair Housing. The City of Fremont contracts with Project Sentinel to provide investigation of housing discrimination complaints and tenant/landlord services. Project Sentinel is a nonprofit agency that provides services to help resolve housing problems for residents in Fremont and portions of San Francisco, San Mateo, Santa Clara, and Stanislaus counties. Project Sentinel administers Fremont's Fair Housing and Landlord Tenant Service program at the City of Fremont Family Resource Center. Services include free, confidential counseling for tenants and landlords to help them understand their rights and responsibilities under state and local laws that affect rental housing. Project Sentinel offers fair housing materials and services in multiple languages, including Spanish, Chinese, Tagalog, Vietnamese, Cambodian, Arabic, Korean, Laotian, Hindi, and Japanese. Project Sentinel/Fremont Fair Housing programs include:

- Fair Housing Testing and Complaints
- Fair Housing Presentations & Tenants' Fair Housing Rights Training
- Property Owner/Manager Training Sessions
- Homebuyer Education Classes
- Mortgage Counseling
- Tenant/Landlord Counseling and Mediation Services

Abode Services. Abode Services was founded in Alameda County in 1989 to implement innovative approaches to end homelessness. Abode follows a Housing First approach; the Housing First approach to re-housing for homeless persons is based on the principle that once a homeless person has secured permanent housing, other service and rehabilitation needs are more available and effective. Housing First differs from the Housing Readiness approach, which is based on the principle that homeless individuals should undergo progressive rehabilitation and behavioral interventions before being placed in stable housing. Abode currently serves over 4,000 adults and children in Alameda, Santa Clara, and Santa Cruz Counties. Abode's main programs include:

- Working with landlords to open up rental opportunities
- Managing government rental assistance programs
- Providing case management services to ensure people maintain housing
- Supportive housing development (Allied Housing)

Bay Area Community Services (BACS). Since 1953, BACS has provided care services for at-risk seniors and mentally ill adults in Alameda County. BACS is headquartered in Oakland with adult day care centers in Fremont and Oakland and mental health wellness centers in Alameda, Fremont, Hayward, Oakland, and Pleasanton. BACS programs include:

- Adult Day Care

- Older Adult Case Management
- Mental Health Case Management
- Mental Health Wellness Centers
- Crisis Residential Program
- Employment Program
- Supported Housing Services
- Homeless Outreach Programs

Building Futures with Women and Children (Building Futures). Building Futures was founded in 1988 and aims to provide women and children with safe, supportive housing free from homelessness and domestic violence. The organization provides shelters with 105 beds and 52 units of temporary and supportive housing and serves more than 700 women and children annually. Other resources affected families and individuals can access include

- 24 hour crisis line
- On-site case managers,
- Life skills training and children's therapy
- Re-housing, housing retention, and support services to domestic violence survivors
- Rental subsidies while working or attending vocational training
- Support groups designed for survivors

Building Opportunities for Self-Sufficiency (BOSS). Since its founding in 1971, BOSS aims to help homeless, poor, and disabled people achieve health and self-sufficiency. In addition, BOSS works one-on-one with individuals and families to develop stable incomes, permanent affordable housing, and lasting wellness. Classes on life skills, financial independence, and a host of other topics are available at over 17 locations Countywide. The majority of the resources are directed toward shelter services, transitional housing opportunities, and general housing services. Some examples of services provided through BOSS include:

- Finance education
- Benefits advocacy
- Transitional and permanent housing
- Employment services
- Community building
- Leadership development
- Street outreach programs

Center for Independent Living (CIL). CIL started as the Physically Disabled Students Program at the University of California, Berkeley in the 1960s and formally incorporated as a non-profit in 1972. Today, the Center offers a variety of support programs such as California Community Transitions, a federally funded program that provides counseling and community-based support services for residents of long-term care facilities throughout Alameda County, and Mobility Matters, a travel training program helping clients master public transit navigation systems such as BART and AC Transit. CIL also runs an assistive technology reuse center and

consistently advocates the right for all people with disabilities to have access to adequate support services. Additionally, the Center provides many other services including:

- Assistive Technology consultation and training
- Employment Services
- Independent Living Skills Training
- Peer Counseling
- Personal Attendant Referrals
- Work & Benefits
- Youth Services

Community Resources for Independent Living (CRIL). CRIL was formed in 1979 in southern Alameda County to improve the range of independent living options for individuals with disabilities. CRIL maintains offices in Hayward, Livermore, and Fremont. CRIL pursues an independent living model that promotes consumer control, self-help and self-advocacy, development of peer relations and peer role models, and equal access to services, programs, activities, resources, and facilities in the community. CRIL programs include:

- Assistive Technology Referral and Loan services
- Benefits Advocacy
- Disaster Preparedness Workshops
- Employment Benefits Assistance
- Healthy Living Workshops
- Housing Assistance Program for persons with disabilities
- Weekly Housing Information Workshops

East Bay Innovations (EBI). EBI was established in 1994 and provides various services to support the ability of persons with disa104bilities to live and work independently in their communities. EBI is headquartered in San Leandro. EBI programs include:

- Independent Living (skills training and education)
- Supported Living (community living assistants provide in-home assistance)
- Employment services for persons with disabilities
- Project SEARCH (employment opportunities in health care for persons with disabilities)

Family Emergency Shelter Coalition (FESCO). Comprised of over 24 churches and community members in Mid-Alameda County, FESCO provides low and extremely low-income homeless families with food, emergency, transitional, and permanent housing, and supportive services to assist moving families toward self-sufficiency. Families pay 30 percent of their income toward rent through housing subsidy program. With children comprising almost two-thirds of residents, FESCO provides age-appropriate enrichment activities, parenting classes, and school readiness assistance. FESCO emphasizes keeping families together during their period of homelessness.

Housing Consortium of the East Bay (HCEB). HCEB serves individuals with developmental disabilities or other special needs in Alameda and Contra Costa Counties. HCEB is headquartered in Oakland and serves individuals with disabilities throughout Alameda County. HCEB provides the following services:

- Housing outreach and support services
- Partnering to secure unit set-asides for persons with disabilities within larger rental communities
- Owning and operating special needs affordable housing
- Connecting individuals with disabilities with independent housing

Second Chance, Inc. Established in 1971 by a group of community activists, the Newark based Second Chance offers drug and alcohol addiction treatment, domestic violence counseling, treatment planning, court-ordered diversion services and pregnancy and parenting support. The group aims to provide all services in an environment that is conducive to recovery. Additional services include:

- Education/Training Groups for child development
- Discussion and In House Groups for stress reduction, co-occurring recovery, and anger management
- Emergency Shelter Services
- Community Referrals for mental health services, vocational training, literacy training, and medical services
- Bus tickets for travel to and from the program

Tri-Valley Haven. Tri-Valley Haven was founded in 1977 to serve as a community resource for adults and children who have experienced domestic violence, sexual assault, or homelessness. Tri-Valley Haven is based in Livermore and provides services in Spanish. Tri-Valley Haven programs include:

- Shelters for homeless and domestic violence victims
- Legal services
- Homeless Services Program
- Counseling services
- Crisis Line
- Case management and housing support services

Tenant/Landlord Mediation Services

ECHO Housing and Project Sentinel/Fair Housing Fremont are the primary providers of tenant/landlord counseling and mediation services in Consortium jurisdictions. These programs provide information to tenants and landlords on their housing rights and responsibilities and offer trained mediators to assist in resolving housing disputes. Mediation services by local fair housing providers may be provided in connection to a formal fair housing complaint, or as a preventative approach before a complaint is filed.

In addition, the rent mediation and stabilization programs in the Cities of Alameda, Fremont, Hayward, and San Leandro are available to eligible tenants residing in those Consortium jurisdictions. These programs are described in greater detail in the subsequent section of this report.

Local Fair Housing Audits

Consortium jurisdictions contract with local fair housing providers to conduct fair housing audits. Every year ECHO Housing conducts an audit of rental properties in the local communities to see how well they are conforming to the Fair Housing laws. A different protected class is selected each year as the focus of the audit. Recent ECHO audits include:

2008-09: Source of Income. This audit tested 86 properties located in eight jurisdictions during a five month period. Consortium jurisdictions included in this audit were Alameda, Hayward, Livermore, San Leandro, and Union City. For this audit, the minority tester posed as a single woman receiving financial aid and working part time at the campus bookstore, while the majority tester posed as a single woman working full time as a sales associate. The results of the audit found differential treatment on the basis of source of income at 19 properties, or in 22 percent of cases. Ten instances of differential treatment were in the form of different rental terms and conditions being offered to the minority tester, and nine instances involved the minority tester being giving different treatment of information by the landlord or property manager. Fifteen of 19 instances of differential treatment were recorded in Consortium jurisdictions: eight in San Leandro, five in Livermore, and two in Union City.

2009-10: Race Discrimination. This audit tested 66 properties located in seven jurisdictions during a five month period. Consortium jurisdictions included in this audit were Alameda, Hayward, Livermore, San Leandro, and Union City. For this audit, testers were closely matched on all characteristics other than race. The results of the audit found differential treatment on the basis of source of income at 12 properties, or in 18 percent of cases. Six of 12 instances of differential treatment were recorded in Consortium jurisdictions: two in Alameda, three in Livermore, and one in Union City.

2010-11: Disability Discrimination regarding Reasonable Modifications. This audit tested 61 properties in seven jurisdictions. Consortium jurisdictions included in this audit were Alameda, Hayward, Livermore, San Leandro, and Union City. For this audit, was instructed to inform the housing provider that due to her sister's disability she would need to make some reasonable modifications to her future rental home which included installing grab bars and lowering the kitchen counters. The Majority tester was a single white woman looking for housing who did not need any reasonable modifications to her future rental home. Results found evidence of differential treatment at 39 of 61 properties, or 64 percent of cases. Of the 39 instances of differential treatment, 31 were in Consortium jurisdictions: seven in Alameda, two in Hayward, seven in Livermore, nine in San Leandro, and six in Union City.

2011-12: National Origin Discrimination. This audit tested 65 properties in eight jurisdictions. Consortium jurisdictions included in this audit were Alameda, Hayward, Livermore, San Leandro, and Union City. This audit took the form of a voice identification test, in which the testers called and left a voice message and compared the level of response between testers with a pronounced Spanish accent and those without any discernible accent. The results found evidence of differential treatment based on national origins in 11 of 65 properties, or 17 percent of cases. Of the 11 instances of differential treatment, 10 were in Consortium jurisdictions: two in Alameda, one in Hayward, four in Livermore, two in San Leandro, and one in Union City.

2012-13: Race Discrimination. This audit tested 71 properties in nine jurisdictions. Consortium jurisdictions included in this audit were Alameda, Hayward, Livermore, San Leandro, and Union City. This audit took the form of a voice identification test, in which the testers called and left a voice message and compared the level of response between African-American testers and white testers. The results found evidence of differential treatment based on race in six of 71 properties, or eight percent of cases. Of the six instances of differential treatment, five were in Consortium jurisdictions: one in Alameda, one in Hayward, one in San Leandro, and two in Union City.

Table 4.1 summarizes these results for Consortium jurisdictions. As shown, evidence of discriminatory treatment was found in between 12 and 61 percent of cases depending on the year and topic of the audit.

Table 4.1: Fair Housing Audit Results, Selected Jurisdictions, 2008 - 2013

2008-09: Source of Income

	Differential Treatment	Total Tests (a)	% of Test w/ Diff. Treatment
Alameda	0	10	0%
Hayward	0	15	0%
Livermore	5	10	50%
San Leandro	8	15	53%
Union City	2	9	22%
Total (b)	**15**	**59**	**25%**

2009-10: Race Discrimination

	Differential Treatment	Total Tests (a)	% of Test w/ Diff. Treatment
Alameda	2	10	20%
Hayward	0	10	0%
Livermore	3	9	33%
San Leandro	0	14	0%
Union City	1	9	11%
Total (b)	**6**	**52**	**12%**

2010-11: Disability Discrimination; Reasonable Modification

	Differential Treatment	Total Tests (a)	% of Test w/ Diff. Treatment
Alameda	7	10	70%
Hayward	2	8	25%
Livermore	7	10	70%
San Leandro	9	13	69%
Union City	6	10	60%
Total (b)	**31**	**51**	**61%**

Notes:

(a) Total includes all tests for which a finding of differential treatment of no differential treatment was determined.

(b) Includes all Consortium jurisdictions for which ECHO Housing conducted testing

Sources: ECHO Housing; BAE, 2014.

Table 4.1: Fair Housing Audit Results, Selected Jurisdictions, 2008 – 2013, Continued

2011-12: National Origins (Voice Test)			
	Differential Treatment	Total Tests (a)	% of Test w/ Diff. Treatment
Alameda	2	9	22%
Hayward	1	8	13%
Livermore	4	10	40%
San Leandro	2	10	20%
Union City	1	10	10%
Total (b)	**10**	**47**	**21%**

2012-13: Race Discrimintation (Voice Test)			
	Differential Treatment	Total Tests (a)	% of Test w/ Diff. Treatment
Alameda	1	11	9%
Hayward	1	8	13%
Livermore	0	10	0%
San Leandro	1	12	8%
Union City	2	10	20%
Total (b)	**5**	**51**	**10%**

Notes:
(a) Total includes all tests for which a finding of differential treatment of no differential treatment was determined.
(b) Includes all Consortium jurisdictions for which ECHO Housing conducted testing
Sources: ECHO Housing; BAE, 2014.

EveryOne Home Plan

In addition to the homeless shelter, counseling, and housing support services offered by local non-profit organizations like those reviewed above, a collaboration of community stakeholders, cities, and Alameda County government agencies formed the EveryOne Home Plan in 2004. The Plan is a multi-faceted, regional response to address the social and economic issues associated with homelessness. The EveryOne Home Plan outlines key strategies to housing and services system that ensures all extremely low-income residents have a safe, supportive, and permanent place to live. The Plan also contains extensive data on homelessness in the County, and policies and programs to end homelessness. The full Plan is available at www.EveryOneHome.org.

The 2013 Measuring Success Report, the most recent available, detailed the following Countywide total numbers of individuals who exited homelessness through various support sectors in 2013:

- Emergency Shelter Sector: 15 shelters exited 2,257 individuals; 34 percent were exited to permanent housing.

- Transitional Housing Sector: 28 programs exited 882 individuals; 68 percent were exited to permanent housing.
- Rapid Re-Housing (RRH) Sector: 13 programs exited 381 individuals; 80 percent exited to permanent housing.
- Outreach Programs: 2 programs exited 323 individuals; 28 percent exited to permanent housing.
- Drop-in Centers: 5 programs exited 1,674 individuals; 40 percent exited to permanent housing.
- Employment Programs: 2 programs exited 1,080 individuals; 23 percent exited to permanent housing.
- Case Management Services Only Programs: 2 programs exited 72 individuals; 39 percent exited to permanent housing.

In total, 67 homeless service programs exited 6,669 individuals from homelessness. Of these individuals, 2,759 exited homelessness into permanent housing in 2013, representing a permanent housing rate of 41 percent. Among those who exited to permanent housing, 42 percent secured permanent housing in rental properties with no subsidy and 21 percent secured rental housing with subsidy. Twelve percent of all homeless individuals in the County who secured permanent housing in 2013 secured permanent supportive housing. Just one percent secured permanent ownership housing. The remaining individuals secured permanent housing with a family member or friend.

The Plans key strategies include:

- Increase available services to individuals exiting institutions such as foster care facilities, hospitals, jails, and prisons to prevent them from becoming homeless upon exit
- Increase affordable and supportive housing options by 15,000 units set aside for homeless persons or persons living with HIV/AIDS or severe mental illness Countywide by 2020.
- Deliver flexible services to support stability and independent living.

Fair Housing Training, Education, and Outreach Programs

Fair housing service providers and housing advocates interviewed for this report emphasized the importance of education and outreach, among both renters/homebuyers and landlords/property managers, as an approach to further fair housing choice in the Consortium. In particular, many interviewees indicated that small-scale landlords owning only one or two units accounted for the majority of fair housing complaints. This is largely due to a lack of understanding of fair housing law and tenant rights. Many organizations and consortium jurisdictions provide training, education, and outreach services for both owners/managers and tenants/homebuyers. Existing programs include:

Fair Housing Service Providers Training, Education, and Outreach Programs. ECHO Housing is a major provider of fair housing training, education, and outreach services in Consortium jurisdictions. Programs include:

- **Homeseeking.** The Livermore Office of ECHO provides information and referral services regarding available housing, and counseling and education in the homeseeking process. This service is available to Livermore and Pleasanton residents.

- **Shared Housing Counseling Placement.** The Livermore Office provides referral and matching services for shared housing placement. In addition, ECHO provides counseling on shared living, supportive services, and information and educational workshops.

- **Homebuyer's Education Learning Program (HELP).** ECHO provides first-time homebuyer counseling for Southern Alameda County residents.

- **Home Equity Conversion Counseling and Education.** The Home Equity Conversion Counseling program provides information and counseling regarding reverse mortgages and other alternatives to low-income senior households.

- **HUD Mortgage Default.** This program assists families and individuals in Southern Alameda County who are in jeopardy of losing their homes due to foreclosure. Staff work with households to arrange repayment plans and ensure continued occupancy.

Both ECHO and Project Sentinel/Fremont Fair Housing also offer regular trainings and workshops for owners/property managers and provide mailings to landlords with information regarding obligations under fair housing law. In addition, East Bay Housing Organizations (EBHO) offers a fair housing training session as a part of its annual Affordable Housing Week Landlord Appreciation program. EBHO reported that roughly 200 landlords and property managers attend the voluntary sessions each year.

The Tri-Valley Housing Opportunity Center (TVOHC) offers homebuyer education classes and serves as a conduit for the dissemination of housing information and marketing of local programs for the Tri-Valley region. It also is a model for inter-jurisdictional collaboration.

Consortium Jurisdictions Fair Housing Programs

Training, Education, and Outreach Programs. Several jurisdictions directly offer fair housing education services and programs. For example, some jurisdictions coordinate fair housing training programs with local property manager and landlord organizations. The City of Alameda's Housing Authority contracts with the Rental Association of Northern Alameda County (RANAC) to provide trainings while the City of Pleasanton coordinates trainings for the

Rental Housing Association of Southern Alameda County and the Bay East Association of Realtors. The City of Livermore has a multi-service center that houses 10 housing and social service agencies, including ECHO and other organizations that help Tri-Valley residents to secure housing.

Consortium jurisdictions also conduct outreach activities to promote the fair housing trainings and programs offered locally. The City of San Leandro officially proclaims April as "Fair Housing Month," displaying posters at City Hall and the main library, distributing educational flyers with fair housing information to the public, and working with ECHO Housing to provide fair housing presentations. At the end of each year, the City of San Leandro also mails to all landlords educational fair housing flyers related to ECHO Housing's current fair housing audit theme. Other jurisdictions, like the City of Dublin, have booths at community events to distribute fair housing information and the City of Alameda released a fair housing guide that was published in three languages.

Fair Housing Outreach for LEP Residents. As described in Chapter 2, Consortium jurisdictions have a significant number of residents with Limited English Proficiency (LEP); 46 percent of residents have a first language other than English. In order to ensure meaningful access to federally funded programs and activities, including outreach and education activities regarding fair housing programs, every Consortium jurisdiction maintains a Language Assistance Plan (LAP). The LAP sets forth clear procedures for the provision of language assistance via oral and written translation and verbal interpretation at public meetings and hearings related to the CDBG/HOME program.

Fair Housing Service Contracts. All Consortium jurisdictions except Fremont currently contract with ECHO Housing to provide the fair housing services described above. The City of Fremont contract for fair housing services with Project Sentinel/Fremont Fair Housing. All jurisdictions that have published a draft 2015-2023 Housing Element include a policy to continue and renew contracts for fair housing services.

Special Needs Housing and Homeless Support. All Consortium jurisdictions have established formal policies allowing for reasonable accommodation request from persons with disabilities to be handled administratively. As reviewed above, all Consortium jurisdictions have either amended their zoning code to allow for compliance with State law that requires supportive and transitional housing to be permitted in all residential zones and for there to be at least one zoning district in which emergency shelters are permitted as of right or included a policy in their current Housing Element to do so.

In addition to these policies to remove impediments to fair housing choice for special needs populations, Consortium jurisdictions also maintain a variety of programs and policies that aim to further fair housing choice for persons with disabilities and homeless persons. As documented in the jurisdictions' current Housing Elements, all jurisdictions have proposed or

adopted a policy of continuing to implement the EveryOne Home Plan to eliminate homelessness in Alameda County. Many jurisdictions provide direct or indirect financial support to emergency shelters and include policies targeting specific levels of supportive and transitional housing development within their policies for affordable housing development.

Consortium jurisdictions also support accessible housing for persons with disabilities through a variety of programs and policies. Most jurisdictions include specific funding opportunities or funding targets to support persons with disabilities or property owners in making necessary accessibility modifications within their federally-funded rehabilitation funding programs. In addition, several jurisdictions have adopted Universal Design Ordinances requiring or providing incentives for the development of dwelling units that include Universal Design features in certain residential projects.

4.2 Programs that Support Access to Affordable Housing

Renter Assistance Programs

Rental Assistance Program (RAP). ECHO offers he RAP program to assist residents with move-in costs or delinquent rent due to temporary financial setbacks and helps to arrange guaranteed repayment contracts between tenant and landlords. Residents from Dublin, Fremont, Hayward, Livermore, Oakland, Pleasanton, and San Leandro are eligible for this program. ECHO works with clients to negotiate repayment plans with landlords and provides one-time financial assistance in the form of a grant to assist the client.

Rent/Deposit Grant Program. ECHO's Hayward and Oakland offices process grant applications for in-house Alameda County clients who are eligible and have three-day notices or need move-in funds.

Consortium Jurisdiction Rental Assistance Programs. A number of Consortium jurisdictions provide a variety of rental assistance programs, though these programs typically have very targeted eligibility requirements. For example, the City of Alameda offers utility assistance to certain renters and numerous other jurisdictions offer small grants or rebate programs to support utility-cost saving improvements like home weatherization. Fremont and Hayward both provide forms of direct rental assistance under certain circumstances.

In Fremont, renters who are in a state of housing crisis may be eligible for time limited partial rental subsidies from the City under the Stay Housed Self-Sufficiency Program. The goal of this program is to help prevent households from becoming homeless due to an acute housing crisis. Fremont also provides a Rent Scholarship program for eligible college students. Hayward offers rental subsidies to emancipated youth (youth exiting the foster care system) through Project Independence. The project is offered through a partnership with Abode Housing.

The County of Alameda has rental assistance programs (time limited and on-going) to assist CalWorks recipients, people re-entering the community from incarceration, people being served under the Mental Health Services Act, and people who are homeless and qualify under a variety of HUD funding sources including Continuum of Care. In addition, the County is currently developing a time-limited rental assistance program using General Funds, to assist homeless households to obtain and retain housing.

Rent Mediation and Stabilization Programs. Several Consortium jurisdictions have rent mediation programs that aim to prevent tenants from losing their housing or being forced to move because of a rent increase. In most Consortium jurisdictions, these programs are voluntary and provide mediation services when a complaint is filed by a tenant. Complaints most commonly relate to perceived extreme increases in monthly rent or other under property-

related charges. Ordinances in effect in San Leandro, Fremont and the Unincorporated County require landlords to include specific language on the availability of rent mediation services on rent increase notices to tenants.

Hayward is the only consortium jurisdiction with a mandatory rent control program. The provisions of the Residential Rent Control Ordinance, in effect since 1983, applies to all rental units in multi-family buildings built after 1979 and owned by a landlord with at least five rental units located in the City of Hayward. The ordinance was amended in 1999 to exclude single-family homes from rent control protections. The ordinance limits annual rent increases to 5 percent, unless the rent was not increased in the previous year, in which case rent may not be increased by more than 10 percent in a single year. Landlords are eligible to apply for rent de-control if they comply with certain conditions.

In 2003, Alameda County adopted a Notification of Rent Mediation Services Ordinance requiring rental property owners to include notification of available rent mediation services to tenants upon delivery of a rent increase notification. The ordinance further specifies that any notice of rent increase that is delivered without including the mandatory notification of rent mediation services will be considered void. The ordinance applies to owners of residential rental property located in the Unincorporated County.

In addition, the County has established a mobile home park rent stabilization ordinance that limits mobile home space rent increases in the Unincorporated County to a maximum of five percent per year. Park owners may charge a higher annual increase if a formal request is submitted and approved by the Board of Supervisors, which has not occurred in the past 20 years.

No other Consortium jurisdiction currently has a mandatory rent stabilization program in effect, though such programs have been in effect for several decades in the Cities of Oakland and Berkeley, in addition to many other California jurisdictions outside of Alameda County.

Table 4.2: Rent Mediation and Stabilization Ordinances, Consortium Jurisdictions

	Program Name	Year Estd.	Binding	Program Applicability
Alameda	Rent Review Advisory Committee (RRAC)	1979	Voluntary	All rental units
Fremont	Residential Rent Increase Dispute Resolution Ordinance	1997	Voluntary	All rental units
Hayward	Residential Rent Control Ordinance	1983	Mandatory	Multi-family units built before 1979 and owned by landlord with at least 5 units in Hayward
San Leandro	Rent Review Program	2001	Voluntary	Properties with 3 or more rental units
Alameda County	Mobile Home Park Rent Stabilization Ordinance	2003	Mandatory	Mobile home park space rents in the Unincorporated County

Sources: Cities of Alameda, Fremont, Hayward, and San Leandro, 2014; BAE, 2014.

First-Time Homebuyer Programs

Consortium Jurisdiction Programs. Consortium jurisdictions offer numerous first-time homebuyer programs. These include a Mortgage Credit Certificate program administerd by the County and various downpayment assistance and second mortgage programs. Some of these second mortgage programs have equity sharing components. Table 4.3 provides a list of first-time homebuyer programs offered by Consortium jurisdictions.

As shown, six of the 12 incorporated Consortium jurisdictions currently offer their own first-time homebuyer program and/or facilitate access to the state CalHome Mortgage Assistance Program. In addition, the City of San Leandro contracts with Bay Area Home Buyer Agency (BAHBA) to administer first-time homebuyer seminars, homebuyer education and counseling. The City of Union City reports that it is actively looking into a variety of potential first-time homebuyer programs. In Hayward, a former down payment assistance program is no longer offered following the dissolution of redevelopment agencies in California in 2011.

Table 4.3: First-Time Homebuyer Programs, Consortium Jurisdictions

	Program
Entitlement Jurisdictions	
Alameda	Downpayment Assistance Program offers loans from $50,000 to $80,000.
Fremont	Below Market Price (BMP) Program lottery program designed to offer below market rate homes to qualified households. Welcome Home and Welcome to the Neighborhood Programs offer second loans of up to $40,000.
Hayward	N/A
Livermore	CalHome Mortgage Assistance Program offers $55,000 loans at 3% simple interest with deferred payments for 30 years to low-income (below 80% AMI), first time home buyers. City Mortgage Assistance Program (MAP) offers 3% deferred loan up to $40,000 amoritized over 20 years for households below 120% AMI.
Pleasanton	Lottery system with priority for current residents and employees for designated affordable housing within existing subdivision developments. Downpayment Assistance Program offers second loan at 3.5% for 20 years for up to $20,000 and deferred payments.
San Leandro	N/A
Union City	N/A
Urban County	
Albany	N/A
Dublin	First Time Homebuyer Loan Program offers deferred loan up to 10% of purchase price of market rate homes and up to 15% of BMR homes.
Emeryville	CalHome Program downpayment assistance from low-interest, deferred payment loan. Up to $58,000. First Time Homebuyers Program provides downpayment assistance in the form of low-interest deferred loan.
Newark	N/A
Piedmont	N/A

Source: BAE, 2014

Alameda County Mortgage Credit Certificate (MCC) Program. Alameda County offers a program to income eligible first-time homebuyers that provides an opportunity to reduce the homeowner's federal income tax liability by an amount equal to 15 percent of the mortgage interest payments as a dollar-for-dollar tax credit. The aim of the program is to increase the household's overall income and improve the homeowner's ability to quality for a mortgage loan. This program is administered by the Alameda County Housing and Community Development Department and is available to homeowners in any jurisdiction (except Piedmont) or in the unincorporated County. The maximum home purchase price allowed under the program is $592, 765 for new units and $569,632 for resold existing units.

Tri-Valley Downpayment Assistance Program (TVDPA). The TVDPA is a regional down payment assistance program for up to moderate-income, first-time homebuyers. It may be used for homes purchased in Dublin, Livermore, or Pleasanton, in addition to the Contra Costa communities of Danville and San Ramon. The loan, up to $15,000 at 2.5% interest, is a 15 or 20 year loan, depending on annual household income. The program offers deferred payments for years one through five and amortized monthly payments the remainder of the term.

Affordable Housing Unit Preservation and Rehabilitation Programs

Federal funding for rehabilitation. All Consortium jurisdictions utilize federal CDBG and HOME funds to provide rehabilitation grants and loan programs to property owners and renters. The jurisdictions' current Housing Elements specify various goals and targets for the use of rehabilitation funds to preserve affordable housing units for households at various income levels. Some jurisdictions have policies in place to monitor at-risk units and utilize federal and other funding to prevent the conversion of currently affordable units to market rate.

Affordable Restriction Terms. Some jurisdictions have sought to preserve affordable housing units by requiring longer terms for affordability restrictions in Affordable Housing Ordinances or through Specific Plans or other planning controls. For instance, the City of Fremont's Affordable Housing Ordinance requires a 55-year affordable term for rental units and a 30-year term for ownership units. The City of Pleasanton has established a policy of seeking the longest feasible affordability term through affordable housing agreements, including affordability restrictions in perpetuity when possible.

Condominium Conversion Ordinances. Many Consortium jurisdictions maintain a Condominium Conversion Ordinance to limit the number of affordable and market-rate rental units that are converted to for-sale condominium units on an annual basis.

Local Funds for Affordable Housing Development

Housing Impact Fees and In-Lieu Fees. Following the 2009 California State Appellate Court decision in *Palmer/Sixth Street Properties L.P. v City of Los Angeles*, the ongoing

implementation of Inclusionary Housing Ordinances that require a certain amount of on-site development of affordable housing or the payment of an in-lieu fee has been called into question. While almost all Consortium jurisdictions continue to include an Inclusionary Housing Ordinance as an ongoing policy in their current Housing Elements, jurisdictions must continue to evaluate necessary modification to existing ordinances in order to ensure ongoing implementation. Nevertheless, in-lieu fees collected in a manner that is consistent with the new limitations imposed by the *Palmer* decision continue to be a valuable source of local funding to support affordable housing production.

The collection of housing impact fees on non-residential development or market-rate residential development remain unaffected by the *Palmer* decision and constitute a critical source of local funding to support affordable housing development. Most Consortium jurisdictions currently impose some form of housing impact fee, such as the Affordable Housing Unit Fee (AHUF) in Alameda.

Rededication of "boomerang" funds for affordable housing. Following the dissolution of Redevelopment Agencies in California in 2011, local Redevelopment funds are to be reallocated to other local taxing entities under the provisions of Recognized Obligation Payment Schedules (ROPS) to be prepared by local Redevelopment Successor Agencies and certified by the State Department of Finance (DOF). Following certification of the ROPS, certain portions of former Redevelopment Agency funds and an ongoing share of the former Redevelopment tax increment receipts have begun to be returned to the City or; these funds have become known as "boomerang" funds. Several Consortium jurisdictions, including Fremont, Albany, Emeryville, and Alameda County have established policies of rededicating portions of their boomerang funds to support affordable housing development. This strategy seeks to partially substitute for the loss of redevelopment funds that were formerly dedicated to support affordable housing production.

Affordable Housing Trust Fund. Some Consortium jurisdictions, such as the County, San Leandro, Albany, Emeryville, and Pleasanton have adopted policies to continue or establish dedicated trust funds for the support of affordable housing development. These funds serve as a central repository for receipts from various funding sources, including housing impact and in-lieu fees, negotiated payments under development agreements, "boomerang" funds, or other local, State, and federal affordable housing funds. The purpose of the fund is to provide a dedicated primary funding source for the support of affordable housing development that pools resources from a variety of funding streams. Funds may be used flexibly to provide direct equity to affordable housing developments, provide assistance in site acquisition, fund programs to convert rehabilitated market-rate units into affordable units, support the construction of affordable secondary units, or other programs in support of the production of additional affordable units.

Affordable Housing Incentive Programs. Almost all Consortium jurisdictions have some form of affordable housing density bonus program. These programs offer developers of market-rate residential projects the ability to develop at a higher level of density than would otherwise be permitted under the applicable zoning, thus increasing the value of the project to the developer. In exchange for the density increase, developers are required to provide a certain portion of the units are affordable units for a specific term. Density bonus programs are an especially critical tool to support the creation of new affordable housing units following the *Palmer* decision that limits the implementation of mandatory inclusionary housing ordinances. Density bonus programs can be modified to target production of affordable units to serve specific special needs populations or support housing units. The City of San Leandro has adopted a policy of increasing the current amount of the bonus from 33 to 50 percent in exchange for the development of affordable senior units. In addition, most Consortium jurisdictions offer a variety of planning and development fee waivers or expedited plan review for developments including affordable units.

Zoning and Regulatory Policies in Support of Affordable Housing. As stated elsewhere in this report, excessive parking requirements and restrictive or inflexible density limits and other zoning standards can pose a significant impediment to the production of new affordable housing. Many Consortium jurisdictions, including Alameda, Fremont, Livermore, San Leandro, and Albany have included policies in their current Housing Elements for the modification and reduction of parking requirements for affordable housing developments, especially those in proximity to transit or located within a Priority Development Area. Other jurisdictions have established policies to provide for additional or more flexible mixed-use and higher-density residential developments in specific areas, including Alameda, Fremont, Hayward, Livermore, Pleasanton, Albany, Dublin, Emeryville, and Piedmont. In addition, almost every Consortium jurisdiction has established a policy regarding secondary units that either provides for legal amnesty of existing units or eases the zoning and development standards for the production of new secondary units.

5. RECOMMENDATIONS TO SUPPORT FAIR HOUSING CHOICE

The following policies and actions respond to the fair housing needs expressed in Chapter 3 of the AI, and reinforce the current fair housing programs and activities described in Chapter 4. Moreover, the actions correspond with the respective jurisdictions' fair housing strategies expressed in other documents, primarily the State-mandated Housing Element. As each jurisdiction will have a slightly different set of needs, priorities, and programs, this AI refers to the respective Housing Elements for a more comprehensive set of affordable and fair housing activities. The following policies and actions, however, apply to all the HOME Consortium jurisdictions. It is also important to note that the Consortium jurisdictions are currently implementing many of the actions outlined below, and this AI recommends that these initiatives continue.

Policy 1: Secure Federal Funding for Community Development Activities

Federal entitlement grants, particularly CDBG funds, represent a primary source of funding for local affordable and fair housing activities, including contracting with fair housing service providers. These dollars have rarely been more critical for Consortium jurisdictions, with jurisdictions across California still adjusting to the recent loss of Redevelopment Agency funding and a new legal and still uncertain legal framework regarding inclusionary housing policy following recent court decisions. As such, the HOME Consortium jurisdictions must continue to undertake the actions below to secure federal community development resources.

Action 1.1: Complete a HUD-approved Consolidated Plan and Action Plan. Consortium jurisdictions shall continue to prepare and submit to the Department of Housing and Urban Development (HUD) one-year Action Plans and a five-year Consolidated Plan that comply with HUD requirements.

Action 1.2: Access, receive, and disburse federal entitlement grant funding.
The HOME Consortium jurisdictions shall continue to apply for their annual allocation of Community Development Block Grant (CDBG) funding, as well as other entitlement grant dollars, including HOME and Emergency Shelter Grant (ESG) funds, as appropriate. In addition, the jurisdictions shall look for opportunities to secure other federal community development funds as they become available.

Action 1.3: Monitor implementation of the Consolidated Plan and Action Plan.
The HOME Consortium jurisdictions shall continue to prepare an annual Consolidated Annual Performance and Evaluation Report (CAPER) that evaluates the progress towards the Action Plan goals and documents the use of entitlement grant funds.

Policy 2: Maintain and Implement an Updated Housing Element

In California, each jurisdiction's Housing Element is a crucial tool to plan for and detail programs to address affordable and fair housing need. An updated Housing Element provides local policymakers and staff a clear guide and timeline to enacting these programs, and indicates agencies responsible for implementation.

Action 2.1: Strive for a State-certified Housing Element. The HOME Consortium jurisdictions shall aim to have their respective Housing Elements be certified on time by the State Department of Housing and Community Development for the 2015-2023 planning period.

Action 2.2: Implement Housing Element programs. The HOME Consortium jurisdictions shall aim to implement the programs described in their Housing Elements within the current Housing Element planning period. These programs adopt a comprehensive approach to local affordable housing needs, addressing barriers to local production, fair housing, and housing concerns of lower income households and special needs populations. Each Housing Element shall list the timeline and responsible agency for implementation.

Policy 3: Ensure Consistency between Local Zoning Ordinances and Fair Housing Choice

Local jurisdictions' zoning requirements must comply with State law, the federal Fair Housing Act of 1968, and the Fair Housing Amendments Act of 1988. As discussed in Chapter 3, the AI finds some cases where local zoning requirements do conflict with State and federal requirements, and documents how the subject jurisdictions are rectifying these issues. The respective jurisdictions' Housing Elements also serve as the reference for these corrective programs. The following actions identify the primary fair housing issues related to local zoning.

Action 3.1: Maintain zoning for emergency shelters, supportive and transitional housing that complies with State law. Per State law, the HOME Consortium jurisdictions shall ensure that all provisions of their local zoning code continue to consider transitional and permanent supportive housing as a residential use, subject only to the same restrictions that apply to other residential uses of the same type in the same zone. In addition, local jurisdictions shall continue to ensure that a zoning district remains in place that allows emergency shelters as a permitted use.

Action 3.2: Maintain a definition of family consistent with fair housing law. The HOME Consortium jurisdictions' zoning ordinances shall have a definition of family that is consistent with the Lanterman Developmental Disabilities Services Act and the federal Fair Housing Act and the Fair Housing Amendment Act.

Action 3.3: Establish zoning that treats community care facilities consistently with fair housing and State law. The HOME Consortium jurisdictions shall allow licensed residential care facilities with six or fewer residents in any area zoned for residential use and may not require conditional use permits or other additional discretionary permits, consistent with the Lanterman Developmental Disabilities Services Act.

Action 3.4: Maintain zoning for secondary units that complies with State law. The HOME Consortium jurisdictions shall ensure that all zoning regulations remain in conformity with the requirements for secondary units proscribed by State law. Jurisdictions should also consider modifications to current zoning ordinances and impact fees with an aim to eliminate any constraints and establish incentives for the production and occupancy of new and existing secondary units at an affordable level.

Policy 4: Support Local Fair Housing Activities and Services

The AI finds that fair housing is an ongoing concern in the HOME Consortium jurisdictions. In particular, interviews with local service providers indicate that many homeseekers and landlords are unaware of federal and state fair housing laws. They also remain unfamiliar with protections offered to seniors, disabled, and other special needs populations, as well as families and protected classes. Each of the HOME Consortium jurisdictions currently undertakes a series of fair housing activities, with the primary focus being ongoing outreach and education on fair housing rights for homeseekers, landlords, lenders, and agents. The following actions highlight the need to continue these efforts.

Action 4.1: Conduct ongoing fair housing outreach and education. The HOME Consortium jurisdictions shall continue to contract with fair housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders regarding fair housing law and recommended practices. Outreach will occur via training sessions, public events, jurisdictions' websites and other media outlets, staffing at service providers' offices, and multi-lingual flyers available in a variety public locations.

Action 4.2: Respond to fair housing concerns and complaints in a timely fashion. The HOME Consortium jurisdictions shall continue to contract with local fair housing service providers to mediate conflicts between home seekers, landlords, property managers, real estate agents, and lenders. Service providers will also assist in filing of fair housing complaints to the State Fair Employment and Housing Commission (FEHC) and the federal Office of Fair Housing and Equal Opportunity (FHEO), as necessary.

Action 4.3: Continue fair housing testing and audits. The HOME Consortium jurisdictions shall continue contracting with fair housing service providers to continue fair housing testing and audits. Fair Housing testing and audits seek to identify any evidence of differential treatment by landlords, property managers, lenders, or agents toward members of protected classes.

Testing is currently conducted periodically by local fair housing service providers on a complaint-driven basis. Annual fair housing audits are conducted by ECHO Housing – the contracted service provider for most Consortium jurisdictions – regarding a specific fair housing topic each year. Consortium jurisdictions shall consider the continuation or expansion of contracting for testing and audit services.

Action 4.4: Consider options to increase participation in fair housing trainings by landlords and property managers. HOME Consortium jurisdictions should identify opportunities to compel or incentivize the participation of landlords and property owners, particularly those in the small- or family-run business sector, to complete at least one fair housing training session. For example, jurisdictions that require owners and managers of residential rental property to obtain a business license may consider including requirements regarding fair housing training as a condition of license issuance. Service providers cited policies that aim to increase participation by landlords and property managers in fair housing training programs as a key activity to further fair housing choice in the Consortium.

Action 4.5: Consider mandatory notification policies for fair housing services. HOME Consortium jurisdictions should identify appropriate opportunities to require notification to tenants and homeowners of available fair housing services, such as mediation and fair housing complaint services. Requirements to include notification of available services in documents such as lease addenda, rent increase notifications, statements of neighbor complaints, or notices to vacate or of eviction, should be considered.

Policy 5: Support Special Needs Housing

Action 5.1: Establish and communicate clear procedures to address reasonable accommodation requests. The HOME Consortium jurisdictions shall establish, implement, and effectively communicate formal procedures to address reasonable accommodation requests in zoning regulations to accommodate the needs of persons with disabilities.

Action 5.2: Consider adoption of universal design requirements or incentives. Consortium jurisdictions should consider the feasibility of mandatory or incentive-based policies to promote the production of housing units under universal design standards that promote accessibility for persons with disabilities.

Action 5.3: Consider providing financial support to facilitate the ability of persons with disabilities to make reasonable modifications to their dwelling unit. Consortium jurisdictions should review existing rehabilitation funding sources to ensure that, as available and appropriate, funding is made available to persons with disabilities in need of reasonable modifications to their dwelling unit.

Policy 6: Support Fair Lending Practices and Access to Credit

Following the recession and financial crisis of 2007-08, lenders generally tightened credit requirements, making it more difficult for potential buyers to access loans. Though lending conditions have improved in subsequent years, lending requirements remain more stringent than in the years prior to the recession. Limited-English speakers, in particular, have difficulty securing loans and HMDA data show that African-American and Hispanic applicants for home purchase loans experience significantly lower rates of approval than White and Asian applicants. Moreover, this AI finds that many lenders and brokers are resistant to more affordable and accessible loan products offered in conjunction with first-time homebuyer or other government programs, due to their added complexity. As such, the HOME Consortium jurisdictions should continue the following actions to address these needs.

Action 6.1: Continue to support financial training and homebuyer assistance programs. The HOME Consortium jurisdictions shall continue to support and/or publicize organizations that provide financial literacy and homebuyer education classes. As resources allow, the jurisdictions will also continue to support municipal downpayment and mortgage assistance programs that serve low- and moderate-income households.

Action 6.2: Maintain a list of lenders with specific expertise in supporting low-income homeseekers. The HOME Consortium jurisdictions shall continue to maintain a list of lenders that can help buyers access below-market-rate loans and locally-sponsored downpayment and mortgage assistance programs.

Policy 7: Continue and Expand Support for Affordable Housing Production

Action 7.1: Support local affordable housing development. The HOME Consortium jurisdictions shall continue all existing programs to support local affordable housing developers through a variety of strategies such as applications for State and federal funding, entitlement assistance, outreach to the community and other stakeholders, direct financial support, and site identification and acquisition assistance. This support shall continue to include specific targets for the development of senior, transitional and supportive housing, and units serving disabled individuals and persons living with HIV/AIDS or severe mental illness.

Action 7.2: Mitigate constraints on the production of affordable housing. The HOME Consortium jurisdictions shall continue to pursue modifications of current zoning and other local policies regulating housing development that pose a direct or indirect constraint on the production of affordable housing. Such policies include density limits, zoning regulations, parking requirements, and growth management programs.

Action 7.3: Explore innovative sources of local funds to support affordable housing development. HOME Consortium jurisdictions should continue to explore alternative sources

of local affordable housing funds to partially or fully substitute for the loss of Redevelopment funds for affordable housing following the dissolution of Redevelopment Agencies in California in 2011. Examples of such alternative sources include the rededication of so-called "boomerang funds" relinquished by the State following the Redevelopment Agency dissolution process to affordable housing production; the combination of one or more existing funding streams into an Affordable Housing Trust Fund; or the issuance of tax-exempt bonds to support affordable housing production. In particular, Consortium jurisdictions should review the provisions of SB 628 that was signed into law in October 2014; SB 628 provides for a new tax-increment financing option for California jurisdictions in the form of an enhanced Infrastructure Finance District (IFD). Enhanced IFDs may be used by local jurisdictions for the financing of specific infrastructure improvements or other specific projects of communitywide significance.

Action 7.4: Consider options to enhance existing density bonus and incentive programs for affordable housing production. HOME Consortium jurisdictions should review existing Density Bonus and other incentive programs for affordable housing production to identify opportunities for enhancing the effectiveness of existing incentives in stimulating affordable housing production.

Action 7.5: Review existing inclusionary housing ordinances. Many jurisdictions are currently reviewing their existing inclusionary housing programs to ensure compliance with new standards resulting from case law following the *Palmer* decision, particularly with respect to in-lieu fees. All Consortium jurisdictions should seek to review their existing inclusionary housing in-lieu fees and/or housing impact fees and jobs-housing linkage fee programs to maximize collectable amounts in a manner consistent with current housing market conditions and applicable case law.

Policy 8: Support Access to Affordable and Market-Rate Housing Units

Action 8.1: Facilitate access to affordable and below-market-rate units. The HOME Consortium jurisdictions shall continue to assist affordable housing developers in advertising the availability of below-market-rate units via the jurisdictions' websites, the 2-1-1 information and referral phone service, and other media outlets. The jurisdictions will also facilitate communication between special needs service providers and affordable housing developers, to ensure that home seekers with special needs have fair access to available units.

Action 8.2: Evaluate funding availability to support rental assistance programs. Consortium jurisdictions should continue to seek to identify funding to support targeted limited-time rental or security deposit support for existing or prospective tenants. Targeted rental assistance programs should aim to help avoid homelessness due to acute housing crisis. Rental assistance programs may be administered directly by Consortium jurisdictions or by contract with local service providers.

Action 8.3: Continue to seek adjustment to the HUD Fair Market Rent (FMR) for the Oakland-Fremont Metropolitan Division. Consortium jurisdictions, or a designated surrogate, should continue to commission market-based surveys of current market-rate rents in the Oakland-Fremont HUD FMR Area (Alameda and Contra Costa Counties) when necessary in an effort to seek adjustment to HUD FMR standards for the area. Fair housing providers and housing rights advocates reported that many landlords have ceased accepting Section 8 Housing Choice Vouchers due to the rapid escalation in current market-rate rates above the HUD-designated FMR level, resulting in a decrease in the supply of available housing for Section 8 Voucher recipients. In 2013, the County Housing and Community Development Department, , with funding and support from a variety of cities, HACA, and the County's Behavioral Health Care Services department, commissioned such a survey and successfully sought an upward adjustment of the HUD-defined FMR for FY 2014.

Action 8.4: Consider the adoption of rent mediation or stabilization programs. Consortium jurisdictions should evaluate the feasibility of voluntary or mandatory rent mediation or stabilization programs, based on existing programs in Consortium and other California jurisdictions. Possible rent mediation or stabilization programs should be considered for their potential effectiveness in mitigating the significant displacement impacts of the current rapid escalation in market-rate rents affecting the Consortium jurisdictions.

Action 8.5: Support shared housing opportunities for seniors and other special needs populations. Consortium jurisdictions should consider programs to match seniors with underutilized living space with appropriate homeseekers on a voluntary basis. Such programs can serve a double purpose of providing seniors with minor non-medical assistance and supplemental income and providing homeseekers with an affordable shared housing unit. In addition, shared rental housing can be an appropriate way to increase housing affordability for seniors and nonsenior low-income single individuals or small households. Shared housing programs may be administered directly by Consortium jurisdictions or by contract with local fair housing service providers.

APPENDIX A: SUMMARY OF INTERVIEWEES

Table A-1: Alameda County AI Interviewees Summary

Interview Date	Organization	Name / Position
Affordable Housing Developers		
9/4/2014	ABHOW (American Baptist Homes of the West)	Travis Hanna
8/27/2014	AMCAL Housing	Maurice Ramirez
Advocates		
8/26/2014	City of Alameda Rent Review Advisory Committee (RRAC)	Karen Miller; David Perry
10/8/2014	East Bay Housing Organizations (EBHO)	Amie Fishman
9/4/2014	Renewed Hope Housing Advocates	Laura Thomas; Bill Smith
abled, etc.)		
9/3/2014	Abode Services	Vivian Wan
9/3/2014	Alameda Family Services	Ebony Brown
8/27/2014	Bay Area Community Services (BACS)	Lucy Kasdin
9/8/2014	Community Resources for Independent Living (CRIL)	Sheri Burns
9/8/2014	East Bay Innovations	Tom Heinz
9/16/2014	ECHO Housing	Angie Waston-Hajjem
8/28/2014	Housing Consortium of the East Bay (HCEB)	Darin Lounds; Jacee Santos
10/16/2014	Project Sentinel / Fremont Fair Housing	Ann Marquart
9/17/2014	Tri-Valley Haven	Ann King

Sources: BAE, 2014.

APPENDIX B: LOW INCOME BLOCK GROUPS

Table B-1: Low-Income Block Groups

City of Alameda		
Block Group 1	Census Tract 4280	94.0%
Block Group 2	Census Tract 4287	78.9%
Block Group 3	Census Tract 4276	76.1%
Block Group 2	Census Tract 4276	64.2%
Block Group 1	Census Tract 4272	63.6%
Block Group 3	Census Tract 4272	61.1%
Block Group 2	Census Tract 4286	60.5%
Block Group 1	Census Tract 4273	59.8%
Block Group 2	Census Tract 4284	56.3%
Block Group 3	Census Tract 4273	56.2%
Block Group 2	Census Tract 4272	55.7%
Block Group 1	Census Tract 4285	55.1%
Block Group 5	Census Tract 4273	53.1%
Block Group 1	Census Tract 4284	51.6%
Block Group 3	Census Tract 4281	51.5%
Block Group 2	Census Tract 4280	51.1%
Albany		
Block Group 1	Census Tract 4204	78.4%
Emeryville		
Block Group 1	Census Tract 4251.04	78.2%
Block Group 3	Census Tract 4251.03	63.1%
Fremont		
Block Group 3	Census Tract 4417	78.5%
Block Group 2	Census Tract 4423.02	69.6%
Block Group 1	Census Tract 4419.21	59.1%
Block Group 1	Census Tract 4418	58.8%
Block Group 1	Census Tract 4426.02	54.2%
Hayward		
Block Group 2	Census Tract 4354	86.0%
Block Group 1	Census Tract 4377.02	80.8%
Block Group 2	Census Tract 4351.04	78.9%
Block Group 1	Census Tract 4371.02	78.0%
Block Group 2	Census Tract 4366.01	77.2%
Block Group 2	Census Tract 4377.02	77.1%
Block Group 1	Census Tract 4369	76.2%
Block Group 2	Census Tract 4377.01	76.0%
Block Group 1	Census Tract 4366.02	74.3%
Block Group 3	Census Tract 4363	74.1%
Block Group 2	Census Tract 4379	74.0%
Block Group 3	Census Tract 4373	73.6%
Block Group 2	Census Tract 4375	72.0%
Block Group 5	Census Tract 4364.01	72.0%
Block Group 1	Census Tract 4366.01	71.8%
Block Group 3	Census Tract 4377.01	68.9%
Block Group 1	Census Tract 4365	67.5%
Block Group 4	Census Tract 4372	66.6%
Block Group 6	Census Tract 4381	64.2%
Block Group 4	Census Tract 4369	63.3%
Block Group 2	Census Tract 4363	63.2%
Block Group 1	Census Tract 4374	63.1%
Block Group 4	Census Tract 4363	63.0%

Block Group 1	Census Tract 4375	62.7%
Block Group 2	Census Tract 4384	62.4%
Block Group 3	Census Tract 4351.04	62.2%
Block Group 2	Census Tract 4367	61.5%
Block Group 1	Census Tract 4367	61.1%
Block Group 2	Census Tract 4353	61.0%
Block Group 2	Census Tract 4312	60.6%
Block Group 1	Census Tract 4353	60.0%
Block Group 3	Census Tract 4366.01	59.9%
Block Group 1	Census Tract 4379	56.7%
Block Group 2	Census Tract 4369	56.5%
Block Group 1	Census Tract 4382.04	56.5%
Block Group 3	Census Tract 4382.01	55.2%
Block Group 2	Census Tract 4355	53.5%
Block Group 2	Census Tract 4383	53.4%
Block Group 1	Census Tract 4383	53.2%
Block Group 2	Census Tract 4382.01	52.9%
Block Group 2	Census Tract 4365	51.8%
Block Group 1	Census Tract 4354	50.5%

Livermore

Block Group 2	Census Tract 4515.06	75.2%
Block Group 2	Census Tract 4514.04	62.6%
Block Group 1	Census Tract 4514.03	58.6%
Block Group 1	Census Tract 4514.01	55.9%
Block Group 3	Census Tract 4514.04	51.7%

Newark

Block Group 3	Census Tract 4445	70.4%
Block Group 4	Census Tract 4441	55.7%

San Leandro

Block Group 2	Census Tract 4325.01	90.0%
Block Group 2	Census Tract 4331.03	88.3%
Block Group 2	Census Tract 4325.02	67.9%
Block Group 2	Census Tract 4323	67.2%
Block Group 1	Census Tract 4331.03	66.3%
Block Group 2	Census Tract 4324	66.1%
Block Group 3	Census Tract 4330	65.7%
Block Group 6	Census Tract 4334	65.4%
Block Group 3	Census Tract 4324	63.8%
Block Group 2	Census Tract 4336	63.2%
Block Group 2	Census Tract 4332	59.8%
Block Group 1	Census Tract 4326	59.1%
Block Group 3	Census Tract 4322	56.6%
Block Group 2	Census Tract 4331.04	55.5%
Block Group 5	Census Tract 4326	55.2%
Block Group 2	Census Tract 4335	55.1%
Block Group 2	Census Tract 4326	54.0%
Block Group 1	Census Tract 4331.04	53.6%
Block Group 1	Census Tract 4323	53.5%
Block Group 3	Census Tract 4331.04	53.4%
Block Group 1	Census Tract 4334	52.0%
Block Group 2	Census Tract 4331.02	50.6%

Union City

Block Group 2	Census Tract 4402	79.4%
Block Group 1	Census Tract 4402	67.0%
Block Group 2	Census Tract 4403.08	57.3%
Block Group 4	Census Tract 4402	55.9%
Block Group 2	Census Tract 4403.31	53.0%
Block Group 1	Census Tract 4403.07	52.3%

Unicorporated Alameda County		
Block Group 2	Census Tract 4339	88.9%
Block Group 4	Census Tract 4339	84.3%
Block Group 3	Census Tract 4340	84.2%
Block Group 2	Census Tract 4362	83.2%
Block Group 1	Census Tract 4356.02	82.3%
Block Group 1	Census Tract 4338	80.1%
Block Group 1	Census Tract 4310	78.6%
Block Group 1	Census Tract 4356.01	76.4%
Block Group 1	Census Tract 4357	74.6%
Block Group 2	Census Tract 4356.02	74.1%
Block Group 1	Census Tract 4340	73.0%
Block Group 1	Census Tract 4339	71.7%
Block Group 1	Census Tract 4312	71.2%
Block Group 4	Census Tract 4356.02	66.7%
Block Group 3	Census Tract 4353	62.9%
Block Group 2	Census Tract 4311	62.1%
Block Group 1	Census Tract 4360	61.1%
Block Group 3	Census Tract 4338	59.3%
Block Group 2	Census Tract 4309	57.2%
Block Group 3	Census Tract 4337	56.9%
Block Group 2	Census Tract 4337	56.6%
Block Group 1	Census Tract 4363	56.4%
Block Group 2	Census Tract 4356.01	52.9%
Block Group 1	Census Tract 4362	51.3%
Block Group 3	Census Tract 4361	50.6%

Note: Table include all Consortium block groups in which more than 50 percent of households have been designated by HUD as low income households making below 80 percent of AMI.

Source: ACS 2006-2010; BAE, 2014.

APPENDIX C: MINORITY CENSUS TRACTS

Table C-1: Minority Census Tracts, Alameda County, 2014

Census Tract	Minority Group (a)	Minority as a Percent of Total Population
Dublin		
Census Tract 4507.51	Asian Non-Hispanic	60.9%
Census Tract 4507.52	Asian Non-Hispanic	57.6%
Fremont		
Census Tract 4413.01	Asian Non-Hispanic	54.2%
Census Tract 4414.01	Asian Non-Hispanic	50.9%
Census Tract 4414.02	Asian Non-Hispanic	52.0%
Census Tract 4415.03	Asian Non-Hispanic	82.2%
Census Tract 4415.21	Asian Non-Hispanic	67.4%
Census Tract 4415.22	Asian Non-Hispanic	58.2%
Census Tract 4415.23	Asian Non-Hispanic	75.7%
Census Tract 4415.24	Asian Non-Hispanic	79.0%
Census Tract 4419.23	Asian Non-Hispanic	55.1%
Census Tract 4419.24	Asian Non-Hispanic	58.1%
Census Tract 4419.25	Asian Non-Hispanic	62.3%
Census Tract 4419.27	Asian Non-Hispanic	55.3%
Census Tract 4420	Asian Non-Hispanic	70.5%
Census Tract 4421	Asian Non-Hispanic	77.8%
Census Tract 4422	Asian Non-Hispanic	69.5%
Census Tract 4431.02	Asian Non-Hispanic	72.2%
Census Tract 4431.03	Asian Non-Hispanic	82.5%
Census Tract 4431.04	Asian Non-Hispanic	74.6%
Census Tract 4431.05	Asian Non-Hispanic	79.6%
Census Tract 4432	Asian Non-Hispanic	68.7%
Census Tract 4433.01	Asian Non-Hispanic	62.8%
Census Tract 4433.21	Asian Non-Hispanic	74.6%
Census Tract 4433.22	Asian Non-Hispanic	63.6%
Hayward		
Census Tract 4363	Hispanic	56.4%
Census Tract 4366.01	Hispanic	59.9%
Census Tract 4367	Hispanic	57.2%
Census Tract 4369	Hispanic	67.0%
Census Tract 4371.01	Asian Non-Hispanic	54.1%
Census Tract 4374	Hispanic	60.1%
Census Tract 4375	Hispanic	62.0%
Census Tract 4377.01	Hispanic	56.7%
Census Tract 4377.02	Hispanic	73.9%
Census Tract 4379	Hispanic	63.3%
Census Tract 4382.01	Hispanic	53.7%
Livermore		
Census Tract 4514.04	Hispanic	57.1%
Newark		
Census Tract 4443.02	Hispanic	51.7%
Census Tract 4444	Hispanic	55.6%
Census Tract 4446.02	Asian Non-Hispanic	53.2%
Oakland		
Census Tract 4018	Black Non-Hispanic	50.4%
Census Tract 4024	Black Non-Hispanic	52.5%
Census Tract 4025	Black Non-Hispanic	63.9%
Census Tract 4026	Asian Non-Hispanic	51.2%
Census Tract 4027	Black Non-Hispanic	53.3%
Census Tract 4030	Asian Non-Hispanic	86.8%
Census Tract 4058	Asian Non-Hispanic	54.3%
Census Tract 4059.02	Asian Non-Hispanic	53.8%
Census Tract 4061	Hispanic	55.3%
Census Tract 4062.02	Hispanic	66.0%
Census Tract 4071.01	Hispanic	58.5%
Census Tract 4072	Hispanic	75.5%
Census Tract 4073	Hispanic	66.1%
Census Tract 4074	Hispanic	68.4%
Census Tract 4089	Hispanic	64.0%
Census Tract 4090	Hispanic	55.2%
Census Tract 4091	Hispanic	59.5%
Census Tract 4092	Hispanic	54.1%
Census Tract 4093	Hispanic	63.7%
Census Tract 4094	Hispanic	72.1%
Census Tract 4095	Hispanic	72.8%
Census Tract 4096	Hispanic	65.0%
Census Tract 4098	Black Non-Hispanic	61.0%
Census Tract 4099	Black Non-Hispanic	50.1%
Census Tract 4101	Black Non-Hispanic	59.3%
Census Tract 4102	Black Non-Hispanic	50.4%
Census Tract 4103	Hispanic	68.3%
Census Tract 4105	Black Non-Hispanic	57.0%
San Leandro		
Census Tract 4334	Asian Non-Hispanic	52.6%
Alameda County		
Census Tract 4339	Hispanic	51.7%
Census Tract 4356.01	Hispanic	60.7%
Census Tract 4356.02	Hispanic	56.3%
Census Tract 4362	Hispanic	58.9%
Union City		
Census Tract 4402	Hispanic	71.9%
Census Tract 4403.04	Asian Non-Hispanic	61.9%
Census Tract 4403.05	Asian Non-Hispanic	52.3%
Census Tract 4403.06	Asian Non-Hispanic	66.0%
Census Tract 4403.31	Asian Non-Hispanic	57.8%
Census Tract 4403.32	Asian Non-Hispanic	77.2%
Census Tract 4403.33	Asian Non-Hispanic	73.3%
Census Tract 4403.34	Asian Non-Hispanic	56.5%
Census Tract 4403.35	Asian Non-Hispanic	66.8%
Census Tract 4415.01	Asian Non-Hispanic	67.4%

Notes:
(a) Hispanic includes all Hispanic persons regardless of race.
Sources: Nielsen; BAE, 2014

APPENDIX D: RENTAL MARKET DETAIL

Table D-1: Average Rent and Unit Size, Consortium Jurisdictions, 2014 (a)

	Studio		1-bedroom		2-bedroom		3-bedroom		4-bedroom	
	Avg. Rent/mo	Avg. Unit Size (sf)	Avg. Rent/mo	Avg. Unit Size (sf)	Avg. Rent/mo	Avg. Unit Size (sf)	Avg. Rent/mo	Avg. Unit Size (sf)	Avg. Rent/mo	Avg. Unit Size (sf)
Entitlement Jurisdictions										
Alameda	$ 1,716	549	$ 1,679	720	$ 2,037	911	$ 2,221	1,043	$ 2,585	1,255
Fremont	$ 1,422	508	$ 1,767	689	$ 2,123	960	$ 2,594	1,278	$ -	-
Hayward	$ 1,270	530	$ 1,419	696	$ 1,747	928	$ 1,905	1,104	$ -	-
Livermore	$ -	-	$ 1,504	642	$ 1,821	867	$ 2,114	1,124	$ 2,150	1,300
Pleasanton	$ 1,763	552	$ 1,790	714	$ 2,201	1,011	$ 3,146	1,247	$ -	-
San Leandro	$ 1,049	561	$ 1,255	674	$ 1,542	893	$ 2,047	1,162	$ -	-
Union City	$ 1,621	563	$ 1,749	670	$ 2,041	927	$ 2,069	1,179	$ -	-
Urban County										
Albany	$ -	-	$ 1,400	700	$ 1,750	850	$ 1,953	900	$ -	-
Dublin	$ 1,725	561	$ 2,000	758	$ 2,458	1,026	$ 3,115	1,327	$ -	-
Emeryville	$ 1,789	530	$ 2,170	749	$ 2,893	1,023	$ 3,172	1,301	$ -	-
Newark	$ -	-	$ 1,813	633	$ 2,094	864	$ 2,226	1,101	$ -	-
Piedmont (b)										
Unincorporated County (c)										
Castro Valley CDP	$ 1,145	310	$ 1,271	691	$ 1,561	922	$ 2,145	1,380	$ -	-
San Lorenzo CDP	$ 1,316	550	$ 1,236	604	$ 1,559	839	$ 1,850	1,109	$ -	-
Urban County Total	$ 1,929	729	$ 1,932	862	$ 2,462	1,022	$ 2,938	1,315	$ -	-
Consortium Total	**$ 1,446**	**534**	**$ 1,664**	**697**	**$ 940**	**947**	**$ 2,550**	**1,222**	**$ 2,367**	**1,277**
Alameda County Total	**$ 1,500**	**532**	**$ 1,717**	**699**	**$ 2,101**	**950**	**$ 2,587**	**1,226**	**$ 2,367**	**1,277**

Notes:

Data provided by realAnswers (formerly RealFacts) based on survey of apartment properties with 50 units or more; for Q2 2014 46,413 units in 289 properties were surveyed in Alameda County and 42,452 units in 265 properties were surveyed in Consortium jurisdictions.

(a) Represents data collected in 2nd Quarter of 2014, the most recent available at the time of analysis.

(b) realAnswers survey did not survey any units in Piedmont.

(c) realAnswers survey did not include any units in Ashland, Cherryland, Fairview, or Sunol.

Sources: realAnswers; BAE, 2014.

APPENDIX E: AFFORDABLE HOME PRICE CALCULATOR

Table E-1: Affordable Home Sale Price Calculator, Single-Family Detached, Alameda County, 2014

	Household Income (a)	Maximum Affordable Sale Price	Down Payment	Total Mortgage (b)	Monthly Mortgage Payment	Monthly Property Tax (c)	Mortgage Insurance (d)	Homeowner's Insurance (e)	Total Monthly PITI (f)
Extremely Low Income (30% AMI)									
4 Person HH	$27,600	$118,141	$23,628	$94,513	$520.78	$115.31	$0.00	$53.91	$690.00
Very Low Income (50% AMI)									
4 Person HH	$46,000	$203,576	$40,715	$162,861	$897.39	$198.70	$0.00	$53.91	$1,150.00
Low Income (80% AMI)									
4 Person HH	$67,600	$303,870	$60,774	$243,096	$1,339.50	$296.59	$0.00	$53.91	$1,690.00

Notes:
(a) Published by Department of Housing and Urban Development for Oakland-Fremont MSA for 2014.
(b) Mortgage terms:

Annual Interest Rate (Fixed):	5.23%	Note: 10-year annual average rate based on 2014 Freddie Mac Primary Mortgage Market Survey
Term of mortgage (Years):	30	
Down payment as percent of sale price:	20.0%	
(c) Initial property tax (annual):	1.17%	Note: Represents average total rate for Consortium jurisdicitions for Tax Year 2013-14.
(d) Mortgage Insurance as percent of loan amount:	0.00%	Note: Mortgage insurance is not required when downpayment is greater than 20 percent of sale price.
(e) Annual homeowner's insurance premium:	$646.91	Note: Average annual premium for Alameda County single-family homeowners assuming $150,000 coverage for a 26 - 40 year old home for 2014 based on CA Department of Insurance 2014 Homeowners Premium Survey.
(f) Percent of household income available for PITI:	30.0%	Note: PITI = Principal, Interest, Taxes, and Insurance

Sources: HUD; Freddie Mac; CA Department of Insurance; Alameda County Auditor-Controller Agency; BAE, 2014.

Table E-2: Affordable Home Sale Price Calculator, Condominiums, Alameda County, 2014

	Household Income (a)	Maximum Affordable Sale Price	Down Payment (b)	Total Mortgage (b)	Monthly Mortgage Payment	Monthly Property Tax (c)	Homeowner's Insurance (d) (e)	Homeowner's Association Fee (f)	Total Monthly PITI (g)
Extremely Low Income (30% AMI)									
4 Person HH	$27,600	$54,395	$10,879	$43,516	$239.78	$53.09	$41.28	$355.85	$690.00
Very Low Income (50% AMI)									
4 Person HH	$46,000	$139,831	$27,966	$111,865	$616.39	$136.48	$41.28	$355.85	$1,150.00
Low Income (80% AMI)									
4 Person HH	$67,600	$240,125	$48,025	$192,100	$1,058.50	$234.37	$41.28	$355.85	$1,690.00

Notes:

(a) Published by Department of Housing and Urban Development for Oakland-Fremont MSA for 2014.

(b) Mortgage terms:

Annual Interest Rate (Fixed):	5.23%	Note: 10-year annual average rate based on 2014 Freddie Mac Primary Mortgage Market Survey
Term of mortgage (Years):	30	
Down payment as percent of sale price:	20.0%	
(c) Initial property tax (annual)	1.17%	Note: Represents average total rate for Consortium jurisdicitions for Tax Year 2013-14.
(d) Mortgage Insurance as percent of loan amount	0.00%	Note: Mortgage insurance is not required when downpayment is greater than 20 percent of sale price.
(e) Annual homeowner's insurance premium:	$495.32	Note: Average annual premium for Alameda County condominium homeowners assuming $150,000 coverage for a 26 - 40 year old home for 2014 based on CA Department of Insurance 2014
(f) Homeowners Association Fee (annual)	$355.85	Note: Average monthly HOA fee for currently listed condominium properties in Consortium jurisdictions on Condo.com as of August 2014.
(g) Percent of household income available for PITI:	30.0%	Note: PITI = Principal, Interest, Taxes, and Insurance

Sources: HUD; Freddie Mac; CA Department of Insurance; Alameda County Auditor-Controller Agency; Condo.com; BAE, 2014.

APPENDIX F: PUBLIC TRANSPORTATION LINKAGE MAPS

Figure F-1: Transportation Linkages between Major Employers and Low-Income Areas – NORTH COUNTY

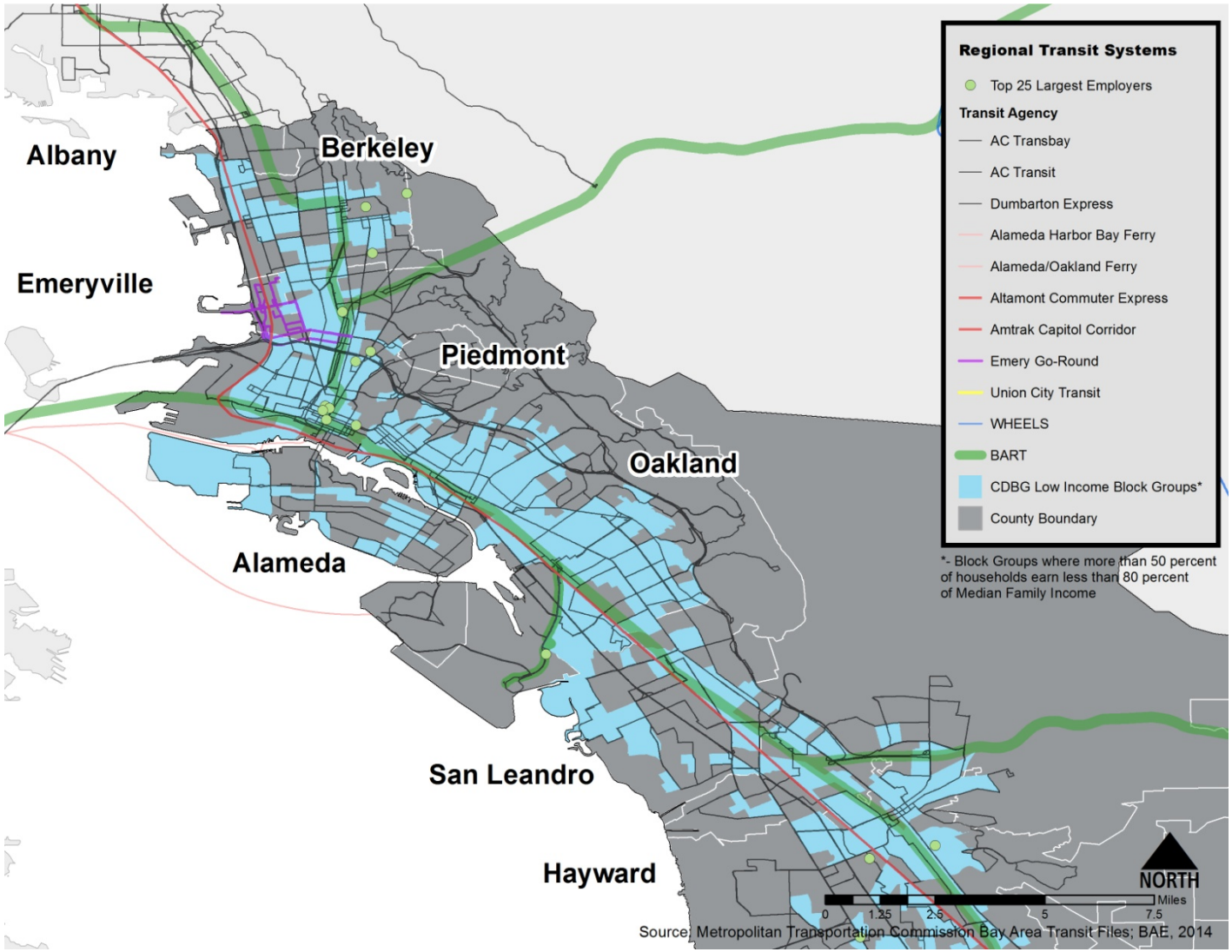


Figure F-2: Transportation Linkages between Major Employers and Low-Income Areas – SOUTH COUNTY

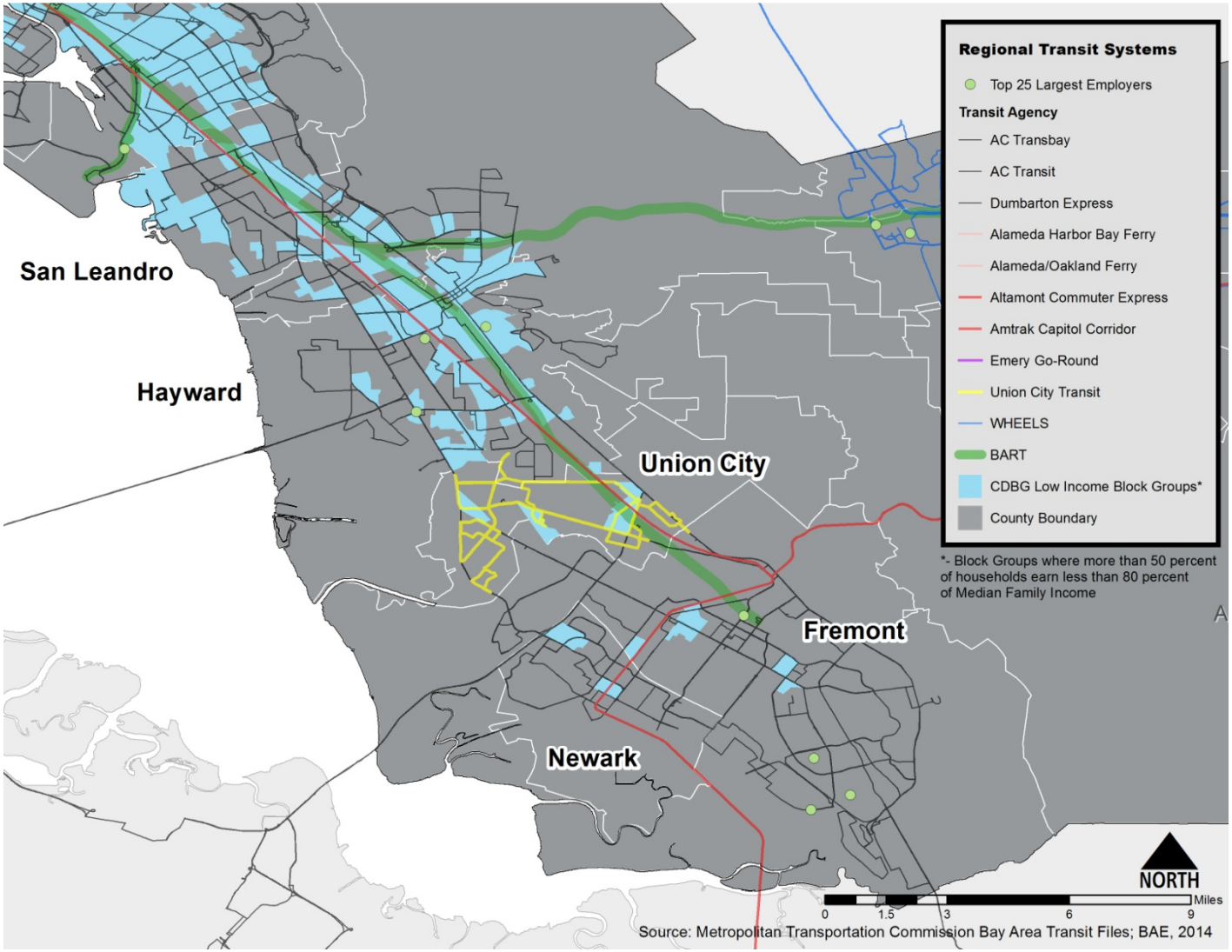
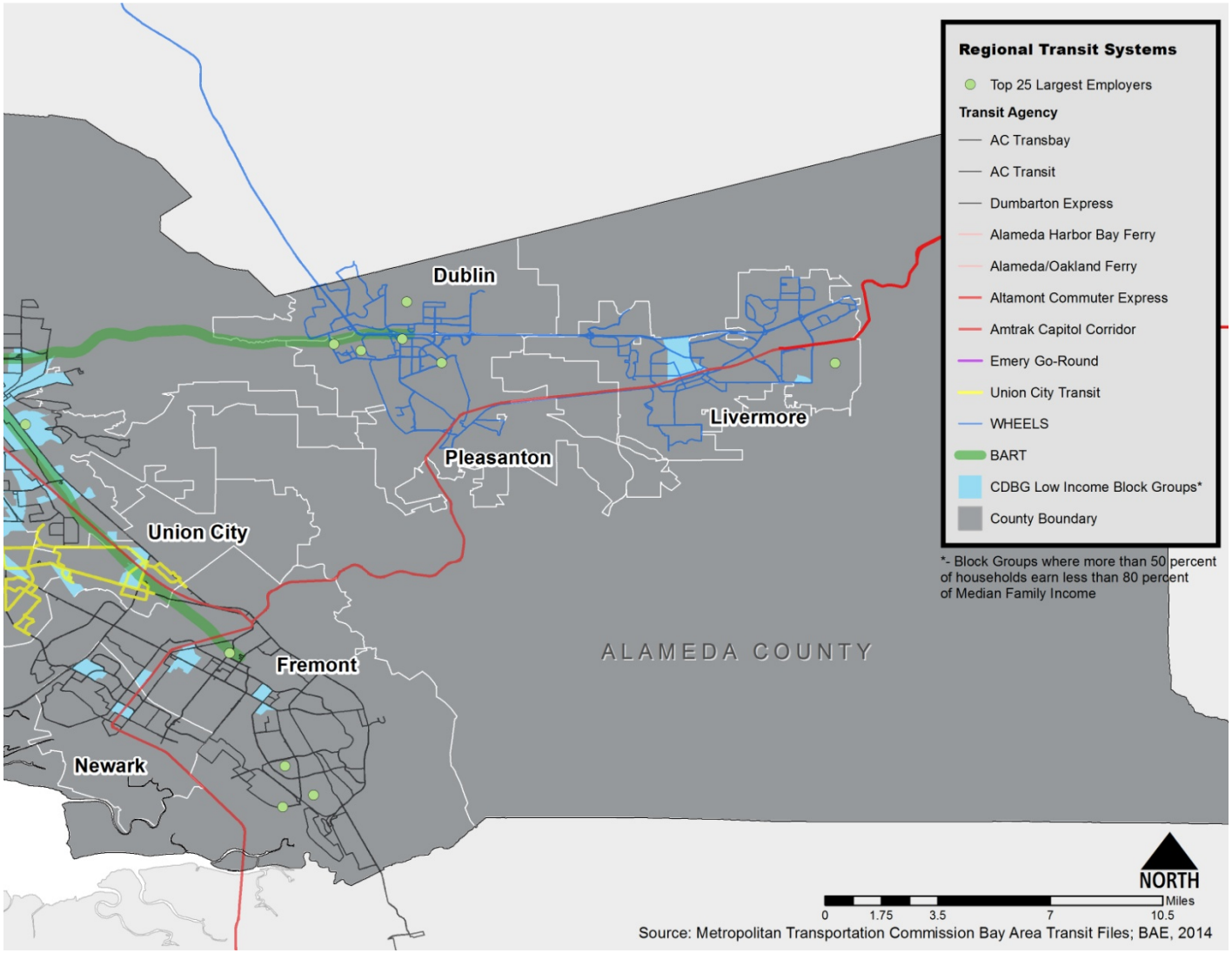


Figure F-3: Transportation Linkages between Major Employers and Low-Income Areas – EAST COUNTY



Source: Metropolitan Transportation Commission Bay Area Transit Files; BAE, 2014