

COUNTY OF ALAMEDA

REGIONAL ANALYSIS OF IMPEDIMENTS  
TO FAIR HOUSING

2024

**\*DRAFT FOR PUBLICATION\***



This report is a joint effort lead by the County of Alameda in partnership with the Cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City, Unincorporated Alameda County, and the Housing Authorities of the City of Alameda, the County of Alameda, Berkeley, Livermore, and Oakland.

# HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

Examples of actions that could be discriminatory if based on a person's Protected Characteristic include:

- Refusal to sell, rent, or lease rooms, apartments, mobile homes, condos, or houses
- Refusal to negotiate for the sale, rental, or lease of housing
- Informing someone that an apartment is not available for inspection, sale, or rental when it is in fact available
- Denial of a home loan or homeowner's insurance
- Cancellation or termination of a sale or rental agreement
- Refusal to permit, at a disabled tenant's expense, reasonable modifications – such as adding a ramp, widening a doorway, or installing a safety bar in a shower – when necessary to accommodate a disability
- Refusal to make reasonable accommodations in housing rules, policies, practices, or services where necessary to provide a disabled person equal opportunity to use and enjoy a dwelling
- Rules that restrict only on families with children, such as a prohibition against children using an on-site pool or playing in common areas of an apartment complex
- Refusing to rent to a tenant with a section 8 voucher.
- Not complying with the requirements of a rental assistance or subsidy program (such as section 8) by refusing to complete required forms, sign documents, or allow inspections
- Refusing to rent to anyone with a criminal history
- Screening prospective tenants – including when done by a third-party such as a tenant screening company – in a way that discriminates based on a protected characteristic
- Retaliation against someone because they filed a complaint with CRD, requested a reasonable accommodation for a disability, or otherwise tried to protect their rights to be free from housing discrimination

If you feel you have experienced discrimination in the housing industry, please contact:

**State of California Civil Rights Department**

651 Bannon Street, Suite 200

Sacramento, CA 95811

VOICE: 800-884-1684

TTY: 800-700-2320 or California's Relay Service at 711

EMAIL: [contact.center@calcivilrights.ca.gov](mailto:contact.center@calcivilrights.ca.gov)

**U.S. Department of Housing and Urban Development**

San Francisco Regional Office

Fair Housing and Equal Opportunity (FHEO)

One Sansome Street, Suite 1200

San Francisco, CA 94104

VOICE: (800) 347-3739 or (415) 489-6400

TTY: California's Relay Service at 711

FILE A REPORT ONLINE: <https://portalapps.hud.gov/FHEO903/Form903/Form903Start.action>

# Contents

## COUNTY OF ALAMEDA REGIONAL ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING 2024

<b>Introduction</b> .....	<b>6</b>
Definitions .....	6
Background on AI Requirements .....	7
Understanding Fair Housing and Impediments to Fair Housing .....	8
Methodology .....	9
<b>Chapter 2: Community Engagement Process</b> .....	<b>14</b>
Outreach Strategy .....	14
Outreach Efforts .....	15
Community Meetings.....	21
Survey .....	22
Public Hearings and Public Comment Period.....	26
<b>Chapter 3: Fair Housing Laws and Guidance</b> .....	<b>28</b>
Federal Fair Housing Laws.....	28
Fair Housing Related Presidential Executive Orders.....	29
HUD Fair Housing Guidance .....	30
Supreme Court Ruling: Bostock v. Clayton County, GA (February 9, 2021): .....	32
Supreme Court Ruling: Texas Department of Housing and Community Affairs v. Inclusive Communities Project (June 25, 2015) .....	33
State Fair Housing Protections.....	33
Hate Crimes .....	35
Local Protections for Renters.....	35
<b>Chapter 4: Fair Housing Practices</b> .....	<b>39</b>
Homeownership Market .....	39
Rental Housing Market .....	42
Fair Housing Services .....	45
Fair Housing Enforcement.....	46
<b>Chapter 5: Fair Housing Analysis</b> .....	<b>48</b>
Demographic Summary.....	48
General Issues .....	62



Disparities in Access to Opportunities .....	91
Education .....	96
Transportation .....	101
Employment .....	106
Environmental Health .....	107
Disproportionate Housing Needs.....	109
Resistance to Development .....	118
Regional Policies Encouraging Development.....	121
Lending .....	124
Publicly Supported Housing .....	152
Disability and Access Analysis .....	158
Fair Housing Complaint Data .....	166
Fair Housing Audit .....	177
<b>Chapter 6: Assessment of Past Goals, Actions, and Strategies.....</b>	<b>179</b>
<b>Chapter 7: Fair Housing Findings, Impediments, and Planned Actions .....</b>	<b>180</b>
Findings .....	180
Impediments to Fair Housing Choice .....	181
Proposed Actions .....	184
<b>APPENDICES .....</b>	<b>205</b>
SURVEY RESULTS .....	206
PAST ACTIONS SUMMARY CHART.....	248

## Introduction

The County of Alameda, as lead agency, together with multiple participating jurisdictions—the cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City and Unincorporated Alameda County; the housing authorities for the cities of Alameda, Berkeley, Livermore, and Oakland; and the Housing Authority of the County of Alameda—have formed a regional collaborative for the purpose of completing an Analysis of Impediments to Fair Housing Choice (Regional Analysis of Impediments). This Regional Analysis of Impediments helps to meet the partners’ obligation to affirmatively further fair housing, which is a requirement of recipients of funding from the US Department of Housing and Urban Development (HUD). HUD requires that an analysis of impediments be conducted every five years, preferably in conjunction with a five-year Consolidated Plan process, which regional members plan to complete by May 15, 2025.

This Analysis of Impediments (AI) to Fair Housing Choice provides an overview of laws, regulations, conditions, and other possible obstacles that may affect an individual’s or household’s access to housing and is prepared for the purpose of implementing fair housing rules to affirmatively further fair housing.

. This document provides

- A comprehensive review of laws, regulations, and administrative policies, procedures, and practices, and an assessment of how they affect the location, availability, and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

## Definitions

Below are terms frequently used throughout this report:

**Affirmatively Further Fair Housing** means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means addressing significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. See 24 CFR § 5.151

**Alameda County** includes all Participating Jurisdictions, as defined below.

**Consortium** includes the geographic areas covered by HOME Consortium members, which are Urban County and Entitlement Cities, excluding Berkeley and Oakland. The Housing Authorities' service areas are covered by these geographies.

**East County** includes Dublin, Pleasanton, and Livermore.

**Entitlement Cities** are the cities of Alameda, Berkeley, Fremont, Hayward, Livermore, Oakland, Pleasanton, San Leandro, and Union City.

**Mid/Central County** includes Hayward, San Leandro, and the City of Alameda.

**North County** includes Berkeley, Piedmont, Albany, and Emeryville.

**Participating Jurisdictions** include all the entities in this regional collaboration: County of Alameda; the cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City and Unincorporated Alameda County; and the Housing Authority of the County of Alameda, Housing Authority of the City of Alameda, Berkeley Housing Authority, Livermore Housing Authority, and Oakland Housing Authority. Data presented within this document may say Alameda County when referring to the geographic area of Alameda County which includes all these participating jurisdiction geographies.

**Protected Characteristics** are defined at the Federal and State levels and are discussed in Chapter 4 of this report.

**Racially/Ethnically Concentrated Area of Poverty (R/ECAP)** is a neighborhood (census tract) that has a poverty rate of 40 percent or more and a racial or ethnic concentration where 50 percent or more of the tract is composed of residents of color.

**Region** refers to the Alameda County Core Base Statistical Area (CBSA) that is used in comparative analysis. Jurisdictions included in the Alameda County CBSA are Alameda, Contra Costa, San Francisco, and San Mateo.

**South County** includes Fremont, Newark, and Union City.

**Urban County** refers to Albany, Dublin, Emeryville, Newark, Piedmont, and unincorporated County.

## Background on AI Requirements

For decades, HUD has required participants of HUD programs, such as states, local governments, insular areas, and PHAs, to engage in Fair Housing Planning. Such planning has previously consisted of the Analysis of Impediments to Fair Housing Choice (AI) and the Assessment of Fair

Housing (AFH) and was done in connection with other types of planning required by program requirements, such as the consolidated plan, annual action plan, and PHA plan.

On February 9, 2023, HUD published in the Federal Register a [Notice of Proposed Rulemaking \(NPRM\) entitled “Affirmatively Furthering Fair Housing”](#). During proposed rulemaking, the HUD’s 2021 Interim Final Rule (IFR) remains in effect.

HUD’s 2021 Interim Final Rule, [“Restoring Affirmatively Furthering Fair Housing Definitions and Certifications.”](#) requires program participants to submit certifications that they will affirmatively further fair housing in connection with their consolidated plans, annual action plans, and PHA plans. In order to support these certifications, the IFR creates a voluntary fair housing planning process for which HUD will provide technical assistance and support.

The IFR also rescinded the 2020 Preserving Communities and Neighborhood Choice rule, which caused program participants to certify “compliance” with a regulatory definition that is not a reasonable construction of the Fair Housing Act’s mandate to affirmatively further fair housing. With the IFR, HUD put itself and its program participants back in a position to take meaningful steps towards improved fair housing outcomes. The IFR does not require program participants to undertake any specific type of fair housing planning to support their certifications.

HUD implements the AFFH mandate in other ways, such as through its collection of certifications from program participants, provisions regarding program design in its notices of funding opportunity (NOFOs), affirmative fair housing marketing and advertising requirements, and enforcement of site and neighborhood standards. The State of California implemented the AFFH mandate through requirements in local Planning Department’s Housing Elements. All Housing Elements must be approved by the State of California.

## Understanding Fair Housing and Impediments to Fair Housing

In light of the various pieces of fair housing legislation passed at the Federal and State levels, fair housing throughout this report incorporates the concept of fair housing choice and means:

*A condition in which individuals of similar income levels in the same housing market have a range of choices available to them regardless of their characteristics as protected under State and Federal laws.*

HUD’s Office of Fair Housing and Equal Opportunity (FHOO) draws a distinction between housing affordability and fair housing. Economic factors that affect a household’s housing choices are not fair housing issues per se. Only when the relationship between household income, household type, race/ethnicity, and other factors create misconceptions, biases, and differential treatments is where fair housing concerns arise.

Tenant/landlord disputes are also typically not related to fair housing. Most disputes between tenants and landlords result from a lack of understanding by either or both parties on their rights and responsibilities. Tenant/landlord disputes and housing discrimination cross paths when the disputes are based on factors protected by fair housing laws and result in differential treatment.

Within the legal framework of Federal and State laws, and based on the guidance provided by HUD's Fair Housing Planning Guide, impediments to fair housing choice can be defined as:

- Any actions, omissions, or decisions taken because of the characteristics protected under State and Federal laws, which restrict housing choices or the availability of housing choices; or
- Any actions, omissions or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of characteristics protected under State and Federal laws.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice.

## Methodology

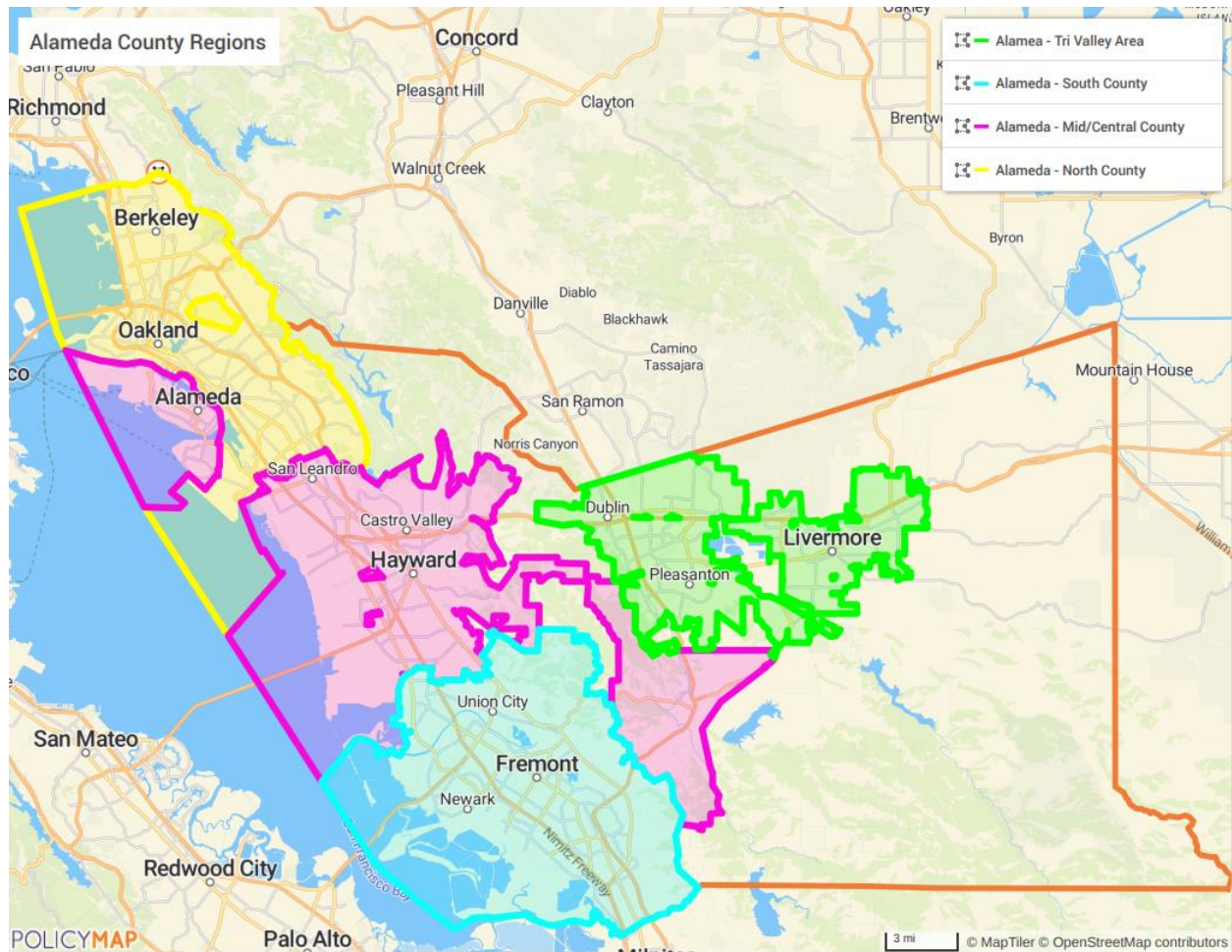
The following steps were taken to update the report:

- Analyze current publicly available data regarding the Alameda County demographics and housing;
- Engage with community members and stakeholders via public meetings and correspondence;
- Identify impediments to fair housing choice for Alameda County residents; and
- Develop strategies and actions for removing impediments and affirmatively furthering fair housing choice.

## Data

Analysis of demographic and housing trends was completed using data from numerous sources, including the US Census Bureau's 2000, 2010, and 2020 Decennial Census data, American Community Survey (ACS) 2018 – 2022 data, Housing Mortgage Disclosure Act Data from 2023 and other sources identified throughout the plan.

Throughout this report data is presented in a number of ways depending on the source of data and needs for analysis. Data may be presented for the County as a whole, for the Entitlement Cities, for the Urban County, for the Consortium, for individual Participating Jurisdictions, or for different regions of the County. The North, South, East, and Mid/Central regions of the County are shown in the map below for reference.



## Community Engagement

The community engagement process involved six community meetings and stakeholder interviews as well as a digital survey available in multiple languages. Engagement materials were distributed to service organizations who then distributed it to their served populations. The survey was available in English, Spanish, Farsi, Tagalog, Traditional Chinese, and Vietnamese. Residents of the participating jurisdictions as well as specific populations were targeted for engagement, including: racial and ethnic minorities, people experiencing homelessness, people with disabilities, people residing in R/ECAPs, and people with limited English proficiency.

Stakeholders from a variety of organizations were contacted as well, including organizations that provide housing, housing services, homeless services, youth services, nonprofit social services, services for seniors, services for disabled persons, and HIV/AIDS services, as well as government agencies, advocates, emergency service providers, educational organizations, and economic development organizations.

The Community Engagement Process is further discussed in Chapter 2 on Community Participation.

## Impediments to Fair Housing Choice and Planned Action

Impediments were identified through an analysis of the collected data and community engagement findings. Regional goals were then developed to address these impediments to create a cohesive strategy and leverage resources. A summary of the proposed actions follows:

### **GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.**

**ACTION 1A:** Continue to contract with housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders regarding fair housing law and recommended practices, including the importance of reasonable accommodation under ADA, protections for source of income, and the impact of using credit, criminal, and eviction history to assess tenant applications.

**ACTION 1B:** Create or coordinate with local organizations on the creation of tenant advocacy materials that will provide easy to understand summaries of tenant rights and information on resources that can help with housing challenges including where to find housing assistance and where to report housing concerns. These materials will be available in multiple languages and digitally and on paper for those who do not regularly access the internet.

**ACTION 1C:** Seek ways to increase resident access to fair housing services, such as improved marketing of services, strategies for bringing opportunities into the community through partnership with service organizations, and incorporating fair housing considerations as a routine practice of program administration.

### **GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.**

**ACTION 2A:** Encourage landlords in high resource areas to market their available units to Housing Choice Voucher Holders through education, incentives, and interagency coordination that may help to streamline housing navigation and inspection processes.

**ACTION 2B:** Work to connect tenants at risk of eviction or displacement with services that stabilize housing.



ACTION 2C: Monitor the status of units at risk of conversion and work proactively with property owners to identify strategies that will allow units to remain affordable.

ACTION 2D: Explore options for limiting redevelopment of existing affordable housing projects to other uses and to require replacement housing be provided when project will result in loss of low-moderate income housing units.

ACTION 2E: Provide home repair assistance to income-qualified homeowners to allow homeowners to maintain housing safety and remain in their homes.

**GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES**

ACTION 3A: Continue to encourage construction of affordable housing throughout the region, including through the use of public land and enhanced coordination with nonprofit developers.

ACTION 3B: Encourage construction of accessory dwelling units.

ACTION 3C: Increase housing density consistent with state requirements and encourage applicants to apply for density bonuses as a tool to produce affordable housing and promote new housing.

ACTION 3D: Explore enhanced incentives for developers of affordable housing including incentives such as reduced fees, expedited processing, and regulatory streamlining.

**GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS**

ACTION 4A: Provide accessibility improvements in rehabilitation activities to increase the ability of physically disabled people to obtain and retain appropriate housing and live independently.

ACTION 4B: Facilitate housing development and assistance programs for special needs households, including seniors, farmworkers, persons with disabilities, and the unhoused.

ACTION 4C: Continue outreach and engagement efforts to assist unhoused residents in securing safe affordable shelter and associated supportive services.



**GOAL FIVE: ENHANCE COORDINATION ACROSS JURISDICTIONS TO PROMOTE COLLABORATION IN MEETING REGIONAL CHALLENGES**

ACTION 5A: Actively collaborate across jurisdictions, including through coordination with the Alameda County Housing Portal and attendance at quarterly meetings with the Participating Jurisdictions to discuss fair housing strategies, share information, and provide updates on goals to better coordinate regional fair housing efforts.

## Chapter 2: Community Engagement Process

### Outreach Strategy

Alameda County, along with participating jurisdictions - the cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City, and Unincorporated Alameda County; the housing authorities for the cities of Alameda, Berkeley, Livermore, and Oakland; and the Housing Authority of the County of Alameda – used a community engagement strategy aimed at gathering a broad and diverse range of responses. There was a focus on reaching residents who are most impacted by fair housing challenges to gain a more qualitative understanding of the experiences, opinions, and feelings of community members. A promotional flyer with information about both the survey and the six (6) community meetings was offered in English. Additionally the Oakland Housing Authority distributed the flyer in Spanish, Mandarin, Cantonese, and Vietnamese as well. The flyer also included contact information to request accessibility accommodations.

A survey titled *Alameda County Regional Fair Housing Survey (2024)* was distributed across the County through stakeholder organizations working within the community. The survey was offered in English, Chinese, Spanish, Persian, Vietnamese, and Tagalog to reach a diverse range of residents. The survey was offered both electronically and in paper format and accessibility accommodation requests were offered. To offer incentive for participating in taking the survey, residents were offered the opportunity to enter a raffle to win a \$100 gift card. In total, 1,621 survey responses were collected. Of the 1,621 responses received, the highest number of responses came from the City of Alameda (38%), Oakland (13%), and Berkeley (9%).

Outreach also included six (6) community meetings held in Hayward, Berkeley, Dublin, Oakland, and Union City. These locations were chosen due to their proximity to the highest number of priority groups, including racial and ethnic minorities, people experiencing homelessness, people with disabilities, people residing in R/ECAPs, and people with limited English proficiency. Three (3) of these community meetings were also offered as hybrid options where participants could join through Zoom. Participants of the community meetings were also offered the opportunity to enter a raffle to win a \$100 gift card. The community meetings facilitated discussions around the draft report findings, proposed actions to address them, and other fair housing considerations.

Participating jurisdictions also created a list of stakeholders with expertise in various topic areas and who serve diverse populations that were contacted to engage in targeted, topic specific interviews. The focus group discussions included the topics of disability, fair housing and legal assistance, health, seniors, housing development, housing advocates, children and families, homelessness, education and employment, general social services, and finance and lending. Findings from the draft and topics surrounding fair housing were discussed to gather insight and feedback.

## Outreach Efforts

The table below summarizes the broad outreach efforts of each Participating Jurisdiction.

**Table III-1 - Participating Jurisdiction Outreach Efforts**

Jurisdiction	Activities
Alameda County	<p><i>The County reached out to: Alameda County HCD staff, Board of Supervisors, the HCD Advisory Committee, the Ashland Cherryland Basic Needs Committee, Age Friendly Council, Service Providers: BOSS, First Pres, Love Never Fails, Women on the Way Recovery Center, Downtown Streets (Hayward), Fairmont Campus Safe Parking, HARD, Mandela Partners, RCD, TVHC, YMCA of the East Bay, Community Child Care Council (4C's), and First 5. Housing Developers: : Resources for Community Development (RCD), Hello Housing, Allied, Eden Housing, SAHA, EAH, MidPen, Bridge, Mercy, and more.</i></p> <ul style="list-style-type: none"> <li>• <i>All Information is posted to our website: <a href="http://www.achcd.org">Discrimination and Fair Housing – Housing &amp; Community Development Department (achcd.org)</a></i></li> <li>• <i>9/7 Castro Valley Fall Festival: County employee engaged with public</i></li> <li>• <i>9/7-9/10 Published a legal notice advertising community engagement meetings and resident survey in Alameda Times-Star, Tri-Valley Herald, Tri-City Voice, and The Inter-City Express. Alameda County published this notice on behalf of HOME Consortium members.</i></li> </ul>

<p>Alameda</p>	<ul style="list-style-type: none"> <li>● Disseminated flyers to local services providers and stakeholders – Dignity Village, Village of Love, Building Futures for Women and Children, Eden Council for Hope and Opportunity, Alameda Food Bank, Alameda Point Collaborative, Alameda Family Services, Mastick Senior Center and the Alameda Free Library.</li> <li>● Contacted Alameda Collaborative for Children, Youth, and their Families committee to ask for assistance with flyer distribution.</li> <li>● Announced the Regional AI Survey and upcoming community meetings at the Social Service Human Relations Board meeting on August 29th.</li> </ul>
<p>Berkeley</p>	<ul style="list-style-type: none"> <li>● The City of Berkeley conducted outreach to all city of Berkeley residents via a community message and event notice on the Berkeley website, direct outreach to community agencies, neighborhood associations, Berkeley based developers, business groups, commission members, Berkeley housing authority, via an affordable housing newsletter, and posting flyers in senior centers, libraries, and recreation centers.</li> </ul>
<p>Fremont</p>	<ul style="list-style-type: none"> <li>● Emailed contact lists about the survey and community engagement meetings; encouraged participation in and forwarded the survey to clients, colleagues, and other organizations.</li> </ul>

<p>Oakland</p>	<ul style="list-style-type: none"> <li>• For the survey: shared on City's social media channels, through our legal services providers, through the CoC and committees, and the HCD's email listserv.</li> <li>• Also did a set of community engagement meetings in August with a targeted list of community partners, and then 3 community engagement meetings in October with City Council members. Fair Housing issues were brought up at these meetings.</li> </ul>
<p>Hayward</p>	<ul style="list-style-type: none"> <li>• Published on social media the time and place of the community engagement meeting; also published link to the survey.</li> </ul>
<p>Livermore</p>	<ul style="list-style-type: none"> <li>• Emailed contacts about the survey and community engagement meetings; encouraged participation in and forwarding the survey to clients, colleagues, and other organizations- August 30, 2024.</li> <li>• Emailed City of Livermore Human Service Commissioners about the meeting and survey and encouraged participation - August 30, 2024.</li> <li>• Posted on the City of Livermore Housing and Human Services website- August 28, 2024.</li> <li>• Placed flyers at our Multi Service Center- August 30, 2024.</li> <li>• Handed Out Flyers at the Livermore Farmers Market- August 29, 2024.</li> <li>• Posted on City of Livermore Instagram and Facebook Accounts- August 29, 2024 and September 5, 2024.</li> </ul>

<p>Oakland Housing Authority (OHA)</p>	<ul style="list-style-type: none"> <li>● Presented the flyer to our Board of Commissioners to request survey responses and attendance at the community meetings.</li> <li>● Hosting the community event during the Resident Advisory Board meeting to ensure attendance from residents.</li> <li>● Posted on OHA’s website.</li> <li>● Shared via Tip411 – a mass text communication service through OHA’s Police Department.</li> <li>● Sent mailers to public housing residents.</li> </ul>
<p>Piedmont</p>	<ul style="list-style-type: none"> <li>● Piedmont announced the community meetings at the announcements portion of the City Council meeting and staff included a brief description of impediments to fair housing study along with the community meeting dates in the Fair Housing e-newsletter and Planning &amp; Building e-newsletter sent to over 900 households.</li> </ul>
<p>Pleasanton</p>	<ul style="list-style-type: none"> <li>● Emailed announcements about the Alameda County Regional Fair Housing Survey and about the community engagement meetings to the City’s Housing Interest email listserv that includes residents and individuals and non-profit service providers.</li> <li>● Encouraged participation on the survey and community meetings by posting information on our housing website and forwarded the flyer and survey to clients, colleagues, non-profits and other organizations throughout the Tri-Valley.</li> </ul>

<p>San Leandro</p>	<ul style="list-style-type: none"> <li>• Published a notice about AI outreach efforts in a weekly briefing for City Council.</li> <li>• Posted information on the community meetings and survey on the City’s Housing Website.</li> <li>• Emailed announcement with flyer to housing and CDBG stakeholders.</li> </ul>
<p>Union City</p>	<ul style="list-style-type: none"> <li>• Placed information on community meetings and survey on the City’s Affordable Housing website: <a href="https://www.unioncity.org/309/Affordable-Housing">https://www.unioncity.org/309/Affordable-Housing</a>.</li> <li>• Email announcement for participation in the Analysis of Impediments- Fair Housing survey and community meeting to the City’s email list serve to residents &amp; service providers who participate in the City’s Affordable Housing Interest list and general City interest list.</li> <li>• Multiple email announcements were made leading up to the community meeting and to participate in the survey.</li> </ul>
<p>Berkeley Housing Authority</p>	<ul style="list-style-type: none"> <li>• Efforts are ongoing.</li> </ul>

<p>Housing Authority of the City of Alameda</p>	<ul style="list-style-type: none"> <li>● Posted on website August 29, 2024.</li> <li>● Included with the August 2024 participant newsletter.</li> <li>● Announced at the September 9, 2024, quarterly meeting with advocates.</li> <li>● Sent email blast to list-serv on September 5, 2024.</li> </ul>
<p>Livermore Housing Authority</p>	<ul style="list-style-type: none"> <li>● Published survey announcement on agency website.</li> <li>● Email blast survey announcement to all HCV tenants and landlords</li> <li>● Posted flyer at property and provided copies in office lobby area</li> <li>● Emailed to City and Community partner groups</li> <li>● Announced efforts at Board of Commissioner meetings</li> </ul>
<p>Housing Authority of the County of Alameda</p>	<ul style="list-style-type: none"> <li>● Posted survey flyer on agency website on August 27, 2024.</li> <li>● Posted survey flyer to the public in agency lobby on August 27, 2024.</li> <li>● Announced at the September 11, 2024, Housing Commission meeting.</li> <li>● Sent email blast to participants and landlord on September 6, 2024</li> </ul>



## Community Meetings

Alameda County and participating jurisdictions, as part of the effort to update its Regional Analysis of Impediments (AI) to Fair Housing, a five-year plan addressing the County's greatest housing challenges, facilitated six (6) community engagement meetings. The goal of the meetings was to provide a forum for both the public and nonprofit/housing providers to discuss the challenges and impediments to fair housing faced by the community. Overall, there were ninety-one (91) participants that attended at least one (1) of the six (6) community meetings offered. Community meeting participants lived in various locations throughout Alameda County, including the cities of Berkeley, Oakland, Emeryville, Richmond, Dublin, Pleasanton, Alameda, Fremont, Hayward, and San Leandro. Multiple meetings were offered with both virtual and in-person options to allow for broader participation.

These themes emerged during these meetings:

- Rent amounts are too high, and incomes are insufficient to cover rent, leading to homelessness.
- Deposit requirements and income qualifications make it difficult to secure housing for residents on fixed incomes and for those who work multiple jobs.
- There are not enough accessible housing units or shelters for disabled residents.
- Landlords frequently have policies that prevent the use of housing assistance, or they do not offer this as an option in the application process.
- Residents are being forced into shared living situations (e.g., roommates) to afford rent, reducing personal independence.
- Transitional housing remains insufficient to meet the needs of those at risk of homelessness.
- Residents feel unsupported by the government, and those attempting to bring attention to these issues are often met with dead ends.
- The combination of unaffordability, lack of accessible housing, and inadequate support services puts disabled residents at significant risk of homelessness.
- Affordable housing is often substandard. Local governments are not doing enough to make sure landlords keep buildings safe and livable.
- Maximum occupancy limit ordinances work against families. An extremely low-income household of six can't afford three bedrooms. They can afford two bedrooms, but that is not allowed.
- Residents have been forced to relocate to areas that make it more difficult to commute and decrease their quality of life.
- Residents report a loss of community due to neighbors leaving and gentrification.

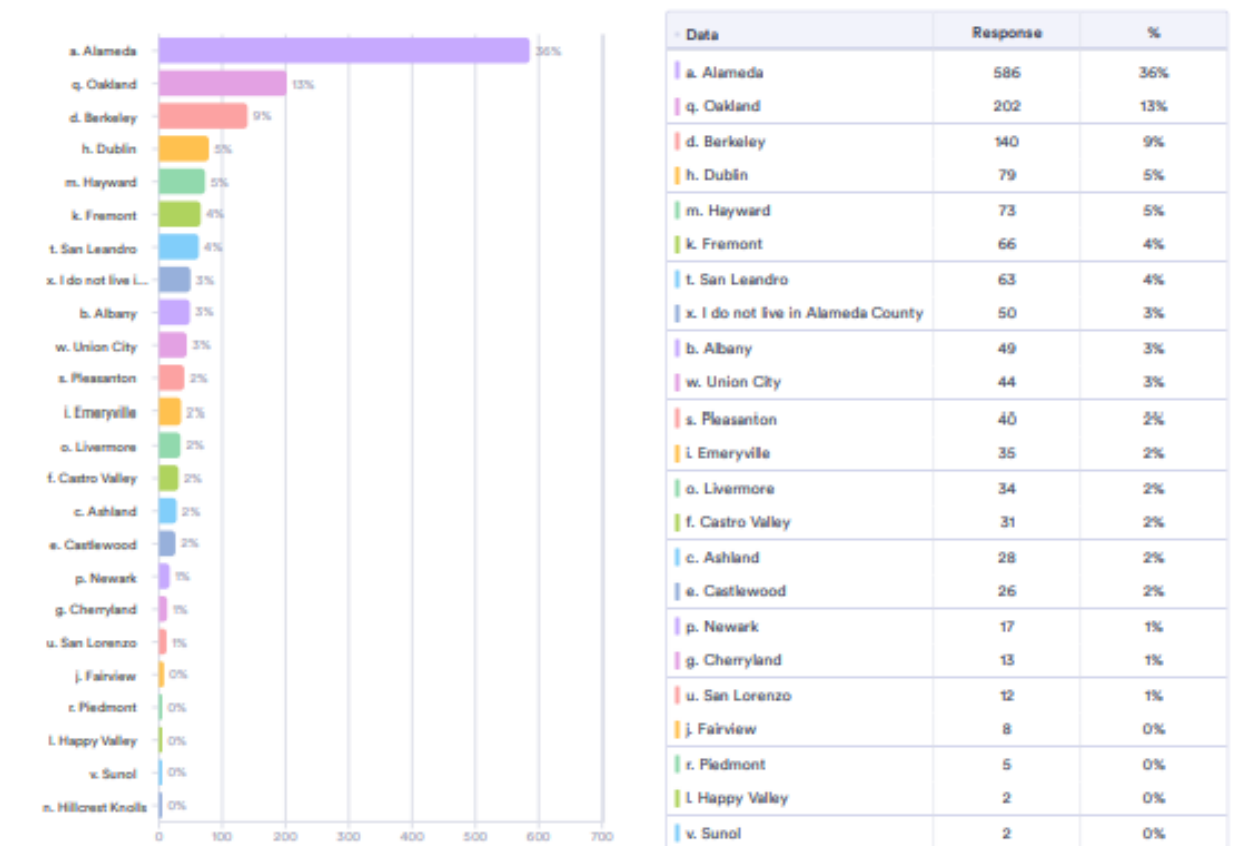
- The number of affordable units in inclusionary zoning is not nearly enough to meet the needs of the community.
- Low-income communities also face challenges like substance abuse and crime.
- Waitlists for low-income housing are too long.
- Developers are buying up distressed properties, fixing them up and driving up rents too high for locals to afford. They prefer to have vacant units than lower the rent.
- Many residents believe they may become homeless in the near future.

## Survey

The Alameda County Regional Fair Housing Survey was offered in English, Chinese, Spanish, Persian, Vietnamese, and Tagalog to reach a diverse range of residents. In addition to the survey being available online (using computers, smart phones, and other handheld devices), the survey was also made available to residents in a paper-based version and accessibility accommodations were offered. To offer incentives for participating in taking the survey, residents were offered the opportunity to enter a raffle to win a \$100 gift card. In total, 1,621 survey responses were collected. Access to the survey was provided through the Alameda County participating jurisdictions' websites, through stakeholder email lists, posted in public convening locations, and published in print with QR Codes made available for residents to scan and link to the survey. Background on the Analysis of Impediments process and definitions of fair housing were provided in the survey introduction. The importance of community participation was also highlighted in the survey introduction. A summary of the survey results is below. The full survey results can be reviewed in the appendices.

**Residence:** Of the total 1,621 responses received to the survey, the highest number of responses came from the City of Alameda (38%), Oakland (13%), and Berkeley (9%).

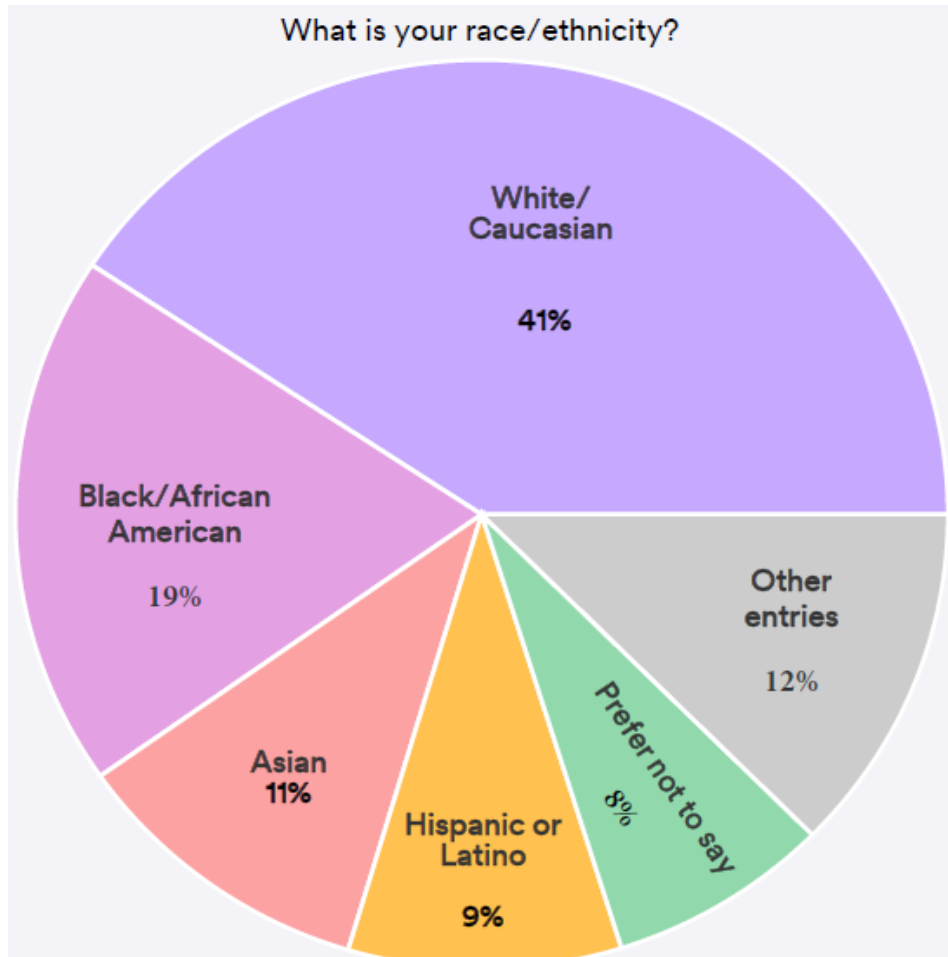
2. What City do you live within Alameda County?



**Age:** 57% of surveys were completed by residents aged 31-61, 23% were taken by seniors aged 62 or older, and 18% were taken by residents aged 18-30.

**Gender:** About 65% of surveys were taken by residents who identify as female, 30% identify as male, 3% chose not to say, 1% were transgender, 1% were non-binary, and 1% were questioning. The County's overall population is nearly 51% female and 49%.

**Race:** Overall, about 47% of respondents were White, 19% were Black/African American, and 11% were Asian. Additionally, about 9% were Hispanic/Latino. In contrast, the racial composition of the County as a whole is 29% White, 9.9% Black/African American, and 32% Asian. About 22% of residents in Alameda County are Hispanic.



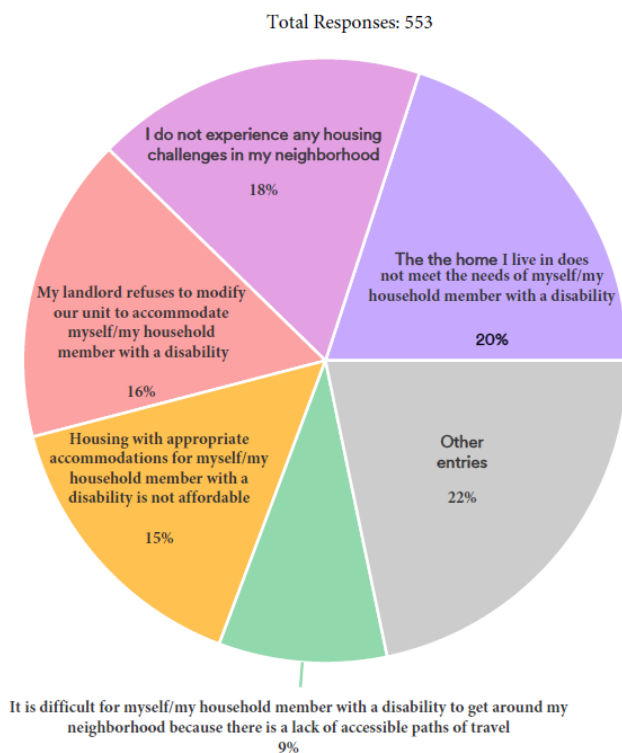
**Language:** About 5% of respondents stated that the primary language they speak at home is not English. Of those, two percent (2%) stated that their primary language is Spanish, 2% indicated their primary language is Chinese, 1% indicated their primary language is Arabic. About 5% chose the “other” option and specified languages including American Sign Language, Armenian, Ethiopian Amharic, Farsi, French, German, Greek, Gujarati, Hindi, Korean, Punjabi, Samoan, Tagalog, Tamil, Telugu, and Vietnamese.

**Disability:** Of the 576 surveys that indicated either living with a disability or having a household member who has a disability, 24% experienced a mobility disability, 17% are living with a chronic illness, 16% experience a mental health disability, 13% experience a neurological development disorder, and 8% have a hearing impairment. Twenty percent (20%) of surveys indicated that a

housing challenge they experience is their home not meeting the needs of their disability, and 16% said that their landlord refuses to modify their unit to accommodate the disability of someone in their home.

**Housing Costs:** Twenty-six percent (26%) of respondents were residents who pay one-half or more of their gross income towards housing costs. Thirty-one percent (31%) of respondents pay between one-third and one-half of their income toward housing costs, and 35% pay one-third or less of their income toward housing costs. Forty-two percent (42%) of respondents that had to move out of their residence due to housing unaffordability reported that rent had increased to a level that was not affordable anymore.

Do you and/or a household member experience any of the following housing challenges?



Other entries included: being unable to afford repairs or health & safety related upgrades, mold problems, no public transit being available in the area, too much smoking in the area, crime in the area targeting older residents with mobility challenges, landlords refusing to update appliances, nearby factories polluting the air, lack of parking, noise, and general safety.

The survey results indicated support for locating new low-income housing options and housing options for seniors, those recovering from substance abuse, and people with physical and/or developmental disabilities in their neighborhoods.

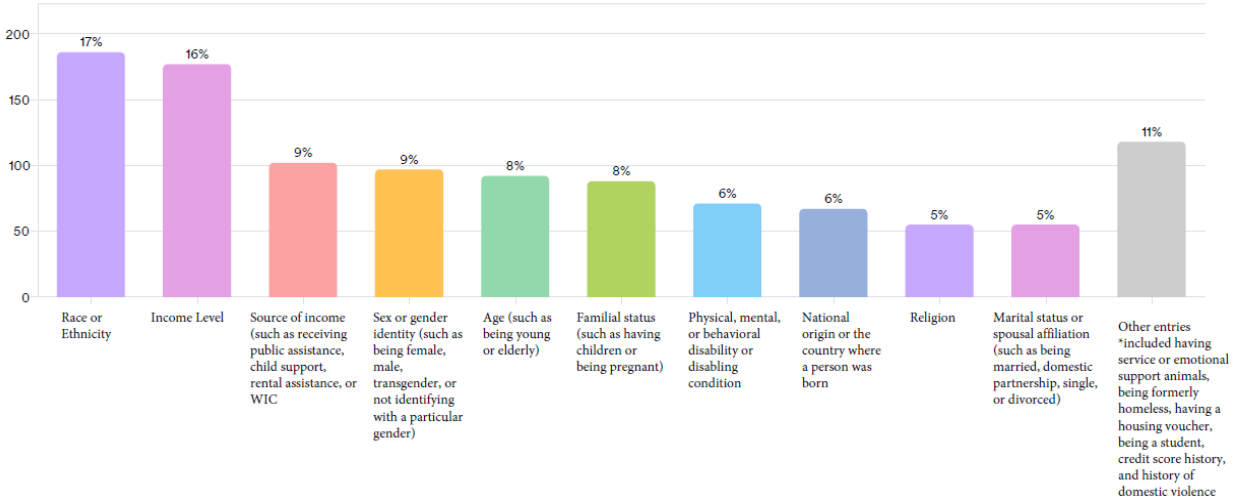
64% of surveys were residents who said they would move if given the opportunity.

## Fair Housing

Twenty-eight percent (28%) (452 total) of surveys indicated they experienced housing discrimination at some point and 18.6% (302 total) said they were not sure if they had. Race or ethnicity and income level were the highest reasons reported for housing discrimination. About 8% of respondents (131), said they are a housing voucher holder. For residents who had a housing voucher, 76% reported it being either somewhat difficult or very difficult to find a landlord to accept it.

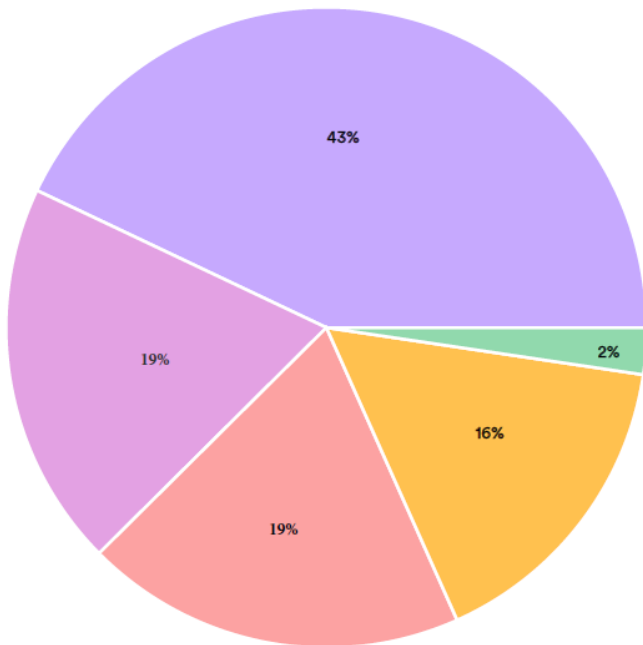
On what basis do you believe the discrimination occurred?

Total Responses: 1,108



Why did you not report the incident?

- I did not think it would make a difference.
- I did not know where to report it.
- I was not sure of my rights.
- I was afraid of retaliation.
- I was not involved or do not have personal knowledge of the incident.



57% of surveys that indicated experiencing housing discrimination believe the landlord or property manager was responsible.

Although 452 surveys indicated experiencing housing discrimination, 61% did not submit a Fair Housing complaint.

Public Hearings and Public Comment Period

The public comment period for the draft Regional Analysis of Impediments began on [insert] and ended on [insert] for a minimum of 45-day public review period based on housing authority

requirements; however, public comments will continue to be accepted until adoption of this document. Public hearings to receive comments on the draft Regional Analysis of Impediments included:

*TO BE INCLUDED FOLLOWING COMMENT PERIOD*

## Chapter 3: Fair Housing Laws and Guidance

Federal fair housing laws prohibit discrimination in the sale, rental or lease of housing, and in negotiations for real property, based on race, color, religion, sex, national origin, familial status and disability. California fair housing laws build on the federal laws, including age, marital status, ancestry, source of income, sexual orientation, and “any arbitrary discrimination” as the protected categories under the laws.

Fair housing describes a condition in which individuals of similar income levels in the same housing market have like ranges of choice available to them regardless of their characteristics protected by the law or other arbitrary factors.

### Federal Fair Housing Laws

Federal laws provide the backbone for U.S. fair housing regulations. While some laws have been previously discussed in this report, a brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development’s (HUD’s) website, is presented below:

Fair Housing Act Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).

Title VIII was amended in 1988 (effective March 12, 1989) by the Fair Housing Amendments Act. In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.

Title VI of the Civil Rights Act of 1964. Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973. Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of the Housing and Community Development Act of 1974. Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD’s Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990. Title II prohibits discrimination based on



disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968. The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and usable by handicapped persons.

Age Discrimination Act of 1975. The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972. Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

## Fair Housing Related Presidential Executive Orders

Executive Order 11063. Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246. Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892. Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898. Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166. Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217. Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of

community-based living arrangements for persons with disabilities.

Executive Order 13985 titled “Advancing Racial Equity and Support for Underserved Communities Through the Federal Government” aimed to strengthen the federal government’s ability to address barriers to equal opportunity faced by underserved communities. The order further directs federal agencies to conduct equity assessments and identify systemic barriers to access faced by underserved communities. President Biden followed up on this Executive Order with a memorandum on Redressing Our Nation’s and the Federal Government’s History of Discriminatory Housing Practices and Policies. This Executive Action acknowledged that “... Federal, State, and local governments systematically implemented racially discriminatory housing policies that contributed to segregated neighborhoods and inhibited equal opportunity and the chance to build wealth” for BIPOC (Black, Indigenous, and People of Color), and that those legacies of residential segregation and discrimination remain in existence today – from gaps in homeownership and wealth to environmental inequalities made worse by climate change. The memo outlines multiple ways in which the federal government’s discriminatory policies affected opportunities for safe and affordable housing, jobs, transportation, particularly for Black people. It also addresses the history of the federal government’s disinvestment in communities of color, despite the passage of the Fair Housing Act in 1968.

Executive Order 13988 directs all federal agencies to review all policies which implement the non-discrimination protections on the basis of sex ordered by Title VII of the Civil Rights Act of 1964 (pursuant to the Supreme Court case *Bostock v. Clayton County*), Title IX of the Education Amendments of 1972, the Fair Housing Act and section 412 of the Immigration and Nationality Act of 1965 and to extend these protections to the categories of sexual orientation and gender identity.

## HUD Fair Housing Guidance

### ***Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records***

The Fair Housing Act prohibits discrimination in the sale, rental, financing of dwellings and in other housing-related activities on the basis of race, color, religion, sex, disability, familial status or national origin. In April 2016, HUD’s Office of General Counsel issued guidance on the discriminatory effect of using criminal history to make housing decisions. If a policy or practice that restricts access to housing on the basis of criminal history has a disparate impact on a protected class (whether or not that effect is intentional), it is in violation of the Fair Housing Act – unless there is a “substantial, legitimate, nondiscriminatory interest” served by the policy.

While it is impossible to know the precise number of people transitioning from a correctional facility at any one point in time, the ability to access safe, secure and affordable housing is critical for a formerly incarcerated person's reintegration into society. HUD's guidance is intended to eliminate barriers to securing housing for that population, and jurisdictions can assist by making a clear effort to eliminate any discriminatory barriers these individuals may face. For former inmates to avoid recidivism and work in society, they must have access to housing free of discrimination.

Further, for claims for refusing to make reasonable accommodations for people with disabilities, the HUD memorandum emphasizes that, when the disability of an applicant or tenant contributed to the past criminal conduct, the applicant or tenant may ask for an exception to the criminal background screening policy as a reasonable accommodation.

If the criminal conduct at issue arguably raises concerns about risk of harm to property or other residents, HUD explains that, as part of a reasonable accommodation request, the housing provider should consider any mitigating circumstances that may reduce or eliminate the threat, such as engaging in treatment or therapy.

In April 2024, HUD issued proposed rulemaking to update existing screening regulations for applicants to HUD-assisted housing with conviction histories or a history of involvement with the criminal-legal system. Under current policy, public housing authorities (PHAs) and landlords of HUD-assisted housing have broad discretion in evaluating current and prospective tenants. As a result, some PHAs and landlords have created additional barriers for people with conviction and arrest records in need of stable housing. These barriers can make it exceedingly difficult – and, for some with conviction histories, impossible – to obtain housing. The proposed rule clarifies that an arrest record alone may not be used as the basis for denying someone admission to HUD housing. However, an arrest record may be used in conjunction with other evidence of conduct to assess an applicant's potential success as a tenant.

### ***Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity***

On September 21, 2016, HUD published a final rule entitled "Equal Access in Accordance with an Individual's Gender Identity in CPD programs." Through this final rule, HUD ensures equal access to individuals in accordance with their gender identity for all HUD funded programs. This rule builds upon the 2012 final rule, "Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity" (2012 Equal Access Rule). This final rule ensures that HUD's housing programs would be open to all eligible individuals and families regardless of sexual orientation, gender identity or marital status.

Furthermore, as HIV/AIDS disproportionately affects the LGBT community, it is important to note that HIV/AIDS is protected under the Fair Housing Act as a disability. HUD specifically states that housing discrimination because of HIV/AIDS is illegal.

The HUD Office of Policy Development and Research conducted a study in 2013, *An Estimate of Housing Discrimination Against Same-Sex Couples*, as the first large-scale, paired-testing study to assess housing discrimination against same-sex couples in metropolitan rental markets via advertisements on the Internet. Two emails were sent out, with the only difference between the two emails was the sexual orientation of the prospective renting couples. The study finds:

“[... same-sex couples experience less favorable treatment than heterosexual couples in the online rental housing market. The primary form of adverse treatment is that same-sex couples receive significantly fewer responses to e-mail inquiries about advertised units than heterosexual couples. Study results in jurisdictions with state-level protections against housing discrimination on the basis of sexual orientation unexpectedly show slightly more adverse treatment of same-sex couples than results in jurisdictions without such protections. “

On January 25, 2021, President Biden signed an Executive Order requiring protections of LGBTQ people in housing, health care, and education. The Executive Order cites the recent Supreme Court decision, *Bostock v. Clayton County*, that held that the prohibition against sex discrimination in the Equal Employment Act prohibits discrimination on the basis of sexual orientation and gender identity. The Executive Order requires the applicable federal agencies, including HUD, to promulgate actions consistent with *Bostock* and the various civil rights laws. This Executive Order will result in new HUD regulations explaining the protections of LGBTQ persons under the Fair Housing Act.

#### [Supreme Court Ruling: \*Bostock v. Clayton County, GA\* \(February 9, 2021\):](#)

In *Bostock v. Clayton County, GA*, the U.S. Supreme Court expanded its interpretation of Title VII of the Civil Rights Act of 1964, which prohibits employment discrimination. This law prohibits discrimination on the basis of sex, but not explicitly on the basis of sexual orientation or gender identity. The Court has determined in this decision that Title VII’s protection of employees on the basis of sex also protects employees on the basis of sexual orientation and gender identity. Under *Bostock’s* reasoning, laws that prohibit sex discrimination — including Title IX of the Education Amendments of 1972, as amended (20 U.S.C. 1681 et seq.), the Fair Housing Act, as amended (42 U.S.C. 3601 et seq.), and section 412 of the Immigration and Nationality Act, as amended (8 U.S.C. 1522), along with their respective implementing regulations — prohibit discrimination on the basis of gender identity or sexual orientation, so long as the laws do not contain sufficient

indications to the contrary. HUD's Office of General Counsel issued a memorandum explaining why the Fair Housing Act's prohibition on sex discrimination includes discrimination because of gender identity and sexual orientation and President Biden issued an Executive Order on Executive Order on Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation in 2021.

## Supreme Court Ruling: Texas Department of Housing and Community Affairs v. Inclusive Communities Project (June 25, 2015)

On June 25, 2015, the Supreme Court handed down a landmark fair housing ruling that upheld the ability to bring "disparate impact" claims under the Fair Housing Act. The Fair Housing Act of 1968, an integral legislative victory of the Civil Rights Movement, protects people from discrimination when they are renting, buying or securing financing for housing. The case, Texas Department of Housing and Community Affairs v. Inclusive Communities Project, centered on the question of whether a policy or action has to be intentionally discriminatory, or merely have a discriminatory effect, in order to qualify as a valid basis for a discrimination claim under the Act.

Inclusive Communities, a Dallas-based non-profit, claimed that the Texas Department of Housing and Community Affairs was guilty of housing discrimination because the way in which the state allocated Low Income Housing Tax Credits perpetuated racial segregation by limiting the development of affordable housing into areas that were historically impoverished with high concentrations of minorities. The state claimed that no discrimination occurred because its intention was not to promote racial segregation but to revitalize these underserved areas by injecting much needed capital for the development of new affordable housing. Inclusive Communities claimed that regardless of intention, the state's decision to fund tax-credit projects only in neighborhoods of colors and poverty-laden neighborhoods resulted in segregation, and thus had a discriminatory effect (disparate impact).

Fair housing advocates across the nation watched the case closely and worried if the Supreme Court ruled against disparate impact claims that it would essentially "defang" the Fair Housing Act by removing a key basis for liability. Intent is much harder to prove than effect. In the end the Court ruled 5-4 to uphold the lower court decisions in favor of Inclusive Communities, salvaging fair housing disparate impact claims.

## State Fair Housing Protections

The California Department of Fair Employment and Housing (DFEH) enforces California laws that provide protection and monetary relief to victims of unlawful housing practices. The Fair Employment and Housing Act (FEHA; Part 2.8 of the California Government Code, Code Sections 12900-12996) prohibits discrimination and harassment in housing practices.

The Unruh Act (California Government Code Section 51) protects Californians from discrimination in public accommodations and requires equal access to the accommodations. The Unruh Act provides broad protection and has been held by the courts to prohibit any arbitrary discrimination on the basis of personal characteristics or traits, and applies to a range of types of housing.

The Ralph Civil Rights Act (California Civil Code Section 51.7) prohibits violence and threats of violence and specifies that housing situations are protected under this Act, which includes houses, apartments, hotels, boarding housing and condominiums. Violators of the Ralph Act can be sued for actual or emotional damages, in addition to civil penalties.

The Bane Civil Rights Act (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes. However, convictions under the act are not allowed for speech alone unless that speech itself threatened violence.

California Government Code Sections 111135, 65008 and 65589.5 prohibit discrimination in programs funded by the state and in any land-use decisions.

State law also includes specific protections for renters.

- The California Tenant Protection Act of 2019 (AB 1482) effective January 1, 2020 and expiring January 1, 2030, provides the following primary renter protections:
  - Requires a landlord to have a "just cause" in order to terminate a tenancy.
  - Limits annual rent increases to no more than 5% + local CPI, or 10% whichever is lower. CPI refers to the Consumer Price Index, which reflects the inflation rate.

A tenant may not waive their rights to these protections and any agreement to do so by the tenant is not enforceable.

- Renters also received additional protections related to security deposits under State bill AB 12. Effective July 1, 2024, it is unlawful for a residential landlord to require a security deposit in excess of one month's rent, regardless of whether the unit in question is furnished or unfurnished. The bill includes an exception for small landlords, allowing up to two months' rent to be held as a deposit if the landlord (1) is a natural person or a limited liability company in which all members are natural persons, and (2) owns no more than two residential rental properties that collectively include no more than four rental units.

- Additionally, effective January 1, 2025, defendants in unlawful detainer (eviction) lawsuits in California have more time to file a response in court after receiving the summons and complaint. AB 2347 provides defendants with ten days (excluding Saturdays, Sundays, and other judicial holidays) to file a response once served with the summons and complaint. This revision to California Code of Civil Procedure Section 1167 doubles the current response deadline of 5 days (excluding Saturdays, Sundays, and other judicial holidays).

## Hate Crimes

Hate crimes are crimes committed because of a bias against race, religion, disability, ethnicity, or sexual orientation. In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation's (FBI) Uniform Crime Reporting Program collects statistics on these incidents.

To a certain degree, hate crimes are an indicator of the environmental context of discrimination. These crimes should be reported to the Police or Sheriff's department. On the other hand, a hate incident is an action or behavior that is motivated by hate but is protected by the First Amendment right to freedom of expression. Examples of hate incidents can include name calling, epithets, distribution of hate material in public places, and the display of offensive hate-motivated material on one's property. The freedom guaranteed by the U.S. Constitution, such as the freedom of speech, allows hateful rhetoric as long as it does not interfere with the civil rights of others. Only when these incidents escalate can they be considered an actual crime.

## Local Protections for Renters

In addition to state laws that protect renters, the following local ordinances provide additional and clarified protections for renters in their communities

### **Alameda County Ordinances Protecting Renters**

The Alameda County Board of Supervisors voted in December 2022 to approve a suite of tenant protections, including a fair chance ordinance that makes the California county the first county in the nation to prohibit landlords from conducting criminal background checks on rental applicants. The Board of Supervisors also voted to enact a just cause eviction ordinance and to create a rental housing registry. These ordinances will provide awaited protections for those living in the unincorporated areas of the County.

The **Fair Chance Ordinance** prohibits housing providers from inquiring about rental applicants' criminal history, requiring applicants to authorize the release of their criminal history, or denying housing on the basis of criminal history in the case that this information is made available. Owner-occupied properties of four or fewer units and

subleases are exempt from the ordinance. Landlords will still be allowed to check sex offender registries, and they still must comply with federal laws that bar people convicted of certain drug and sex offenses from publicly funded housing. The ordinance also outlaws advertisements of rental housing that indicate, whether directly or indirectly, that applicants with criminal records will not be considered. The Board of Supervisors' passage of the Fair Chance Ordinance follows the lead of two of Alameda County's incorporated cities, Oakland and Berkeley, which passed some of the nation's strongest fair chance housing policies in 2020.

The **Just Cause for Eviction Ordinance** protects tenants from arbitrary eviction by requiring landlords to demonstrate compliance with one of the enumerated causes for eviction. These causes include nonpayment of rent, material violation of the lease, substantial damage, certain criminal activity, refusal to grant the landlord access to the unit, substantial rehabilitation, owner occupancy, or removal of the property from the rental market under California's "Ellis Act." The county's ordinance also protects families with school-age children and Alameda County school employees from no-fault evictions during the school year. Alameda County's just cause eviction ordinance builds upon the protections of AB 1482, a statewide just cause eviction law passed in 2019, which does not cover the County's 6,000 renting households in single-family homes, tenants whose units were built within the last 15 years, or tenants who have lived in their home for less than one year. These renters are protected under the new county ordinance, but residents of owner-occupied properties of four or fewer units are not covered.

The Rental Registration Ordinance will establish a registry of all rental housing units in the unincorporated areas of Alameda County. Property owners must register each rental housing unit and mobile home park space with the county and pay an annual registration fee. This requirement became effective as of January 1, 2024, and registrations must be updated annually. The registry will include information about rental rates and eviction notices, among other key data, and will be used as an enforcement tool for the just cause ordinance.

On February 8, 2003, the Alameda County Board of Supervisors adopted Ordinance Number 0-2004-48, the **Mandatory Notification of Rent Mediation Services Ordinance**. This ordinance requires owners of residential rental properties of three or more units in Unincorporated Alameda County to include specified language on the availability of rent mediation services on rent increase notices to tenants.

### **City of Alameda Rent Ordinance**

Rent Ordinance No. 3250 prevents landlords from terminating a tenancy except for certain allowable grounds and requires a relocation payment in cases where the termination is not the



fault of the tenant. The Rent Ordinance also imposes a limit on annual rent increases for most rental units in the City. Known as the Annual General Adjustment (AGA), this cap is calculated at 70% of the percentage change in the Consumer Price Index. Landlords must also register all rental units with the Rent Program, and tenants in units subject to the AGA receive an annual notice of the maximum rent that their landlord may charge.

### **City of Albany Rent Review Program**

On June 4, 2018, the City of Albany approved an ordinance that adds “Residential Landlord and Tenant Relations” to the City’s municipal code. The Rent Review Program Ordinance No. 2018-2 went into effect on November 2, 2018. The Ordinance regulates most residential rental units in the City with a few exclusions.

### **City of Berkeley and City of Oakland Fair Chance Ordinances**

Rental housing providers in Berkeley cannot ask about or use criminal history and/or criminal background checks in their rental housing advertising, applications, tenant selection process, or decision-making. Specifically, rental housing providers are not allowed to:

- Inquire about criminal history
- Indicate that persons with criminal backgrounds will not be considered for housing, including in rental advertisements, application materials, or verbally
- Refuse to rent or terminate a tenancy based on criminal history
- Require disclosure or authorization for release of criminal history
- Demand higher security deposit or rental amount based on criminal history
- Refuse to allow the addition of an immediate family member based on the family member’s criminal history
- Disqualify tenants from rental assistance programs such as Section 8 based on criminal history (subject to certain exceptions below)
- Treating rental applicants or tenants differently based on their criminal history

### **City of Emeryville Rent Relations Program**

On April 1, 2017, the City of Emeryville's Residential Landlord and Tenant Relations Ordinance became effective. The ordinance regulates most residential rental units in the City, provides just cause for terminating a tenancy, prohibits harassment of residential tenants, and requires tenants to be properly noticed with their rights under the ordinance.

Certain residential units are exempt from the proposed ordinance, including owner-occupied units where the owner is renting two or fewer bedrooms, housing units owned by a nonprofit hospital, convent, monastery or similar type of development, government owned units, units owned by a nonprofit cooperative that is controlled by the residents, and units subject to state or federal regulations that are already subject to a form of just cause eviction protections.

### **City of Fremont**

The City adopted a Rent Review Program in 2018 which provides a review and a formal hearing for proposed rent increases in excess of 5% in any 12-month period. This covers all residential rental units in Fremont, including single family homes.

### **City of San Leandro Tenant Relocation Ordinance**

The City of San Leandro adopted a Tenant Relocation Assistance Ordinance (San Leandro Municipal Code Chapter 4.37, the "Ordinance" (PDF)) to protect tenants "from the adverse health, safety and economic impacts of displacement", effective October 18, 2017. Tenant relocation ordinance is triggered when a tenant's rental agreement is terminated due to landlord-caused terminations as identified in the Ordinance. Eligible tenants may receive relocation assistance of up to \$7,000 per unit from their landlord following a landlord-caused termination in order to assist with relocation to a new residence. A housing unit must be located in a parcel that contains two or more tenant-occupied housing units for the tenant to be eligible for tenant relocation ordinance. Therefore, a housing unit located on a single parcel is exempt from the Ordinance.

### **City of Union City Rent Review Program**

On April 11, 2017, the City of Union City approved an ordinance that adds "Residential Landlord and Tenant Relations" to the City's municipal code. The Residential Landlord and Tenant Relations Ordinance went into effect on May 10, 2017. The Ordinance regulates most residential rental units in the City and requires landlords to provide a specific reason for terminating a lease, prohibits landlords from engaging in specific harassment activity, and requires that landlords provide tenants with a notice of tenant rights.

In addition to eviction protections, the City also enacted the Rent Review Ordinance which allows for conciliation and mediation of rent increases over 7% or one or more rent increases in a 12-month period.

## Chapter 4: Fair Housing Practices

This chapter provides an overview of the institutional structure of the housing industry with regard to fair housing practices. In addition, this chapter discusses the fair housing services available to residents in the County, as well as the nature and extent of fair housing complaints received by the fair housing provider. Typically, fair housing services encompass the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information. Tenant/landlord counseling services are usually offered by fair housing service providers but are not considered fair housing services.

### Homeownership Market

The following discussions describe the process of homebuying and likely situations when a person/household may encounter housing discrimination. However, much of this process occurs in the private housing market over which local jurisdictions have little control or authority to regulate. The recourse lies in the ability of the contracted fair housing service providers in monitoring these activities, identifying the perpetrators, and taking appropriate reconciliation or legal actions.

### Advertising

The first thing a potential buyer is likely to do when they consider buying a home is search advertisements either in magazines, newspapers, or the internet to get a feel for what the market offers. Advertisements for homeownership, as well as rental, units cannot include discriminatory references such as the use of words describing:

1. Current or potential residents;
2. Neighbors or the neighborhood in racial or ethnic terms;
3. Adults preferred (except for senior or active adult living);
4. Perfect for empty nesters;
5. Conveniently located by a Catholic Church; or
6. Ideal for married couples without kids.

Previous litigation has set precedence for violations in advertisements that hold publishers, newspapers, Multiple Listing Services, real estate agents, and brokers accountable for discriminatory ads.

### Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails

an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age, and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA). Chapter 5 of this report provides detailed analysis of HMDA data for the County.

## Appraisals

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan they will be giving. Generally speaking, appraisals are based on the comparable sales of properties within the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made, location, general economic influences, etc.

## Real Estate Agents

Real estate professionals may act as agents of discrimination. Some unintentionally, or possibly intentionally, may steer a potential buyer to particular neighborhoods by encouraging the buyer to look into certain areas; others may choose not to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away, and the comments they make about their clients.

The California Association of REALTORS® (CAR) has included language on many standard forms disclosing fair housing laws to those involved. Many REALTOR® Associations also host fair housing trainings/seminars to educate members on the provisions and liabilities of fair housing laws, and the Equal Opportunity Housing Symbol is also printed on all CAR forms as a reminder.

## Covenants, Conditions, and Restrictions (CC&Rs)

Covenants, Conditions, and Restrictions (CC&Rs), are restrictive promises that involve voluntary agreements, which run with the land they are associated with and are listed in a recorded Declaration of Restrictions. The Statute of Frauds (Civil Code Section 1624) requires them to be in writing, because they involve real property. They must also be recorded in the County where the property is located in order to bind future owners. Owners of parcels may agree amongst themselves as to the restrictions on use, but in order to be enforceable they must be reasonable.

The California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law. The review must be completed and approved

before the Department of Real Estate will issue a final subdivision public report. This report is required before a real estate broker or anyone can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a “deficiency notice”, requiring the CC&Rs be revised. CC&Rs are void if they are unlawful, impossible to perform or are in restraint on alienation (a clause that prohibits someone from selling or transferring his/her property). However, older subdivisions and condominium/townhome developments may contain illegal clauses which are enforced by the homeowners associations.

### Homeowners Insurance Industry

Without insurance, banks and other financial institutions lend less. For example, if a company excludes older homes from coverage, lower income households and households of color who can only afford to buy in older neighborhoods may be disproportionately affected. Another example includes private mortgage insurance (PMI). PMI obtained by applicants from Community Reinvestment Act (CRA) protected neighborhoods is known to reduce lender risk. Redlining of lower income neighborhoods and neighborhoods of color can occur if otherwise qualified applicants are denied or encouraged to obtain PMI.

### National Association of REALTORS® (NAR)

The National Association of REALTORS® (NAR) has developed a Fair Housing Program to provide resources and guidance to REALTORS® in ensuring equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate who is a member of the NAR; however, not all licensed real estate brokers and salespersons are members of the NAR.

### Code of Ethics

Article 10 of the NAR Code of Ethics provides that “REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. REALTORS® shall not be a party to any plan or agreement to discriminate against any person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity.

Additionally, Standard of Practice Article 10-1 states that “REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. REALTORS® shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity.

### Diversity Certification

NAR has created a diversity certification, “At Home with Diversity: One America” to be granted to licensed real estate professionals who meet eligibility requirements and complete the NAR “At Home with Diversity” course. The certification will signal to customers that the real estate professional has been trained on working with diversity in today’s real estate markets. The coursework provides valuable business planning tools to assist real estate professionals in reaching out and marketing to a diverse housing market. The NAR course focuses on diversity awareness, building cross-cultural skills, and developing a business diversity plan.

### California Department of Real Estate (DRE)

The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. As noted earlier, not all licensed brokers and salespersons are members of the National or California Association of REALTORS®. The DRE has adopted education requirements that include courses in ethics and in fair housing.

### California Association of REALTORS® (CAR)

The California Association of Realtors (CAR) is a trade association of realtors statewide. As members of organized real estate, realtors also subscribe to a strict code of ethics as noted above. CAR has recently created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and the meetings typically include sessions on fair housing issues. Current outreach efforts in the Southern California area are directed to underserved communities and state-licensed brokers and sales persons who are not members of the CAR.

## Rental Housing Market

### Advertising

Rental housing advertisements may not include discriminatory references, similar to those mentioned in the homeownership unit section above. Further, applicants for rental units only need to demonstrate their ability to pay rent. Whether the applicants intend to pay with wages/salaries, savings, inheritance, or insurance should not matter to the landlord.

Under California’s fair housing law, source of income is a protected class. This includes, but is not limited to, the Section 8 voucher/HCV program, the HUD-VASH program, Homelessness Prevention and Rapid Re-Housing programs, Housing Opportunities for Persons with AIDS, and security deposit assistance programs that help people afford their rent. The law also protects the use of subsidy programs created by cities, counties, and public agencies to address growing homelessness. The law also protects people from source of income discrimination in housing other than rental housing. Therefore, a rental advertisement that states Section 8 or any other rental subsidy is not accepted is discriminatory.

As with real estate advertising, advertisements for rental units can be published in other languages. However, by law an English version of the ad must also be published.

### Responding to Ads

Differential treatment of those responding to advertisements is a growing fair housing concern. Testing is a method of determining whether landlord practices are discriminatory against those with protected characteristics. By responding to online rental listings using names associated with a particular racial/ethnic group and varying message content grammatically to indicate differing levels of education and/or income (i.e. social class), testing may review discriminatory practices.

### Viewing the Unit

Viewing the unit is the most obvious place where the potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, or judge on appearance whether a potential renter is reliable or may violate any of the rules.

Fair Housing testing programs look for both overt and subtle discrimination. Subtle discrimination is unequal treatment between groups that occurs but is difficult to quantify and may not always be identifiable through common measures such as price differences. As an example, subtle discrimination occurs when landlords reply faster and with longer messages to inquiries made from names typically perceived to be White applicants.

### Credit/Income Check

Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Many landlords often use credit history, criminal background, and eviction history as excuses when trying to exclude certain groups. Legislation provides for applicants to receive a copy of the report used to evaluate applications.

State legislation under SB 267 offers protections against credit-based biases. In instances where an applicant intends to use a governmental rent subsidy (such as a Section 8 voucher) to rent an apartment, this bill makes it illegal for a landlord to use the applicant's credit history as part of the application process without offering the applicant the option, at the applicant's discretion, of "alternative evidence of reasonable ability to pay" the rent for the unit, including, but not limited to, government benefit payments, pay records, and bank statements.

### The Lease

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement may not be standard for all tenants. A landlord may choose to strictly enforce the rules for certain tenants

based on arbitrary factors, such as race, presence of children, or disability.

Lease-related language barriers can impede fair housing choice if landlords and tenants do not speak the same language. In California, applicants and tenants have the right to negotiate lease terms primarily in Spanish, Chinese, Tagalog, Vietnamese or Korean. If a language barrier exists, the landlord must give the tenant a written translation of the proposed lease or rental agreement in the language used in the negotiation before the tenant signs it. This rule applies to lease terms of one month or longer and whether the negotiations are oral or in writing. The translation requirement also applies to other consumer contracts specified in California Civil Code §1632.

## Security Deposit

A security deposit is typically required. To deter “less-than-desirable” tenants, landlords have historically asked for higher security deposits for individuals they do not wish to rent to as a deterrent. Under State bill **AB 12**, effective July 1, 2024, it is unlawful for a residential landlord to require a security deposit in excess of one month's rent, regardless of whether the unit in question is furnished or unfurnished. The bill includes an exception for small landlords, allowing up to two months' rent to be held as a deposit if the landlord (1) is a natural person or a limited liability company in which all members are natural persons, and (2) owns no more than two residential rental properties that collectively include no more than four rental units.

## During the Tenancy

During tenancy, the most common forms of discrimination a tenant may face are based on familial status, race, national origin, sex, or disability. Usually this type of discrimination appears in the form of varying enforcement of rules, overly strict rules for children, excessive occupancy standards, refusal to make a reasonable accommodation/modification for handicapped access, refusal to make necessary repairs, eviction notices, illegal entry, rent increases, or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

## California Apartment Association

The California Apartment Association has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared towards improving the approach, attitude and professional skills of on-site property managers and other interested individuals. The CCRM program consists of 31.5 hours of training that includes fair housing and ethic. The CAA supports the intent of all local, State, and federal fair housing laws for all residents. Members of the CAA agree to abide by the provisions of their Code for Equal Housing Opportunity.



## National Association of Residential Property Managers (NARPM)

The National Association of Residential Property Managers promotes a high standard of property management business ethics, professionalism and fair housing practices within the residential property management field. NARPM is an association of real estate professionals who are experienced in managing single-family and small residential properties. Members of the association adhere to a strict Code of Ethics to meet the needs of the community, which include the following duties:

1. Protect the public from fraud, misrepresentation, and unethical practices of property managers.
2. Adhere to the Federal Fair Housing statutes.
3. Protect the fiduciary relationship of the client.
4. Treat all tenants professionally and ethically.
5. Manage the property in accordance with the safety and habitability standards of the community.
6. Hold all funds received in compliance with state law with full disclosure to the client.

NARPM offers four designations to qualified property managers and property management firms and various educational courses as part of attaining these designations.

## Western Manufactured Housing Communities Association (WMA)

Western Manufactured Housing Communities Association (WMA) is a nonprofit organization created in 1945 for the exclusive purpose of promoting and protecting the interests of owners, operators and developers of manufactured home communities in California. WMA assists its members in the operations of successful manufactured home communities in today's complex business and regulatory environment. WMA has over 1,600 member parks located in all 58 counties of California.

WMA offers a manager accreditation program as well as numerous continuing education opportunities. The Manufactured Housing Community Manager (MCM) program is a manager accreditation program that provides information on effective community operations. WMA's industry experts give managers intensive training on law affecting the industry, maintenance standards, HCD inspections, discrimination, mediation, disaster planning, and a full range of other vital subjects.

## Fair Housing Services

In general, fair housing services include the investigation and resolution of housing discrimination complaints, discrimination auditing and testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. Landlord/tenant counseling is another fair housing service that involves informing landlords and

tenants of their rights and responsibilities under fair housing law and other consumer protection legislations as well as mediating disputes between tenants and landlords. This section reviews the fair housing services available in the County.

#### The Eden Council for Hope and Opportunity (ECHO Housing)

ECHO Housing was founded in 1964. ECHO Housing is a publicly supported, non-profit housing counseling agency established to provide comprehensive housing counseling services to residents of Alameda County. ECHO Housing provides resources, counseling, mediation, and education on fair housing issues. It also conducts investigations and enforcement in response to reports of housing discrimination. A Fair Housing Audit of properties in Alameda County for fiscal year 2023 – 2024 is available on its website.

#### Housing Equity Rights Project (HELP)

Provides free fair-housing education, counseling, and investigation services to tenants and landlords anywhere in California.

Phone: 415-797-4357

Email: [help@housingequality.org](mailto:help@housingequality.org)

### Fair Housing Enforcement

#### U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) maintains a record of all housing discrimination complaints for jurisdictions. According to the HUD website, any person who feels their housing rights have been violated may submit a complaint to HUD via phone, mail or the Internet. These grievances can be filed on the basis of race, color, national origin, sex (including gender identity and sexual orientation), disability, religion, familial status and retaliation. HUD refers complaints to the California DCR, which has 30 days to address the complaint. As a substantially equivalent agency, DCR's findings are usually accepted by HUD. Thereafter, HUD tracks the complaint and its issues and outcomes as a “dually filed” complaint. An analysis of Fair Housing complaint data is included in Chapter 5.

#### California Department of Civil Rights (DCR)

The mission of the Department of Civil Rights (DCR) is to protect Californians from employment, housing and public accommodation discrimination, state funded programs and activities, professional relationships, hate violence and human trafficking. To achieve this mission, DCR keeps track of and investigates complaints of housing discrimination, as well as complaints in the areas of employment, housing, public accommodations and hate violence.

Investigations begin with the intake of a complaint. Complainants are first interviewed to collect

facts about possible discrimination. Interviews are normally conducted by telephone. If the complaint is accepted for investigation, the DCR drafts a formal complaint that is signed by the complainant and served. If jurisdictional under federal law, the complaint is also filed with the United States Department of Housing and Urban Development (HUD). As a substantially equivalent agency, DCR's findings are usually accepted by HUD. The recipient of the complaint (usually a landlord, seller, property manager, seller, or agent) is required to answer and has the opportunity to negotiate resolution with the complainant. If the case is not resolved voluntarily, the DFEH conducts a formal investigation.

If the investigative findings do not show a violation of the law, DCR will close the case. If investigative findings show a violation of law, the DCR schedules a formal conciliation conference. During the conciliation conference, the DCR presents information supporting its belief that there has been a violation and explores options to resolve the complaint. If formal conciliation fails, the DCR Housing Administrator may recommend litigation. If litigation is required, the case may be heard before the DCR or in civil court. Potential remedies for cases settled by the DCR include out-of-pocket losses, injunctive relief, access to the housing previously denied, additional damages for emotional distress, and civil penalties up to \$10,000 for the first violation. Court remedies are identical to DCR remedies with one exception; instead of civil penalties, a court may award unlimited punitive damages.

## Chapter 5: Fair Housing Analysis

### Demographic Summary

This section describes population and housing trends throughout the participating jurisdictions. Over 1.6 million people live in Alameda County.

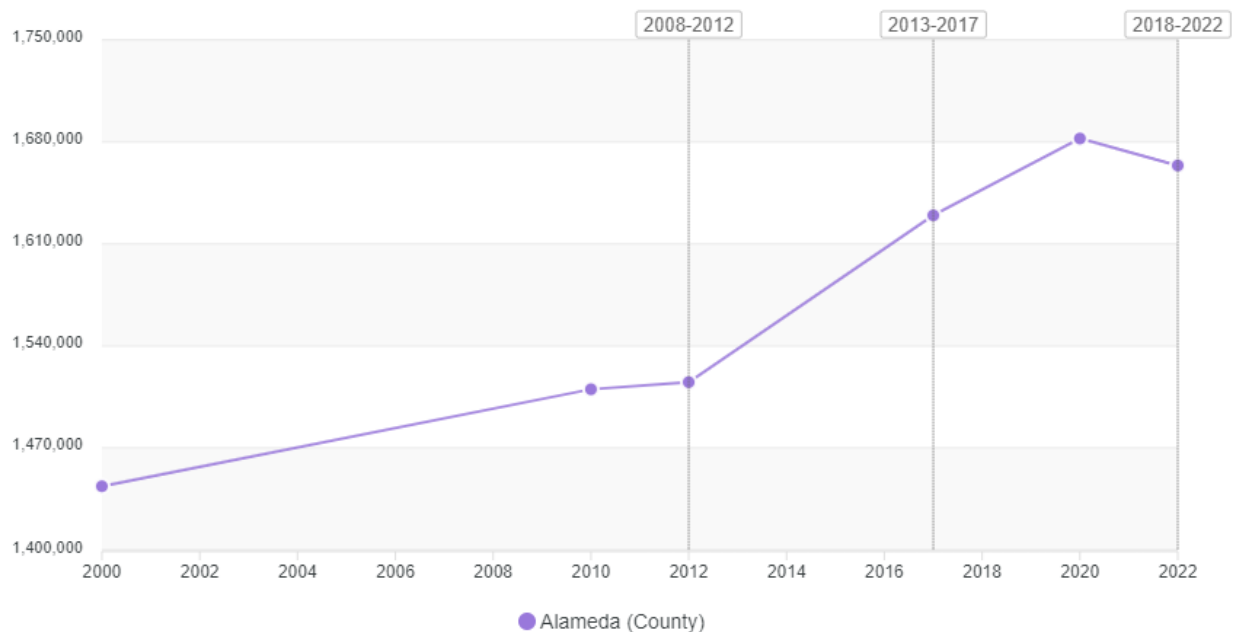
- The population of Alameda County has grown by approximately 387,000 people since 1990, which equates to 30% increase. The growth has been slower since 2010, where the population has grown by 153,000 people, which equates to 10% increase.
- However, population has dropped by 1.11% in the last 2 years based on the 2020 Decennial and 2022 5-year ACS data projections. The decrease has been consistent across all cities and the region.
- Overall, most growth has been in foreign-born residents and residents of color. As of 2022, 33% of the population in Alameda County are foreign born; 70% are minorities; 20% are under the age of 18; 65.38% are between the ages of 18 and 64; and 14.62% are over the age of 65.

### Population Patterns

Alameda County experienced population growth between 2000 and 2020, with significant increases happening between 2008 and 2020. Between 2020 and 2022, the County saw a population decline of about -1%.

Population from 2000 to 2018-2022.

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The following table presents population trends from 1990 to 2022 for all participating jurisdictions as well as the region (the CBSA, defined in Section II as Alameda, Contra Costa, San Francisco, and San Mateo Counties). Note that the row titled Alameda County demonstrates the total population for all participating jurisdictions. Alameda County has grown approximately 30% since 1990 with 10% increase since 2010. Along a similar trend, the region has grown approximately 27% since 1990 with 8% since 2010. The cities with the most growth during 2010 to 2022 were Emeryville and Dublin following the trend since 1990, growing approximately 27% and 54%, respectively. However, the population has declined in the last 2 years by 1.21% across the region.

TABLE V-1 - POPULATION GROWTH AND PERCENT CHANGE

	1990	2000	2010	2020	2022	%change 1990-2000	%change 2000-2010	%change 2010-2020	%change 2020-2022
Consortium	801,736	941,461	1,006,967	1,117,386	1,104,613	17.43%	6.96%	10.97%	-1.16%
	213,779	242,439	269,161	316,671	312,581	13.41%	11.02%	17.65%	-1.31%
Albany	16,327	16,444	18,539	20,271	20,027	0.72%	12.74%	9.34%	-1.22%
Emeryville	5,740	6,882	10,080	12,905	12,840	19.90%	46.47%	28.03%	-0.51%
Dublin	23,229	29,973	46,036	72,589	71,068	29.03%	53.59%	57.68%	-2.14%
Newark	37,861	42,471	42,573	47,529	47,470	12.18%	0.24%	11.64%	-0.12%
Piedmont	10,602	10,952	10,667	11,270	11,161	3.30%	-2.60%	5.65%	-0.98%
Unincorporated Alameda County	120,020	135,717	141,266	152,107	150,015	13.08%	4.09%	7.67%	-1.39%
	587,957	699,022	737,806	800,715	792,032	18.89%	5.55%	8.53%	-1.10%
Alameda	73,979	72,259	73,812	78,280	77,565	-2.32%	2.15%	6.05%	-0.92%
Fremont	173,339	203,413	214,089	230,504	228,795	17.35%	5.25%	7.67%	-0.75%
Hayward	111,343	140,030	144,186	162,954	160,602	25.76%	2.97%	13.02%	-1.46%
Livermore	56,741	73,345	80,968	87,955	87,154	29.26%	10.39%	8.63%	-0.92%
Pleasanton	50,570	63,654	70,285	79,871	78,691	25.87%	10.42%	13.64%	-1.50%
San Leandro	68,223	79,452	84,950	91,008	89,723	16.46%	6.92%	7.13%	-1.43%
Union City	53,762	66,869	69,516	70,143	69,502	24.38%	3.96%	0.90%	-0.92%
Berkeley	102,724	102,743	112,580	124,321	121,385	0.02%	9.57%	10.43%	-2.42%
Oakland	372,242	399,484	390,724	440,646	437,825	7.32%	-2.19%	12.78%	-0.64%
Alameda County	1,276,702	1,443,741	1,510,271	1,682,353	1,663,823	13.08%	4.61%	11.39%	-1.11%
Region	3,677,712	4,123,737	4,335,391	4,749,008	4,692,242	12.13%	5.13%	9.54%	-1.21%

Source: Decennial Census 1990, 2000, 2010, 2020; 2022 ACS 5-Year Estimates

## Demographic Trends

- The County has experienced a steady increase in foreign-born residents in Alameda County; approximately 33% of residents are foreign-born. The trend is similar for the region.
- The number of Black and White residents in Alameda County has decreased following the pattern from 1990 to present. The White residents have decreased from 52.87% in 1990 to 29.3% in 2022, and the Black residents have declined from 17.58% in 1990 to 9.94% in 2022. The number of Hispanic residents in Alameda County has risen from 14.28% in 1990 to 22.21%

in 2022, but the population has remained steady since 2010 hovering between 21% to 23%. The trend is similar for the region.

- Most of the growth in Alameda County has been due to an increase in Asian or Pacific Islander residents, which has increased from 14.46% in 1990 to 32.65% in 2022. The trend is similar for the region.
- The male to female distribution has remained consistent since 1990, where the female population is within 2% points more than males. The trend is similar for the region.
- The residents with limited English proficiency have declined from the 2010 peak of 18.79% to 16.32% as of 2022.
- The number of families with children in Alameda County has decreased from a peak of 48.04% in 2010 to 44.10% in 2022. The region has dropped from a peak of 47.23% in 2000 to 42.26% in 2022.

The tables below present data for demographic trends of the participating jurisdictions and the region between 1990 and 2022.

**TABLE V-2 - DEMOGRAPHIC TRENDS, ALAMEDA COUNTY AND REGION, 1990, 2000, 2010, 2020, 2022**

**Alameda County (Entire County Geographically)**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	674,969	52.87%	591,201	40.95%	514,705	34.08%	472,277	28.07%	487,452	29.30%
Black Non-Hispanic	224,449	17.58%	228,011	15.79%	204,385	13.53%	159,499	9.48%	165,390	9.94%
Hispanic	182,291	14.28%	276,507	19.15%	343,027	22.71%	393,749	23.40%	369,603	22.21%
Asian or Pacific Islander Non-Hispanic	184,627	14.46%	327,246	22.67%	438,322	29.02%	553,720	32.91%	543,277	32.65%
Native American Non-Hispanic	6,531	51.00%	11,505	0.80%	10,006	0.66%	4,131	0.25%	4,870	0.29%
<b>National Origin</b>										
Foreign-born	230,921	18.09%	394,322	27.31%	457,248	30.28%	544,274	32.76%	553,576	33.27%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	134,964	11.40%	239,487	17.80%	265,495	18.79%	260,410	16.63%	256,871	16.32%
<b>Sex</b>										
Male	622,759	48.78%	711,561	49.29%	743,177	49.21%	824,426	49.00%	826,561	49.68%
Female	653,820	51.21%	737,639	51.09%	772,314	51.14%	857,927	51.00%	837,262	50.32%
<b>Age</b>										
Under 18	304,556	23.85%	365,306	25.30%	342,164	22.66%	343,965	20.45%	332,827	20.00%
18-64	836,384	65.51%	935,787	64.82%	1,005,123	66.55%	1,097,905	65.26%	1,087,757	65.38%
65+	135,638	10.62%	148,107	10.26%	168,203	11.14%	240,483	14.29%	243,239	14.62%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	152,760	48.98%	170,762	50.36%	169,304	48.04%	173,910	44.30%	170,477	44.10%

**Consortium**

Race/Ethnicity		1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
	White Non-Hispanic	510,612	63.56%	440,567	46.52%	351,858	34.76%	286,848	25.77%	294,192	26.75%
	Black Non-Hispanic	46,993	5.85%	66,493	7.02%	77,652	7.67%	58,410	5.25%	62,763	5.71%
	Hispanic	122,173	15.21%	179,072	18.91%	231,746	22.90%	249,191	22.39%	237,676	21.61%
	Asian or Pacific Islander Non-Hispanic	117,069	14.57%	242,360	25.59%	340,987	33.69%	455,807	40.95%	446,697	40.61%
	Native American Non-Hispanic	4,312	0.54%	8,108	0.86%	6,902	0.68%	2,523	0.23%	3,014	0.27%
<b>National Origin</b>											
	Foreign-born	140,287	17.47%	267,283	28.22%	323,723	31.98%	405,786	36.50%	411,913	37.45%
<b>LEP</b>											
	Limited English Proficiency of Population 5 years and older	73,901	9.20%	149,208	15.76%	175,851	17.37%	187,658	17.93%	188,784	18.17%
<b>Sex</b>											
	Male	395,227	49.21%	469,048	49.53%	498,626	49.26%	546,884	49.13%	549,546	49.96%
	Female	407,969	50.79%	478,003	50.47%	513,561	50.74%	566,311	50.87%	550,421	50.04%
<b>Age</b>											
	Under 18	197,668	24.61%	247,648	26.15%	245,172	24.22%	243,574	21.88%	233,744	21.25%
	18-64	526,298	65.52%	603,587	63.73%	655,546	64.77%	710,652	63.84%	705,153	64.11%
	65+	79,280	9.87%	95,816	10.12%	111,469	11.01%	158,969	14.28%	161,070	14.64%
<b>Family Type</b>											
	Families with children out of total number of families; not out of total people	102,058	48.82%	98,484	50.91%	123,513	49.21%	126,306	45.42%	123,012	45.17%

**Urban County (Alameda County, CA CDBG, ESG) Jurisdiction**

Race/Ethnicity		1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
	White Non-Hispanic	141,012	67.49%	125,454	51.98%	105,474	39.20%	86,761	27.77%	89,159	28.95%
	Black Non-Hispanic	13,440	6.43%	20,544	8.51%	25,356	9.42%	19,250	6.16%	21,420	6.96%
	Hispanic	30,052	14.38%	47,048	19.49%	66,642	24.77%	75,740	24.24%	69,127	22.45%
	Asian or Pacific Islander Non-Hispanic	22,738	10.88%	43,459	18.01%	68,655	25.52%	111,359	35.64%	110,624	35.92%
	Native American Non-Hispanic	1,129	0.54%	2,279	0.94%	1,985	0.74%	857	0.27%	831	0.27%
<b>National Origin</b>											
	Foreign-born	30,580	14.65%	53,562	22.19%	72,355	26.89%	99,643	33.10%	105,799	34.36%
<b>LEP</b>											
	Limited English Proficiency of Population 5 years and older	15,807	7.57%	30,106	12.47%	39,787	14.79%	46,984	16.63%	48,483	16.73%
<b>Sex</b>											
	Male	102,120	48.92%	119,349	49.44%	133,205	49.51%	152,568	48.82%	153,067	49.71%
	Female	106,648	51.08%	122,031	50.56%	135,860	50.49%	159,912	51.18%	154,868	50.29%
<b>Age</b>											
	Under 18	49,513	23.72%	61,208	25.36%	64,119	23.83%	69,956	22.39%	66,465	21.58%
	18-64	136,358	65.32%	154,210	63.89%	176,055	65.43%	201,004	64.33%	197,796	64.23%
	65+	22,897	10.97%	25,962	10.76%	28,891	10.74%	41,520	13.29%	43,674	14.18%
<b>Family Type</b>											
	Families with children out of total number of families; not out of total people	25,932	47.84%	24,254	50.68%	32,142	48.85%	36,215	47.00%	35,262	46.49%

**City of Alameda (Alameda, CA CDBG) Jurisdiction**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	45,203	64.37%	37,921	52.48%	33,468	45.34%	32,152	41.07%	32,025	41.29%
Black Non-Hispanic	3,922	5.58%	5,181	7.17%	5,645	7.65%	4,399	5.62%	5,244	6.76%
Hispanic	6,531	9.30%	6,725	9.31%	8,092	10.96%	9,435	12.05%	9,377	12.09%
Asian or Pacific Islander Non-Hispanic	14,017	19.96%	20,827	28.82%	25,619	34.71%	25,463	32.53%	24,551	31.65%
Native American Non-Hispanic	369	0.53%	746	1.03%	659	0.89%	173	0.22%	261	0.34%
<b>National Origin</b>										
Foreign-born	13,061	18.61%	18,830	26.06%	20,047	27.16%	20,161	25.26%	19,145	24.68%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	6,539	9.32%	10,121	14.01%	11,879	16.09%	9,379	14.35%	8,012	11.01%
<b>Sex</b>										
Male	34,296	48.86%	34,678	47.99%	35,315	47.84%	37,328	47.69%	37,967	48.95%
Female	35,895	51.14%	37,581	52.01%	38,497	52.16%	40,952	52.31%	39,598	51.05%
<b>Age</b>										
Under 18	15,195	21.65%	15,658	21.67%	15,304	20.73%	15,609	19.94%	16,570	21.36%
18-64	46,021	65.57%	47,101	65.18%	48,533	65.75%	48,960	62.54%	47,833	61.67%
65+	8,975	12.79%	9,500	13.15%	9,975	13.51%	13,711	17.52%	13,162	16.97%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	8,326	46.64%	8,378	46.91%	8,484	46.38%	8,629	43.94%	8,858	46.47%

**City of Berkeley, CA CDBG, HOME, ESG) Jurisdiction**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	59,823	58.28%	56,689	55.17%	61,539	54.66%	62,450	50.23%	63,018	51.92%
Black Non-Hispanic	18,630	18.15%	15,123	14.72%	12,524	11.12%	9,495	7.64%	9,153	7.54%
Hispanic	8,567	8.35%	9,999	9.73%	12,209	10.84%	17,018	13.69%	14,654	12.07%
Asian or Pacific Islander Non-Hispanic	14,735	14.35%	18,822	18.32%	25,018	22.22%	24,954	20.07%	25,318	20.86%
Native American Non-Hispanic	474	0.46%	770	0.75%	676	0.60%	226	0.18%	213	0.18%
<b>National Origin</b>										
Foreign-born	17,275	16.83%	20,923	20.36%	23,538	20.91%	26,148	21.25%	26,086	21.49%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	7,076	6.89%	7,552	7.35%	8,947	7.95%	7,747	6.52%	7,505	6.38%
<b>Sex</b>										
Male	50,959	49.65%	50,322	48.98%	55,031	48.88%	60,913	49.00%	59,388	48.90%
Female	51,682	50.35%	52,421	51.02%	57,549	51.12%	63,408	51.00%	61,997	51.10%
<b>Age</b>										
Under 18	14,564	14.19%	15,328	14.92%	13,872	12.32%	15,394	12.38%	14,760	12.16%
18-64	76,877	74.90%	76,881	74.83%	85,532	75.97%	90,001	72.39%	87,290	71.91%
65+	11,199	10.91%	10,534	10.25%	13,176	11.70%	18,926	15.22%	19,335	15.93%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	8,347	43.69%	7,382	43.13%	7,785	41.43%	8,193	38.74%	8,012	37.67%



**City of Fremont (Fremont, CA CDBG) Jurisdiction**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	109,887	63.57%	84,136	41.36%	56,766	26.52%	38,160	16.56%	41,344	18.07%
Black Non-Hispanic	6,230	3.60%	7,198	3.54%	8,086	3.78%	5,108	2.22%	7,098	3.10%
Hispanic	23,023	13.32%	27,398	13.47%	31,698	14.81%	29,016	12.59%	27,522	12.03%
Asian or Pacific Islander Non-Hispanic	32,328	18.70%	80,555	39.60%	115,884	54.13%	147,842	64.14%	142,586	62.32%
Native American Non-Hispanic	940	0.54%	1,573	0.77%	1,176	0.55%	470	0.20%	791	0.35%
<b>National Origin</b>										
Foreign-born	34,565	20.00%	75,493	37.11%	90,196	42.13%	115,123	49.02%	111,689	48.82%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	16,262	9.41%	37,260	18.32%	40,562	18.95%	42,391	19.26%	39,989	18.56%
<b>Sex</b>										
Male	86,222	49.89%	101,606	49.95%	106,441	49.72%	115,285	50.01%	114,554	50.10%
Female	86,617	50.11%	101,805	50.05%	107,648	50.28%	115,219	49.99%	114,241	49.90%
<b>Age</b>										
Under 18	44,750	25.89%	53,439	26.27%	53,216	24.86%	54,013	23.43%	52,558	22.97%
18-64	116,808	67.58%	132,885	65.33%	139,064	64.96%	146,425	63.52%	146,446	64.01%
65+	11,280	6.53%	17,086	8.40%	21,809	10.19%	30,066	13.04%	29,791	13.02%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	23,178	50.94%	21,720	52.06%	28,873	51.96%	30,154	50.30%	30,103	50.50%

**City of Hayward (Hayward, CA CDBG) Jurisdiction**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	57,741	50.69%	41,928	29.83%	27,513	19.06%	21,436	13.15%	23,441	14.60%
Black Non-Hispanic	10,473	9.19%	15,743	11.20%	17,569	12.17%	14,003	8.59%	13,991	8.71%
Hispanic	28,073	24.65%	47,627	33.89%	58,821	40.76%	67,079	41.16%	63,692	39.66%
Asian or Pacific Islander Non-Hispanic	16,470	14.46%	32,363	23.03%	38,992	27.02%	52,570	32.26%	50,639	31.53%
Native American Non-Hispanic	726	0.64%	1,167	0.83%	1,024	0.71%	346	0.21%	454	0.28%
<b>National Origin</b>										
Foreign-born	24,533	21.53%	48,601	34.57%	52,166	36.15%	61,781	38.90%	64,839	40.37%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	15,565	13.66%	31,650	22.51%	34,927	24.20%	35,699	23.85%	38,600	25.44%
<b>Sex</b>										
Male	56,144	49.28%	70,097	49.86%	71,253	49.37%	80,326	49.29%	82,187	51.20%
Female	57,789	50.72%	70,485	50.14%	73,069	50.63%	82,628	50.71%	78,415	48.80%
<b>Age</b>										
Under 18	28,700	25.19%	38,822	27.62%	35,684	24.73%	34,564	21.21%	32,180	20.04%
18-64	73,474	64.49%	87,503	62.24%	93,967	65.11%	107,150	65.75%	107,191	66.74%
65+	11,759	10.32%	14,257	10.14%	14,671	10.17%	21,240	13.03%	21,231	13.22%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	14,040	49.17%	14,475	51.63%	15,719	48.14%	15,584	42.02%	14,529	40.15%

**City of Livemore (Livemore, CA CDBG) Jurisdiction**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	48,230	83.77%	55,001	74.70%	52,479	64.84%	48,449	55.08%	46,782	53.68%
Black Non-Hispanic	820	1.42%	1,391	1.89%	2,012	2.49%	1,604	1.82%	1,462	1.68%
Hispanic	5,673	9.85%	10,512	14.28%	16,890	20.87%	18,978	21.58%	19,726	22.63%
Asian or Pacific Islander Non-Hispanic	2,405	4.18%	5,313	7.22%	8,584	10.61%	12,842	14.60%	14,421	16.55%
Native American Non-Hispanic	350	0.61%	812	1.10%	710	0.88%	203	0.23%	104	0.12%
<b>National Origin</b>										
Foreign-born	3,765	6.54%	8,882	12.06%	12,351	15.26%	15,564	16.96%	16,550	18.99%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	1,928	3.35%	4,670	6.34%	6,313	7.80%	6,923	8.07%	7,100	8.73%
<b>Sex</b>										
Male	28,689	49.82%	36,821	50.01%	40,224	49.70%	43,572	49.54%	43,048	49.40%
Female	28,897	50.18%	36,802	49.99%	40,712	50.30%	44,383	50.46%	44,106	50.60%
<b>Age</b>										
Under 18	15,472	26.87%	21,103	28.66%	20,540	25.38%	19,538	22.21%	19,863	22.79%
18-64	37,964	65.93%	46,880	63.68%	51,832	64.04%	55,620	63.24%	54,767	62.84%
65+	4,150	7.21%	5,640	7.66%	8,563	10.58%	12,797	14.55%	12,524	14.37%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	8,100	51.96%	7,576	51.92%	10,377	48.78%	10,068	42.98%	10,124	44.89%

**City of Oakland (Oakland, CA CDBG, HOME, ESG) Jurisdiction**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	104,534	28.19%	93,945	23.52%	101,308	25.93%	120,187	27.28%	126,780	28.96%
Black Non-Hispanic	158,826	42.83%	146,395	36.65%	114,209	29.23%	91,561	20.78%	93,447	21.34%
Hispanic	51,551	13.90%	87,436	21.89%	99,072	25.36%	126,843	28.79%	116,550	26.62%
Asian or Pacific Islander Non-Hispanic	52,823	14.24%	66,064	16.54%	72,317	18.51%	72,574	16.47%	70,982	16.21%
Native American Non-Hispanic	1,745	0.47%	2,627	0.66%	2,428	0.62%	1,371	0.31%	1,642	0.38%
<b>National Origin</b>										
Foreign-born	73,359	19.79%	106,116	26.57%	109,987	28.15%	111,966	26.50%	115,087	26.29%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	53,987	14.56%	82,727	20.71%	80,697	20.65%	64,789	16.35%	60,384	14.62%
<b>Sex</b>										
Male	176,523	47.62%	192,191	48.12%	189,520	48.50%	214,508	48.68%	215,257	49.20%
Female	194,169	52.38%	207,215	51.88%	201,204	51.50%	226,138	51.32%	222,568	50.80%
<b>Age</b>										
Under 18	92,324	24.91%	102,330	25.62%	83,120	21.27%	84,252	19.12%	83,683	19.11%
18-64	233,209	62.91%	255,319	63.92%	264,045	67.58%	294,860	66.92%	292,536	66.82%
65+	45,159	12.18%	41,757	10.45%	43,558	11.15%	61,534	13.96%	61,606	14.07%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	42,355	49.93%	36,535	49.87%	38,619	46.13%	39,079	42.35%	39,183	42.71%

**City of Pleasanton (Pleasanton, CA CDBG) Jurisdiction**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	44,721	86.14%	48,792	76.04%	43,019	61.18%	34,332	42.98%	32,893	41.80%
Black Non-Hispanic	660	1.27%	994	1.55%	1,436	2.04%	1,332	1.67%	1,196	1.52%
Hispanic	3,497	6.74%	5,054	7.88%	7,291	10.37%	7,882	9.87%	8,882	11.29%
Asian or Pacific Islander Non-Hispanic	2,766	5.33%	8,439	13.15%	17,910	25.47%	31,610	39.58%	32,507	41.31%
Native American Non-Hispanic	179	0.34%	408	0.64%	463	0.66%	137	0.17%	187	0.24%
<b>National Origin</b>										
Foreign-born	3,848	7.41%	8,967	13.98%	15,353	21.83%	26,244	32.82%	27,528	34.98%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	1,070	2.06%	3,264	5.09%	6,456	9.18%	9,369	12.32%	9,101	12.11%
<b>Sex</b>										
Male	25,616	49.34%	31,534	49.18%	34,488	49.05%	39,043	48.88%	38,861	49.40%
Female	26,302	50.66%	32,591	50.82%	35,829	50.95%	40,828	51.12%	39,830	50.60%
<b>Age</b>										
Under 18	13,153	25.33%	18,255	28.47%	18,927	26.92%	19,151	23.98%	18,489	23.50%
18-64	35,668	68.70%	41,031	63.99%	43,584	61.98%	48,312	60.49%	47,750	60.68%
65+	3,097	5.97%	4,840	7.55%	7,806	11.10%	12,408	15.54%	12,452	15.82%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	7,558	52.02%	7,893	53.73%	10,295	53.62%	10,804	49.59%	10,634	49.09%

**City of San Leandro, CA CDBG) Jurisdiction**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	45,165	64.82%	33,501	42.17%	22,899	26.97%	17,865	19.63%	18,592	20.72%
Black Non-Hispanic	4,134	5.93%	8,323	10.48%	11,058	13.02%	9,708	10.67%	9,065	10.10%
Hispanic	10,731	15.40%	16,048	20.20%	23,357	27.51%	25,981	28.55%	25,364	28.27%
Asian or Pacific Islander Non-Hispanic	9,069	13.02%	19,963	25.13%	26,793	31.55%	33,077	36.35%	32,321	36.02%
Native American Non-Hispanic	405	0.58%	739	0.93%	561	0.66%	224	0.25%	218	0.24%
<b>National Origin</b>										
Foreign-born	11,888	17.05%	21,902	27.57%	27,905	32.86%	32,472	35.89%	33,506	37.34%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	6,471	9.28%	14,581	18.35%	19,372	22.81%	21,457	24.83%	21,991	25.53%
<b>Sex</b>										
Male	33,503	48.06%	38,767	48.80%	40,784	48.03%	43,854	48.19%	44,511	49.60%
Female	36,202	51.94%	40,676	51.20%	44,126	51.97%	47,154	51.81%	45,212	50.40%
<b>Age</b>										
Under 18	13,461	19.31%	18,227	22.94%	19,018	22.40%	17,334	19.05%	15,345	17.10%
18-64	43,209	61.99%	48,760	61.38%	54,349	64.01%	58,328	64.09%	58,607	65.32%
65+	13,035	18.70%	12,456	15.68%	11,543	13.59%	15,346	16.86%	15,771	17.58%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	6,855	37.05%	6,151	44.32%	9,195	44.95%	8,561	39.06%	7,406	36.07%

**City of Union City (Union City, CA CDBG) Jurisdiction**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	18,409	34.28%	13,660	20.45%	10,094	14.52%	7,693	10.97%	9,956	14.32%
Black Non-Hispanic	4,327	8.06%	4,779	7.15%	4,786	6.88%	3,006	4.29%	3,287	4.73%
Hispanic	13,431	25.01%	15,997	23.94%	15,816	22.75%	15,080	21.50%	13,986	20.12%
Asian or Pacific Islander Non-Hispanic	17,124	31.89%	31,218	46.73%	38,349	55.17%	41,044	58.51%	39,048	56.18%
Native American Non-Hispanic	204	0.38%	363	0.54%	305	0.44%	113	0.16%	168	0.24%
<b>National Origin</b>										
Foreign-born	17,306	32.21%	29,380	44.00%	31,533	45.36%	34,798	46.36%	32,857	47.27%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	9,639	17.94%	15,934	23.86%	15,192	21.85%	15,456	21.65%	15,508	23.39%
<b>Sex</b>										
Male	26,585	49.48%	33,568	50.28%	34,313	49.36%	34,908	49.77%	35,351	50.90%
Female	27,144	50.52%	33,199	49.72%	35,203	50.64%	35,235	50.23%	34,151	49.10%
<b>Age</b>										
Under 18	15,951	29.69%	19,003	28.46%	16,820	24.20%	13,409	19.12%	12,274	17.66%
18-64	34,043	63.36%	42,132	63.10%	44,942	64.65%	44,853	63.95%	44,763	64.41%
65+	3,734	6.95%	5,632	8.44%	7,754	11.15%	11,881	16.94%	12,465	17.93%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	7,482	56.59%	7,590	53.95%	7,816	46.89%	6,391	37.15%	6,096	36.08%

**Region**

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	2,157,395	58.65%	2,025,815	49.12%	1,840,372	42.45%	1,544,906	34.43%	1,564,318	35.30%
Black Non-Hispanic	411,437	11.19%	418,830	10.16%	392,843	9.06%	317,265	7.07%	320,951	7.24%
Hispanic	505,217	13.74%	733,049	17.78%	938,794	21.65%	1,036,796	23.11%	988,408	22.30%
Asian or Pacific Islander Non-Hispanic	578,189	15.72%	876,048	21.24%	1,119,174	25.81%	1,308,047	29.15%	1,292,308	29.16%
Native American Non-Hispanic	16,266	0.44%	30,058	0.73%	27,459	0.63%	9,275	0.21%	9,564	0.22%
<b>National Origin</b>										
Foreign-born	778,388	21.17%	1,127,959	27.35%	1,264,467	29.17%	1,396,526	31.38%	1,402,390	31.64%
<b>LEP</b>										
Limited English Proficiency of Population 5 years and older	449,197	12.21%	667,712	16.19%	719,857	16.60%	680,621	16.18%	672,238	16.00%
<b>Sex</b>										
Male	1,808,731	49.18%	2,037,408	49.41%	2,137,801	49.31%	2,216,182	49.39%	2,214,270	49.96%
Female	1,868,981	50.82%	2,086,329	50.59%	2,197,590	50.69%	2,270,505	50.61%	2,217,487	50.04%
<b>Age</b>										
Under 18	806,480	21.93%	953,037	23.11%	920,636	21.24%	874,653	19.49%	856,467	19.33%
18-64	2,434,697	66.20%	2,687,478	65.17%	2,868,275	66.16%	2,910,337	64.87%	2,872,105	64.81%
65+	436,536	11.87%	483,222	11.72%	546,480	12.61%	701,697	15.64%	703,185	15.87%
<b>Family Type</b>										
Families with children out of total number of families; not out of total people	410,719	45.97%	357,466	47.23%	459,242	45.61%	439,391	41.94%	435,415	42.26%

Source: Decennial Census 1990, 2000, 2010, 2020; 2022 ACS 5-Year Estimates

Note: National Origin and LEP are derived from the 1990, 2000, 2010, 2020, 2022 ACS 5-Year Estimates

## Patterns in Tenure

Homeownership has increased from 2020 to 2022 in Alameda County by 2.39% after declining from 2000 to 2020. The homeowners in Alameda County are 41.51% White homeowners followed by 35.04% Asian or Pacific Islander homeowners.

The table below presents data for change in tenure between 2000 and 2022. As a whole, the percentage of homeowners and renters has remained relatively the same; only a decrease of 0.81% in homeownership and an increase of 0.81 percent in renting has occurred. A decrease of 0.02 people per household has also occurred. The cities of Emeryville, Pleasanton, Fremont and Union City have seen the biggest homeownership decreases at 4% or more.

TABLE V-3 - TENURE AND AVERAGE HOUSEHOLD SIZE, 2000 TO 2022

		2000			2010			2020			2022			Change 2000-2022		
		Renters	Owners	Average Household Size	Renters	Owners	Average Household Size	Renters	Owners	Average Household Size	Renters	Owners	Average Household Size	Renters	Owners	Average Household Size
Consortium		38%	62%	3.37	39.34%	60.66%	-	41.20%	58.80%	-	38.99%	61.01%	-	0.99%	-0.99%	-
Urban County		36%	64%	2.83	38.82%	61.18%	-	40.95%	59.05%	-	38.89%	61.11%	-	2.89%	-2.89%	-
	Albany	49%	51%	2.35	51.71%	48.29%	2.49	51.13%	48.87%	2.62	49.46%	50.54%	2.54	0.46%	-0.46%	0.19
	Emeryville	63%	37%	1.73	64.65%	35.35%	1.76	70.25%	29.75%	1.79	69.82%	30.18%	1.77	6.82%	-6.82%	0.04
	Dublin	35%	65%	3.21	36.80%	63.20%	2.70	37.95%	62.05%	2.99	35.64%	64.36%	2.94	0.64%	-0.64%	-0.27
	Newark	29%	71%	3.27	31.07%	68.93%	3.27	31.85%	68.15%	3.34	30.50%	69.50%	3.20	1.50%	-1.50%	-0.07
	Piedmont	9%	91%	2.88	11.65%	88.35%	2.81	13.60%	86.40%	3.00	11.24%	88.76%	2.94	2.24%	-2.24%	0.06
	Unincorporated Alameda County	37%	63%	2.80	38.63%	61.37%	-	41.61%	58.39%	-	37.89%	62.11%	-	0.89%	-0.89%	-
Entitlement Cities		38%	62%	2.89	39.52%	60.48%	-	41.30%	58.70%	-	39.20%	60.80%	-	1.20%	-1.20%	-
	Alameda	52%	48%	2.39	51.90%	48.10%	2.40	51.67%	48.33%	2.58	51.67%	48.33%	2.54	-0.33%	0.33%	0.15
	Fremont	35%	65%	2.98	37.38%	62.62%	2.99	39.91%	60.09%	3.13	39.28%	60.72%	3.02	4.28%	-4.28%	0.04
	Hayward	47%	53%	3.13	47.24%	52.76%	3.12	47.18%	52.82%	3.27	43.50%	56.50%	3.17	-3.50%	3.50%	0.04
	Livermore	28%	72%	2.81	29.98%	70.02%	2.76	29.31%	70.69%	2.84	27.28%	72.72%	2.82	-0.72%	0.72%	0.01
	Pleasanton	27%	73%	2.73	29.13%	70.87%	2.77	35.29%	64.71%	2.86	31.83%	68.17%	2.81	4.83%	-4.83%	0.08
	San Leandro	39%	61%	2.59	42.48%	57.52%	2.74	45.46%	54.54%	2.88	42.08%	57.92%	2.92	3.08%	-3.08%	0.33
	Union City	29%	71%	3.59	33.54%	66.46%	3.38	36.85%	63.15%	3.42	34.05%	65.95%	3.28	5.05%	-5.05%	-0.31
Berkeley		57%	43%	2.29	59.06%	40.94%	2.17	60.08%	39.92%	2.40	56.73%	43.27%	2.37	-0.27%	0.27%	0.08
Oakland		59%	41%	2.65	58.94%	41.06%	2.49	60.69%	39.31%	2.60	57.93%	42.07%	2.53	-1.07%	1.07%	-0.12
Alameda County		45%	55%	2.76	46.57%	53.43%	2.70	48.20%	51.80%	2.84	45.81%	54.19%	2.78	0.81%	-0.81%	0.02

The tables below display homeownership and rental rates by race and ethnicity. In most jurisdictions, White, non-Hispanic residents have the highest ownership rates, and Asian or Pacific Islander residents have the second highest rate. Hispanic, Black, and Native American residents have the lowest rates of homeownership. These same patterns are also visible across the region.

It is important to note that the City of Livermore, City of Berkeley, City of Pleasanton, and City of Alameda have more than 50 percent of all ownership units owned by White residents. Only the City of Livermore and City of Berkeley have over 50% White population resulting in a disproportionate share of homeownership.

**TABLE V-4 - HOMEOWNERSHIP AND RENTAL RATES BY RACE/ETHNICITY, JURISDICTIONS AND REGION**

<b>Alameda County</b>				
	Homeowners	Homeowners	Renters	Renters
Race/Ethnicity	#	%	#	%
White, Non-Hispanic	127,229	41.51%	86,939	30.49%
Black, Non-Hispanic	20,140	6.57%	45,447	15.94%
Hispanic	38,830	12.67%	63,550	22.29%
Asian or Pacific Islander, Non-Hispanic	107,405	35.04%	71,811	25.18%
Native American, Non-Hispanic	440	0.14%	805	0.28%
Other, Non-Hispanic	12,436	4.06%	16,604	5.82%
Total Household Units	306,480		285,156	

<b>Urban County (Alameda County, CA CDBG, ESG) Jurisdiction</b>				
	Homeowners	Homeowners	Renters	Renters
Race/Ethnicity	#	%	#	%
White, Non-Hispanic	25,078	40.19%	13,083	30.23%
Black, Non-Hispanic	2,124	3.40%	5,335	12.33%
Hispanic	8,161	13.08%	11,294	26.10%
Asian or Pacific Islander, Non-Hispanic	24,550	39.35%	11,055	25.55%
Native American, Non-Hispanic	92	0.15%	125	0.29%
Other, Non-Hispanic	2,391	3.83%	2,383	5.51%
Total Household Units	62,396		43,275	

<b>City of Alameda (Alameda, CA CDBG) Jurisdiction</b>				
	Homeowners	Homeowners	Renters	Renters
Race/Ethnicity	#	%	#	%
White, Non-Hispanic	8,230	54.97%	7,223	45.12%
Black, Non-Hispanic	275	1.84%	1,468	9.17%
Hispanic	924	6.17%	2,173	13.58%
Asian or Pacific Islander, Non-Hispanic	4,886	32.63%	3,901	24.37%
Native American, Non-Hispanic	19	0.13%	54	0.34%
Other, Non-Hispanic	639	4.27%	1,188	7.42%
Total Household Units	14,973		16,007	



<b>City of Berkeley (Berkeley, CA CDBG, HOME, ESG) Jurisdiction</b>				
<b>Race/Ethnicity</b>	<b>Homeowners #</b>	<b>Homeowners %</b>	<b>Renters #</b>	<b>Renters %</b>
White, Non-Hispanic	13,512	71.10%	13,575	47.46%
Black, Non-Hispanic	1,026	5.40%	2,759	9.65%
Hispanic	1,097	5.77%	3,410	11.92%
Asian or Pacific Islander, Non-Hispanic	2,313	12.17%	6,611	23.11%
Native American, Non-Hispanic	13	0.07%	48	0.17%
Other, Non-Hispanic	1,042	5.48%	2,200	7.69%
<b>Total Household Units</b>	<b>19,003</b>		<b>28,603</b>	

<b>Consortium</b>				
<b>Race/Ethnicity</b>	<b>Homeowners #</b>	<b>Homeowners %</b>	<b>Renters #</b>	<b>Renters %</b>
White, Non-Hispanic	84,175	38.21%	43,821	28.39%
Black, Non-Hispanic	6,628	3.01%	16,171	10.48%
Hispanic	27,673	12.56%	37,431	24.25%
Asian or Pacific Islander, Non-Hispanic	93,637	42.50%	48,420	31.37%
Native American, Non-Hispanic	327	0.15%	424	0.27%
Other, Non-Hispanic	7,869	3.57%	8,106	5.25%
<b>Total Household Units</b>	<b>220,309</b>		<b>154,373</b>	

<b>City of Fremont (Fremont, CA CDBG) Jurisdiction</b>				
<b>Race/Ethnicity</b>	<b>Homeowners #</b>	<b>Homeowners %</b>	<b>Renters #</b>	<b>Renters %</b>
White, Non-Hispanic	10,767	24.07%	6,077	20.45%
Black, Non-Hispanic	516	1.15%	1,282	4.31%
Hispanic	3,232	7.22%	4,366	14.69%
Asian or Pacific Islander, Non-Hispanic	29,043	64.92%	16,615	55.91%
Native American, Non-Hispanic	47	0.11%	71	0.24%
Other, Non-Hispanic	1,130	2.53%	1,304	4.39%
<b>Total Household Units</b>	<b>44,735</b>		<b>29,715</b>	

<b>City of Hayward (Hayward, CA CDBG) Jurisdiction</b>				
<b>Race/Ethnicity</b>	<b>Homeowners #</b>	<b>Homeowners %</b>	<b>Renters #</b>	<b>Renters %</b>
White, Non-Hispanic	6,476	24.42%	3,643	15.38%
Black, Non-Hispanic	1,794	6.76%	3,617	15.27%
Hispanic	6,749	25.45%	9,854	41.59%
Asian or Pacific Islander, Non-Hispanic	10,423	39.30%	5,369	22.66%
Native American, Non-Hispanic	56	0.21%	76	0.32%
Other, Non-Hispanic	1,025	3.86%	1,133	4.78%
<b>Total Household Units</b>	<b>26,523</b>		<b>23,692</b>	



<b>City of Livermore (Livermore, CA CDBG) Jurisdiction</b>				
<b>Race/Ethnicity</b>	<b>Homeowners #</b>	<b>Homeowners %</b>	<b>Renters #</b>	<b>Renters %</b>
White, Non-Hispanic	15,364	68.76%	4,990	53.86%
Black, Non-Hispanic	258	1.15%	347	3.75%
Hispanic	2,577	11.53%	2,354	25.41%
Asian or Pacific Islander, Non-Hispanic	3,076	13.77%	1,049	11.32%
Native American, Non-Hispanic	38	0.17%	24	0.26%
Other, Non-Hispanic	1,030	4.61%	501	5.41%
<b>Total Household Units</b>	<b>22,343</b>		<b>9,265</b>	

<b>City of Oakland (Oakland, CA CDBG, HOME, ESG) Jurisdiction</b>				
<b>Race/Ethnicity</b>	<b>Homeowners #</b>	<b>Homeowners %</b>	<b>Renters #</b>	<b>Renters %</b>
White, Non-Hispanic	28,634	43.38%	29,349	28.80%
Black, Non-Hispanic	12,481	18.91%	26,510	26.02%
Hispanic	9,979	15.12%	22,666	22.24%
Asian or Pacific Islander, Non-Hispanic	11,337	17.18%	16,762	16.45%
Native American, Non-Hispanic	98	0.15%	331	0.32%
Other, Non-Hispanic	3,478	5.27%	6,284	6.17%
<b>Total Household Units</b>	<b>66,007</b>		<b>101,902</b>	

<b>City of Pleasanton (Pleasanton, CA CDBG) Jurisdiction</b>				
<b>Race/Ethnicity</b>	<b>Homeowners #</b>	<b>Homeowners %</b>	<b>Renters #</b>	<b>Renters %</b>
White, Non-Hispanic	10,177	55.13%	4,474	44.45%
Black, Non-Hispanic	149	0.81%	374	3.72%
Hispanic	1,006	5.45%	1,309	13.00%
Asian or Pacific Islander, Non-Hispanic	6,505	35.24%	3,359	33.37%
Native American, Non-Hispanic	16	0.09%	17	0.17%
Other, Non-Hispanic	608	3.29%	533	5.30%
<b>Total Household Units</b>	<b>18,461</b>		<b>10,066</b>	

<b>City of San Leandro (San Leandro, CA CDBG) Jurisdiction</b>				
<b>Race/Ethnicity</b>	<b>Homeowners #</b>	<b>Homeowners %</b>	<b>Renters #</b>	<b>Renters %</b>
White, Non-Hispanic	5,911	34.08%	3,031	20.97%
Black, Non-Hispanic	1,012	5.84%	3,181	22.00%
Hispanic	2,947	16.99%	4,274	29.57%
Asian or Pacific Islander, Non-Hispanic	6,813	39.28%	3,254	22.51%
Native American, Non-Hispanic	40	0.23%	46	0.32%
Other, Non-Hispanic	620	3.57%	670	4.63%
<b>Total Household Units</b>	<b>17,343</b>		<b>14,456</b>	

<b>City of Union City (Union City, CA</b>				
<b>CDBG) Jurisdiction</b>	<b>Homeowners #</b>	<b>Homeowners %</b>	<b>Renters #</b>	<b>Renters %</b>
White, Non-Hispanic	2,172	16.05%	1,300	16.46%
Black, Non-Hispanic	500	3.69%	567	7.18%
Hispanic	2,077	15.35%	1,807	22.88%
Asian or Pacific Islander, Non-Hispanic	8,341	61.63%	3,818	48.35%
Native American, Non-Hispanic	19	0.14%	11	0.14%
Other, Non-Hispanic	426	3.15%	394	4.99%
<b>Total Household Units</b>	<b>13,535</b>		<b>7,897</b>	

<b>Region</b>				
<b>Race/Ethnicity</b>	<b>Homeowners #</b>	<b>Homeowners %</b>	<b>Renters #</b>	<b>Renters %</b>
White, Non-Hispanic	413,028	48.44%	296,945	37.72%
Black, Non-Hispanic	41,672	4.89%	85,238	10.83%
Hispanic	108,692	12.75%	171,116	21.74%
Asian or Pacific Islander, Non-Hispanic	253,879	29.77%	187,108	23.77%
Native American, Non-Hispanic	1,242	0.15%	1,958	0.25%
Other, Non-Hispanic	34,195	4.01%	44,860	5.70%
<b>Total Household Units</b>	<b>852,708</b>		<b>787,225</b>	

Source: Decennial Census 2020

## General Issues

### Segregation/Integration

This section will analyze patterns of segregation by racial/ethnic groups, national origin, and limited English proficiency groups, and how they have changed over time. It will also identify areas with high levels of segregation and displacement.

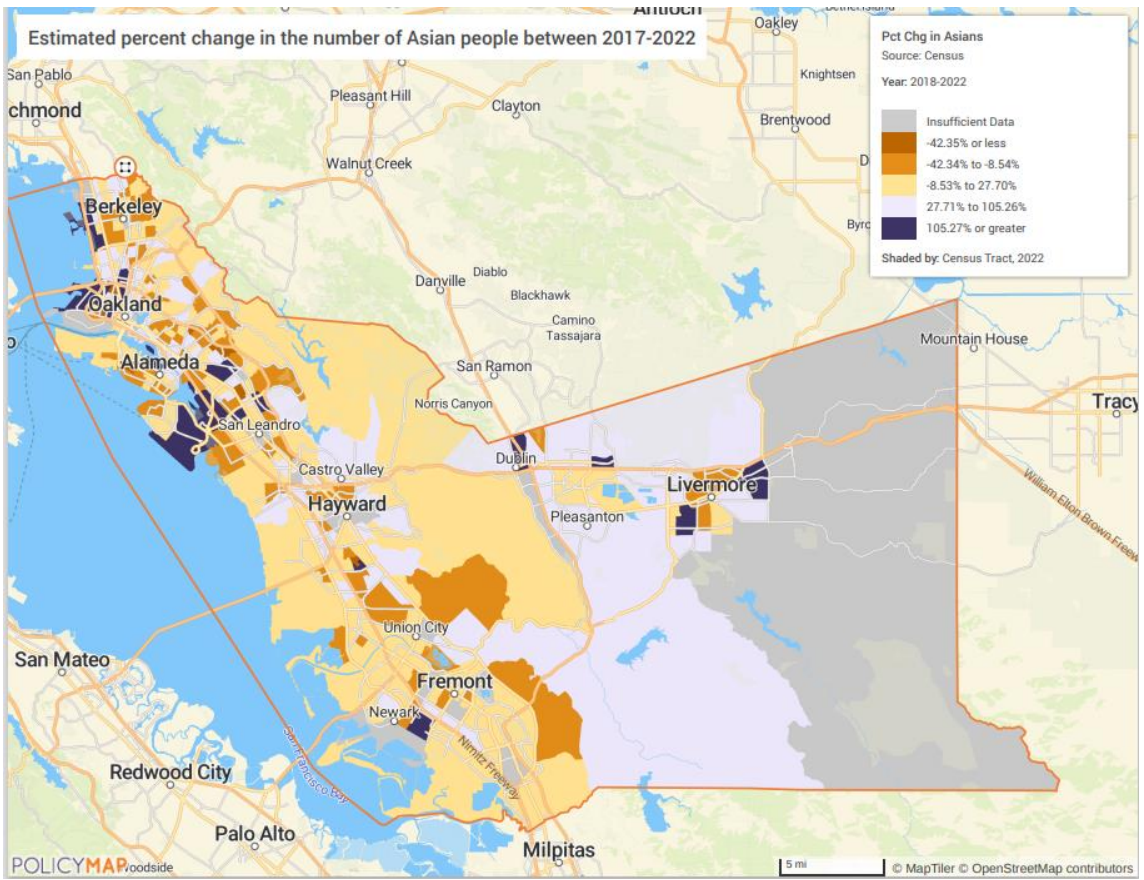
### Race/Ethnicity Trends

The number of Black and White residents in Alameda County has decreased following the pattern from 1990 to present. The White residents have decreased from 52.87% in 1990 to 29.3% in 2022, and the Black residents have declined from 17.58% in 1990 to 9.94% in 2022. The trend is similar for the region. The number of Hispanic residents in Alameda County has risen from 14.28% in 1990 to 22.21% in 2022, but the population has remained steady since 2010 hovering between 21% to 23%. The trend is similar across the region. Most of the growth in Alameda County has been due to increases in Asian or Pacific Islander residents, which has increased from 14.46% in 1990 to 32.65% in 2022. The trend is similar across the region.

The following maps highlight the racial and ethnic population trends between 2017-2022.

- Map V.1 shows a population growth of Asian residents of over 100% in some North County tracts, along with some tracts in the East County near Livermore, and one tract in the South County. The Tri-Valley area of the County saw an Asian population growth upwards of 27%, along with some tracts in the North County and the Mid/Central County. Some tracts throughout the west saw population declines of over 40%.
- Map V.2 shows that the Black or African American population has seen a decline throughout the County between 2017-2022. There are some areas that saw extreme growth (over 45%) spread throughout the County, with larger pockets of this growth being in Livermore, the upper area of South County, and North County. Some tracts saw a population decline of Black or African American residents, indicated by darker orange shading.
- Map V.3 highlights the change in White residents in Alameda County between 2017-2022. There has been a decline of about 11%-23% in many areas of the County. There were some areas of growth over 6%, indicated by dark blue shading. These tracts are located throughout South County, Mid/Central County, and North County. The Tri-Valley area only saw a decline of White residents – there were no tracts that had growth.
- Map V.4 shows the areas of Hispanic/Latino residents being primarily in the Mid/Central County, North County, and near Dublin and Pleasanton. There were also some tracts dispersed throughout the County that saw extreme growth of nearly 90%, indicated by dark blue shading.
- Map V.5 shows growth of the Native Hawaiian/Pacific Islander population. Tracts that experienced growth were primarily distributed among South County, Mid/Central County, and the Tri-Valley area. Some areas saw growth of over 180%, indicated by dark blue shading.

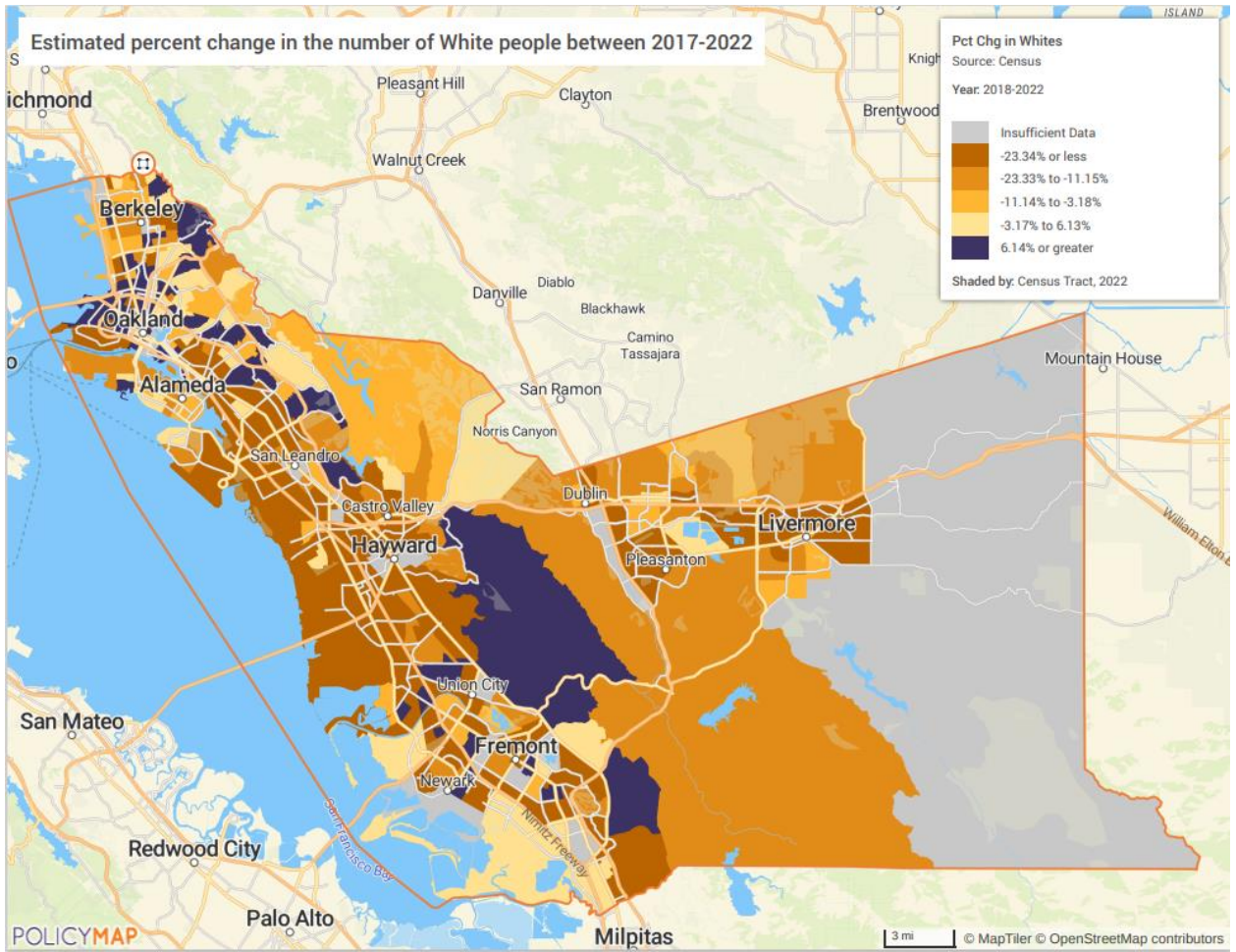
# MAP V.1 - Asian Population % Change



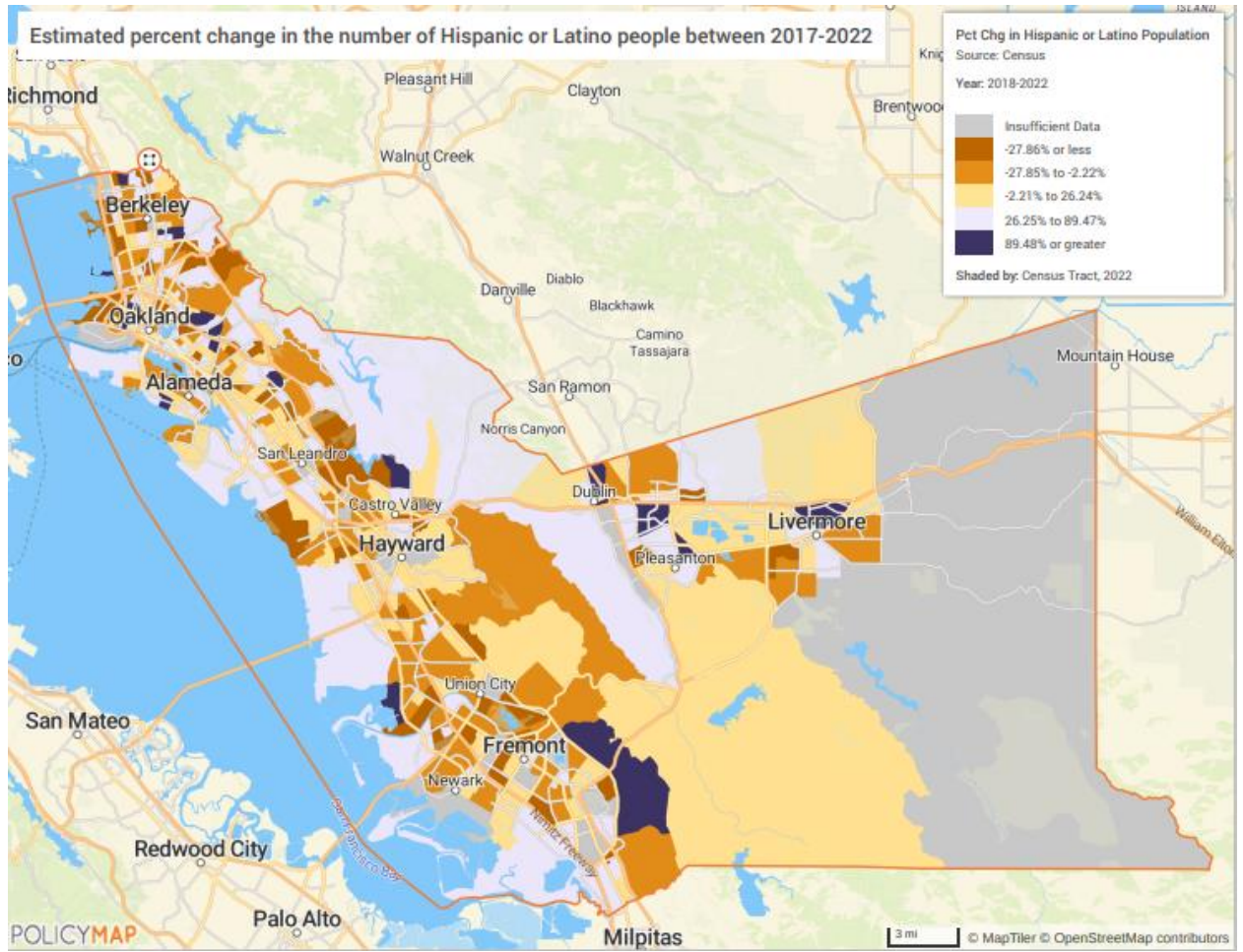




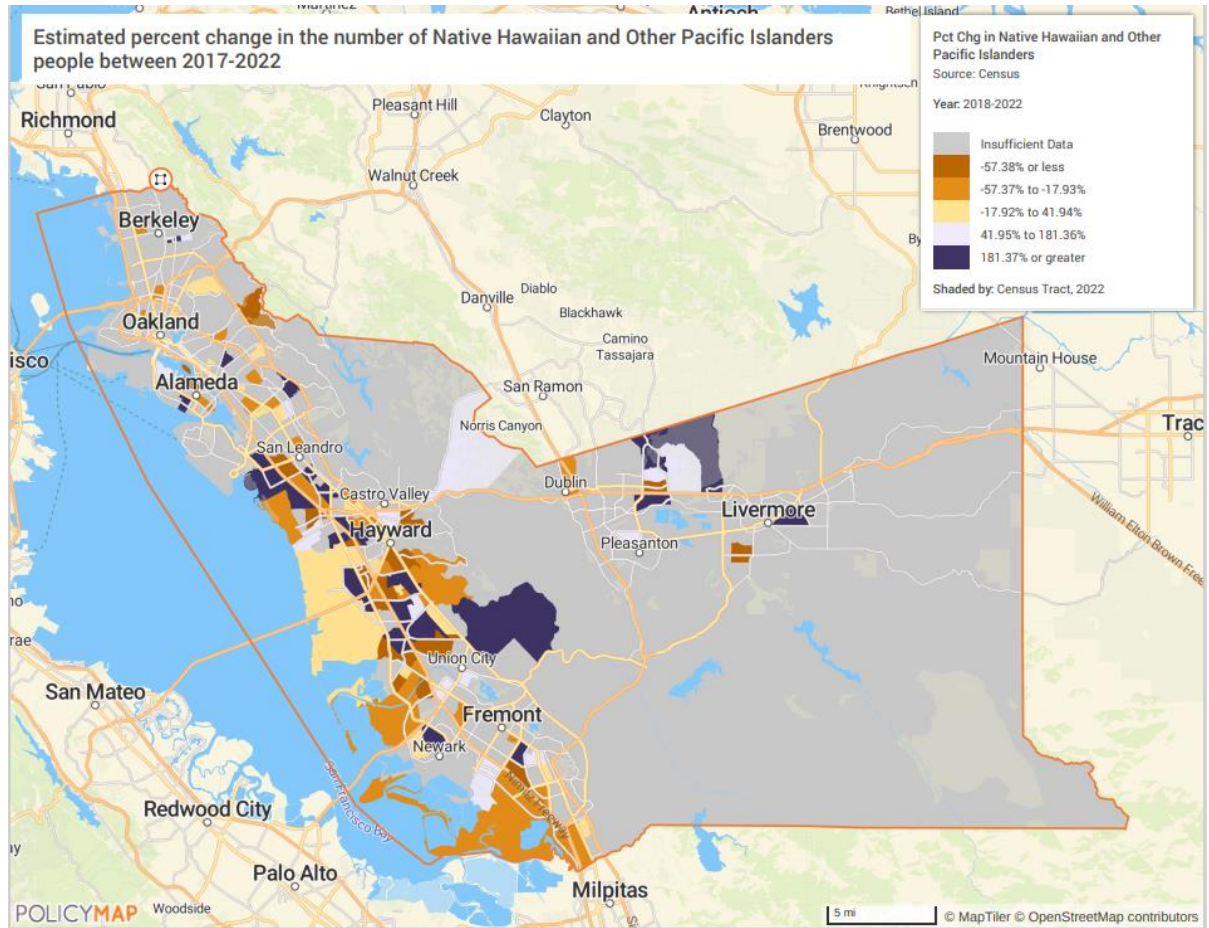
### MAP V.3 - White Population Percent Change



# MAP V.4 Hispanic/Latino Population % Change



## MAP V.5 - Native Hawaiian/Other Pacific Islander % Change



### National Origin and Limited English Proficiency

Overall, most population growth in Alameda County has been in foreign-born residents and residents of color. As of 2022, 33% of the population in Alameda County are foreign born; 70% are minorities; 20% are under the age of 18; 65.38% are between the ages of 18 and 64; and 14.62% are over the age of 65. The residents with limited English proficiency have declined from a 2010 peak of 18.79% to 16.32% as of 2022.

2022 Census data suggest that 33.27% of Alameda County’s population were foreign-born – a 1.13% growth from 2017. Map V.6 shows the predominant countries of birth for residents as of 2018. Mexico was the number one place of birth for Alameda County. In some areas, there were also higher populations of people born in China, India, and the Philippines. The tables below list the predominant place of birth by city and the predominant places of birth by census tract (excluding China, Mexico, India, and the Philippines). Map V.7 highlights the countries of origin



in 2018 for the census tracts in North County, which has the most diversity of national origins and is also where the County’s R/ECAP areas are located.

**Table: Predominant Country of Birth Among the Foreign-Born Population by City, 2018**

City	Predominant Country of Birth
Alameda	China - excluding Hong Kong and Taiwan
Albany	China - excluding Hong Kong and Taiwan
Ashland	Mexico
Berkeley	China - excluding Hong Kong and Taiwan
Castro Valley	China - excluding Hong Kong and Taiwan
Cherryland	Mexico
Dublin	India
Emeryville	China - excluding Hong Kong and Taiwan
Fairview	Mexico
Fremont	India
Hayward	Mexico
Livermore	Mexico
Newark	Mexico
Oakland	Mexico
Piedmont	China - excluding Hong Kong and Taiwan
Pleasanton	India
San Leandro	China - excluding Hong Kong and Taiwan
San Lorenzo	Mexico
Sunol	Mexico
Union City	Philippines

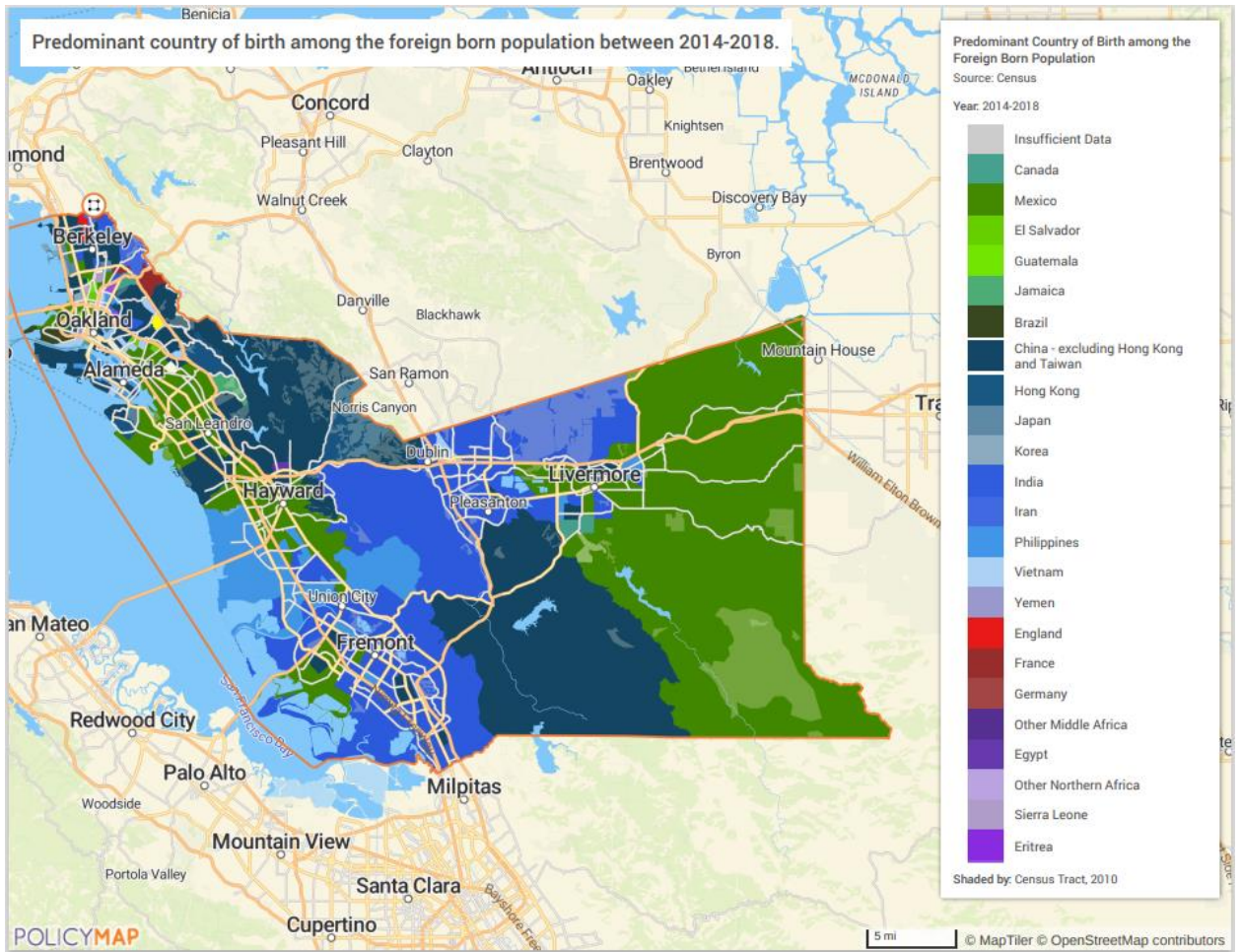
Source: 2014-2018 Census

**Table: Predominant Country of Birth Among the Foreign-Born Population By Census Tract (excluding Mexico, India, China, and Philippines), 2018**

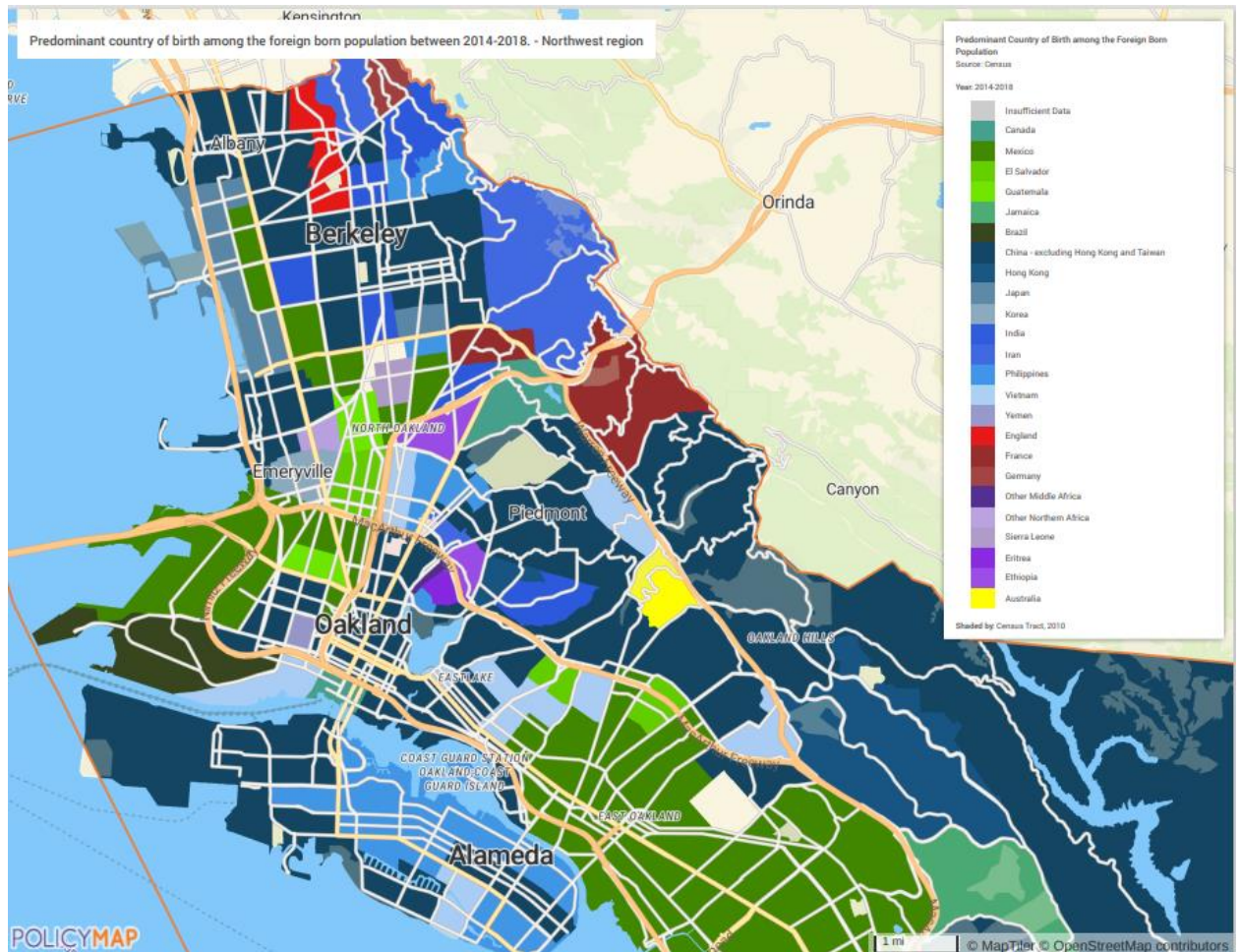
Census Tract	Predominant Country of Birth
6001400100	Iran
6001400300	Ethiopia
6001400500	Sierra Leone
6001400700	Guatemala
6001400900	Other Northern Africa
6001401000	El Salvador
6001401100	Vietnam

6001401600	Guatemala
6001402500	Yemen
6001403502	Other Middle Africa
6001403600	Eritrea
6001403800	Hong Kong
6001403900	Ethiopia
6001404000	Iran
6001404300	Canada
6001404400	France
6001404501	Vietnam
6001404700	Australia
6001405302	Vietnam
6001405500	Vietnam
6001405700	El Salvador
6001405800	Vietnam
6001405902	Vietnam
6001406400	Vietnam
6001406601	El Salvador
6001407900	Vietnam
6001408100	Hong Kong
6001409900	Jamaica
6001421100	Germany
6001421300	England
6001421800	England
6001422000	Japan
6001423601	Japan
6001423800	France
6001425104	Korea
6001428301	Hong Kong
6001428400	Vietnam
6001430101	Hong Kong
6001430900	Egypt
6001450300	Vietnam
6001451102	Canada
6001981900	Brazil
6001982000	Vietnam
6001983200	Canada
Source: 2014 - 2018 Census	

# MAP V.6 Country of Birth of foreign-born population



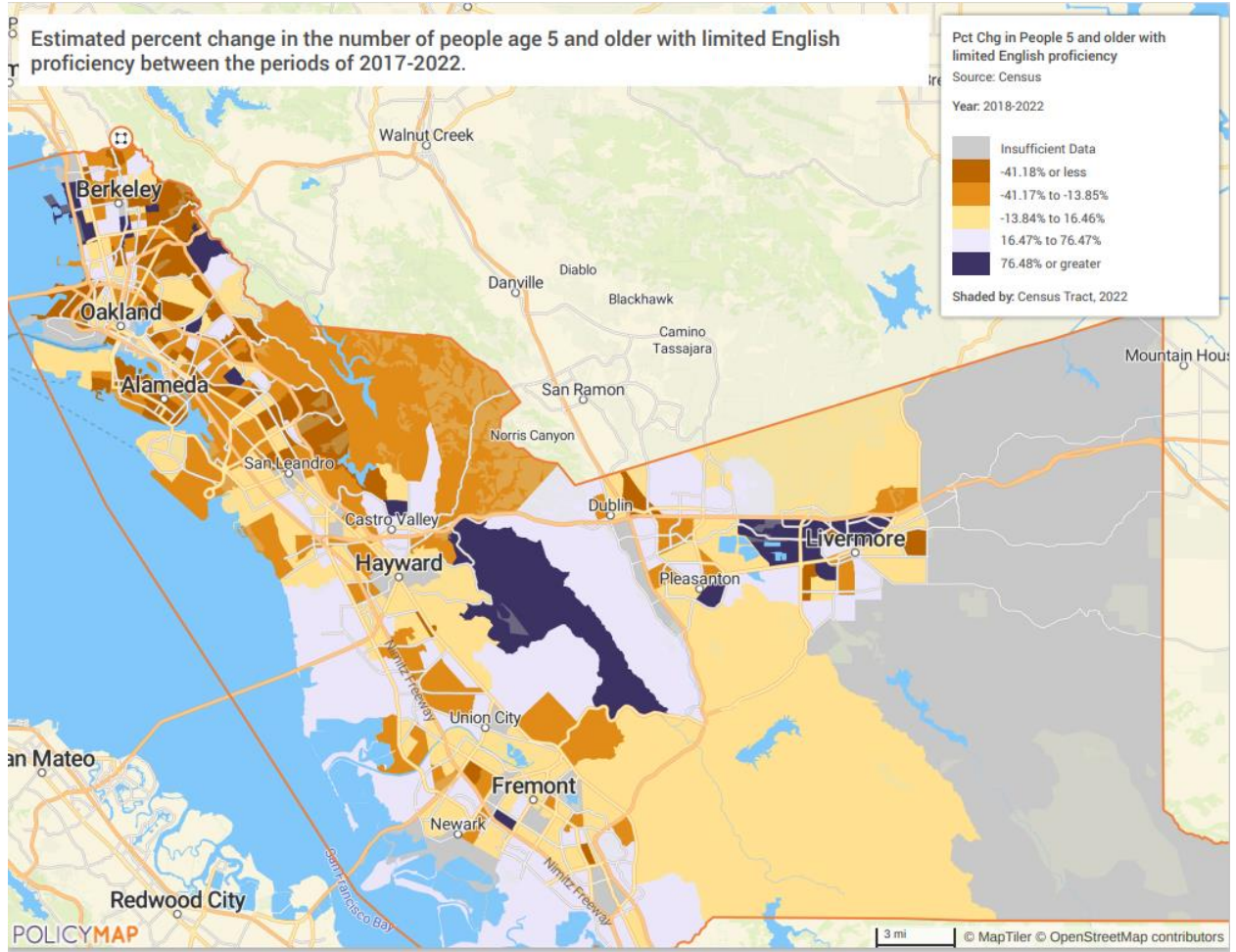
## MAP V.7 - Country of Birth - North County



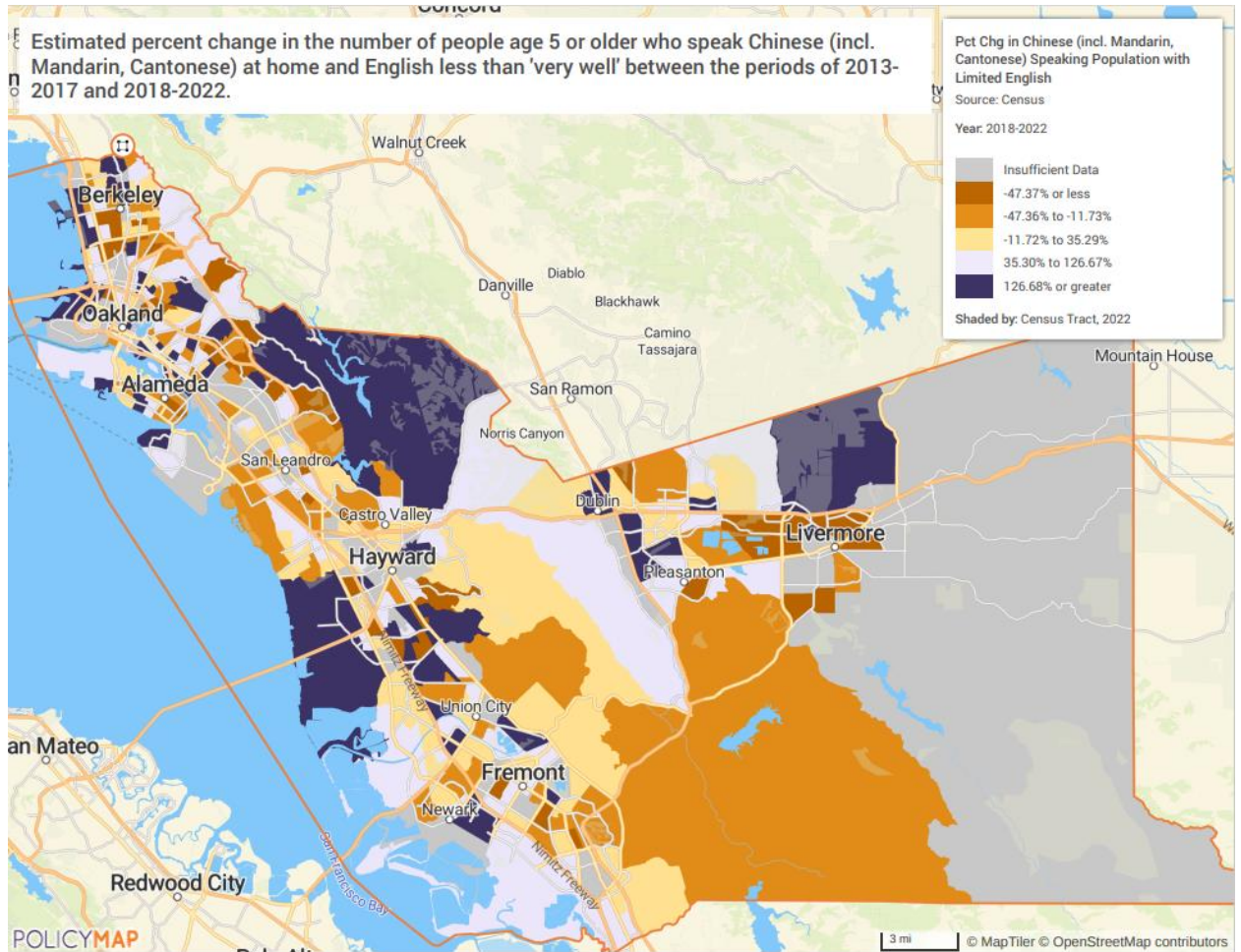
Map V.8 highlights the percent change in LEP residents between 2017-2022. There is a large area in the central area of the County, to the east of Hayward and Union City, along with some areas in North County and the Tri-Valley area, that saw increases of more than 76% of the LEP population. Chinese LEP residents grew from 3.65% to 4.44% between 2017-2022. Map V.9 illustrates the areas with the highest growth of Chinese LEP residents – these areas are spread throughout the County and are indicated by dark blue shading. Between 2017-2022, the population of Spanish LEP residents declined by 1.47% (or from 7.05% to 5.58%). Although there were some areas of the County that saw increases of Spanish LEP residents upwards of 90%, many areas of the County saw decline between -13% and -41%.



# MAP V.8 LEP percent change



## MAP V.9 Chinese LEP residents



### Segregation

#### HISTORY OF SEGREGATION

This section presents a brief summary of the history of racial and ethnic segregation in the Bay Area. The history presented here is important to understand as it demonstrates that fair housing issues are not novel but have existed since the Civil Rights Act of 1866 and persisted despite the passage of the Fair Housing Act of 1968. It also acknowledges that federal, state, and local laws, policies, and practices have discouraged protected classes' housing choices and perpetuated segregation.

In 1942, during World War II and after the attack on Pearl Harbor, President Franklin D. Roosevelt signed Executive Order 9066, which allowed military commanders to exclude people of "enemy ancestry" in designated "exclusion zones." All Japanese immigrants and Japanese Americans living on the West Coast, approximately 110,000 people, were forced into internment camps.

Approximately 8,000 internees were held in the Tanforan Assembly Center camp in 1942. During this time, Japanese property was stolen or sold, leaving many with nowhere to live upon release (Truman Library, 2017).

The state of California enacted several Jim Crow laws between 1850 and 1947. People of color were not allowed to testify in favor of or against White men; marriage between a White person and person of color was illegal; any person who could not read English was not allowed to vote; Chinese immigrants were not allowed to vote; and Asian immigrants could not own property.

Redlining was a practice in the 1930s in which the Home Owner's Loan Corporation (HOLC) graded 239 cities in the United States based on race and income to determine loan risk (Anti Eviction Mapping Project, 2019). This resulted in mortgage lenders denying majority Black, Asian, and Hispanic neighborhoods mortgages while granting mortgages to White neighborhoods. This created a wealth disparity between White neighborhoods and neighborhoods of color. The cities of Oakland, Berkeley, Alameda, San Leandro, Piedmont, Albany, and Emeryville were all graded by HOLC. Neighborhoods fronting the San Francisco Bay received the worst scores (Richmond, 2019).

If families of color were approved for a mortgage, they would often have to buy homes in less desirable areas. In addition, restrictive covenants placed on the trust deeds in White neighborhoods contained language barring sales of homes to non-White buyers. Additionally, homes that families of color could buy would not appreciate in value in the same way that homes in White neighborhoods would, continuing the disparity of wealth.

During the 1950s, 1960s, and 1970s, many large cities in the country lost a significant portion of their White population and saw growth in their Black and Hispanic populations. The Civil Rights Act, desegregation of schools, and White people's access to credit and mortgages contributed to this phenomenon, which is now called "White flight." White families were able to access mortgages that allowed them to leave diverse cities for racially homogenous suburbs. This left cities with a high population of people of color, a smaller tax base, and decreased investment leading to poor conditions. The City of Oakland is a notable example of a city deeply affected by White flight. Gentrification is a reversal of White flight trends, where more affluent, often White families move back into the city from suburban communities.

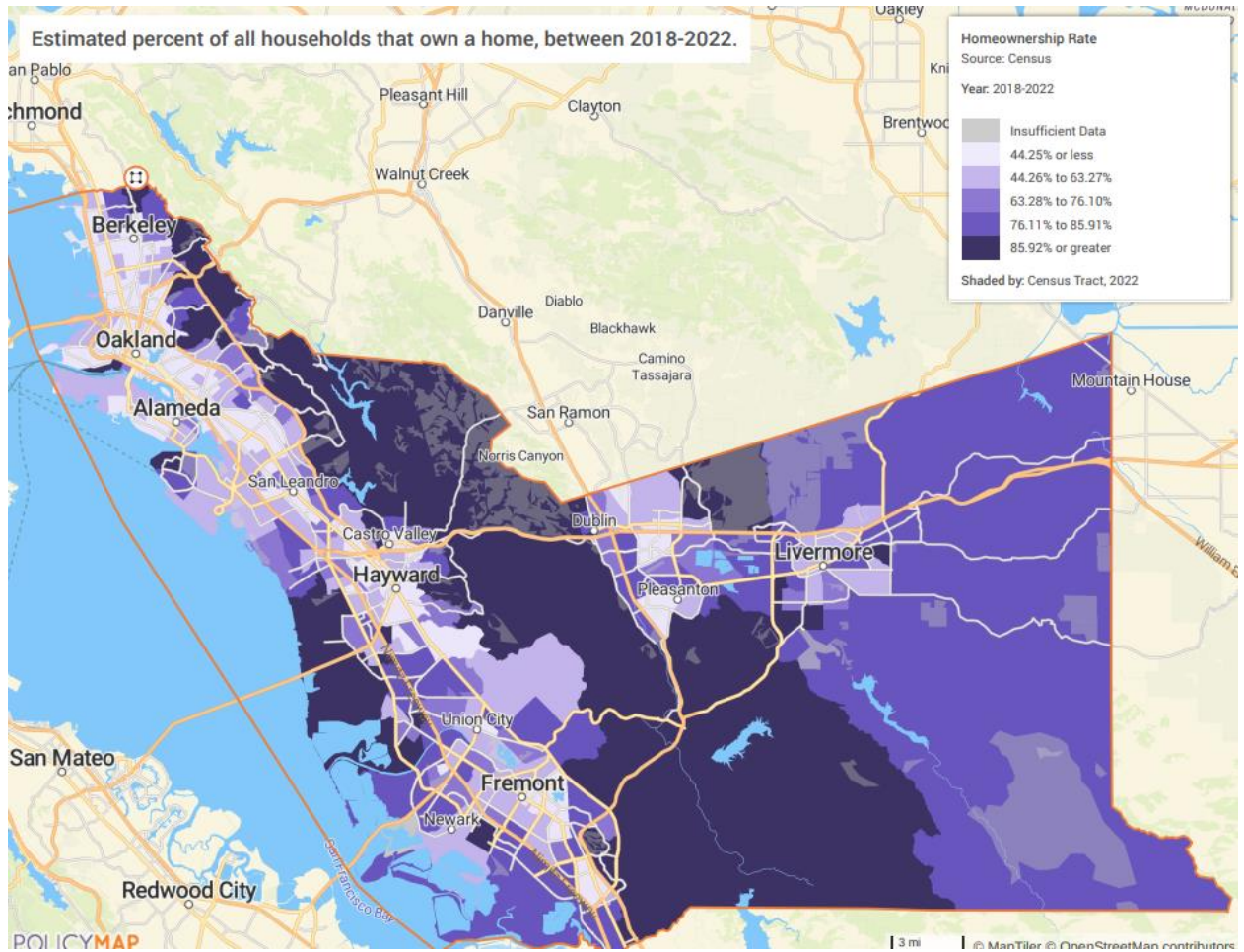
Gentrification is demarcated by renewed investment in communities and significant increases in rent. Low-income families of color find it hard to pay rent and opt to move to lower rent areas in often worse conditions and with less opportunity. The cities of Oakland and Berkeley are currently experiencing high levels of gentrification, where many Black and Hispanic families are moving into outlying suburban communities while White families are moving in, per the UC Berkeley's Urban Displacement Project.



## TENURE AND SEGREGATION

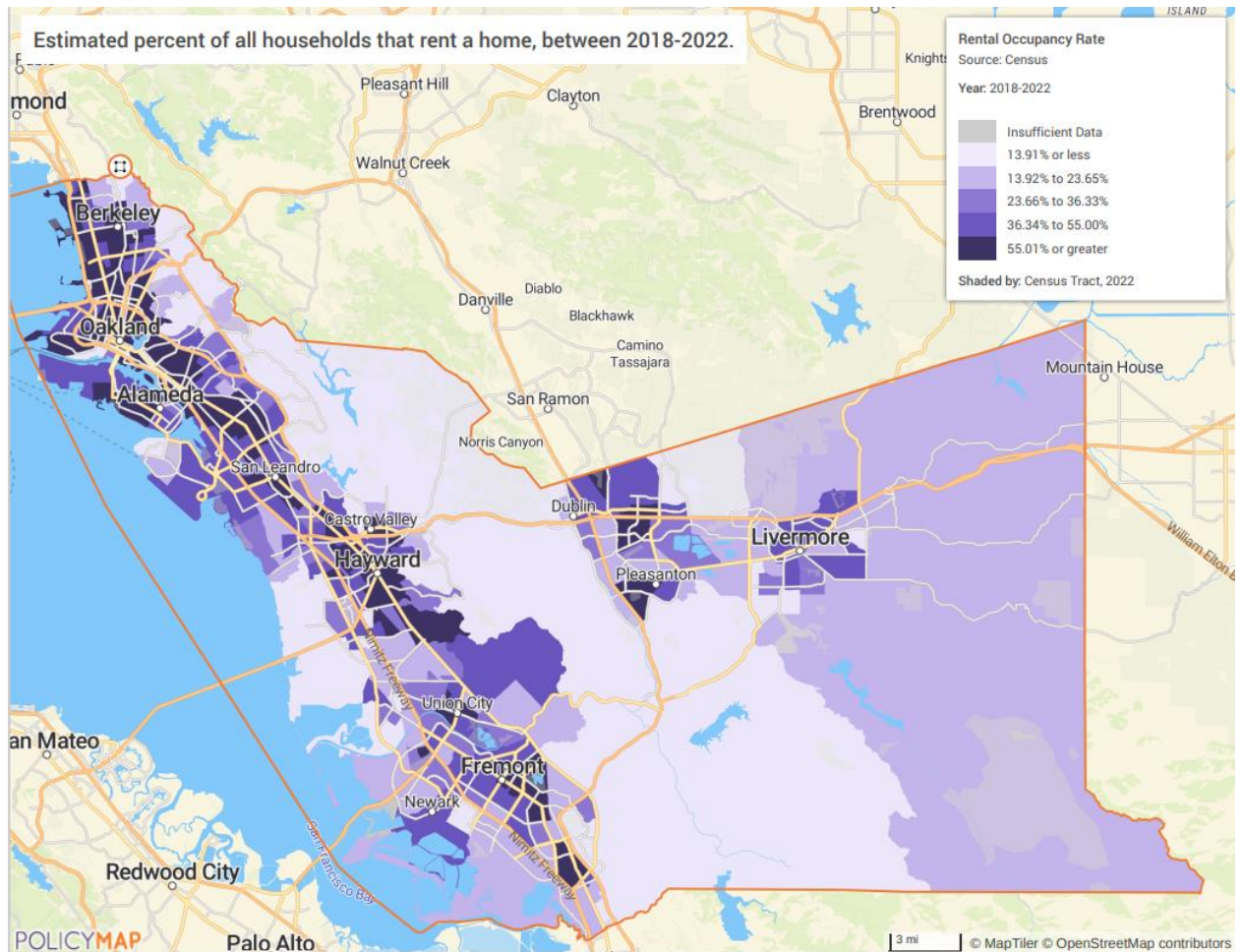
Maps V.10 and V.11 show the percentages of owner-occupied and renter-occupied housing units throughout Alameda County between 2018 and 2022. The areas with the highest percentages of homeowners are generally areas with higher concentrations of white residents. The areas with the highest percentages of renters are generally areas with higher concentrations of residents of color.

**MAP V.10 Housing Tenure - Homeowner Households**



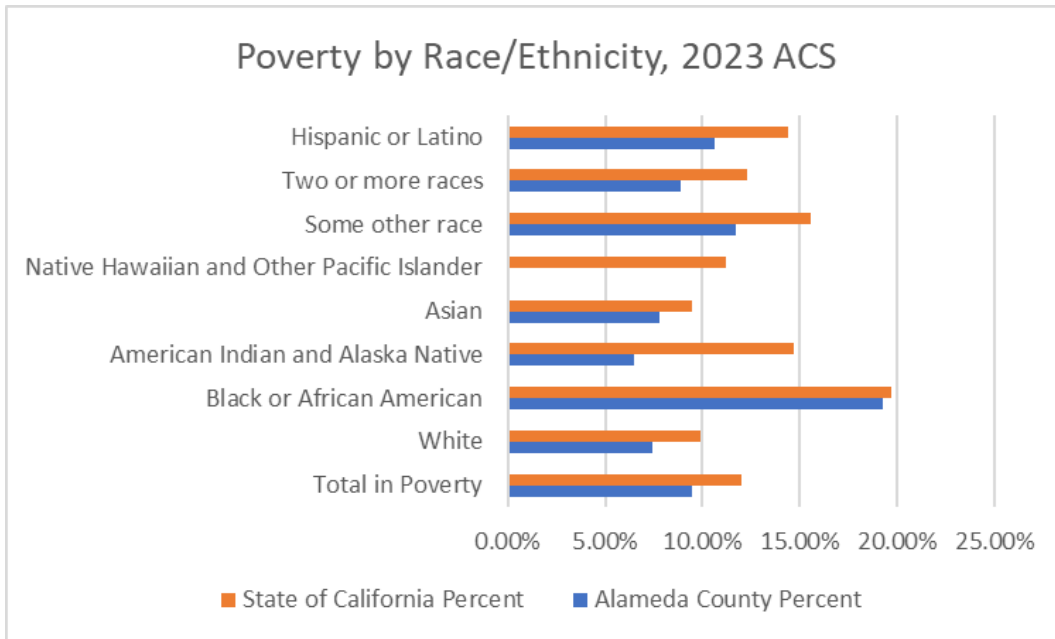


## MAP V.11 Housing Tenure - Renter Households



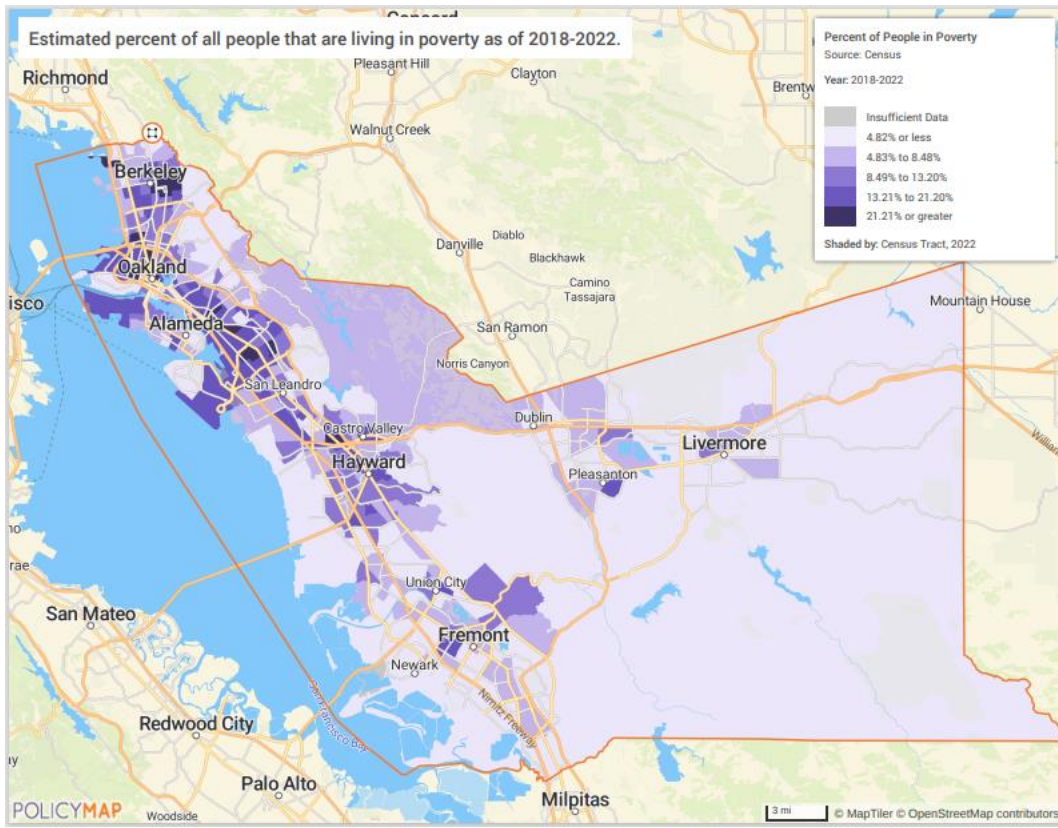
### Concentrated Areas of Poverty

2018-2022 ACS data says that 9.15% of people were living in poverty in Alameda County, which was a more than -2% decline from the poverty rate from 2013-2017 estimates. The chart below shows the poverty rate by race in the County. Black residents experience poverty at a higher rate (16.6%) than other racial or ethnic categories. Compared to the State of California, Alameda County has lower rates of poverty in all categories.

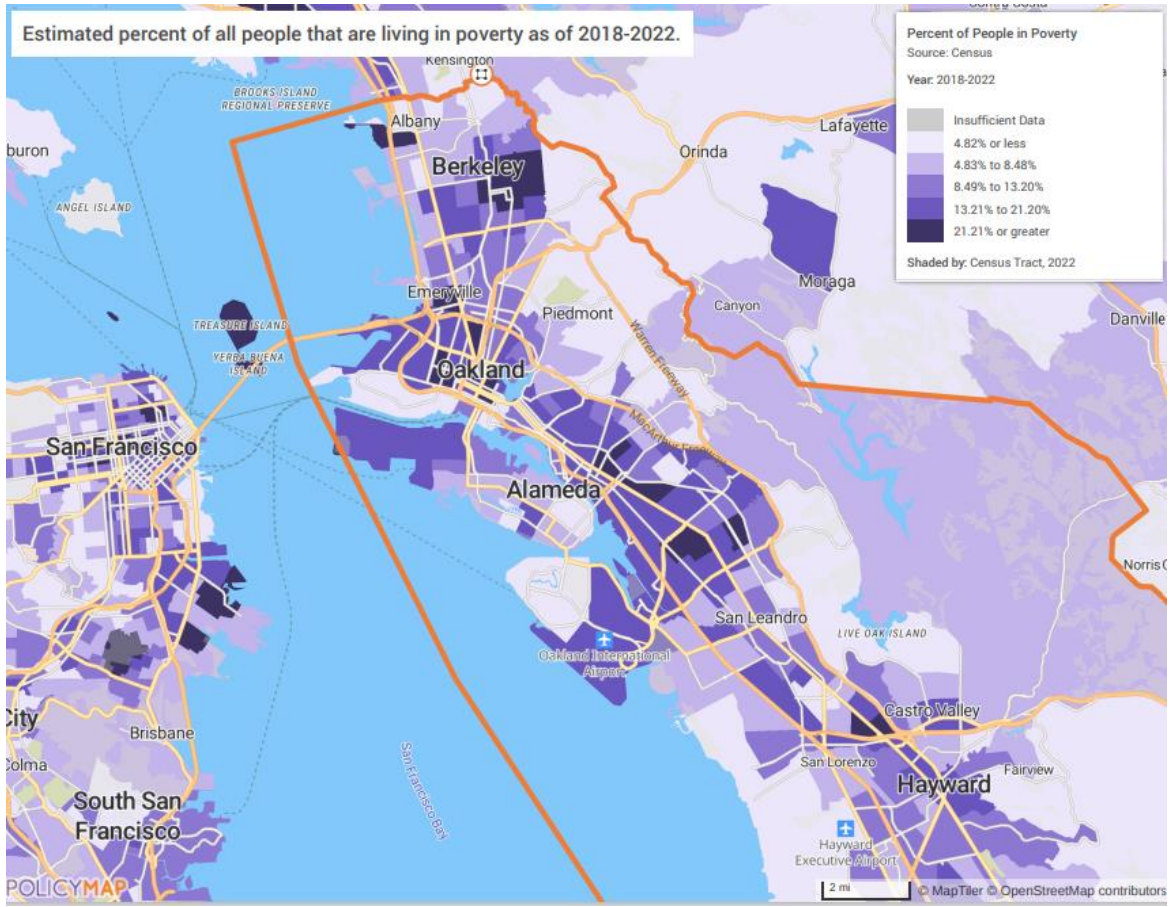


- Maps V.12 and V.13 show that the areas with higher rates of poverty are in North County and Central County, with some census tracts seeing a rate of 21% or higher.
- Although the overall percentage of people living in poverty in the County has declined, Map V.14 highlights that many areas have seen large increases in poverty rates. The dark blue shaded areas indicate increases in poverty of over 38%.
- Map V.15 shows the area of highest poverty for Black/African American residents being the South County. There are also tracts spread throughout Mid/Central County and North County with high poverty rates.
- Map V.16 shows the percentage of Hispanic or Latino residents living in poverty is highest in the Tri-Valley area, as well as in the North and Central Counties.

# MAP V.12 - Poverty

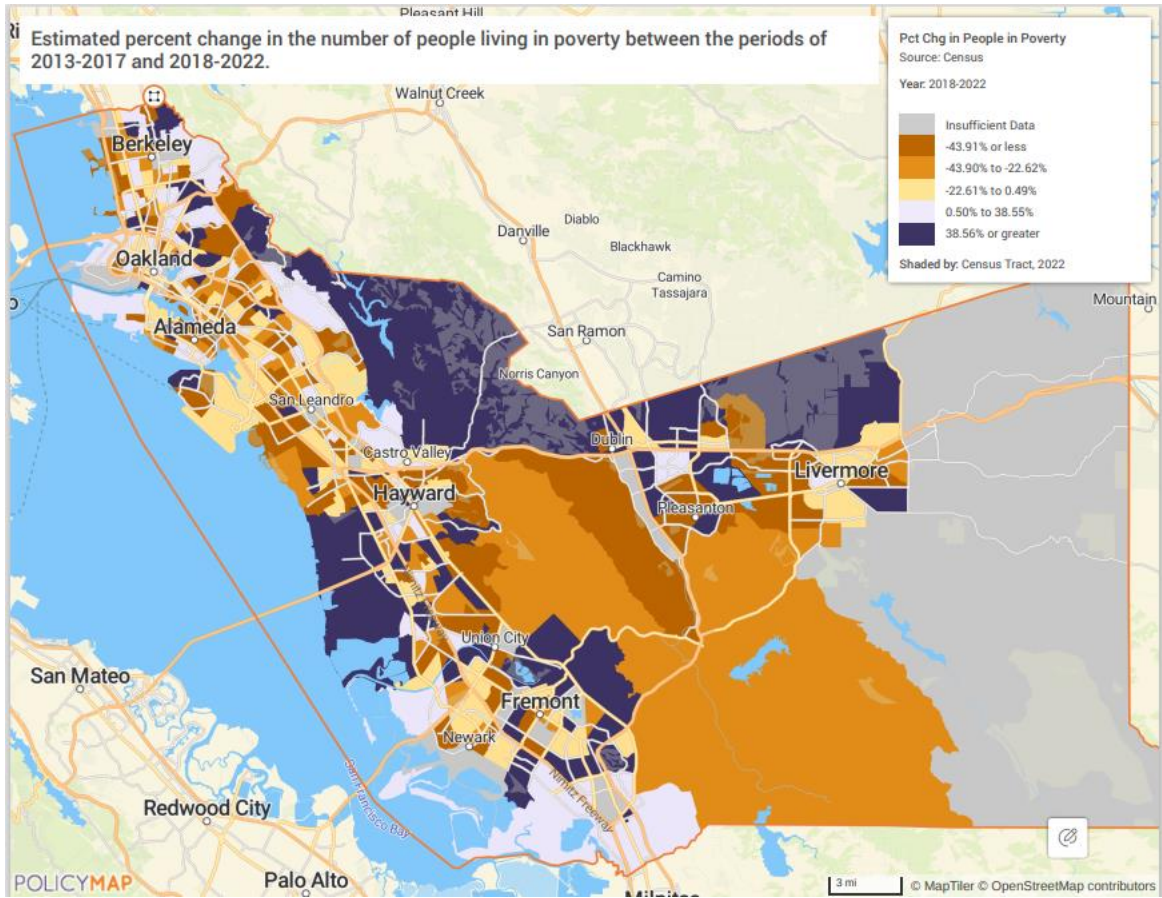


# MAP IV.13 Poverty –North County and Central County

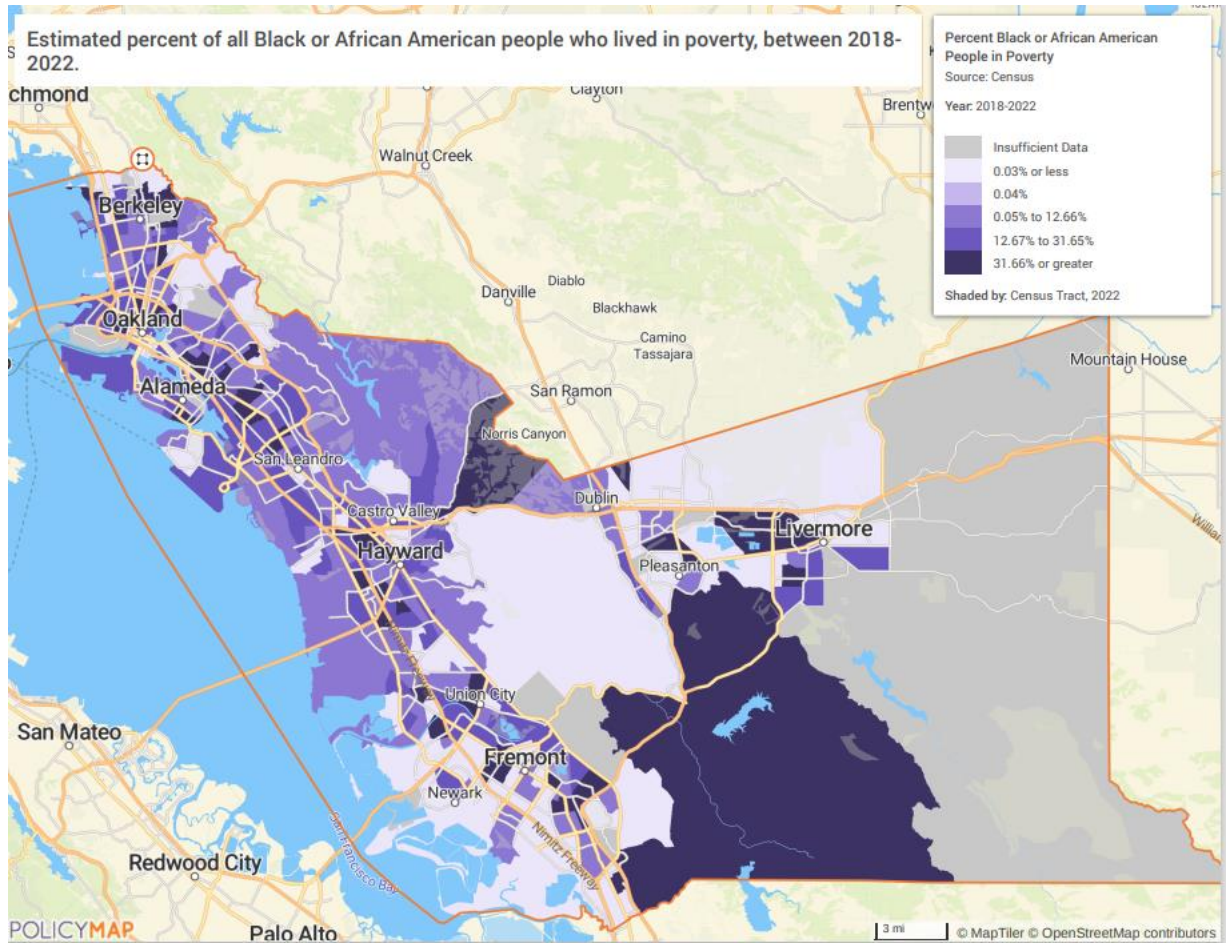




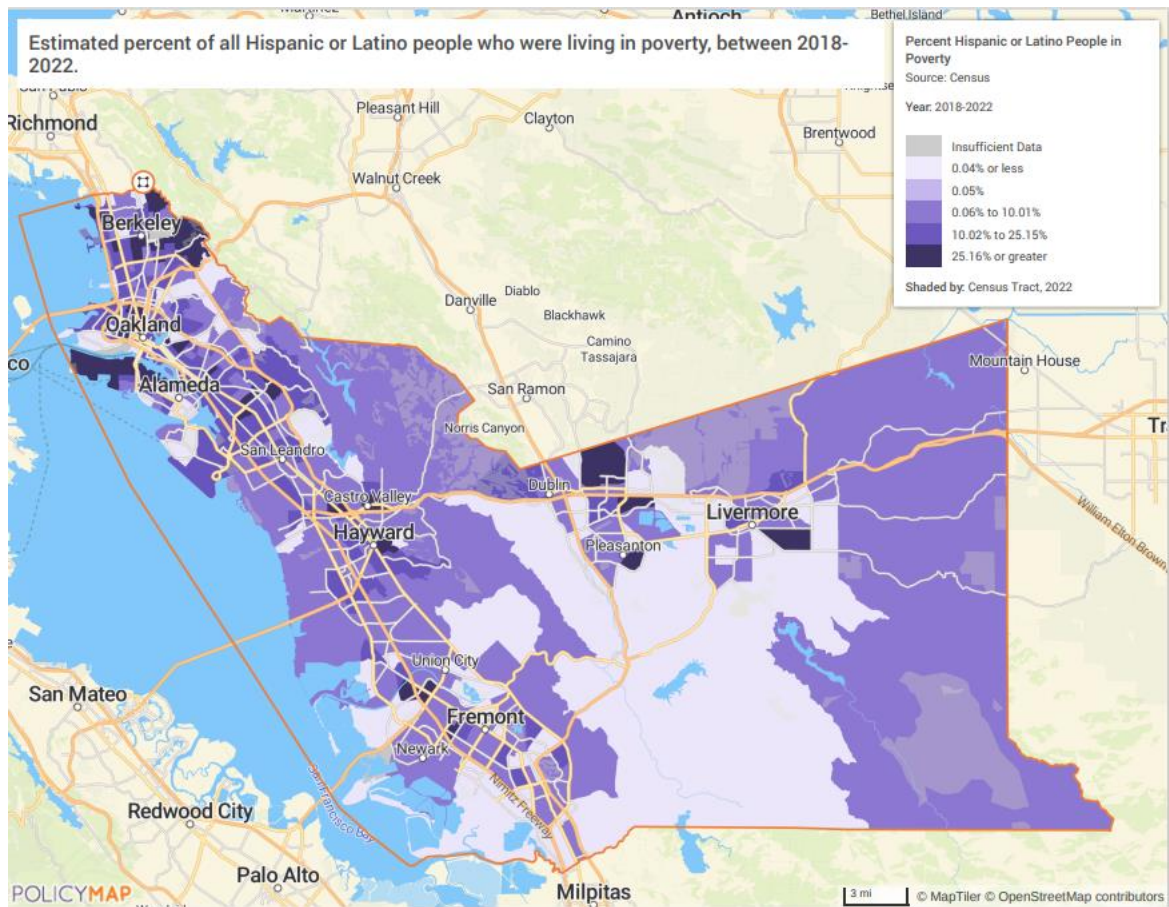
# Map V.14 Poverty Percent Change



# MAP V.15 Black/African Americans People in Living in Poverty



## MAP V.16 Hispanic or Latino People Living in Poverty



The following tables highlight the areas of the County with high poverty rates by census tract, zip code, and County subdivisions. The North County and Central County areas see the highest rates of poverty.

<b>Census Tracts with &gt;25% poverty 2022</b>	
Census Tract	% in poverty
402900	25.11%
403301	25.57%
402500	27.61%
401400	30.26%
403000	30.45%

<b>Zip codes with &gt;15% poverty 2020</b>	
Zip Code	% in poverty
94606	16.67%
94601	18.72%
94607	19.45%
94709	19.61%
94720	19.89%
94621	19.92%
94612	20.16%
94613	46.67%
94704	47.51%

<b>% in Poverty - County Subdivisions 2022</b>	
Subdivision	% in poverty
Livermore-Pleasanton	4.49%
Fremont	5.41%
Alameda	7.14%
Hayward	8.86%
Oakland	12.94%
Berkeley	16.40%

ACS data suggest that between 2013-2017 and 2018-2022, the median income in Alameda County increased by 42.9% and was \$122,488 in 2022. This is higher than the State of California's median income of \$91,905. However, 21.54% of households in Alameda County had an annual income of less than \$50,000 in 2022. The table below highlights the median income by race and ethnicity. Black or African American residents' median income is almost half of the County median income. This disparity reflects the high percentage rate among Black residents at 16.64%. Hispanic or Latino residents and American Indian and Alaska Native residents also have median incomes that are significantly lower than the County average.



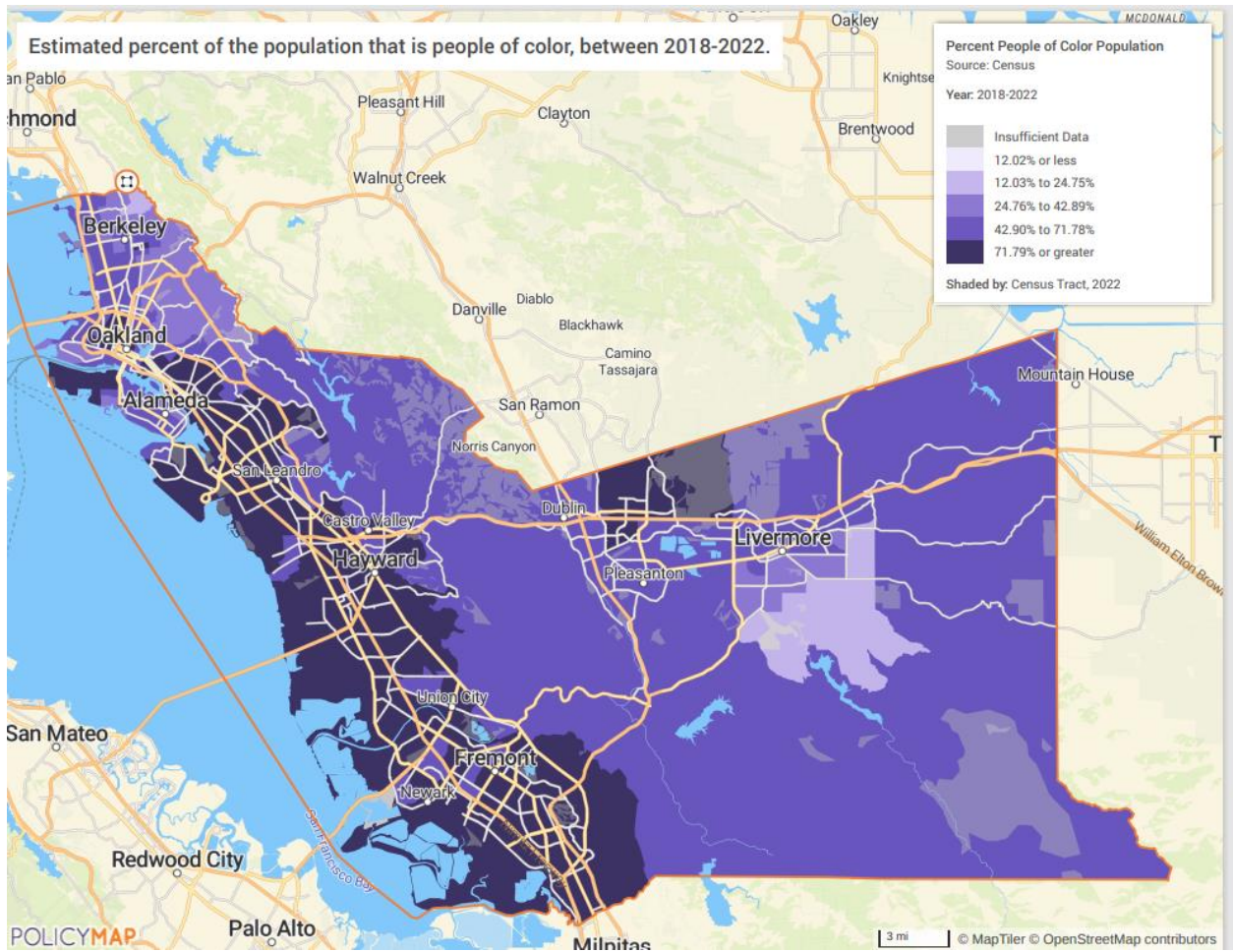
<b>Median Household Income and Poverty by Race/Ethnicity</b>			
Race/Ethnicity	Annual Income		% in Poverty
	2013-2017	2018-2022	
White	\$93,773	\$136,751	7.15%
Black/African American	\$45,807	\$67,235	16.64%
Asian	\$106,898	\$158,717	7.28%
American Indian and Alaska Native	\$61,773	\$95,370	11.10%
Native Hawaiian and Other Pacific Islander	\$78,807	\$114,089	13.60%
Hispanic or Latino	\$66,728	\$93,205	11.15%

### Racially or Ethnically Concentrated Areas of Poverty (R/ECAPS)

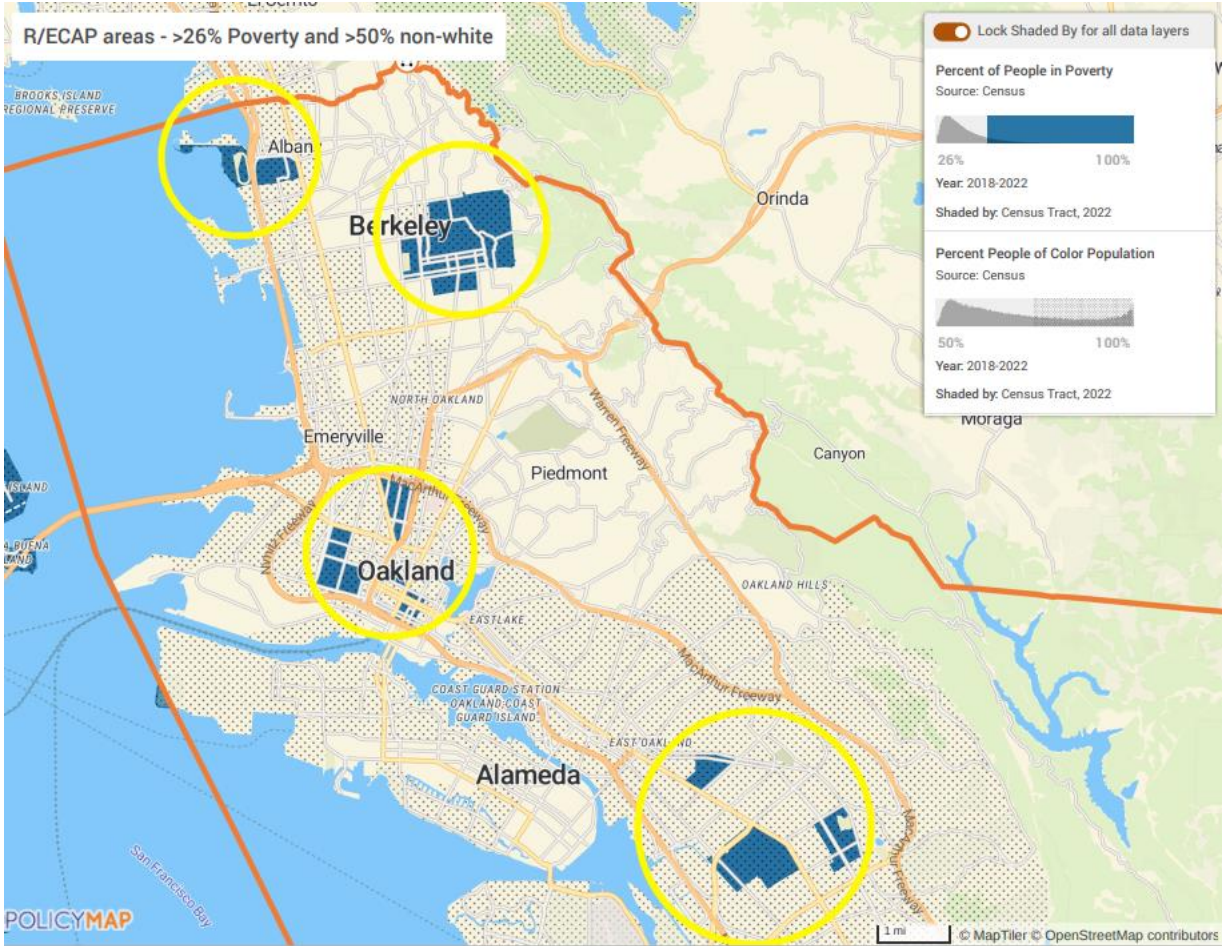
The non-White population in Alameda County in 2022 was 70.7% of the total population, which is about a 3% increase since 2017. Map V.17 shows that most areas of the County have concentrations of people of color over 24%. The darkest shaded areas highlight the areas where concentration of people of color is over 70%.

To assist communities in identifying racially/ethnically concentrated areas of poverty (R/ECAPS), HUD has developed a definition that involves a racial/ethnic concentration threshold and a poverty test. R/ECAPS must have a non-White population of 50% or more and census tracts must have 40% or more of people living in poverty or is three times the average tract poverty rate for the MSA area – whichever is lower. Alameda County is part of the San Francisco - Oakland-Berkeley, CA Metro Statistical Area (MSA), which has a poverty rate of 8.61% – 3 times this would be 25.83%. Knowing this, Map V.18 (below) highlights the R/ECAP areas in Alameda County. The table below lists out which census tracts these R/ECAP areas are in along with their corresponding percentages of poverty and population of non-White individuals.

### Map V.17 Non-White Population



# MAP V.18 R/ECAP areas

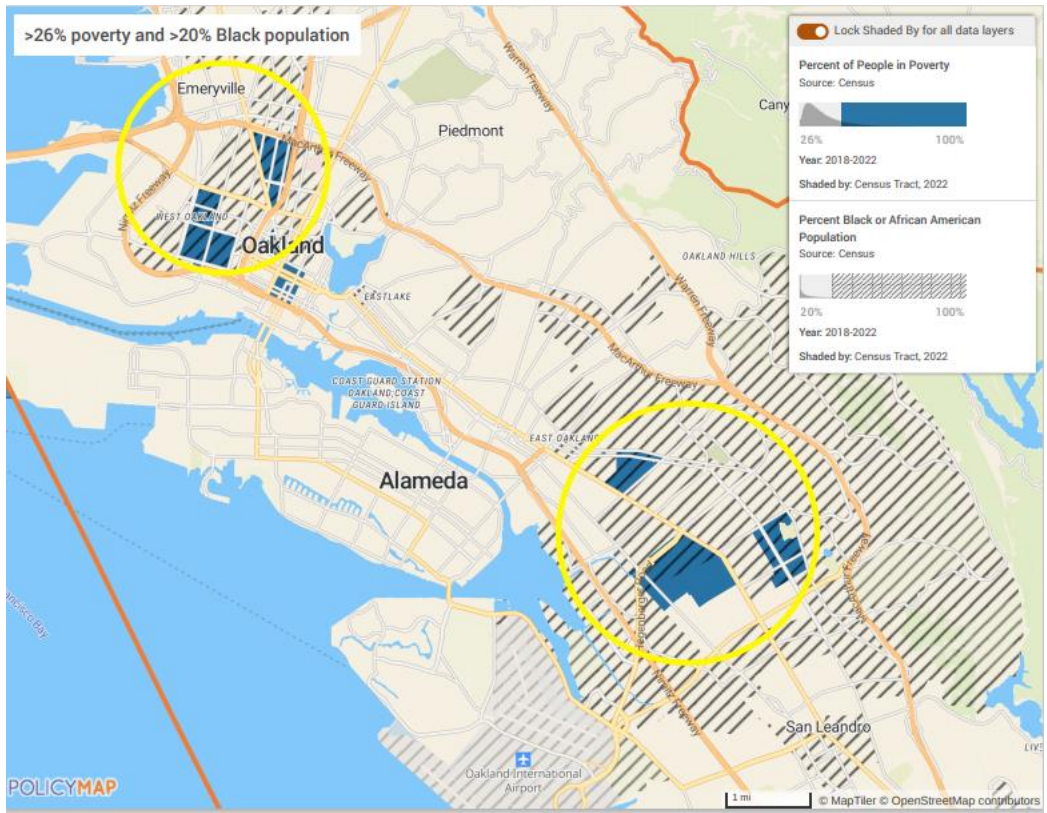


<b>Census Tract</b>	<b>Poverty Rate</b>	<b>% Non-White</b>
06001401400	30.26%	74.41%
06001402500	27.61%	84.38%
06001402802	41.33%	76.99%
06001403000	30.45%	91.37%
06001408900	28.60%	95.68%
06001409500	26.23%	88.23%
06001409700	28.72%	91.91%
06001410500	32.65%	78.51%
06001420401	42.58%	67.97%
06001420402	27.07%	68.03%
06001422500	27.17%	55.36%
06001422700	51.14%	63.69%
06001422800	61.59%	72.32%
06001422901	40.52%	59.49%
06001422902	51.62%	69.99%
06001423602	50.52%	52.86%
06001982100	37.50%	71.72%

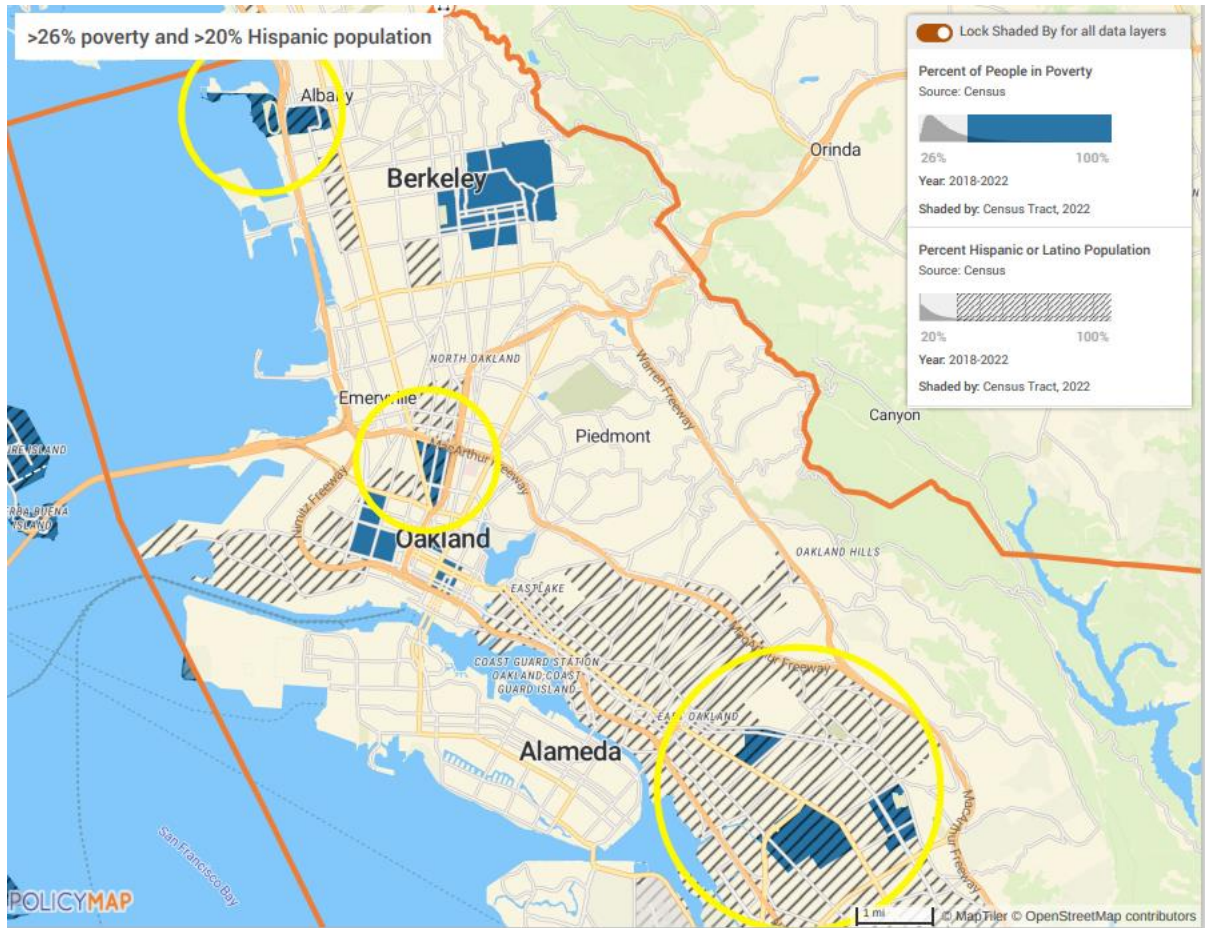
There were two racial/ethnic groups that had a population 20% or more in census tracts that also had 26% or more individuals living in poverty – Black/African American residents and Hispanic/Latino residents. Maps V.19 and V.20 below show where these areas are indicated by dark blue shading overlaid by diagonal lines (circled in maps). Poverty creates barriers for individuals accessing services or amenities that provide quality of life including healthcare, quality nutrition, transportation, and safe and decent housing.



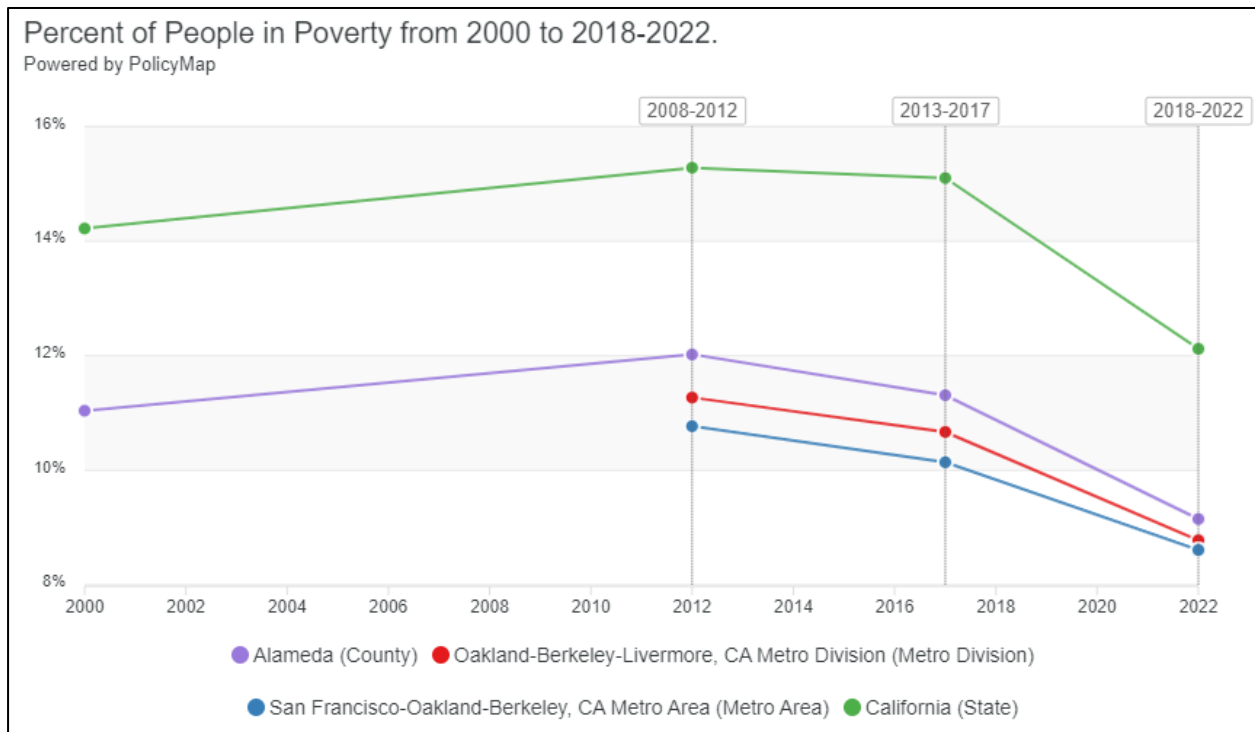
# MAP V.19 Black/African American R/ECAP



## MAP V.20 Hispanic R/ECAP



Census data shows a decline in poverty rates between 2017 and 2022. Alameda County, the Metro Statistical Area, Metro Division Area, and California all show a decline in poverty rates (seen in the chart below). As the poverty rates decline in certain census tracts, it may result in less R/ECAP areas based on HUD's definition of the areas that qualify.



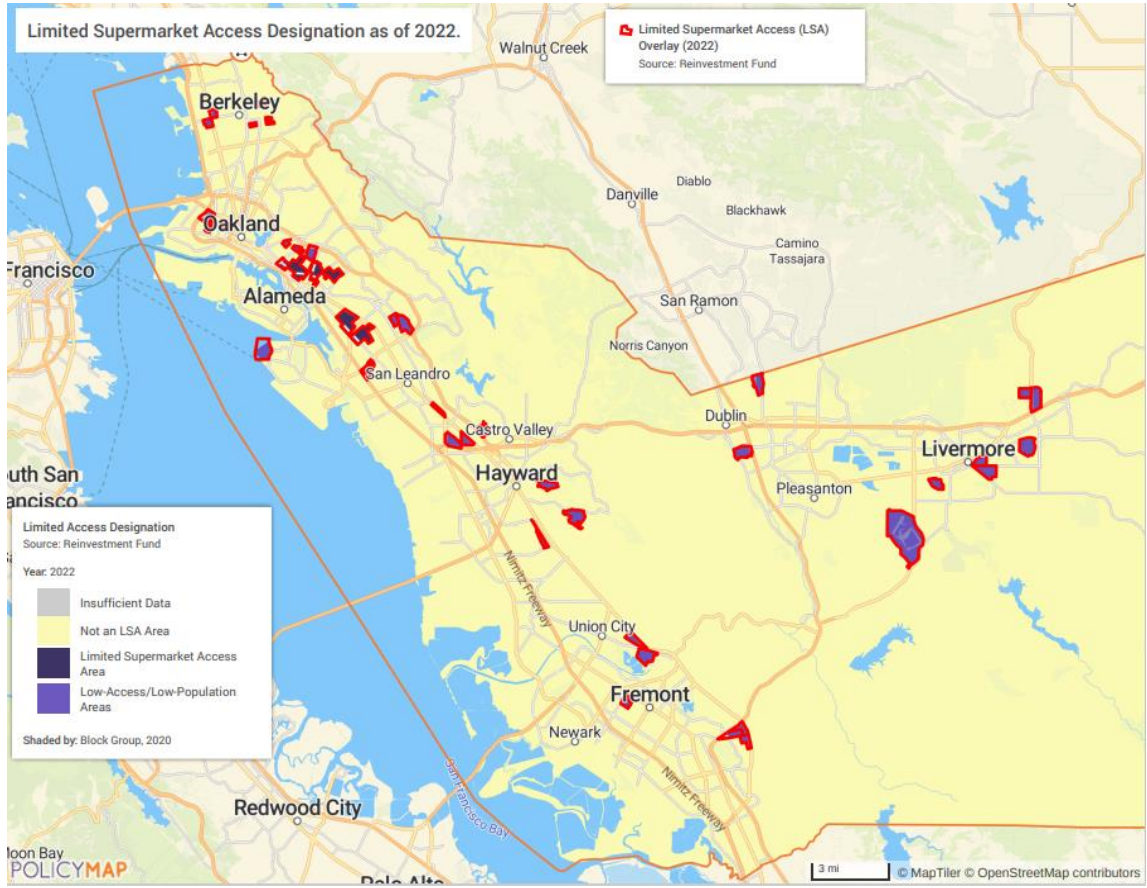
## Disparities in Access to Opportunities

This section discusses the level of access protected classes have to resources, which generally indicates economic opportunity. These include education, employment, transportation, and quality of life factors. These factors are referred to as “access to opportunity.”

Map V.21 highlights Limited Supermarket Areas (LSA Areas), which are block groups that when combined have at least 5,000 residents who need to travel almost twice as far for a full-service supermarket relative to residents in block groups with similar population density and above average incomes. These LSA areas have red borders on the map and are generally in census tracts with higher rates of poverty and higher populations of residents of color. Map V.23 shows that the North County and Mid/Central County areas, which have higher rates of poverty and higher concentrations of people of color, are at greater risk of food insecurity.

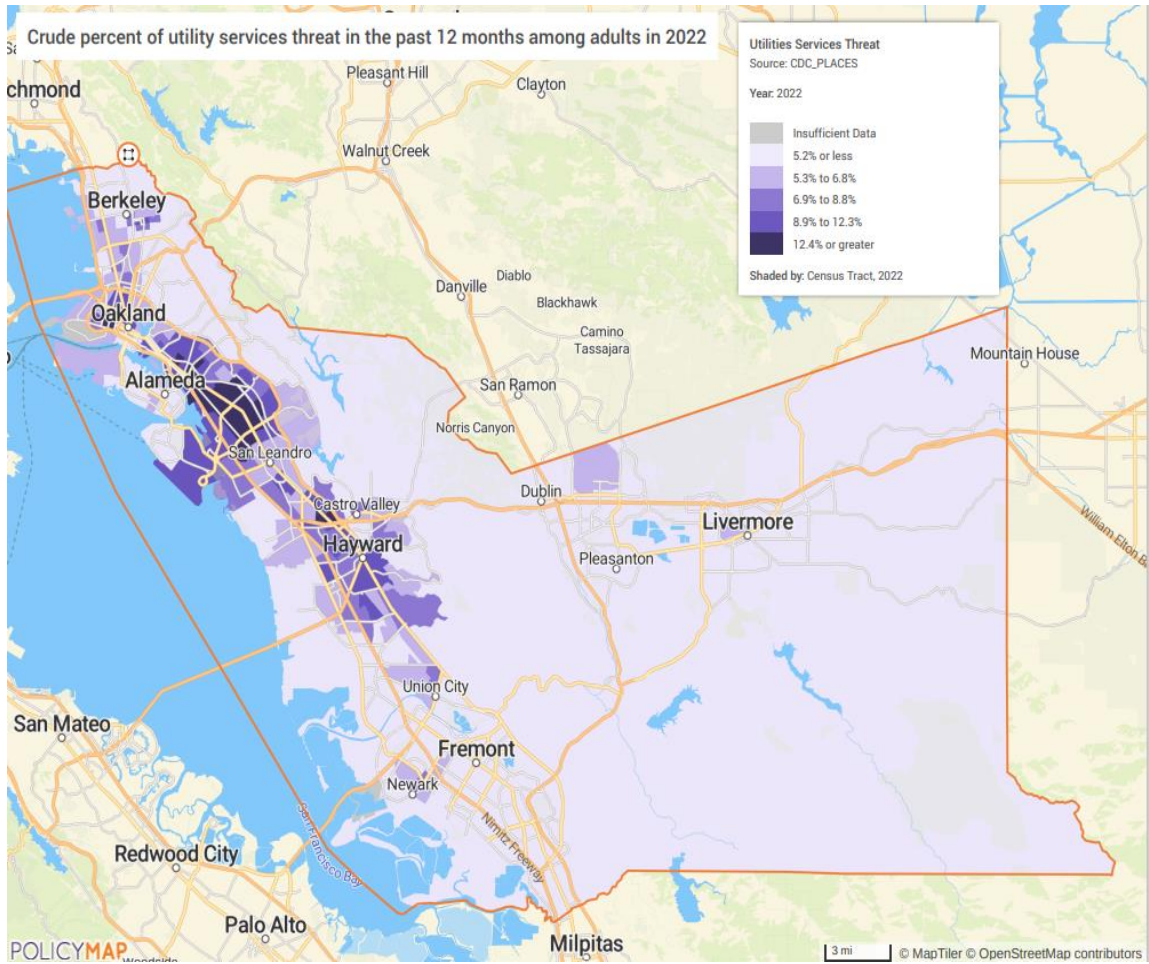
Map V.22 highlights areas that have a higher prevalence of utility threats. The darker shaded areas indicate areas with a higher prevalence of households who reported that an electric, gas, or oil company threatened to shut off services at any point during 2022. The North County and Central County areas see higher rates of utility threats, especially in R/ECAP areas. Map V.24 highlights Medically Underserved Areas (MUA) as of 2024, which correlate to the areas with higher threats of food insecurity and utility threats. Medically Underserved Areas are designated by the Health Resources and Services Administration as having too few primary care providers, high infant mortality, high poverty, and/or a high elderly population.

## MAP V.21 Limited Supermarket Access Areas

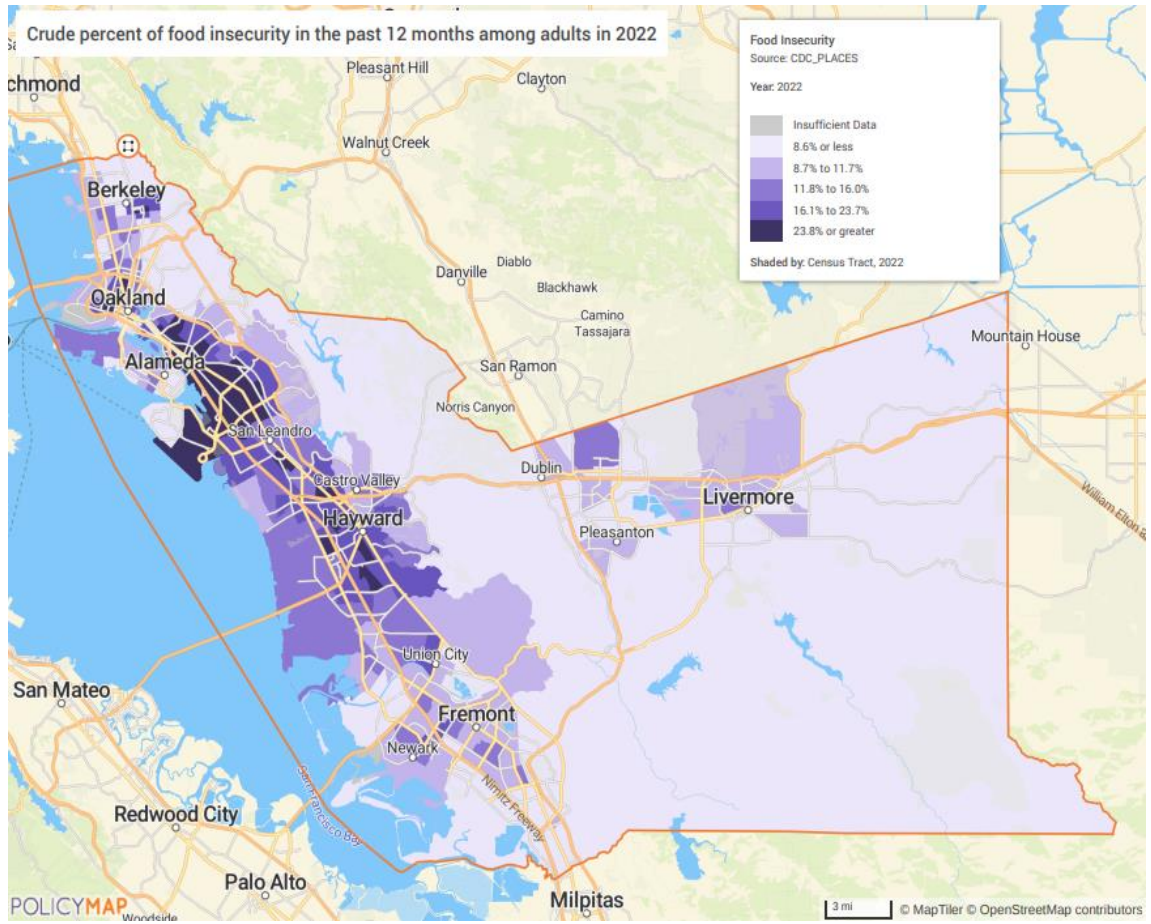




# Map V.22 Utility Service Threats



### Map V.23 Food Insecurity



# Map V.24 Medically Underserved Areas



## Education

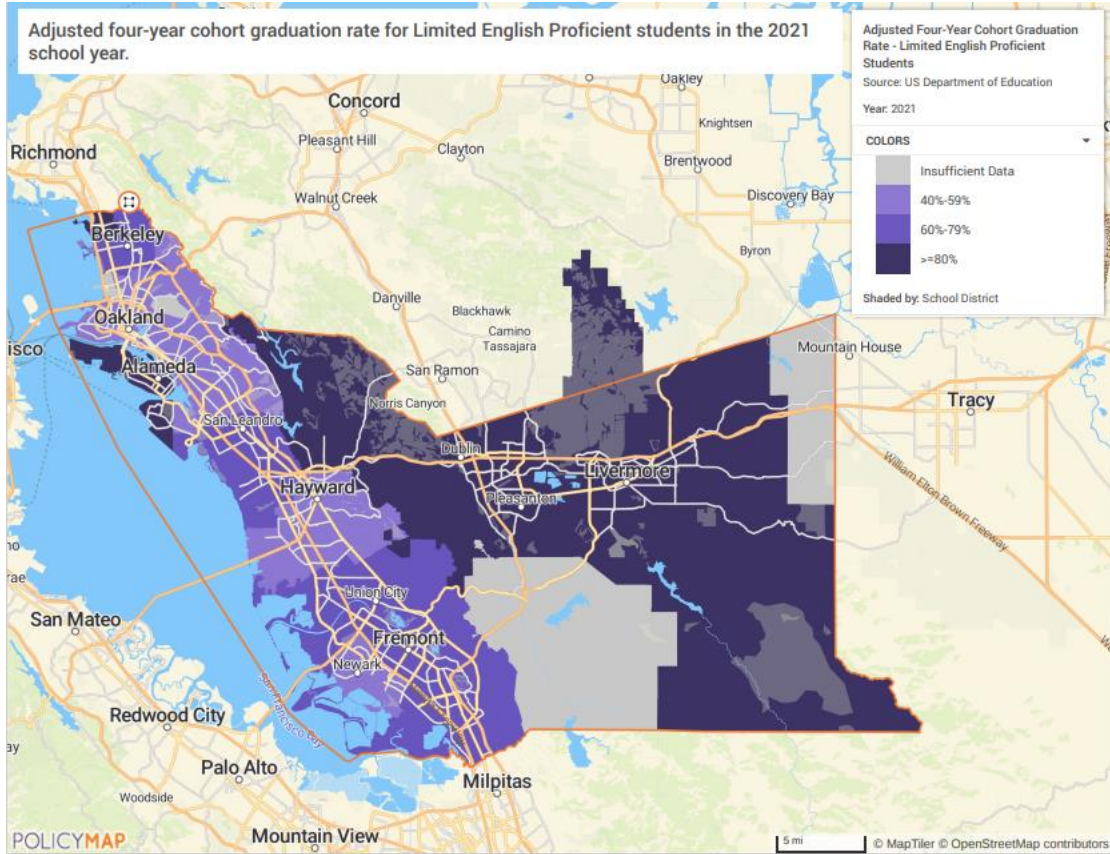
Educational opportunities and attainment are strongly correlated with future job success and income opportunities. The chart below highlights the disparity in annual income between males and females. When comparing the annual incomes among men and women with the same educational attainment, the median incomes for women was much less than the median incomes for men. This could have an impact on female householders finding decent, affordable housing.

<b>Median earnings in the past twelve months (in 2023 inflation-adjusted dollars) by sex, by educational attainment for the population 25 years and over</b>	
<b>Alameda County</b>	
<b>Education, by sex</b>	<b>Annual Income</b>
Male	\$81,943
Less than high school graduate	\$40,381
High school graduate (includes equivalency)	\$49,227
Some college or Associate's degree	\$63,557
Bachelor's degree	\$102,471
Graduate or professional degree	\$163,352
Female	\$62,249
Less than high school graduate	\$28,258
High school graduate (includes equivalency)	\$38,728
Some college or Associate's degree	\$45,121
Bachelor's degree	\$77,216
Graduate or professional degree	\$102,480

Map V.25 shows that in 2021, the school districts that had a less than 80% graduation rate for LEP students were all located along the western edge of the County. The school districts and their corresponding graduation rates are listed in the table below. Please note that some school districts did not have this data available. Map V.26 shows that all the areas in Alameda County that had 25% or more people with less than a high school diploma were also areas that had high concentrations of people of color (75% or more) – this is indicated by the dark blue areas overlaid by diagonal lines. According to data from the California Department of Education, the rate of individuals obtaining at least a high school diploma has been declining since 2020. In 2020, the high school graduation rate was 68.4%, in 2022 it was 35.6%, and in 2024 it was 21.1%. The only racial/ethnic group that saw a decline in obtaining a high school diploma between 2017 and 2022 was Native Hawaiian and Other Pacific Islanders – this group saw a decline from 86.19% to 84.92%.



## MAP V.25 LEP graduation rate

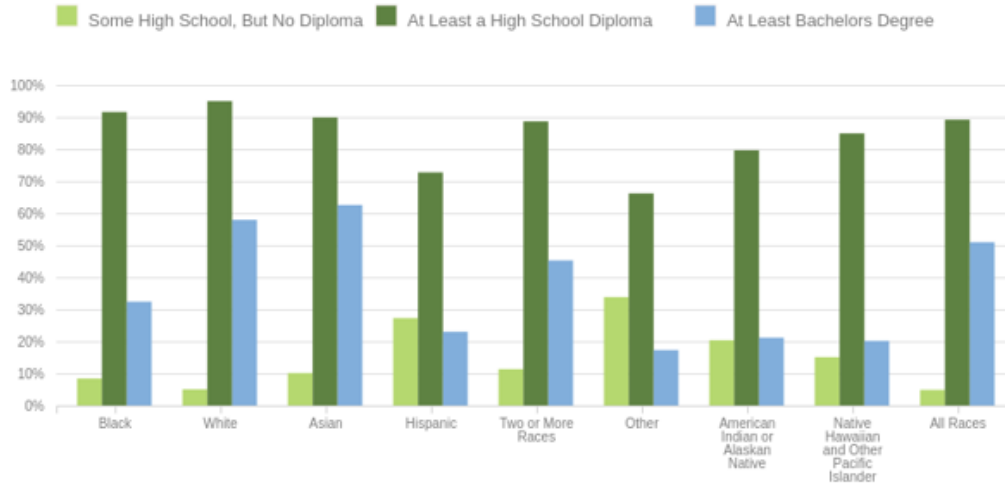


<b>LEP student graduation rates &lt;80% 2021</b>	
School District	Graduation Rate
Hayward Unified	40% - 59%
Newark Unified	40% - 59%
Oakland Unified	40% - 59%
New Haven Unified	60% - 79%
Berkeley Unified	60% - 79%
Fremont Unified	60% - 79%
San Leandro Unified	60% - 79%
San Lorenzo Unified	60% - 79%



Asian residents in the County are more likely to attain a bachelor’s degree or more while Hispanic residents are more likely to attain only a high school degree or less.

### Educational Attainment





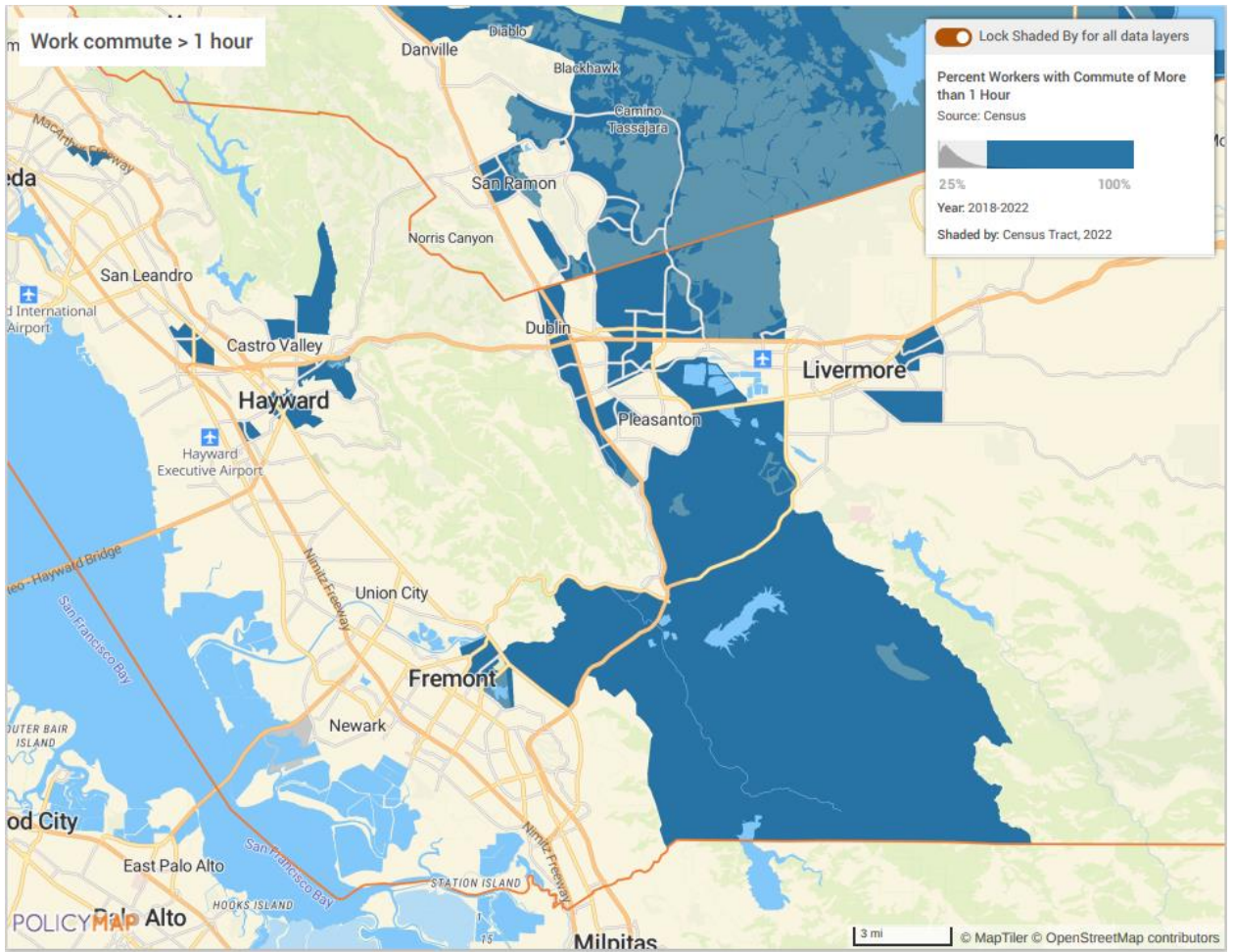
## Transportation

Transportation and access to transportation is important for individuals to have access to good jobs, schools, grocery stores, healthcare, and other quality of life enriching amenities. Map V.27 shows that parts of the County with 25% more people taking public transit to work correlates with areas where the R/ECAP areas were concentrated. Map V.28 shows the areas in which 25% or more people have longer than a one-hour commute to work. The whole Tri-Valley region to the west of Livermore has high rates of long commutes to work. Map V.29 shows the percentage of residents who reported a lack of reliable transportation keeping them from medical appointments, meetings, work, or from getting things needed for daily living.

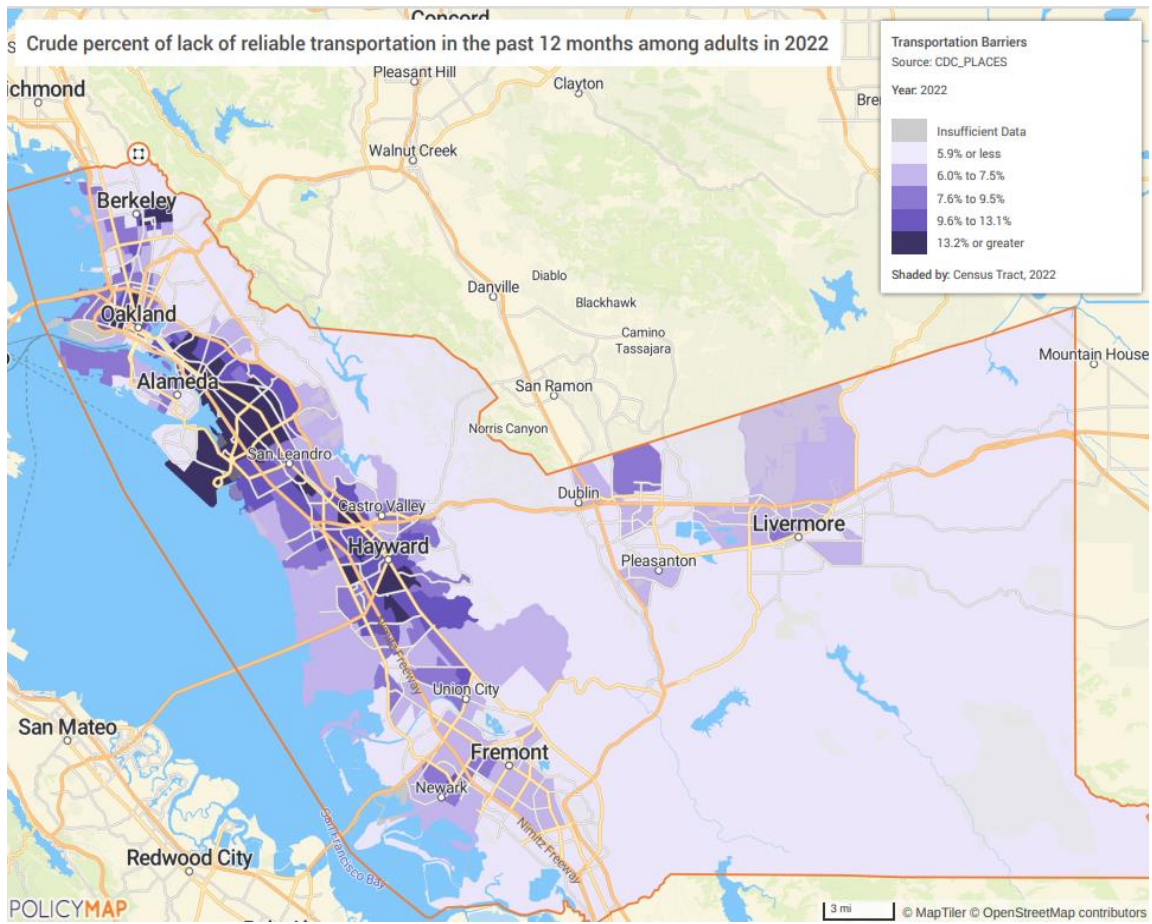
**MAP V.27 More than 25% taking public transportation to work**



# MAP V.28 Work commute longer than one hour



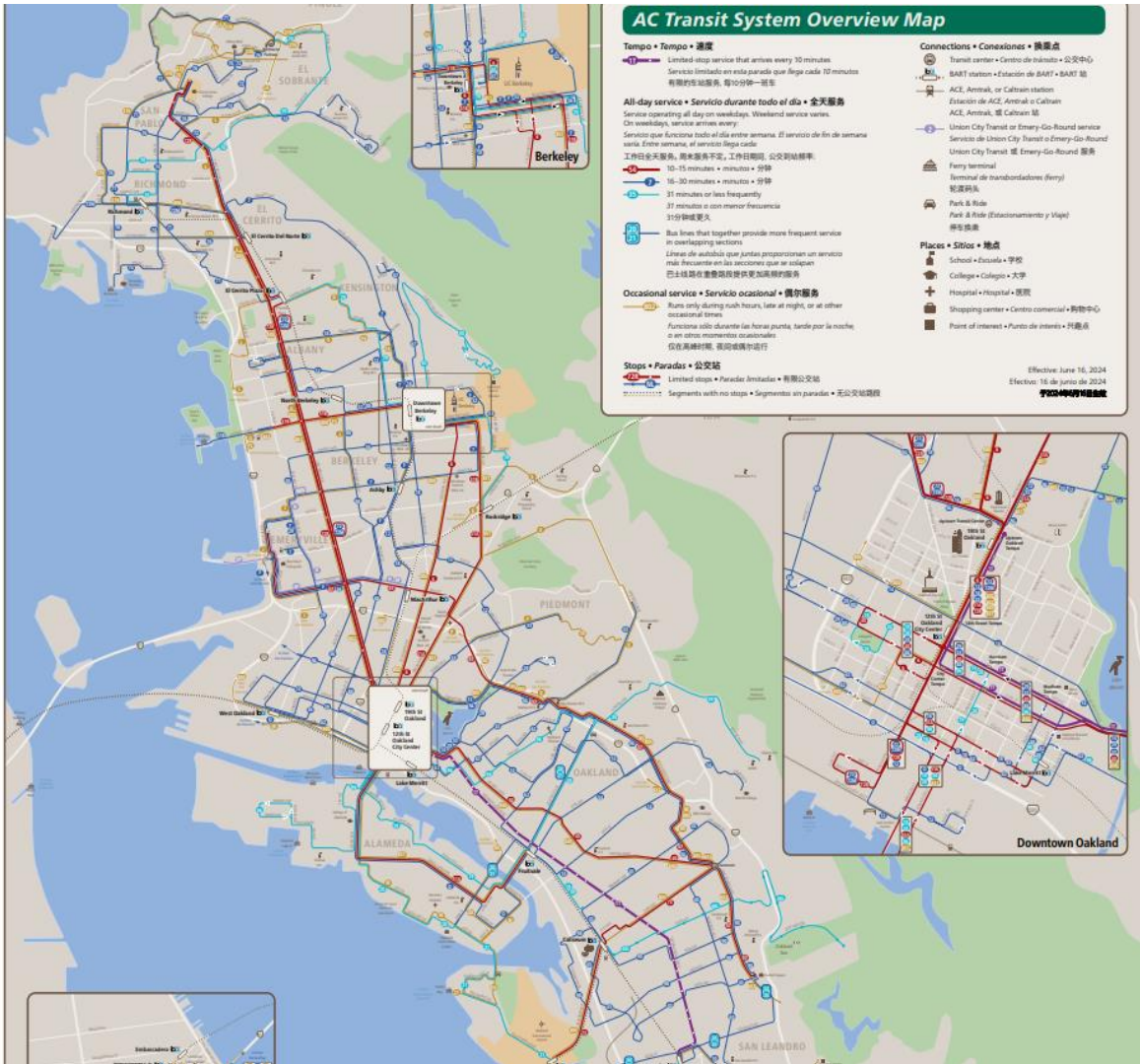
**Map V.29 Lack of reliable transportation to work**



Maps V.30 and V.31 display the Alameda-Contra Costa (AC) Transit System Overview Map and the Transbay Bus Lines. Additional transit options include BART, Capital Corridor, Emery-GO Round, LINKS, among others.



Map V.30 - AC Transit System Overview, AC Transit



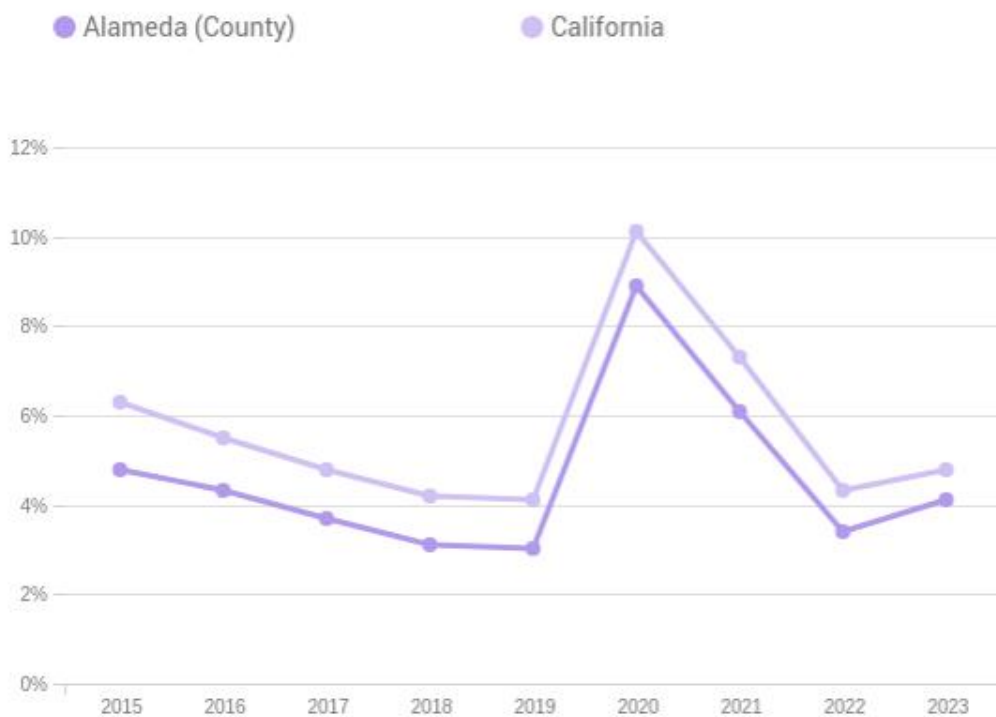
Map V.31 Transbay Bus Lines



## Employment

BLS data estimates that the unemployment rate in Alameda County in 2023 was 4.1%, which is a -0.7% decrease since 2015. In comparison, the estimated unemployment rate in the State of California was 4.8%. The chart below shows that both Alameda County and California experienced an increased spike in unemployment between 2019 and 2020 which was a direct impact of COVID-19. The unemployment rate then decreased between 2020 and 2022 and saw a slight increase by 2023.

### Annual Unemployment Trends



POLICYMAP

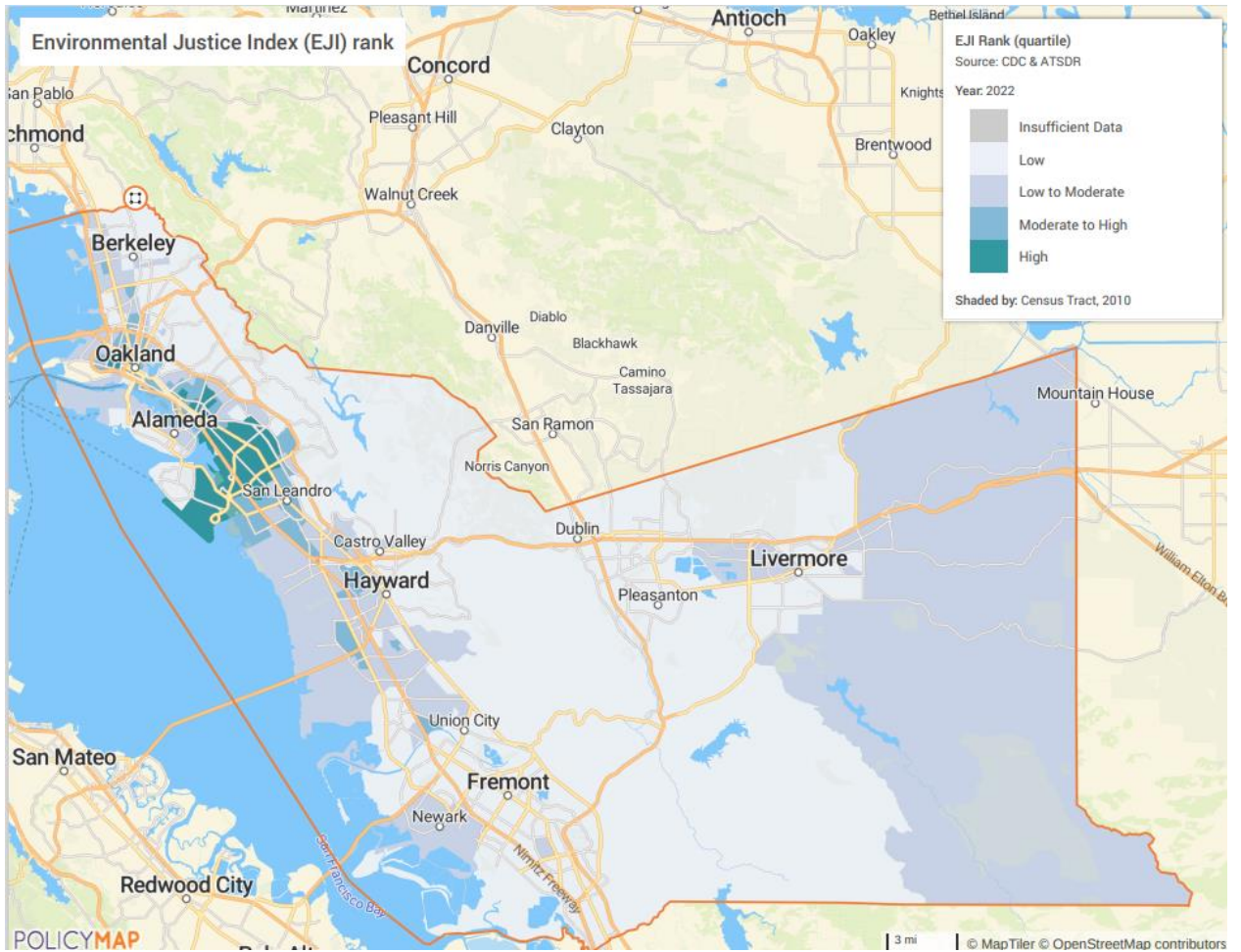
## Environmental Health

Map V.32 shows the Environmental Justice Index (EJI) rank by census tract throughout the County. The Environmental Justice Index scores census tracts using a percentile ranking which represents the proportion of tracts that experience cumulative impacts of environmental burden and injustice. A higher percentile rank means the census tract faces more severe impacts relative to other census tracts nationwide. The areas with a high EJI rank correlates to the areas of the County with higher rates of poverty, higher concentrations of people of color, and R/ECAP areas.

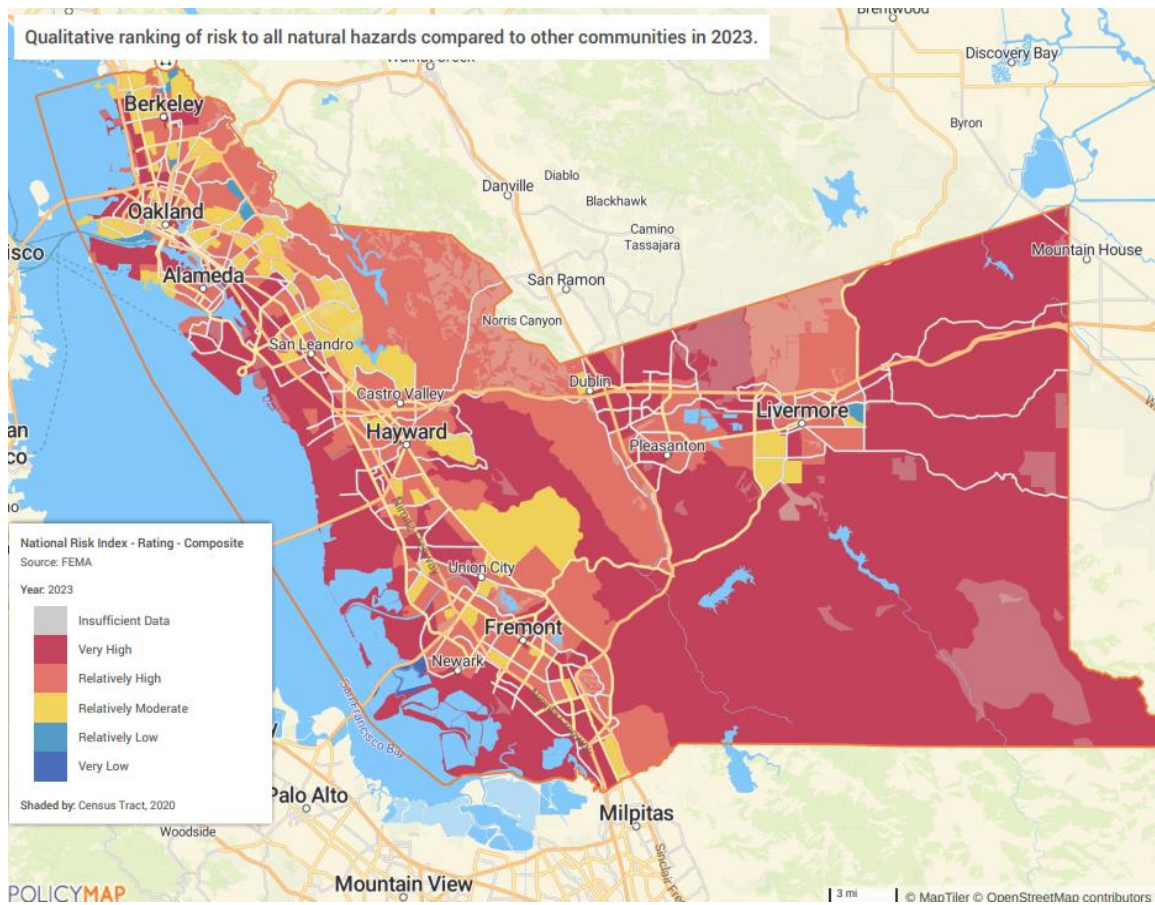
Map V.33 shows the ranking of risk to all natural hazards compared to other communities in 2023. A community has a higher index rating if there is a high concentration of people, buildings, or agriculture at risk for natural hazards in that community. A higher index rating and greater social vulnerability increases the risk index, while community resilience lowers the risk index. There are very few census tracts in Alameda County that have low index ratings, with most low rating tracts being in the North County.



### Map V.32 Environmental Justice rank



**Map V.33 Risk to all natural hazards.**



## Disproportionate Housing Needs

HUD defines "disproportionate housing needs" as a situation where certain groups (often based on race, ethnicity, income level, disability status, or family status) experience housing challenges at significantly higher rates than the general population. These housing needs are typically measured in terms of cost burden, overcrowding, inadequate housing, and homelessness or risk of homelessness. Disproportionate housing needs are identified by comparing these housing challenges across different demographic groups to the general population. When certain groups experience these issues at notably higher rates, it may indicate systemic barriers, discrimination, or inequities in housing access.

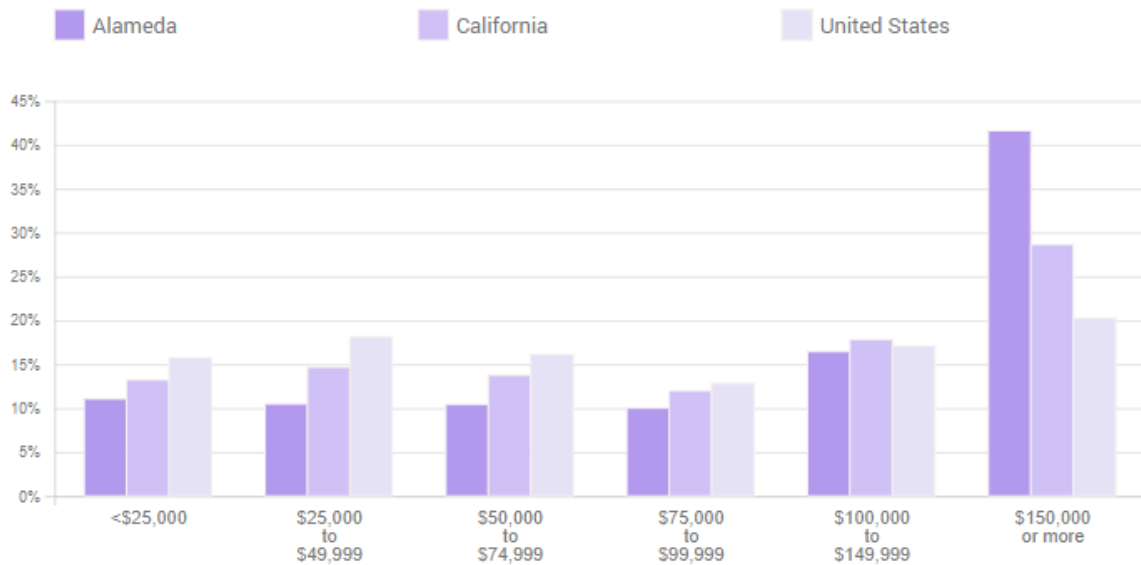
## Housing Costs

On average, household income has not risen at the same pace as housing costs in Alameda County. The table below shows that between 2017-2023, the median household income rose by 48.9% while the median gross rent rose by 39.8% and the median home value rose by 64.5%.

While both the median home value and the median gross rent both increased between 2022 and 2023, the median household income decreased by –3.1%. It is unlikely that the housing market will shift to increase the number of affordable owner-occupied or renter-occupied units. As the price of housing and related cost burdens continue to rise, it is likely that fewer affordable units will be available.

<b>Change in cost of housing and income over time</b>					
	2017	2022	2023	Percent Change 2017-2022	Percent Change 2017-2023
Median Home Value (owner occupied)	\$649,100	\$999,200	\$1,067,800	53.9%	64.5%
Median Gross Rent	\$1,547	\$2,229	\$2,303	44.1%	48.9%
Median Household Income	\$85,743	\$122,488	\$119,931	42.9%	39.8%

**Households By Income Bracket**



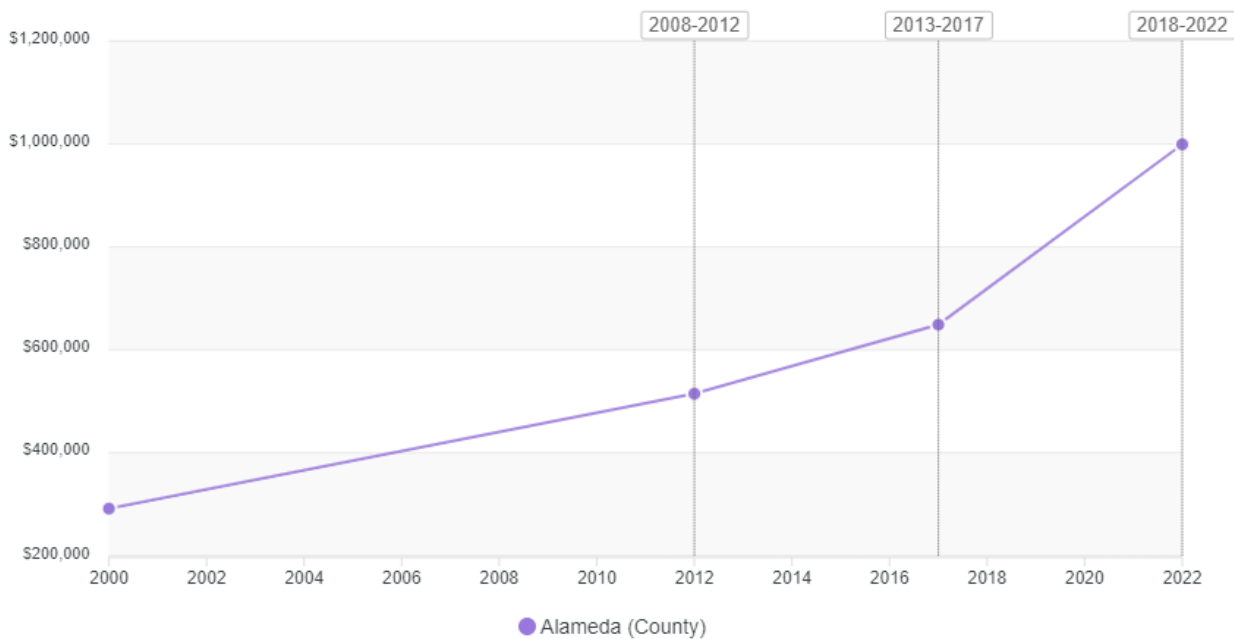
Source: [Census](#)  
 2013-2017 - 2018-2022 Data Contains: 1 County ([show](#))

## HOMEOWNERSHIP UNITS

Alameda County has seen the median home value increase between 2000 and 2023. The median value increased steadily between 2000 and 2017 and then began significantly increasing between 2017 and 2022. Since then, the median home values have been increasing steadily, increasing by 6.9% between 2022 and 2023. The high median home values are spread throughout the entire County and only 3 census tracts have median values less than \$480,000; these census tracts are: 16001409500, 16001432601, and 438204. The sharp increase in home values reflects the rising cost of housing across the state and the nation and creates further barriers to access and resources for the lower-income population.

### Median Home Value from 2000 to 2018-2022.

Powered by PolicyMap

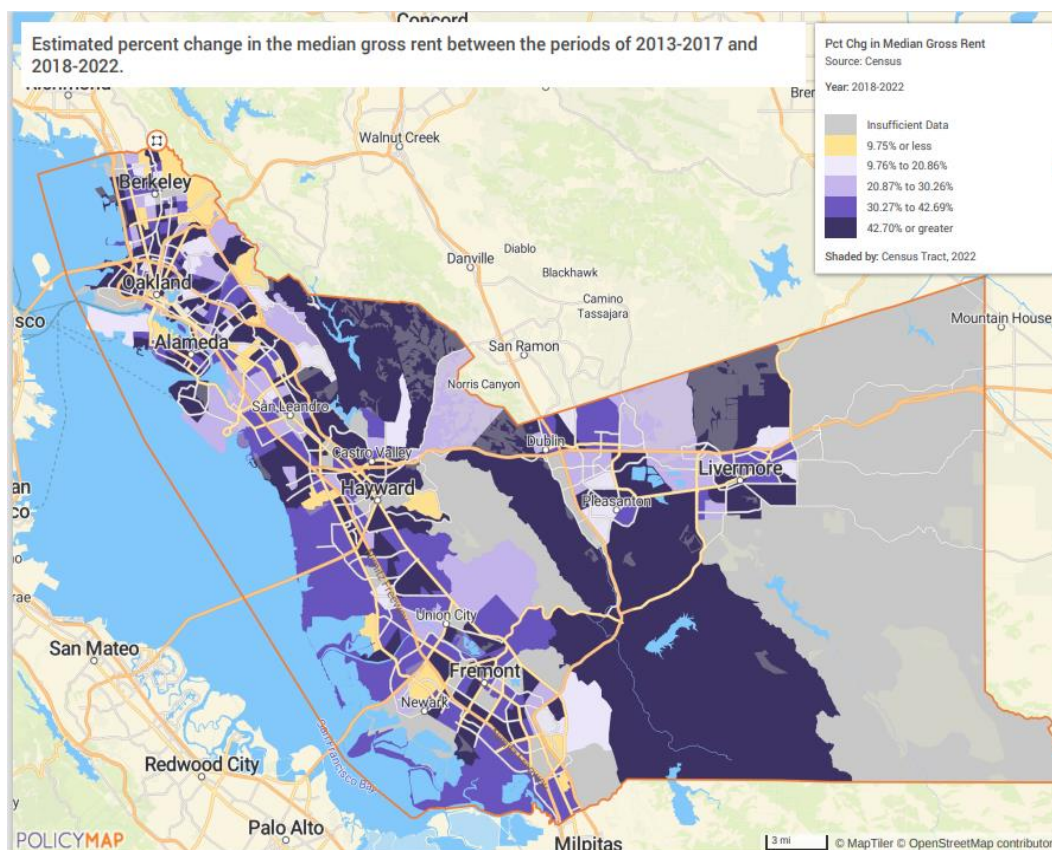


## RENTAL UNITS

The median rent has also significantly increased between 2017 and 2023. Between 2017 and 2023, Alameda County's median rent price increased by nearly 49%. There was a 3.3% increase in the median rent price between 2022 and 2023 alone, highlighting the continued rise in housing costs. Map V.33 shows the change in median rent prices between 2017 and 2022. The darker shaded areas on the map indicate the areas that have had the largest increases.



## MAP V.33 Median gross rent percentage increase



### HOURLY WAGE NEEDED TO AFFORD RENTAL HOUSING IN THE REGION

To afford a two-bedroom apartment at the Fair Market Rent (FMR) in Alameda County without being cost-burdened, a household should not spend more than 30% of its gross income on housing. The FMR for a two-bedroom unit in Alameda County is \$2,682 per month. Therefore, a household would need to earn approximately \$51.58 per hour or \$107,280 annually to afford a two-bedroom apartment at the FMR in Alameda County without spending more than 30% of their income on housing.

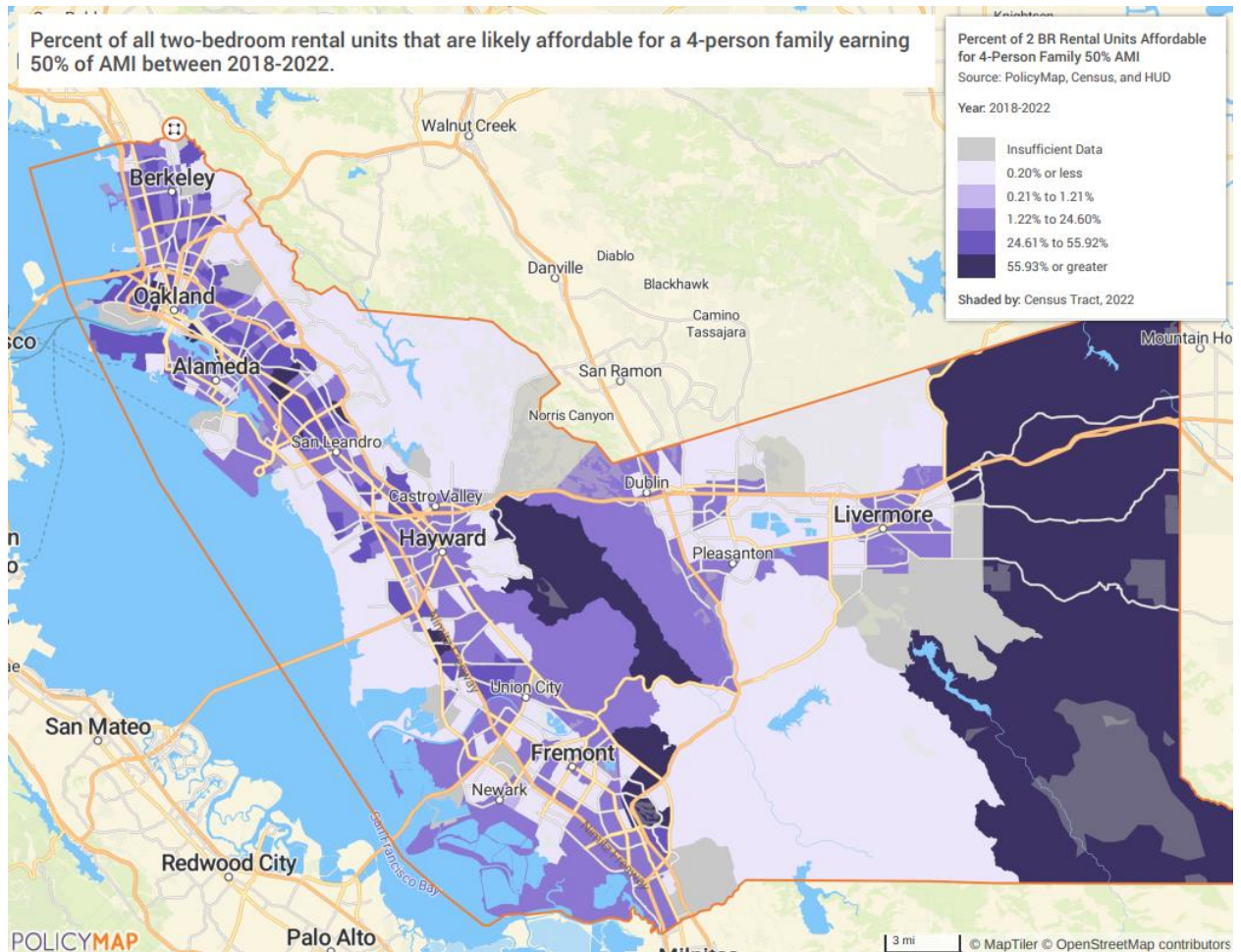
It's important to note that actual rental prices can vary based on location, amenities, and other factors. Additionally, housing assistance programs may have different income eligibility requirements.

### LOCATION OF AFFORDABLE HOUSING

Many affordable rental units are provided in areas with higher concentrations of minorities. See Maps V.43 and V.44 for the geographic distribution of housing assisted through the Low Income Housing Tax Credit Program and HUD's assisted housing programs.

According to 2018-2022 ACS data, only 15.5% of 2-bedroom rental units in Alameda County would be affordable to a 4-person family earning 50% of the AMI, highlighted in Map V.34. The greatest concentration of rental units for this category is located in the eastern area of the County, which is not a densely populated area. There are also greater concentrations of affordable two-bedroom units in tracts east of Hayward, Union City, and Fremont. The lighter shaded purple areas indicate fewer affordable units being available. Only 13.5% of 3-bedroom rental units in the County would be affordable to a 6-person family earning 50% of the AMI.

**MAP V.34 Rental Affordability for 4-person family earning 50% AMI**



### Differences in Housing Problems

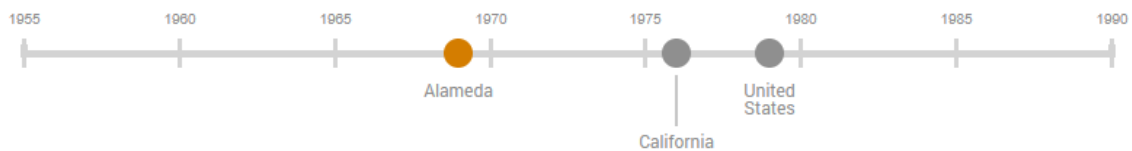
This section discusses the level of access protected classes have to resources, which generally indicates economic opportunity. These include education, employment, transportation, environmental health, and living in an area with a lower rate of poverty. The level of access for each group is referred to as “access to opportunity.”

## Housing Conditions

The year a house is built is heavily correlated with whether it is in substandard condition. Older homes are more likely to need regular maintenance to provide a safe and secure living environment for residents. When looking at the age of a home an important factor is whether it was built before 1978. Prior to 1978 lead-based paint was used in many homes and the presence of that paint can cause significant health problems for residents, particularly for children, the elderly, and those with compromised immune systems. Seniors or those on a fixed or limited income oftentimes cannot afford to maintain their home or to make necessary safety accommodations. As costs of materials for new builds continue to rise, rehabilitation assistance for low-income families and those on fixed incomes such as seniors and those with disabilities will be an important tool in allowing them to maintain their housing and lessen the risks of homelessness.

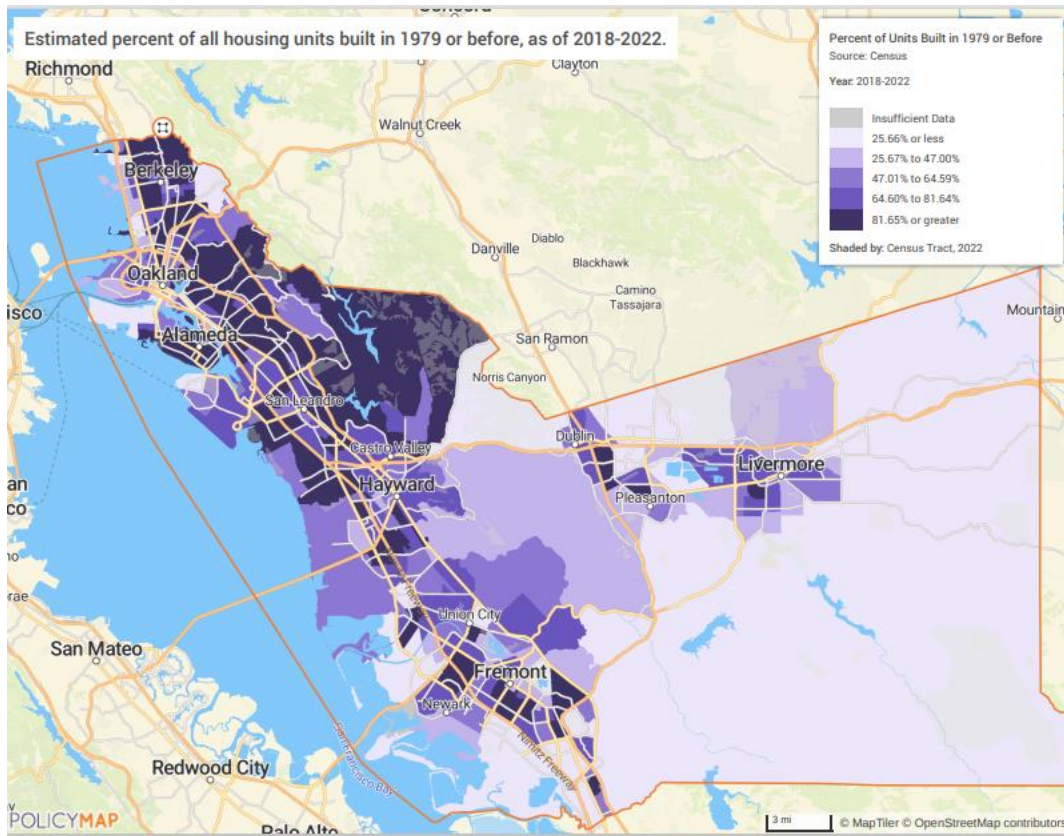
2018-2022 ACS data reports that about 67% of all housing units in Alameda County were built prior to 1980. The chart below shows that Alameda County's median year for a home being built is earlier than both California and the United States'. Map V.35 shows that the areas with larger densities of housing units built prior to 1980 are located in the North County, Mid/Central County, and South County. There are also some higher density tracts in the Tri-Valley area, particularly between Dublin and Pleasanton and in south Livermore.

Median Year Built



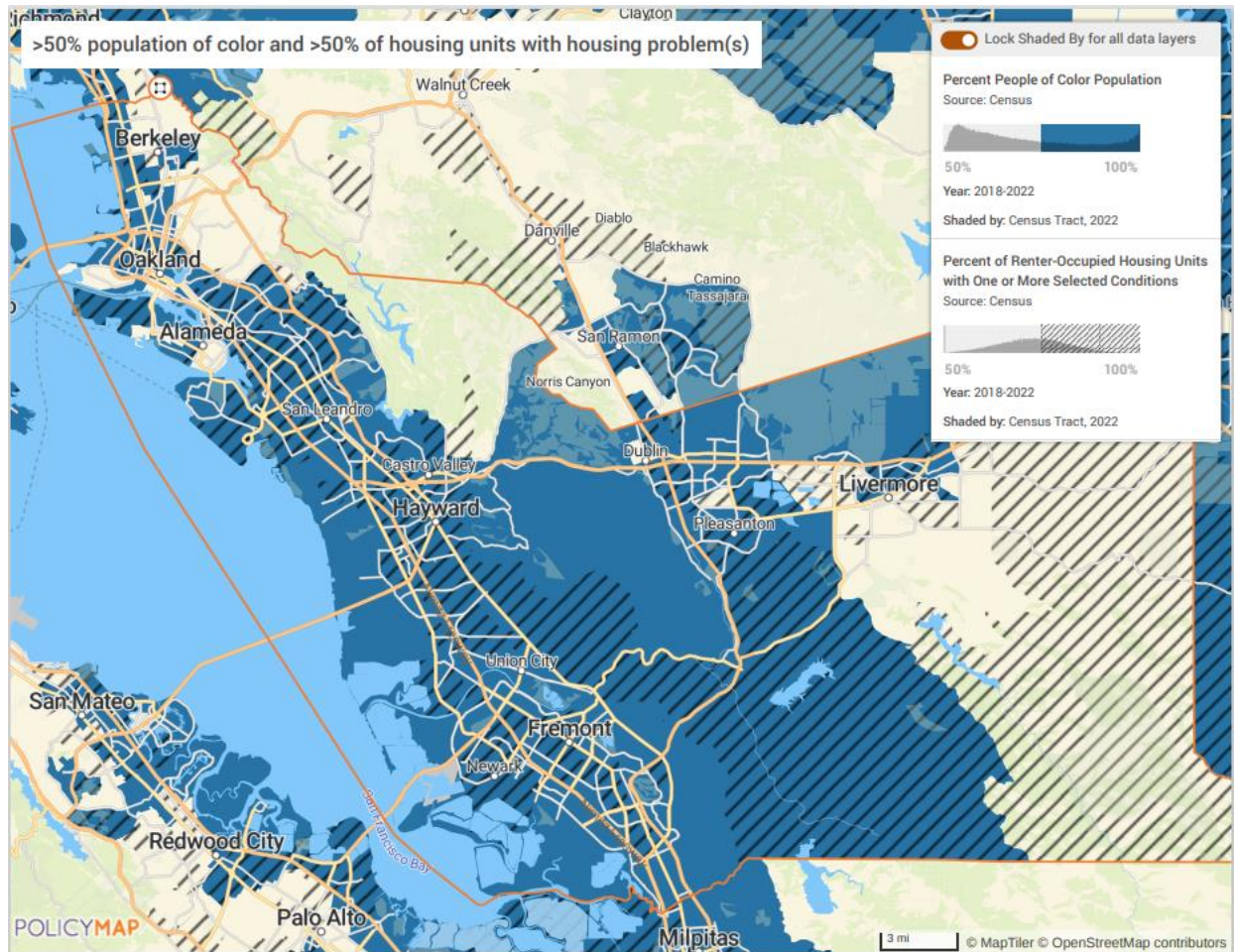


## MAP V.35 Housing Units built before 1980



9.41% of owner-occupied housing units had at least one housing issue in Alameda County in 2022. This percentage has remained relatively stable since 2017. In comparison, nearly 52% of all renter housing units in Alameda County have at least one housing issue. This is almost a -2% decline since 2017. Renter households are much more likely to experience housing problems than homeowner households. The areas of the County with higher populations of renter households are also in higher concentration areas of people of color. Map V.36 highlights the areas of the County that have at least 50% of a non-White population and at least 50% of rental units with at least one housing problem, indicated by blue shading overlaid by diagonal lines.

## MAP V.36 Non-White population and housing problems

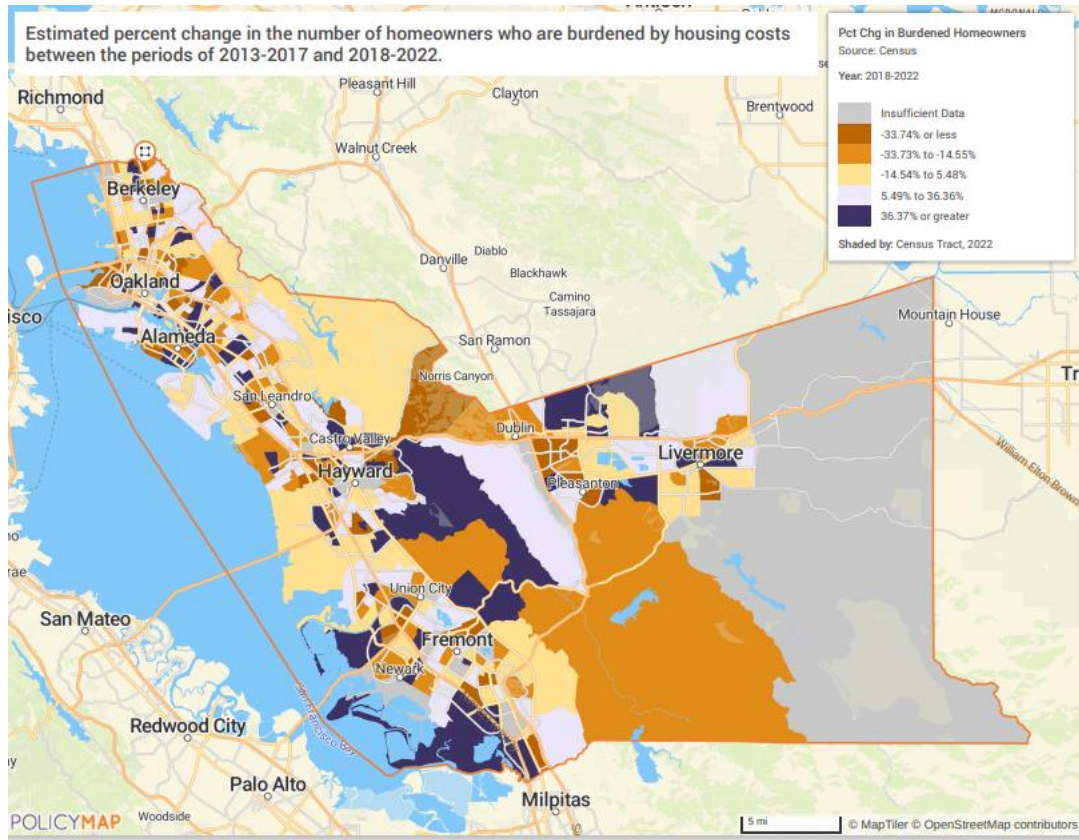


### Housing Affordability

Between 2018-2022, there were 71,390 homeowner households with a mortgage that were cost burdened by paying more than 30% of their income towards housing costs and 29,073 homeowner households with a mortgage who were severely cost burdened by paying more than 50% of their income toward housing costs. Map V.37 shows the percent change of cost burdened homeowners between 2017-2022. The areas that are lighter purple shaded and darker blue shaded are all areas that saw an increase in cost burdened homeowners. The darker blue shaded areas all show an increase in cost burdened homeowners of over 36%.



**MAP V.37 Percent Change in Number of Cost-Burdened Homeowners**



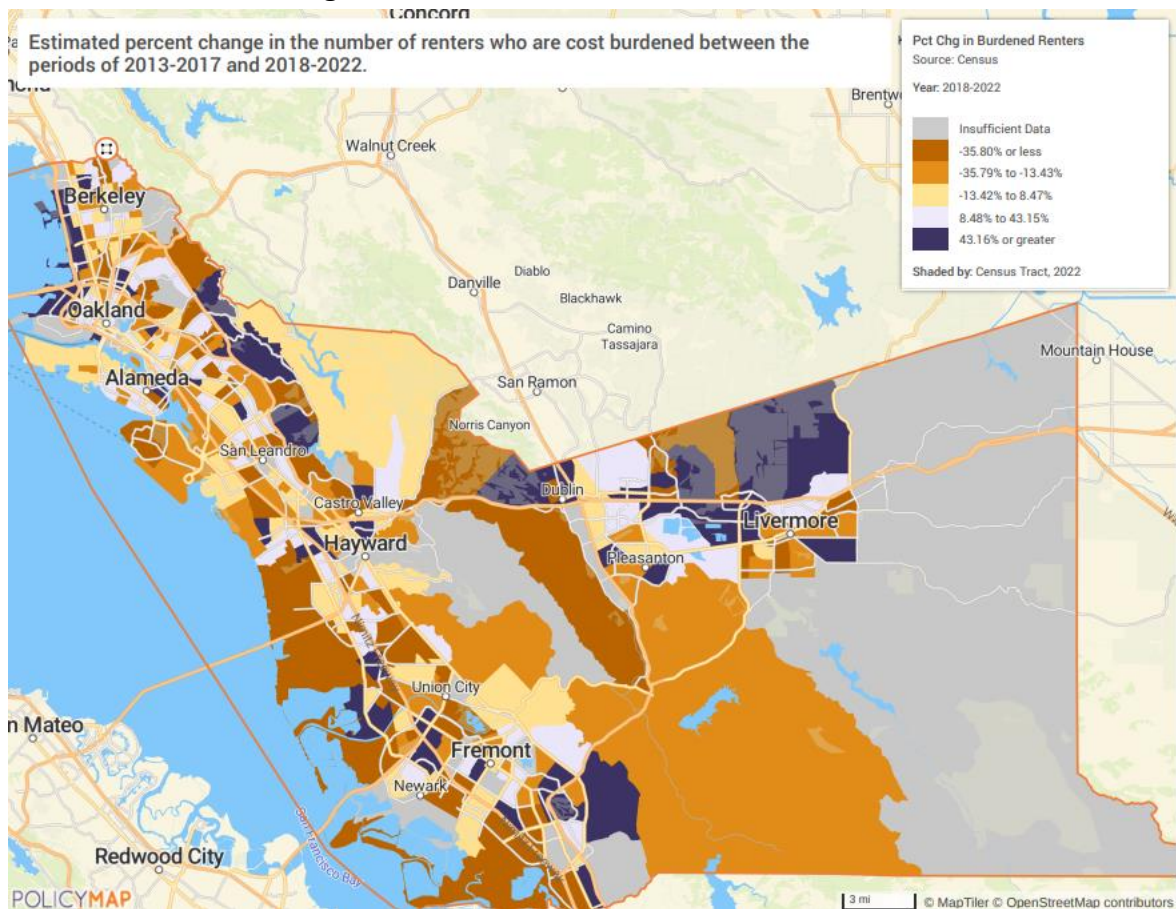
Between 2018-2022, 125,598 renters in Alameda County were cost burdened by paying more than 30% of their income towards housing costs. Of this number, 19.02% were aged 65 or older. There were 62,391 renters who were severely cost-burdened and paying more than 50% of their income on housing costs. The table below shows the breakdown of cost-burdened renters by annual income. 22.46% of cost-burdened renters in Alameda County make less than \$20,000 a year.

<b>Cost burdened renters by Annual Income 2018-2022</b>		
Annual Income	Number	Percent
Less than \$20,000	28,213	22.46%
Less than \$50,000	69,335	55.20%
Less than \$75,000	95,698	76.19%

Map V.38 shows the percent change of cost burdened renters between 2017-2022. The darker blue shaded areas all saw increases of over 43%.

Senior households are a population struggling with housing affordability and stability. 2022 ACS data suggest that 59% of renters who are 65 years or older are cost burdened and 32.5% of homeowners who are 65 years or older are cost burdened. Seniors or those on a fixed or limited income oftentimes cannot afford to maintain their home or to make necessary safety accommodations. As costs of materials for new builds continue to rise, rehabilitation assistance for low-income families and those on fixed incomes such as seniors and those with disabilities will be an important tool in allowing them to maintain their housing and lessen the risks of homelessness.

**MAP V.38 Percent Change in Number of Cost Burdened Renters**



## Resistance to Development

Alameda County contains fundamental diversity, expanding from an urban core to a rural periphery and encompassing 14 cities and several unincorporated communities. Some jurisdictions in Alameda County have implemented growth management programs intended to concentrate urban development and preserve agriculture and open space. This is accomplished through the establishment of a development boundary or an overall cap on new residential

development. Growth management programs can achieve important goals of curbing urban sprawl and protecting open spaces but can limit a jurisdiction's ability to address its housing needs. In an effort to support critical housing needs, some jurisdictions have recently amended growth management programs or adopted new measures to support the production of housing, particularly affordable housing.

### ***Alameda County Measure D***

Alameda County voters approved Measure D (the Save Agriculture and Open Space Lands Initiative) in 2000, which established a County Urban Growth Boundary (UGB) that focuses urban development in the unincorporated County in currently developed areas near existing cities. Measure D draws boundaries around Dublin, Pleasanton, and Livermore that can only be changed by public vote. In establishing the County UGB, growth was halted on 3,200 acres north of Livermore, effectively removing 12,500 dwellings planned for that area.

Measure D does accommodate the County's RHNA, which is a state-imposed housing obligation. Sites inside the County UGB are prioritized to the maximum extent feasible; however, if necessary, the County voters may approve an extension of the UGB. While the amount of land available for new residential housing is limited by the County UGB, the provisions to meet RHNA requirements do not substantially constrain housing production in unincorporated Alameda County.

### ***Berkeley Measure O***

In an effort to support affordable housing development in the City, Berkeley voters adopted Measure O in November 2018. In response to the City's housing crisis, Measure O authorizes \$135 million in bond funding to finance the acquisition and improvement of real property for the purpose of constructing, rehabilitating, or preserving affordable housing for low-, very low-, and middle-income households, including teachers, seniors, veterans, persons experiencing homelessness, persons with disabilities, and other vulnerable populations.

Measure O will allow the City to support housing production on a larger scale than has been feasible in the past.

### ***Dublin Urban Growth Boundaries***

In 2000, voters in Dublin approved Measure M, which created an UGB on the western city limits so the foothills to the west of Dublin could not be rezoned and approved for residential development without voter approval. The foothills were preserved as agricultural and open space areas. This measure was approved by approximately 60 percent of Dublin voters.

In 2014, a citizen-initiated measure called the "Dublin Open Space Initiative of 2014" was adopted by the City Council to preserve the Doolan Canyon area east of the city as well as the

foothill area to the west. The initiative removed the Council's authority to control the property, effectively preventing any urban development, residential or commercial. Only Dublin voters can authorize development in these areas. Dublin currently does not provide public services to the Doolan Canyon area and future development in this area would have to pay for its own infrastructure and public services. While the UGB reduces land available for housing production, the installation of infrastructure to serve the development would likely be cost prohibitive for affordable housing developments.

#### Emeryville Measure C

On June 15, 2018, over two-thirds of Emeryville voters approved Measure C, which allowed the City to issue \$50,000,000 in bonds to finance the cost of providing or enhancing the acquisition or improvements of real property to provide affordable housing for extremely low, very low and low income individuals and families, including vulnerable populations. The City Council adopted an Affordable Housing Bond Administration and Expenditure Plan in March 2021, which outlines a variety of housing preservation and housing production programs the City will implement utilizing Measure C and other local housing resources.

#### ***Livermore Housing Implementation Program***

The City of Livermore uses its UGB to manage the rate of development. Livermore's UGB is intended to promote infill development and protect existing agricultural uses and natural resources from urban development. First, Livermore voters passed the South Livermore UGB Initiative in 2000 to establish boundaries along the City's southern border. This was closely followed by the Northern Livermore UGB initiative, which created the boundary on the northern border. The Northern Livermore UGB limits development to within city limits, but, similar to the Alameda County UGB, it includes provisions that allow development outside the UGB so long as there is no land available within the UGB.

#### ***Pleasanton Growth Management Program***

Pleasanton most recently updated its growth management program in 2015 (by Ordinance No. 2112) to allow ABAG's RHNA plan to generally direct the number of new residential building permits the City would issue. In 2015 Chapter 17.36.080(c) of the Pleasanton Municipal Code was modified to allow the City Council to borrow from previous and/or future years of growth management allocations to accommodate developments with affordable housing units should the allocations during a particular year be unavailable. As required by its Housing Element Program 30.2, Pleasanton will continue to present its growth management reports to the City Council and to its residents.



## Regional Policies Encouraging Development

### ***Measure A1: Affordable Housing Bond Issuance***

In November 2016, the Countywide Affordable Housing Bond (Measure A1) for \$580 million was passed by over 73 percent of the voters. It funds three programs related to homeownership and two rental housing development programs. The goal of Measure A1 funds is to increase affordable housing opportunities as soon as possible while ensuring that the income levels, target populations, and geographic distribution meet the requirements related to the general obligation bond financing.

### **Rental Housing**

The goal of the Measure A1 Rental Housing Development Fund is to assist in the creation and preservation of affordable rental housing for vulnerable populations. The total allocation to this fund is \$425 million over the course of the bond program. Under the program summary, the Rental Housing Development Fund will serve a variety of target populations, including a range of income levels and people who are homeless, disabled, seniors, veterans, or transition-age youth, or those dealing with reentry and/or are part of the low-income workforce. It is expected that the majority of the housing units financed will serve very low-income households with incomes between 30 percent to 60 percent of AMI. A portion of the funds are allowed to subsidize units for households at or below 80 percent of AMI, to create affordable housing for a mix of lower-income levels within developments. The program also includes a requirement that at least 20 percent of the rental units will be reserved for extremely low-income households at or below 20 percent of AMI. This income level includes homeless households, seniors, and people with disabilities on social security income, and others.

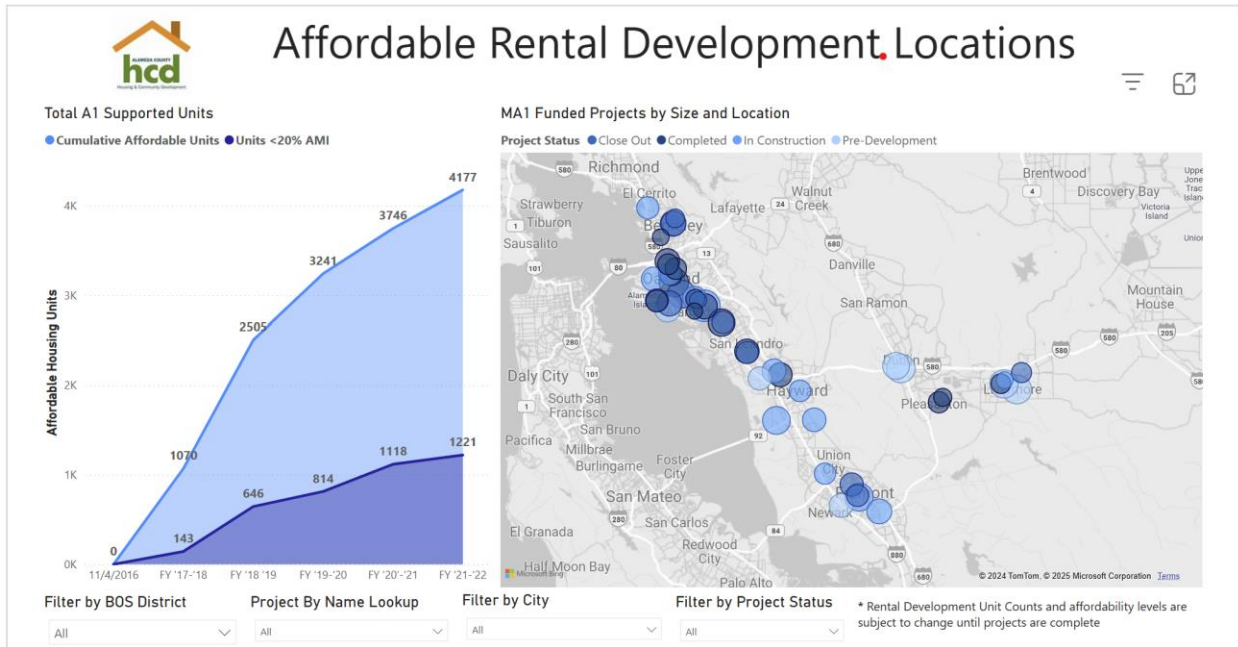
Under law and the policies of the Affordable Housing Bond, all Measure A1 developments are required to comply with fair housing law. Some units will be specifically designated for particular target populations but, as a whole, the Rental Housing Development Fund supports the creation of housing units which will serve all of the target populations, although not every development will contain units specifically designated for all of the named target populations.

Since the approval of the implementation plan in January 2017, \$375 million has been allocated to affordable rental housing developments from the Rental Housing Development Fund. The 53 projects approved are located in all regions of the County (cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Pleasanton, San Leandro, Unincorporated, and Union City) and contain nearly 4,000 new affordable units for a variety of income levels and target populations, including

- 941 units for households at 20 percent AMI
- 160 units for veterans

- 120 units for homeless households
- 194 units for people with disabilities
- 473 units for seniors

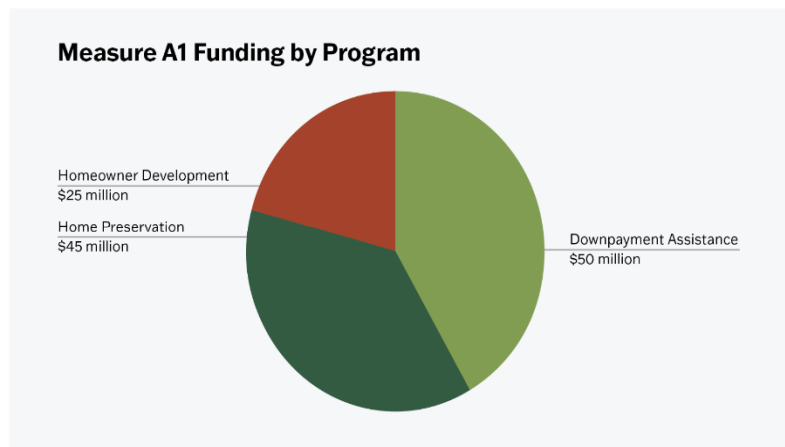
Implementation of the bond programs is expected to be substantially completed over an eight-year period. The image below shows the progress on development of affordable rental units and the locations of projects throughout the County.



Source: <https://acmeasurea1.wpengine.com/progress/>

## Homeownership

Further, Measure A1 provides assistance to homeowners and homebuyers. The Measure A1 homeownership programs are designed to make ownership more accessible to low-income households and to help preserve those homes currently owned by low-income families. They are open to all households that qualify, and additional attention is focused on ensuring



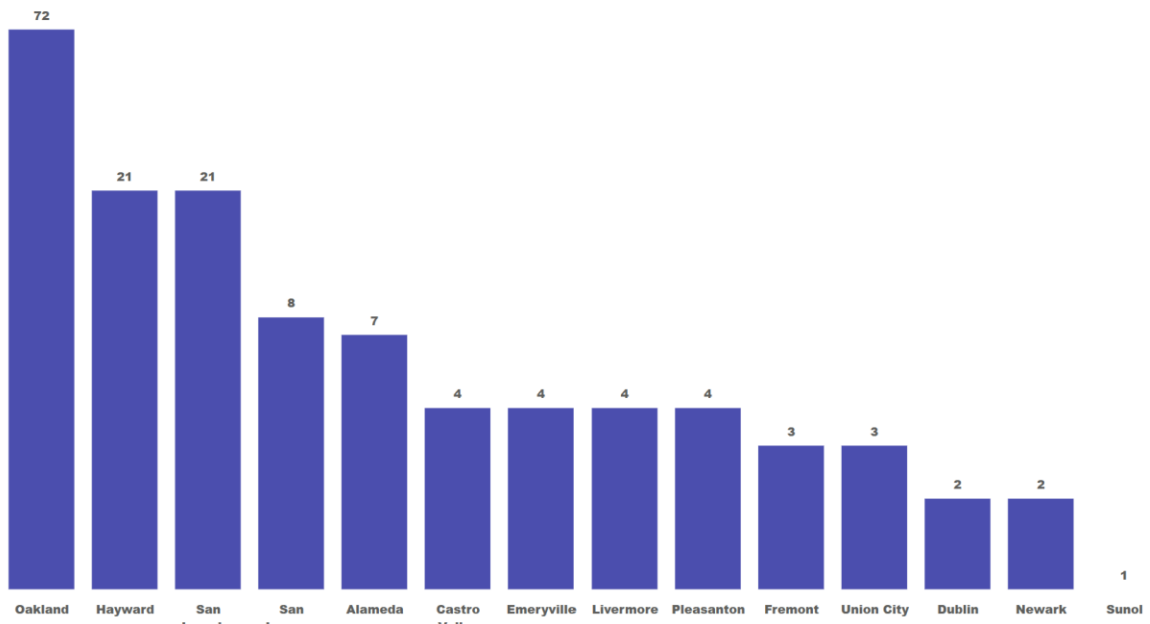
participants in the homeownership programs reflect the racial and ethnic diversity of Alameda County. The following chart shows the ratio of homeownership assistance across the County’s programs.

*Downpayment Assistance:* The Down Payment Assistance Program, now called “AC Boost,” was created to assist middle-income, first-time homebuyers with a down payment so that they can get into a home and start building generational wealth and familial stability.

Eligible households have annual incomes at or below 120% of Area Median Income. Qualifying households are eligible to receive an AC Boost loan of up to \$210,000 to first-time homebuyers who live or work in Alameda County or have been displaced from Alameda County within the last ten years. Educators and first responders receive preferences for AC Boost loans.

AC Boost loans are structured as shared appreciation loans, with no interest and no monthly payments. At time of sale (or in some circumstances, when refinanced or transferred) the AC Boost loan principal will be repaid, along with a percentage of the increase in value of the property on a pro-rata basis. Eligible buyers are required to invest a very small amount of their own funds as a portion of the down payment and must qualify for a first mortgage from a participating lender.

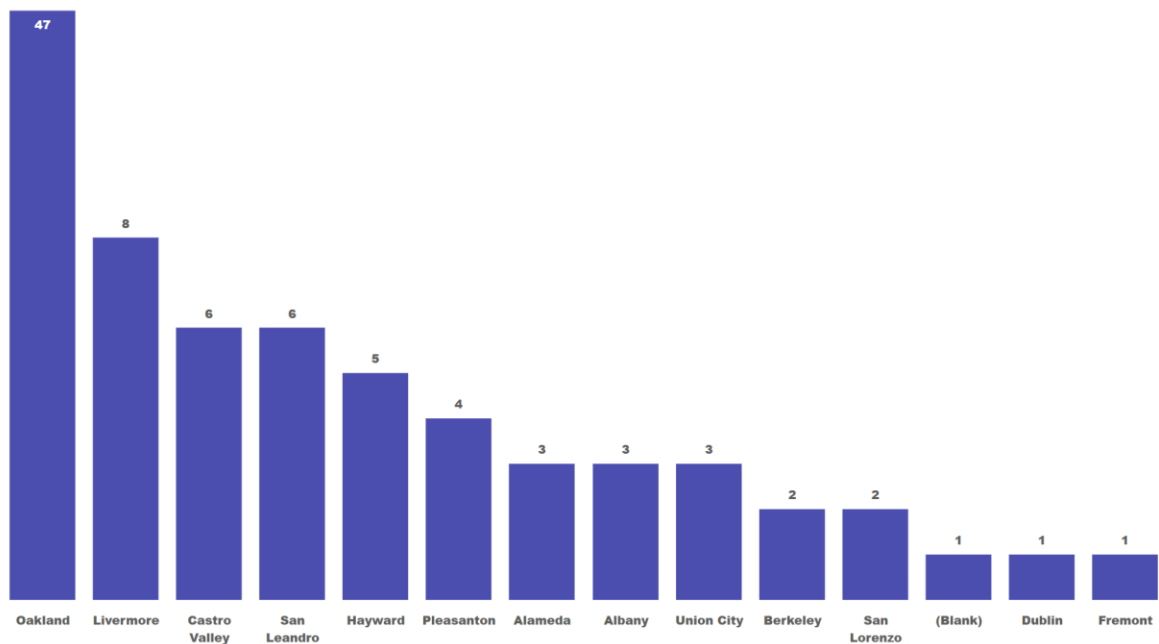
**Number of Downpayment Assistance Loans by City**



*Home Preservation:* Renew AC provides attainable, low-interest loans that allow seniors, people with disabilities, and other low-income homeowners earning up to 80% AMI to make much-needed improvements to their homes. This program also provides services to navigate those home improvements. In some cases, this means providing temporary housing.

Renew AC provides 1% deferred interest loans up to a maximum of \$150,000 for eligible home improvement projects specifically to address health and safety conditions in owner-occupied homes. This work helps homeowners to stay in their homes as they age, face disability, or would otherwise be unable to renovate and upgrade major home systems.

### Number of Home Preservation Loans by City



For more information on Measure AI see [this link](#).

### Lending

Lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and

publicly disclose data regarding applicants including: location of the loan (by Census tract, state, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board; have a home or branch office in one or more metropolitan statistical areas (MSA); or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: 1) the value of the home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; 2) they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or 3) they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the Alameda County summarizing 2023 HMDA data (and data between 2018 and 2023) where applicable. When specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application; race of the applicant; and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

## 2023 County Overview

In 2023, there were approximately 37,125 applications within Alameda County for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes). Of those applications, nearly 16,112 (44%) were approved and originated. This represents a decline from prior years – the peaks were 2020 and 2021. The loan originations have declined to approximately 16% from its peak in 2020 and approximately 50% from 2023. The national decline from 2022 to 2023 is 34.5%.

Of the remaining 21,013 applications, approximately (23%) of all applications were denied. The top three application denial reasons within the County were debt-to-income ratio (47%), Collateral (14%) and credit history (13%), representing about 75% of the County’s total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of the approximately 16,000 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant.

### Disposition of Application by Loan Type and Purpose, 2023

#### Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
<b>Total Applications</b>				
	Conventional	17,538	8,126	4,515
	FHA	917	593	14
	RHS/FSA	9	1	0
	VA	195	132	0
<b>Loan Originated</b>				
	Conventional	9145	2709	2025
	FHA	424	195	6
	RHS/FSA	7	0	0



	VA	105	27	0
Application approved but not accepted				
	Conventional	362	164	160
	FHA	19	18	0
	RHS/FSA	0	0	0
	VA	3	3	0
Application Denied				
	Conventional	943	1065	1444
	FHA	122	121	3
	RHS/FSA	0	0	0
	VA	22	36	0
Application withdrawn by applicant				
	Conventional	2543	977	324
	FHA	166	140	1
	RHS/FSA	1	0	0
	VA	32	37	0
File closed for incompleteness				
	Conventional	349	520	266
	FHA	20	56	1
	RHS/FSA	1	1	0
	VA	4	20	0

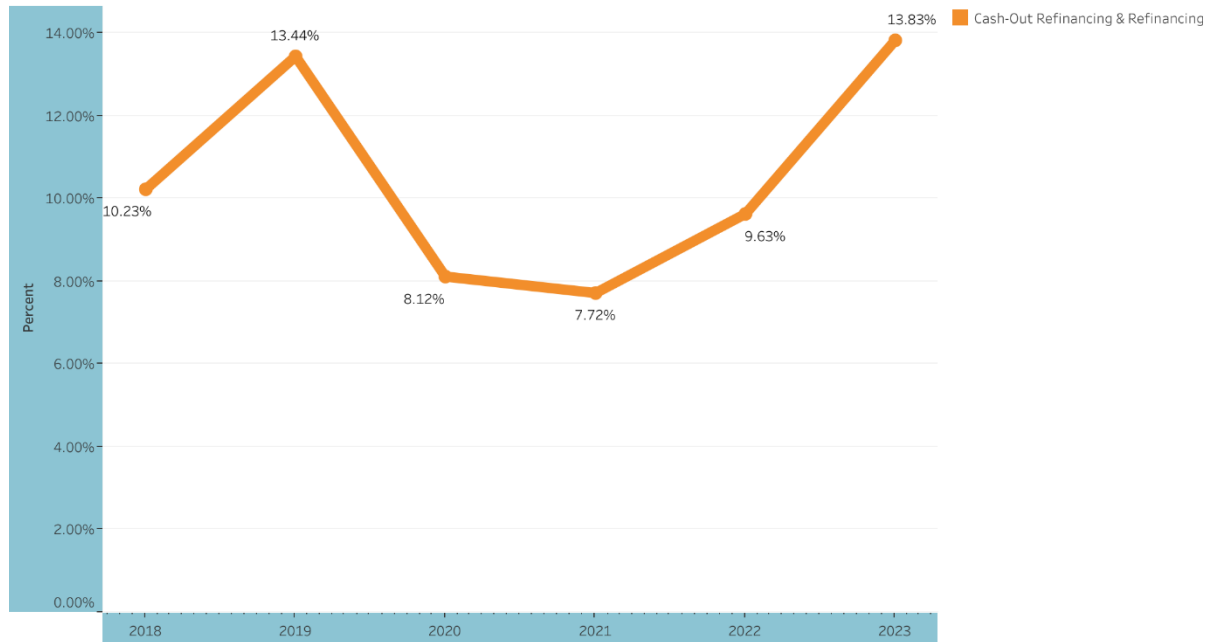
**Source: 2023 HMDA**

A further examination of the 4971 denials within Alameda County during 2023 indicates that approximately 29% were applicants seeking to do home improvement on existing mortgages for owner-occupied, primary residences. Refinance at 21% and Home Purchase at 19% were the next two reasons.

The top three application denial reasons within the County were debt-to-income ratio (47%), Collateral (14%) and credit history (13%). The majority of Home Improvement denials were due to debt-to-income ratio. Typically, homeowners seeking to refinance their existing home

mortgage are able to use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the lack of collateral as a share of refinance denials has declined since the peak of the housing crisis, suggesting that the number of “under-water” homes in Alameda County are increasing again since the lows of 2020 and 2021.

Lack of Collateral as a Share of Refinance Denials



Source: 2018-2023 HMDA

### Home Purchase Lending in Alameda County

Of the 98,658 home purchase loans for single family homes that originated in 2023, approximately 94% were provided by conventional lenders, higher than the national conventional home purchase share of 73%. The remaining 6% of home purchase loans in Alameda County were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

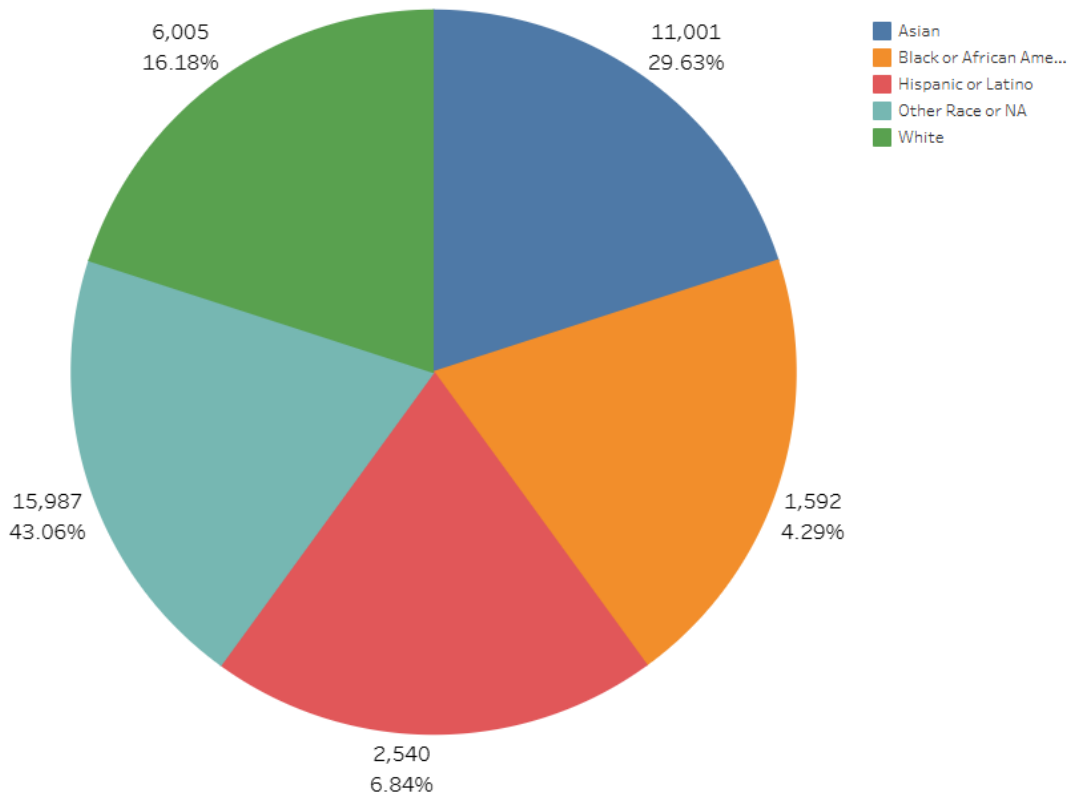
### Home Purchases by Type, 2023

*Originations      Share of Total      Approval Rate*

<i>Conventional</i>	17,538	93.99%	52.14%
<i>FHA</i>	917	4.91%	46.24%
<i>RHS/FSA</i>	9	0.05%	77.78%
<i>VA</i>	195	1.05%	53.85%
<i>Total</i>	<b>18,659</b>		

**Source: 2023 HMDA**

The share of applications and percentage of loan application denials for traditional home purchase loans in Alameda County varies by race/ethnic groups. The largest applicant group in 2023 were Other Race (43%) followed by Asians at 29% and White at 16%. Blacks represented 4% of all home purchase applications. Whites were least likely to be denied for conventional single-family home purchases at a rate of 16%, followed by Asians at 14%. Black population applications denial rate was highest at 29% and Hispanics were denied at a rate of 27%.



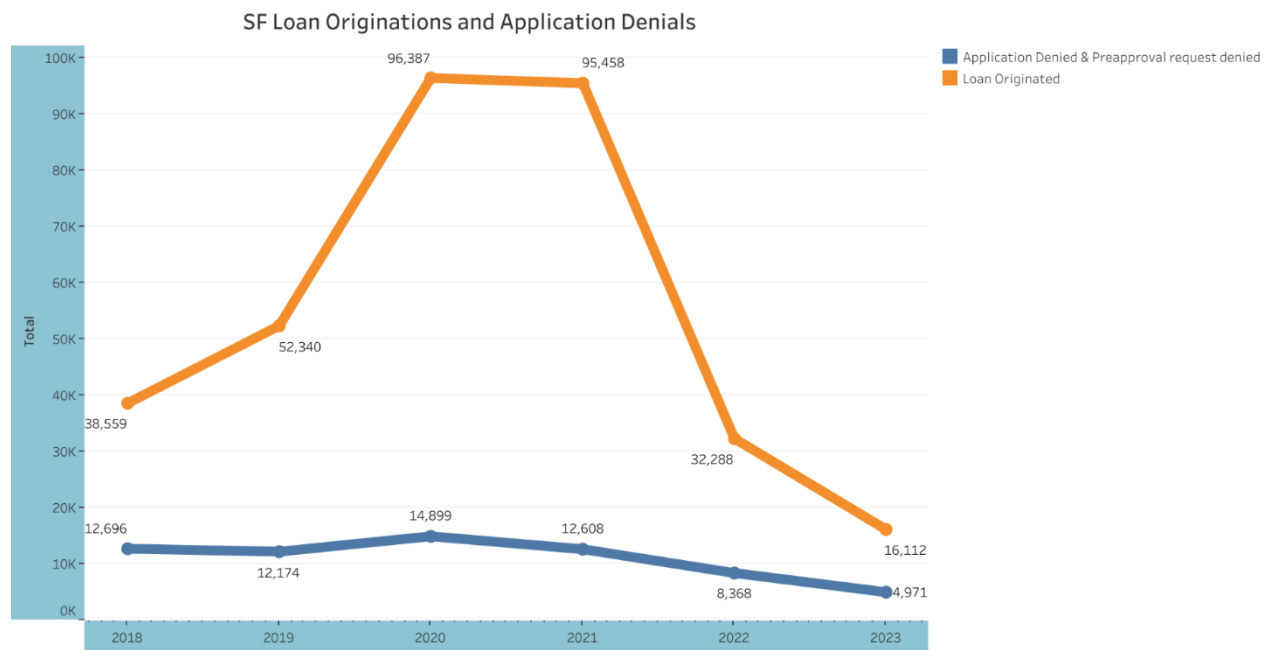
**Source: 2023 HMDA**

## Alameda County's Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for Alameda County between 2018-2023.

Highlighted below, the number of single-family loan originations in Alameda County followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased 45% between 2019 and 2020, followed by a decrease of 195% between 2021 and 2022. The decrease was due to higher interest rates. The originations further decreased by 100% from 2022 and 2023.

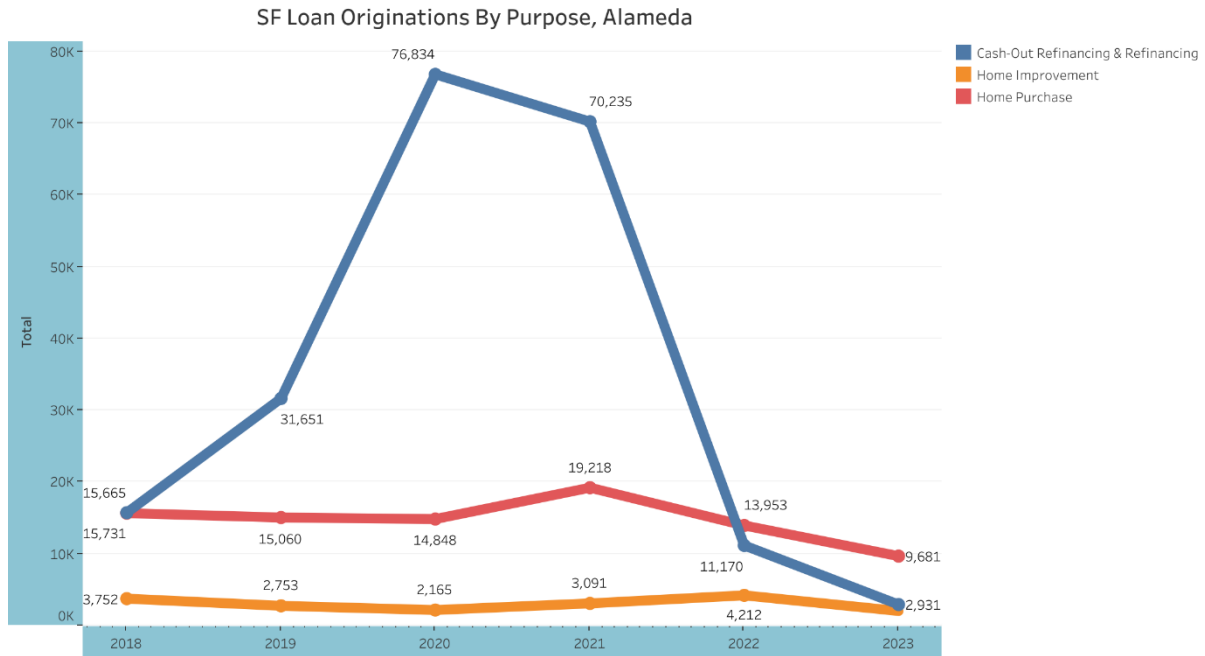
In contrast to originations, the number of application denials within Alameda County demonstrated similar behavior. In 2020 and 2021, the denial rate was 15.46% and 13.21% respectively. In 2022 and 2023 as loan originations decreased, the application denials increased with 26% and 31%.



Source: 2018-2023 HMDA

Shown below, much of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021 the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023. As

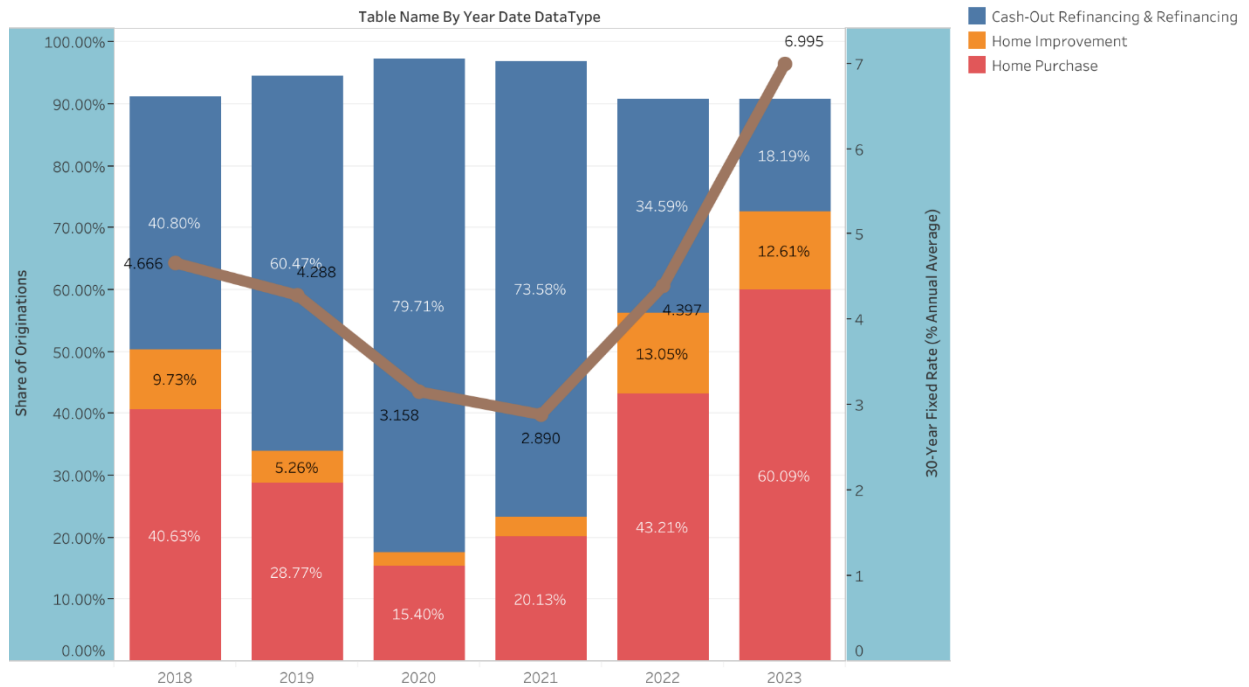
of 2023, home purchases and refinances comprised 49% and 11% of the state’s total originations respectively. Home purchases have steadily declined in 2022 and 2023.



Source: 2018-2023 HMDA

The share of refinance originations in Alameda County appears to move generally with the 30-year fixed rate mortgage average (shown below). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2021 and 2023, the share of refinance originations fell from 73.5% to 18.2%. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with Alameda County’s reduction in the number of refinance loan originations over the same time period.

## SF Loan Originations Share By Purpose, Alameda



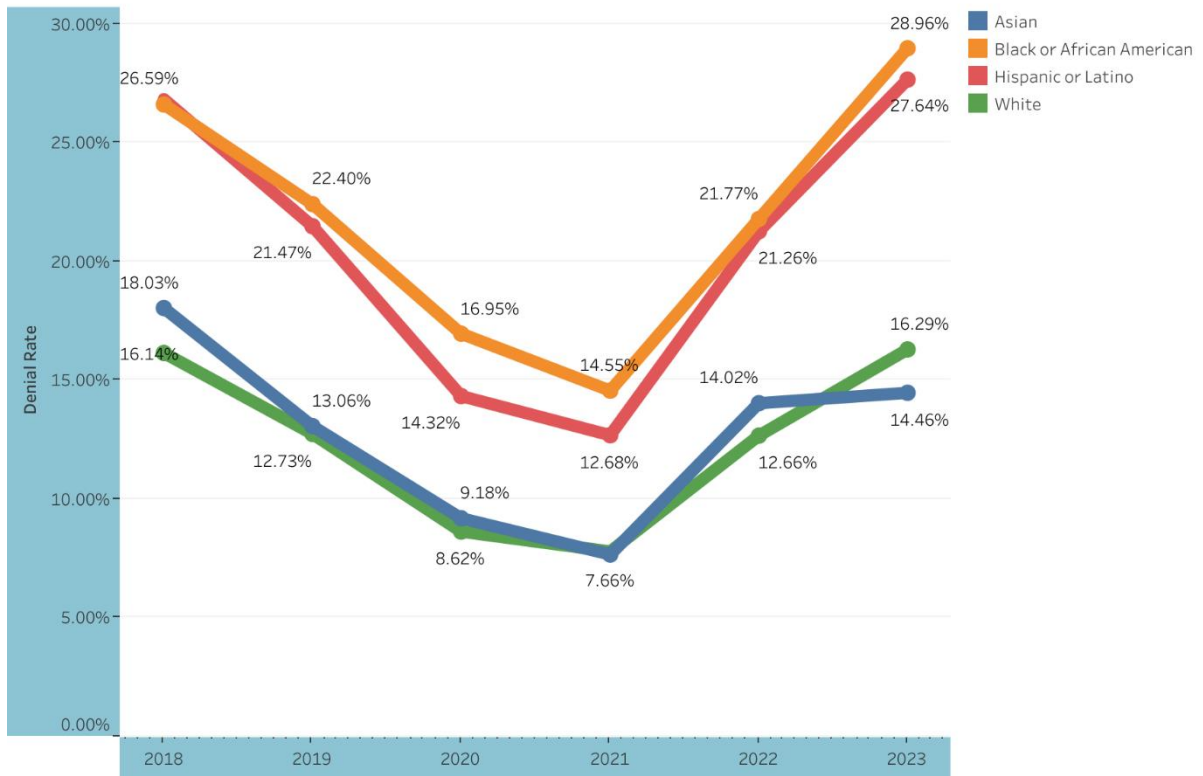
Source: 2018-2023 HMDA

## Income, Race, and Single-Family Loan Denials in Alameda County

Denial rates for single-family loans in Alameda County over time vary by race and ethnicity. The charts below indicate that between 2018 and 2023, White and Asian applicants were less likely to be denied relative to Blacks and Hispanics. Additionally, Black applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.

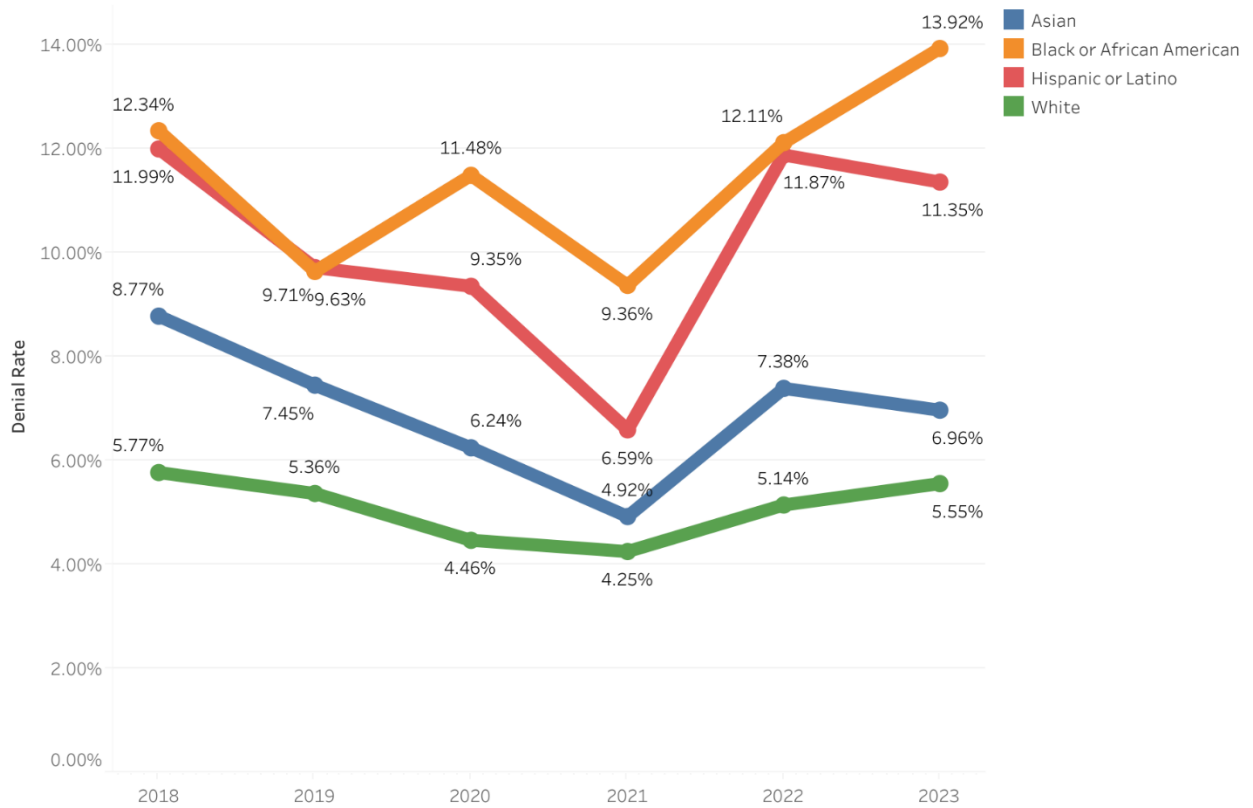


Single Family Denial Rate By Race/Ethnicity, Overall



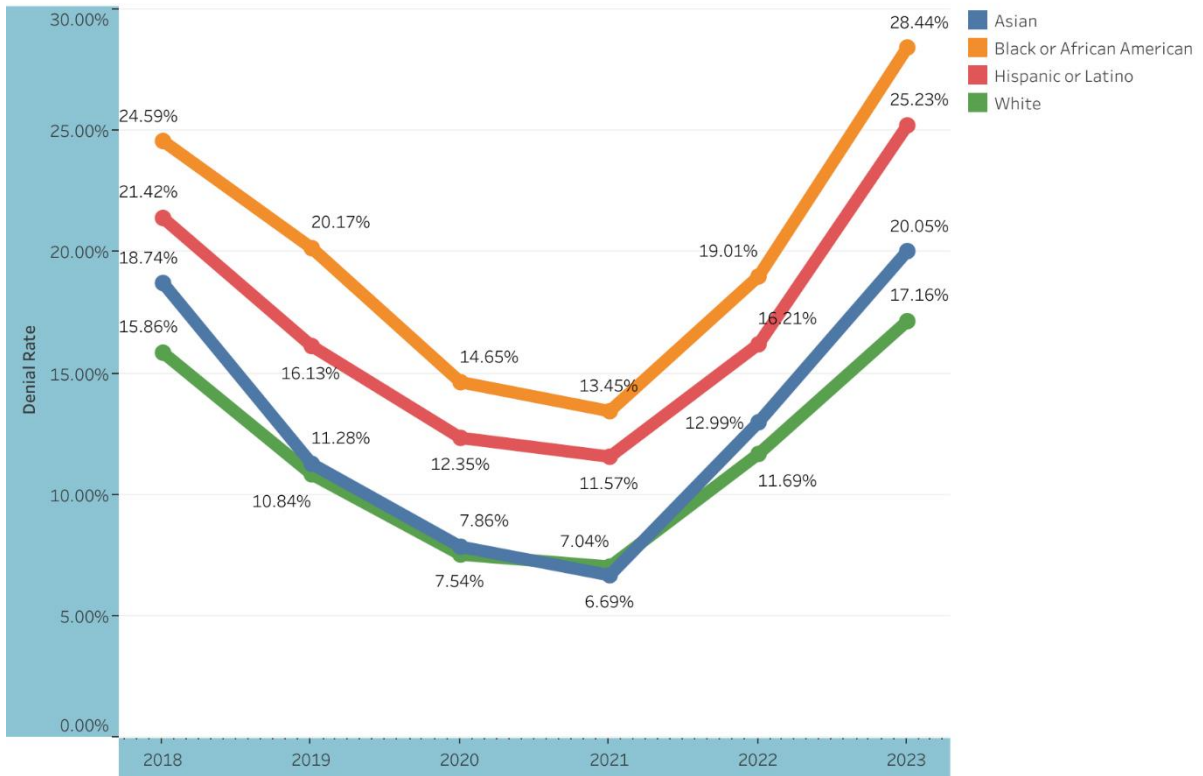
Source: 2018-2023 HMDA

### Single Family Denial Rate By Race/Ethnicity, Home Purchase



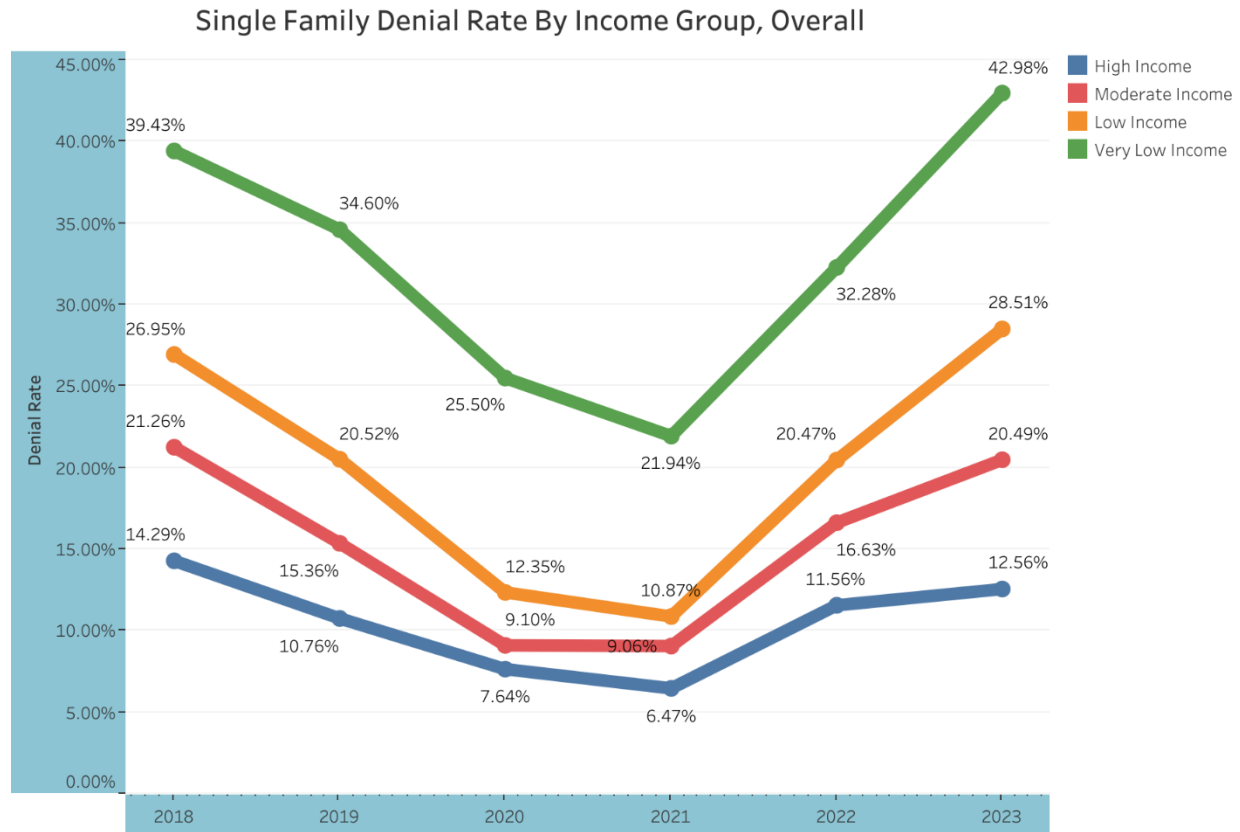
Source: 2018-2023 HMDA

Single Family Denial Rate By Race/Ethnicity, Refinance



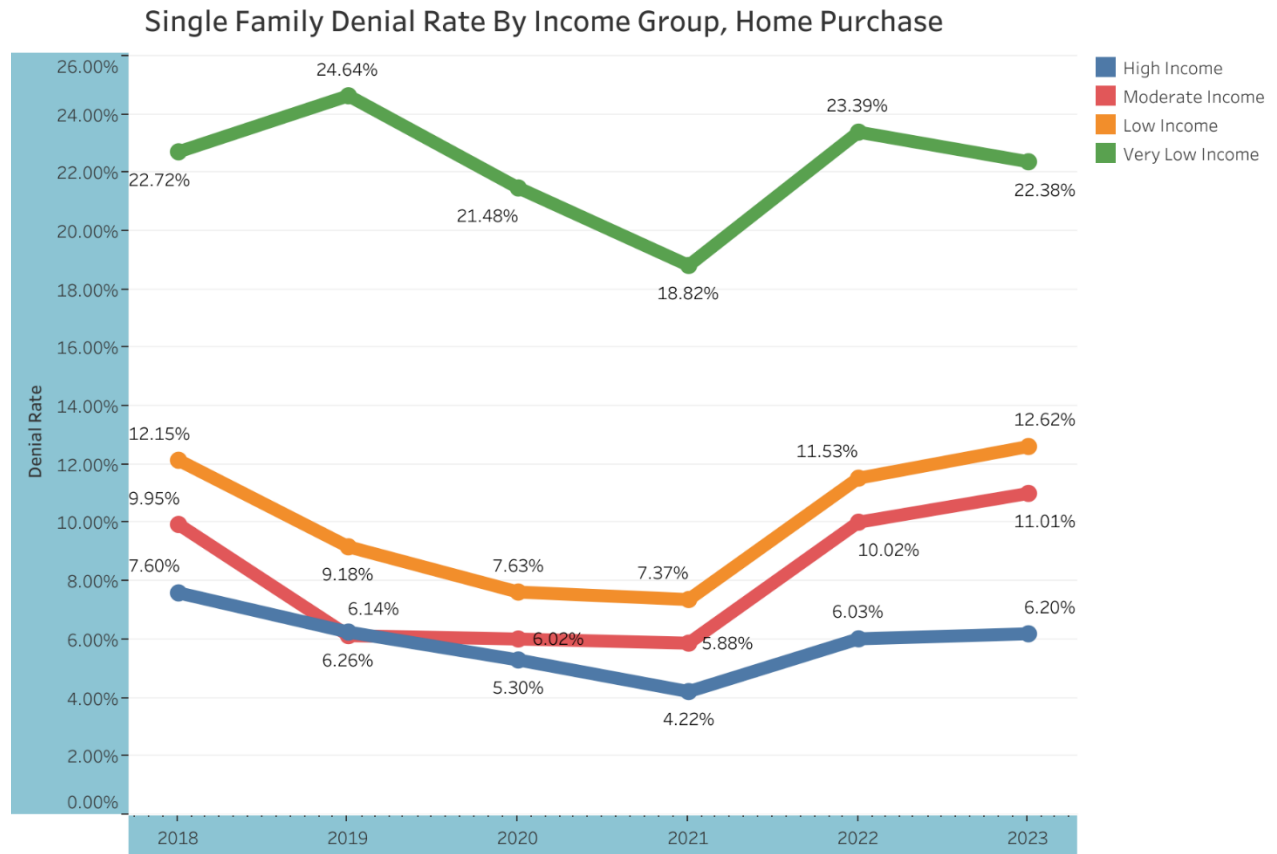
Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within Alameda County (highlighted below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group has risen with very Low-Income applicants (50% or less of Area Median Income) at 43% compared to 13% for High Income groups. The variation in the denial rates is considerably higher for lower income groups – while the high-income group denial changed from 11.56% to 12.74% from 2022 to 2023, the very low-income group went from 32.28% to 43.32%.

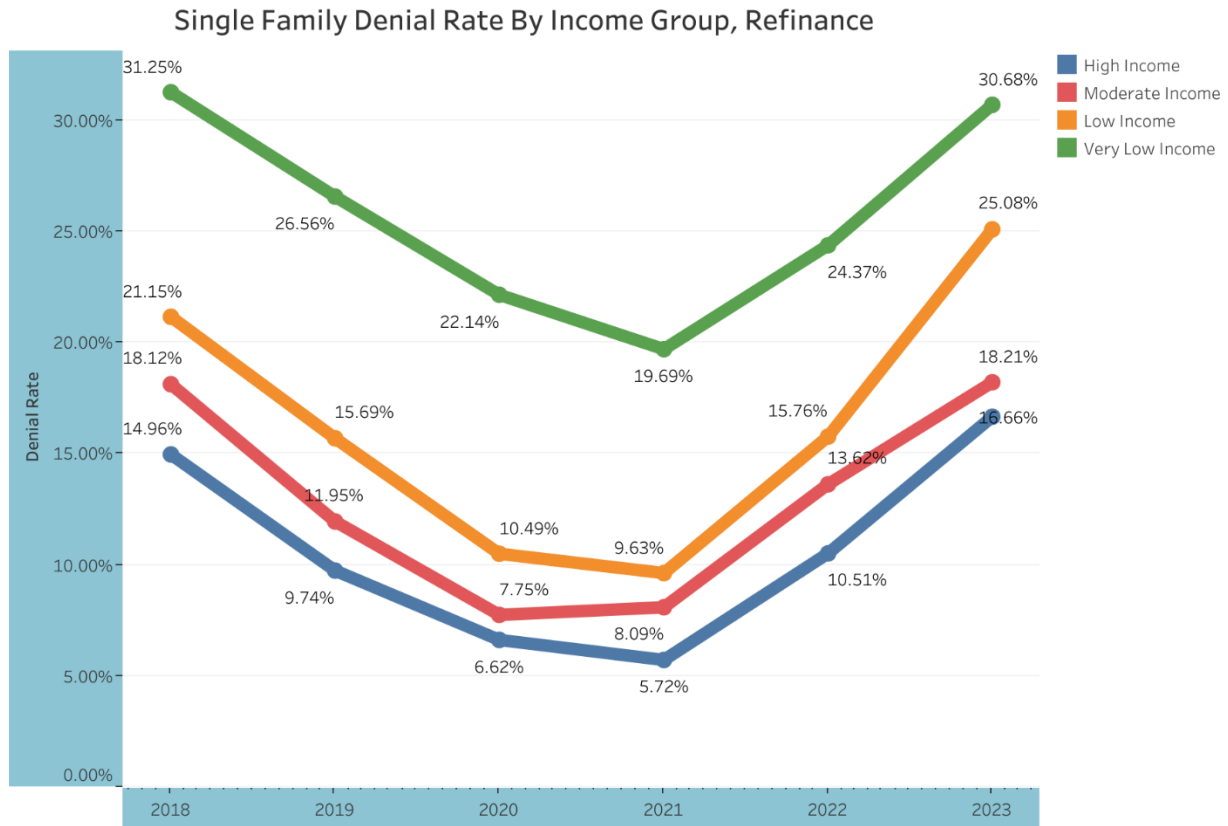


**Source: 2018-2023 HMDA**

Unlike overall denial rates by income group, home purchase applications denial rates by income group show little variation from year to year within the income group. The denial rates due to refinancing is the major contribution to the income group variations – the very low-income groups are denied at 30.45% in 2023 compared to 16.90% for High income.



Source:2018- 2023 HMDA

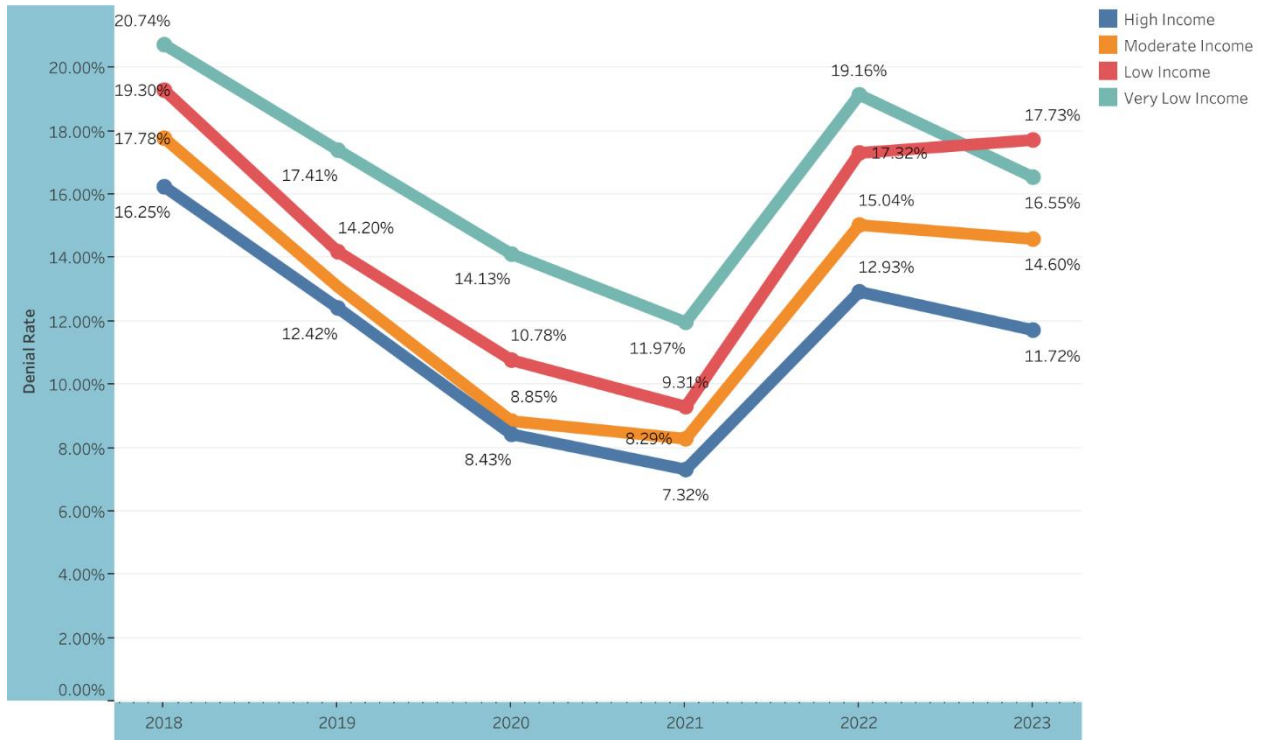


**Source: 2018-2023 HMDA**

Denial rates by neighborhood income group (defined as median income of property’s Census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower income neighborhoods.

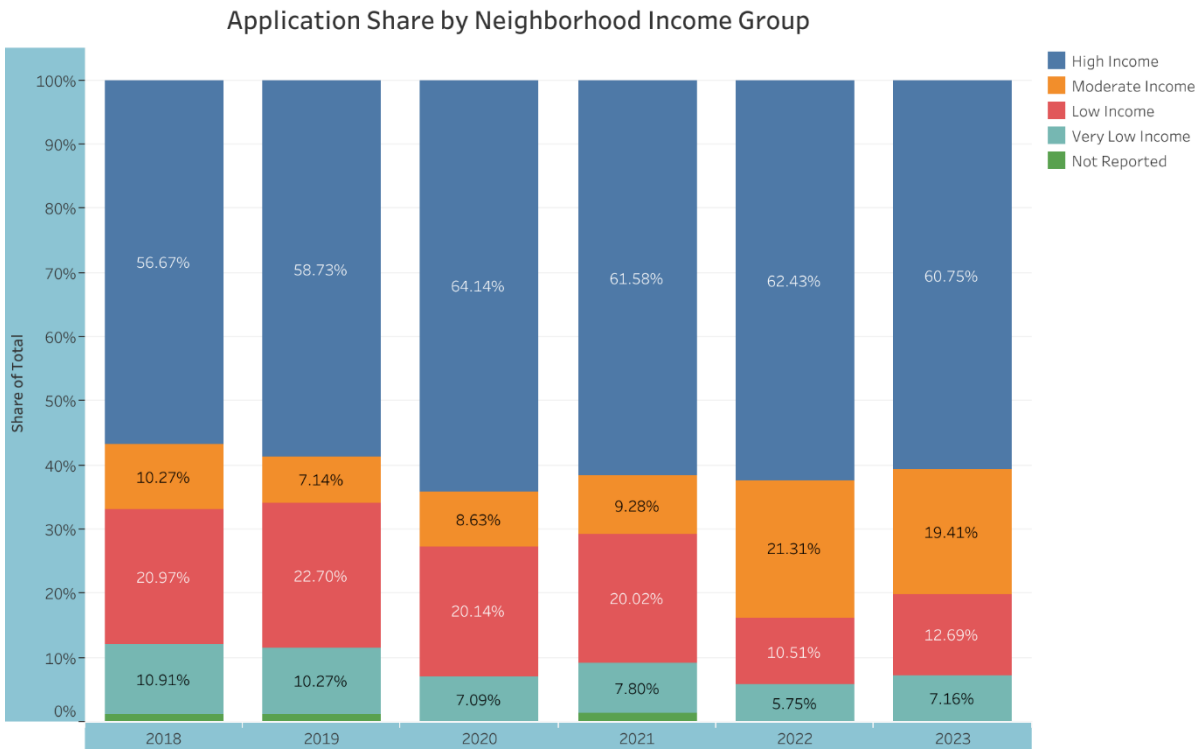


SF Denial Rate By Neighborhood Income Group



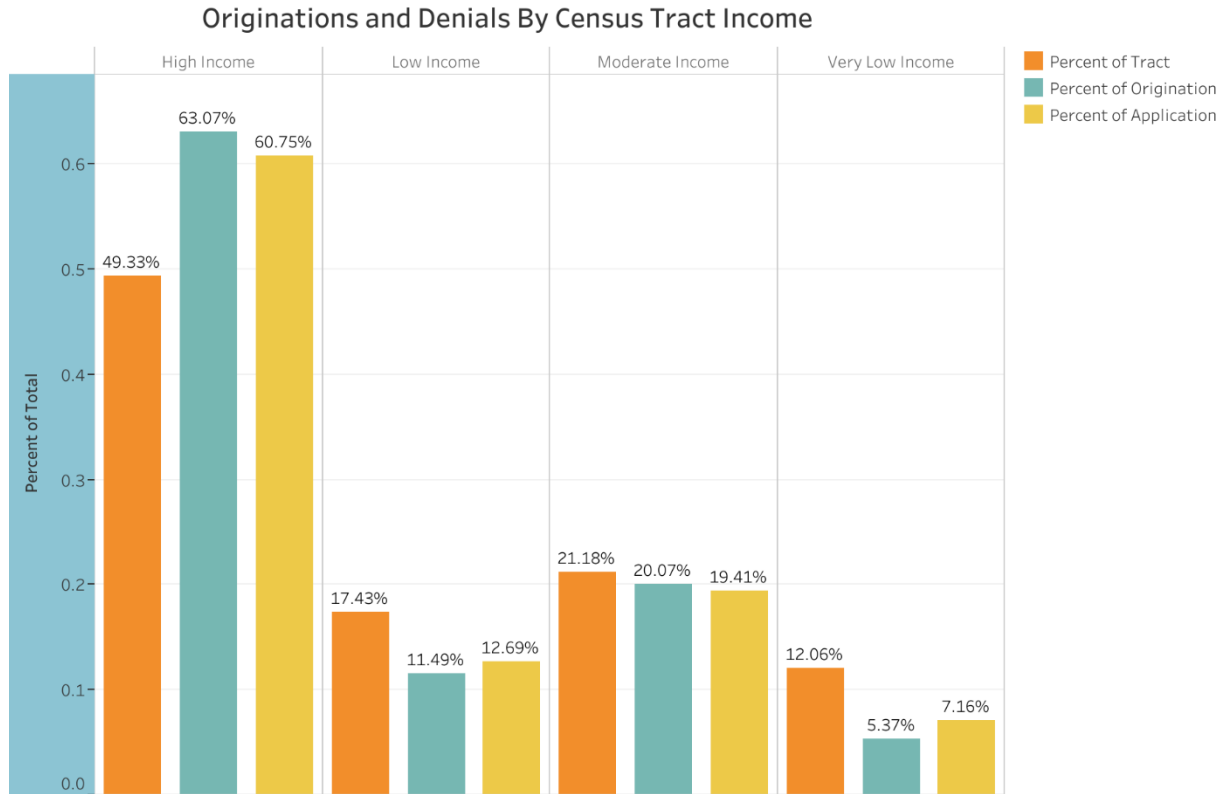
Source: 2018-2013 HMDA

As a percentage of total applications within Alameda, the distribution among neighborhoods by income group shows that for every year examined, Middle and High-Income neighborhoods represented most applicants (83% as of 2023).



**Source: 2018-2023 HMDA**

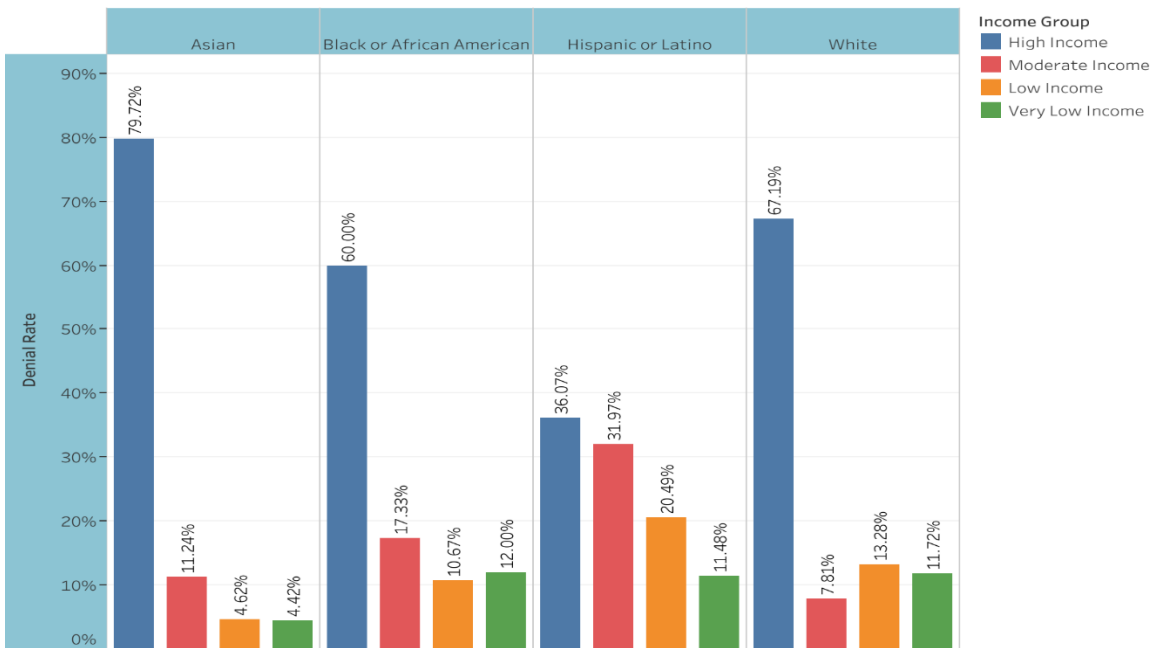
Within Alameda, Very Low-Income and Low-Income neighborhoods represent 27% of the County’s total neighborhoods, although they are represented by approximately 16% of total originations and 15% of applications as of 2023 (shown below). This suggests that Low and Very Low-Income neighborhoods within the County are less likely to participate in the single-family lending market relative to other neighborhoods. By contrast, loan applications and originations within Alameda are disproportionately likely to occur for properties in Middle and particularly High-Income neighborhoods.



**Source: 2023 HMDA**

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within Alameda County (shown below) demonstrates that High-Income Asians (earning greater than 120% of Area Median Income) were more likely to be denied for a single-family home purchase.

Single Family Home Purchase Denial Rate By Income Group - Graph

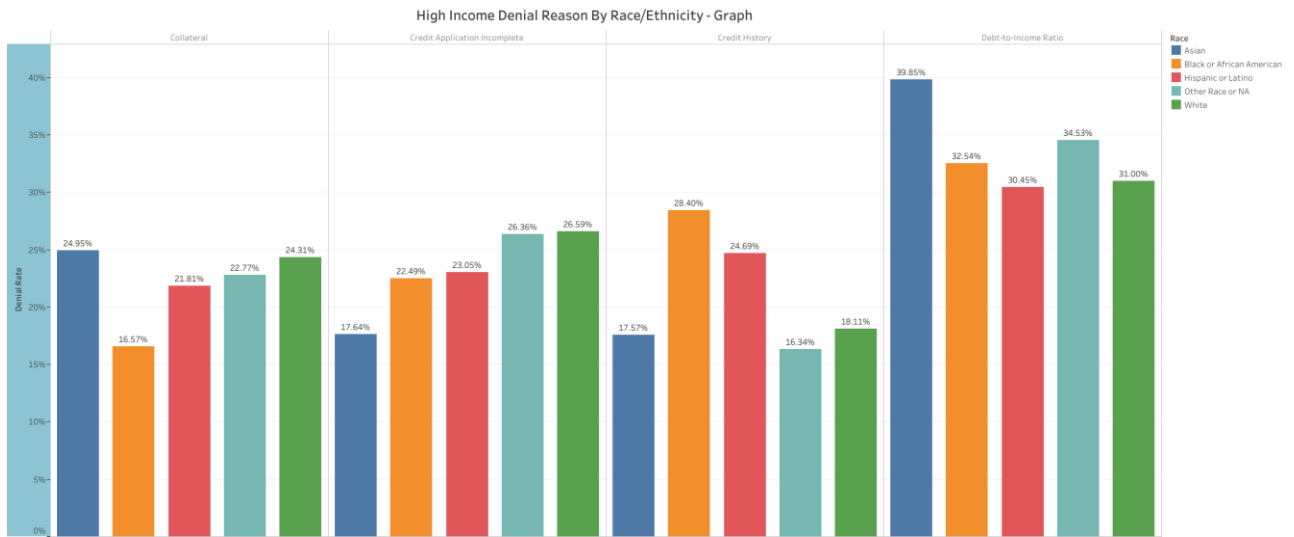


Source: 2023 HMDA

## Application Denial Reasons by Income Group

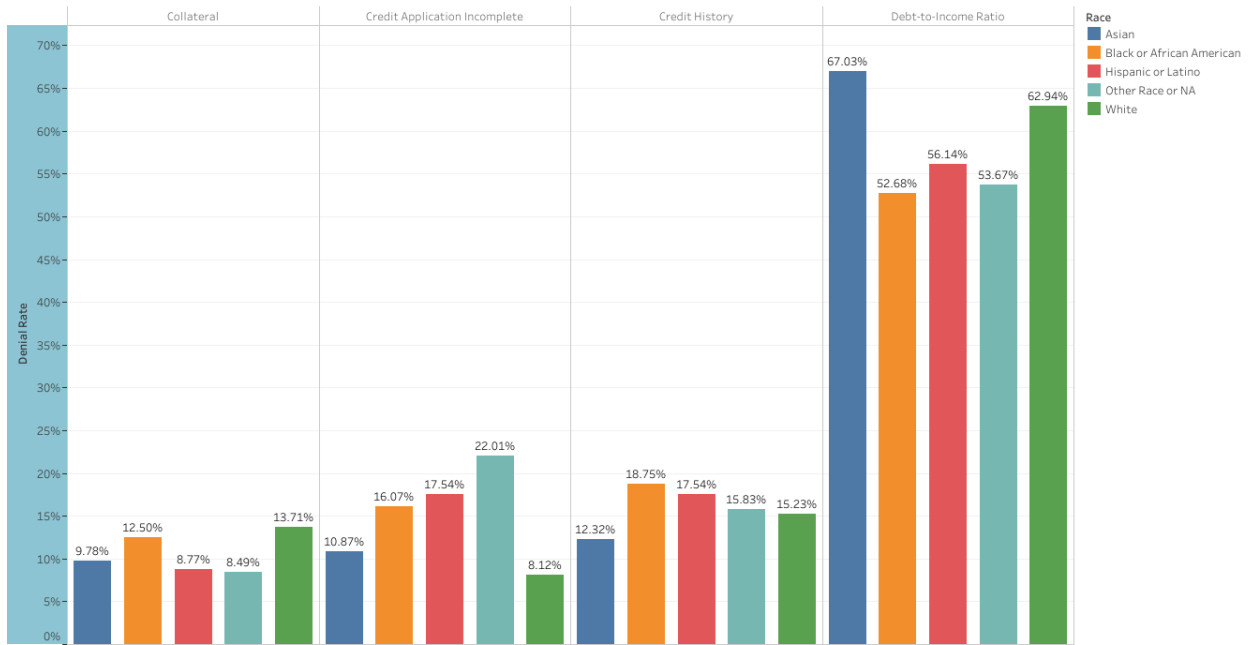
The charts below compare denial reasons among White, Black, Hispanic and Asian applicants in Alameda County for 2023 by income group.

As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio. Credit History was the next reason for Black and Hispanic applicants. This is reflective of high home prices in Alameda County coupled with high interest rates.



Source: 2023 HMDA

Low Income Denial Reason By Race/Ethnicity - Graph



Source: 2023 HMDA

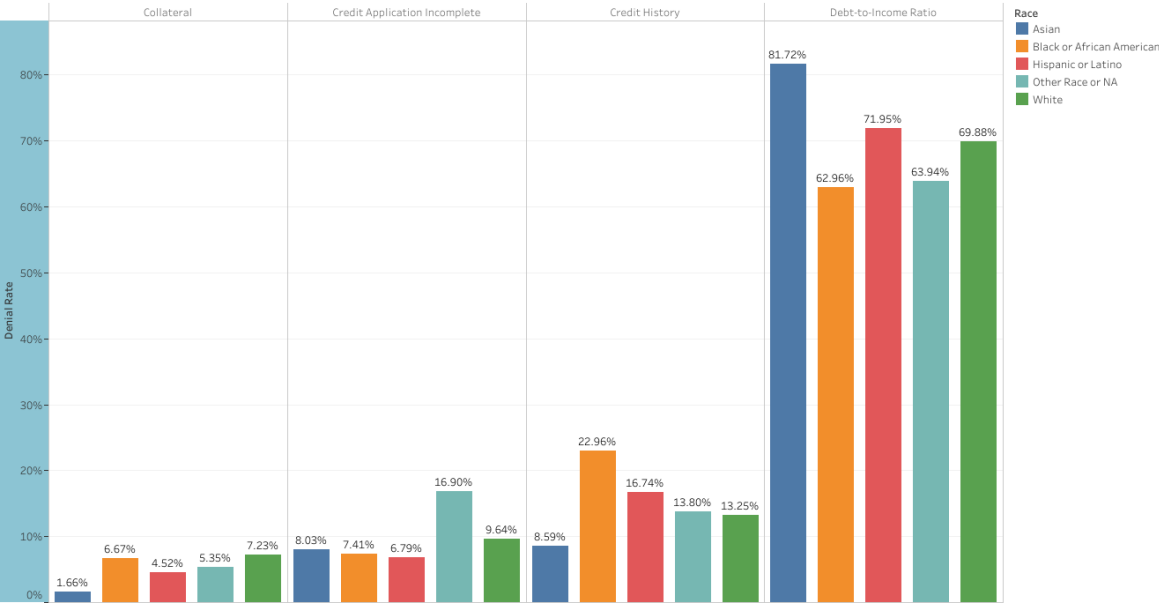
Moderate Income Denial Reason By Race/Ethnicity - Graph



Source: 2023 HMDA



Very Low Income Denial Reason By Race/Ethnicity - Graph



Source: 2023 HMDA

## The Subprime Market and Predatory Lending

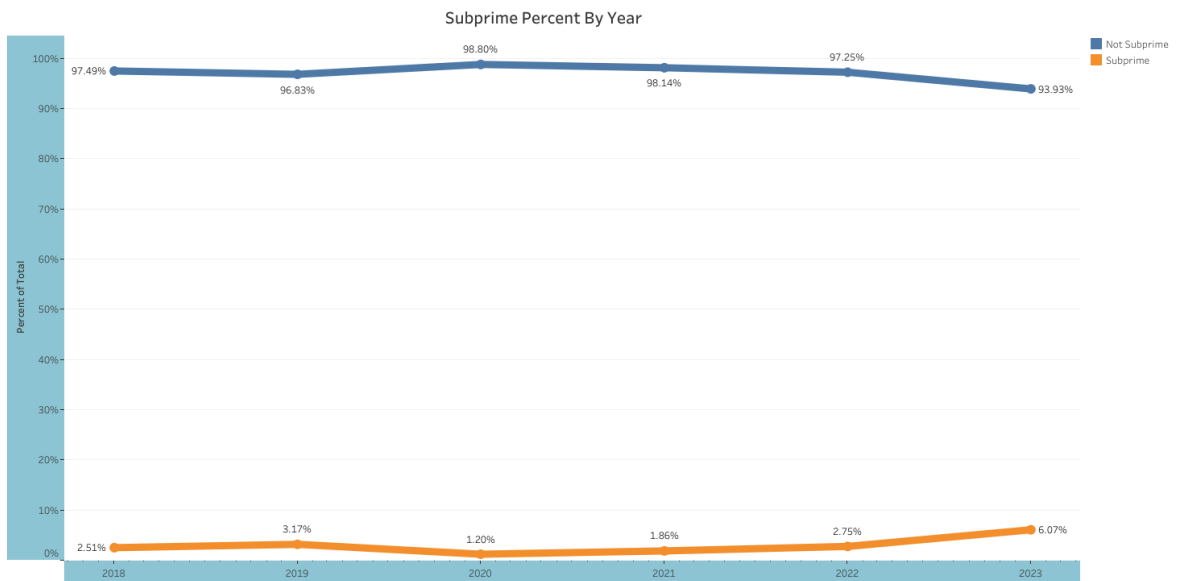
According to the Federal Reserve, “prime” mortgages are offered to persons with excellent credit and employment history and income adequate to support the loan amount. “Subprime” loans are loans to borrowers who have less-than-perfect credit history, poor employment history, or other factors such as limited income. By providing loans to those who do not meet the credit standards for borrowers in the prime market, subprime lending can and does serve a critical role in increasing levels of homeownership. Households that are interested in buying a home but have blemishes in their credit record, insufficient credit history or nontraditional credit sources, might otherwise be unable to purchase a home. The subprime loan market offers these borrowers opportunities to obtain loans that they would be unable to realize in the prime loan market.

Subprime lenders generally have interest rates that are higher than those in the prime market and often lack the regulatory oversight required for prime lenders because they are not owned by regulated financial institutions. In the past decade, however, many large and well-known banks became involved in the subprime market either through acquisitions of other firms or by initiating loans that were subprime directly.

Most subprime loans provide families with payments for the first few years at a low “teaser” rate. After that, the loans reset every six months or year to a higher, fully indexed rate, which can cost borrowers hundreds of extra dollars each month. This extra expense has increased the housing cost burden of many families and for many has ultimately resulted in foreclosure.

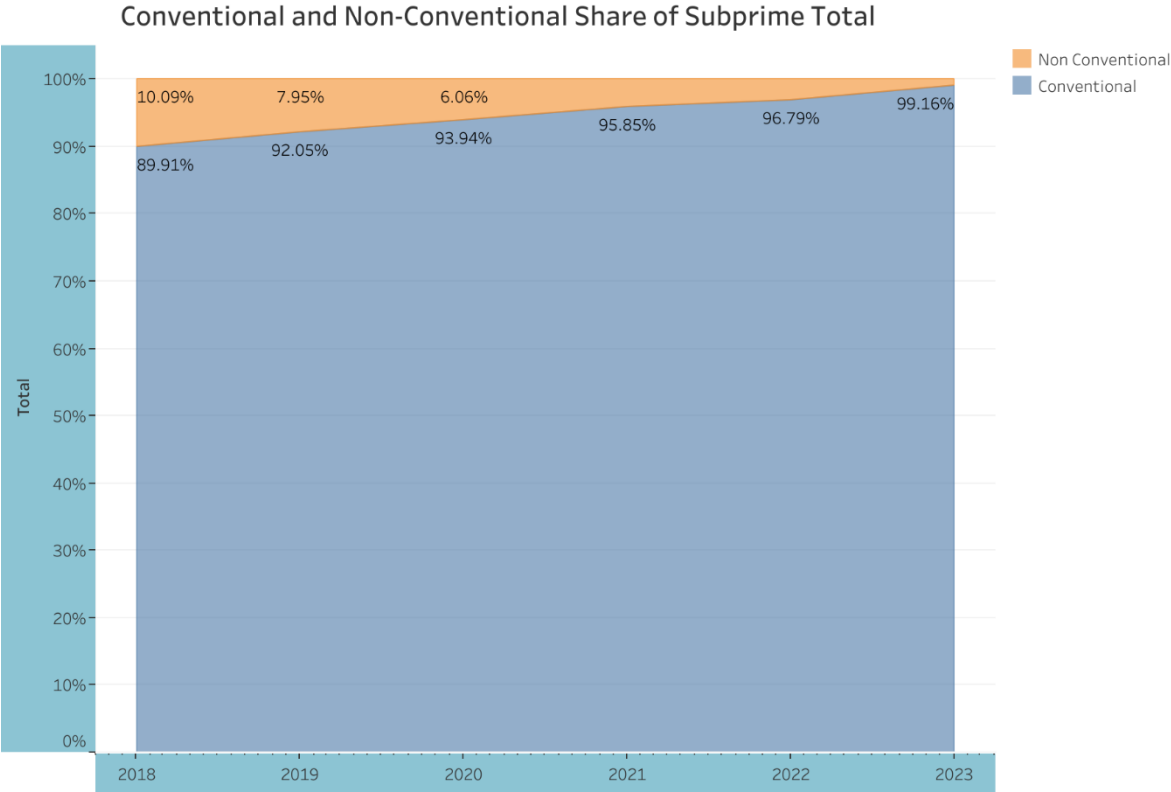
With an active housing market, potential predatory lending practices by financial institutions may arise. Predatory lending involves abusive loan practices usually targeting homeowners of color or those with less-than-perfect credit histories. The predatory practices typically include high fees, hidden costs and unnecessary insurance and larger repayments due in later years. One of the most common predatory lending practices is placing borrowers into higher interest rate loans than called for by their credit status. Although the borrowers may be eligible for a loan in the “prime” market, they are directed into more expensive and higher fee loans in the “subprime” market. In other cases, fraudulent appraisal data is used to mislead homebuyers into purchasing overvalued homes, or fraudulent or misrepresented financial data is used to encourage homebuyers into assuming a larger loan than can be afforded. Both cases almost inevitably result in foreclosure.

Data available to investigate the presence of predatory lending are extremely limited. At present, HMDA data are the most comprehensive available for evaluating lending practices. However, the HMDA data lack the financial details of the loan terms to conclude any kind of predatory lending. Efforts at the national level are pushing for increased reporting requirements in order to curb predatory lending.



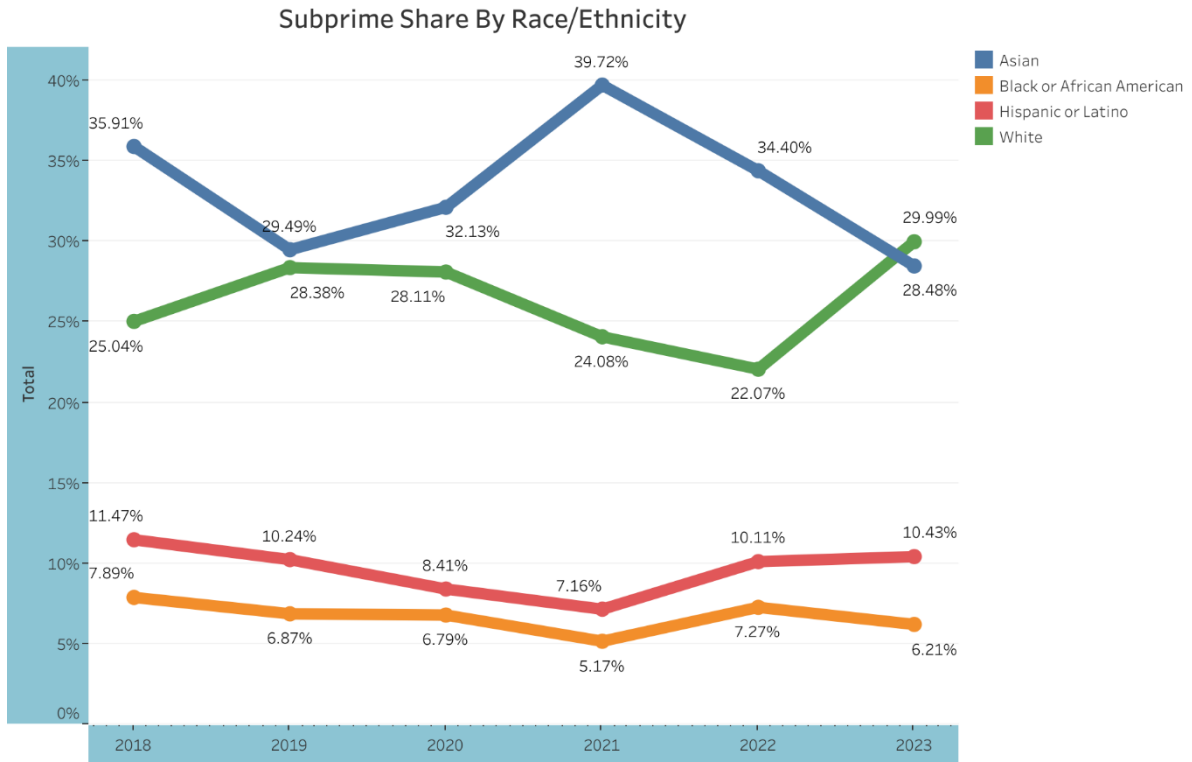
Source: 2018-2013 HMDA

The subprime loans in 2018 were more in Non-Conventional applications but are now almost entirely (99.16%) in the Conventional applications.



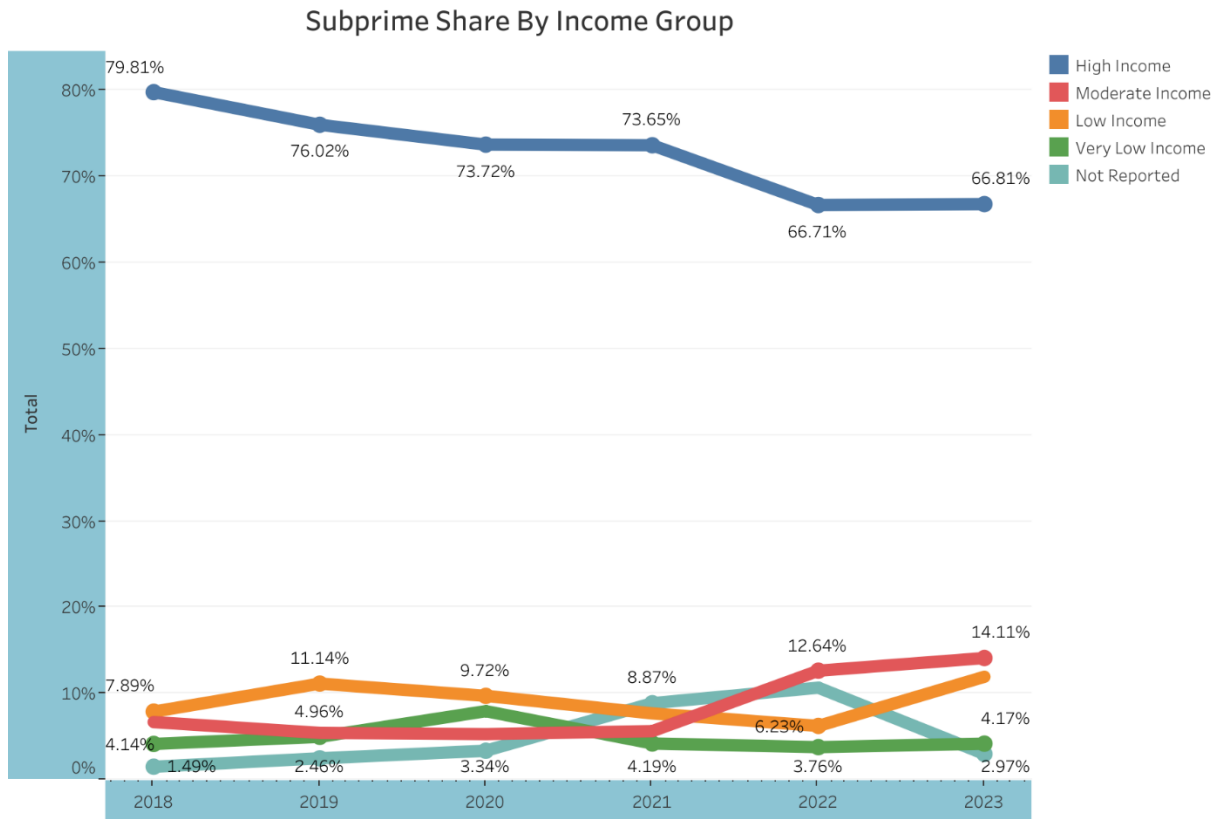
Source: 2018-2023 HMDA

Subprime originations by race/ethnicity show that Asian and White loan recipients had the highest share compared to other groups for nearly everyone examined.



Source:2018- 2023 HMDA

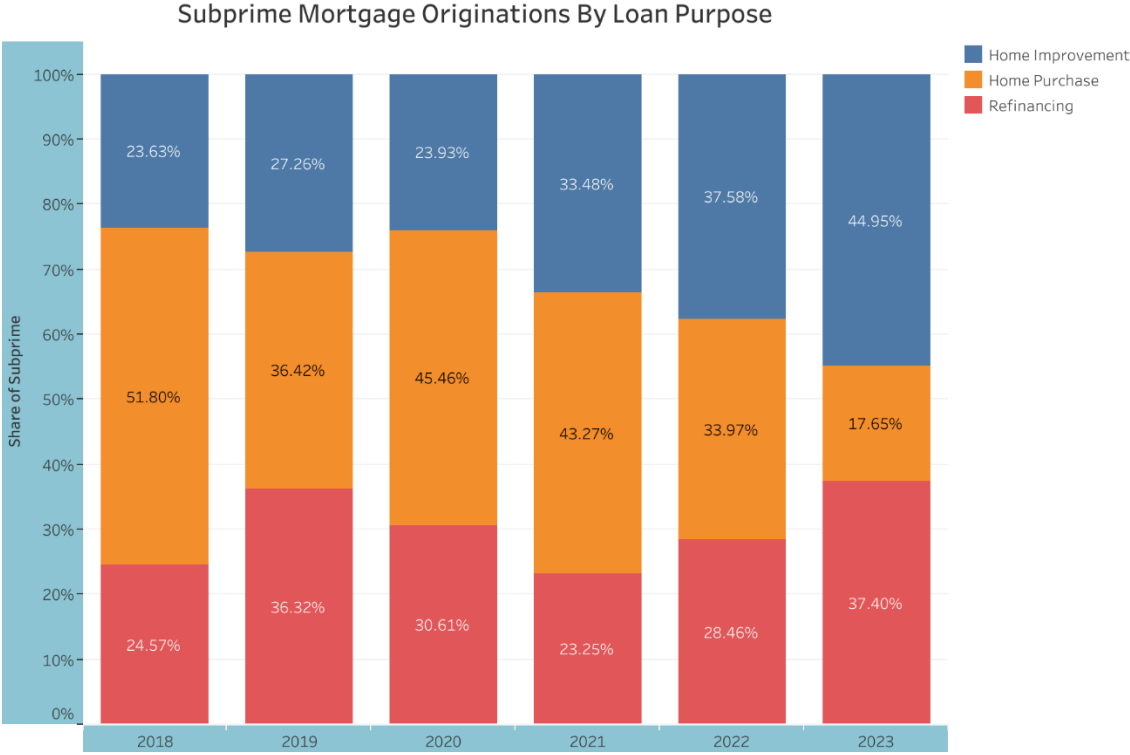
Subprime shares by loan recipient income group show that since 2018, income groups have diverged, with High-Income remaining much higher than other income groups.



Source: 2018-2023 HMDA



Subprime loans have been characterized by growth in home improvements in recent years. As a percentage of all subprime loan originations within Alameda County, home improvements represented 44.95% in 2023, up from its share of 23.63% in 2018.



Source: 2018-2023 HMDA

Lending Practices Conclusion

Mortgage lending activity in Alameda County is consistent with many of the broader trends that have occurred in the wake of high inflation and high interest rates.

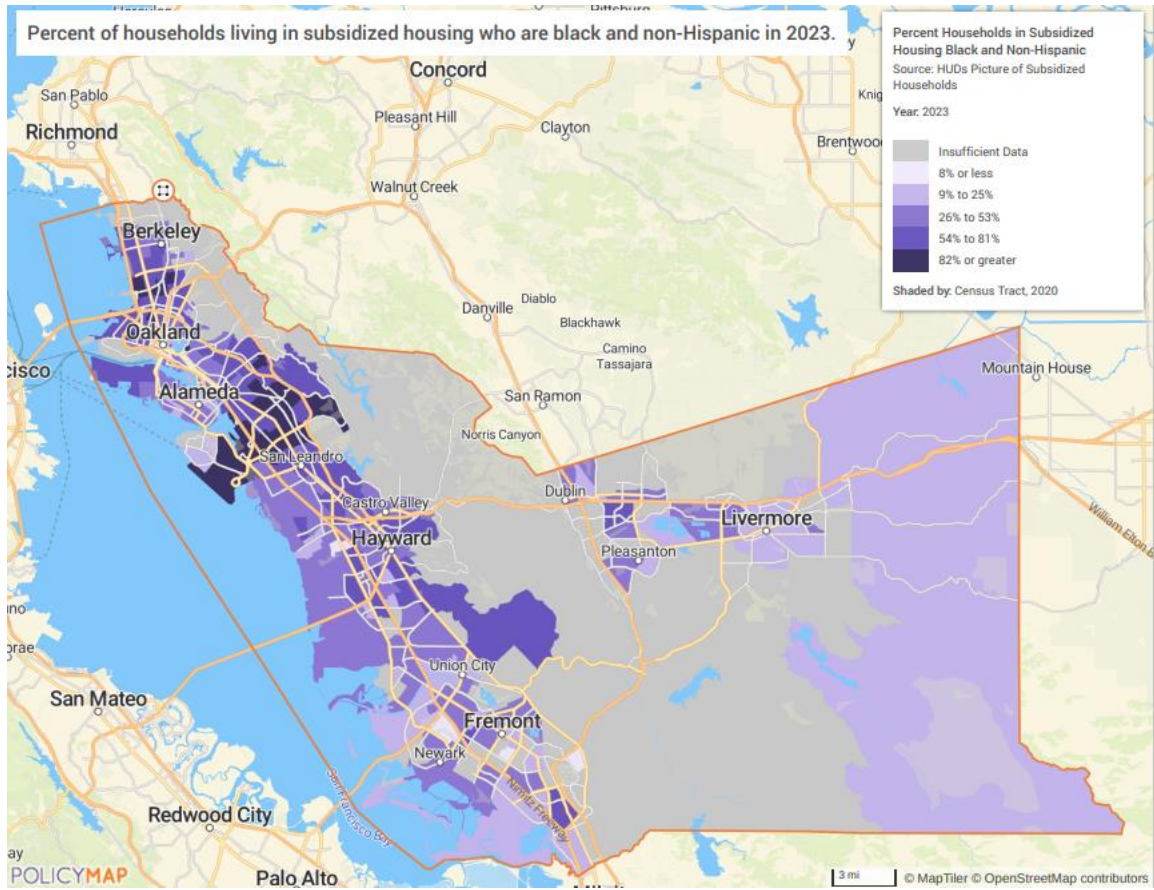
Further, Alameda County exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower and housing supply was low. Home purchase originations have decreased by 100% from 2022 and 2023, suggesting signs of declining housing demand and a housing market recovery within the County. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates. Down Payment Assistance programs can sometimes help address debt to income ratio issues for prospective homebuyers. Programs like Alameda County’s Boost with a mission to address racial inequalities is an example of an action that can be taken to address debt to income impediments for potential homebuyers.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

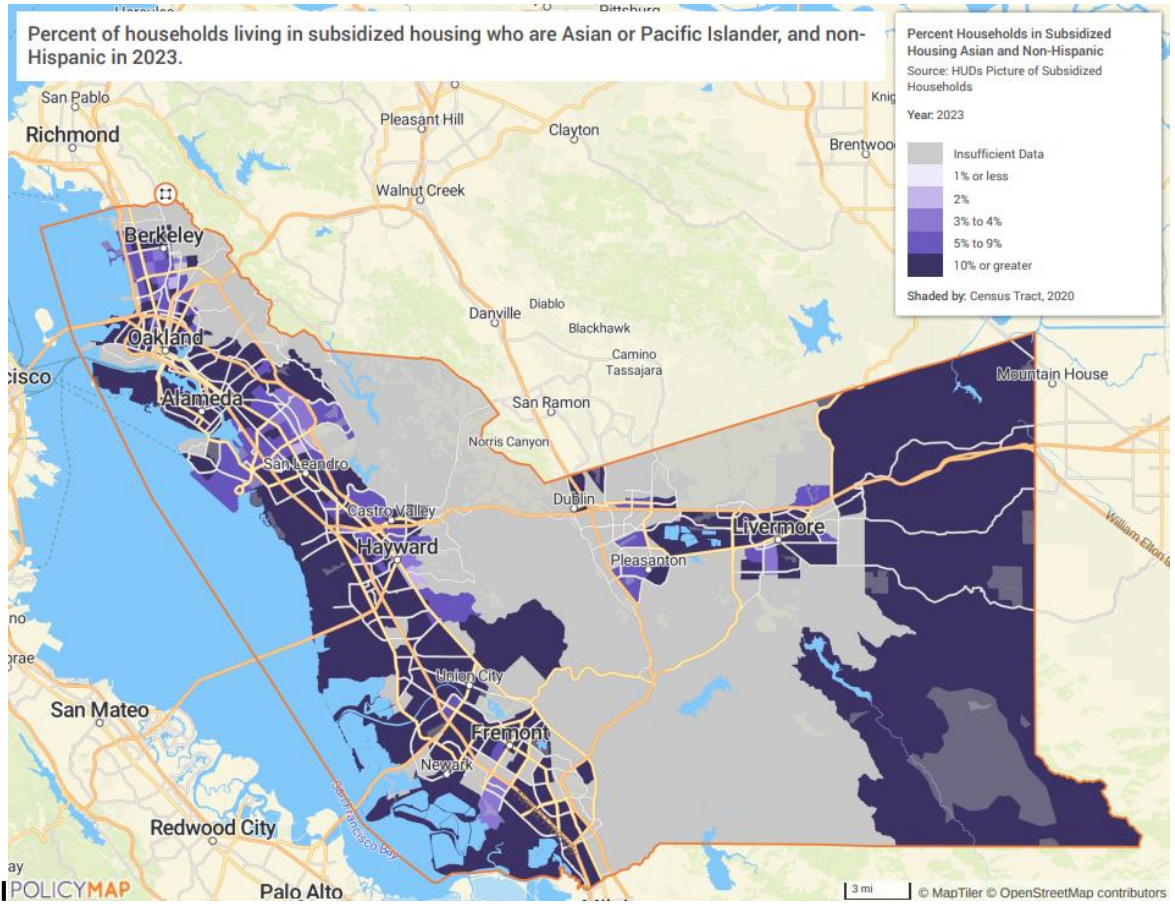
## Publicly Supported Housing

HUD's 2023 Picture of Subsidized Households estimates that 3.62% of Alameda County's population was living in subsidized housing – this is a –0.14% decline from 2018. Comparatively, it is estimated that 2.34% of the State of California's population was living in subsidized housing in 2023. Maps V.39 to V.41 shows the percentage of households living in subsidized housing who are Black, Asian or Pacific Islander, and Hispanic. Black residents living in subsidized housing have higher concentrations in the North and Central County, particularly between the City of Alameda and the City of San Leandro, and in north Oakland. Asian or Pacific Islander residents living in subsidized housing are spread throughout the County - both along the entire western border of the County and the Tri-Valley area. Hispanic residents living in subsidized housing have higher concentrations in the Central County near Hayward and Union City, with other high density tracts near Fremont and in Livermore. Map V.42 shows the percentage of households living in subsidized housing that have a disability - there are higher concentrations in the South County near Fremont, in the Mid/Central County near Hayward, and in the Tri-Valley area near the cities of Pleasanton and Livermore.

### MAP V.39 Percent of Households Living in Subsidized Housing Who Are Black

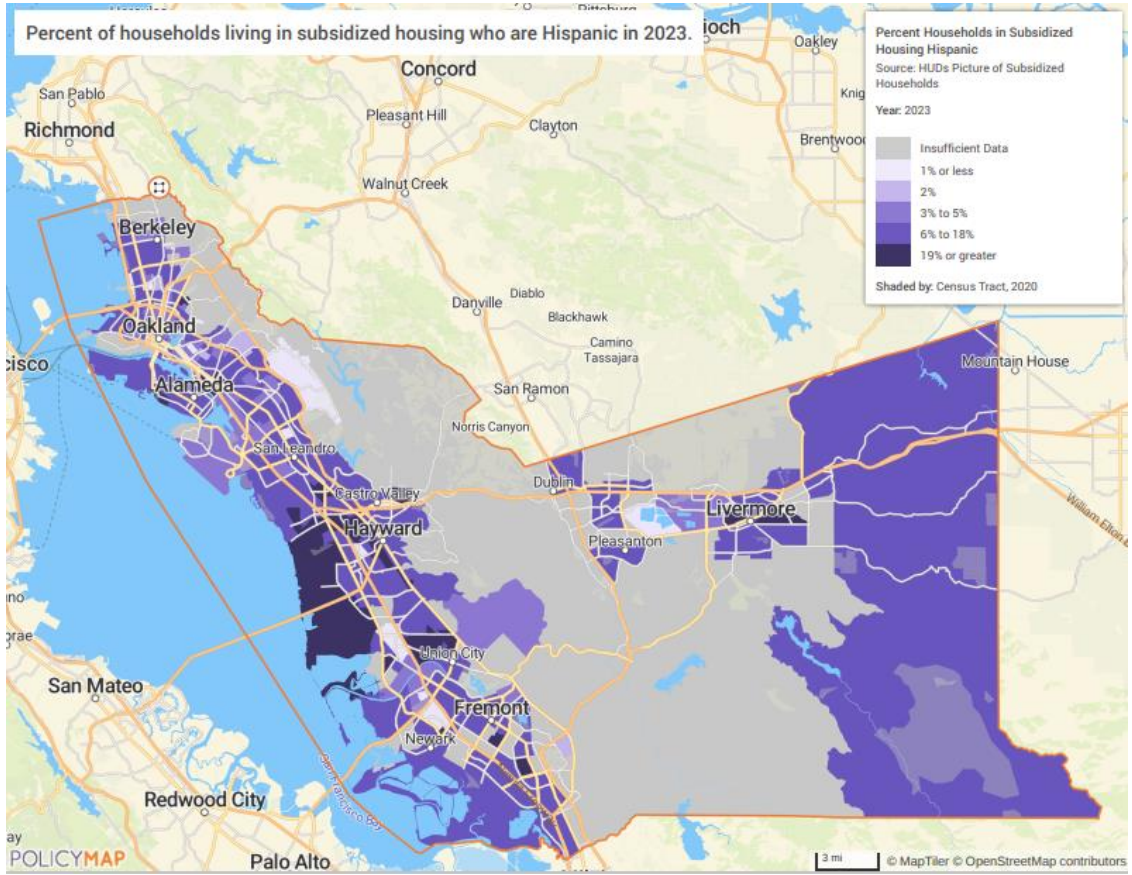


# MAP V.40 Percent of Households Living in Subsidized Housing Who Are Asian or Pacific Islander

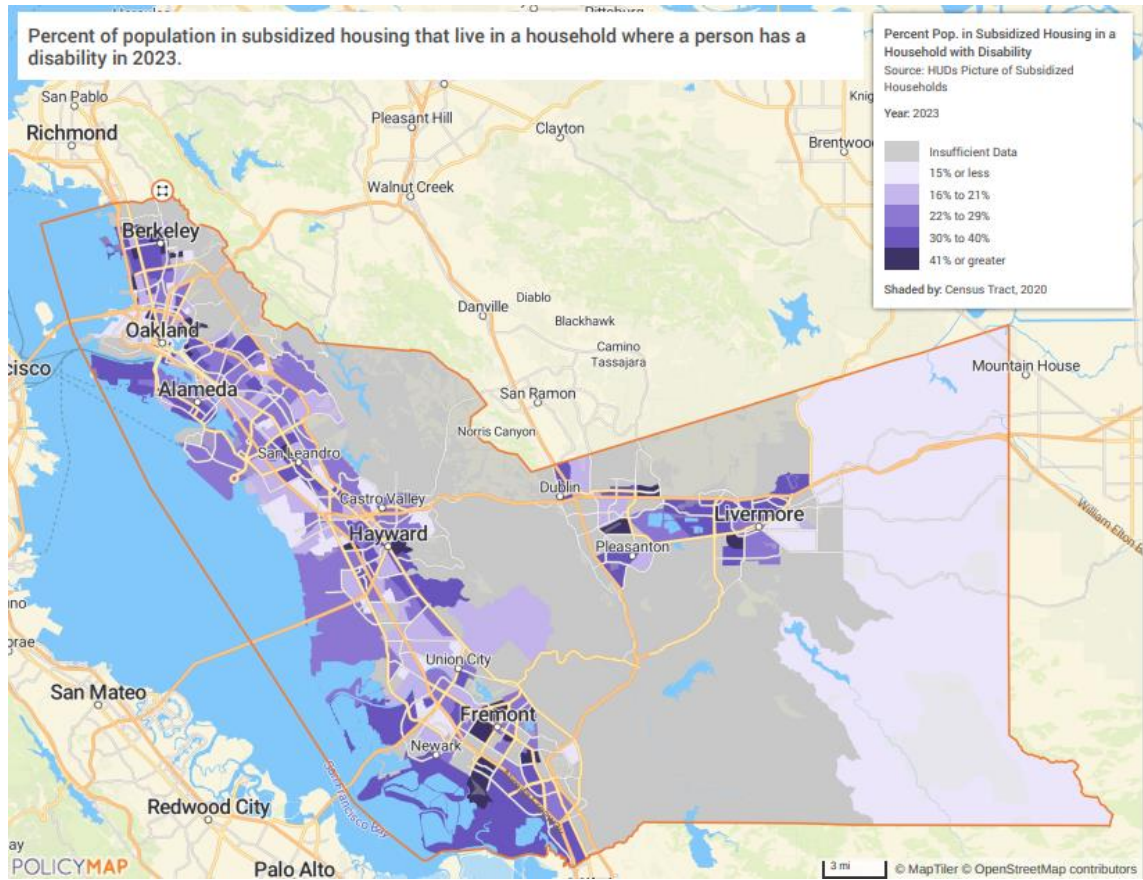




### MAP V.41 Percent of Households Living in Subsidized Housing Who Are Hispanic



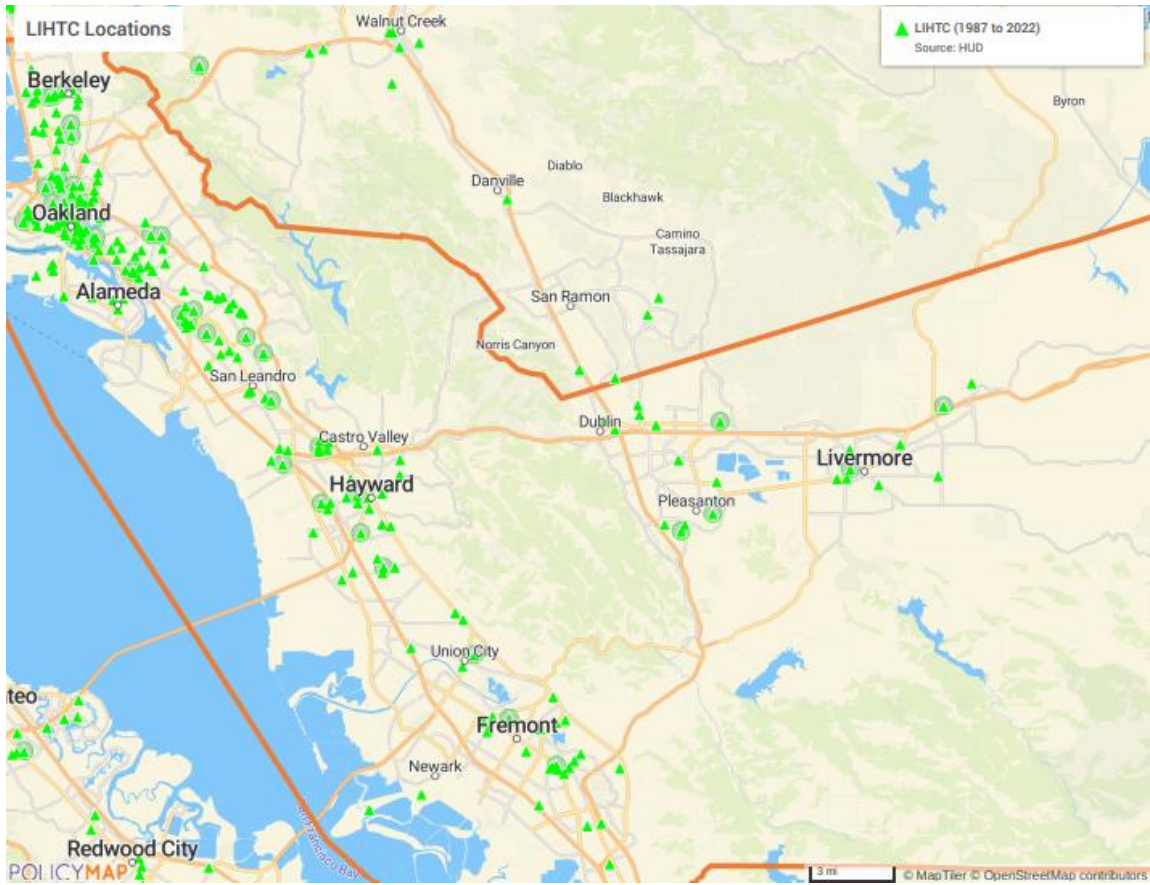
## MAP V.42 Percent of Households Living in Subsidized Housing Where a Person Has a Disability



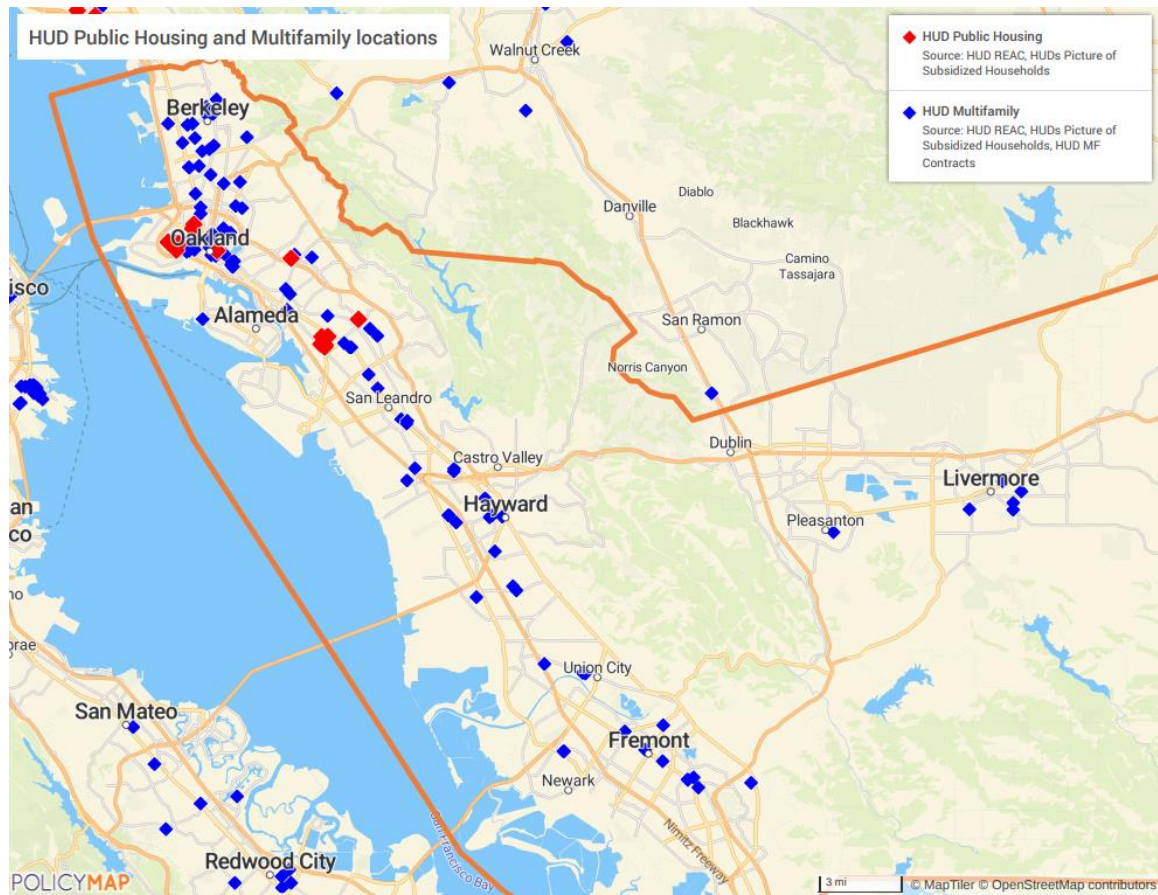


Map V.43 shows LIHTC locations and Map V.44 shows the locations of HUD Public Housing and Multifamily housing units.

### MAP V.43 LIHTC Locations



## MAP V.44 HUD Public Housing and Multifamily Locations



### Disability and Access Analysis

According to 2018-2022 ACS data, 9.6% of residents in Alameda County were living with a disability, which was lower than California's average of 11%. The rate of disability has not changed since 2013-2017 ACS estimates. The two most common types of disability are independent living and ambulatory. Pleasanton has the lowest rate of those living with a disability at 7.9%, which is a 1% increase from 2013-2017 ACS estimates. San Leandro has the highest rate of disability at 11.5%, which is a 0.6% increase from 2013-2017 estimates.

Map V.45 shows the concentrations of people living with disabilities throughout the County. The darker shaded areas have higher concentrations of people living with disabilities.

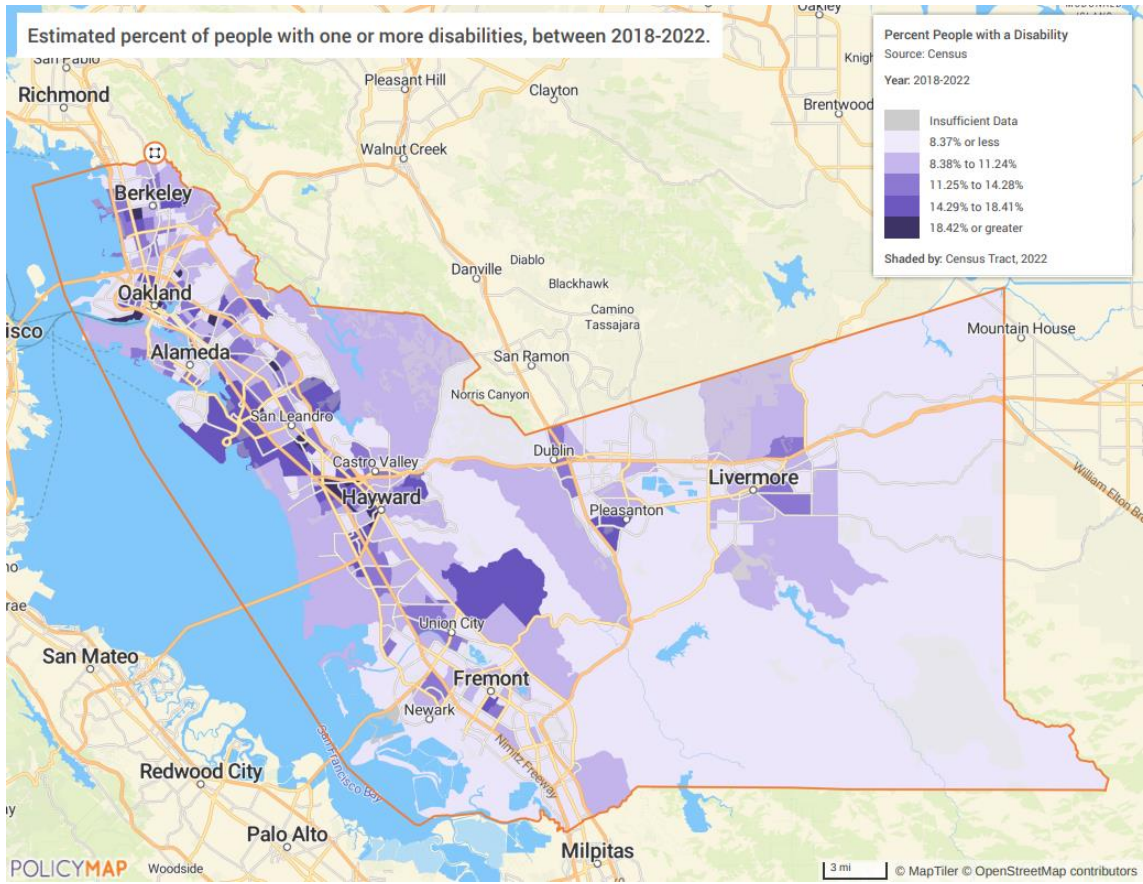
Map V.46 shows the percentage change of disability over the past 5 years. The darker orange shaded areas all saw a decline in the percentage of people with a disability, while the dark blue indicates an increase of at least 36.8%.

**Table: Percent of People with Disabilities by Type of Disability**

Jurisdiction	% with Disability	% with Hearing Disability	% with Vision Disability	% with Cognitive Disability	% with Ambulatory Disability	% with Self-Care Disability	% with Independent Living Disability
Alameda County	9.6%	2.3%	1.8%	4.0%	4.9%	2.3%	5.1%
Alameda	9.3%	2.3%	1.9%	3.8%	4.5%	2.2%	4.3%
Berkeley	10.0%	2.1%	1.6%	4.8%	4.1%	1.9%	4.3%
Fremont	7.0%	1.7%	1.2%	2.7%	3.8%	2.1%	4.5%
Hayward	9.8%	2.4%	1.7%	3.8%	5.5%	2.9%	5.7%
Livermore	8.9%	2.8%	1.7%	3.4%	4.0%	1.9%	4.4%
Oakland	11.0%	2.5%	2.2%	5.1%	5.7%	2.4%	5.5%
Pleasanton	7.9%	2.5%	1.6%	2.5%	3.5%	1.7%	3.9%
San Leandro	11.5%	3.1%	2.3%	4.0%	6.4%	3.0%	5.9%
Union City	9.8%	2.4%	1.3%	4.2%	5.5%	2.9%	6.3%

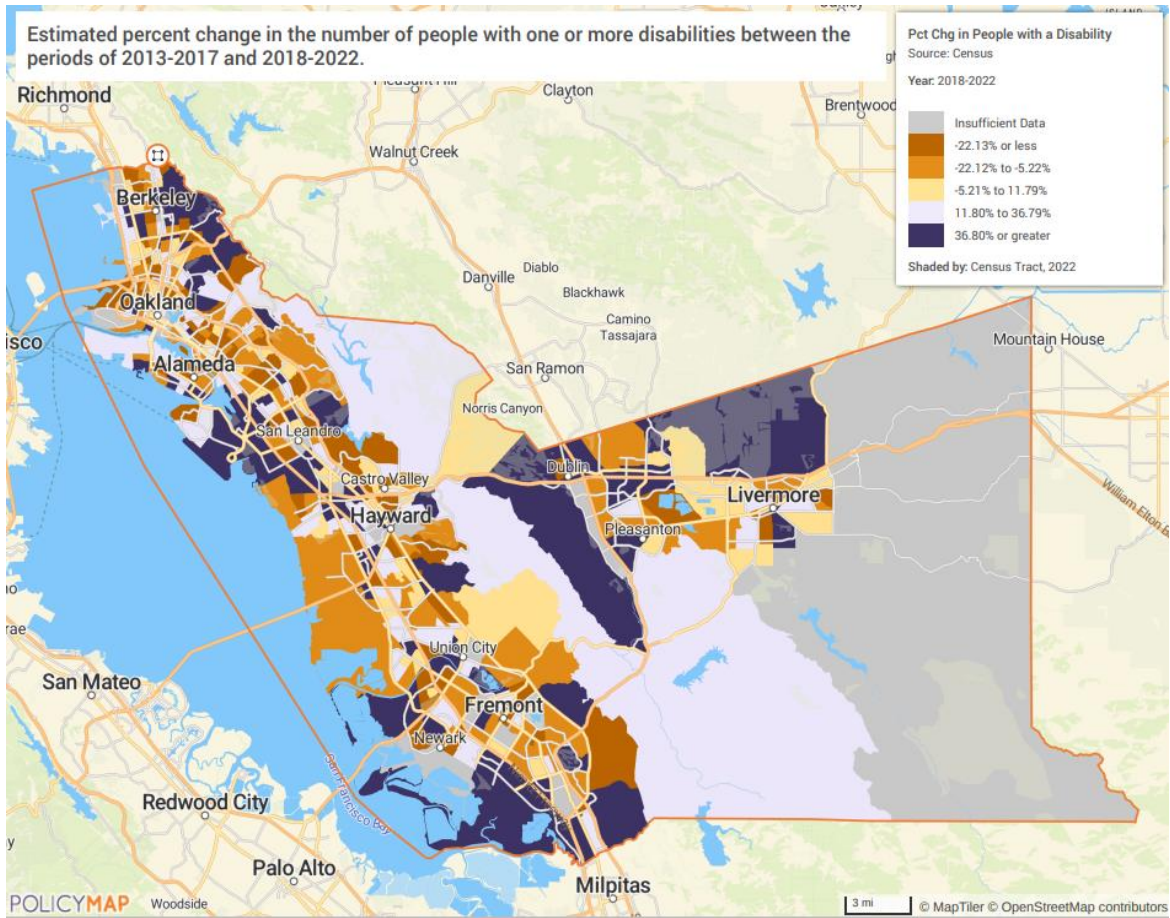
Source: 2018-2022 ACS

# MAP V. 45 Percent of People with One or More Disabilities





**MAP V. 46 Percent Change in the Number of People with One or More Disabilities Between the Periods of 2013-2017 and 2018-2022**



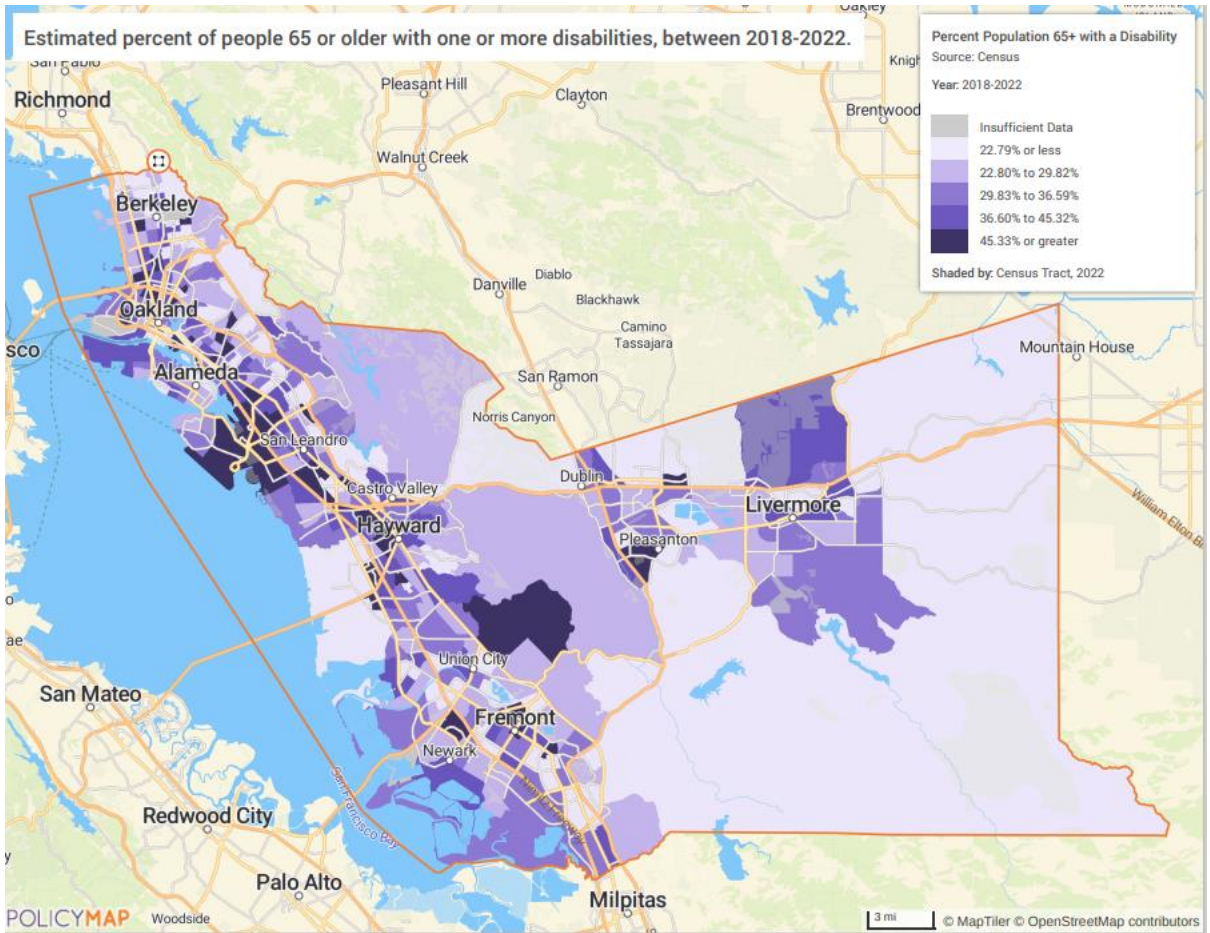
30.8% of those aged 65 or older in the County are living with a disability. Oakland has the highest rate of those who are 65 years or older and living with a disability at 34.1%. The rate of disability for those aged 65 or older has decreased since 2017 – both for the County and for each jurisdiction except for San Leandro. San Leandro saw an almost 3% increase.

Map V.47 highlights the prevalence of seniors living with a disability and Map V.48 highlights the change in disability rates for seniors over the past 5 years. The darker purple and darker blue shaded areas indicate a higher rate of disability. The table below lists the census tracts with the highest rates of disability for those 65 or older – these tracts all have 55% or more of disability. The top census tract has a rate of 76.1% disability for seniors.

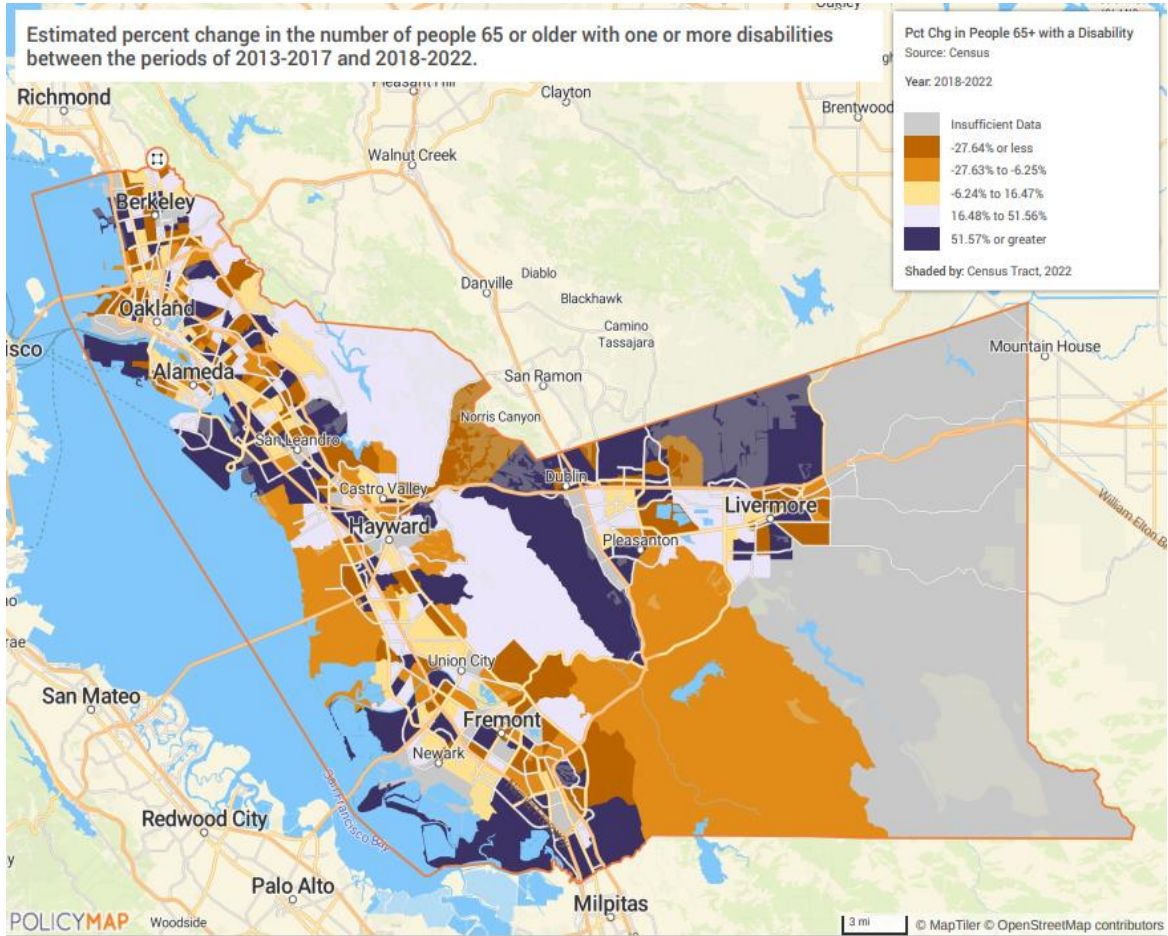
<b>Table Percent of Seniors 65+ with a Disability</b>		
Jurisdiction	Seniors	% with a disability
Alameda County	73,441	30.8%
Alameda	3,579	28.4%
Berkeley	5,143	26.9%
Fremont	8,257	28.2%
Hayward	6,626	32.3%
Livermore	3,773	30.5%
Oakland	20,638	34.1%
Pleasanton	3,588	29.1%
San Leandro	5,228	33.6%
Union City	3,743	30.2%
Source: 2018-2022 ACS		



**MAP V. 47 Estimate of People 65 or Older with One or More Disabilities between 2018 - 2022**



**MAP V. 48 Estimate of People 65 or Older with One or More Disabilities between 2018 - 2022**



<b>Table: Disability for 65+ by Census Tract</b>	
Census Tract	Percent
06001409100	76.1%
06001450607	70.9%
06001401400	67.7%
06001409400	67.6%
06001409000	66.7%
06001436301	65.6%
06001435400	65.4%
06001403301	65.3%
06001406400	64.6%
06001403701	62.6%
06001420401	62.5%
06001442302	61.6%
06001406000	60.6%
06001401500	58.5%
06001406202	57.9%
06001433103	57.8%
06001408800	57.3%
06001441923	57.1%
06001433700	55.4%
Source: 2018-2022 ACS	

American Indian and Alaska Native residents and Black or African American residents experience the highest rates of disability compared to any other racial or ethnic group. 17.4% of American Indian or Alaska Native residents and 16.9% of Black or African American residents are living with a disability.

<b>Table: Disability by Race and Ethnicity, Alameda County</b>		
Race/Ethnicity	Number	Percent
White	58,465	12.4%
Black or African American	25,474	16.9%
American Indian and Alaska Native	2,880	17.4%
Asian	46,299	8.5%
Native Hawaiian and Other Pacific Islander	984	8.3%
Some other race	22,02	10.1%
Two or more races	22,383	11.2%
Hispanic or Latino	40,085	10.7%
Source: 2023 ACS		

### Fair Housing Complaint Data

The US Office of Fair Housing and Equal Opportunity is charged with implementing and enforcing fair housing protections. However, many cases are resolved on the local level. From 2016 to 2023, 375 fair housing discrimination cases were forwarded to the Office of Fair Housing and Equal Opportunity. The table below shows the breakdown of cases filed across Participating Jurisdictions. The largest number of complaints were filed in Oakland with 36% of the total complaint filed. The next largest number of complaints came from Berkeley with about 15% of complaints filed. The year with the largest number of complaints filed was 2017.

**Table: HUD Fair Housing Complaints - Number of complaints filed per year throughout the County**

Year	Number of Complaints Across County	Alameda (city)	Berkeley	Castro Valley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	San Lorenzo	Pleasanton	San Leandro	Union City
2016	49	8	5	1	3	2	4	4	1	2	12	1	1	4	0
2017	53	2	4	3	1	1	5	9	3	0	20	1	2	1	3
2018	39	2	9	0	0	3	2	6	0	0	11	1	0	3	1
2019	34	3	6	0	0	1	4	3	1	2	10	0	0	1	2
2020	39	5	8	0	0	0	2	2	1	0	12	1	2	3	2
2021	32	2	1	3	1	1	3	1	0	0	17	0	0	2	1
2022	48	2	10	1	0	1	2	3	0	0	22	0	2	2	0
2023	50	2	11	0	0	2	3	6	3	0	15	0	1	5	0
2024	31	0	1	3	0	1	0	4	1	2	11	0	1	6	1
<b>TOTAL</b>	<b>375</b>	<b>26</b>	<b>55</b>	<b>11</b>	<b>5</b>	<b>12</b>	<b>25</b>	<b>38</b>	<b>10</b>	<b>6</b>	<b>130</b>	<b>4</b>	<b>9</b>	<b>27</b>	<b>10</b>

Source: HUD, FHEO 2024

Fair Housing complaints often include more than one issue as a basis for the complaint. Below is a breakdown of the reasons cited in complaints between 2016 and 2024. Disability was cited more frequently at 43.2%. The next most often cited reason for complaints was Race at 9.9%.

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year across County**

	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	%
<b>Disability</b>	32	33	26	28	25	17	26	37	22	181	<b>43.2%</b>
<b>Retaliation</b>	1	4	5	6	1	2	6	3	3	26	<b>6.3%</b>
<b>Familial Status</b>	7	11	3	3	5	1	0	3	2	17	<b>4.1%</b>
<b>Race</b>	4	2	4	0	4	10	13	8	2	41	<b>9.9%</b>
<b>Religion</b>	2	1	1	0	0	0	0	0	0	1	<b>0.2%</b>
<b>National Origin</b>	2	2	4	0	2	0	5	1	1	13	<b>3.1%</b>
<b>Sex</b>	0	5	2	2	1	5	2	4	3	19	<b>4.6%</b>
<b>Color</b>	1	1	1	0	1	1	1	3	1	8	<b>1.9%</b>
<b>Total Bases</b>	49	59	46	39	39	36	53	59	34	414	<b>100%</b>
<b>Total Complaints</b>	49	53	39	34	39	32	48	50	31	375	-

Source: HUD, FHEO 2024

Fair Housing complaints are closed for varying reasons. Below is a breakdown of the reasons cited for closure in complaints between 2016 and 2024. No cause determination was cited as the top closure reason at 53.4%. Conciliation or successful settlement was the next most often cited closure reason at 26.9%.

**Table: HUD Fair Housing Complaints - Closure reasons by year across County**

Closure Reason	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percentage
<b>Unable to locate complainant</b>	0	1	0	0	0	0	1	0	0	2	0.9%
<b>Complainant failed to cooperate</b>	0	0	3	1	0	0	0	0	0	4	1.8%



<b>No cause determination</b>	9	28	39	22	25	23	13	24	14	121	53.2%
<b>Complaint withdrawn by complainant after resolution</b>	1	1	0	1	1	1	1	5	0	11	4.9%
<b>Conciliation/Settlement successful</b>	7	17	10	7	11	6	13	9	15	61	26.9%
<b>Dismissed for lack of jurisdiction</b>	0	0	1	0	1	0	1	3	0	6	2.6%
<b>Complaint withdrawn by complainant without resolution</b>	1	1	1	0	5	0	3	6	5	22	9.7%
<b>Total Closures</b>	18	48	54	31	43	30	32	47	34	227	100%

Source: HUD, FHEO 2024

There are multiple jurisdictions within Alameda County. Below are the Fair Housing complaint breakdowns for the individual jurisdictions by City. All of the jurisdictions have disability cited as the most frequent basis for complaint.

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Alameda**

	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	%
<b>Disability</b>	6	2	2	3	2	1	1	1	0	18	60.0%
<b>Retaliation</b>	0	0	1	0	0	0	0	1	0	2	6.7%
<b>Familial Status</b>	0	0	0	0	1	0	0	0	0	1	3.3%

<b>Race</b>	1	0	0	0	0	0	1	1	0	3	10.0%
<b>Religion</b>	1	0	0	0	0	0	0	0	0	1	3.3%
<b>National Origin</b>	1	0	0	0	1	0	0	0	0	2	6.7%
<b>Sex</b>	1	0	0	0	1	1	0	0	0	3	10.0%
<b>Color</b>	0	0	0	0	0	0	0	0	0	0	0.0%
<b>Total Bases</b>	10	2	3	3	5	2	2	3	0	30	100%
<b>Total Complaints</b>	8	2	2	3	5	2	2	2	0	26	–

Source: HUD, FHEO 2024

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Berkeley**

<b>Basis for Complaint</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>Total</b>	<b>Percent age</b>
<b>Disability</b>	2	2	7	5	6	1	8	11	0	42	68.9%
<b>Retaliation</b>	0	0	0	0	0	0	0	0	0	0	0.0%
<b>Familial Status</b>	2	2	0	1	0	0	0	0	1	6	9.8%
<b>Race</b>	2	0	0	0	0	0	1	0	0	3	4.9%

<b>Religion</b>	0	0	2	1	0	0	0	0	0	3	4.9%
<b>National Origin</b>	0	0	2	1	0	0	0	0	0	3	4.9%
<b>Sex</b>	1	0	1	0	1	0	0	0	0	3	4.9%
<b>Color</b>	0	0	0	1	0	0	0	0	0	1	1.6%
<b>Total Bases</b>	7	4	14	10	7	1	9	11	1	61	100%
<b>Total Complaints</b>	5	4	9	6	8	1	10	11	1	55	

Source: HUD, FHEO 2024

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Dublin**

<b>Basis for Complaint</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>Total</b>	<b>Percentage</b>
<b>Disability</b>	3	1	0	0	0	0	0	0	0	4	80.0%
<b>Race</b>	0	0	0	0	0	1	0	0	0	1	20.0%
<b>Total Bases</b>	3	1	0	0	0	1	0	0	0	5	100%
<b>Total Complaints</b>	3	1	0	0	0	1	0	0	0	5	

Source: HUD, FHEO 2024

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Emeryville**

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percent age
Disability	2	1	2	1	0	1	1	1	1	10	62.5%
Retaliation	0	0	0	0	0	0	0	0	1	1	6.3%
Race	1	0	1	0	0	0	1	1	0	5	31.3%
Total Bases	3	1	3	1	0	1	2	2	2	16	100%
Total Complaints	2	1	3	1	0	1	1	2	1	12	

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Fremont

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percentage
Disability	1	2	1	2	1	1	0	4	0	12	30.8%
Retaliation	1	1	1	1	0	1	0	2	0	7	18.0%
Familial Status	1	3	1	1	0	0	0	0	0	6	15.4%
Race	3	0	0	0	0	0	1	0	0	4	10.3%
Religion	1	0	0	1	0	0	0	0	0	2	5.1%
National Origin	2	0	0	0	0	0	1	0	0	3	7.7%

<b>Sex</b>	2	0	0	0	0	2	0	1	0	5	12.8%
<b>Total Bases</b>	11	6	3	5	1	4	2	7	0	39	100%
<b>Total Complaints</b>	4	5	2	4	1	3	2	4	0	25	-

Source: HUD, FHEO 2024

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Hayward**

<b>Basis for Complaint</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>Total</b>	<b>Percent age</b>
----------------------------	-------------	-------------	-------------	-------------	-------------	-------------	-------------	-------------	-------------	--------------	--------------------

<b>Disability</b>	3	6	3	2	1	1	1	3	2	22	42.3%
<b>Retaliation</b>	1	1	2	0	0	0	1	1	0	6	11.5%
<b>Familial Status</b>	0	3	0	0	0	0	0	0	1	4	7.7%
<b>Race</b>	1	0	2	0	0	0	1	3	1	8	15.4%
<b>National Origin</b>	1	1	0	0	0	0	1	0	0	3	5.8%
<b>Sex</b>	0	0	2	2	0	0	0	2	0	6	11.5%
<b>Color</b>	0	1	0	0	1	0	0	0	1	3	5.8%

<b>Total Bases</b>	6	12	9	4	2	1	4	9	5	52	100%
<b>Total Complaints</b>	4	9	6	3	2	1	3	6	4	38	

Source: HUD, FHEO 2024

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Livermore**

<b>Basis for Complaint</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>Total</b>	<b>Percent age</b>
<b>Disability</b>	2	1	0	1	0	0	0	1	1	6	50.0%
<b>Race</b>	0	0	0	1	1	0	0	2	0	4	33.3%
<b>Color</b>	0	0	0	0	0	0	0	2	0	2	16.7%
<b>Total Bases</b>	2	1	0	2	1	0	0	5	1	12	100%
<b>Total Complaints</b>	2	1	0	1	1	0	0	3	1	9	

Source: HUD, FHEO 2024

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Oakland**

<b>Basis for Complaint</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>Total</b>	<b>Percent age</b>
<b>Disability</b>	7	12	6	8	8	9	11	12	8	81	49.1%
<b>Retaliation</b>	3	4	3	5	0	2	2	0	0	19	11.5%



<b>Familial Status</b>	3	2	2	0	2	0	1	2	0	12	7.3%
<b>Race</b>	0	3	2	0	1	7	10	0	1	24	14.5%
<b>Religion</b>	0	0	0	0	0	0	0	1	1	2	1.2%
<b>National Origin</b>	0	1	2	0	0	0	2	1	0	6	3.6%
<b>Sex</b>	0	6	2	3	0	2	2	0	1	16	9.7%
<b>Color</b>	1	0	1	0	1	1	1	0	0	5	3.0%
<b>Total Bases</b>	14	28	18	16	12	21	29	16	11	165	100%
<b>Total Complaints</b>	12	20	11	10	12	17	22	15	11	130	

Source: HUD, FHEO 2024

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Pleasanton**

<b>Basis for Complaint</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>Total</b>	<b>Percent age</b>
<b>Disability</b>	0	1	0	0	2	0	2	1	1	7	53.9%
<b>Retaliation</b>	0	0	0	0	1	0	1	0	0	2	15.4%
<b>Familial Status</b>	0	0	0	0	0	0	1	0	0	1	7.7%

<b>Race</b>	1	0	0	0	0	0	1	0	0	2	15.4%
<b>National Origin</b>	0	1	0	0	0	0	0	0	0	1	7.7%
<b>Total Bases</b>	1	2	0	0	3	0	5	1	1	13	100%
<b>Total Complaints</b>	1	2	0	0	2	0	2	1	1	9	

Source: HUD, FHEO 2024

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of San Leandro**

<b>Basis for Complaint</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>Total</b>	<b>Percent age</b>
<b>Disability</b>	2	1	2	1	1	1	1	2	5	16	43.2%
<b>Retaliation</b>	1	0	0	0	0	0	1	1	1	4	10.8%
<b>Familial Status</b>	0	0	1	0	1	0	0	0	0	2	5.4%
<b>Race</b>	2	0	1	1	1	1	1	2	0	9	24.3%
<b>Sex</b>	1	0	0	0	0	0	0	1	1	3	8.1%
<b>Color</b>	1	0	0	0	0	1	0	1	0	3	8.1%
<b>Total Bases</b>	7	1	4	2	3	3	3	7	7	37	100%
<b>Total Complaints</b>	4	1	3	1	3	2	2	5	6	27	

Source: HUD, FHEO 2024

**Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - Union City**

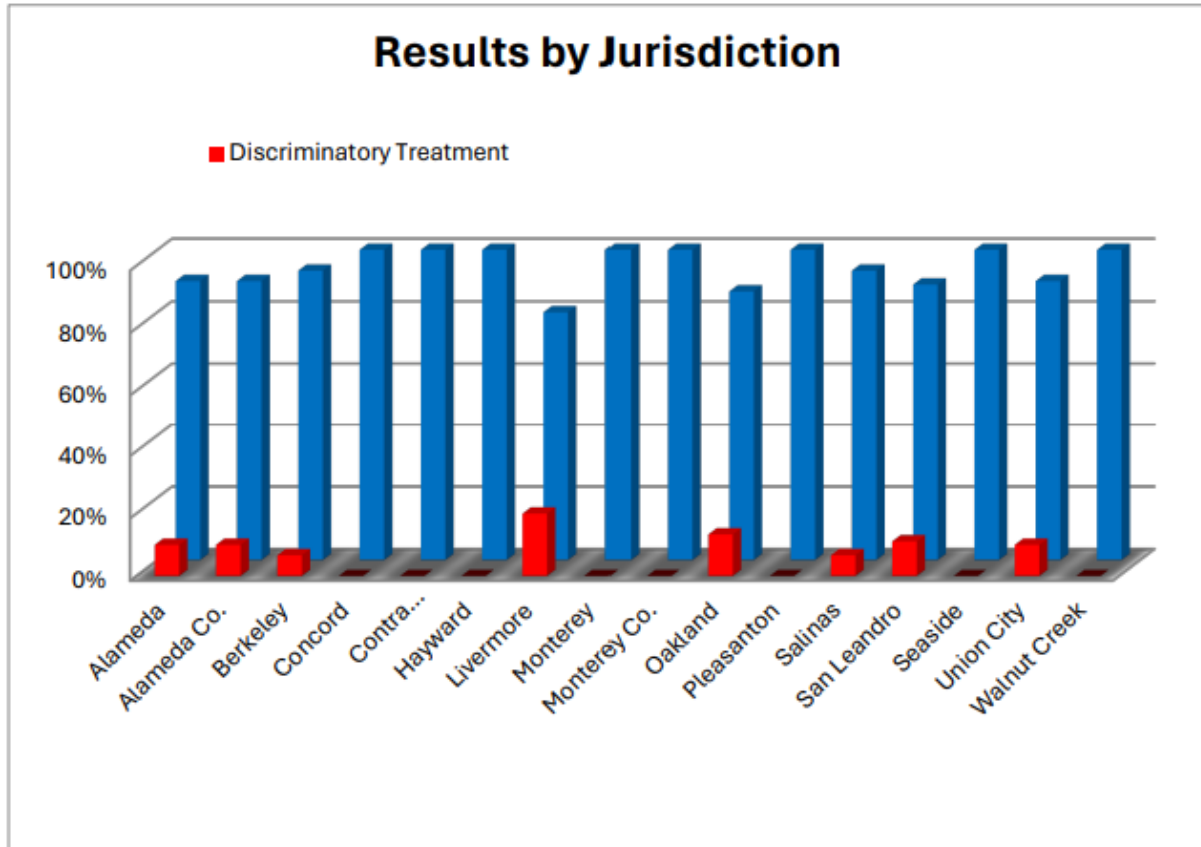
<b>Basis for Complaint</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>Total</b>	<b>Percent age</b>
<b>Disability</b>	0	2	0	2	2	1	0	0	0	7	50.0%
<b>Retaliation</b>	0	0	0	1	0	0	0	0	1	2	14.3%
<b>Race</b>	0	1	1	0	0	0	0	0	0	2	14.3%
<b>Religion</b>	0	1	0	0	0	0	0	0	0	1	7.1%
<b>National Origin</b>	0	0	1	0	0	0	0	0	0	1	7.1%
<b>Sex</b>	0	0	0	0	0	0	0	0	1	1	7.1%
<b>Total Bases</b>	0	4	2	3	2	1	0	0	2	14	100%
<b>Total Complaints</b>	0	3	1	2	2	1	0	0	1	10	

Source: HUD, FHEO 2024

## Fair Housing Audit

Every year the Eden Council for Hope and Opportunity (ECHO) conducts an audit of rental properties in local communities to see how well they are conforming to fair housing. In 2024, ECHO focused on Disability. Specifically, it wanted to see if a potential renter who uses a wheelchair would face barriers in obtaining the housing of her choice. In 1988, the Federal Fair Housing Act was amended to include Disability as a protected class. It is illegal for housing providers to deny or treat an applicant differently based on their disability. This protection covers people with mental, intellectual, or physical impairments. ECHO tested 217 properties in 16 jurisdictions. The testing was conducted from March 2024 to May 2024. ECHO found that in 6% of the tests, the disabled tester faced different and/or unfair treatment in her search for housing.

Below is a graph from ECHO’s audit report showing the results by jurisdiction. The blue bars show the percent of tested cases with no discriminatory treatment. The red bars show the percent of cases with discriminatory treatment. Alameda City, Alameda County, Berkeley, Livermore, Oakland, San Leandro, and Union City all had findings for discriminatory treatment. Livermore had the highest percentage of any jurisdiction at 20% with 2 out of 10 properties engaged in discriminatory treatment.



Source: ECHO Housing, Fair Housing Audit Report, FY 2023-2024

## Chapter 6: Assessment of Past Goals, Actions, and Strategies

Outcomes of the planned actions in the 2020 AI are summarized in the table located in the appendices. Responses identify the level of effectiveness that the goal or action had in addressing previous fair housing issues. Most of the past goals that were in the previous analysis of impediments have either been accomplished or are still ongoing.

## Chapter 7: Fair Housing Findings, Impediments, and Planned Actions

This section summarized the findings, impediments and planned actions resulting from the analysis presented in this plan.

### Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the following findings were made and impediments identified.

#### **Demographic Shifts:**

- Alameda County's population has grown since 1990 but recently declined slightly. Growth has been driven by foreign-born residents and residents of color, especially among Asian and Pacific Islander populations, while White and Black populations have decreased.

#### **Housing Affordability and Cost Burden:**

- Housing costs have significantly increased, outpacing income growth. Median home values rose by 64.5%, and median rents increased by nearly 49% from 2017 to 2023, intensifying affordability challenges for lower-income residents.
- A household would need to earn \$107,280 annually to afford a two-bedroom apartment without being cost-burdened.
- Renters and seniors face significant affordability challenges; nearly 52% of renter households experience at least one housing issue.

#### **Segregation and Displacement:**

- Patterns of segregation persist, with residents of color more concentrated in rental-heavy, lower-income neighborhoods.

#### **Homeownership and Racial Disparities:**

- White and Asian households have the highest homeownership rates, while Black, Hispanic, and Native American households have the lowest rates.
- Certain cities, like Livermore and Berkeley, have disproportionately high White homeownership rates relative to their demographics.

#### **Poverty and Income Disparities:**



- Black, Hispanic, and Native American residents experience disproportionately higher poverty rates. Median incomes for Black and Hispanic residents are significantly lower than those of White and Asian residents, highlighting income disparities.

**Disproportionate Housing Needs:**

- People of color and low-income groups face higher rates of cost burden, overcrowding, and inadequate housing, underscoring systemic barriers in housing access. Cost-burdened households are mostly renters, including a large number of seniors.

**Publicly Supported Housing:**

- About 3.62% of Alameda County’s population resides in subsidized housing, slightly higher than the state average, but insufficient to meet the growing needs for affordable housing.

**Education and Transportation:**

- Low graduation rates for Limited English Proficiency (LEP) students and high transit dependency in lower-income areas highlight educational and mobility challenges, particularly in areas with high populations of people of color.
- Educational attainment varies, with lower graduation rates in areas with high populations of people with color. Women earn significantly less than men with similar educational levels, impacting housing affordability.

**Disability Access:**

- Approximately 9.6% of residents live with disabilities, with higher concentrations among Black and American Indian residents. Many elderly residents with disabilities face housing affordability and accessibility issues.
- There are higher rates among American Indian, Alaska Native, and Black populations. The highest concentration of disability occurs in Oakland and areas with higher poverty and older housing stock.

**Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs):**

- R/ECAPs in Alameda County are in the North and Central County aligning with regions of high populations of people of color and poverty, illustrating the intersection of race, income, and geographic disparity.

**Impediments to Fair Housing Choice**

According to HUD’s Fair Housing Planning Guide, and based within the legal framework of federal and state laws, impediments to fair housing choice are:

- Any actions, omissions or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation or any other arbitrary factor that restricts housing choices or the availability of housing choices, or
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation or any other arbitrary factor.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice.

In addition, the participating jurisdictions, as part of the process to have their Housing Element certified by the California Department of Housing and Community Development (HCD), completed Affirmatively Furthering Fair Housing (AFFH) requirements. The goal of AFFH is to combat housing discrimination, eliminate racial bias, undo historic patterns of segregation and lift barriers that restrict access in order to foster inclusive communities and achieve racial equality, fair housing choice, and opportunities for all residents.

The Participating Jurisdictions have identified the following impediments to fair housing:

**1. *Residents, homebuyers, and property owners have insufficient understanding of fair housing requirements and protections.***

Analysis indicates that continued outreach and enforcement is needed to educate property owners, tenants, and those in the lending market about rights and obligations around fair housing protections and potential discriminatory practices.

**2. *Discriminatory barriers prevent tenants from accessing housing opportunities.***

Fair housing laws offer protections for those with protected characteristics, however, data shows that people still experience discrimination despite these protections - particularly based on disability, race, and source of income. Further, some characteristics are not protected by law and are the most cited areas of discrimination, including criminal background, eviction history, and credit history. These barriers may prevent people from accessing housing in areas that offer the opportunities they may be seeking.

**3. *The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households.***

Consistently, throughout consultation stakeholders and the public cited the lack of affordable units as the number one barrier to housing opportunity. Analysis of the cost of housing show significant increase in home values and the rental market making it

increasingly difficult for renters to find units they can afford and for residents to achieve homeownership.

**4. *Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas.***

As property values climb, more property owners look to sell their units to realized profits. When landlords sell properties with tenants residing in them, tenants face possible displacement due the units turning over from rental units or because of increasing rent costs. Community members cited displacement as a major impediment to accessing jobs close to home and maintaining connections that are rooted in community.

**5. *Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.***

As rents increase, renters are forced to move farther from amenities to find affordable housing costs. The result of this displacement is difficulty in accessing jobs, reaching needed services, and increases in transportation costs in lieu of housing costs.

**6. *The region lacks the accessible units and supportive housing units needed to meet the demands of special needs households.***

While affordable housing is lacking in general, accessible affordable housing is even more scarce. According to community stakeholders, those with physical disabilities and supportive housing needs are the most difficult to house.

**7. *Increasing rent costs have disparate impacts on special needs households that tend to have fixed incomes and fewer options for housing that accommodates their needs.***

Individuals with fixed incomes are the most vulnerable in areas with significant affordability challenges. As housing costs and other costs of living rise, their fixed incomes often see no or little increases making them most at risk for homelessness. Households with fixed incomes include seniors and people with disabilities.

**8. *Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.***

Community residents expressed concerns about the inability to navigate systems that might provide support for their housing and other basic needs. They often do not know where to start or do not have the means to navigate the process of follow up, documentation requirements, access to transportation to make appointments, and other logistics required to secure assistance, especially when they are already facing homelessness or struggling to maintain their housing.

**9. Significant housing challenges require coordinated approaches to meeting the needs of communities.**

As a region, Alameda County has many resources that serve its residents. However, the challenges to meeting the needs of low- and moderate-income people as well as people with special needs while simultaneously addressing discrimination are significant. To make the most impact on the barriers to housing opportunity, a coordinated approach is needed.

## Proposed Actions

The following chart summarizes the proposed actions to be undertaken by the Participating Jurisdictions to meet the needs of the region as identified in the findings and impediments.

## SUMMARY OF PROPOSED GOALS AND ACTIONS

### GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.

- ACTION 1A: Continue to contract with housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders regarding fair housing law and recommended practices, including the importance of reasonable accommodation under ADA, protections for source of income, and the impact of using credit, criminal, and eviction history to assess tenant applications.
- ACTION 1B: Create or coordinate with local organizations on the creation of tenant advocacy materials that will provide easy to understand summaries of tenant rights and information on resources that can help with housing challenges including where to find housing assistance and where to report housing concerns. These materials will be available in multiple languages and digitally and on paper for those who do not regularly access the internet.
- ACTION 1C: Seek ways to increase resident access to fair housing services, such as improved marketing of services, strategies for bringing opportunities into the community through partnership with service organizations, and incorporating fair housing considerations as a routine practice of program administration.

### GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.

- ACTION 2A: Encourage landlords in high resource areas to market their available units to Housing Choice Voucher Holders through education, incentives, and interagency coordination that may help to streamline housing navigation and inspection processes.
- ACTION 2B: Work to connect tenants at risk of eviction or displacement with services that stabilize housing.
- ACTION 2C: Monitor the status of units at risk of conversion and work proactively with property owners to identify strategies that will allow units to remain affordable.
- ACTION 2D: Explore options for limiting redevelopment of existing affordable housing projects to other uses and to require replacement housing be provided when project will result in loss of low-moderate income housing units.
- ACTION 2E: Provide home repair assistance to income-qualified homeowners to allow homeowners to maintain housing safety and remain in their homes.

### GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES

- ACTION 3A: Continue to encourage construction of affordable housing throughout the region, including through the use of public land and enhanced coordination with nonprofit developers.
- ACTION 3B: Encourage construction of accessory dwelling units.
- ACTION 3C: Increase housing density consistent with state requirements and encourage applicants to apply for density bonuses as a tool to produce affordable housing and promote new housing.
- ACTION 3D: Explore enhanced incentives for developers of affordable housing including incentives such as reduced fees, expedited processing, and regulatory streamlining.

### GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS

- ACTION 4A: Provide accessibility improvements in rehabilitation activities to increase the ability of physically disabled people to obtain and retain appropriate housing and live independently.
- ACTION 4B: Facilitate housing development and assistance programs for special needs households, including seniors, farmworkers, persons with disabilities, and the unhoused.
- ACTION 4C: Continue outreach and engagement efforts to assist unhoused residents in securing safe affordable shelter and associated supportive services.

### GOAL FIVE: ENHANCE COORDINATION ACROSS JURISDICTIONS TO PROMOTE COLLABORATION IN MEETING REGIONAL CHALLENGES

- ACTION 5A: Actively collaborate across jurisdictions, including through coordination with the Alameda County Housing Portal and attendance at quarterly meetings with the Participating Jurisdictions to discuss fair housing strategies, share information, and provide updates on goals to better coordinate regional fair housing efforts.

**GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.**

**IMPEDIMENTS ADDRESSED:**

- Discriminatory barriers prevent tenants from accessing housing opportunities.
- Residents, homebuyers, and property owners have insufficient understanding of fair housing requirements and protections.
- Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.
- Significant housing challenges require coordinated approaches to meeting the needs of communities.

	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority	
<p><b>ACTION 1A:</b></p> <p>Continue to contract with housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders regarding fair housing law and recommended practices, including the importance of reasonable accommodation under ADA, protections for source of income, and the impact of using credit, criminal, and eviction history to assess tenant applications.</p>	X	X	X	X		X			X		X		X	X	X						X



**GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.**

**IMPEDIMENTS ADDRESSED:**

- Discriminatory barriers prevent tenants from accessing housing opportunities.
- Residents, homebuyers, and property owners have insufficient understanding of fair housing requirements and protections.
- Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.
- Significant housing challenges require coordinated approaches to meeting the needs of communities.

	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority	
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services  Eden Council for Hope and Opportunity	Recreation & Community Services  w/ECHO	Housing and Community Services, contract with ECHO		Economic Development & Housing Division			Community Development Department  Housing & Human Services  Contract w ECHO		Housing & Community Development Department  and contracted legal services/community organizations		Housing Division	Housing Division	Housing & Community Development Department  Economic & Community Development Department						
<i>Timeframe for Implementation</i>	Continuous	Annually	continuous	Every 4 years		Annually			Annually		Annually		Annually	Annually during planning period	Annually						Ongoing
<i>Housing Element Tie Back</i>	Program 6.G	Program 13, 9	Program 5			Program DD			Program 5.1.1 (A)					Program 17	Program HE-6.(A)						
<b>ACTION 1B:</b>  Create and/or coordinate with other local organizations on the creation of tenant advocacy materials that will provide easy to understand summaries of	X	X				X					X			X	X		X		X	X	

**GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.**

**IMPEDIMENTS ADDRESSED:**

- Discriminatory barriers prevent tenants from accessing housing opportunities.
- Residents, homebuyers, and property owners have insufficient understanding of fair housing requirements and protections.
- Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.
- Significant housing challenges require coordinated approaches to meeting the needs of communities.

	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
tenant rights and information on resources that can help with housing challenges including where to find housing assistance and where to report housing concerns. These materials will be available digitally and on paper for those who do not regularly access the internet.																				
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services				Economic Development & Housing Division					Housing & Community Development Department			Housing Division	Housing & Community Development Department  Economic & Community Development Department					

**GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.**

**IMPEDIMENTS ADDRESSED:**

- Discriminatory barriers prevent tenants from accessing housing opportunities.
- Residents, homebuyers, and property owners have insufficient understanding of fair housing requirements and protections.
- Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.
- Significant housing challenges require coordinated approaches to meeting the needs of communities.

	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
<i>Timeframe for Implementation</i>	Continuous	Continuous				Start Mid 2025, then ongoing					Annually			Ongoing	Ongoing		Ongoing		Ongoing	Ongoing
<i>Housing Element Tie Back</i>	Program 6.B and 6.G	Program 13	Program 5			New action-Program QQ								Program 18	Program HE-6.E					
<b>ACTION 1C:</b> Seek ways to increase resident access to fair housing services, such as improved marketing of services, strategies for bringing opportunities into the community through partnership with service organizations, and incorporating fair housing considerations as a routine practice of program administration.	X			X		X			X		X		X	x	x		X		X	X

**GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.**

**IMPEDIMENTS ADDRESSED:**

- Discriminatory barriers prevent tenants from accessing housing opportunities.
- Residents, homebuyers, and property owners have insufficient understanding of fair housing requirements and protections.
- Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.
- Significant housing challenges require coordinated approaches to meeting the needs of communities.

	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority	
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)			Housing and Community Services Division, with ECHO		Economic Development & Housing Division			Community Development Department Housing & Human Services		Housing & Community Development Department		Housing Division	Housing Division	Housing & Community Development Department Economic & Community Development Department						
<i>Timeframe for Implementation</i>	Ongoing			Ongoing		Annually			Annually		Continuously		Annually	Ongoing	Ongoing		Annually		Annually	Annually	Annually
<i>Housing Element Tie Back</i>	Program 6.G		Program 5			Program FF & PP			Program 5.1.1 (D)					Programs 17 & 18	Program HE-6.A,B						

**GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.**

**IMPEDIMENTS ADDRESSED:**

- Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.
- Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas.

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<b>ACTION 2A:</b> Encourage landlords in high resource areas to market their available units to Housing Choice Voucher Holders through education, incentives, and interagency coordination that may help to streamline housing navigation and inspection processes.		X		X		X			X		X				X	X	X		X	X
<i>Responsible Entity</i>		Housing and Human Services Division Housing Authority		Housing and Community Services Division		Economic Development & Housing Division			Community Development Department Housing & Human Services		Housing & Community Development Department				Housing & Community Development Department Economic & Community Development Department					
<i>Timeframe for Implementation</i>		Annually		Ongoing/Annually		Annually			Biennially		Annually				Ongoing	Ongoing	Ongoing		Ongoing	Ongoing
<i>Housing Element Tie Back</i>		Program 12				Program CC			Program 3.4.2 (B)						Program HE-4.B					

**GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.**

**IMPEDIMENTS ADDRESSED:**

- Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.
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<b>ACTION 2B:</b> Work to connect tenant at risk of eviction or displacement with services to stabilize housing.	X	X	x	X		X			X		X		X	X	x	X	X		X	X
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Eden Council for Hope and Opportunity	Recreation & Community Services w/ECHO	Housing and Community Services Division, with ECHO and Eviction Defense Center		Economic Development and Housing Division			Community Development Department Housing & Human Services Contract w ECHO & Centro Legal		Housing & Community Development Department		Housing Division	Housing Division	Housing & Community Development Department Economic & Community Development Department Community & Recreation Services					
<i>Timeframe for Implementation</i>	Continuous	Annually	continuous	Continuously with contractors		Annually			Continuous		Continuously		Continuous	Annually during planning period	Ongoing	Ongoing	Ongoing		Ongoing	ongoing
<i>Housing Element Tie Back</i>	Program 6.F.	Program 13	Program 5			Program QQ			Program 3.4.2(D)					Program 9	Program HE-7.B					
<b>ACTION 2C:</b> Monitor the status of units at risk of conversion and work proactively	X		n/a	X		X			X		X		X	x	X	N/A			N/A	N/a

**GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.**

**IMPEDIMENTS ADDRESSED:**

- Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.
- Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas.

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with property owners to identify strategies that will allow units to remain affordable.																				
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)			Housing and Community Services Division		Economic Development & Housing			Community Development Department Housing & Human Services		Housing & Community Development Department		Housing Division	Housing Division	Housing & Community Development Department Economic & Community Development Department					
<i>Timeframe for Implementation</i>				Continuously		Annually			Continuous		Continuous			Continuous	Continuous					
<i>Housing Element Tie Back</i>	Program 2.K.	Program 15, 17				Program AA			Program 3.5.1 (A)					Program 3	Program HE-3.A					
<b>ACTION 2D:</b> Explore options for limiting redevelopment of existing affordable housing projects to other uses and to require replacement housing be			n/a	X							X			x	X				N/A	N/a



**GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.**

**IMPEDIMENTS ADDRESSED:**

- Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.
- Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas.

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provided when project will result in loss of low-moderate income housing units.																				
<i>Responsible Entity</i>				Housing and Community Services Division							Housing & Community Development Department  Planning & Building Department			Housing Division	Housing & Community Development Department  Economic & Community Development Department					
<i>Timeframe for Implementation</i>				Continuously										Continuous	Continuous					
<i>Housing Element Tie Back</i>	Program 2.L.													Program 3	Program HE-3.A  Policies HE-3.1-3.4					
<b>ACTION 2E:</b> Provide home repair assistance to income-qualified homeowners to allow homeowners to maintain housing safety and	X	X	x	X		X			2025 Implementation		X		X	x	x				N/A	N/A

**GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.**

**IMPEDIMENTS ADDRESSED:**

- Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.
- Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas.

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remain in their homes																				
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Division	Recreation & Community Services w/CBDG	Housing and Community Services Division		Economic Development & Housing Division					Housing & Community Development Department		Housing Division	Housing Division	Housing & Community Development Department  Economic & Community Development Department					
<i>Timeframe for Implementation</i>	Continuous	Continuous	continuous	Continuously		Ongoing					Continuously		Continuously		annually					
<i>Housing Element Tie Back</i>	Program 5.A., 5.B.	Program 17	Program 6			Program X								Program 1	Program HE-5.A					

**GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES**

**IMPEDIMENTS ADDRESSED:**

- The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households.
- Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.
- Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas.

	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
<b>ACTION 3A:</b> Continue to encourage construction of affordable housing throughout the region, including through the use of public land and enhanced coordination with nonprofit developers.	X	X	x	X		X			X		X		X	X	X	X			X	X
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Division Planning, Building, and Transportation Department	Community Development	Housing and Community Services Division		Economic Development & Housing Division			Community Development Department Planning		Housing & Community Development Department		Community Development Department	Housing Division, Planning Division	Housing & Community Development Department Economic & Community Development Department					
<i>Timeframe for Implementation</i>	Continuous	Continuous	continuous	Ongoing, with RFPs		Ongoing			Continuous		Continuous		Continuous	Ongoing	Ongoing	Ongoing			Ongoing	Annually
<i>Housing Element Tie Back</i>	Program 2, 3	Programs 8,9,10	Program 4			Program G			Program 3.2.2 (A-D)					Program 10	Program HE-2.A, B					

**GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES**

**IMPEDIMENTS ADDRESSED:**

- The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households.
- Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.
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<b>ACTION 3B:</b> Encourage construction of accessory dwelling units.	X	X	x	X		X			X		X		X	x	X	N/A			X	N/A
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Division Planning, Building, and Transportation Department	Community Development Department	Housing and Community Services Division and Planning Department		Planning Division			Community Development Department Planning		Housing & Community Development Department		Community Development Department	Housing Division, Planning Division, Building Division	Housing & Community Development Department Economic & Community Development Department					
<i>Timeframe for Implementation</i>	Continuous	Continuous	continuous	Continuous		Ongoing			Continuous		Continuous		Continuous	Ongoing	Ongoing				2025 - ongoing	
<i>Housing Element Tie Back</i>	Program 1.K, 2.C., 2.J.	Program 4, 5, 17	Program 1			Program D			Program 1.3.1 (A)					Program 13	Program HE-2.D					
<b>ACTION 3C:</b> Increase housing density consistent with state requirements and encourage	X	X	x	X		X			X		X			x	X				N/A	

**GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES**

**IMPEDIMENTS ADDRESSED:**

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- Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.
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applicants to apply for density bonuses as a tool to produce affordable housing and promote new housing.																				
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Division Planning, Building, and Transportation Department	Community Development	Housing and Community Services Division and Planning Department		Planning Division			Community Development Department Planning		Planning & Building Department			Housing Division, Planning Division	Housing & Community Development Department Economic & Community Development Department					X
<i>Timeframe for Implementation</i>	Continuous	Continuous	continuous	Continuous		Ongoing			Continuous		Continuous			Ongoing	Ongoing					Ongoing
<i>Housing Element Tie Back</i>	Program 1.A, 2.A, 3.G.	Program 6	Program 4, 6			Program A			Program 3.1.2 (A)					Programs 5 & 10	Policy HE-2.4					
<b>ACTION 3D:</b> Explore enhanced incentives for developers of	X	X	x	X							X			x	X				N/A	X

**GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES**

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affordable housing including incentives such as reduced fees, expedited processing, and regulatory streamlining																				
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Division  Planning, Building, and Transportation Department	community Development	Housing and Community Services Division and Planning Department							Housing & Community Development Department  Planning & Building Department			Housing Division, Planning Division	Housing & Community Development Department  Economic & Community Development Department					
<i>Timeframe for Implementation</i>		Continuous	continuous	Continuous							Ongoing			Ongoing	Ongoing					ongoing
<i>Housing Element Tie Back</i>	Program 2	Program 8, 9, 21	program 4											Program 10	Program HE-2.B					

**GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS**

**IMPEDIMENTS ADDRESSED:**

- The region lacks the accessible units and supportive housing units needed to meet the demands of special needs households.
- Increasing rent costs have disparate impacts on special needs households that tend to have fixed incomes and fewer options for housing that accommodates their needs.
- Discriminatory barriers prevent tenants from accessing housing opportunities.

	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority	
<p><b>ACTION 4A:</b></p> <p>Provide accessibility improvements in rehabilitation activities to increase the ability of physically disabled people to obtain and retain appropriate housing and live independently</p>	X			X		X					X			X	X					N/A	X
<p><i>Responsible Entity</i></p>	<p>Alameda County, Community Development Agency</p>			<p>Housing and Community Services Division</p>		<p>Economic Development &amp; Housing Division</p>					<p>Housing &amp; Community Development Department</p> <p>Community Development &amp; Engagement Unit</p> <p>Housing Preservation Services Unit</p>			<p>Housing Division, Planning Division</p>	<p>Housing &amp; Community Development Department</p> <p>Economic &amp; Community Development Department</p>						



**GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS**

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<i>Timeframe for Implementation</i>				Ongoing		Ongoing					Ongoing				Ongoing						Ongoing
<i>Housing Element Tie Back</i>	Program 4					Program X								Program 1	Program HE-7.A						
<b>ACTION 4B:</b> Facilitate housing development and assistance programs for special needs households, including seniors, farmworkers, persons with disabilities, and the unhoused.	X		x	X		X			X		X			x	X	X	X			X	X
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)		community development & Recreation & Community Services	Housing and Community Services		Economic Development & Housing Division, Planning Division			Community Development Department Housing & Human Services		Housing & Community Development Department Housing Development Services Divisions			Housing Division, Planning Division, Building Division, Engineering/Transportation Department, Public Works Department, Human	Housing & Community Development Department Economic & Community Development Department						

GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS																				
IMPEDIMENTS ADDRESSED:																				
<ul style="list-style-type: none"> <li>The region lacks the accessible units and supportive housing units needed to meet the demands of special needs households.</li> <li>Increasing rent costs have disparate impacts on special needs households that tend to have fixed incomes and fewer options for housing that accommodates their needs.</li> <li>Discriminatory barriers prevent tenants from accessing housing opportunities.</li> </ul>																				
	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
														Services Department						
<i>Timeframe for Implementation</i>			continuous	Ongoing		Ongoing			Continuous		Ongoing			Ongoing	Ongoing	Ongoing	Ongoing		Ongoing	Ongoing
<i>Housing Element Tie Back</i>	Program 4		Program 2, 3			Program K, O & BB			Program 1.5.3 (B, C, E & F)					Programs 15 & 16	Program HE-7.D					
<b>ACTION 4C:</b> Continue outreach and engagement efforts to assist unhoused residents in securing safe affordable shelter and associated supportive services.	X		x	X		X			X		X			X	X				N/A	N/A
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)		recreation & Community Services	Housing and Community Services Division		Economic Development & Housing Division			Community Development Department Housing & Human Services		Housing & Community Development Department Community Homelessness Services Unit		Housing Division	Housing Division, Human Services Department, Alameda County, Non-profits	Housing & Community Development Department Economic & Community Development Department Alameda County Non-					

**GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS**

**IMPEDIMENTS ADDRESSED:**

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															profit partners					
<i>Timeframe for Implementation</i>	<i>Continuous</i>		<i>ongoing</i>	<i>Ongoing</i>		<i>Ongoing</i>			Continuous				Continuous	<i>Ongoing</i>	<i>Ongoing</i>					
<i>Housing Element Tie Back</i>	<i>Program 4.1</i>		Program 3, 6			<i>Program BB</i>			Program 3.4.3 (B)					<i>Program 16</i>	<i>Program HE-7.B, E, F</i>					

**GOAL XXX: ENHANCE COORDINATION ACROSS JURISDICTIONS TO PROMOTE COLLABORATION IN MEETING REGIONAL CHALLENGES**

**IMPEDIMENTS ADDRESSED:**

- Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.
- Significant housing challenges require coordinated approaches to meeting the needs of communities.

	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
<p><b>ACTION 5A:</b></p> <p>Actively collaborate across jurisdictions, including through coordination with the Alameda County Housing Portal and attendance at quarterly meetings with the Participating Jurisdictions to discuss fair housing strategies, share information, and provide updates on goals to better coordinate regional fair housing efforts.</p>	X	X	x	X		X					X		X	X	X	X	X		X	X
<p><i>Responsible Entity</i></p>	Alameda County, Housing and Community Development	Housing and Human Services, Alameda County HCD	Community Development, Alameda County HCD	Housing and Community Services Division		Economic Development & Housing					Housing & Community Development Department		Housing Division	Housing	Housing & Community Development Department  Economic & Community					

**GOAL XXX: ENHANCE COORDINATION ACROSS JURISDICTIONS TO PROMOTE COLLABORATION IN MEETING REGIONAL CHALLENGES**

**IMPEDIMENTS ADDRESSED:**

- Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.
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	<i>Department (HCD)</i>														<i>Development Department</i>						
<i>Timeframe for Implementation</i>	<i>Ongoing</i>			<i>Ongoing</i>		<i>Ongoing</i>					<i>Ongoing</i>		<i>Ongoing</i>	<i>Ongoing</i>	<i>Ongoing</i>	<i>Ongoing</i>	<i>Ongoing</i>		<i>Ongoing</i>	<i>ongoing</i>	
<i>Housing Element Tie Back</i>	<i>N/A</i>		<i>Program 6</i>			<i>NA</i>									<i>N/A</i>						

## APPENDICES

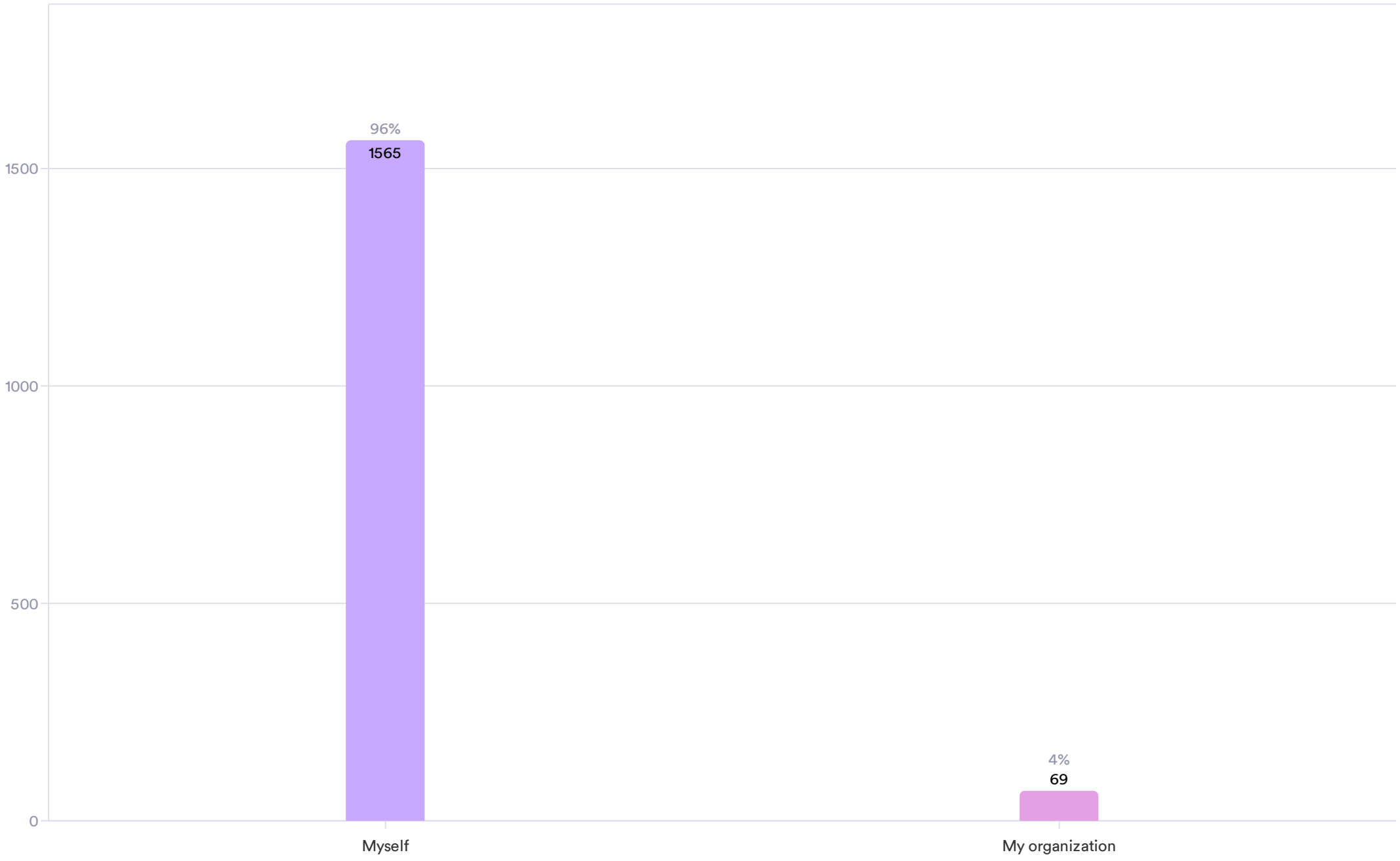
SURVEY RESULTS



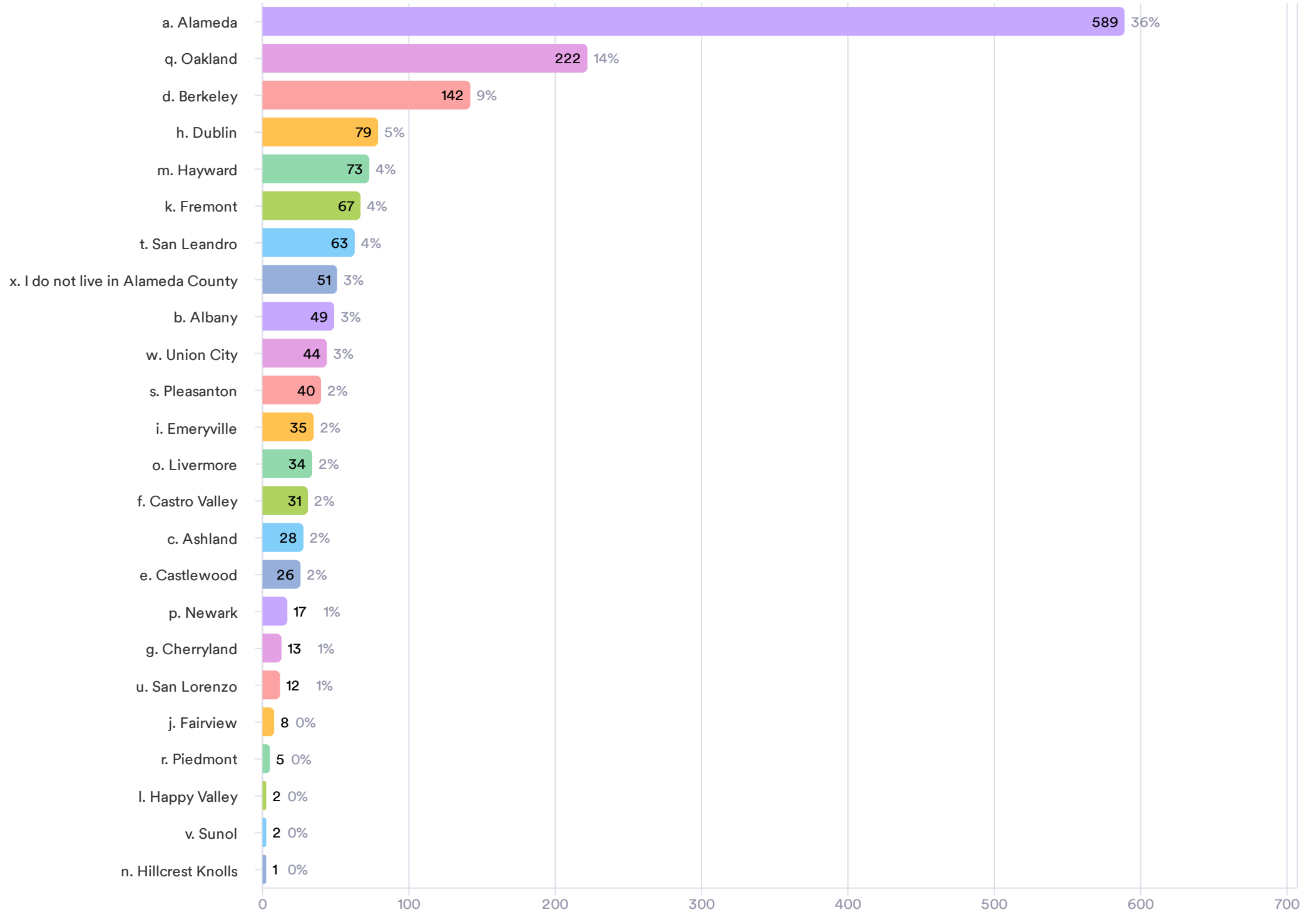
# **Alameda County Regional Fair Housing Survey (2024)**

# Alameda County Regional Fair Housing Survey (2024)

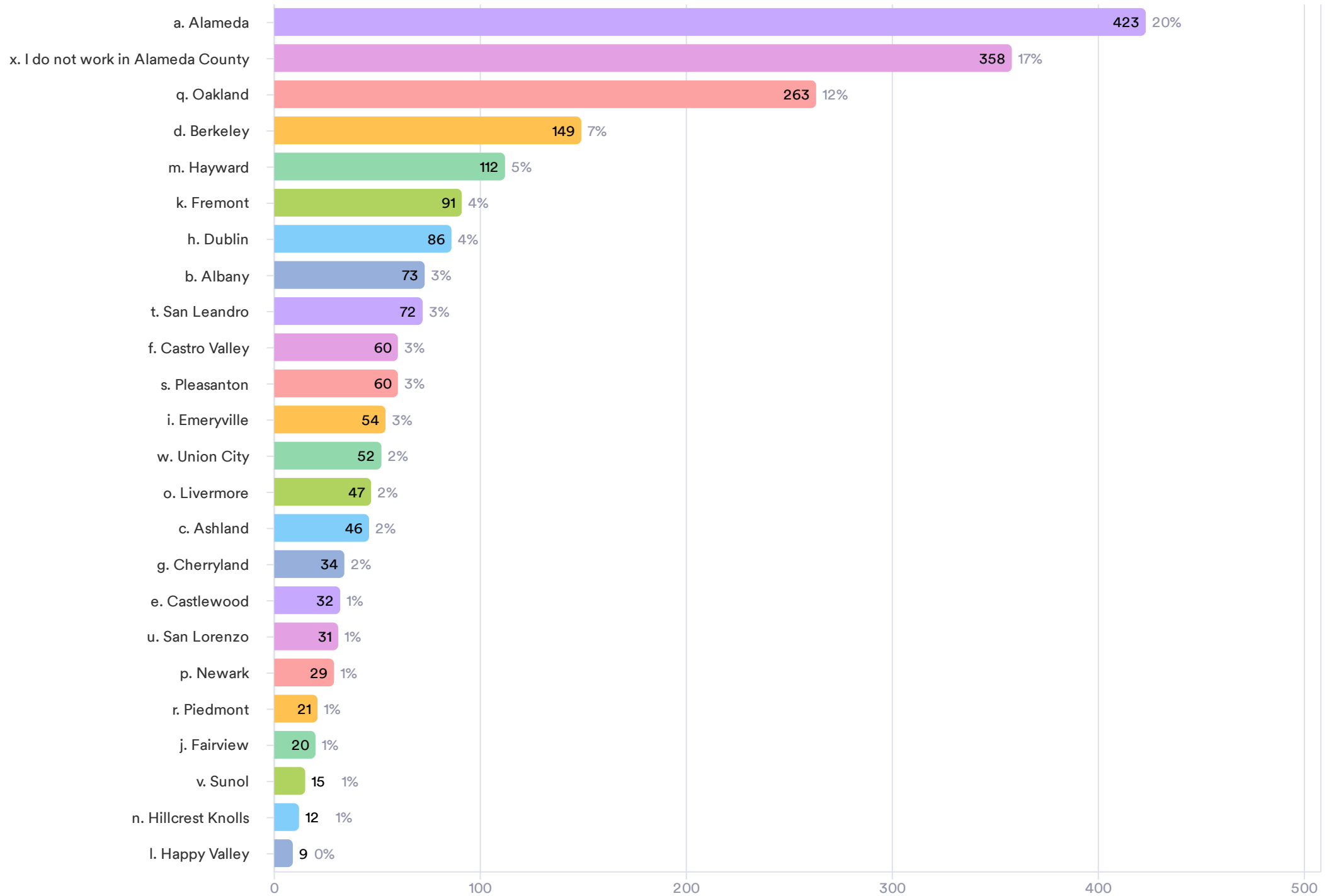
1. I am completing this survey for:



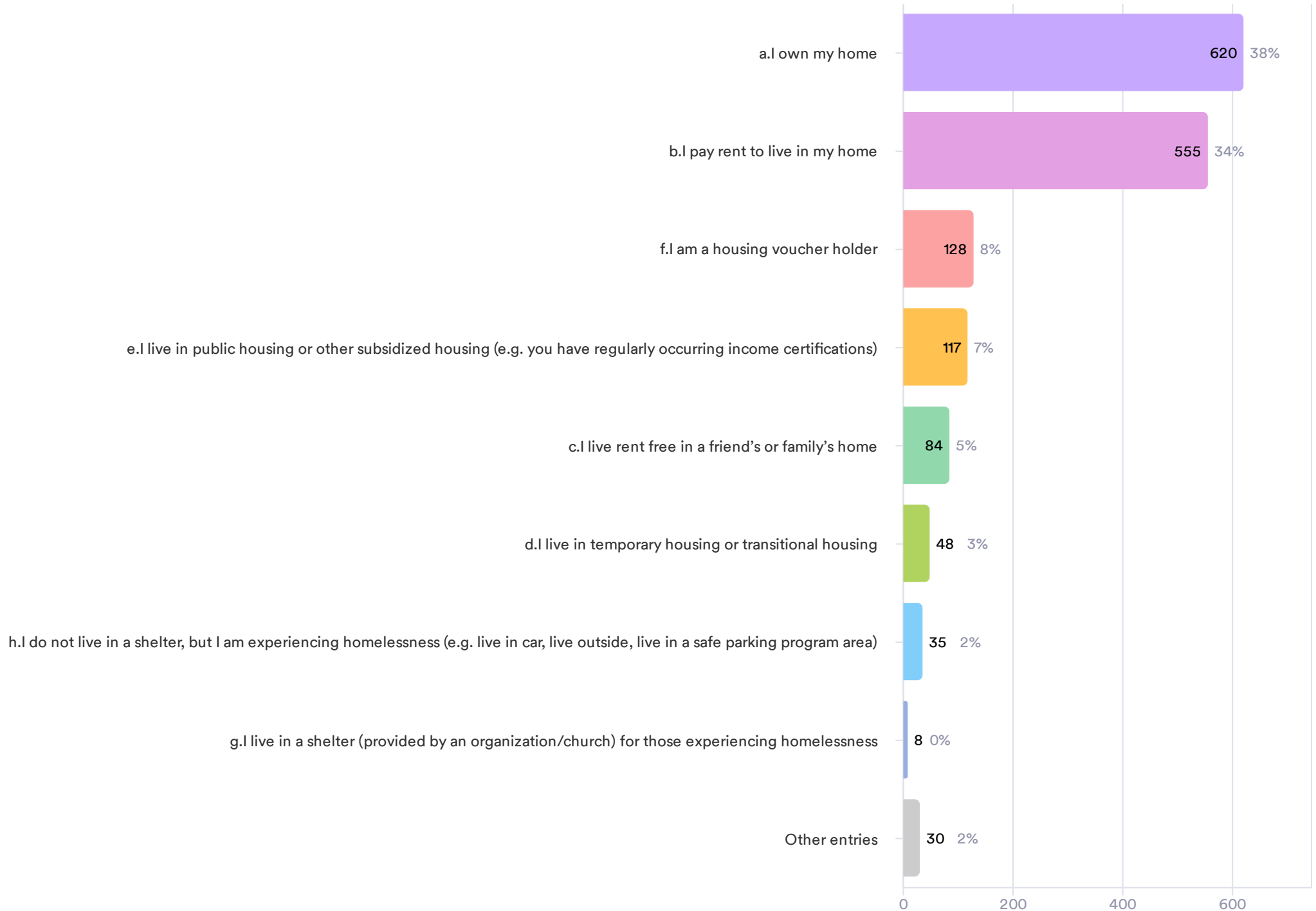
## 2. What City do you live within Alameda County?



### 3. What City do you work within Alameda County?

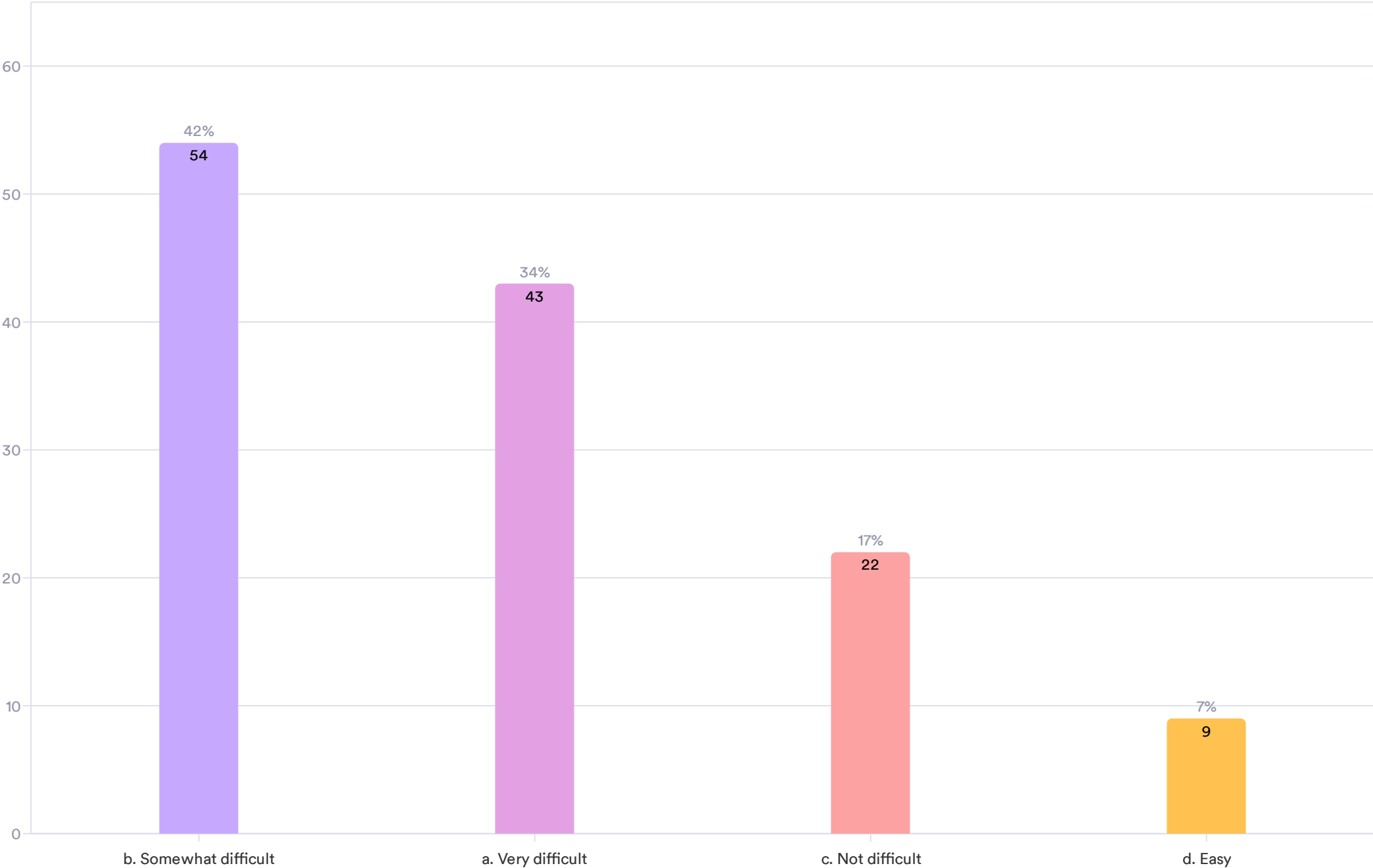


#### 4. Which of the following best describes where you currently live?

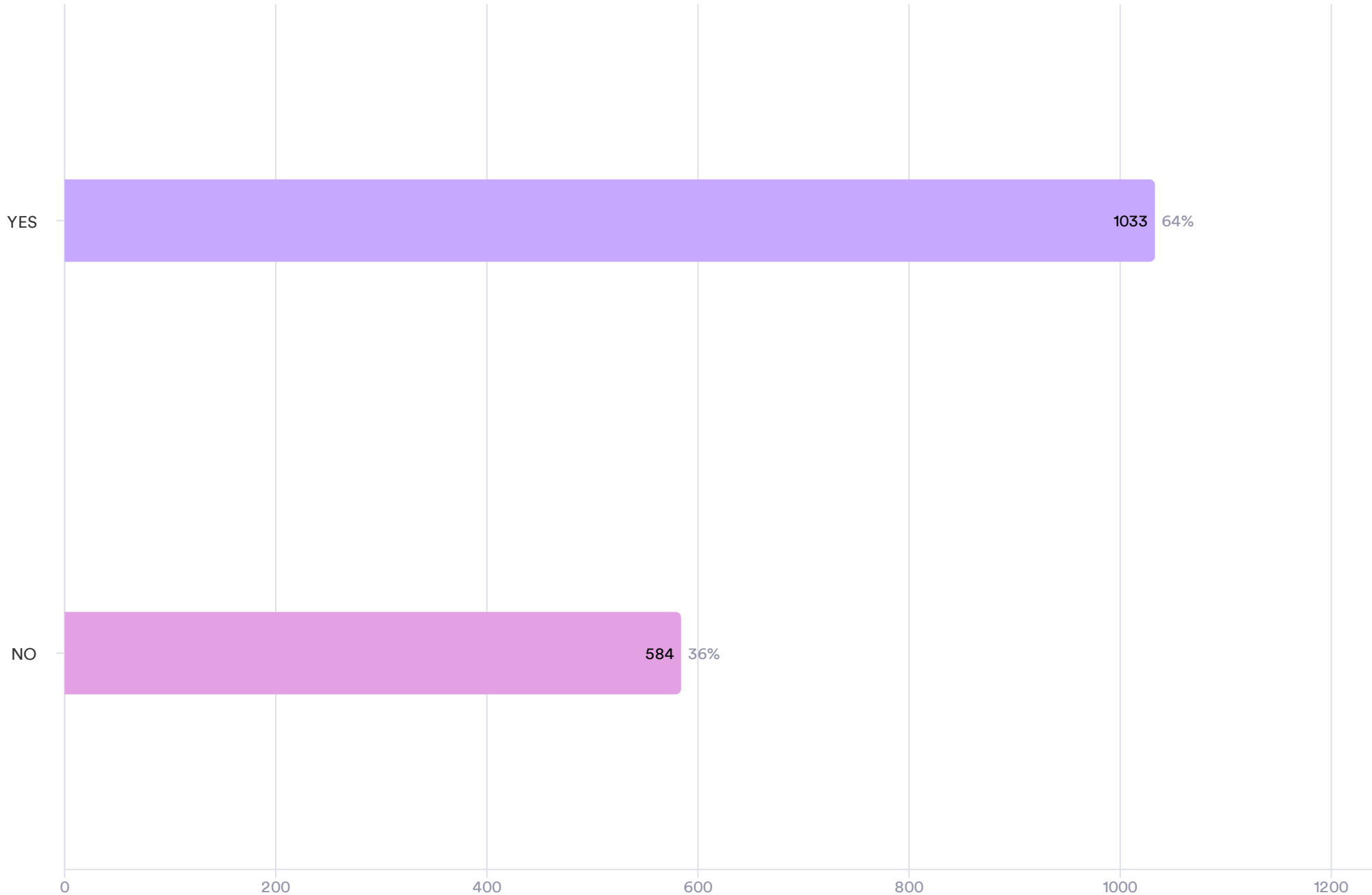


# Alameda County Regional Fair Housing Survey (2024)

5. If you receive a housing voucher of any kind, how difficult was it to find a landlord that accepted your voucher?

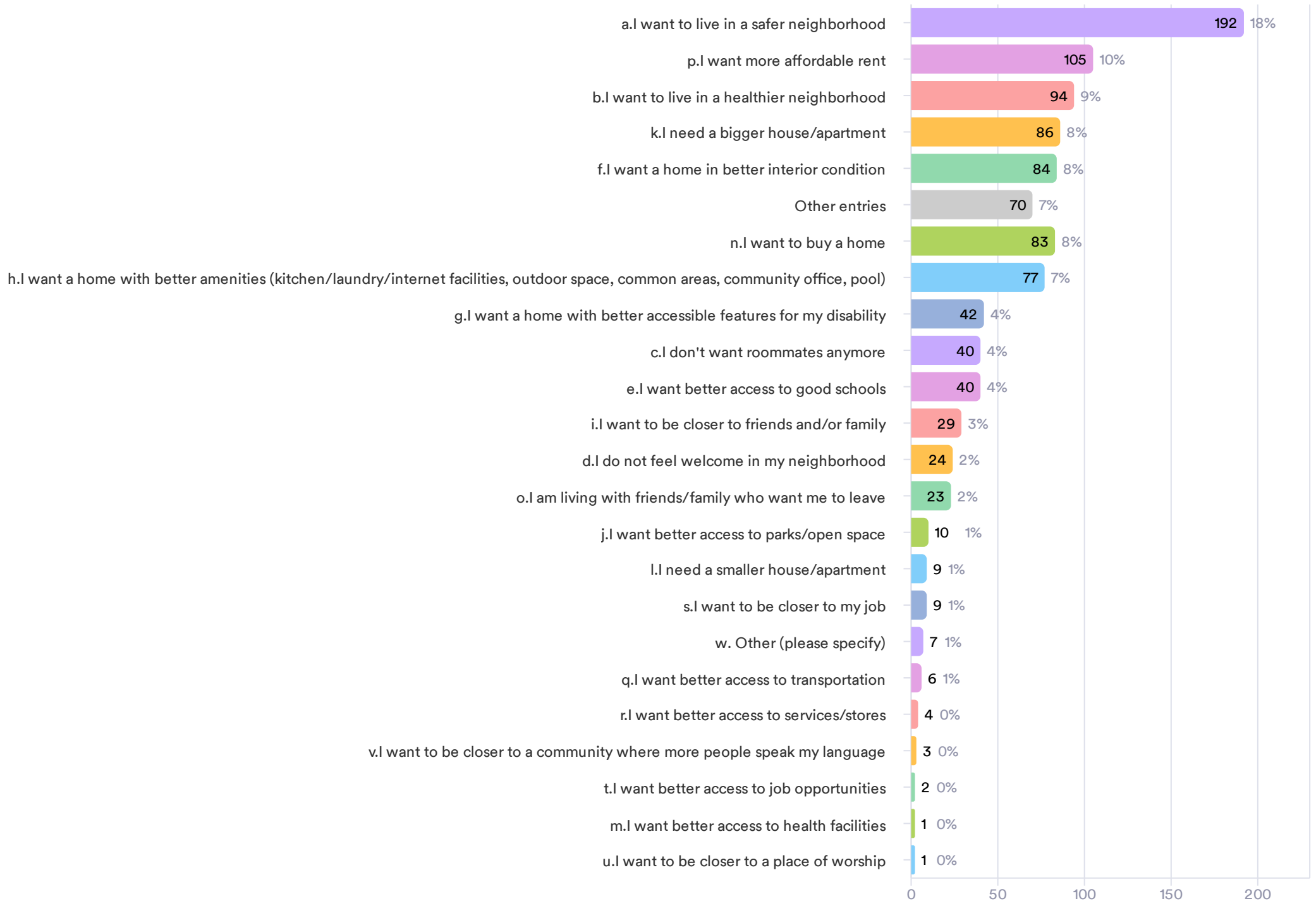


## 6. If given the opportunity, would you move?



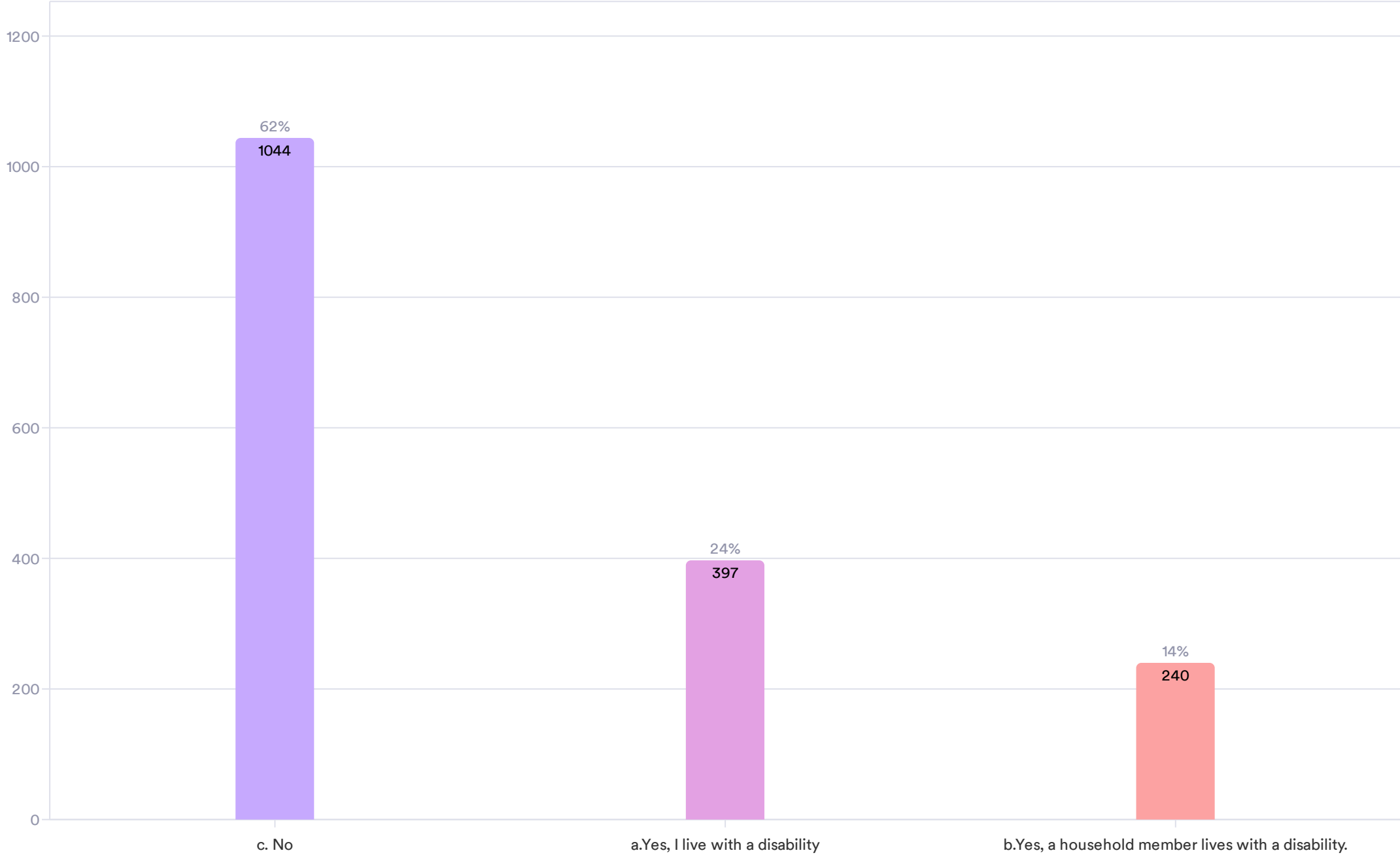


## 7. Why do you want to move?



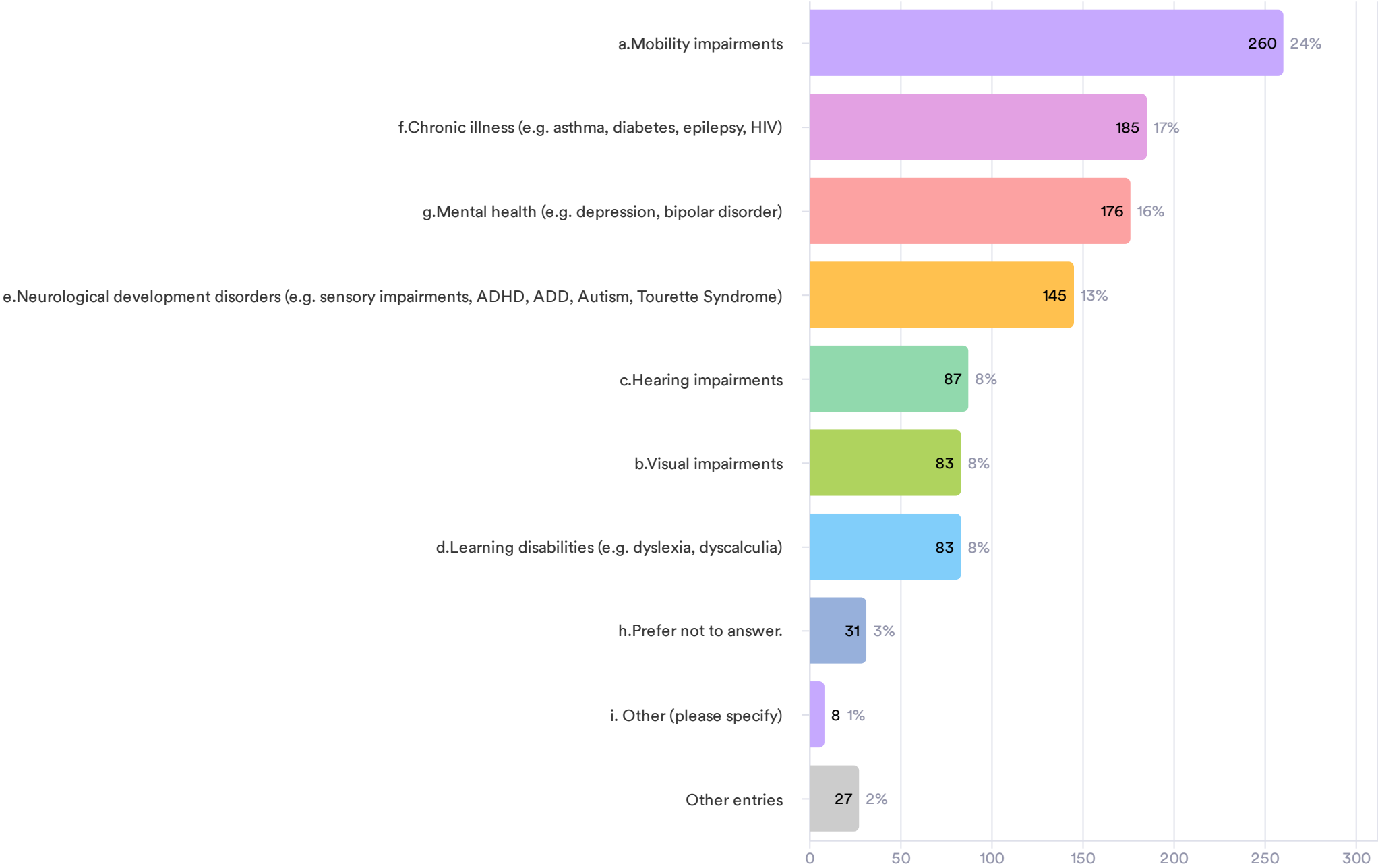
# Alameda County Regional Fair Housing Survey (2024)

8. Do you currently live with a disability, or does a member of your household live with a disability?



# Alameda County Regional Fair Housing Survey (2024)

## 9. What disabilities are experienced by you or your household member?

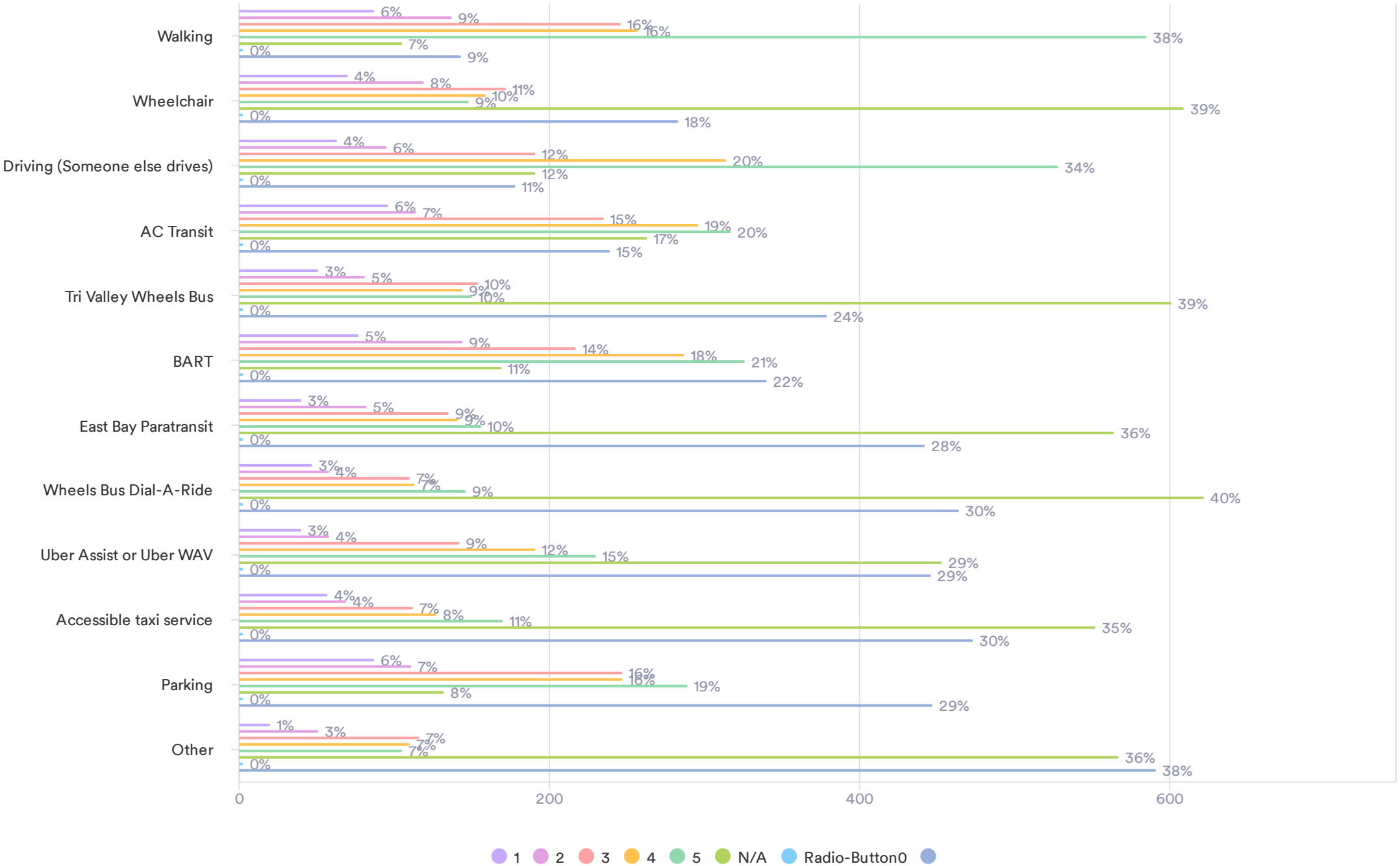


# Alameda County Regional Fair Housing Survey (2024)

## 10. Do you and/or a household member experience any of the following housing challenges?

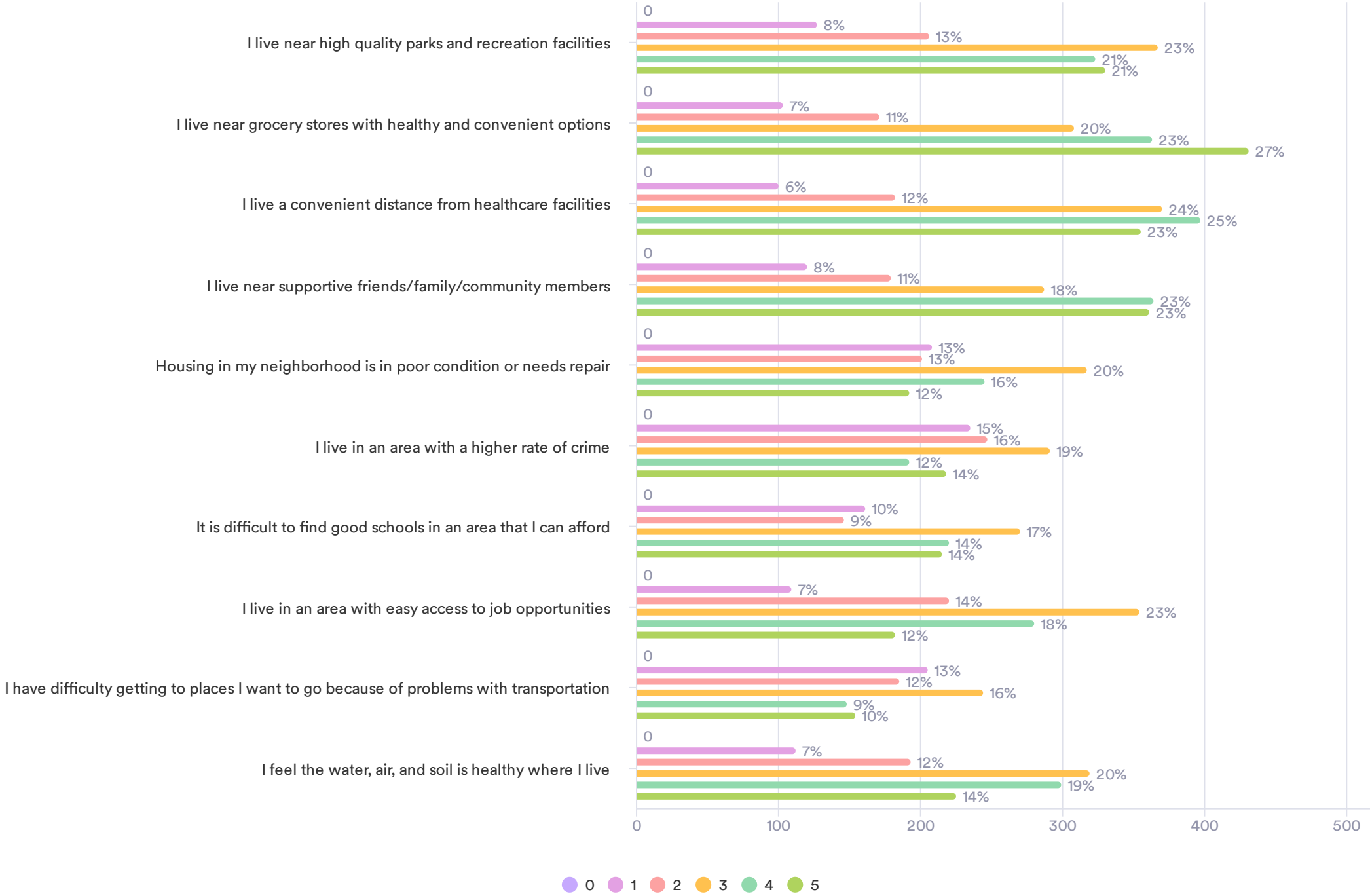


11. If used, please rank the level of difficulty in using specific transportation methods in your community from very difficult (0) to very easy (5).



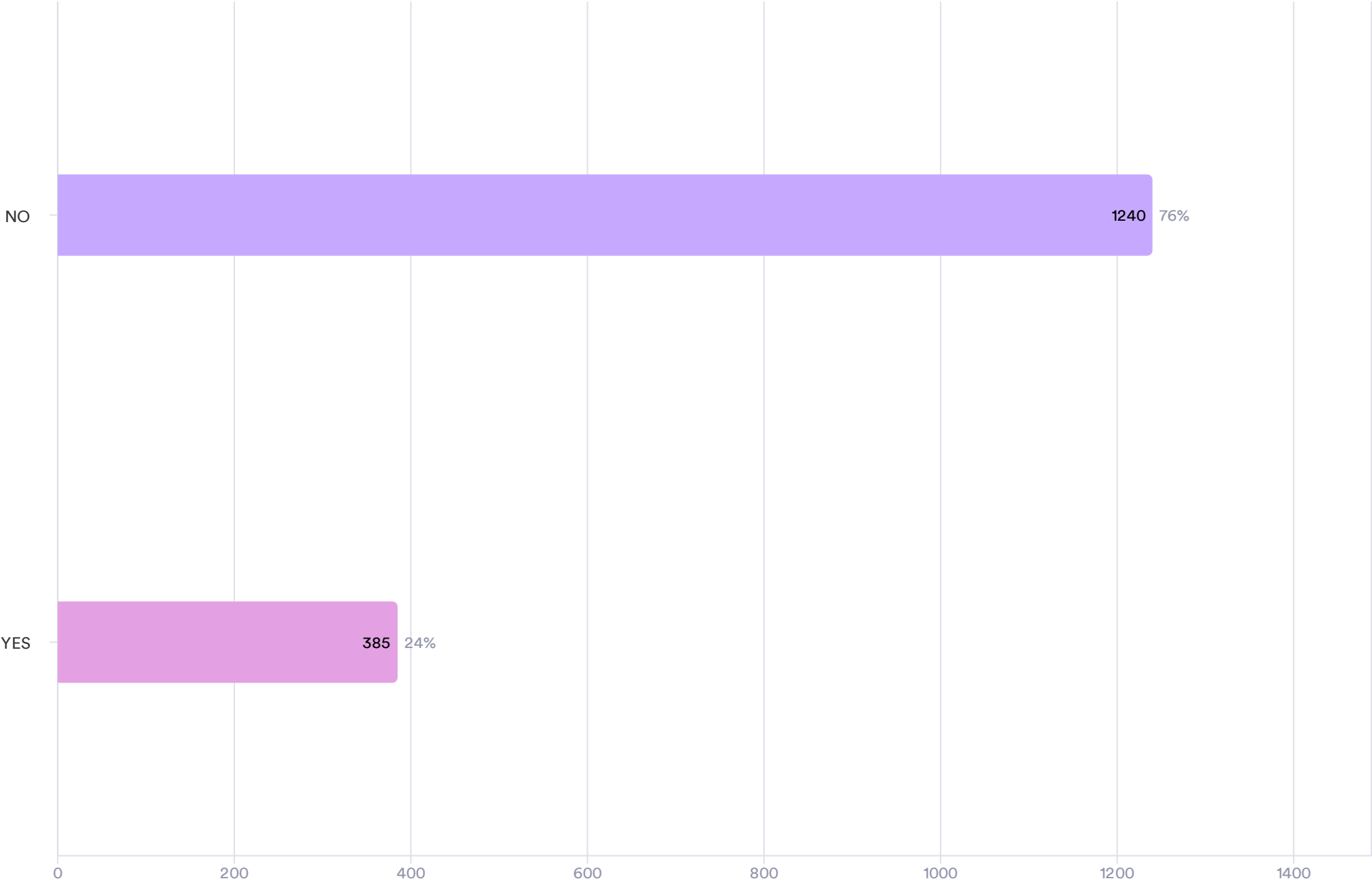
# Alameda County Regional Fair Housing Survey (2024)

12. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices.



# Alameda County Regional Fair Housing Survey (2024)

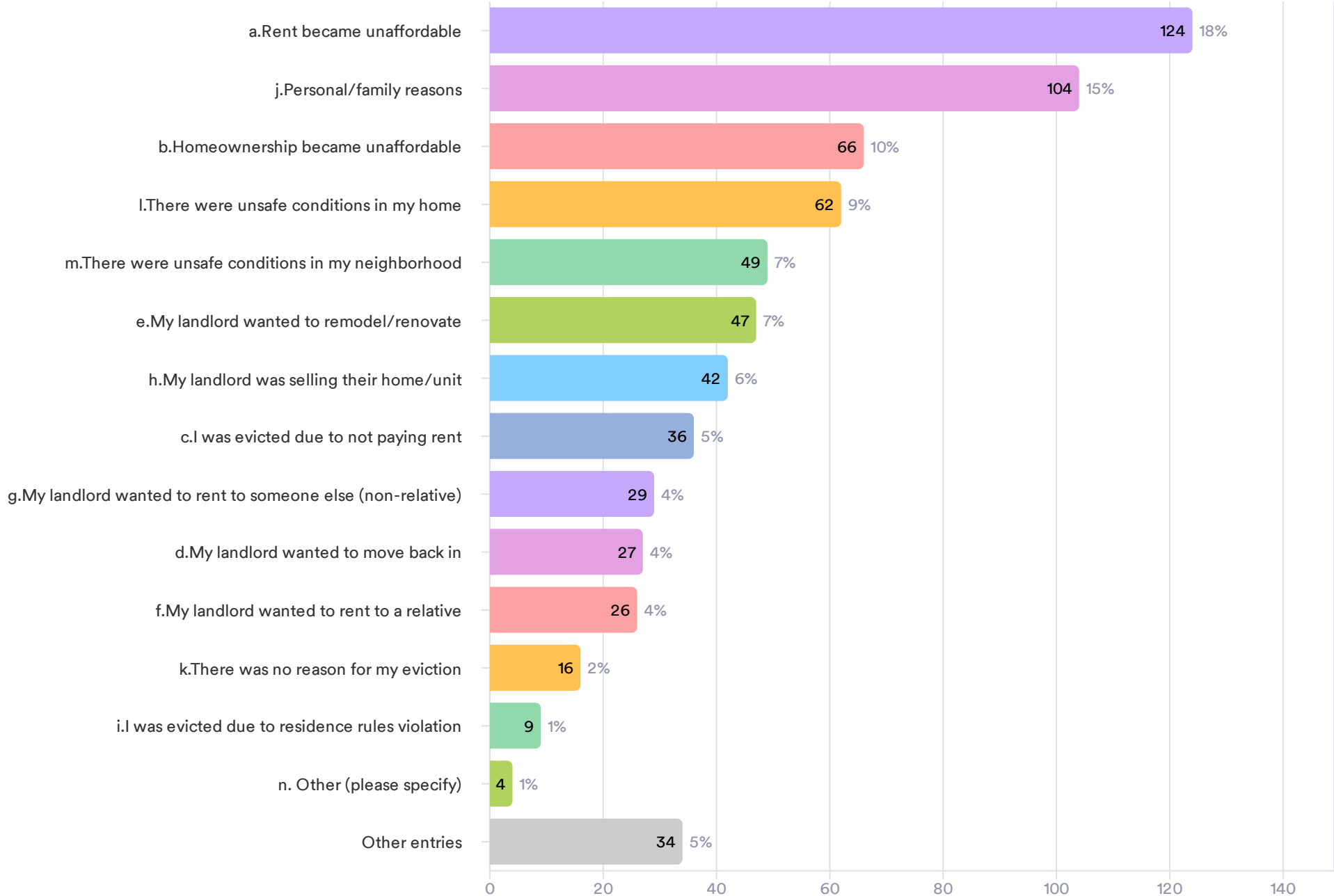
13. In the past five years, have you had to move out of your residence in Alameda County when you did not want to move?





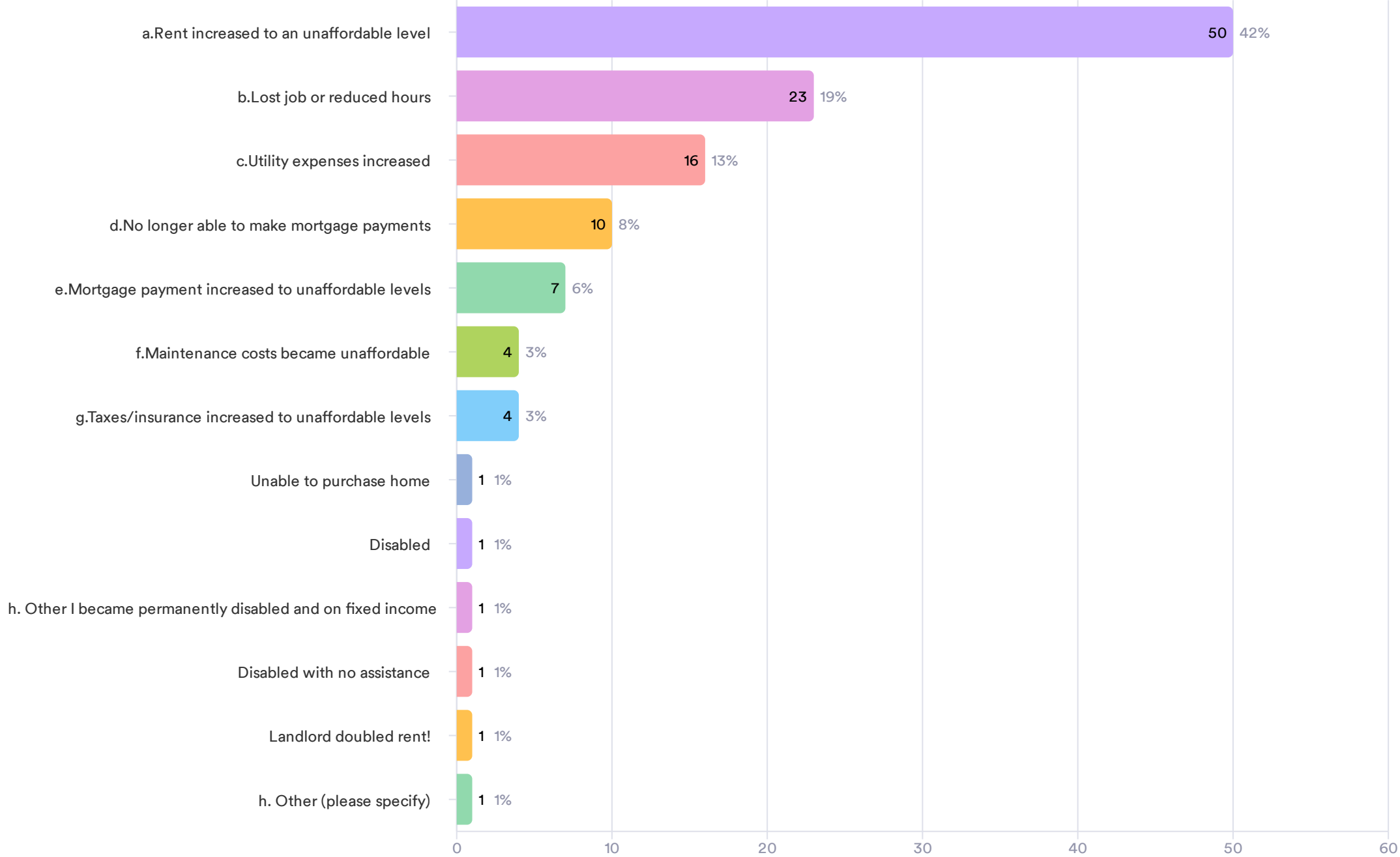
# Alameda County Regional Fair Housing Survey (2024)

## 14. Why did you have to move?



# Alameda County Regional Fair Housing Survey (2024)

15. If you selected “Rent became unaffordable” or “Homeownership became unaffordable,” please select the reasons why it became unaffordable

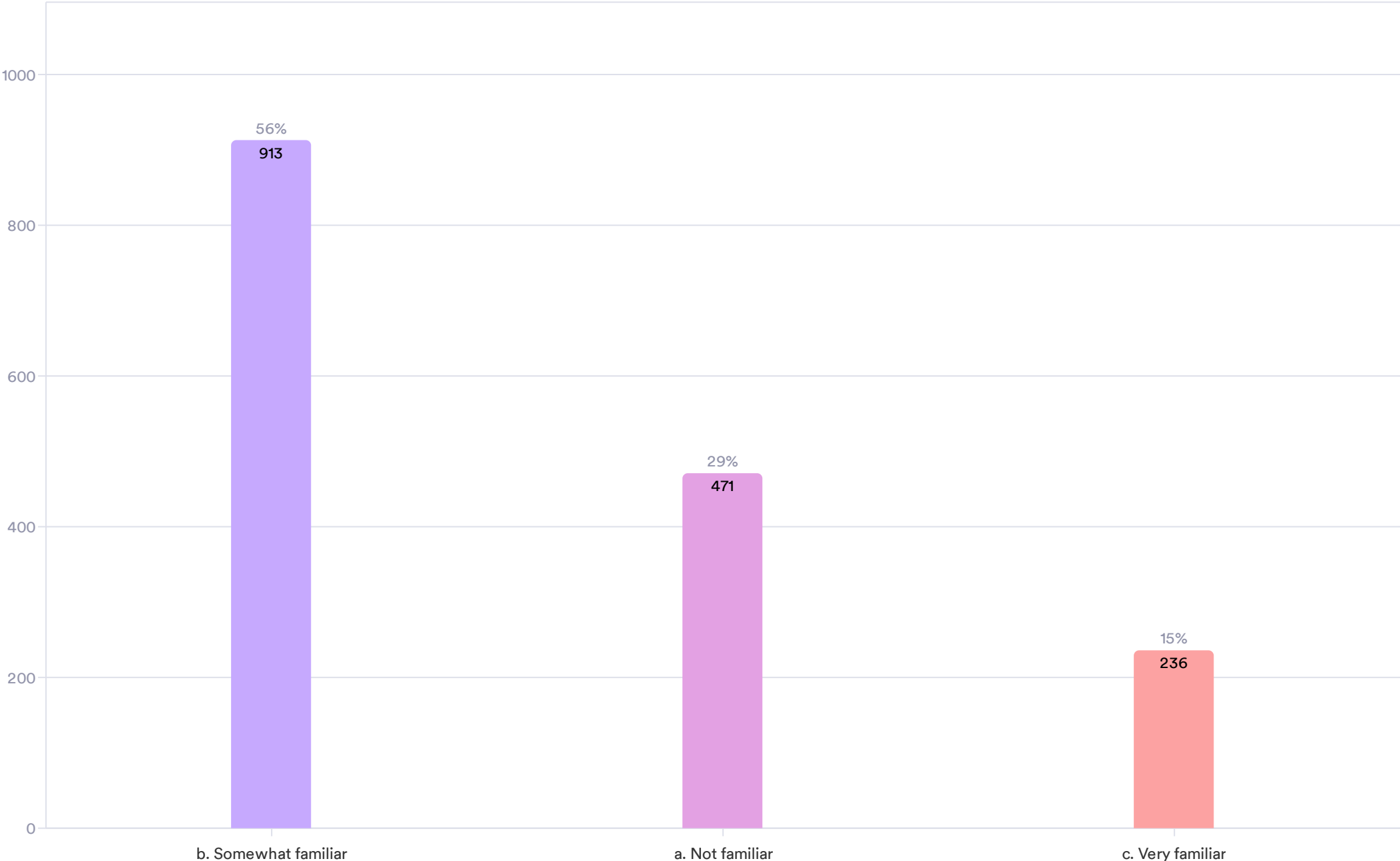


16. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices. If you don't know, check "I don't know."



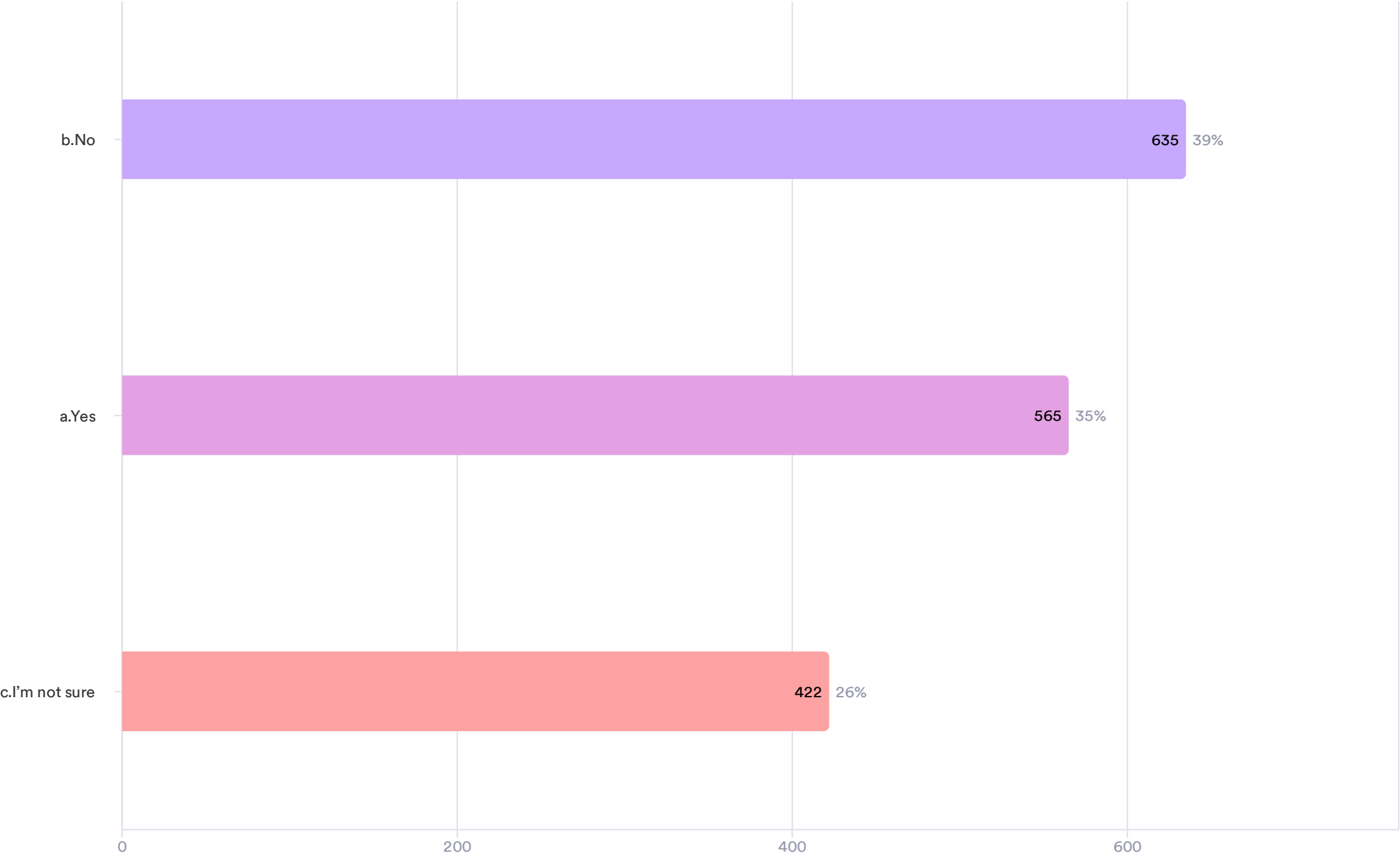
# Alameda County Regional Fair Housing Survey (2024)

17. How familiar are you with fair housing laws?



# Alameda County Regional Fair Housing Survey (2024)

18. Do you know where to file a complaint if you felt that your fair housing rights have been violated?



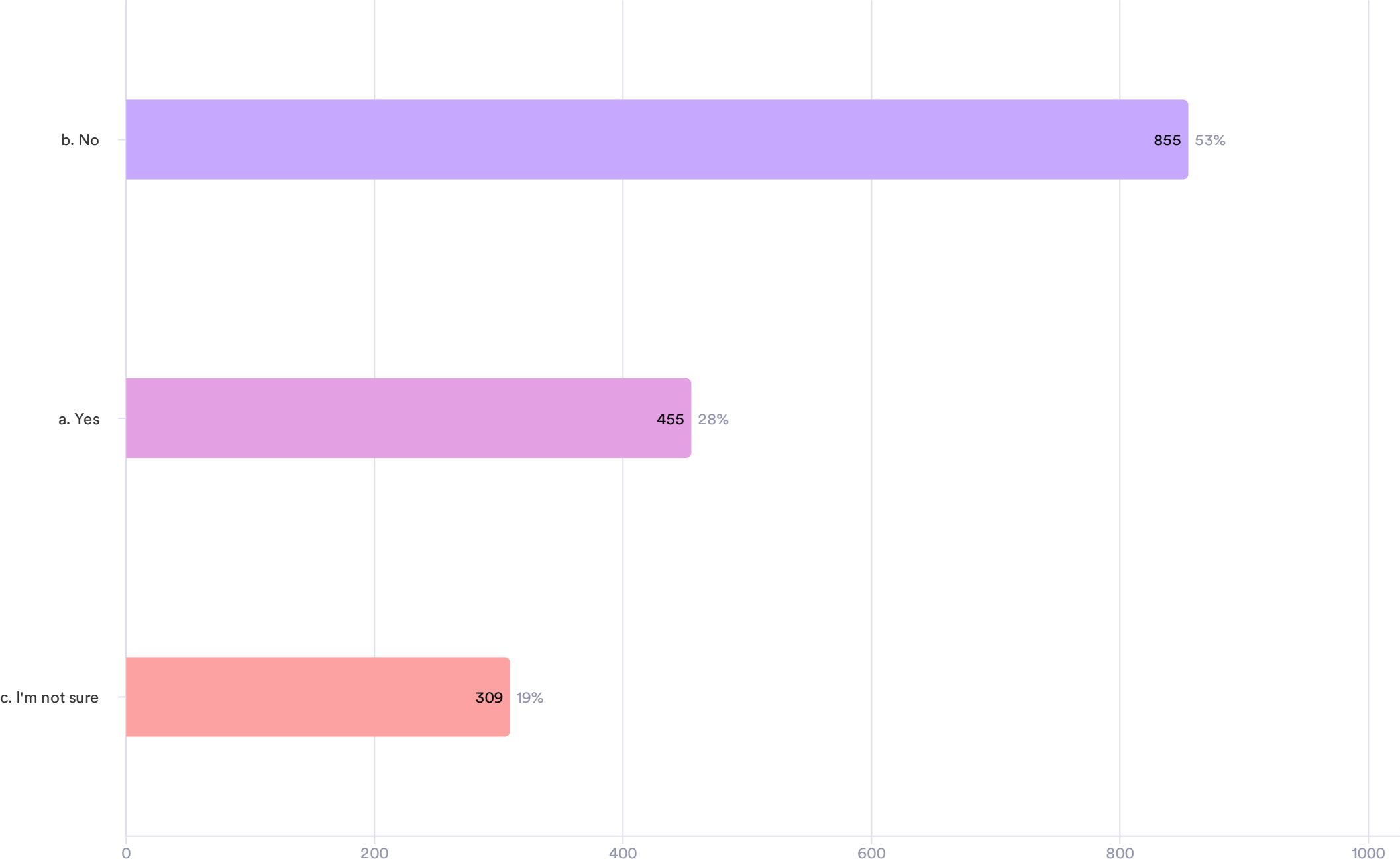
# Alameda County Regional Fair Housing Survey (2024)

19. Where would you file a complaint if you felt that your fair housing rights had been violated?

Data	Responses
HUD	30
Department of Housing and Urban Development	14
court of law	10
Housing Authority	8
Housing authority	8
Department of Fair Employment and Housing	8
Hud	7
Federal Housing Commission (FHCA)	6
Other entries	396

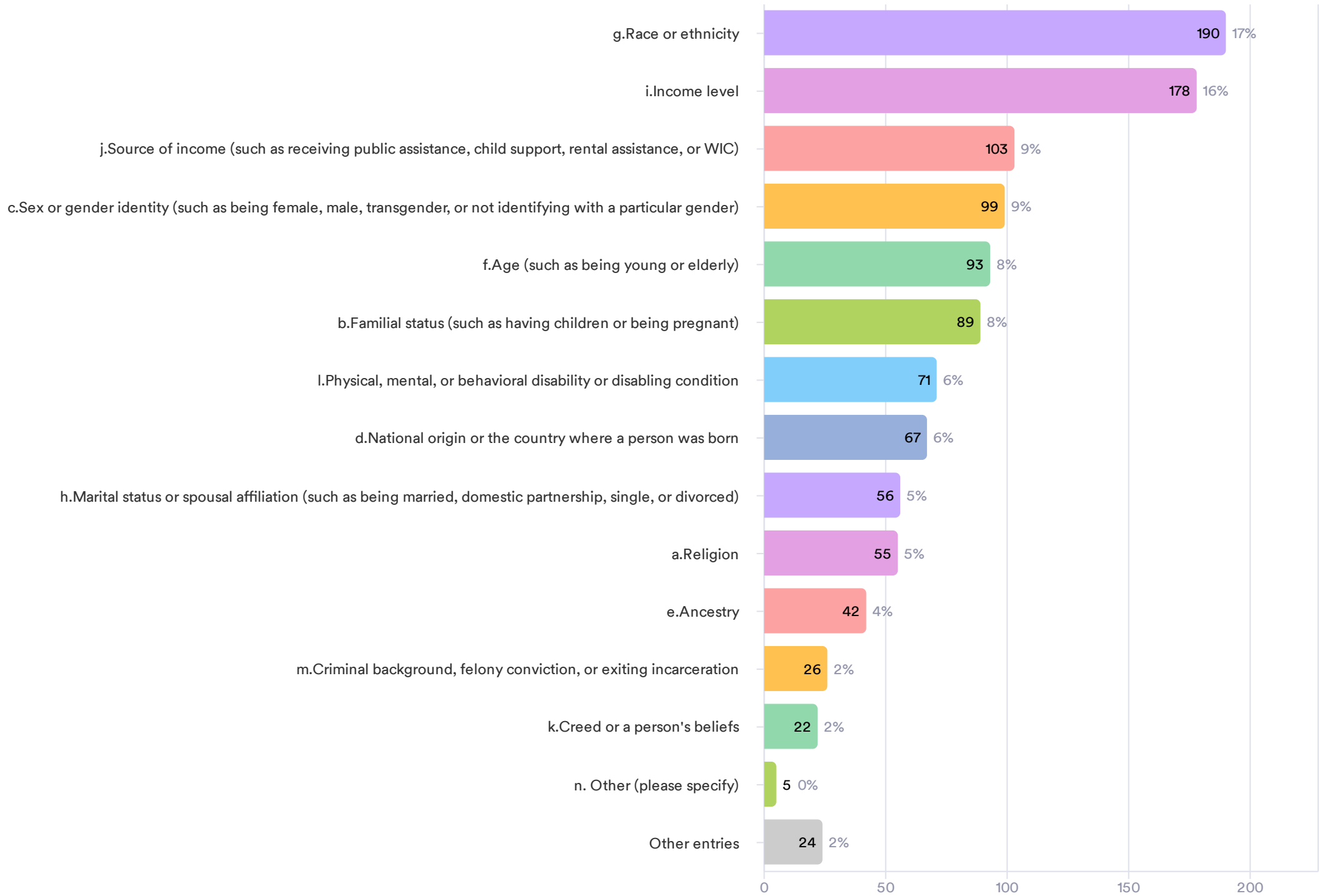
# Alameda County Regional Fair Housing Survey (2024)

20. Have you ever experienced housing discrimination during any point in the housing process, including searching for housing.



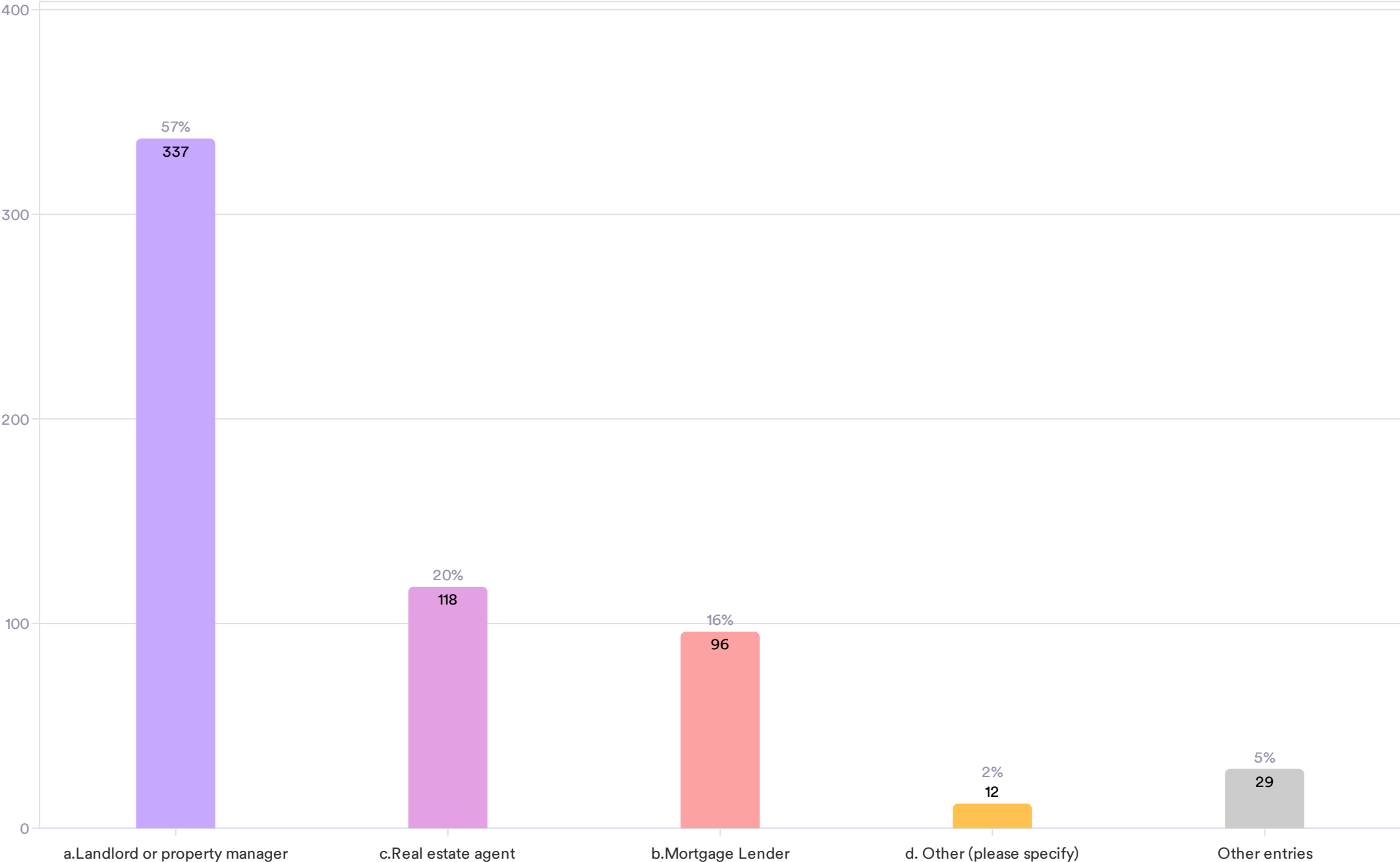


## 21. On what basis do you believe the discrimination occurred?



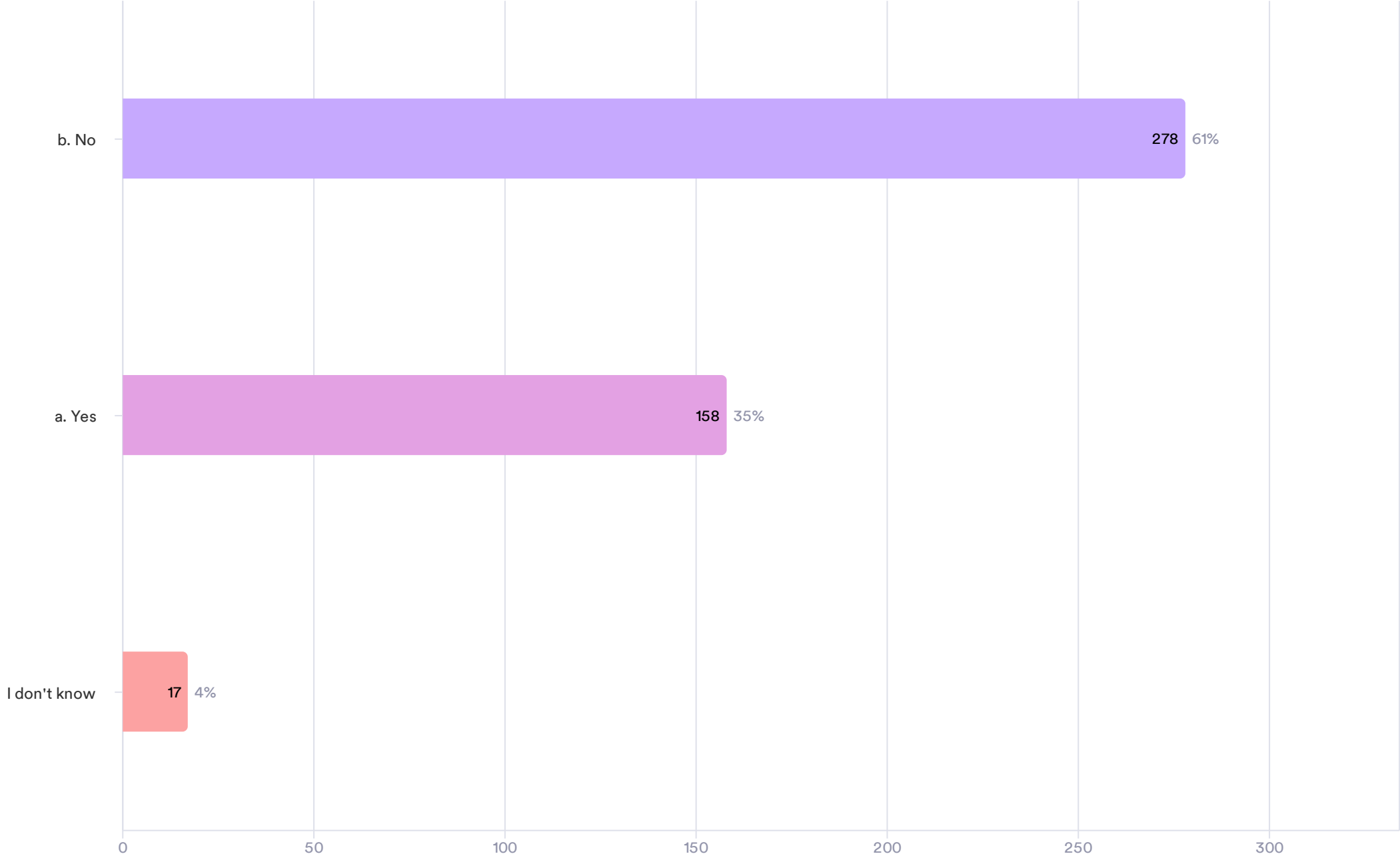
# Alameda County Regional Fair Housing Survey (2024)

## 22. Who do you believe was responsible or involved in the discrimination?



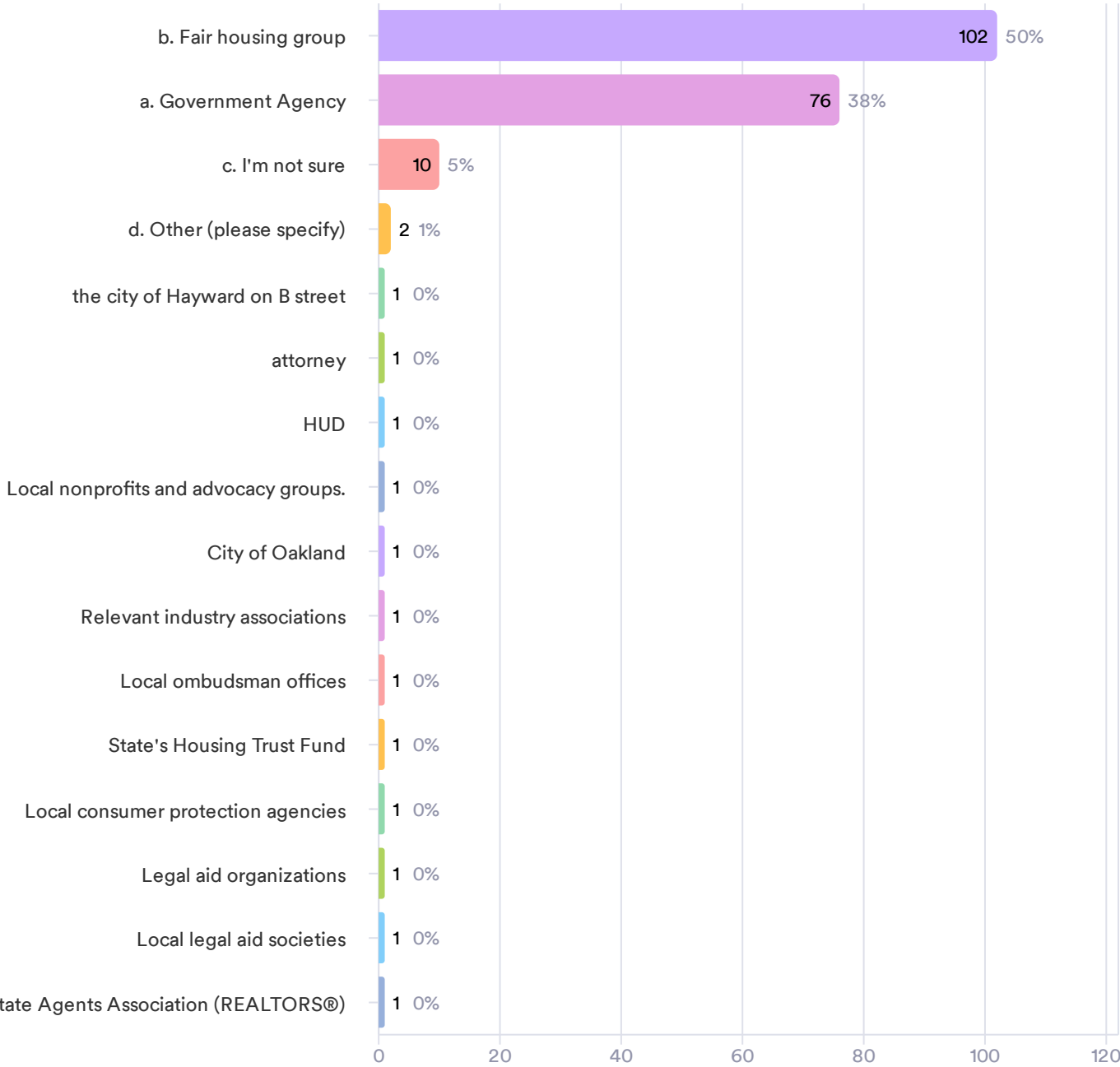
# Alameda County Regional Fair Housing Survey (2024)

23. Did you file a Fair Housing complaint due to the discrimination you experienced?



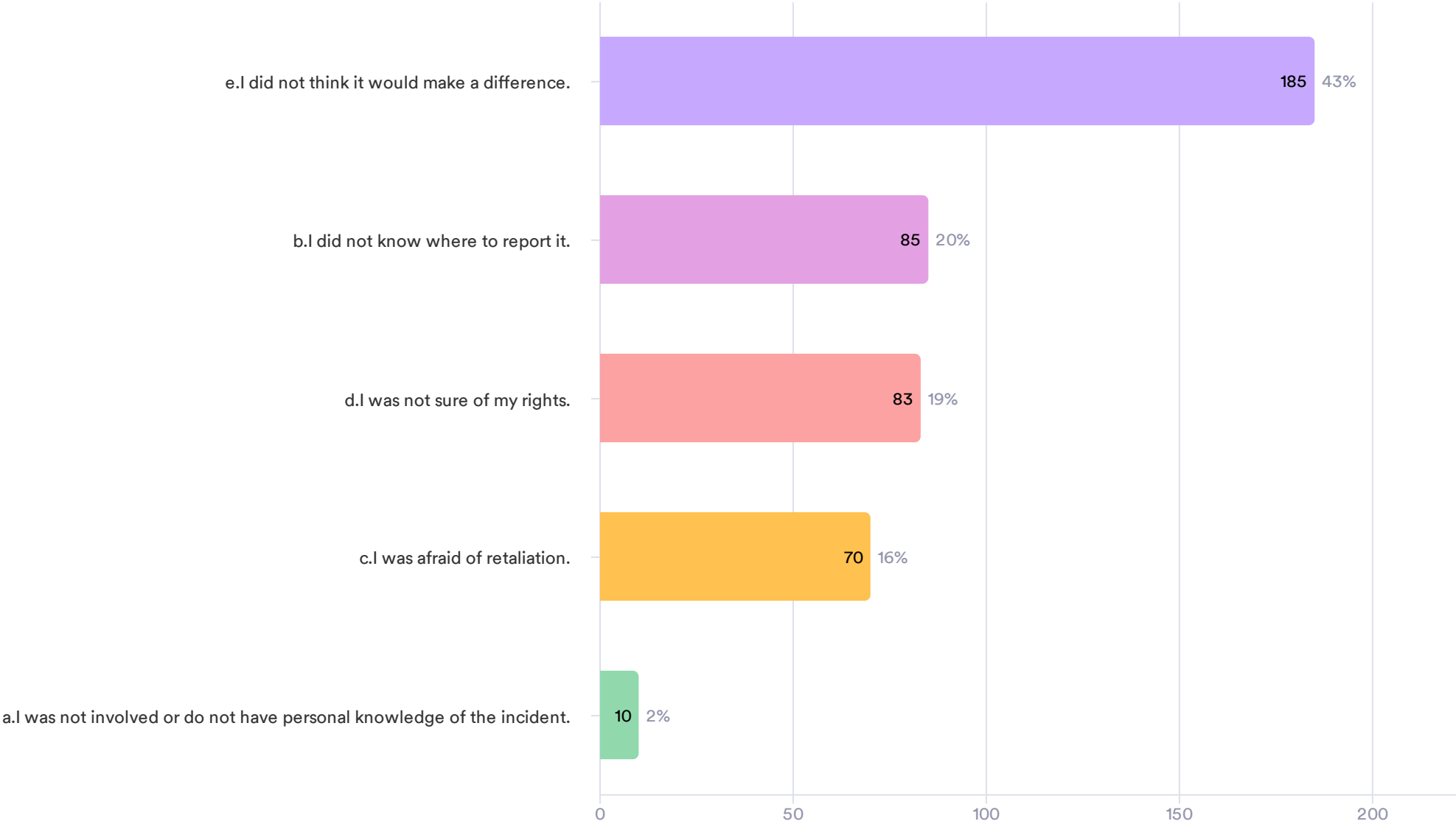
# Alameda County Regional Fair Housing Survey (2024)

## 24. To whom did you report the incident?



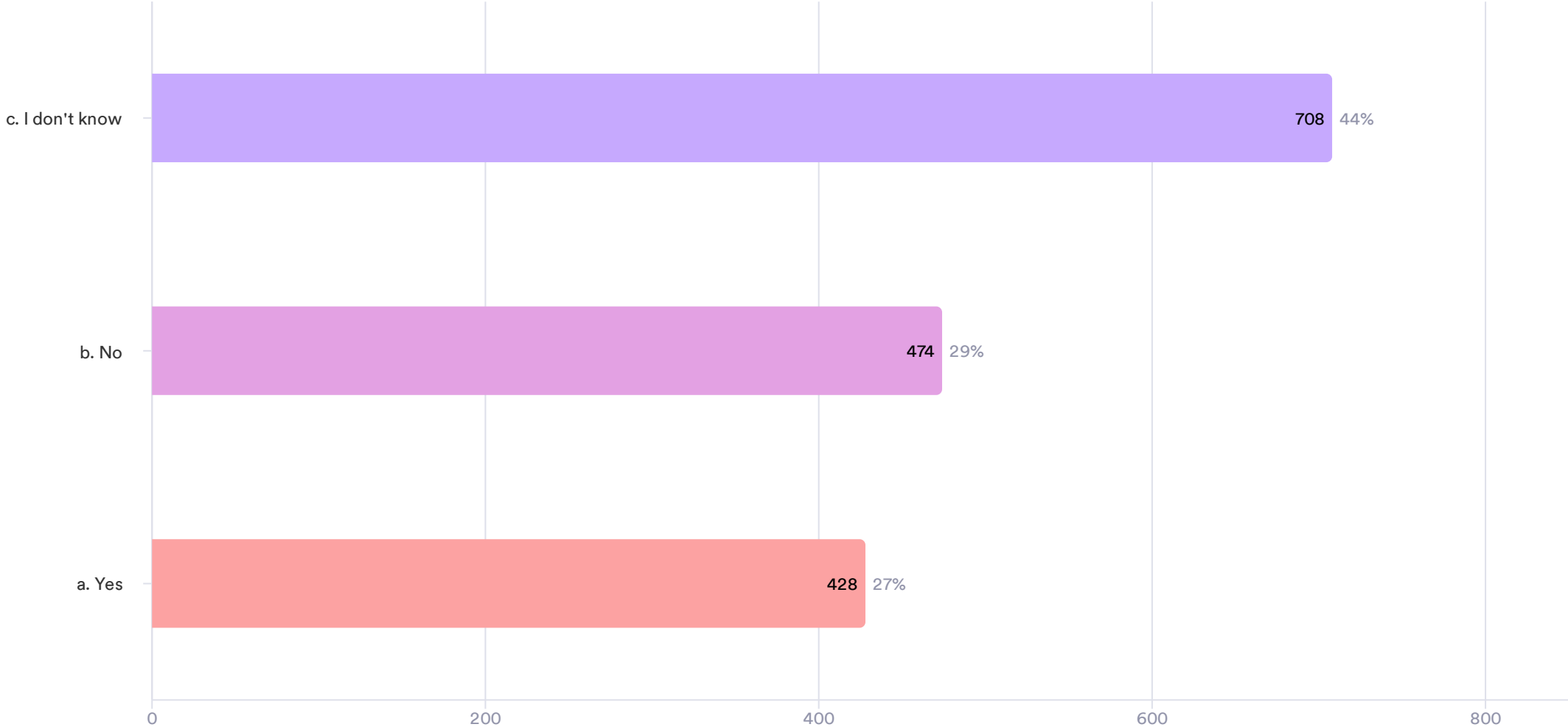
Relevant trade associations, e.g. the complaints unit of the Real Estate Agents Association (REALTORS®)

## 25. Why did you not report the incident?



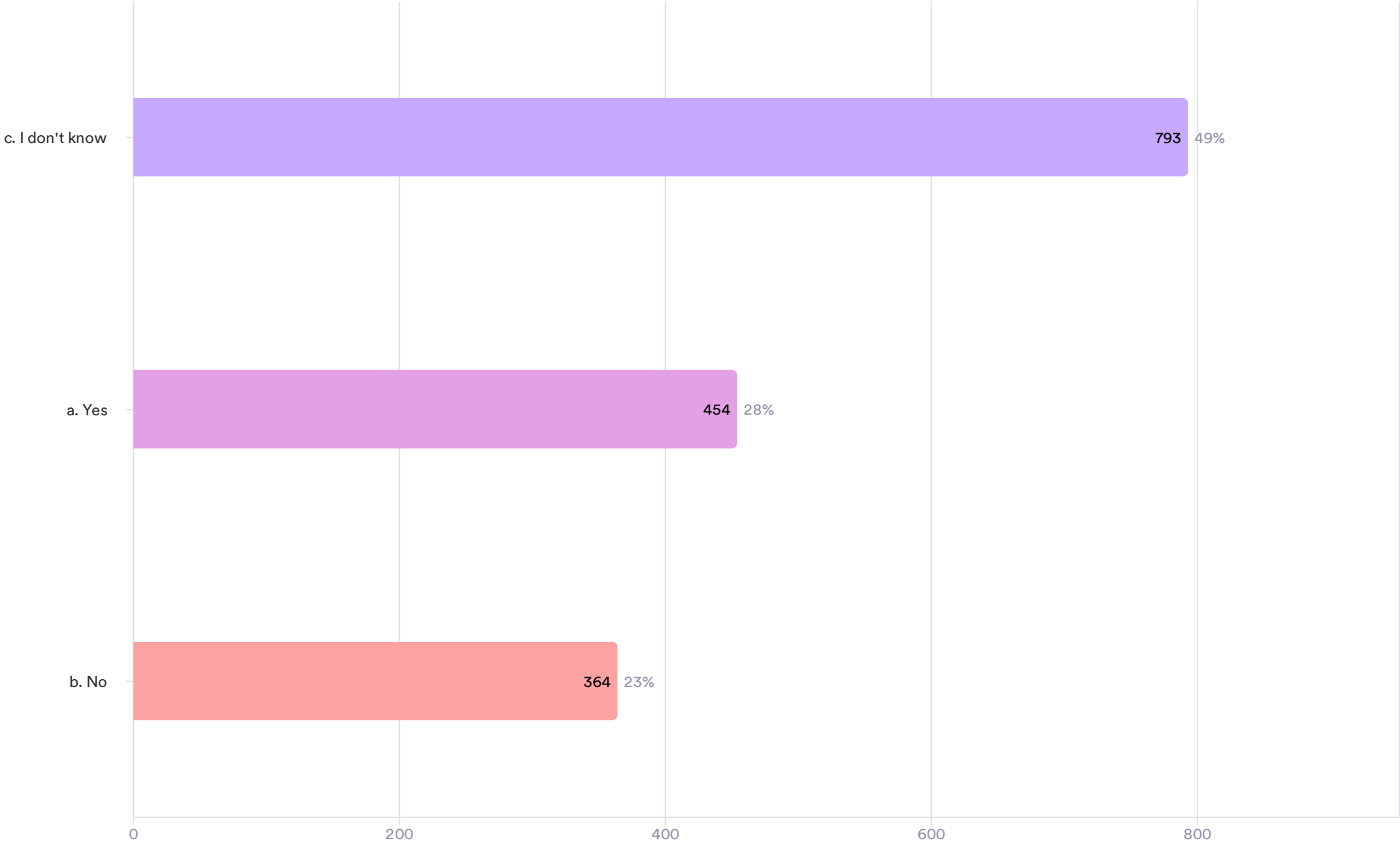
# Alameda County Regional Fair Housing Survey (2024)

26. Do you feel that fair housing laws are adequately enforced in Alameda County?



# Alameda County Regional Fair Housing Survey (2024)

27. Based on your knowledge of fair housing law, do you think that fair housing laws should be changed?



# Alameda County Regional Fair Housing Survey (2024)

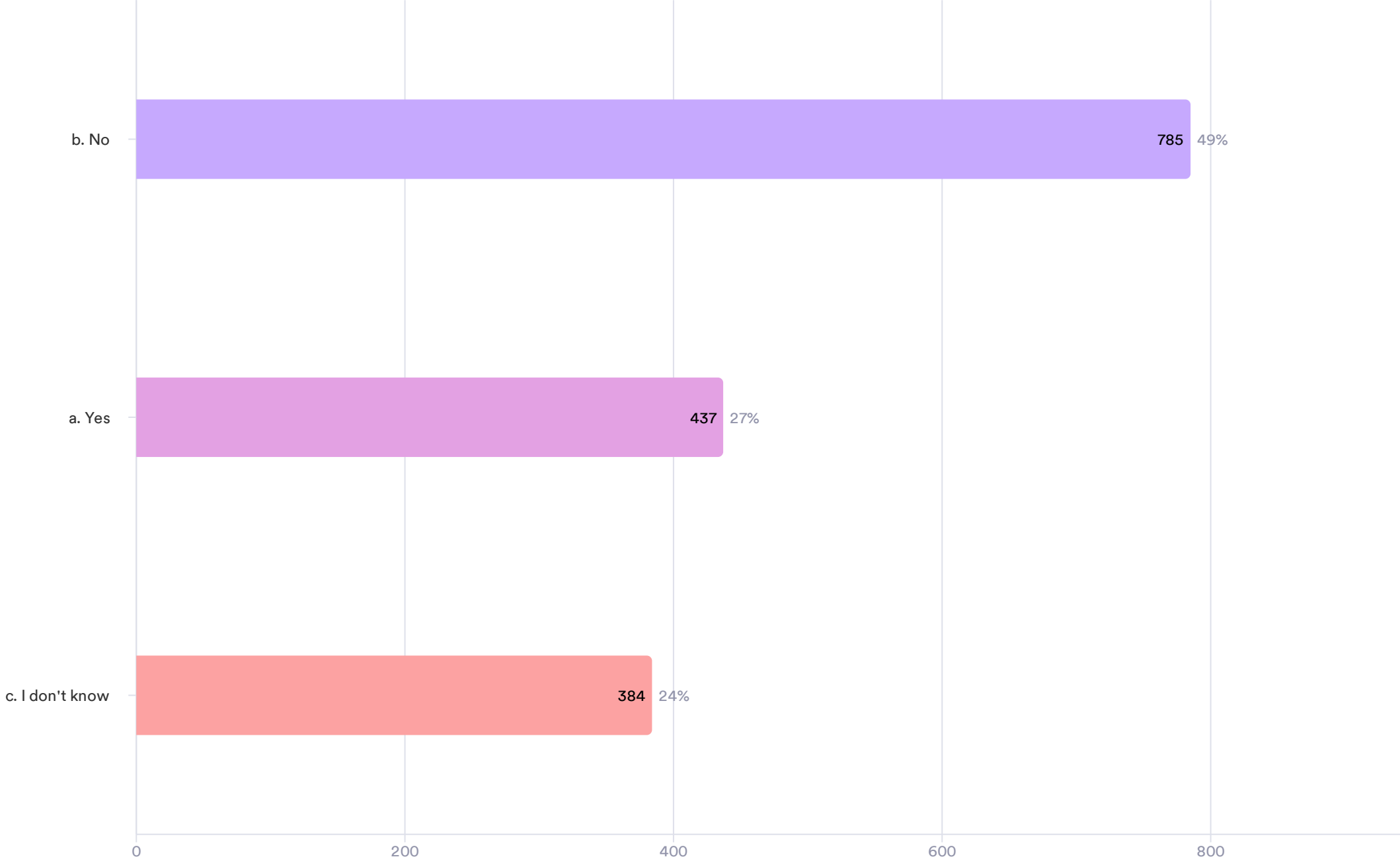
## 28. If you answered “yes,” how should fair housing laws be changed?

Data	Responses
Inclusion of gender identity, sexual orientation, age, marital status, and domestic violence victim status in protected classes.	4
Encourage dialogue and understanding between residents of different backgrounds in the community	3
Streamline the complaint process with online complaint channels and multi-language support.	2
Making the complaints process simpler and faster for victims to file complaints	2
Support and advocate for fair housing policies and participate in community activities to raise public awareness of housing discrimination issues	2
Strengthening oversight and enforcement of the housing market by regulatory agencies to ensure that fair housing laws are effectively enforced	2
I filed a complaint with a city inspector with the city of Hayward Franchesca Davis she completely ignored my complaint and took the side of landlord. She started having conversation and texting with the landlord and pretended that she didn't know that I had moved out due to all the mold in the house and my kids and myself getting sick from it. She didn't have him fix the mold and foundation issues in the house at all that I originally complained about and became extremely friendly with the landlord. I felt extremely discriminated as a single mother of 3 kids. I also went to the city of Hayward to get information of tenants rights and got the run around from them and was told to seek The county of Alameda the the county of Alameda sent me an email stating I should be seeking the city of Hayward. Some thing has to change and the city inspectors of Hayward need to be over looked and maybe have a secret shopper investigate them because they are not doing the right thing.	1
More consideration given to current residential standards and long standing codes and ordinances	1
Other entries	341



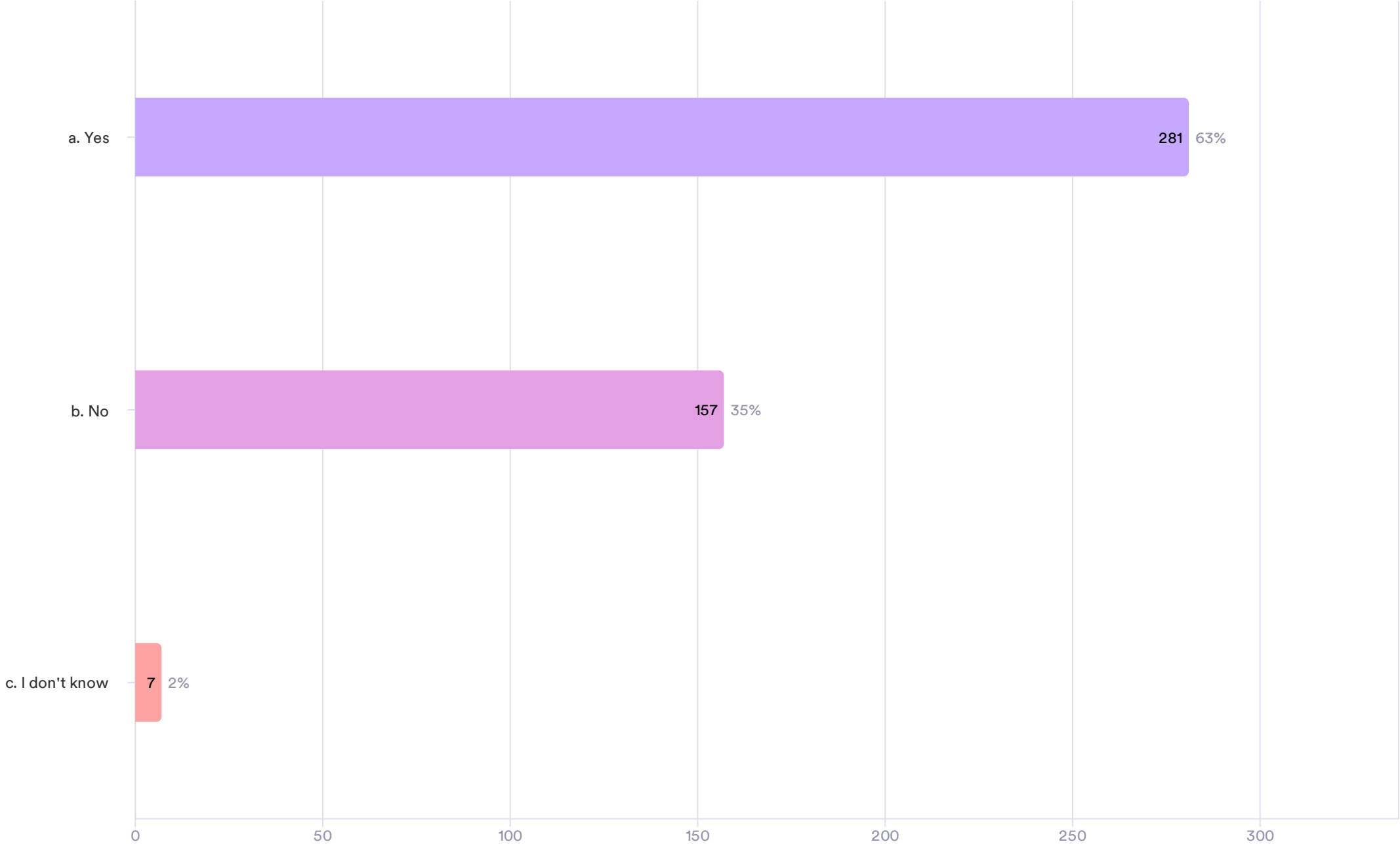
# Alameda County Regional Fair Housing Survey (2024)

29. Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws?



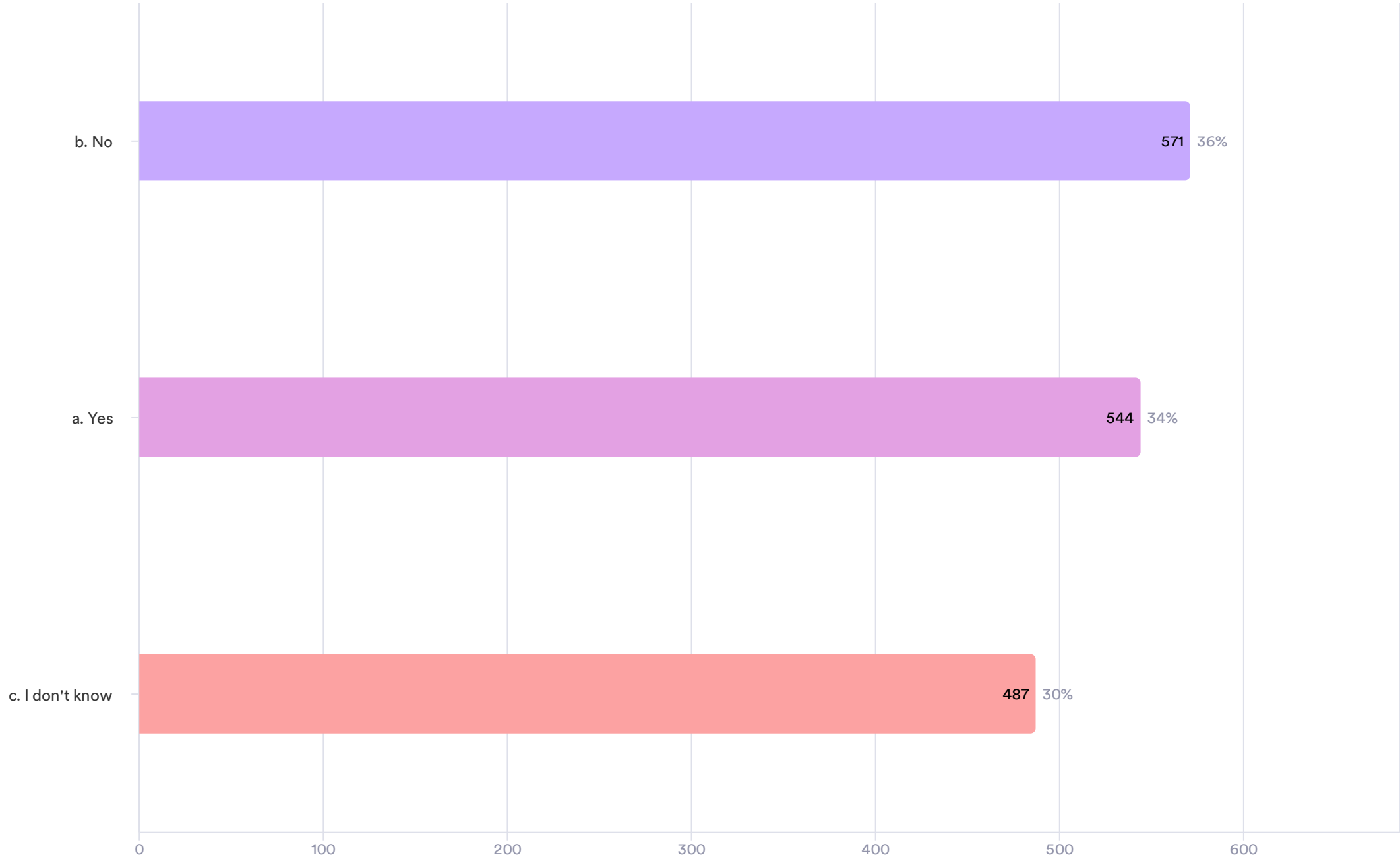
# Alameda County Regional Fair Housing Survey (2024)

30. If you answered "yes" to the previous question, have you participated in fair housing activities or training?



# Alameda County Regional Fair Housing Survey (2024)

31. Have you witnessed any barriers to fair housing choice in the rental housing market?



# Alameda County Regional Fair Housing Survey (2024)

32. If you answered “yes” to the previous question, please explain what type of impediments to fair housing choice you have witnessed.

Data	Responses
N/A	12
不	6
NA	5
no	4
n/a	4
None	4
Discrimination in advertising	4
Na	3
Other entries	503

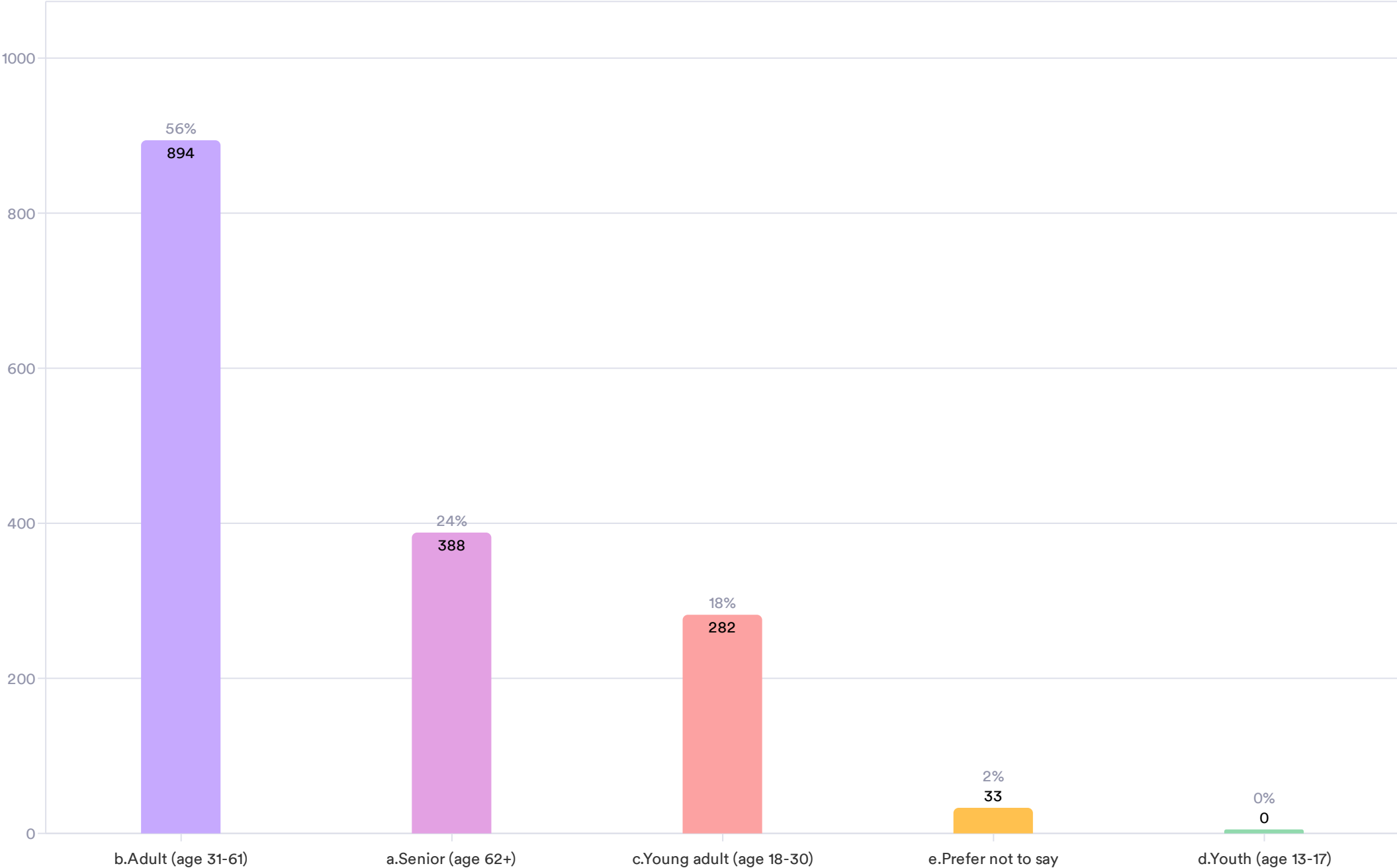
# Alameda County Regional Fair Housing Survey (2024)

33. Please share any additional comments regarding fair housing in the box below.

Data	Responses
N/A	11
None	9
NA	6
n	5
性别和宗教歧视	5
A number of non-profit organizations also provide assistance and resources to support the preservation of fair housing rights	5
As a last resort, you may also want to consider taking legal action by filing a lawsuit in court.	5
no,I think good	4
Other entries	511

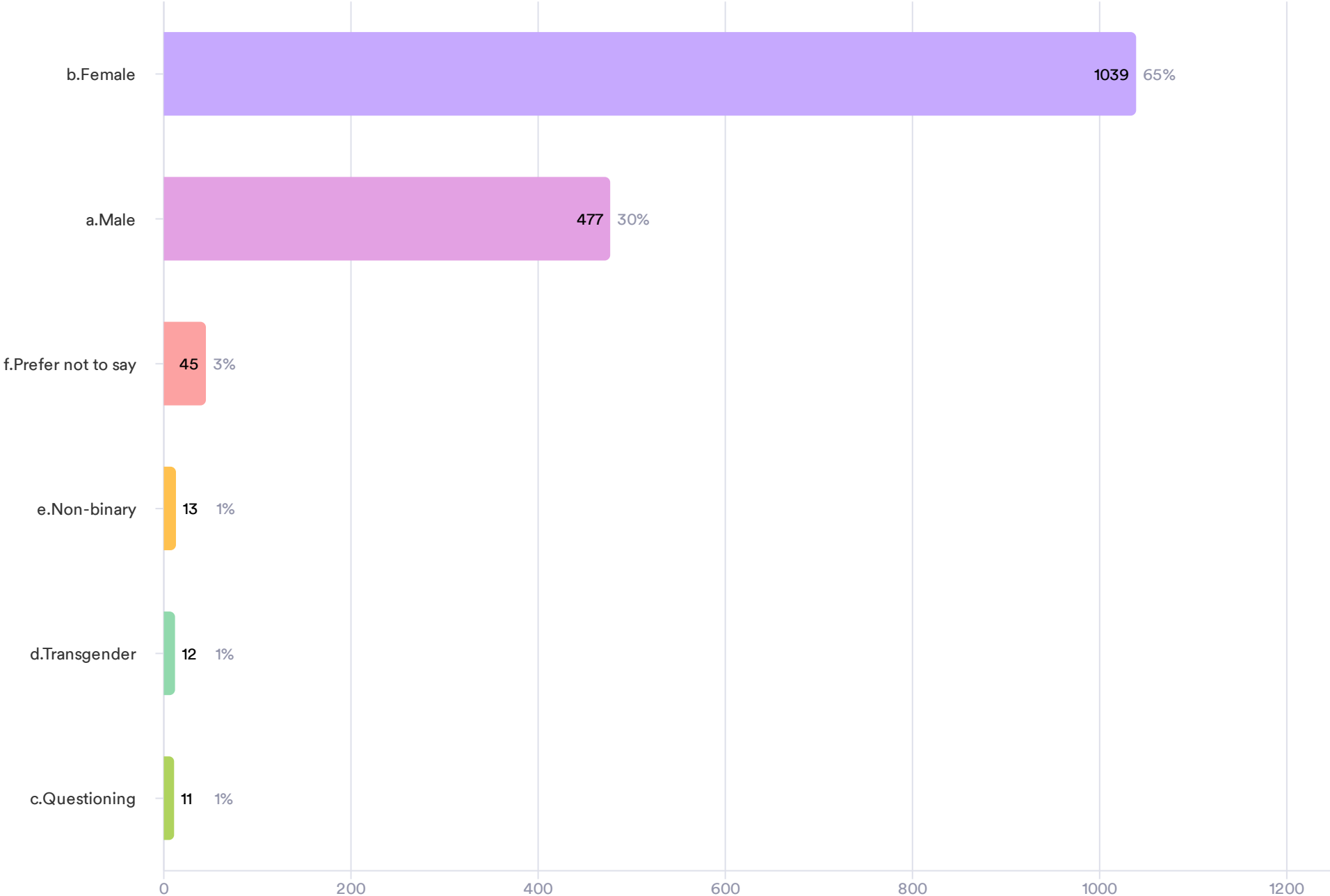
# Alameda County Regional Fair Housing Survey (2024)

## 34. How old are you?



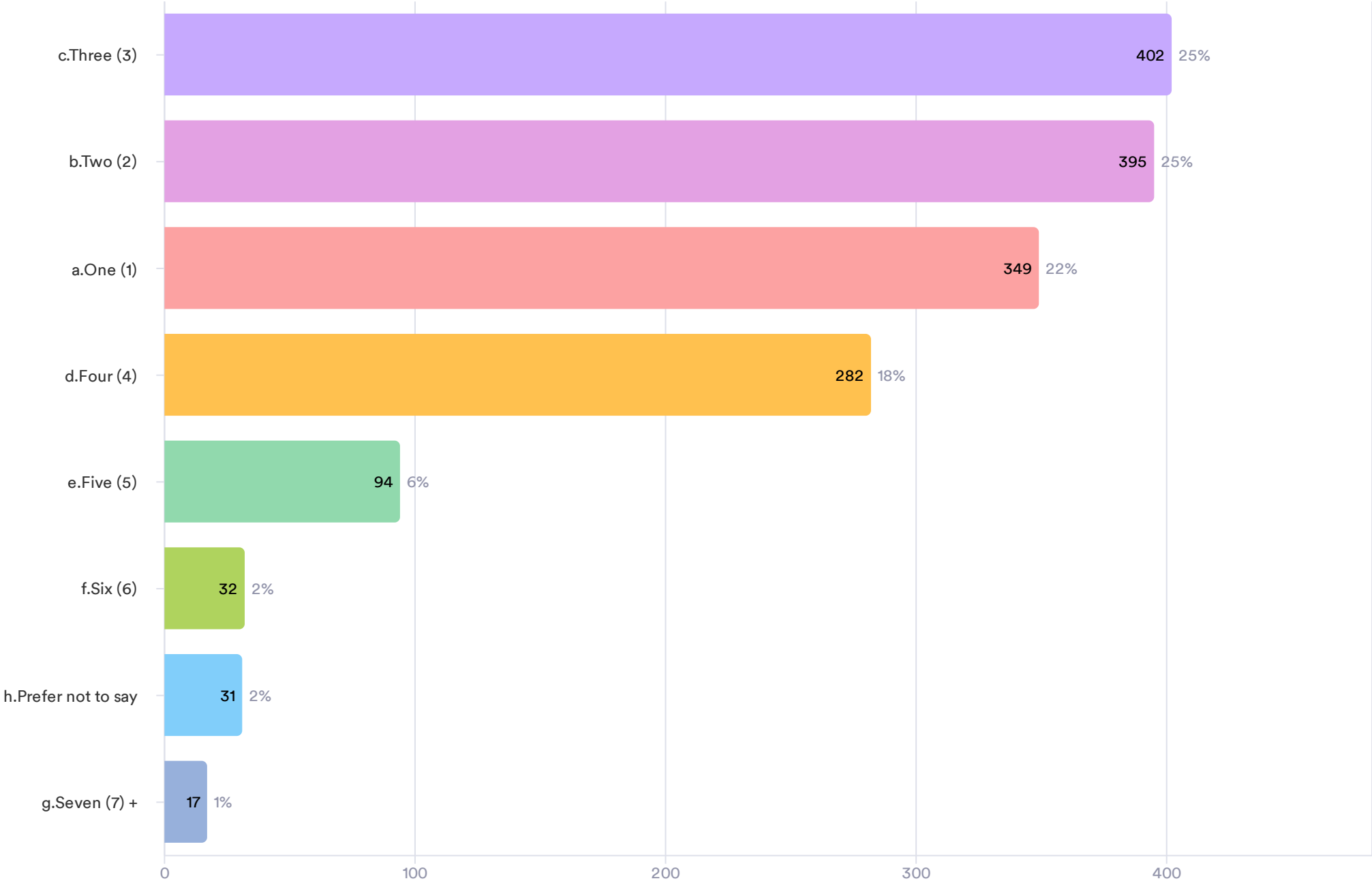
# Alameda County Regional Fair Housing Survey (2024)

## 35. What is your gender?



# Alameda County Regional Fair Housing Survey (2024)

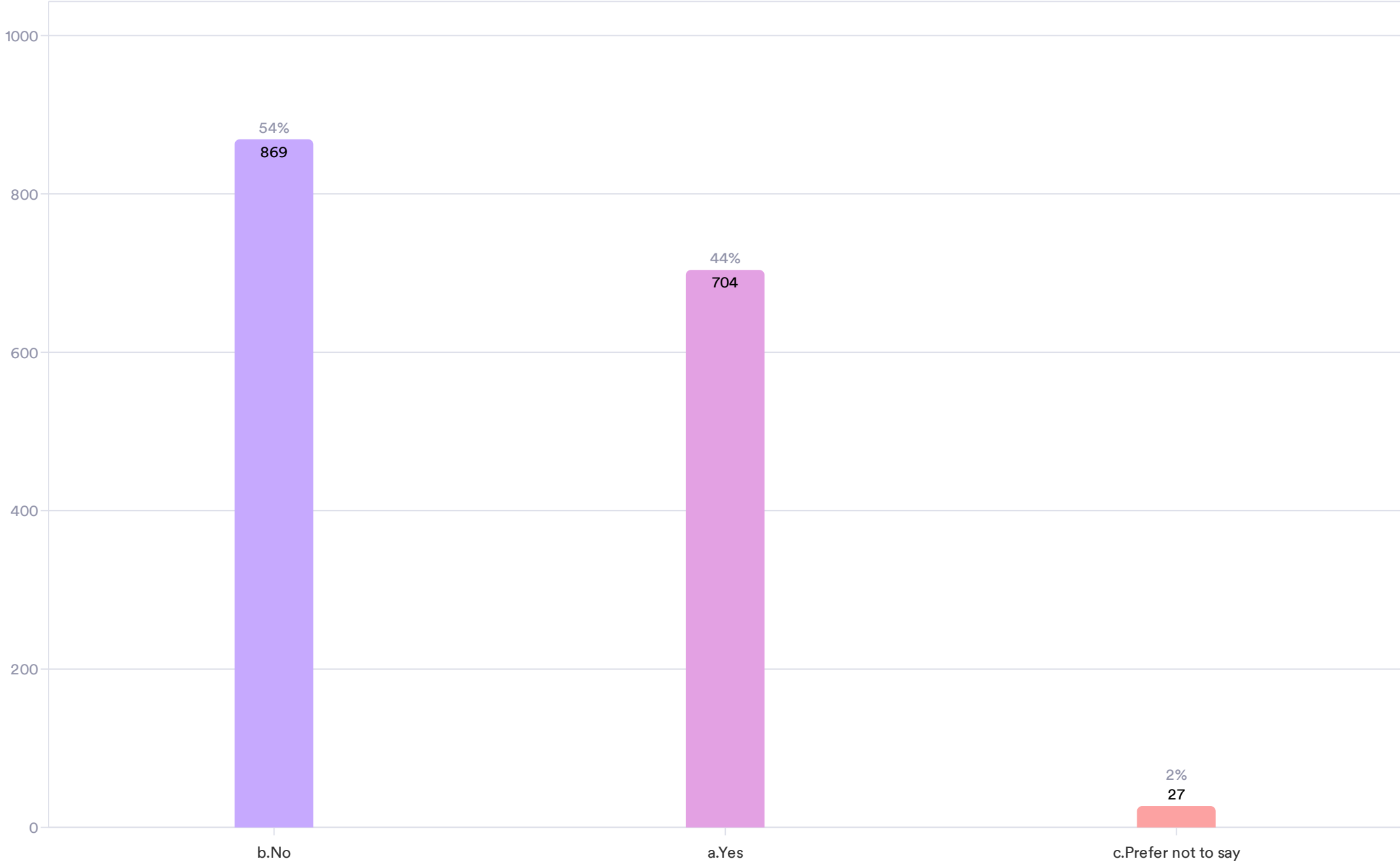
36. How many people are in your household (including yourself)?





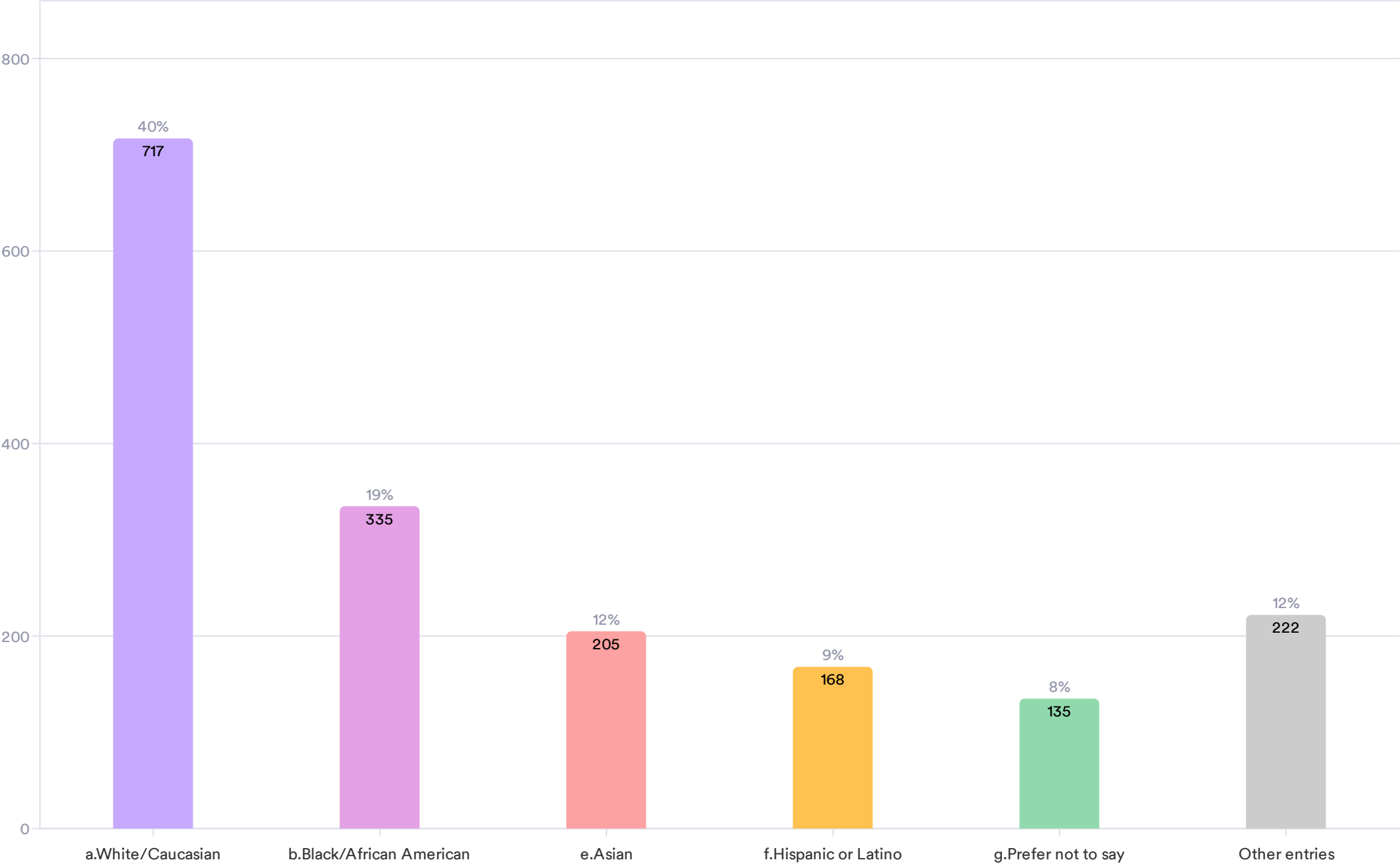
# Alameda County Regional Fair Housing Survey (2024)

37. Do you have any children under the age of 18 currently living with you?



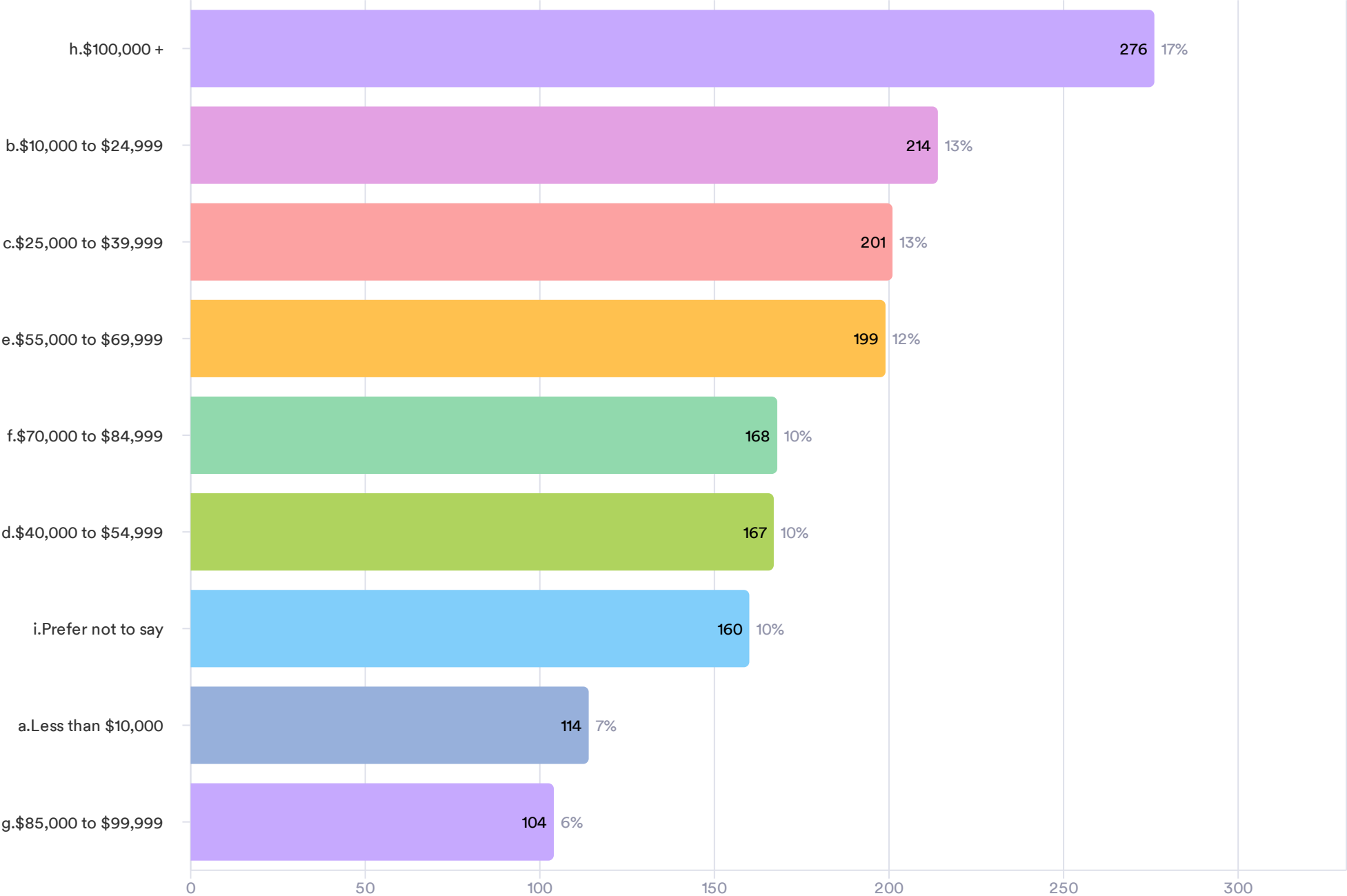
# Alameda County Regional Fair Housing Survey (2024)

38. What is your race/ethnicity?



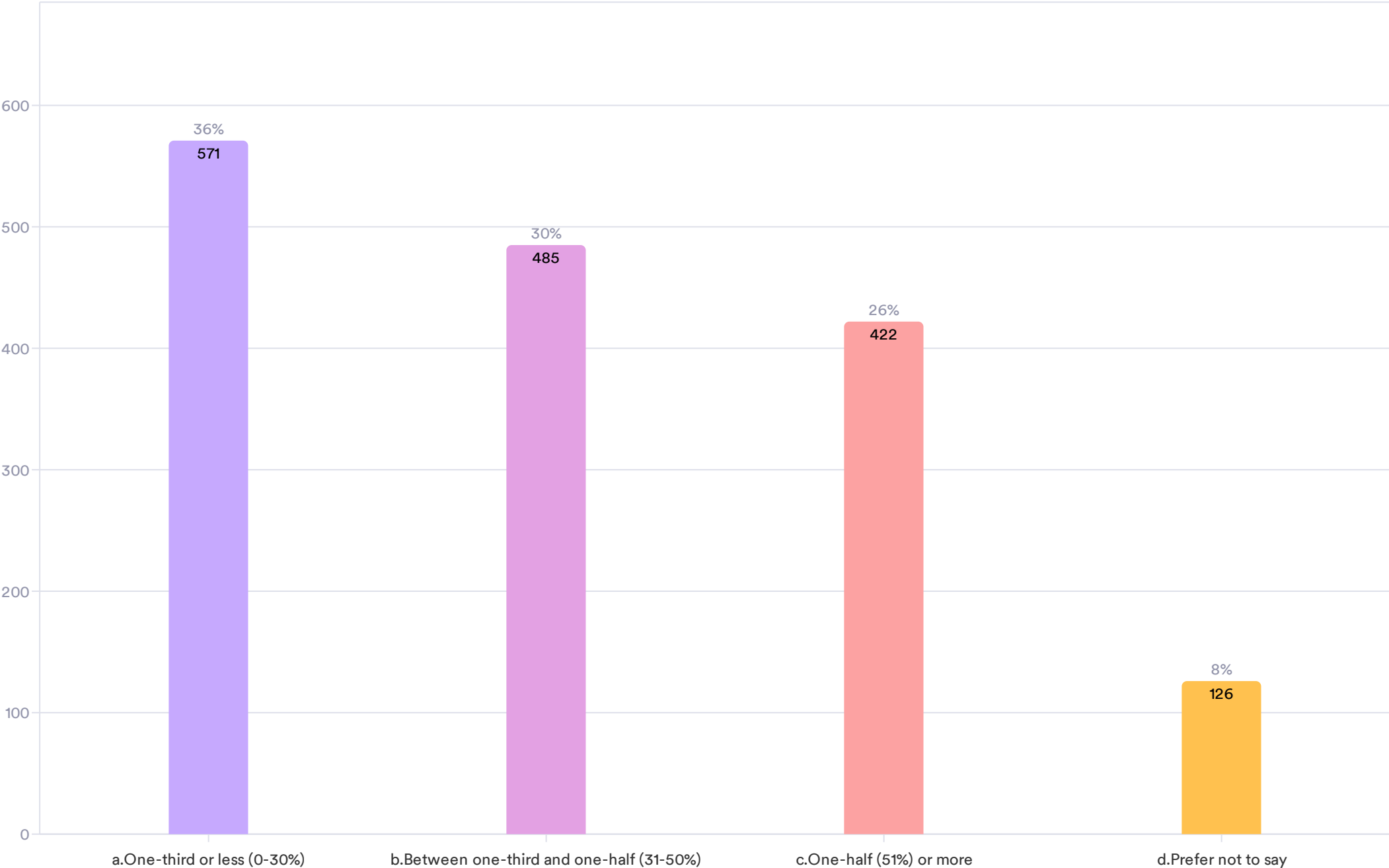
# Alameda County Regional Fair Housing Survey (2024)

## 39. What is your annual household income for all adults in your household?



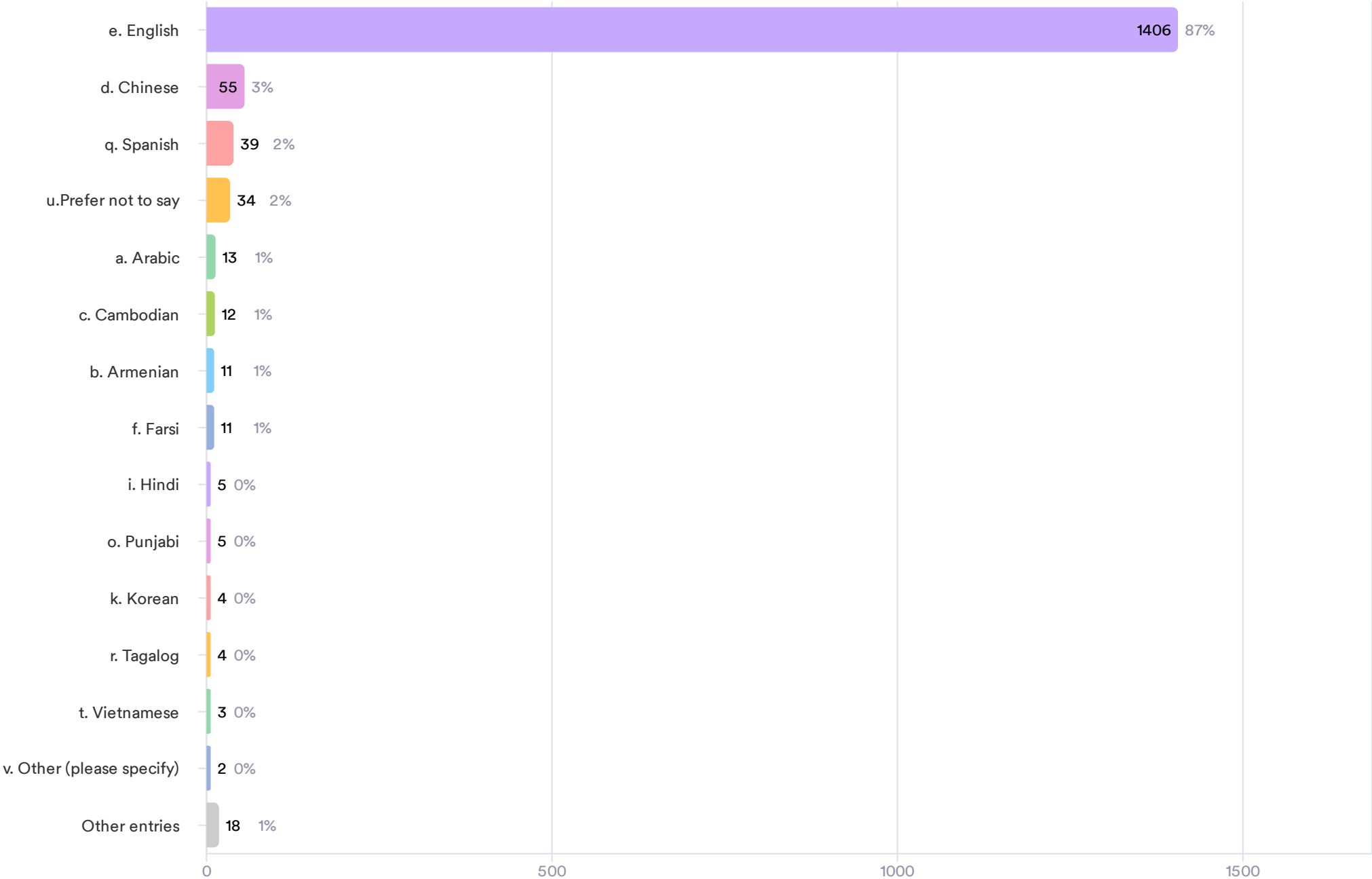
# Alameda County Regional Fair Housing Survey (2024)

40. How much of your gross household income goes towards paying housing costs, including utilities?



# Alameda County Regional Fair Housing Survey (2024)

## 41. What language do you primarily speak at home?



PAST ACTIONS SUMMARY CHART

<b>REGIONAL GOAL 1: Fair Housing; Promote fair housing enforcement and outreach.</b>	
<b>IMPEDIMENT ADDRESSED:</b> Fair housing outreach and enforcement.	
<b>ACTIVITY 1A:</b> The participating jurisdictions will 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, including the importance of reasonable accommodation under ADA; to mediate conflicts between home seekers, landlords, property managers, real estate agents, and lenders; and to continue fair housing testing and audits.	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	The City of Alameda partners with Eden Counsel for Hope and Opportunity (ECHO) to provide fair housing services and education for tenants and landlords. In FY 2023-24 ECHO responded to 149 fair housing inquiries. The Housing Counselor opened 67 fair housing cases and 72 tenant/landlord cases during the reporting period.
City of Berkeley	Awarded Eden Council for Hope and Opportunity (ECHO) \$35,000 in CDBG from PY20-PY24
City of Emeryville	The City of Emeryville created a Below Market Rate Rental Training Program in September 2020 and one of the modules focused on how Property Managers should handle Reasonable Accommodation Requests. In 2020/21, the City assisted in advertising the Virtual Fair Housing Trainings conducted by ECHO, during COVID to its Housing Listserv. The City continued to contract with ECHO during the reporting period to provide oversight and administration of the Emeryville tenant/landlord relations ordinance. ECHO also contracted annually with Alameda County Urban Consortium and provided fair housing and tenant landlord services for the Urban Consortium jurisdictions, including Emeryville. Lastly, the 2023-2031 Housing Element was adopted in 2022 and includes Program PP (Affirmative Fair Housing Marketing Plan), which identifies that the City will modify its Affordable Housing Agreement going forward to require BMR Property Managers to participate in Fair Housing trainings at least once every two years.
City of Fremont	The City of Fremont funded Project Sentinel to administer it's Fair Housing and Tenant-Landlord Program with CDBG funds in the following amounts and program years: FY 20-21: \$113,300 FY 21-22: \$110,000 FY 22-23: \$109,000 FY 23-24: \$103,000 FY 24-25: \$98,111
City of Hayward	The City contracts with Eden Council for Hope and Opportunity (ECHO) to conduct fair housing testing to determine instances of discrimination and investigate tenant complaints of discrimination and to provide training to both landlords and tenants to increase awareness of fair housing policies and rights ECHO also provides mediation services to help resolve disputes between renters and landlords.
City of Livermore	The City provides grants to non-profit housing education and advocacy organizations (ECHO Housing and Centro Legal) to conduct fair housing education, financial education, first-time homebuyer education, and tenant protection counseling. The City also hosts workshops throughout the year on fair housing, homebuyer education, and tenant protection programs in person and online.
City of Oakland	The City fulfilled this action, providing funds to the East Bay Community Law Center (EBLC) to do this work. On average, the nonprofits working with EBCLC helped 500 people per year
City of San Leandro	From PY 2020 through PY 2024, the City of San Leandro maintained a contract with ECHO Housing to provide presentations and training on Fair Housing to property management companies, area realtors/brokers, and interested first-time homebuyers.
Housing Authority of the City of Alameda	The Housing Authority of the City of Alameda (AHA) continues to provide information about fair housing and reasonable accommodation in all briefing packets and numerous landlord and participant newsletters. When the website was redesigned, fair housing and reasonable accommodation links were included in the footers, so the links appear on every page.
Housing Authority of the County of Alameda	HACA continues to provide fair housing education and notices to program applicants and participants through program participation materials and its website on fair housing law and reasonable accommodations. HACA also continues to provide annual fair housing training for its staff and refers applicants, participants, and the general public to agencies that provide fair housing services on an as-needed basis.

**REGIONAL GOAL 1:****Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Fair housing outreach and enforcement.

**ACTIVITY 1A:**

The participating jurisdictions will 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, including the importance of reasonable accommodation under ADA; to mediate conflicts between home seekers, landlords, property managers, real estate agents, and lenders; and to continue fair housing testing and audits.

Oakland Housing Authority	OHA continued to provide education and notices through briefings and program participation materials on fair housing laws on reasonable accommodations.
Pleasanton Housing Division	The city continues to annually contract with ECHO Housing to provide fair housing services to Pleasanton residents. ECHO Housing also continues to conduct its annual fair housing audit report.
Union City HCD	The City has funded agencies like ECHO annually to provide fair housing outreach and enforcement services.
Urban County /Alameda County Housing and Community Development (HCD)	ECHO has received \$85,000 annually for the past 5 years for fair housing and tenant/landlord services.



**REGIONAL GOAL 1:****Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Fair housing outreach and enforcement.

**ACTIVITY 1B:**

Participating jurisdictions will seek ways to increase resident access to fair housing services, such as improved marketing of services, improved landlord education, and improved tenant screening services to avoid owner bias.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
City of Berkeley	ECHO Webpage linked to City of Berkeley Webpage for Fair Housing: <a href="https://berkeleyca.gov/doing-business/operating-berkeley/landlords/fair-access-housing#:~:text=Rental%20housing%20providers%20in%20Berkeley,Inquire%20about%20criminal%20history">https://berkeleyca.gov/doing-business/operating-berkeley/landlords/fair-access-housing#:~:text=Rental%20housing%20providers%20in%20Berkeley,Inquire%20about%20criminal%20history</a>
City of Fremont	The City of Fremont staff meets with our fair housing program's operator along with our tenant-landlord mediators to discuss how the program is working and how it can be improved. For example, we added zoom as an option for meetings/mediations due to the pandemic and have kept that method as an option after because it is convenient for all parties.
City of Hayward	The City updated its website to include a Fair Housing resource page, contracts with ECHO for fair housing workshops and education services, receive feedback from ECHO in quarterly progress reports, and share any marketing resources from ECHO or other HUD partners as appropriate.
City of Livermore	1) Fair Housing information from ECHO has been updated on the City's website, including Tenant Protection Guidelines from ECHO and a YouTube video on the Rent Review Ordinance and Tenant Protections. 2) The City continually meets with fair housing organizations(s) throughout the year to review marketing efforts and determine the need for any changes or improvements.
City of Oakland	The City has kept its website updated with relevant content, including during the COVID-19 pandemic additional information on Oakland's eviction moratorium and its emergency rental assistance.
City of San Leandro	The City of San Leandro's Housing website was updated, and a rental housing programs handout was created to help the public easily access fair housing and legal resources
ECHO	ECHO implemented a remote training program during COVID-19 that has training sessions on ECHO's website. In FY23, they also resumed in-person training in Urban County cities.
Livermore Housing Authority	1) Fair Housing information from ECHO has been updated on the City's website, including Tenant Protection Guidelines from ECHO and a YouTube video on the Rent Review Ordinance and Tenant Protections. 2) The City continually meets with fair housing organizations(s) throughout the year to review marketing efforts and determine the need for any changes or improvements.
Pleasanton Housing Division	1) The City promotes ECHO Housing's fair housing training by posting the training on its website, distributing the fair housing training registration links through its email distribution list via MailChimp, and posting on the City's social media accounts. 2) The City is in constant communication and coordinating with ECHO Housing on how to promote fair housing training.
Union City HCD	The City has updated and maintained access to fair housing resources on its website annually. The City has met with our fair housing service providers to ensure that marketing efforts regarding their services are sufficient. Some of these efforts have been impacted due to the COVID-19 pandemic but the City has worked with service providers to find the best way to provide access to services virtually.
Urban County /Housing	Links to ECHO's website are on HCD's website.

**REGIONAL GOAL 1:****Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Disability and access

**ACTIVITY 1C:**

Participating jurisdictions will advocate for local federal/state laws that would improve fair housing protections for those experiencing barriers to accessing housing.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	Urban County CDBG-CV funds were awarded to ECHO and Centro Legal to assist with COVID rental assistance payments and rental issues that arose out of COVID shelter-in-place.
Alameda County HCD	The rental housing portal was launched on HCD's website in FY22.
City of Berkeley	ECHO Webpage linked to City of Berkeley Webpage for Fair Housing: <a href="https://berkeleyca.gov/doing-business/operating-berkeley/landlords/fair-access-housing#:~:text=Rental%20housing%20providers%20in%20Berkeley,Inquire%20about%20criminal%20history">https://berkeleyca.gov/doing-business/operating-berkeley/landlords/fair-access-housing#:~:text=Rental%20housing%20providers%20in%20Berkeley,Inquire%20about%20criminal%20history</a>
City of Dublin Community Development Department and Human Services Commission	The City of Dublin worked with Alameda County and other Tri-Valley cities through lobbyists to lobby for new statewide fair housing laws and regulations.
City of Fremont	CRIL and DCARA continue to be funded through the City's social service grant program that help people with disabilities locate housing.
City of Hayward	The City updated its website to include a Fair Housing resource page, contracts with ECHO for fair housing workshops and education services, receive feedback from ECHO in quarterly progress reports, and share any marketing resources from ECHO or other HUD partners as appropriate.
City of Livermore	1) Fair Housing information from ECHO has been updated on the City's website, including Tenant Protection Guidelines from ECHO and a YouTube video on the Rent Review Ordinance and Tenant Protections. 2) The City continually meets with fair housing organizations(s) throughout the year to review marketing efforts and determine the need for any changes or improvements.
City of Newark CDD	This task has been delayed and shall be completed in 2025.
City of Oakland	The City has kept its website updated with relevant content, including during the COVID-19 pandemic additional information on Oakland's eviction moratorium and its emergency rental assistance.
City of San Leandro	For Fair Housing Month in April 2023, ECHO staff accepted a Proclamation from the Mayor describing the Fair Housing Act and addressed the public.
City of San Leandro	The City of San Leandro's Housing website was updated and a rental housing programs handout created to help the public easily access fair housing and legal resources
ECHO	ECHO implemented a remote training program during COVID-19 that has training sessions on ECHO's website. In FY23, they also resumed in-person training in Urban County cities.
Livermore Housing and Human Services Division	The City continuously supported grants and programs that expand the supply of housing units for seniors, such as the Senior Support Program of the Tri-Valley and Community Resources for Independent Living (CRIL) encouraging seniors and disabled persons to age in place and to facilitate independent living.
Livermore Housing Authority	1) Fair Housing information from ECHO has been updated on the City's website, including Tenant Protection Guidelines from ECHO and a YouTube video on the Rent Review Ordinance and Tenant Protections. 2) The City continually meets with fair housing organizations(s) throughout the year to review marketing efforts and determine the need for any changes or improvements.
Pleasanton Housing Division	The City's Housing and Human Services Grant (HHSBG) program funds non-profit agencies that assist Pleasanton residents to remain housed or find housing. Abode Services administers the rapid re-housing program that provides temporary diminishing rental assistance for clients to be self-sufficient within 12 months. Centro Legal de la Raza provides legal consultation and legal representation against evictions. CRIL assists clients with disabilities locate housing. ECHO Housing provides tenant-landlord counseling and fair housing counseling services.
Pleasanton Housing Division	1) The City promotes ECHO Housing's fair housing training by posting the training on its website, distributing the fair housing training registration links through its email distribution list via MailChimp, and posting on the City's social media accounts. 2) The City is in constant communication and coordinating with ECHO Housing on how to promote fair housing training.

**REGIONAL GOAL 1:****Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Disability and access

**ACTIVITY 1C:**

Participating jurisdictions will advocate for local federal/state laws that would improve fair housing protections for those experiencing barriers to accessing housing.

Union City HCD	The City has been able to maintain a good relationship with the service provider CRIL who has been able to provide services to residents with disabilities through the City bi-annual public service grant process. The service provider continues to submit applications during the public service grant process and to help residents with disabilities locate housing.
Union City HCD	The City has updated and maintained access to fair housing resources on its website annually. The City has met with our fair housing service providers to ensure that marketing efforts regarding their services are sufficient. Some of these efforts have been impacted due to the COVID-19 pandemic but the City has worked with service providers to find the best way to provide access to services virtually.
Urban County/ Housing	Links to ECHO's website are on HCD's website.

**REGIONAL GOAL 1:****Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Disability and access

**ACTIVITY 1D:**

Participating jurisdictions will continue to fund housing placement services for people with disabilities to assist them in finding accessible housing (i.e., CRIL, DCARA, County's online application/website).

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	The rental housing portal was launched on HCD's website in FY22.
City of Dublin Community Development Department and Human Services Commission	The City of Dublin provided CDBG funding for Community Resources for Independent Living (CRIL) to provide services to the disabled.
City of Fremont Human Services Dept.	CRIL and DCARA continue to be funded through the City's social service grant program that help people with disabilities locate housing.
City of San Leandro	The City of San Leandro provided funding to Davis Street Family Resource Center to provide affordable housing services, including affordable rental housing referrals/placement to lower-income households.
Livermore Housing and Human Services Division	The City continuously supported grants and programs that expand the supply of housing units for seniors, such as the Senior Support Program of the Tri-Valley and Community Resources for Independent Living (CRIL) encouraging seniors and disabled persons to age in place and to facilitate independent living.
Pleasanton Housing Division	The City's Housing and Human Services Grant (HHSO) program funds non-profit agencies that assist Pleasanton residents to remain housed or find housing. Abode Services administers the rapid re-housing program that provides temporary diminishing rental assistance for clients to be self-sufficient within 12 months. Centro Legal de la Raza provides legal consultation and legal representation against evictions. CRIL assists clients with disabilities locate housing. ECHO Housing provides tenant-landlord counseling and fair housing counseling services.
Union City HCD	The City has been able to maintain a good relationship with the service provider CRIL who has been able to provide services to residents with disabilities through the City bi-annual public service grant process. The service provider continues to submit applications during the public service grant process and to help residents with disabilities locate housing. The City also provides links to housing referral services on the City website.

**REGIONAL GOAL 1:****Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Segregation; publicly supported housing; fair housing outreach and enforcement

**ACTIVITY 1E:**

Participating jurisdictions will continue to fund housing placement services for people with disabilities to assist them in finding accessible housing (i.e., CRIL, DCARA, County's online application/website).

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	Centro Legal received CDBG, CDBG-CV, County Boomerang, and County ARPA funds during this period for these activities.
City of Dublin CDD and Human Services Commission	The City of Dublin provided CDBG funding for Legal Assistance for Seniors to provide legal services for seniors.
City of San Leandro	The City of San Leandro funds Centro Legal de la Raza to provide support for tenant/landlord legal services and "know your rights" workshops. Additionally, ECHO Housing is subcontracted to provide information & referral, counseling & mediation/conciliation services.
City of Hayward	Through its CDBG entitlement, the City contracts with multiple agencies to provide legal services to tenants. The City increased its contract by \$500,000 to increase capacity for providing legal services to address the increased demand resulting from the end of the County's eviction moratorium. The City contracts with Centro Legal de la Raza to provide eviction prevention services for eligible tenants.
City of Oakland	The City did allocate funding specifically around the Fair Housing Choice contract; however, it could not find a nonprofit to fulfill this work. It did fund the East Bay Community Law Center to provide general legal assistance at an annual allocation of approximately \$260,000. This work assisted roughly 500 people per year

**REGIONAL GOAL 2:**

**Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.**

**IMPEDIMENT ADDRESSED:**

Segregation; R/ECAPs; disproportionate housing needs

**ACTIVITY 2A:**

Participating jurisdictions with an existing rental stabilization program will take actions to continue to maintain the program and make improvements, as needed.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
City of Alameda	The Alameda Rent Program was created to implement the City's Rent Ordinance through education, community engagement, and collaboration to promote equity and stability in the rental market. The Alameda Rent Program uses a web-based database, the Alameda Rent Registry, to provide landlords with convenient, online means to pay the annual program fee; submit required registration information; and file forms necessary for fair return petitions, "no-fault" terminations of tenancy, fee-exemption requests, and more. In addition, Rent Program staff use the database to track rents and allowable rent increases for each rental unit in Alameda that is subject to rent control, manage various case types, log correspondence with the public, and associate this data with a corresponding Assessor Parcel Number. In PY 2023, staff obtained tenancy information for 437 previously unregistered rental units, reducing the remaining unregistered units to less than 5% of all rental units citywide.
City of Berkeley	The Rent Board evaluates its programs in consideration of community needs. For example, they implemented the eviction moratorium during COVID.
City of Fremont	The City of Fremont continues to oversee mobile home park rent increases for conformance with the City's Mobile Home Rent Stabilization Ordinance.
City of Hayward	The City continued implementing its Residential Rent Stabilization and Tenant Protection Ordinance (RRSO) throughout Program Year 2023. City Council's Homelessness-Housing Task Force received the annual update on its implementation progress in the Fall of 2023. Staff is evaluating the creation of a rent registry as part of its Fiscal Year 2025 Strategic Roadmap.
City of Oakland	The City of Oakland administers its own rent control ordinance to ensure reasonable rent increases. During the COVID-19 Pandemic, the City issued an eviction moratorium to prevent the displacement of tenants if they fell behind on their rent. It also provided emergency rental payments through the ERAP program to keep Oakland tenants housed.
City of San Leandro	Since the adoption of the mobile home space rent stabilization ordinance in 2019, the City of San Leandro has issued annual notices of allowable space rent increases, analyzed annual reports and rent schedules from park owners, and reviewed applications for rent increases and rent reductions.

**REGIONAL GOAL 2:**

**Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.**

**IMPEDIMENT ADDRESSED:**

Segregation; R/ECAPs; disproportionate housing needs

**ACTIVITY 2B:**

Participating jurisdictions will promote new fair housing laws, including AB 1482, upon adoption, and to the extent required by the new laws.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	HCD is examining an expansion of Just Cause in the Unincorporated County
City of Berkeley	In April 2020, Berkeley City Council adopted the Fair Chance Access to Housing Ordinance
City of Fremont	The City of Fremont provided information to AB 1482 and other updates to fair housing and tenant laws on its website and through the fair housing program.
City of Hayward	The City includes references to state resources both from the Tenant Protection Act and subsequent legislation passed in response to COVID-19 on the City website as appropriate.
City of San Leandro	As part of the actions described for Activity 1e, the City of San Leandro contracts with nonprofit agencies to conduct outreach and education related to tenant-landlord laws, including the distribution of flyers, tenant presentations, and owner/manager training.
Livermore HHS	AB 1482 information has been added to the City's website.
Livermore Housing Authority	AB 1482 information has been added to the City's website.
Pleasanton Housing Division	The City provides HHS funding to ECHO Housing and Centro Legal de la Raza to educate Pleasanton residents on housing laws and regulations.
Union City HCD	The City has provided information on its website regarding Fair Housing and additional Fair Housing resources.

**REGIONAL GOAL 2:**

**Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.**

**IMPEDIMENT ADDRESSED:**

Disproportionate housing needs.

**ACTIVITY 2C:**

Participating jurisdictions will periodically review their existing inclusionary housing in-lieu fees and/or housing impact fees and jobs-housing linkage fee programs if applicable, to maximize the number of units in a manner consistent with current housing market conditions and applicable law.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
City of Berkeley	1) The City replaced the Affordable Housing Mitigation Fee with the Inclusionary Housing Ordinance (IHO) which requires developers of new market-rate rental and ownership housing to provide affordable apartments or provide a fee to the Housing Trust Fund. The revisions created a per-square-foot fee and provided new compliance alternatives. 2) Through voucher allocations and work with owners of BMR units, Berkeley Housing Authority (BHA) and developer partners will provide housing to those participating in the program. The City replaced the affordable housing mitigation fee with an Inclusionary housing ordinance. The City is currently conducting an economic feasibility analysis of the ordinance's in-lieu fee option to ensure the fee reflects current market conditions and is not prohibitive to development
City of Dublin CDD	The Dublin Commercial Linkage Fee is combined with Affordable Housing Funds to fund affordable housing projects.
City of Emeryville	In November of each fiscal year during the reporting period, the City Council has reviewed and approved Housing Impact Fee Fund Reports. In 2021, the City of Emeryville incorporated the available balance of Affordable Housing Impact Fee funds into the Affordable Housing Bond Administration and Expenditure Plan to support the production and preservation of Affordable Housing.
City of Fremont	The City of Fremont updated the Affordable Housing Ordinance in 2022 to increase fees for single-family and townhome projects, incentivize smaller units, and simplify and clarify the ordinance.
City of San Leandro	The City of San Leandro included a review of its inclusionary zoning ordinance as a goal/objective in its recently certified 2023-2031 Housing Element.
Livermore HHS	The City has reviewed the inclusionary housing in-lieu fee annually for adjustments and reviewed the inclusionary housing ordinance periodically to maximize implementation of the on-site requirements consistent with market conditions and applicable law.
Union City HCD, Planning	The City continues to review its existing inclusionary housing in-lieu fee and housing impact fee on large additions, annually, to maximize the number of units in a manner consistent with current housing market conditions and applicable law.



<b>REGIONAL GOAL 2:</b>	
<b>Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.</b>	
<b>IMPEDIMENT ADDRESSED:</b>	
Disproportionate housing needs	
<b>ACTIVITY 2D:</b>	
The participating jurisdictions will 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.	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD and Urban County Cities	The Alameda County Planning Department concluded work with a consultant on the revision of the Castro Valley Central Business District Specific Plan which included mixed-use and transit-oriented development around the Castro Valley BART station to implement Goal 7 of the County Housing Element. The City of Albany eliminated parking minimums freeing up more resources for affordable housing and created a ministerial-only processing of ADU permits. Albany also removed an additional discretionary layer for Density Bonus Housing projects.
City of Berkeley	On February 28, 2023, the City of Berkeley adopted the revised 2023-2031 Housing Element.
City of Hayward	The 6th Cycle (2023-2031) Housing Element was adopted by the City Council in February of 2023, and certified by HCD in July 2023. In 2023-2024, the City adopted amendments to the Zoning Ordinance and Zoning Map related to objective design and development standards to streamline development; to allow the development of duplexes, triplexes, and other missing middle housing types in all residential districts; and to allow for by-right development for affordable housing on specified properties (Housing Element Policy H-4.1 and Housing Element Programs H-11 and H-18). The City is currently working on an Accessory Dwelling Unit Program for pre-approved plans, reduced fees, and process improvements to further streamline such development (Housing Element Program H-17). Further, the City is also developing Zoning Text Amendments to introduce flexibility in permitting emergency shelters, transitional and supportive housing, group homes, and tiny homes with wraparound services at church, nonprofit and publicly owned properties, which will be adopted by January 2025 (Housing Element Action 13.1).
City of Livermore	The City has reviewed and reported on direct or indirect constraints as may be required by State HCD as part of the Housing Element Annual Performance Report submittal.
City of Oakland	The City of Oakland was allocated 14,735 units. It only met 43% of the goal for extremely low-income but met 174% of the goal for above-moderate-income units. The City created for its new Housing Element from 2023-2031, a buffer number of units it intends to build. The City came up with a set of 5 goals for addressing local policies to improve the affordable housing outcomes for the City. Some key policies that were created to go into the 2023-2031 Housing Element are the affordable housing overlay zone, and a tenants/community opportunity to purchase act. The City also updated its Fair Housing Chance ordinance in 2020 to decrease barriers for Oakland residents seeking housing, especially those who are formerly incarcerated.
City of San Leandro	The City of San Leandro utilized State SB2 Planning Grants Program funding to develop objective design and development standards for multi-family residential and mixed-use development to provide greater predictability to developers and community members. The objective standards amendments were adopted in January 2022, and they included standardizing and streamlining the development review process in accordance with recent changes in state law.
Oakland Housing Authority	OHA has been supportive of local policies aimed at strengthening rent control and tenant protections, addressing concerns over rent increases, and promoting housing stability for low-income and vulnerable populations.

**REGIONAL GOAL 2:**

**Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.**

**IMPEDIMENT ADDRESSED:**

Disproportionate housing needs.

**ACTIVITY 2E:**

Participating jurisdictions will continue to aim to implement the programs described in their Housing Elements within the current Housing Element planning period.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD and Urban County Cities	The Alameda County Planning Department continues to work with the State to receive approval of its Housing Element.
City of Berkeley	Goals of the Housing Element include accommodating future housing needs across income levels and developing approaches to meet them. The City of Berkeley has developed objective standards for "middle housing" in the lower-density residential zones.
City of Emeryville	The City of Emeryville continued to implement the 7 goals and 53 programs of the 5th Cycle Housing Element between 2020 and 2022. These programs and goals were reviewed and modified into 5 goals and 46 programs to create the 6th Cycle Housing Element, which was adopted by City Council in December 2022. In April of each year, the city has submitted the Housing Element Annual Report to the State outlining the actions undertaken during the previous calendar year to implement the various programs.
City of Fremont	The Housing Element identifies six goals, 24 policies and 94 programs. The City has made notable accomplishments in 2023 toward implementation of the 2023-2031 Housing Element goals and policies. City of Fremont will continue to strive to implement its Housing Element programs during the remaining years of the cycle.
City of Hayward	The 6th Cycle (2023-2031) Housing Element was adopted by the City Council in February of 2023, and certified by HCD in July 2023. In 2023-2024, the City adopted Zoning Ordinance amendments as directed by the adopted Housing Element (Housing Element Policy H-4.1 and Housing Element Programs H-11 and H-18), and is currently working on Zoning Ordinance amendments related to expanding allowances for shelters, group homes, single residency occupancy uses and other supportive housing uses which are expected to be adopted by January 2025 (Housing Element Action 13.1); a program to streamline ADU development (Housing Element Program H-17); as well as the implementation of Programs related to Rent Stabilization & Tenant Protections, Fair Housing Services, Place-Based Strategies and Community Development (Housing Element Programs H-23, H-24 and H-26). The City intends to implement goals, programs, and actions included in the Housing Element over the next eight-year cycle.
City of Livermore	The City of Livermore continues to implement the programs described in the current Housing Element.
City of Oakland	The 2015-2023 Housing Element outlined seven housing goals with 46 policies and 131 policy actions to be taken to achieve those goals. While the majority of these actions have been evaluated as effective, there is still a clear gap in meeting the housing needs of some special needs groups – especially those experiencing homelessness and extremely low-income households. The City has encouraged and promoted affordable housing development through a combination of incentives and funding. City efforts include the release of Notices of Funding Availability (NOFAs), predevelopment loans to non-profits, Oakland Housing Authority resources, first-time homebuyer programs, the Community Buying Program, and other loans. Impact fees, including the Jobs/Housing and Affordable Housing Impact Fee, provide funding to the Affordable Housing Trust Fund. Through the 5th cycle RHNA, there will have been approximately \$150 million in total expenditures on these efforts. However, despite these efforts, the amount of financial resources available for affordable housing has been inadequate to meet the need for low- and moderate-income households. Other City incentives include density bonus provisions, impact fee waivers, promotion of City-owned property, geographic equity, and quality in NOFA scoring. The City has undertaken a number of efforts to remove housing constraints. Rectified governmental constraints include aligning City regulations according to State law (e.g., reasonable accommodation, transitional/supportive housing permitting, and emergency shelter permitting), prioritizing affordable housing applications, one-stop permitting, development impact fees, and reliance on specific plan EIRs to expedite review.
City of San Leandro	The City of San Leandro implemented numerous programs described in its Housing Element to support market rate and affordable housing production, homeownership, preservation of existing housing stock, and tenant protection and tracked program accomplishments through annual submissions of its Annual Progress Report to the State of California.

**REGIONAL GOAL 2:****Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs.

**ACTIVITY 2E:**

Participating jurisdictions will continue to aim to implement the programs described in their Housing Elements within the current Housing Element planning period.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Oakland Housing Authority	OHA continued to serve families in their public housing, housing choice voucher program, and increase affordable housing development and rehabilitation. OHA preserved 130 affordable housing units in FY 2021, 162 units in FY 2022, 133 units in FY 2023, and 98 in FY 2024, for a total of 523 units rehabbed between FY 2021-2024.
Pleasanton Housing Division to coordinate with Planning Division	City staff continues to implement its Housing Element programs and submit the required Annual Progress Report.
Union City HCD, Planning	The City has completed and had its Sixth Cycle planning period Housing Element and Safety Element certified by the State. The City also continues to compile and report the Annual Housing Element progress to the State as part of the Annual Progress Report on an annual basis.

**REGIONAL GOAL 2:**

**Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.**

**IMPEDIMENT ADDRESSED:**

Segregation; R/ECAPs; disproportionate housing needs; disability and access; access to opportunities; fair housing outreach and enforcement

**ACTIVITY 2F:**

Participating jurisdictions will continue to incorporate these Regional Analysis of Impediments (AI) goals into their 5-Year Consolidated and Annual Action Plans.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD and Urban County Cities	These goals were incorporated into the FY20-FY24 Con Plan. and have been reported annually in the respective CAPERs
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	The City of Alameda plans to continue to incorporate the Regional AI goals into the City's 5-year Consolidated and Annual Action Plans as part of the Alameda County HOME Consortium.
City of Berkeley	Described in the PY20 ConPlan: <a href="https://berkeleyca.gov/sites/default/files/documents/Berkeley-Consolidated-Plan-2020-2025.pdf">https://berkeleyca.gov/sites/default/files/documents/Berkeley-Consolidated-Plan-2020-2025.pdf</a>
City of Fremont	The City of Fremont incorporated the Regional AI goals into our 5-year Consolidated Plan, which was approved by City Council on May 12, 2020.
City of Hayward	The City included findings from the AI in the 2023 Annual Action Plan.
City of Livermore	The City of Livermore continues to incorporate the Regional AI goals into the City's 5-year consolidated and Annual Action Plans.
City of Oakland	The City of Oakland did incorporate and align AI goals into Con Plan goals
City of San Leandro	The City of San Leandro's 5-Year Consolidated Plan includes goals to produce affordable housing, rehabilitate existing affordable housing stock, and provide public services (including supportive and fair housing services).
Housing Authority of the City of Alameda	The current 5-year plan incorporates goals from this AI including providing a landlord incentives program, continuing to develop affordable housing, providing a Family Self Sufficiency program, and several Project-Based Voucher initiatives.
Housing Authority of the County of Alameda	HACA continues to incorporate regional goals, including HACA's achievements towards these goals, into its 5-year PHA Plan.
Oakland Housing Authority	OHA continued to incorporate the regional goals, in line with agency goals, as described in the Annual MTW reports.
Pleasanton Housing Division	The City contributed and participated in completing and submitting a Regional Analysis to Fair Housing Choice in January 2020.
Union City HCD	The incorporation of the Analysis of Impediments will happen with the completed Con Plan and adoption and will then be updated annually from PY 2025 through PY 2029.

**REGIONAL GOAL 2:**

**Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.**

**IMPEDIMENT ADDRESSED:**

Segregation; R/ECAPs; disproportionate housing needs; disability and access; access to opportunities; fair housing outreach and enforcement

**ACTIVITY 2G:**

The participating jurisdictions will continue to prepare a Consolidated Annual Performance and Evaluation Report (CAPER) that evaluates the progress toward these Regional AI goals.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD and Urban County Cities	Prior CAPERs have been submitted to HUD. FY22 CAPER is in the public comment period and will be submitted by 9/28/24.
City of Alameda	At the end of each program year, the City of Alameda provides an annual report to HUD that summarizes its performance for the entire program year. The 2023 CAPER strategic plan outcomes include: 83 persons assisted for Mental Health Services, 15,223 persons assisted for Food Access, 161 persons assisted for Overnight Shelter, 252 persons assisted for Fair Housing, 168 persons assisted for Public Services - Safety Net, and 47 persons assisted for Economic Development Support.
City of Berkeley	Reported on annually - PY22 CAPER:  <a href="https://berkeleyca.gov/sites/default/files/documents/DRAFT%20PY22%20CAPER%20and%20attachments%20for%20public%20comment.pdf">https://berkeleyca.gov/sites/default/files/documents/DRAFT%20PY22%20CAPER%20and%20attachments%20for%20public%20comment.pdf</a>
City of Fremont	The City of Fremont has prepared and submitted a CAPER from PY 2020 through PY 2023 discussing our fair housing progress. City also intends to prepare and submit a CAPER for PY 2024 in September 2025.
City of Hayward	The City is evaluating progress on each Hayward-specific activity listed in the Regional AI in this Program Year 2022 CAPER.
City of Livermore	The City of Livermore continues to report on annual progress in the CAPER.
City of Oakland	The City of Oakland does a CAPER each year, but the City's CAPER does not include Regional AI goals
City of San Leandro	The City of San Leandro evaluated progress on each Fair Housing Activity in its annual CAPER.
Oakland Housing Authority	OHA partnered with the City of Oakland to continue AFFH goals in several ways, including assisting local, non-traditional families through transitional housing programs such as Matilda Cleavland and Families in Transition.
Pleasanton Housing Division	The City continues to submit its annual HUD-required CAPER, including the latest CAPER for FY 2023/2024.
Union City HCD	The City has continued to complete its annual CAPER and submit it to HUD annually. The current CAPER for PY2023 has been submitted to HUD for review.

<b>REGIONAL GOAL 2:</b>	
<b>Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.</b>	
<b>IMPEDIMENT ADDRESSED:</b>	
Segregation; R/ECAPs; disproportionate housing needs.	
<b>ACTIVITY 2H:</b>	
As needed, participating jurisdictions will work together to continue to commission market-based surveys of current market-rate rents in the Oakland-Fremont HUD FMR Area (Alameda and Contra Costa Counties) to seek adjustment to HUD FMR standards for the area; and will advocate to HUD for the revision of FMR calculations/methodology.	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD and Urban County Cities	1) The work was completed in FY19 and 2) Work was completed in FY20.
Berkeley Housing Authority	Actions are ongoing.
City of Berkeley	Attend AC All Cities calls where this topic may be addressed.
City of Fremont	Unaware of any survey that was commissioned.
City of Hayward	Throughout Program Year 2023, the City met at least monthly with other jurisdictions to discuss housing and homelessness issues.
City of Oakland	The city participated with other jurisdictions in conducting these surveys when appropriate. The last one happened in 2020.
City of San Leandro	From PY 2020 through PY 2024, it was determined that a market study was not necessary to adjust the HUD-approved FMR amount.
Housing Authority of the County of Alameda	HACA continues to work with the other housing authorities in the Oakland-Fremont HUD FMR area to evaluate the need to conduct a fair market rent study when new annual FMRs are issued and commission a study if such a study is needed. No study was needed during the period.
Oakland Housing Authority	OHA last submitted a comment letter regarding FMRs in 2019.
Pleasanton Housing Division	The City participated in the last survey conducted by Alameda County.
Union City HCD	Throughout Program Year 2023, the City met at least monthly with other jurisdictions to discuss housing and homelessness issues.

<b>REGIONAL GOAL 2:</b>	
<b>Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.</b>	
<b>IMPEDIMENT ADDRESSED:</b>	
Segregation; R/ECAPs; disproportionate housing needs.	
<b>ACTIVITY 2I:</b>	
Other Activities	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Oakland Housing Authority	The City of Oakland has a Uniform Relocation Ordinance, in Oakland Municipal Code (“OMC”) 8.22.850. The Uniform Relocation Ordinance requires owners to provide tenants displaced by code compliance activities, owner or relative move-ins, Ellis Act, and condominium conversions with relocation payments.

**REGIONAL GOAL 3:**

**Rental Subsidies: Promote and implement new fair housing laws that protect recipients of rental subsidies from discrimination by landlords.**

**IMPEDIMENT ADDRESSED:**

Disability and access; publicly supported housing

**ACTIVITY 3A:**

Educate tenants and landlords on new fair housing laws.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	On April 18, 2024, the City of Alameda hosted the fourth annual Fair Housing Workshop. This year's event was full of helpful information on local and state housing laws including -- tenant relocation, Fair Housing rules for tenants and management, disability rights, the City Attorney's Mediation program, and other services. Several guest speakers attended from Bay Area Legal Aid, ECHO Fair Housing, HUD Branch Chief, and staff from the City Attorney's Office. 2023 marked the first full year of Alameda's in-house mediation program. In collaboration with the Rent Program, the Unit launched its first-in-the-state housing mediation program in 2022, which seeks to further enhance housing stability in Alameda by bringing together landlords and tenants.
City of Dublin CDD, Housing	No action was taken in FY2024.
City of Emeryville	No action was taken to adopt a local Source of Income Ordinance, as anticipated as the State adopted SB 329 Housing Discrimination - Source of Income in 2019. The Emeryville Website was updated in 2021 to create a Fair Housing landing page for residents to learn more about fair housing, how to identify housing discrimination, and who to contact for assistance.
City of Fremont	The City of Fremont's fair housing program held workshops and events to promote and educate both landlords and tenants on requirements and new laws. Departments within the City also collaborated annually to hold a workshop over a number of issues for landlords and property managers that includes fair housing.
City of Hayward	The City worked to educate tenants and landlords through direct mailings, online outreach, contracts with non-profit agencies providing legal services to tenants, and monthly hybrid in-person/remote educational workshops in English and Spanish to ensure tenants and landlords are aware of their rights and responsibilities under local, state, and federal housing laws.
City of Livermore	The City contracted with ECHO Housing to complete fair housing property audits in Livermore and investigate fair housing cases. Every month ECHO conducts a regional fair housing training inviting property managers and landlords in Livermore to learn about fair housing laws. These trainings are open to tenants as well. ECHO also conducts an annual systemic audit of at least 10 landlords for possible discrimination. ECHO's Fair Housing staff continues to monitor sites like Craigslist for advertising violations and provide education and/or testing on these sites.
City of Newark	The City Website has been updated with information regarding SB 329. In addition, the City will be mailing out an informational flyer to all landlords in the City by January 1, 2025.
City of Oakland	The City has kept its website updated with relevant content, including during the COVID-19 pandemic additional information on Oakland's eviction moratorium and its emergency rental assistance. It also has contracts with nonprofits to educate tenants on their rights.
City of San Leandro	ECHO staff distributed flyers and brochures and sent emails for training on how to identify housing discrimination and find assistance for counseling and/or legal intervention. They also conducted multiple fair housing trainings.
City of Union City	The City annually updates its links to fair housing organizations and resources on the City's dedicated Fair Housing website. Also, the City continues to work with fair housing organizations and help them with marketing their programs to residents around fair housing law and its impact on tenants and landlords. The City utilizes its email list serves to post announcements about seminars and trainings that are provided by our partner fair housing organizations.
Housing Authority of the City of Alameda	The Housing Authority of the City of Alameda (AHA) developed a non-federal incentive program for new landlords. In July 2023, the AHA implemented an expanded landlord incentives program which included higher incentives for renting a unit to a Housing Choice Voucher (HCV) family, passing an initial Housing Quality Standards inspection, and renting a unit with accessible features to an HCV family. The AHA also expanded when landlords were eligible for vacancy payments.

**REGIONAL GOAL 3:****Rental Subsidies: Promote and implement new fair housing laws that protect recipients of rental subsidies from discrimination by landlords.****IMPEDIMENT ADDRESSED:**

Disability and access; publicly supported housing

**ACTIVITY 3A:**

Educate tenants and landlords on new fair housing laws.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Housing Authority of the County of Alameda	HACA continues to raise awareness among landlords and program participants about source of income discrimination through participation in landlord outreach events, maintaining information and links on its website, and its self-service landlord portal.
Livermore Housing Authority	The LHA briefing packet for all tenants moving was updated to include all this information. Also, information was posted on the LHA website under the fair housing section.
Oakland Housing Authority	OHA has continued to provide landlord incentives through MTW Programs and has expanded these incentives to increase landlord participation. OHA offers vacancy loss payments, sign-on bonuses for new landlords, an owner recognition program, pre-qualifying inspections, and capital improvement payments. OHA has also begun providing security deposit assistance to tenants to increase their housing choices.
Pleasanton Housing Division	The City contracts with ECHO Housing to provide fair housing training and tenant-landlord workshops that educate Pleasanton residents on housing laws and regulations, including SB 329.



<b>REGIONAL GOAL 3:</b>	
<b>Rental Subsidies: Promote and implement new fair housing laws that protect recipients of rental subsidies from discrimination by landlords.</b>	
<b>IMPEDIMENT ADDRESSED:</b> Disability and access; publicly supported housing	
<b>ACTIVITY 3B:</b> Participating jurisdictions will explore creating incentives for landlords to rent to Section 8 voucher holders, such as a leasing bonus, damage claim reimbursement, security deposit and utility assistance.	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Berkeley Housing Authority	Action are ongoing.
City of Dublin CDD, Housing	No action was taken in FY2024.
Housing Authority of the City of Alameda	The Housing Authority of the City of Alameda (AHA) developed a non-federal incentive program for new landlords. In July 2023, the AHA implemented an expanded landlord incentives program which included higher incentives for renting a unit to a Housing Choice Voucher (HCV) family, passing an initial Housing Quality Standards inspection, and renting a unit with accessible features to an HCV family. The AHA also expanded when landlords were eligible for vacancy payments.
Livermore Housing Authority	The LHA briefing packet for all tenants moving was updated to include all this information. Also, information was posted on the LHA website under the fair housing section.
Oakland Housing Authority	OHA has continued to provide landlord incentives through MTW Programs and has expanded these incentives to increase landlord participation. OHA offers vacancy loss payments, sign-on bonuses for new landlords, an owner recognition program, pre-qualifying inspections, and capital improvement payments. OHA has also begun providing security deposit assistance to tenants to increase their housing choices.

<b>REGIONAL GOAL 3:</b>	
<b>Rental Subsidies: Promote and implement new fair housing laws that protect recipients of rental subsidies from discrimination by landlords.</b>	
<b>IMPEDIMENT ADDRESSED:</b> Disability and access; publicly supported housing; access to opportunity.	
<b>ACTIVITY 3C:</b> Other Activities	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
City of Alameda	On April 18, 2024, the City of Alameda hosted the fourth annual Fair Housing Workshop. This year's event was full of helpful information on local and state housing laws including -- tenant relocation, Fair Housing rules for tenants and management, disability rights, the City Attorney's Mediation program, and other services. There were several guest speakers who attended from Bay Area Legal Aid, ECHO Fair Housing, HUD Branch Chief, and staff from the City Attorney's Office. 2023 marked the first full year of Alameda's in-house mediation program. In collaboration with the Rent Program, the Unit launched its first-in-the-state housing mediation program in 2022, which seeks to further enhance housing stability in Alameda by bringing together landlords and tenants.

**REGIONAL GOAL 4:****Rehabilitation: Preserve and rehabilitate existing affordable housing stock****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access; access to opportunity

**ACTIVITY 4A:**

Participating jurisdictions will explore a low-cost loan program for landlords unable to make needed repairs or accessibility modifications in order to avoid displacement of lower-income tenants in substandard units.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD & Alameda County Healthy Homes Department	1) HCD's CDBG funds for rental rehab have been reprogrammed due to larger dollar amounts available from A-1 bond funds administered by Habitat for Humanity. 2) The rental code enforcement program is in development with County ARPA funds.
Alameda County Healthy Homes	The County's Renew AC Program can be found on HCD's website.
Alameda County Healthy Homes Department	Healthy Homes worked to leverage success in unincorporated areas to facilitate rental housing inspection pilots in other parts of the Alameda Urban County area.
All Urban County jurisdictions	The Minor Home Repair program has been funded with \$250,000 annually in the Urban County cities. The County's Renew AC Program can be found on HCD's website. The City of Dublin joined two Community Improvement JPAs to allow CalCHA and CSCDA to finance the Acquisition & Preservation of three projects, these projects provide 1,087 middle-income affordable housing units. Of these 1/3 are 80% AMI, 1/3 are 100% AMI, and 1/3 are 120% AMI.
City of Alameda	The City of Alameda continues to administer the Residential Rehabilitation program to provide financial and technical assistance to renovate single and multifamily unit properties occupied by low-income households. The City has an active project to rehabilitate 4 existing residential units located at Alameda Point Collaborative (APC). Construction is anticipated to be completed by December 2024.
City of Alameda	In 2020, the City of Alameda created the Housing Safety program to provide financial assistance to assist low-income seniors and persons with disabilities to maintain residential safety and accessibility. Following the pandemic, the Housing Safety Program was temporarily put on hold. During the two years, the program served 49 clients with home and accessibility improvements.
City of Berkeley	The program continues to operate. Rental property owners must ensure their units meet safety standards through an annual safety inspection. Additional, randomly selected inspections may occur
City of Berkeley	Senior Disabled Rehab Loan Program continues to operate. Completing over 20 projects across the conplan. Six (6) currently active projects. Staff reaching out to prospective applicants on the waitlist and working on streamlining the program to increase the number of households served.
City of Berkeley	Over \$800k/yr in CDBG funding provided to Center for Independent Living, Habitat for Humanity of the East Bay/Silicon Valley, Bay Area Community Services, and Berkeley Food & Housing Project
City of Fremont	Ongoing
City of Hayward	The City's Code Enforcement Division continued implementing its residential rental unit inspection program. Additionally, the City continued implementing the new Tenant Relocation Assistance Ordinance (TRAO), which requires that landlords provide temporary and permanent relocation assistance when tenants are displaced due to substantial repairs or a government order to vacate. The City is using a portion of its American Rescue Plan Act (ARPA) allocation to make relocation assistance payments directly to tenants when they are displaced through Code Enforcement action and their landlords are unwilling to pay the assistance. TRAO regulations enable the City to recover those costs from the landlord through a special assessment. The staff has developed resource materials and has been providing technical assistance to stakeholders but recommends that the City consider simplifying the legislation to improve clarity and increase compliance.
City of Hayward	The City's Code Enforcement team continues to maintain its existing Residential Rental Inspection Program.
City of Hayward	The City allocated approximately \$375,000 to home rehabilitation and minor maintenance programs to promote safe aging in place for low-income older adults and independent living for adults with disabilities.
City of Livermore	In 2023, the City assisted Tri-Valley REACH with the acquisition and expansion of a four-bedroom home and the rehabilitation of a 6-bedroom group home for extremely low-income persons with developmental disabilities.
City of Livermore	In 2023 the City assisted Tri-Valley REACH with the acquisition and rehabilitation of a supportive shared housing site for four extremely low-income individuals with disabilities. The project was completed in January of 2024 and will welcome its new residents starting in February 2024.

**REGIONAL GOAL 4:****Rehabilitation: Preserve and rehabilitate existing affordable housing stock****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access; access to opportunity

**ACTIVITY 4A:**

Participating jurisdictions will explore a low-cost loan program for landlords unable to make needed repairs or accessibility modifications in order to avoid displacement of lower-income tenants in substandard units.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
City of Oakland	The City has continued to invest in the rehabilitation of rental units as a part of its overall strategy for Housing Preservation.
City of Oakland	The City's Code Compliance Relocation Program implemented several process improvements to improve efficiency, streamline program delivery, and positively impact the program budget. This includes standardizing the process for tenants or property owners to appeal the City's eligibility determination and implementing a process to consistently invoice property owners who do not comply with their obligation to pay tenant relocation payments. Lastly, the City approved a resolution that authorizes the reinvestment of funds collected to be used for program expenses which diversifies the program's funding sources and reduces reliance on CDGB funding.
City of Oakland	The City has continued to invest in the rehabilitation of housing stock that is inhabited by seniors, disabled, and low-income homeowners as a part of its overall strategy for Housing Preservation. The City invests roughly \$1M in this program every year.
City of Oakland	The City has continued to invest in rehabilitation through this program, giving anywhere from \$300,000 to \$400,000 a year.
City of San Leandro	From PY 2020 through PY 2023, the City of San Leandro worked with Rebuilding Together East Bay to provide rehabilitation grants to low-income households
City of Union City	The City continues to allocate CDBG funding, subject to funding availability, through the City's biannual budget to the Alameda County Healthy Homes Department to administer the City's Minor Home Repair program for Union City residents.
Housing Authority of the City of Alameda	Information about the City's Residential Rehabilitation Program is included on the AHA's website, in annual landlord workshops, and periodically in newsletters.
Housing Authority of the County of Alameda	HACA rehabilitated 13 units prior to suspending its rehabilitation project to house additional families due to the pandemic. HACA has continued to rehabilitate these units as they become vacant and as funding allows.
Oakland Housing Authority	OHA implemented this activity and has assisted 80 landlords through this program.
Oakland Housing Authority	OHA continues to assess accessibility needs on a case-by-case basis if accessible units are unavailable and is still in compliance with the UFAS standards and regulations.
Pleasanton Housing Division	The City continues to contract with Habitat for Humanity to administer the City's Housing Rehabilitation Program which provides grants up to \$15,000 and loans up to \$150,000 to income-eligible Pleasanton homeowners to make healthy and safe repairs to their homes.

**REGIONAL GOAL 4:****Rehabilitation: Preserve and rehabilitate existing affordable housing stock****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access; access to opportunity.

**ACTIVITY 4B:**

Participating jurisdictions will research establishing a citywide code inspection program for all rental units or continue to maintain the existing program.

**JURISDICTION****ACTIONS TAKEN**

Alameda County Healthy Homes Department

Healthy Homes worked to leverage success in unincorporated areas to facilitate rental housing inspection pilots in other parts of the Alameda Urban County area.

City of Berkeley

The program continues to operate. Rental property owners must ensure their units meet safety standards through an annual safety inspection. Additional, randomly selected inspections may occur

City of Hayward

The City's Code Enforcement team continues to maintain its existing Residential Rental Inspection Program.

City of Oakland

The City's Code Compliance Relocation Program implemented several process improvements to improve efficiency, streamline program delivery, and positively impact the program budget. This includes standardizing the process for tenants or property owners to appeal the City's eligibility determination and implementing a process to consistently invoice property owners who do not comply with their obligation to pay tenant relocation payments. Lastly, the City approved a resolution that authorizes the reinvestment of funds collected to be used for program expenses which diversifies the program's funding sources and reduces reliance on CDGB funding.

**REGIONAL GOAL 4:****Rehabilitation: Preserve and rehabilitate existing affordable housing stock****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs

**ACTIVITY 4C:**

Participating jurisdictions will provide rehabilitation assistance loans for lower-income units.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County Healthy Homes	The County's Renew AC Program can be found on HCD's website.
All Urban County jurisdictions	The Minor Home Repair program has been funded with \$250,000 annually in the Urban County cities. The County's Renew AC Program can be found on HCD's website. The City of Dublin joined two Community Improvement JPAs to allow CalCHA and CSCDA to finance the Acquisition & Preservation of three projects, these projects provide 1,087 middle-income affordable housing units. Of these 1/3 are 80% AMI, 1/3 are 100% AMI, and 1/3 are 120% AMI.
City of Alameda	The City of Alameda continues to administer the Residential Rehabilitation program to provide financial and technical assistance to renovate single and multifamily unit properties occupied by low-income households. The City has an active project to rehabilitate 4 existing residential units located at Alameda Point Collaborative (APC). Construction is anticipated to be completed by December 2024.
City of Berkeley	Senior Disabled Rehab Loan Program continues to operate. Completing over 20 projects across the conplan. Six (6) currently active projects. Staff reaching out to prospective applicants on the waitlist and working on streamlining the program to increase the number of households served.
City of Emeryville	The City of Emeryville provides annual support to the Alameda County Minor Home Repair Program and the Rebuilding Together East Bay North Minor Home Repair and Accessibility Modification Program. Information on both programs, as well as the Alameda County Renew AC Program can be found on the City's website.
City of Fremont	The City of Fremont has provided the following amounts to Habitat for Humanity to administer the minor home and rehab program. We have discontinued loans and only provide grants. PY 20-21: \$144,223 PY 21-22: \$250,000 PY 22-23: \$250,000 PY 23-24: \$275,000 PY 24-25: \$300,000
City of Livermore	In 2023, the City assisted Tri-Valley REACH with the acquisition and expansion of a four-bedroom home and the rehabilitation of a 6-bedroom group home for extremely low-income persons with developmental disabilities.
City of Oakland	The City has continued to invest in the rehabilitation of housing stock that is inhabited by seniors, disabled, and low-income homeowners as a part of its overall strategy for Housing Preservation. The City invests roughly \$1M in this program every year.
City of San Leandro	From PY 2020 through PY 2023, the City of San Leandro worked with Rebuilding Together East Bay to provide rehabilitation grants to low-income households
City of Union City	The City continues to allocate CDBG funding, subject to funding availability, through the City's biannual budget to the Alameda County Healthy Homes Department to administer the City's Minor Home Repair program for Union City residents.
Housing Authority of the City of Alameda	Information about the City's Residential Rehabilitation Program is included on the AHA's website, in annual landlord workshops, and periodically in newsletters.

<b>REGIONAL GOAL 4:</b>	
<b>Rehabilitation: Preserve and rehabilitate existing affordable housing stock</b>	
<b>IMPEDIMENT ADDRESSED:</b>	
Disability and access; access to opportunity	
<b>ACTIVITY 4D:</b>	
The participating jurisdictions will continue to financially support programs that rehabilitate existing units for accessibility.	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
City of Alameda	In 2020, the City of Alameda created the Housing Safety program to provide financial assistance to assist low-income seniors and persons with disabilities to maintain residential safety and accessibility. Following the pandemic, the Housing Safety Program was temporarily put on hold. During the two-year span, the program served 49 clients with home and accessibility improvements.
City of Berkeley	Over \$800k/yr in CDBG funding provided to Center for Independent Living, Habitat for Humanity of the East Bay/Silicon Valley, Bay Area Community Services, and Berkeley Food & Housing Project
City of Fremont	The City of Fremont has provided the following amounts to Habitat for Humanity to administer the minor home and rehab program. We have discontinued loans and only provide grants. PY 20-21: \$144,223 PY 21-22: \$250,000 PY 22-23: \$250,000 PY 23-24: \$275,000 PY 24-25: \$300,000
City of Hayward	The City allocated approximately \$375,000 to home rehabilitation and minor maintenance programs to promote safe aging in place for low-income older adults and independent living for adults with disabilities.
City of Livermore	In 2023 the City assisted Tri-Valley REACH with the acquisition and rehabilitation of a supportive shared housing site for four extremely low-income individuals with disabilities. The project was completed in January of 2024 and will welcome its new residents starting in February 2024.
City of Oakland	The City has continued to invest in rehabilitation through this program, giving anywhere from \$300,000 to \$400,000 a year.
City of Union City	The City continues to allocate CDBG funding, subject to funding availability, through the City's biannual budget to the Alameda County Healthy Homes Department to administer the City's Minor Home Repair program for Union City residents.
Housing Authority of the County of Alameda	HACA rehabilitated 13 units prior to suspending its rehabilitation project in an effort to house additional families due to the pandemic. HACA has continued to rehabilitate these units as they become vacant and as funding allows.
Oakland Housing Authority	OHA continues to assess accessibility needs on a case-by-case basis if accessible units are unavailable and is still in compliance with the UFAS standards and regulations.
Pleasanton Housing Division	The City continues to contract with Habitat for Humanity to administer the City's Housing Rehabilitation Program which provides grants up to \$15,000 and loans up to \$150,000 to income-eligible Pleasanton homeowners make healthy and safe repairs to their homes.

<b>REGIONAL GOAL 4:</b>	
<b>Rehabilitation: Preserve and rehabilitate existing affordable housing stock</b>	
<b>IMPEDIMENT ADDRESSED:</b>	
Disproportionate housing needs; access; access to opportunity	
<b>ACTIVITY 4E:</b>	
Other Activities.	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
City of Emeryville	In May 2020, the City of Emeryville modified its BMR Homeownership Marketing requirements to expand its marketing period to ensure no BMR homeownership units were lost during the pandemic due to the inability to identify eligible homeowners. The City exercised its first right of refusal to purchase two BMR Homeownership units during the reporting period and then resell them to income eligible homebuyer for a 45 year resale period. Failure of the City to acquire these two BMR homeownership units, would have resulted in the sellers being able to sell the units at market rate with no income restriction requirement. No BMR Rental units were at risk of converting to market rate during the reporting period.

**REGIONAL GOAL 5:****Unit Production: Increase the number of affordable housing units****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs

**ACTIVITY 5A:**

Participating jurisdictions will prioritize the production of affordable housing units in sizes appropriate for the population and based on family size.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	Selected RFP has these criteria.
City of Dublin	1) The City of Dublin has committed \$7.1 Million from the Inclusionary Housing fund and \$2.9M from County A-1 Base City funds for the 136-unit Amador Station project affordable at VLI with 41 ELI. 2) The City of Dublin has committed \$5 M A-1 Base City funds for a 113-unit Regional Street project affordable with at least 20% ELI.
City of Hayward	The City continues to provide incentives to housing developers that prioritize the production of affordable housing units in sizes appropriate for the population and based on family size by awarding higher points on applications for units of 3+ bedrooms when applying to the Notice of Funding Availability (NOFA). New construction residential projects subject to the City's Affordable Housing Ordinance are carefully reviewed to ensure there is a proportional unit size mix of affordable units as compared to the market rate units. Additionally, the City's density bonus ordinance includes a bonus for residential development projects where at least 20% of the units have 3 bedrooms or more. Pimentel Place, one of the three projects funded by the City's latest NOFA, is close to completing the construction of 56 affordable rental units and has started lease-up. These units range in size from one to three bedrooms and are available to qualifying households with incomes between 20 and 80 percent of the County's area median income.
City of Oakland	The City of Oakland proposed and passed an affordable housing bond measure, Measure U, to dedicate more funding to creating the affordable housing stock needed for the projected growth of the City. It is estimated that the \$850 million bond will generate 2,200-2,400 housing units up until 2030. Measure U was passed in 2022.
Housing Authority of the City of Alameda	Funding was secured for three complexes. One complex was completed during this review period and two complexes are under construction.
Livermore Housing Authority	LHA awarded all available vouchers via a PBV solicitation and currently is fully utilized in spending.
Oakland Housing Authority	OHA has followed the Low-Income Housing Tax Credit unit and funding source guidelines and waitlist demographic data to determine the need for unit sizes in Oakland.
Pleasanton Housing and Planning Divisions	The City is in the process of amending its Inclusionary Zoning Ordinance that specifies minimum unit sizes as well as specific bedroom mixes that require more 3-bedroom and 2-bedroom units.
Union City HCD, Planning	The City continues to evaluate the affordable housing size needs of the community and prioritize unit sizes based on the identified need as affordable housing funds/land/projects become available. As projects are proposed, the City staff will continue to review and assess how those proposals meet the communities' affordable housing size needs.



**REGIONAL GOAL 5:****Unit Production: Increase the number of affordable housing units****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access; R/ECAPs; segregation

**ACTIVITY 5B:**

The participating jurisdictions will continue all existing programs to support the development of local affordable housing units 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 will include the development of units that serve specialized populations as defined by the funding source, Housing Element, Consolidated Plan, or AI, such as transitional and supportive housing, and housing for seniors, persons with disabilities, persons experiencing homelessness, and persons living with HIV/AIDS or severe mental illness.

**JURISDICTION****ACTIONS TAKEN**

Alameda County HCD

Timber Senior: \$3,258,866.00 HOME dollars for Timber Senior located at 37660 Timber Street, Newark with 78 total units including 18 HOME units and 26 Local County Measure A1 units. Construction began 03/12/2024 and is to be completed by 05/2025. Cedar Community Apartments: \$4,000,000.00 HOME ARPA dollars for the conversion of a 125-unit extended stay hotel in 2 4-story buildings located at 39802 Cedar Blvd, Newark into a supportive housing apartment complex with studio, 1-bedroom, and 2-bedroom units that are currently set up as apartments with full kitchens and fully furnished living spaces. 20 units are HOME ARPA designated for 30% AMI. Construction was completed on 09/14/2023. Estrella Vista: HOME, \$1,771,739.00, HOPWA, \$615,900.00, CDBG, \$526,626.00. Estrella Vista is an 87-unit family affordable housing development located at 3706 San Pablo Avenue, Emeryville. The building includes a broad unit mix with studio through 4-bedroom units that vary between 20% and 60% AMI with 11 HOME, 5 HOPWA, and 17 CDBG units. The property is staffed with a full-time resource coordinator who oversees supportive services to roughly a dozen special needs set-aside units. Construction was completed on 02/26/2020. 71 HUD-Funded Units to be built by end of FY24/25.

Berkeley Housing Authority

Actions are ongoing.

City of Alameda

In accordance with the 2023-2031 Housing Element, the City of Alameda gives high priority to processing density bonus applications or other parceling that include affordable housing and multifamily rental housing to facilitate development. The City has an affordable housing pipeline of approximately 1,309 new affordable units to be constructed by 2030, pending funding.

City of Berkeley

Several Housing Trust Fund projects have been completed, including Berkeley Way (2022), Jordan Court (2022), Stuart Street Apartments (2022), Solano Avenue Cooperative (2023), and The Grinnell (2024). We have at least 11 new construction projects in the pipeline, in addition to rehab projects.

City of Emeryville

Emeryville adopted an Affordable Housing Administration & Expenditure Plan in January 2021, which outlined programs, performance measures, and a spending plan for the Measure C Housing Bond and other affordable housing resources. The Measure C Housing Bonds were sold in May 2023. Emeryville loans \$16,747,486 in acquisition and construction funds to Nellie Hannon Gateway, a 90-unit housing project for households between 20-60% AMI. 45 units will be set aside for formerly homeless households and the project is anticipated to be complete with construction in September 2025. In 2021, the City coordinated with a non-profit housing developer to get the state legislator to adopt Senate Bill 591 which enables developers to build affordable housing for seniors to live side by side with youth transitioning out of foster care. With the passage of SB329, the City's vision for the development of an intergenerational 100% affordable housing project of 68 units at 4300 San Pablo Avenue will be able to move forward in its search for development financing.

City of Fremont

The City awarded \$45 million and \$35 million in funding in 2020 and 2024 respectively to a total of six affordable rental projects. These projects will provide affordable housing to individuals and families with incomes at 30% - 80% of AMI. The City will continue to administer the City's Affordable Housing Ordinance and provide funding support (as they become available) to facilitate the development of affordable housing for low-income and special need populations.

City of Hayward

In 2021, the City allocated the available inclusionary housing funds to existing projects with funding gaps. These projects, including the two CalTrans 238 Parcel Group 3 and 8 developments, in which the City has entered into land agreements, have made significant progress and are actively working to complete construction and start leasing. Together, these two developments are expected to provide over 250 affordable rental units in Hayward for very low to low-income households. The City has not issued another Notice of Funding Availability (NOFA) due to insufficient funding. However, the City continues to provide technical and analytical assistance to developers of both existing and new residential projects seeking state and federal funding opportunities to support affordable housing



<b>REGIONAL GOAL 5:</b>	
<b>Unit Production: Increase the number of affordable housing units</b>	
<b>IMPEDIMENT ADDRESSED:</b>	
Disproportionate housing needs; disability and access; R/ECAPs; segregation	
<b>ACTIVITY 5B:</b>	
The participating jurisdictions will continue all existing programs to support the development of local affordable housing units 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 will include the development of units that serve specialized populations as defined by the funding source, Housing Element, Consolidated Plan, or AI, such as transitional and supportive housing, and housing for seniors, persons with disabilities, persons experiencing homelessness, and persons living with HIV/AIDS or severe mental illness.	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
	development in Hayward. The next NOFA will expand the eligible types of projects to include rental and ownership opportunities, as well as emergency and transitional shelter and rehabilitation/conversion projects. The NOFA will also establish a pipeline of eligible projects to award as funding becomes available.
City of Livermore	In May 2023, MidPen welcomed new residents at the official opening for Avance, 43 units of affordable, services-enriched housing for persons with developmental disabilities. The City continues to work with non-profit housing agencies to identify prospective acquisition and rehabilitation opportunities that could rehabilitate blighted and distressed properties within the City and provide safe, clean, and affordable rental housing opportunities.
City of Newark	The City has been actively trying to work with developers and non-profits to develop affordable housing units. Examples of achievements include a State grant of \$40 million to purchase a hotel and convert that into an affordable housing building. The new Cedar Community Apartments building contains 124 residential units that target a Low-Income population. In addition, the City has issued a \$12 million NOFA for a housing non-profit to develop 59 affordable units that target families that fall into the Very Low and Low-Income levels. Lastly, the City was awarded approximately \$5 million through the A-1 Bond program to use for affordable housing projects. The City worked with Eden Housing to assist in funding the Timber Senior Housing project which recently started construction on 79 senior housing units at various Low- and Moderate-income units.
City of Oakland	The City of Oakland proposed and passed an affordable housing bond measure, Measure U, to dedicate more funding to creating the affordable housing stock needed for the projected growth of the City. It is estimated that the \$850 million bond will generate 2,200-2,400 housing units up until 2030. Measure U was passed in 2022. The City also uses state and federal funding to support the construction of new units, including HOPWA and HOME funding.
Housing Authority of the City of Alameda	Two requests for proposals for Project-Based Vouchers were issued during this review period. Five PBV contracts were signed during this time and two contracts for developments to receive PBV in the future were signed. In addition, AHA received approval for several MTW activities that increase the number of possible PBVs and allow for a streamlined award for AHA-owned units.
Housing Authority of the County of Alameda	In FY 2021, HACA awarded 25 PBVs serving VASH and Mainstream families in Castro Valley. In FY 2022, HACA awarded 133 PBVs as follows: 5 PBVs serving homeless families in Albany, 48 PBVs serving the elderly in Hayward, 60 PBVs serving homeless families in Newark, and 20 PBVs serving the elderly in Newark that are currently leased or in process. HACA also awarded 14 PBVs serving homeless families in unincorporated Cherryland; however, the application was later withdrawn.
Livermore Housing Authority	In May 2023, MidPen welcomed new residents at the official opening for Avance, 43 units of affordable, services-enriched housing for persons with developmental disabilities. The City continues to work with non-profit housing agencies to identify prospective acquisition and rehabilitation opportunities that could rehabilitate blighted and distressed properties within the City and provide safe, clean, and affordable rental housing opportunities.
Oakland Housing Authority	OHA continued supporting the development of local affordable housing through programs outlined in Activity 08-01 of the Annual MTW Report, including predevelopment and development loans, committing PBV units to developments, and the new Rental Assistance Subsidy (RAS) program. RAS is a new financing program to provide subsidies to affordable housing projects that serve a high percentage of Extremely Low-Income households and therefore are projected to operate at a deficit. The subsidy would be capitalized and will be disbursed annually contingent upon compliance with OHA's standards and procedures. The RAS may be awarded to projects through an OHA published or one of the City of Oakland's published NOFAs.

<b>REGIONAL GOAL 5:</b>	
<b>Unit Production: Increase the number of affordable housing units</b>	
<b>IMPEDIMENT ADDRESSED:</b> Disproportionate housing needs; disability and access; R/ECAPs; segregation	
<b>ACTIVITY 5B:</b> The participating jurisdictions will continue all existing programs to support the development of local affordable housing units 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 will include the development of units that serve specialized populations as defined by the funding source, Housing Element, Consolidated Plan, or AI, such as transitional and supportive housing, and housing for seniors, persons with disabilities, persons experiencing homelessness, and persons living with HIV/AIDS or severe mental illness.	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Union City HCD	The City is continuing to proceed with the Lazuli Landing project in coordination with MidPen Housing. Due to a funding gap that was caused by the pandemic, the project has been able to secure funding and is in the process of submitting an application for Tax Credits. The goal is to have the project start construction in 2025 and then be completed by mid-2027.

<b>REGIONAL GOAL 5:</b>	
<b>Unit Production: Increase the number of affordable housing units</b>	
<b>IMPEDIMENT ADDRESSED:</b> Disproportionate housing needs	
<b>ACTIVITY 5C:</b> Participating jurisdictions will explore revisions to building codes or processes that reduce the costs and/or allow a greater number of accessory dwelling units, tiny homes, or smaller houses.	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County Planning Department	The Planning Department has continued to prepare updates to the County’s ADU ordinance to comply with recent state legislation. Ordinance revisions are also underway to implement SB 9.
City of Dublin CDD, Planning	The City of Dublin has built 9 new unrestricted plus 15 restricted-income ADUs with building permits in Dublin. ADU zoning updated 11/3/2020.
City of Hayward	State legislation has continued to build on the expanded access to and streamlined processes for permitting accessory dwelling units (ADUs) established in Senate Bill 9 (SB9). In response, the City has updated ADU and SB9 application Checklists and permitting processes in compliance with State Law; codified SB9 into the City’s Municipal Code and is currently working on an Accessory Dwelling Unit Program for pre-approved plans, reduced fees, and processed improvements to further streamline development of ADUs. Further, in January 2024, the City adopted amendments to the Zoning Ordinance and Zoning Map related to objective design and development standards to streamline development; to allow the development of duplexes, triplexes, and other missing middle housing types in all residential districts. Currently, the City is developing Zoning Text Amendments to introduce flexibility in permitting emergency shelters, transitional and supportive housing, group homes, and tiny homes with wraparound services at church, nonprofit, and publicly owned properties, which will be adopted by January 2025.
City of Oakland	Updated regulations for accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs) to comply with state law and implement changes to streamline the development review process for small projects and improve the city’s ability to improve more complex projects. applied for and participated with CALHFA to provide direct financial assistance for predevelopment costs of ADU construction. HCD applied for, won an award, and developed and administered state state-funded program to legalize low-income homeowner’s ADUs and completed one project. PBD amended the Oakland building maintenance code (Oakland municipal code 15.08) to provide standards for delayed enforcement for accessory dwelling units and joint live-work quarters where correction of violations is not necessary for health and safety and applied for new grants to provide funding for ADU legalizations. passed a resolution to affirm and clarify that building an accessory dwelling unit (ADU) does not require the installation of separate utility meters for the accessory dwelling unit. amended the Oakland planning code to: 1) revise regulations for accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs) to comply with state law; 2) amend the s-9 zoning overlay zone that identifies areas in the city where ADUs are restricted to one internal conversion ADU or JADU per residential lot; 3) provided an exception mechanism for allowing attached and detached ADUs in the

**REGIONAL GOAL 5:****Unit Production: Increase the number of affordable housing units****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs

**ACTIVITY 5C:**

Participating jurisdictions will explore revisions to building codes or processes that reduce the costs and/or allow a greater number of accessory dwelling units, tiny homes, or smaller houses.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
	s-9 zoning overlay zone; 4) provide additional wildfire building protections in s-9 zoning overlay zone. PBD provided a pre-approved template for ADUs to allow applicants to move through plan review quickly. PBD published and posted resources online: single-family ADU guide, rental property owner checklist (landlord guide). PBD improved online permitting and information systems for ADU applicants and provided dedicated staff and extended hours for processing ADU applications. As part of a building code update, the City has also provided for a five-year stay of enforcement for code violations that are not a health or safety hazard. The City of Oakland also offers free, pre-approved ADU plans on its website. The use of these plans expedites the approval process and saves homeowners the cost of full architectural designs. The City of Oakland also participates in the ADU Cost Calculator, an online tool that allows homeowners to estimate the construction costs associated with different-sized ADUs.
City of San Leandro	The City of San Leandro has created special online resources to inform, assist, and encourage the development of Accessory Dwelling Units, including information in Spanish and Chinese. This same information and assistance is also provided at the City's Permit Center.

**REGIONAL GOAL 6:****Homeownership: Increase homeownership among low- and moderate-income households****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; access to opportunity.

**ACTIVITY 6A:**

Participating jurisdictions will create a shared list of lenders countywide that can help buyers access below-market-rate loans (homes) and locally sponsored down payment and mortgage assistance programs; promote this list of lenders to interested residents.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	The MCC program is currently unfunded, but we do process RMCC's (reissued MCC's; for people who are refinancing.) AC Boost is a current program.
City of Alameda	From FY 2019-20 through 2023-24, there have been twenty (20) low- to moderate-income households that have purchased a home as part of the City's Inclusionary Housing Below Market Rate (BMR) program. Additionally, From FY 2019-20 through 2023-24, there have been eleven (11) first-time home buyer households that have obtained Down Payment Assistance to purchase their home in Alameda.
City of Berkeley	The City continues to participate in this program
City of Dublin CDD	The City of Dublin has provided First Time Homebuyer Loans to qualified buyers of up to \$40,000 per buyer. The City website has promoted the FTHLP and the AC Boost loan program.
City of Dublin	The City of Dublin website was updated with additional Lenders. Links were also updated for the AC Boost Down Payment program and notices were distributed on multiple social media channels.
City of Emeryville	Emeryville opted not to provide a list of preferred lenders during this reporting period as the City was in the process of revising its Homebuyer Assistance Program. In May 2024, the City Council approved the Emeryville First Home Down Payment Assistance Program Guidelines and the revamped program will launch in September 2024 with \$1,950,000 available in assistance to support first time homeowners.
City of Fremont	Actions are ongoing.
City of Hayward	As part of the below-market-rate (BMR) program, the City works with BMR administrators that partner with developers to help market, sell, and income-qualify buyers for the BMR units in developers' residential development projects. Those BMR administrators work with lenders who are familiar with BMR programs and are willing to originate loans for the City's BMR program. The City has compiled a list of lenders who have originated loans for the City's program and provides this list to potential purchasers looking for financing for a BMR purchase.

<b>REGIONAL GOAL 6: Homeownership: Increase homeownership among low- and moderate-income households</b>	
<b>IMPEDIMENT ADDRESSED:</b> Disproportionate housing needs; access to opportunity.	
<b>ACTIVITY 6A:</b> Participating jurisdictions will create a shared list of lenders countywide that can help buyers access below-market-rate loans (homes) and locally sponsored down payment and mortgage assistance programs; promote this list of lenders to interested residents.	
City of Hayward	As a result of increasing City resources that promote and support homeownership for low – and moderate-income households, the number of deed-restricted for-sale units in the City’s new residential development pipeline has increased and the City has exceeded its goal of adding 50 additional for-sale, deed-restricted units to its affordable housing stock. SoHay located at 29213 Mission Boulevard and Mission Crossing located at 25501 Mission Boulevard completed the sale of the last of the total 42 for-sale, deed-restricted units across these two projects in December 2023. SoMi/Mirza located at 29212 Mission Boulevard, La Playa Place located at 1000 La Playa Drive, and Moreau/Fusion located at 27177 Mission Boulevard are still under construction and include 20, five, and six for-sale, deed-restricted units respectively. Seven of the 20 units at SoMi/Mirza are anticipated to be ready for occupancy in Fall 2024 with the remaining 13 ready for occupancy in 2025. Eligible buyers have been identified for all five units at La Playa Place and occupancy is expected in Fall 2024. Moreau/Fusion is in the process of qualifying buyers for their six units. Sequoia Grove located at 123 A Street closed escrow on their loan and land transfer in May 2024 and are working toward pulling building permits for 10 for-sale, deed-restricted units, and construction is expected to start no later than September 1, 2024. Lastly, 420 Smalley Avenue, 32513 Mission Boulevard, and 27865 Manon Avenue are three smaller projects in the pre-development phase which will provide an additional four, for-sale, deed-restricted units once constructed. In total, the City has added or will add 87 units to its for-sale affordable housing portfolio. Additionally, in Program Year 2021, the City used ARPA-SLFRF funding to contract with Housing and Economic Rights Advocates (HERA) for a foreclosure prevention program. This program provides legal advocacy services to eligible low-income, Hayward homeowners who are in danger of losing their home due to default or foreclosure. This program also provides financial literacy education classes for a range of topics that affect homeowners from foreclosure mitigation to special assessments that affect HOA fees. Lastly, in Program Year 2022, the City Council authorized \$2 million in ARPA-SLFRF funding for a down payment assistance program. The City had planned to pair the down payment assistance program with a bond-funded property rehabilitation program but delays in determining the feasibility of the bond program have delayed the implementation of the down payment assistance program, which is now anticipated to start in early 2025.
City of Livermore	The City of Livermore continues to support homeownership education and administer Down Payment Assistance Loan Programs and BMR purchase programs for low- and moderate-income homebuyers. The City hosts workshops for first-time homebuyers throughout the year.
City of Oakland	Continued to provide on the City’s website a list of lenders who can assist buyers with community financing products. Continued to provide a page “Additional Homebuyer Resources” that lists and links directly to local down payment programs. Continued to list Oakland-assisted BMRs for sale, as available.
City of Oakland	Continued to support homeownership through outreach, technical support, partnerships, and referrals. Administer Down Payment Assistance Loan Programs and BMR purchase programs for low- and moderate-income homebuyers.
City of San Leandro	The City of San Leandro contracted to provide First-Time Home Buyer counseling assistance and education training as well as multilingual outreach and placement services for BMR homes. The City continues to participate in the Alameda County HCD Mortgage Credit Certificate program.
City of Union City	The City currently maintains a list of countywide lenders and agencies who support BMR ownership and assistance programs along with the City’s Below Market Rate program which is accessible to residents via the City website. The City also maintains an Affordable Housing Interest email list for people interested in affordable housing opportunities.
Housing Authority of the City of Alameda	The Family Self-Sufficiency program continued through this review period. Participants of this program are offered many classes including financial literacy and homebuyer education classes.
Housing Authority of the County of Alameda	HACA continues to provide FSS program participants with two financial literacy classes and homebuyer education classes per year.

**REGIONAL GOAL 6:****Homeownership: Increase homeownership among low- and moderate-income households****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; access to opportunity.

**ACTIVITY 6A:**

Participating jurisdictions will create a shared list of lenders countywide that can help buyers access below-market-rate loans (homes) and locally sponsored down payment and mortgage assistance programs; promote this list of lenders to interested residents.

Livermore Housing Authority	LHA's website has linked HCD's website to their website to connect people to financial literacy training and homebuyer education classes:
Oakland Housing Authority	OHA has assisted 124 families purchase homes since the program's inception in 2004, currently, OHA provides assistance to 68 homeowners. Additionally, OHA provides program information, Q and A sessions for homeowners, and post-purchase assistance.
Pleasanton Housing Division	The City continues to contract with the Bay Area Affordable Homeownership Alliance (BAAHA) to administer the City's Down Payment Assistance Loan Program (PDALP) and the Pleasanton Homeownership Assistance Program (PHAP). The City also continues to contract with ECHO Housing to provide Homebuyer Education Program workshops.
Union City HCD	The City is continuing to administer its BMR ownership program and managing its portfolio. The City also continues to promote the AC Boost program, explore other affordable ownership programs, and identify other funding sources and/or land opportunities that could support affordable ownership programs. Unfortunately, due to a lack of funding from the State for the MCC program, the City is no longer able to support this program but does check in with Alameda County to see if the program will be brought back online.

**REGIONAL GOAL 6:****Homeownership: Increase homeownership among low- and moderate-income households****IMPEDIMENT ADDRESSED:**

Access to opportunity.

**ACTIVITY 6B:**

As resources are available, the participating jurisdictions will allocate funds for homeownership programs that support low- and moderate-income households, including but not limited to down payment assistance, first-time home buyer, Mortgage Credit Certificate, below market rate (BMR) homeownership programs, and financial literacy and homebuyer education classes; and will promote any existing programs through marketing efforts.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	The MCC program is currently unfunded, but we do process RMCC's (reissued MCC's; for people who are refinancing.) AC Boost is a current program.
City of Alameda	From FY 2019-20 through 2023-24, there have been twenty (20) low- to moderate-income households that have purchased a home as part of the City's Inclusionary Housing Below Market Rate (BMR) program. Additionally, From FY 2019-20 through 2023-24, there have been eleven (11) first-time home buyer households that have obtained Down Payment Assistance to purchase their home in Alameda.
City of Berkeley	The City continues to participate in this program
City of Dublin CDD	The City of Dublin has provided First Time Homebuyer Loans to qualified buyers of up to \$40,000 per buyer. The City website has promoted the FTHLP and the AC Boost loan program.
City of Fremont	<p>Twenty-three brand new below market homes were sold to income eligible households:</p> <ul style="list-style-type: none"> <li>- PY 2020 - 2021: 19</li> <li>- PY 2021: 2022: 2</li> <li>- PY 2023-2024 :2</li> </ul> <p>The City will continue to administer the BMR program and anticipates ten additional homes will come on-line within the next 18 months.</p>
City of Hayward	<p>As a result of increasing City resources that promote and support homeownership for low – and moderate-income households, the number of deed-restricted for-sale units in the City's new residential development pipeline has increased and the City has exceeded its goal of adding 50 additional for-sale, deed-restricted units to its affordable housing stock. SoHay located at 29213 Mission Boulevard and Mission Crossing located at 25501 Mission Boulevard completed the sale of the last of the total 42 for-sale, deed-restricted units across these two projects in December 2023. SoMi/Mirza located at 29212 Mission Boulevard, La Playa Place located at 1000 La Playa Drive, and Moreau/Fusion located at 27177 Mission Boulevard are still under construction and include 20, five, and six for-sale, deed-restricted units respectively. Seven of the 20 units at SoMi/Mirza are anticipated to be ready for occupancy in Fall 2024 with the remaining 13 ready for occupancy in 2025. Eligible buyers have been identified for all five units at La Playa Place and occupancy is expected in Fall 2024. Moreau/Fusion is in the process of qualifying buyers for their six units. Sequoia Grove located at 123 A Street closed escrow on their loan and land transfer in May 2024 and are working toward pulling building permits for 10 for-sale, deed-restricted units, and construction is expected to start no later than September 1, 2024. Lastly, 420 Smalley Avenue, 32513 Mission Boulevard, and 27865 Manon Avenue are three smaller projects in the pre-development phase which will provide an additional four, for-sale, deed-restricted units once constructed. In total, the City has added or will add 87 units to its for-sale affordable housing portfolio. Additionally, in Program Year 2021, the City used ARPA-SLFRF funding to contract with Housing and Economic Rights Advocates (HERA) for a foreclosure prevention program. This program provides legal advocacy services to eligible low-income, Hayward homeowners who are in danger of losing their homes due to default or foreclosure. This program also provides financial literacy education classes for a range of topics that affect homeowners from foreclosure mitigation to special assessments that affect HOA fees. Lastly, in Program Year 2022, the City Council authorized \$2 million in ARPA-SLFRF funding for a down payment assistance program. The City had planned to pair the down payment assistance program with a bond-funded property rehabilitation program but delays in determining the feasibility of the bond program have delayed the implementation of the down payment assistance program, which is now anticipated to start in early 2025.</p>
City of Livermore	The City of Livermore continues to support homeownership education and administer Down Payment Assistance Loan Programs and BMR purchase programs for low- and moderate-income homebuyers. The City hosts workshops for first-time homebuyers throughout the year.



**REGIONAL GOAL 6:**  
**Homeownership: Increase homeownership among low- and moderate-income households**

**IMPEDIMENT ADDRESSED:**  
 Access to opportunity.

**ACTIVITY 6B:**  
 As resources are available, the participating jurisdictions will allocate funds for homeownership programs that support low- and moderate-income households, including but not limited to down payment assistance, first-time home buyer, Mortgage Credit Certificate, below market rate (BMR) homeownership programs, and financial literacy and homebuyer education classes; and will promote any existing programs through marketing efforts.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
City of Oakland	Continued to support homeownership through outreach, technical support, partnerships, and referrals. Administer Down Payment Assistance Loan Programs and BMR purchase programs for low- and moderate-income homebuyers.
City of San Leandro	The City of San Leandro contracted to provide First-Time Home Buyer counseling assistance and education training as well as multilingual outreach and placement services for BMR homes. The City continues to participate in the Alameda County HCD Mortgage Credit Certificate program.
Housing Authority of the City of Alameda	The Family Self-Sufficiency program continued through this review period. Participants of this program are offered many classes including financial literacy and homebuyer education classes.
Housing Authority of the County of Alameda	HACA continues to provide FSS program participants with two financial literacy classes and homebuyer education classes per year.
Oakland Housing Authority	OHA has assisted 124 families purchase homes since the program's inception in 2004, currently, OHA assists 68 homeowners. Additionally, OHA provides program information, Q and A sessions for homeowners, and post-purchase assistance.
Pleasanton Housing Division	The City continues to contract with the Bay Area Affordable Homeownership Alliance (BAAHA) to administer the City's Down Payment Assistance Loan Program (PDALP) and the Pleasanton Homeownership Assistance Program (PHAP). The City also continues to contract with ECHO Housing to provide Homebuyer Education Program workshops.
Union City HCD	The City is continuing to administer its BMR ownership program and managing its portfolio. The City also continues to promote the AC Boost program, explore other affordable ownership programs, and identify other funding sources and/or land opportunities that could support affordable ownership programs. Unfortunately, due to a lack of funding from the State for the MCC program, the City is no longer able to support this program but does check in with Alameda County to see if the program will be brought back online.

**REGIONAL GOAL 7:****Supportive Services: Maintain and expand supportive services for lower-income households****IMPEDIMENT ADDRESSED:**

Access to opportunity.

**ACTIVITY 7A:**

Participating jurisdictions will continue to support or explore new programs that provide financial support for job training programs to lower-income individuals.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
City of Berkeley	COB committed nearly \$300,000/yr to Bread Project, Inter-City Services, Multicultural Institute, and Rising Sun Center for Opportunity.
City of Dublin	Funding was provided for career and Employer Workforce development. Chabot Las Positas Community College received funding for this program.
City of Dublin	In FY22 and FY23, HCD funded the 4C's for in-home childcare training and licensing. City of Dublin funding was provided for career and Employer Workforce development. Chabot Las Positas Community College received funding for this program.
City of Hayward	In Program Year 2022, the City used the General Fund and CDBG funding to contract with multiple agencies to provide economic development technical assistance and support for small businesses, which included job skills training for low-income workers.
Housing Authority of the County of Alameda	HACA continues to provide at least 50 FSS program participants with job training referrals and career networking.



**REGIONAL GOAL 7:****Supportive Services: Maintain and expand supportive services for lower-income households.****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access.

**ACTIVITY 7B:**

Participating jurisdictions will continue to provide financial support for homeless services.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
All Urban County jurisdictions	Urban County Cities have participated in the County's Homeless Action Plan and Unincorporated County Action Plan. The City of Dublin collaborated with County agencies and providers as well as Tri-Valley cities to achieve these goals.
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	The City partners with Village of Love (VOL) to staff the Homeless Outreach Team (HOT). HOT provides mobile outreach to establish supportive relationships with homeless individuals through regular visits and services are delivered at sites and spaces where people experiencing homelessness. Additionally, the City contracted with Building Futures with Women and Children to implement the Winter Warming Shelter for overnight beds during the inclement weather months.
City of Berkeley	The Request for Proposal for GF and federal funds occurs every four years. The last cycle from FY2020 was extended into FY2024. The latest RFP was released in the Fall of 2023 and awarded in June 2024 for four years (FY25-FY28). 55 programs were awarded over \$23M in general, state, local, and federal funds. Nearly \$4.5M in measure P funds were awarded to three agencies in the most recent cycle to support those services
City of Dublin CDD, Human Services Commission	The City of Dublin provided CDBG funding for the Tri-Valley Haven for Domestic Violence services and shelter and for homeless services. Additional funding was provided by the City of Dublin Affordable Housing Fund.
City of Emeryville	The City of Emeryville contracted with Operational Dignity to provide outreach, housing navigation and rapid rehousing assistance to individuals experiencing homelessness in Emeryville. Operation Dignity coordinates closely with Lifelong Medical Care's street health outreach team to connect unhoused clients with mental health and substance additional services. Mental health services are provided by Lifelong Medical through a County-wide contract.
City of Fremont	The City of Fremont operates the Cold Weather Winter shelter annually as well as the mobile hygiene unit. The City also uses ESG, state, general fund, and social service funding to support Abode's emergency shelter and BACS Housing Navigation Center.
City of Hayward	During Program Year 2022, the City provided over \$300,00 in General Fund, CDBG, and American Rescue Plan Act (ARPA) funding to homelessness service providers and shelters, as well as over \$1,000,000 from the City's General Fund to the Housing Navigation Center and \$1,000,000 in ARPA funding to the Housing Navigation Center Annex.
City of Livermore	1) The City of Livermore continues to provide financial support for homeless services agencies based on the resources available. The City currently supports City Serve of the Tri-Valley, Abode Services, Tri-Valley Haven, and ECHO Housing for various homeless outreach, case management, housing navigation, Rapid Rehousing, and emergency homelessness prevention services. 2) Vineyard Resource Center has completed construction at the end of 2023 and includes 20 shelter beds, community meals, shower and laundry services, and housing navigation. 3) The Cities of Livermore, Pleasanton, and Dublin provided funding to the rebuild of the Tri-Valley Haven's shelter, operational funding for CityServe of the Tri-Valley's homeless services, and the Goodness Village homeless housing project.
City of Oakland	The City has invested through its CDBG funding roughly \$1.1M per year in services to the homeless population, including an additional \$650K through ESG federal funding. In FY22-23, the City kickstarted a Homeless Prevention Pilot program where it took its services a step further to provide targeted prevention services to Oakland residents most at-risk of homelessness. This program started at \$1M but is now currently operating at \$2.5M.
City of San Leandro	From PY 2020 through PY 2024, the City of San Leandro allocated CDBG public services dollars to projects like the Davis Street Family Resource Center Basic Needs Program, SOS Meals on Wheels, Spectrum Senior Food Nutrition Program, and CALICO child abuse intervention services. The City Council also allocated local funds to support the Lewelling Interim Housing and Drop-In Center for people experiencing homelessness.
Housing Authority of the City of Alameda	AHA has continued to operate all programs designed for unhoused families. In addition, the AHA has expanded resources for homeless families by implementing an Emergency Housing Voucher Program

**REGIONAL GOAL 7:****Supportive Services: Maintain and expand supportive services for lower-income households.****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access.

**ACTIVITY 7B:**

Participating jurisdictions will continue to provide financial support for homeless services.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
	and a Stability Voucher program. The AHA applied at each opportunity for additional vouchers through the VASH program and received 36 in 2024 through a reallocation.
Housing Authority of the County of Alameda	HACA continues to operate all programs designed for unhoused families in its jurisdiction, including within the city of Dublin. In addition, HACA expanded resources for homeless families by implementing an Emergency Housing Voucher program and received additional vouchers that serve unhoused families as specified in Activity 9.b. the HCV, PBV, and VASH programs which serve persons experiencing homelessness throughout its jurisdiction, including the City of Dublin.
Livermore Housing Authority	1) The City of Livermore continues to provide financial support for homeless services agencies based on the resources available. The City currently supports City Serve of the Tri-Valley, Abode Services, Tri-Valley Haven, and ECHO Housing for various homeless outreach, case management, housing navigation, Rapid Rehousing, and emergency homelessness prevention services. 2) Vineyard Resource Center has completed construction at the end of 2023 and includes 20 shelter beds, community meals, shower and laundry services, and housing navigation. 3) The Cities of Livermore, Pleasanton, and Dublin provided funding to the rebuild of the Tri-Valley Haven's shelter, operational funding for CityServe of the Tri-Valley's homeless services, and the Goodness Village homeless housing project.
Pleasanton Housing Division	The City's Housing and Human Services Grant (HHSB) program funds non-profit agencies, specifically CityServe of the Tri-Valley and Tri-Valley Haven, that provide crisis intervention to homeless services.
Union City HCD, Community & Recreation Services (CRS)	The City continues to provide financial support for homeless services, as resources are available. The City currently supports its partner Bay Area Community Services (BACS) which will be providing support services for its Homekey property for individuals experiencing homelessness. The City also continues to provide support to its CARE program which provides safe overnight parking for individuals experiencing homelessness. The City is also ensuring that a previous public service provider, Abode Services, will be invited again to apply to the City's Bi-Annual funding grant process.

**REGIONAL GOAL 7:****Supportive Services: Maintain and expand supportive services for lower-income households.****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access.

**ACTIVITY 7C:**

Participating jurisdictions will continue to support access to resources (such as for those with disabilities, language barriers, cultural barriers)

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	The housing portal is running.
City of Alameda	The Commission on Persons With Disabilities advises the Mayor, City Council, department directors, and other boards and commissions on issues about the disability community in the City of Alameda. The Commission addresses a broad range of issues affecting the lives of people with disabilities and advises city officials on actions they can take to achieve an environment in which people with disabilities have equal access to programs, housing, facilities, and services. Furthermore, the Commission meets on the second Wednesday of every month at City Hall. Additionally, the Alameda Adult School provides free English classes for immigrants in the morning and evenings as well as free high school diploma/high school equivalency test prep in the afternoons and evenings.
City of Dublin	The City of Dublin provided CDBG funding for Community Resources for Independent Living (CRIL) to provide housing access services to the disabled.
City of Fremont	The City of Fremont contracted with CRIL, DACARA, and Afghan Coalition during this AI period to provide language access in both verbal and written methods. The City intends to continue aptrnering with agencies that have these resources to refer clients in needs of services.
City of Union City	The City has continued to fund CRIL, which is a program that provides assistance to people with disabilities. They have continued to submit applications for the City's CDBG NOFA and have been a key partner in being able to provide assistance to residents with disabilities.
Pleasanton Housing Division	The City's Housing and Human Services Grant (HHSG) program funds non-profit agencies, specifically CityServe of the Tri-Valley and Tri-Valley Haven, that provide crisis intervention to homeless services.

**REGIONAL GOAL 8:**

**Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts**

**IMPEDIMENT ADDRESSED:**

Disability and access; disproportionate housing needs

**ACTIVITY 8A:**

Participating jurisdictions will continue to assist in advertising the availability of subsidized rental units via the jurisdictions' websites and or apps, the 2-1-1 information and referral phone service, and other media outlets.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	The portal is running.
Alameda County HCD	The portal is running.
Alameda County HCD	HCD has funded Eden I&R annually with at least \$50,000.
All Urban County jurisdictions	HCD's website is configured with Google translation capability. The City of Dublin provides language line phone translation services at the Community Development Department public counter.
Berkeley Housing Authority	In FY22, Eden I&R's 211 Line received \$54,000 from HCD to provide information and referrals for housing, social services, and COVID-19-related information.
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	The City of Alameda requires marketing firms to advertise in multiple languages as outlined in the Inclusionary Housing Rental Guidelines. These languages include Spanish, Chinese, Filipino, and Vietnamese.
City of Berkeley	Berkeley created a listserv to promote the opportunities, created and distributed an affordable housing brochure linking current opportunities and promoted all vacancies on the new Alameda County portal to ensure the broadest reach.
City of Berkeley	211 and services are available via the COB website: <a href="https://berkeleyca.gov/safety-health/homeless-services/accessing-homeless-services">https://berkeleyca.gov/safety-health/homeless-services/accessing-homeless-services</a> .
City of Berkeley	Berkeley created a listserv to promote the opportunities, created and distributed affordable housing brochure linking current opportunities and promoted all vacancies on the new Alameda County portal to ensure the broadest reach.
City of Berkeley	Berkeley created a listserv to promote the opportunities, created and distributed an affordable housing brochure linking current opportunities and promoted all vacancies on the new Alameda County portal to ensure the broadest reach.
City of Dublin	The City of Dublin provided funding for 211 through CDBG and other funding sources.
City of Dublin CDD, Housing	The City of Dublin advertised and placed new low-income and moderate-income first-time homebuyers in BMR homes and assisted with BMR resales through the City of Dublin website and the Tri-Valley Guide.
City of Dublin CDD, Housing	The City of Dublin utilized a consultant to provide annual monitoring of BMR properties and advertised BMR units through its website and 211.org and Housing.acgov.org.
City of Fremont	
City of Hayward	The City continues to work closely with affordable housing developers to ensure a wide range of community organizations working with underserved populations, such as persons with disabilities, people of color, low-income families, seniors, new immigrants, and people experiencing homelessness, are being reached and made aware of the affordable housing opportunities in Hayward. Staff continues to develop marketing tools and resources for housing developers to assist with marketing efforts. Additionally, the City encourages developers not otherwise required to use the Alameda County Housing Portal to list available units on the Countywide system to promote a singular resource for affordable housing. A total of 4 city-funded affordable housing developments – The Mix at Sohay, Depot Community Apartments, Mission Paradise, and Pimentel Place – have used the housing portal as their resource for marketing and managing applications for over 300 affordable rental units. Furthermore, information regarding the availability of affordable units is available through the City's website and handouts.
City of Hayward	The City referred many callers to 211 for affordable housing needs during Program Year 2022, as well as for intake in the Coordinated Entry system for individuals experiencing or at risk of homelessness.
City of Hayward	The City is actively developing marketing resources and tools, and providing current and upcoming information related to fair housing and affirmative marketing for developers constructing housing in Hayward. Staff is also closely collaborating with affordable housing developers by offering technical assistance in reviewing marketing materials and plans. In this process, the City is identifying community

**REGIONAL GOAL 8:****Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts****IMPEDIMENT ADDRESSED:**

Disability and access; disproportionate housing needs

**ACTIVITY 8A:**

Participating jurisdictions will continue to assist in advertising the availability of subsidized rental units via the jurisdictions' websites and or apps, the 2-1-1 information and referral phone service, and other media outlets.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
	organizations that serve underserved populations, such as individuals with disabilities, people of color, low-income families, seniors, new immigrants, and people experiencing homelessness, and sharing this information with affordable housing developers during the marketing process. Furthermore, the City is implementing policies that require translation of English marketing materials, including application forms, into Spanish, Filipino, Chinese, and Vietnamese to ensure that a diverse range of people are being reached and made aware of the affordable housing opportunities in Hayward.
City of Hayward	The City provided RRSO and Tenant Relocation Assistance Ordinance materials in Spanish, Chinese, and English. The City also continues to work closely with affordable housing developers when developing the project marketing plan to ensure a wide and diverse range of people are being reached and made aware of the available affordable housing opportunities. Additionally, the City requires developers to provide marketing materials in Spanish, Chinese, Tagalog, and Vietnamese, in addition to English, or submit an independent market study to identify groups least likely to apply to promote affirmative fair marketing of affordable housing in Hayward.
City of Livermore	1) The City is developing affordable rental standards and requirements which will include accessible and multilingual outreach strategies and will update existing affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024. 2 & 3) Program information was distributed via e-blasts to City housing interest list subscribers, and via social media outlets, and Spanish-translated materials were delivered to local businesses and multi-family developments with predominantly non-English speaking clientele/residents. Materials were also distributed to LVJUSD teachers and the Chamber of Commerce. Two outreach workshops/events were conducted targeting lower-income and predominantly non-English speaking (Spanish) residents in the City. The printed brochures and other supported information were also distributed between three library branches.
City of Livermore	Fair Housing materials were distributed through the City's contract with ECHO Housing. Over 500 flyers were distributed every quarter of the year, and on-site consultations were provided in English and Spanish. Fair Housing information is available in Simplified Chinese, Spanish, Mandarin, and Tagalog. ECHO also conducts monthly fair housing workshops. ECHO provided consultations to over 200 individuals in 2023. The City will also include accessible and multilingual outreach strategies and update existing affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024.
City of Oakland	The City has a website that it updates regularly with this information.
City of Oakland	The City has a mandated ordinance to provide language access. There are specific HCD staff who can translate key materials on fair housing in Spanish, Chinese, and Vietnamese.
City of San Leandro	City staff regularly received calls and emails from people with housing stability issues who were referred to 2-1-1 for services.
Housing Authority of the City of Alameda	Affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024.
Housing Authority of the County of Alameda	HACA continues to advertise available rental units through its website and affordablehousing.com (formerly GoSection 8) for HCV program participants. HACA also provides links to other affordable housing resources on its website.
Livermore Housing Authority	LHA's website lists affordablehousing.com which is formerly gosection8.com and other resources.
Oakland Housing Authority	OHA published waitlist openings on its website and marketed to stakeholders. OHA recently purged its waitlists and will be opening waitlists this year. OHA plans to reach out to local organizations to publish the openings and will try to reach populations least likely to apply through appropriate community groups.
Oakland Housing Authority	OHA published waitlist openings on its website and marketed to stakeholders. OHA recently purged its waitlists and will be opening waitlists this year. OHA plans to reach out to local organizations to

**REGIONAL GOAL 8:**

**Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts**

**IMPEDIMENT ADDRESSED:**

Disability and access; disproportionate housing needs

**ACTIVITY 8A:**

Participating jurisdictions will continue to assist in advertising the availability of subsidized rental units via the jurisdictions' websites and or apps, the 2-1-1 information and referral phone service, and other media outlets.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
	publish the openings and will try to reach populations least likely to apply through appropriate community groups.
Pleasanton Housing Division	The City continues to promote the online Alameda County Housing Portal on its website and written materials to advertise the availability of affordable rental housing units throughout Alameda County.
Pleasanton Housing Division	The City continues to contract with Eden I&R to provide 211 services to Pleasanton residents.
Union City HCD	The City is continuing to assist affordable housing developers in advertising the availability of BMR units and other affordable housing options via the City website, email list serves, other media outlets, and community centers. The City also coordinates with local government and non-profit partners to expand awareness of affordable housing opportunities and services.
Union City HCD	The City has placed a permanent link to the Alameda County Housing portal on its website. The City also markets the housing portal website via its email list, other media outlets, community centers, and the City website. The City has also generated a physical handout that it provides to residents who are looking for affordable housing opportunities in Union City and throughout Alameda County.
Union City HCD	The City is continuing to provide General Fund support to 2-1-1 as funding is available. The City also advertises 2-1-1 on its website. The City also provides a physical handout with 2-1-1 information for residents who may not have access to the internet.
Union City HCD	The City continues to target all people when marketing affordable housing units as they become available. The City has also continued to make additional efforts to reach people who have barriers and a history of being treated differently, such as distributing flyers to non-profits serving these target populations, hosting flyers on the City website, and maintaining an affordable housing development list on its website with the most current openings for affordable housing units.

**REGIONAL GOAL 8:**

**Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts.**

**IMPEDIMENT ADDRESSED:**

Disability and access; disproportionate housing needs

**ACTIVITY 8B:**

The participating jurisdictions will explore the creation of a countywide affordable housing database.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	The portal is running.
City of Emeryville	The City of Emeryville continues to actively participate on the Alameda County Housing Portal BMR Steering Committee and the Doorway Bay Area Regional Housing Portal committee. A link to the Alameda County Housing Portal is available on the City's website under Tenant Resources. Since the portal became operational, 4 housing developments in Emeryville have advertised available units or open waitlists for below market rate rental units.
Union City HCD	The City has placed a permanent link to the Alameda County Housing portal on its website. The City also markets the housing portal website via its email list, other media outlets, community centers, and the City website. The City has also generated a physical handout that it provides to residents who are looking for affordable housing opportunities in Union City and throughout Alameda County.

**REGIONAL GOAL 8:**

**Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts.**

**IMPEDIMENT ADDRESSED:**

Disability and access; disproportionate

**ACTIVITY 8C:**

The participating jurisdictions will continue promoting 211's affordable housing database with current information.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	HCD has funded Eden I&R annually with at least \$50,000.
City of Berkeley	211 and services available via COB website: <a href="https://berkeleyca.gov/safety-health/homeless-services/accessing-homeless-services">https://berkeleyca.gov/safety-health/homeless-services/accessing-homeless-services</a>
City of Dublin	The City of Dublin provided funding for 211 through CDBG and other funding sources.
City of Fremont	The City provided General funds to support 2-1-1 through social service grants and requires social service and CDBG grantees, which is included in their contracts, to promote 211 on their website.
City of Hayward	The City referred many callers to 211 for affordable housing needs during Program Year 2022, as well as for intake in the Coordinated Entry system for individuals experiencing or at risk of homelessness.
City of San Leandro	City staff regularly received calls and emails from people with housing stability issues who were referred to 2-1-1 for services.
Pleasanton Housing Division	The City continues to contract with Eden I&R to provide 211 services to Pleasanton residents.
Union City HCD	The City is continuing to provide General Fund support to 2-1-1 as funding is available. The City also advertises 2-1-1 on its website. The City also provides a physical handout with 2-1-1 information for residents who may not have access to the internet.



<b>REGIONAL GOAL 8:</b>	
<b>Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts</b>	
<b>IMPEDIMENT ADDRESSED:</b> Segregation; disability and access; disproportionate housing needs;	
<b>ACTIVITY 8D:</b> Increase marketing efforts of affordable housing units to people who typically face barriers and discrimination in fair housing choice, such as people with disabilities, people of color, low-income families, seniors, new immigrants, and people experiencing homelessness.	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
City of Berkeley	Berkeley created a listserv to promote the opportunities, created and distributed an affordable housing brochure linking current opportunities, and promoted all vacancies on the new Alameda County portal to ensure the broadest reach
City of Dublin CDD, Housing	The City of Dublin utilized a consultant to provide annual monitoring of BMR properties and advertised BMR units through its website and 211.org and Housing.acgov.org
City of Fremont	The City's Housing Division continues to market affordable housing opportunities to local non-profit agencies through its collaboration with the City's Human Services Department and Fremont Family Resource Center agencies.
City of Hayward	The City is actively developing marketing resources and tools, and providing current and upcoming information related to fair housing and affirmative marketing for developers constructing housing in Hayward. Staff is also closely collaborating with affordable housing developers by offering technical assistance in reviewing marketing materials and plans. In this process, the City is identifying community organizations that serve underserved populations, such as individuals with disabilities, people of color, low-income families, seniors, new immigrants, and people experiencing homelessness, and sharing this information with affordable housing developers during the marketing process. Furthermore, the City is implementing policies that require translation of English marketing materials, including application forms, into Spanish, Filipino, Chinese, and Vietnamese to ensure that a diverse range of people are being reached and made aware of the affordable housing opportunities in Hayward.
City of Livermore	1) The City is developing affordable rental standards and requirements which will include accessible and multilingual outreach strategies and will update existing affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024. 2 & 3) Program information was distributed via e-blasts to City housing interest list subscribers, and via social media outlets, and Spanish-translated materials were delivered to local businesses and multi-family developments with predominantly non-English speaking clientele/residents. Materials were also distributed to LVJUSD teachers and the Chamber of Commerce. Two outreach workshops/events were conducted targeting lower-income and predominantly non-English speaking (Spanish) residents in the City. The printed brochures and other supported information were also distributed between three library branches.
Oakland Housing Authority	OHA published waitlist openings on its website and marketed to stakeholders. OHA recently purged its waitlists and will be opening waitlists this year. OHA plans to reach out to local organizations to publish the openings and will try to reach populations least likely to apply through appropriate community groups.
Union City HCD	The City continues to target all people when marketing affordable housing units as they become available. The City has also continued to make additional efforts to reach people who have barriers and a history of being treated differently, such as distributing flyers to non-profits serving these target populations, hosting flyers on the City website, and maintaining an affordable housing development list on its website with the most current openings for affordable housing units.

**REGIONAL GOAL 8:**

**Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts.**

**IMPEDIMENT ADDRESSED:**

Disability and access; disproportionate housing needs

**ACTIVITY 8E:**

Participating jurisdictions will continue to provide program materials in multiple languages.

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
All Urban County jurisdictions	HCD's website is configured with Google translation capability. The City of Dublin provides language line phone translation services at the Community Development Department public counter.
Berkeley Housing Authority	
City of Alameda	The City of Alameda requires marketing firms to advertise in multiple languages as outlined in the Inclusionary Housing Rental Guidelines. These languages include Spanish, Chinese, Filipino, and Vietnamese.
City of Berkeley	Berkeley created a listserv to promote the opportunities, created and distributed an affordable housing brochure linking current opportunities and promoted all vacancies on the new Alameda County portal to ensure the broadest reach.
City of Fremont	The City's Housing Division is in the process of translating affordable housing marketing materials to Chinese and Spanish.
City of Hayward	The City provided RRSO and Tenant Relocation Assistance Ordinance materials in Spanish, Chinese, and English. The City also continues to work closely with affordable housing developers when developing the project marketing plan to ensure a wide and diverse range of people are being reached and made aware of the available affordable housing opportunities. Additionally, the City requires developers to provide marketing materials in Spanish, Chinese, Tagalog, and Vietnamese, in addition to English, or submit an independent market study to identify groups least likely to apply to promote affirmative fair marketing of affordable housing in Hayward.
City of Livermore	Fair Housing materials were distributed through the City's contract with ECHO Housing. Over 500 flyers were distributed every quarter of the year, and on-site consultations were provided in English and Spanish. Fair Housing information is available in Simplified Chinese, Spanish, Mandarin, and Tagalog. ECHO also conducts monthly fair housing workshops. ECHO provided consultations to over 200 individuals in 2023. The City will also include accessible and multilingual outreach strategies and update existing affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024.
City of Oakland	The City has a mandated ordinance to provide language access. There are specific HCD staff who can translate key materials on fair housing into Spanish, Chinese, and Vietnamese.
Housing Authority of the City of Alameda	Affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024.
Housing Authority of the County of Alameda	HACA continues to provide program materials in multiple languages upon request. HACA has Spanish, Chinese, Vietnamese, Farsi, and Dari speakers on staff and contracts with Language Line for other languages and backup services. HACA provides large-print materials and accessible format materials upon request.

<b>REGIONAL GOAL 9</b>	
<b>Community Development: Continue to find ways to finance affordable housing, community development, and economic development activities.</b>	
<b>IMPEDIMENT ADDRESSED:</b> Segregation; R/ECAPs; access to opportunity.	
<b>ACTIVITY 9A:</b> Participating jurisdictions will explore financially supporting economic development activities and initiatives in Racially/Ethnicly Concentrated Areas of Poverty (R/ECAPs).	
<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
Alameda County HCD	Over the five years, unincorporated County projects received \$3,060,218 in regular CDBG funds.
City of Alameda	The City continues to partner with Alameda Point Collaborative (APC) to support economic development activities for residents. In FY 2023-24, APC has trained and placed into employment over 20 residents, and 75% of them continue to maintain their employment. More than 40 residents participated in a variety of workforce development workshops and one-on-one trainings, and many have gone on to either find and retain employment or go onto vocational or post-secondary education opportunities.
City of Berkeley	Southside Plan is continuing to move forward - The purpose of this project is to modify development standards near campus to facilitate and streamline housing development. The project has the potential to add 4,597 new units. Draft EIR in progress. South Berkeley: In PY23, South Berkeley Neighborhood Development Corporation (SBNDC) continued to work on their emergency rehabilitation project, primarily consisting of plumbing system upgrades and repair, for Lorin Station and Rosewood Manor. As of June 30, 2024, the plumbing upgrades for both projects were completed. The roof repair and replacement recommended by HUD were completed in July 2024. Staff working with SBNDK to utilize the remaining balance (\$21k, CDBG-Lorin Station, \$140k in General Fund for Rosewood Manor) for other capital improvements identified in the original Scope of Work. SBNDK will close out both projects by Fall 2024. The Adeline Corridor Plan was adopted in December 2020. The City continues to implement the plan to facilitate and streamline housing, economic development, and transportation with an emphasis on affordable housing
City of Oakland	The City has invested through its CDBG funding roughly \$310K per year in EWD activities for the community.
Oakland Housing Authority	OHA partnered with many local organizations, and developers including East Bay Asian Local Development Corporation (EBALDC), MidPen Corporation, EAH Housing, Strategic Urban Development Alliance, and MacFarlane Partners, among others, to increase affordable housing options in Oakland. In FY 2024, OHA completed construction on the last phase of the master-planned community of Brooklyn Basin, adding 465 units of affordable housing.

**REGIONAL GOAL 9**

**Community Development: Continue to find ways to finance affordable housing, community development, and economic development activities.**

**IMPEDIMENT ADDRESSED:**

Segregation; R/ECAPs; access to opportunity.

**ACTIVITY 9B:**

Participating jurisdictions will pursue local, state, and federal funding sources as they become available (i.e., Program 811).

<b>JURISDICTION</b>	<b>ACTIONS TAKEN</b>
All Urban County jurisdictions	This is ongoing at the County level. The City of Dublin coordinated a \$330,000 CDBG Capital pool grant for the Vineyard 2.0/Open Heart Kitchen facility. The Dublin Affordable Housing fund secured a State Local Housing Trust Fund grant of \$3,333,000 for the Regional Street affordable housing project and \$3,333,000 for the Amador Station affordable housing project.
Berkeley Housing Authority	Actions are ongoing.
City of Fremont	The City of Fremont has pursued state and local funding to support homelessness services such as State Homeless Housing, Assistance, and Prevention Grant (HHAP), We continue to explore other funding for support of affordable housing and fair housing enforcement.
City of Hayward	The City applied for and was awarded funds to support the Hayward Navigation Center through the Homeless Housing, Assistance, and Prevention (HHAP) grant and the Permanent Local Housing Allocation (PHLA) grant. Additionally, the City applied for but was not awarded funds from the California Housing and Community Development (HCD) 2020 CalHome program and the HCD Local Housing Trust Fund (LHTF) program. The City applied for and was awarded LHTF in 2021. The City's Planning Division also applied for and received grants for the State's SB 2 and Local Early Action Planning (LEAP) grants for funds and technical assistance for updating the Density Bonus Ordinance, developing Objective Design and Development Standards, and updating the City's Housing Element and Climate Action Plan. The Density Bonus and Objective Design and Development Standards Ordinance updates funded through SB 2 were completed in December 2023 and January 2024, respectively. The Housing Element and Climate Action Plan updates funded through LEAP were completed in 2023-2024 and the ADU streamlining program will be completed by the end of 2024. The City also partnered with the City of Union City and a non-profit developer to apply for the State Homekey program to fund a regional scattered site, shared housing program.
City of Oakland	The City has pursued its local funding through the creation of the Measure U bond, which will utilize \$850M over several years to build 2,200-2,400 units. The City has also applied to every HomeKey round of state funding through California HCD to secure more permanently supportive housing for its homeless residents. Currently, the City is maximizing all known funding sources to reach its RHNA goal, including federal funding through the HOME grant to new state programming like Homekey.
Housing Authority of the City of Alameda	The AHA achieved a Moving to Work (MTW) status in 2022. In addition, the AHA received additional funding for the Emergency Housing Voucher Program, Stability Voucher Program, and the VASH program.
Housing Authority of the County of Alameda	From 7/1/2020 to 6/30/2024, HACA was awarded 206 Mainstream vouchers, 8 "by name" Foster Youth to Independence Initiative (FYI) vouchers, 115 VASH vouchers, 252 Emergency Housing Vouchers, 61 "fair share" Consolidated Appropriations Act vouchers, and 42 enhanced vouchers for a project in Hayward that opted out of its affordability contract with HUD-Multi-Family.
Livermore Housing Authority	LHA has complied with this and received additional VASH vouchers, Foster Youth Initiative Vouchers, and Stability Vouchers
Pleasanton Housing Division	City staff continues its efforts to receive its annual allocations of federal CDBG and HOME funds. City staff will also continue to explore other funding opportunities from county, state, and federal sources/programs.
Union City HCD	The City continues to pursue local, state, and federal funding sources as they become available. One example is the City partnering with a non-profit partner and other jurisdictions to submit an application and be awarded funds from the State Homekey program. Those funds are being utilized to purchase a single-family home in order to provide housing for individuals experiencing homelessness.