

Part III. Housing Market Analysis

Introduction

The Housing Market Analysis examines current and projected population figures, income levels, ethnic composition, and age composition to obtain a profile of the residents who make up the Consortium's housing market. It also describes characteristics of the housing stock, including general supply, condition, and housing available to people with special needs. The Housing Market Analysis also includes a profile of public and other assisted housing available, and the supportive housing, services, and facilities available for special needs populations.

Population Characteristics

Population Growth

According to Association of Bay Area Governments (ABAG) Projections, the HOME Consortium's population is expected to grow 18.7% (116,100) in the ten year period (2000-2010). As shown in Table 12, the population of the Consortium is projected to be 1,058,400 in 2010. Table 12 also shows population growth by individual jurisdiction in the HOME Consortium. Between 2005 and 2010, the largest absolute growth is expected in the city of Livermore (8,800), followed by Dublin (8,100) and Pleasanton (6,600). The large population increase expected in the Tri-Valley area of the County is due to this rejoin still having vacant land to develop on.

Table 12 - Projected Population Growth, Alameda County HOME Consortium, 2005 - 2010

Jurisdiction	2005		2010		Growth Rate 2005-10
	#	% total	#	% total	
Alameda	75,200	7.4	77,500	7.3	3.06
Albany	17,100	1.7	17,300	1.6	1.17
Dublin	39,400	3.9	47,500	4.5	20.56
Emeryville	8,200	0.8	9,000	0.9	9.76
Fremont	214,600	21.2	220,500	20.8	2.75
Hayward	148,600	14.7	151,200	14.3	1.71
Livermore	81,700	8.0	90,500	8.6	10.77
Newark	45,400	4.5	47,100	4.4	3.74
Piedmont	11,100	1.1	11,200	1.1	0.90
Pleasanton	72,600	7.2	79,200	7.5	9.09
San Leandro	83,100	8.2	84,500	8.0	1.69
Union City	73,900	7.3	76,600	7.2	3.65
Unincorporated	141,300	14.0	146,200	13.8	3.47
Consortium	1,012,200	100.0	1,058,300	100.0	4.86

Source: ABAG, Projections 02

Population growth rates vary across the jurisdictions in the HOME Consortium. High growth rates are projected in the cities of Dublin (20.56%), Livermore (10.77%), Emeryville (9.76%), and Pleasanton (9.09%). Low population growth is expected in the cities of Piedmont (0.9%), Albany (1.17%), San Leandro (1.69%) and Hayward (1.71%). In general, the Eastern part of the County, where rapid suburban development is proceeding, is expected to have a higher population growth rate compared to the rest of the County, much of which is already built-out.

Age Composition

Alameda County is no exception to the national trend of an aging society. Baby Boomers are aging and as a result there are increases in the 50-69 age groups. Baby Boomers having babies is also causing an increase in the younger age groups.

The age 60-69 population is projected to grow 59.0% and age 50-59 population is projected to grow 31.4% from 2000 to 2010 (California Department of Finance) (see Table 13). The age 70-79 population is projected to shrink by 2.8% over the next ten years. The population aged 20-29 is projected to comprise 14.5% of the total population in Alameda County in 2010. The 30-39 age groups are projected to increase to 17.1% of the total population by 2010. Children ages 0-19 will make up 24.7% of the County's population in 2010.

Table 13 - Population by Age, Alameda County, 2000 - 2010

Age	2000		2010		%change, 2000-2010
	#	%	#	%	
0-9	201,945	13.9	212,507	12.9	5.2
10-19	190,002	13.1	195,580	11.8	2.9
20-29	221,185	15.2	239,740	14.5	8.4
30-39	254,836	17.6	282,358	17.1	10.8
40-49	227,248	15.7	259,819	15.7	14.3
50-59	160,424	11.0	210,726	12.8	31.4
60-69	87,147	6.0	138,570	8.4	59.0
70-79	67,816	4.7	65,941	4.0	-2.8
80+	40,506	2.8	45,923	2.8	13.4
Total	1,451,109	100.0	1,651,164	100.0	13.8

Source: California Department of Finance, 2004

Household Characteristics

The 2000 Census data indicates that there were 327,621 households within the HOME Consortium.

The same data indicated that Emeryville had the smallest average household size at 1.71, while Union City had the highest with 3.57. The Consortium average was 2.74 persons per household.

Projections indicate (ABAG Projections 02) that there will be 344,590 households in the HOME Consortium in 2005; an increase of 32,080 households (5%). The households in the HOME Consortium represent 63% of the County's total population. The projections also indicate that Emeryville will remain the city with the smallest household size at 1.85 and Union City will remain the highest with 3.66. The Consortium average is expected to be 2.81.

Ethnic Composition and Concentrations

According to California Department of Finance estimates, people of color populations in Alameda County as a whole are projected to grow from 59% in 2000 to 71% in 2010. The fastest growing group is Asians, whose share in the County is projected to grow from 21.2% in 2000 to 29.5% in 2010, becoming the largest ethnic group in the County. The Hispanic population is projected to increase from 19.3% in 2000 to 24.8% in 2010. The African American population and the white population are projected to show decreases in percentages. The African Americans are projected to decrease from 14.6% in 2000 to 12.1% in 2010. Whites are projected to decrease from 41.0% in 2000 to 28.7% in 2010. This is a 43% decrease over a ten year period. (See Table 14).

Table 14 - Actual and Projected Racial Composition, Alameda County, 2000 - 2010

Ethnicity	2000		2010	
	#	%	#	%
African American	212,061	14.6	199,154	12.1
American Indian	6,242	0.4	15,815	0.9
Asian	306,973	21.2	486,425	29.5
Hispanic	279,521	19.3	409,899	24.8
Pacific Islander	9,514	0.6	15,050	0.9
White	594,970	41.0	474,206	28.7
Multi-race	41,828	2.9	50,615	3.1
Total	1,451,109	100	1,651,164	100

Source: California Department of Finance, 2004

Areas of Racial/Ethnic Concentration

Using the definition below, a table and map showing concentrations of racial and ethnic groups in the HOME Consortium jurisdictions have been developed and are found in Appendix A.

- An area of racial/ethnic concentration by a particular minority in the HOME Consortium is any census tract in which the total population of a particular minority group is double or more than that of the jurisdiction’s overall percentage of that group.

Thirty out of 182 census tracts (16.5%) located throughout the HOME Consortium jurisdictions (2000 Census) have racial/ethnic concentrations of one or more racial/ethnic groups other than white.

Income Characteristics

For the year 2000, HUD’s definition of annual median income is \$67,600 for a household of four in the Oakland PMSA; 41.3% of the households in the HOME Consortium were moderate income (living at or below 80% of median) at the time of the 2000 Census. Twenty-two percent of the Consortium’s households were low income (at or below 50% of median), while 58% of the households were above middle income (above 95% of median). Very low income for a household of four in the Oakland PMSA is \$33,800 in 2000. Federal minimum wage is \$5.15 an hour, while the state minimum wage is \$6.75. Increases to the amount of welfare, disability, general assistance did not keep pace with the 22% increase seen in median wage earner income (See Special Needs Population at the end of this Section). In 2004 the area median income for a household of four is \$82,200, a 22% increase in just four years.

When comparing the overall ethnic composition of the HOME Consortium against the ethnic composition of income groups (for 2000) within the Consortium, a disproportionate percentage of households of people of color are found in the lower income categories. Table 15 shows income level by household ethnicity. The breakdown of income data from the Census does not readily lend itself to fit into HUD’s income categories, as the Census data is given in increments of \$5,000.

Using data from the 2000 Census when comparing the ethnic composition of the HOME Consortium with the ethnic composition of income groups within the Consortium, people of color populations, with the exception of Asians, are more heavily represented in the lower income categories. Extremely low income households are 15% Two Plus Races and 14% African

American. Very low income households are 16% Hispanic, 16% African American; 16% American Indian/Alaskan; 16% Native Hawaiian & Other Pacific Islands and 16% Other Race while the overall composition of the County's population is 6.3% African American, 0.6% American Indian/Alaskan, 19.5% Asian, 0.6% Native Hawaiian & Other Pacific Islands, 62.5% white, 5.9% Other Race, 4.6% Two Plus Races. People of color percentages have increased and are a larger percent of the total population in 2000 (See Table 14).

Table 15 - Ethnicity by Income Level (2000), Alameda County HOME Consortium

Ethnicity	Total Households	% of Total Households	% Below \$19,000 Extremely Low Income (0-30%)	% \$20,000 - \$34,999 Very Low Income (31-51%)	% \$35,000 - \$49,999 Low Income (52-74%)	% \$50,000 - \$59,000 Moderate Income (75-89%)	% Over \$60,000 Above Moderate Income (90+ %)
African American	19,676	6.3%	14%	16%	17%	10%	43%
American Indian/Alaskan	2,037	.6%	13%	16%	19%	8%	44%
Asian	60,958	19.5%	9%	8%	11%	8%	64%
Native Hawaiian & Other Pacific Islands	1,777	.6%	8%	16%	18%	11%	47%
White	195,622	62.5%	11%	12%	13%	9%	55%
Other Race	18,448	5.9%	13%	16%	18%	10%	43%
Two Plus Races	14,508	4.6%	15%	13%	16%	9%	47%
Hispanic*	43,438		11%	15%	17%	11%	46%
All Households	313,026	100%	11%	12%	14%	9%	54%

Source: 2000 Census; HCD * Hispanic population reflected in all ethnic categories.

Table 16 shows the median household income (for 2000) along with per capita income and families and individuals considered to be below poverty. The per capita income represents an average income estimate for each individual within the jurisdiction. Median household income represents an average income estimate for each household. Comparisons can then be made across jurisdictions based on the household size and individual incomes. The data indicates that two areas of the Unincorporated County (Ashland - \$40,811 and Cherryland- \$42,880) and the City of Emeryville (\$45,359) had the lowest median income in 2000. Piedmont had the highest median household income at \$134,270. Cherryland and Ashland also had the lowest per capita incomes along with the City of Hayward. The City of Dublin has the widest gap between its median household income and its per capita income.

The 2000 census indicates that there were 10,460 families and 59,869 individuals who were considered to be below poverty in the HOME Consortium. This represents 4.8% of the Consortium's population.

Table 16 - Household Family and Per Capital Income

Jurisdiction	Median Household Income	Per Capita Income	Families Below Poverty	Individuals Below Poverty
Alameda	56,285	30,982	1,074	5,887
Albany	54,919	28,494	277	1,304
Ashland - CDP	40,811	18,134	583	2,920
Castro Valley - CDP	64,874	30,454	399	2,519
Cherryland - CDP	42,880	16,929	274	1,660
Dublin	77,283	29,451	125	719
Emeryville	45,359	33,260	75	906
Fairview - CDP	76,647	28,950	64	599
Fremont	76,579	31,411	1,895	10,915
Hayward	51,177	19,695	2,313	13,805
Livermore	75,322	31,062	758	3,891
Newark	69,350	23,641	442	2,323
Piedmont	134,270	70,539	30	221
Pleasanton	90,859	41,623	283	1,619
San Leandro	51,081	23,895	896	5,037
San Lorenzo - CDP	56,170	21,922	212	1,185
Sunol - CDP	88,353	45,773	0	19
Union City	71,926	22,890	760	4,340
Total/Average	68,008	30,506	10,460/581	59,869/3,326

Source: Census 2000

For the year 2000, the Census has an annual median household income of \$55,946 (80% of median income is \$44,756) in Alameda County. Very low income (at or below 50% of median) is \$27,972 and extremely low income (at or below 30% of median) is \$16,784. It must be noted that HUD's median income figure have been derived from family income rather than household income until 2002. For comparison purposes, the 2000 Census family income figure for Alameda County is \$65,857; for the same period HUD's median income figure was \$67,600 (for a family of four). HUD's number is also based on Oakland Primary Statistical Area (PMSA). Oakland's PMSA includes all jurisdictions within Alameda and Contra Costa Counties. Contra Costa County has a higher income level than Alameda County.

Areas of Disproportionate Need Among Income Groups

For the Alameda County HOME Consortium, very low income and low income concentrations have been determined. Using the definitions below, a table and maps showing very low, low and moderate income concentrations in the HOME Consortium jurisdictions, by census tract level, are in Appendix B.

- Any census tract in which over 50% of the households have incomes less than 50% of the median income for Alameda County is said to have a concentration of very low income households.
- Any census tract in which over 50% of the households have incomes between 51% and 80% of the median income for Alameda County is said to have a concentration of low income households.

- Any census tract in which over 50% of the households have incomes between 81% and 100% of the median income for Alameda County is said to have a concentration of moderate income households.

Analysis of the location and the degree to which there are low income concentrations at the census tract level is revealing. When utilizing household median income, there are 21 out of 182 census tracts (12%) that decreased in income between 1990 and 2000. There are 57 census tracts that have incomes below median; 40 were moderate income; 16 were low income and one was very low income.

HOUSING CHARACTERISTICS

Total Housing Units

The California Department of Finance estimates that in 2004 there were 346,899 housing units in the HOME Consortium. This is an increase of 3.3% in total housing units since 2000. Table 17 shows the estimated growth in total housing units by jurisdiction during the period from 2000 to 2004. Increases in the number of housing units within cities is newly constructed units. The City of Dublin had the largest increase (31.3%) in housing units during the period, followed by Emeryville (10.4%). Eight cities have just under 2% gains in housing in the four year period.

Table 17 - Total Housing Units by Jurisdiction 2000-2004

Jurisdiction	2000	2004	# Change 2000-04	% Change 2000-04
Alameda	31,644	32,003	359	1.1%
Albany	7,248	7,299	51	0.7%
Dublin	9,895	12,898	3,094	31.3%
Emeryville	4,274	4,720	446	10.4%
Fremont	69,452	70,704	1,252	1.8%
Hayward	45,922	46,985	1,063	2.3%
Livermore	26,613	28,200	1,587	6.0%
Newark	13,150	13,415	265	2.0%
Piedmont	3,859	3,861	2	<0.1%
Pleasanton	23,968	25,042	1,074	4.5%
San Leandro	31,334	31,831	497	1.6%
Union City	18,877	19,625	748	4.0%
Unincorporated	49,564	50,316	752	1.5%
Consortium	335,800	346,899	11,190	3.3%

Source: California Department of Finance, 2004

There is a serious housing shortage in the Bay Area. The supply of affordable housing lags far behind the increasing need among low income residents. Table 18 compares the projected housing unit increase to growth in population, households and jobs by cities in the HOME Consortium. The only cities projected to meet the projected new housing growth (if current totals are multiplied by 0.6 to project the ten year period) to meet the increased number of households are Dublin, Emeryville, Hayward, and San Leandro.

Table 18 - Housing Unit Growth vs. Population/Household/Job Growth 2000-2010

Jurisdiction	Population Growth 2000-10	Household Growth 2000-10	New Jobs 2000-10	New Hsg. Units 2000-04	Projected New Hsg. Units 2000-10
Alameda	5,200	1,450	9,670	359	898
Albany	900	200	900	51	128
Dublin	17,500	6,000	6,580	3,094	7,735
Emeryville	2,100	820	2,400	446	1,115
Fremont	17,100	4,000	14,860	1,252	3,130
Hayward	10,500	1,890	9,900	1,063	2,658
Livermore	16,800	5,180	10,010	1,587	3,968
Newark	4,600	1,060	2,940	265	663
Pleasanton	14,100	4,510	11,470	1,074	2,685
San Leandro	5,000	1,130	3,160	497	1,243
Union City	9,700	2,200	6,000	748	1,870
Unincorporated County	12,600	3,640	1,720	752	1,880
Total	116,100	32,080	79,610	11,188	27,973

Source: California Department of Finance 04, ABAG Projections 02, HCD

Vacancy Rate

The 2000 Census indicated that vacancy rate for all rental units in the HOME Consortium was 2.4%. This rate is lower than the County-wide rate (3.1%), which includes Oakland (4.3%) and Berkeley (4.1%). The vacancy rate for the San Francisco/Oakland Metropolitan Statistical Area (MSA) (surveyed by RealFacts) is 6.1% for the month of September 2004. RealFacts has started to use HUD's MSA for their rent surveys. It incorporates a larger area to survey that now includes San Francisco as well as Alameda and Contra Costa Counties. Also see Housing Market Analysis Chart located at the end of the Section. While there are now a higher percentage of vacant units than in the past few years, many of the units still are not affordable to many who need to rent units.

Housing Types

Almost 60% of the total housing stock in the Consortium consists of single-family detached units. Large (5+ unit) multi-family units comprise 23% of the Consortium housing stock (80,026). The remainder of the stock is made up of attached single family units (8.8%; 30,502), small 2-4 unit multi-family (6.6%; 23,053) and mobile homes (2%; 7,115).

Table 19 shows the number of housing units by type (e.g. single-family detached, multi-family, etc.) within each jurisdiction in the HOME Consortium as well as the percentage of each type total housing stock across the Consortium. The Urban County and the City of Fremont have the largest number of housing units (70,804 and 50,416 respectively).

The Urban County and the City of Fremont also have the largest share of single family, detached and single family, attached housing in the Consortium area. The Cities of Fremont, Alameda and Hayward each have a larger share of multiple units compared to the total share of each of the individual jurisdictions overall housing units. The Cities of Pleasanton and Union City have a larger share of single-family housing units compared to the total share of each of the individual jurisdictions overall housing units. The City of Hayward (32.3%) has a disproportionately high number of mobile homes compared to the shares of the total Consortium housing stock.

In comparing housing types across each jurisdiction, the share of multi-family housing is much larger in Alameda, Emeryville and Hayward, compared to other jurisdictions (30.1% in Alameda, 76.1% in Emeryville, and 31.0% in Hayward). In Piedmont, Livermore, and Newark, the percentage of single-family units is very high (98.0% in Piedmont, 73.2% in Livermore, and 68.6% in Newark).

Table 19 - Housing Unit by Type by Jurisdiction, 2004

Jurisdiction	Single/Detached		Single/Attached		Multiple/2-4		Multiple 5+		Mobile Home		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
Alameda	12,997	6.3	3,964	13.0	5,063	22.0	9,679	12.1	300	4.2	32,003	9.2
Albany	3,779	1.8	181	0.6	823	3.6	2,510	3.1	6	0.1	7,299	2.1
Dublin	7,348	3.7	1,304	4.3	444	1.9	3,774	4.7	28	0.4	12,898	3.7
Emeryville	270	0.1	329	1.1	488	2.1	3,596	4.5	37	0.5	4,720	1.4
Fremont	42,126	20.4	7,141	23.4	2,968	12.9	17,713	22.1	756	10.7	70,704	20.4
Hayward	23,364	11.3	3,396	11.1	3,383	14.7	14,543	18.2	2,299	32.2	46,985	13.5
Livermore	20,654	10.0	2,365	7.7	1,220	5.3	3,530	4.4	431	6.1	28,200	8.1
Newark	9,206	4.5	1,238	4.1	766	3.3	2,146	2.7	59	0.8	13,415	3.9
Piedmont	3,784	1.7	0	0	35	0.2	34	0.1	8	0.1	3,861	1.1
Pleasanton	16,349	7.9	2,718	8.9	1,163	5.0	4,356	5.4	456	6.4	25,042	7.2
San Leandro	19,404	9.4	2,028	6.6	2,246	9.7	7,249	9.1	904	12.7	31,831	9.2
Union City	12,571	6.2	2,369	7.8	1,106	4.8	2,676	3.3	903	12.7	19,625	5.7
Unincorporated County	34,351	16.7	3,469	11.4	3,348	14.5	8,220	10.3	928	13.0	50,316	14.5
Consortium	206,203	100	30,502	100	23,053	100	80,026	100	7,115	100	346,899	100
% Total	59.4		8.8		6.6		23.1		2.1		100	

Source: California Department of Finance, 2004

Owner Housing Costs

The San Francisco Bay Area has one of the most expensive housing markets in the country. The County-wide median home price was \$495,000 in July 2004. This reflects an 18.4% increase from the median home price of \$418,000 in July 2003 (California Association of Realtors). Table 20 shows median home prices in 2003 and 2004 for the jurisdictions in HOME Consortium. There is some variation in median home prices throughout the Consortium. Data was not available for all jurisdictions. The City of Pleasanton has the highest median home price (\$649,000), and the City of Hayward has one of the lowest (\$436,500), a difference of over \$200,000.

The California Association Realtors Affordability Index indicates that in 2004, only 14% of households in Alameda County can afford to purchase a median-priced home. This is down from 20% in 2003. In a one year period median home prices for selected cities in the Consortium increased by 8-30%. The City of Pleasanton experienced the highest dollar amount increase in median home price of \$122,750 (23.3%), followed by Castro Valley \$115,000 (25.8%), Livermore \$100,000 (23.5%), Fremont \$90,000 (20.0%), and Union City \$85,000 (20.7%). The Cities of Newark \$35,500 (8.3%) and Dublin \$45,000 (9.1%) experienced the smallest dollar increase. The average increase in home purchase prices of the cities listed is \$79,538 over a one year period.

Table 20 - Median Home Prices, HOME Consortium Selected Cities, 2003-2004

Jurisdiction	2003	2004	\$ Change	% Change 2003-04
Alameda	\$495,000	\$570,000	\$75,000	15.2%
Albany	\$457,250	\$530,000	\$72,750	15.9%
Castro Valley	\$445,000	\$560,000	\$115,000	25.8%
Dublin	\$494,000	\$539,000	\$45,000	9.1%
Emeryville	\$320,000	\$368,500	\$48,500	15.2%
Fremont	\$450,000	\$540,000	\$90,000	20.0%
Hayward	\$361,000	\$436,500	\$75,500	20.9%
Livermore	\$425,000	\$525,000	\$100,000	23.5%
Newark	\$427,000	\$462,500	\$35,500	8.3%
Pleasanton	\$526,250	\$649,000	\$122,750	23.3%
San Leandro	\$386,000	\$450,000	\$64,000	16.6%
San Lorenzo	\$345,000	\$450,000	\$105,000	30.4%
Union City	\$410,000	\$495,000	\$85,000	20.7%
Average	\$426,269	\$505,808	\$79,538	18.8%

Note: Data was not available for all jurisdictions in the Consortium
Source: California Association of Realtors, 2004

Rental Housing Costs

The high housing costs place a particularly heavy burden on renters, whose incomes have generally not kept pace with rents in the area. According to RealFacts (a database publisher specializing in multi-family rental markets), average rent in the San Francisco-Oakland-Fremont MSA is \$1,310 (Sept. 2004). This is a 0.7% decrease since September 2003 for this MSA. Price differences on same bed-room sized units make average rents the standard to utilize. It takes away the variables of location and demand while focusing on overall price. The average rent for a one-bedroom unit in this MSA is \$1,163; a 0.9% decrease from a year ago.

High rents force many renters to spend excessive proportions of their incomes on housing. According to the National Low Income Housing Coalition, the maximum affordable rental housing cost per month (less than 30% of income) for average renters in Alameda County is \$958. Thirty-eight percent of renters are estimated to be unable to afford the one-bedroom HUD established for Alameda County Fair Market Rent (\$734/month for a one bedroom unit) and an even higher percentage cannot afford the average market rent.

Table 21 compares the Fair Market Rent (FMR) with average rents in 2004 for Alameda County. The average rents reflect the area's range. The FMR also includes utilities which have increased significantly over the past few years as a result there is now a discrepancy between fair market rent and average market rent. The higher payment on the FMR and average rent starts at approximately \$157 for a 2-bedroom apartment and reaches \$568 for a 3-bedroom unit. Housing Authorities utilize payment standards that are based on rent reasonableness regarding the FMR. Based on this it is anticipated that Housing Authorities will have further reductions in the rent paid for Section 8 units.

**Table 21 - Monthly Fair Market Rent vs. Average Market Rent by Unit Type,
Alameda County, 2004**

Unit Size	FMR*	Avg. Rent	Difference
Studio	\$936	\$730	-\$206
1bd	\$1,132	\$940	-\$192
2bd	\$1,420	\$1,263	-\$157
3bd	\$1,947	\$1,379	-\$568

* FMR includes utilities. Source: Rental Housing Associates 2004; HUD Information Bulletin, 2004

General Housing Characteristics

Housing Conditions

According to 2000 Census data, the HOME Consortium has 234,998 houses that were built prior to 1980, where lead-based paint is most often found (See Part I Housing Needs - Table 2 for the number of units by jurisdiction). Only 29% of the inventory has been built since 1980. Therefore, 71% of the housing units may have lead-based paint which may have been subsequently covered by latex or oil-based paint. (Lead-based paint became less available in the 1950's and 1960's. It was prohibited to be sold in 1972. 1978 is used as a cut-off date because it is assumed that lead-based paint was no longer being used after that year.) Older homes are also more likely to need rehabilitation and/or to have rehabilitation needed than newer homes.

2000 Census data indicates that 1,394 homes in the HOME Consortium lacked complete plumbing facilities; 1,658 homes lacked complete kitchen facilities. Many low income homeowners cannot afford the substantial costs involved in rehabilitating their homes. According to the 2000 Census, there are 41,428 elderly homeowner households in the HOME Consortium area; of those households, close to 30.5% are extremely low and low income households. Extremely low and low income households are likely to inhabit homes with extensive deferred maintenance. In Alameda County's Owner Rehabilitation program, the average cost of repairs is \$35,000 - \$40,000 per house. The program has seen a steady increase in costs in recent years as the costs of building materials and labor increases. The housing rehabilitation needs of this owner-occupied stock makes programs to preserve that supply a priority.

Public and Other Assisted Housing

There are eight public housing developments with a total of 625 units in the HOME Consortium, located in the cities of Alameda, Dublin, Emeryville, Livermore and Union City (Table 22). Of these units, 140 are studio and one-bedroom, 211 are two-bedroom, 192 are three bedroom, and 80 have four or more bedrooms.

Table 22 - Public Housing Units by Type and Jurisdiction, Alameda County HOME Consortium, 2000

	Studio/1-bd	2-bd	3-bd	4/more-bd	Total
Alameda	12	30	46	30	118
Dublin	16	78	32	24	150
Emeryville	0	26	10	0	36
Livermore	12	48	45	20	125
Union City	100	29	59	6	194
Consortium	140	211	192	80	623

Source: HCD; Alameda County Housing Authority; City of Livermore Housing Authority; City of Alameda Housing Authority, 2000

Alameda County Housing Authority

The Alameda County Housing Authority owns and manages 230 public housing units in Emeryville and Union City, and manages 148 public housing units for the City of Dublin. The housing developments include: Emery Glen in Emeryville (36 units); Arroyo Vista in Dublin (150 units); and Dyer Complex (50 units), Mission View (42 units), Nidus Senior Complex (50 units), and 52 units of scattered site housing in Union City. These developments consist of 116 one-bedroom units, 133 two-bedroom units, 101 three-bedroom, and 30 four-bedroom units. A number of these units are for disabled persons. The Alameda County Housing Authority meets the Section 504 requirement of having 5% of the units be handicapped accessible.

The units in Emeryville, Dublin and Union City are well-maintained. Many of the current maintenance needs are being paid for by the HUD Capital Fund Program. As units that are more than 20 years old have turnover, the Housing Authority will rehabilitate the interior of the unit. The remodeling consists of updating the kitchens, bathrooms and improving air circulation within the unit.

Livermore Housing Authority

The Livermore Housing Authority owns and operates one public housing development, Leahy Square, which has 125 units. This complex, built in 1973, consists of 12 one-bedroom units, 48 two-bedroom units, 45 three-bedroom units and 20 four-bedroom units. The complex is in good condition and well maintained. Many of the current maintenance needs are being covered by HUD Capital Fund Program. The needs include: painting the building, installing building awnings, and repairing patios and sidewalks.

City of Alameda Housing Authority

The City of Alameda Housing Authority operates one public housing complex, Esperanza, which contains 120 units. In addition, the Authority manages 347 subsidized units. Esperanza was built in the early 1970's and consists of 12 one-bedroom units, 30 two-bedroom units; 48 three-bedroom units, 24 four-bedroom units and 6 five-bedroom units.

The complex is in generally good condition and well maintained. Many of the current renovation and maintenance needs are being covered by HUD Capital Fund Program. The renovation needs include: replacing handrails, replacing flooring (abating asbestos), replacing tubs/showers and surrounds, sinks, hot water heaters, replacing kitchen appliances and fixtures, repairing damaged wall surfaces/painting, replacing kitchen and bath cabinets and installing durable blinds on all windows. On average, over the next five year from five to seven units will be renovated annually.

Section 8 and Other Assisted Units

Alameda County HCD completed an update of its *Inventory of Subsidized Rental Housing in Alameda County* in May 2001. In Alameda County, there are 18,695 rental housing units with long-term affordability and income restrictions (project-based units). The majority of the available supply of units are smaller units, more suitable for singles, elderly and smaller households than for larger families. Of the total designated subsidized units, 8,106 units are designated for family housing, 6,437 units are designated for senior housing, 1,551 are Single Room Occupancy (SRO) units, and 842 units have been identified as accessible to people with disabilities (these units often overlap with other types of housing). Classifications are unknown for 1,759 units.

In the four year period between updates to the Inventory (1997 - 2001) a total of 426 designated subsidized rental units were added to Alameda County's affordable housing stock an increase of 2%. The units are located in several cities: Alameda - 27 units; Berkeley - 180 units, Dublin 57; Emeryville - 154 units; Fremont - 8 units; Hayward - 95 units; Livermore - 218 units; Oakland - 1,581 units, Pleasanton - 144 units; San Leandro - 55 units; and Union City - 172 units. During this time period 2,495 designated units were lost due to expiration of subsidized units (opt-out) and demonstration of large public housing projects. Oakland has lost 1,263 units of subsidized rental housing; Berkeley – 772 units and Pleasanton – 278 units.

A sizeable portion of the subsidized units face conversion to market-rate rents in the near future. According to the California Housing Partnership Corporation, there are nineteen projects with 1,691 Section 8 rental units that will face conversion to market-rate rents in the next five years (FY 04-09) within the County. Unless action is taken to preserve the affordability of these units, they will convert to market-rate housing.

The Public Housing Authorities Plans (Alameda County, Livermore and the City of Alameda) shows that there are approximately 7,906 Section 8 vouchers in use in the HOME Consortium. The average waiting time ranges from two to five years. Section 8 and Public Housing programs in the Consortium have 12,600 households on their waiting lists (Alameda County has 11,000 on the Waiting List for Section 8 Vouchers and 1,600 on the waiting list for public housing. The waiting List for public Housing was last opened in August 2004 for disabled and 1-bedroom units.)

The Alameda County Housing Authority also have two new project-based units that will complete development in 2005 (the Housing Alliance project in Castro Valley will have 18 units and the Bridgeway East Project in Fremont will have 12 units). In addition there will be 50 vouchers set aside for youth who are being aged-out of foster care.

Supportive Housing, Facilities and Services Available to Non-Homeless Special Needs Populations

Introduction

The following section describes the housing, facilities and services available to groups with specific needs, including the elderly, frail elderly, persons with disabilities, and persons with AIDS. The need for supportive housing and services by these special needs populations exceeds what is currently available. For more detailed information, please see the Alameda County Homeless and Special Needs Housing Plan. Also see the Non-Homeless Special Needs Chart at the end of this Section.

Elderly

There are 2,382 designated senior units located in assisted rental housing projects throughout the HOME Consortium and an additional 1,140 units of Section 8 tenant-based assistance which is specifically designated for seniors.

The California Department of Social Services Community Care Licensing Division maintains updated licensing information on types and capacity of residential and non-residential care facilities found in Alameda County. A Residential Care Facility (RCF) is a facility which provides room and board, housekeeping services and personal care services such as help with bathing, grooming, eating, attendant services, and supervision with medication. As of January 2000, in the HOME Consortium jurisdictions, there were 168 residential care facilities designated for seniors with a total capacity of 2,953 beds. Some of the residential care facilities for the elderly also serve the disabled.

Alameda County Housing and Community Development Department (HCD) Owner Rehabilitation Program operates a housing rehabilitation program for low income homeowners and renters, including elderly people. The program provides grants or low interest loans to facilitate repairs and rehabilitation of homes with life-threatening physical problems (e.g. no heat, leaking roof, etc.). Fair Housing counseling is provided by a number of agencies, including ECHO, Sentinel Fair Housing, Project Sentinel, Housing Rights, and the Alameda County Department of Aging. ECHO runs a shared housing program, in which potential individual housing providers and housing seekers are linked into mutually beneficial housing arrangements. Senior citizens are often housing providers in this program.

Frail Elderly

Many of the residential care facilities within the Consortium area offer additional on-site services and care for frail elderly. Several agencies and non-profits located throughout Alameda County provide services to HOME Consortium members, such as senior day care centers, social service programs for people with Alzheimer's, health education, congregate and meals-on-wheels to home-bound elderly, and transportation assistance for elderly who are unable to take public transportation. Some agencies in the HOME Consortium serving the frail elderly are the Alameda County Health Care Service Agency, Alzheimer's Services of the East Bay, Meals on Wheels of Alameda, Spectrum Community Services, and Valley Community Health Services. East Bay Paratransit (an ADA transportation service operated by BART and AC Transit) provides transportation services to the frail elderly. Bay Area Community Services (BACS) provides day services to mentally or emotionally disabled adult of the East Bay. Several of their activities target older people.

For the past five years, the Alameda County Housing Authority has run a HUD-funded program for the frail very low income elderly. The program called Hope for Elderly Independence provides 150 seniors who meet the definition of frail with vouchers combined with services provided by Spectrum Community Services.

Physical Disabilities

The 2000 Census indicates that the total population of adults (aged 21-64) in the Alameda County HOME Consortium with physical disabilities was 98,117. Additionally 13,002 of the disabled population include children ages 5-20 and another 37,636 are senior over the age of 65. The total disabled population is 148,755. In these figures people are considered disabled if they have one or more of the following: sensory disability, physical disability, mental disability, self-care disability, outside home alone difficulty or work disability. The California per capita income for people with disabilities averaged \$16,477 in 1999 (*The Impact of Housing Availability, and Affordability on People with Disabilities*, 1999). It is expected to reach \$22,521 by 2010.

The *Alameda County Inventory of Subsidized Rental Housing* indicates that in the HOME Consortium there are 611 subsidized units that are accessible to physically disabled persons. There is no survey data available on the number of units suitable for people with disabilities in the general market-rate housing stock. A number of modifications can be made to housing units to improve accessibility for individuals with physical disabilities. These include but are not limited to improving the accessibility of sidewalks; installing ramps; modifying entry ways, and corridors; facilitating circulation through the unit; modifying kitchens and bathrooms, and installing appropriate fixtures and other devices for the hearing or vision impaired. As the population ages, there is more need for accessibility improvements. Most low income elderly households do not have the funds to pay for accessibility improvements. Younger families which include a physically disabled person also often need assistance paying for accessibility improvements.

Mental Disabilities

The Alameda County Department of Behavioral Health Care (Mental Health) serves approximately 18,204 people a year who have severe and chronic mental disabilities, including those that require periodic psychiatric hospitalization and other types of 24-hour care. Approximately 47% of this population has housing, while 6% are estimated to be homeless. An additional 18% are in the criminal justice system and the remaining 33% have an unknown living situation.

Many mentally disabled people can live successfully in supported housing with adequate access to treatment and peer supports. However, the majority of non-homeless mentally disabled people are consistently threatened with homelessness. Board and Care homes help to fill this gap for a small portion of the population. Many of the homes that formerly housed mentally disabled people are now only serving the developmentally disabled. This can be attributed to the fact that the State of California reimbursement rate for Board and Care homes serving developmentally disabled people is higher than the rate for serving mentally disabled people. There is a concentration of Board and Care Homes located in Cities of Hayward and San Leandro and in the Ashland area in the Unincorporated County.

As of January 2000, there are 91 adult residential care facilities with a total capacity of about 791 beds in the HOME Consortium. The 2000 Community Care Licensing Division Directory indicates that nine are designated for mentally disabled individuals, and twenty-six are designated for

developmentally disabled individuals. In addition, there are six adult day care facilities for the developmentally disabled, located in the HOME Consortium jurisdictions of Hayward, Pleasanton, San Lorenzo, and San Leandro.

The Alameda County Long Term Care Planning Council has defined long term care services as those needed by functionally impaired adults, aged 18 and older, to enable them to live in the least restrictive environment possible. Long term care services include the financing, organization, and delivery of a wide range of medical and human services to individuals who are severely disabled or limited in their functional capacities for a relatively long period of time. Individuals may live at home, in residential care, or nursing facilities.

The Alameda County Shelter Plus Care Program provides rental subsidies and supportive services on a long-term basis for homeless people with disabilities. HCD administers the program in cooperation with the Oakland Housing Authority, the Housing Authority of Alameda County, and the Alameda City Housing Authority. The program serves homeless individuals with one or more of three targeted disabilities: serious mental illness, chronic alcohol or drug problems, and acquired immunodeficiency syndrome (AIDS) or related diseases, who are living on the streets or in emergency shelters. More than half of the individuals served meet the HUD definition of chronic homelessness. Shelter Plus Care provides assistance to participants through rental assistance payments and a broad range of supportive services provided by a network of over 50 community-based organizations and county-operated programs. These services include service coordination and case management, alcohol and drug treatment, mental health services, primary medical care, AIDS services, benefits counseling and advocacy, money management services, housing search assistance, and crisis support.

The Shelter Plus Care Program currently subsidizes 443 units. The Sponsor-based housing rental assistance (SRA) grant subsidizes, through contracts with non-profit organizations, 66 units located throughout the County. An additional SRA grant was received to assist nine units at the Housing Alliance development in Castro Valley. The Single Room Occupancy (SRO) grant subsidizes 59 SRO units at the Harrison Hotel in downtown Oakland as well as 32 Housing Choice vouchers that were converted from previous SRO units. The Tenant-based rental assistance (TRA) provides assistance to 214 units throughout the County. Approximately 40% of the TRA grant is being spent to assist Shelter Plus Care Participants living in the HOME Consortium area. There is an additional TRA grant that provides supported housing to homeless persons living with AIDS. The grant is jointly administered with the City of Berkeley, with 15 certificates allocated to Berkeley clients, and 34 certificates allocated to clients throughout the County. The Project-based Rental Assistance Program (PRA) assists 14 units at Alameda Point.

Persons with HIV/AIDS

According to the Alameda County Public Health Department's *AIDS Epidemiology Report, Alameda County* there are 2,720 people living with AIDS in the County as of December 31, 2003. A total of 1,162 HIV cases had been reported to Alameda County as of December 31, 2003. This total is not considered complete due to the recent regulations changes mandating reporting of newly diagnosed HIV infections.

There are 357 units of HIV or AIDS dedicated housing throughout Alameda County (Table 23).

Table 23 – Housing Units for People with HIV/AIDS

Project Name/Sponsor/Owner	Family Units	Family Beds	Individual Beds/Units	Total
<i>Emergency Housing</i>	<i>1</i>	<i>3</i>	<i>18</i>	<i>22</i>
East Oakland Community Project (EOCP) Emergency Shelter	1	3	18	22
<i>Transitional or Short-Term Housing</i>	<i>10</i>	<i>28</i>	<i>45</i>	<i>83</i>
Berkeley Emergency Food and Housing Program	2	6	0	8
Hale Laulima (BOSS)	5	15	0	20
Rosa Parks House (BOSS)	2	4	9	15
Catholic Charities (transitional/short term subsidies)	1	3	24	28
New Bridge Foundation (Shelter Plus Care)	0	0	12	12
<i>Residential Care Facility</i>	<i>0</i>	<i>0</i>	<i>10</i>	<i>10</i>
Walker House (Ark of Refuge)	0	0	10	10
<i>Permanent Housing</i>	<i>22</i>	<i>65</i>	<i>147</i>	<i>234</i>
Peter Babcock House (BOSS)	0	0	5	5
Shelter Plus Care (Al Co HCD)	0	0	35	35
Spirit of Hope (Alameda Point Collaborative)	4	13	0	17
Miramar Apartments (APC)	12	36	0	48
Allen Temple Manor	2	4	21	27
Swans Market (EBALDC)	4	12	0	16
Providence House	0	0	40	40
Bay Bridge Apartments (RCD)	0	0	6	6
Concord House (RCD)	0	0	8	8
Dwight Way (RCD)	0	0	2	2
Eastmont Court (RCD)	0	0	4	4
Harrison Hotel (RCD)	0	0	14	14
Marlon Riggs (RCD)	0	0	12	12
<i>Permanent Housing in Development</i>	<i>0</i>	<i>0</i>	<i>8</i>	<i>8</i>
Housing Alliance (Allied Housing)	0	0	2	2
Sacramento Senior Homes (AHA)	0	0	4	4
University Neighborhood Apartments (AHA)	0	0	2	2

Source: Alameda County Housing and Community Development Department (12/04)

Barriers to Affordable Housing

According to the Alameda County HOME Consortium's *Analysis of Impediments to Fair Housing* (Dec. 2002), despite the demonstrated need for affordable housing for families, individuals, households with special needs, and homeless people, developers of affordable housing and governmental agencies sometimes encounter neighborhood opposition to specific affordable housing developments. Neighborhood support and consultation is a common goal of housing providers, and is sought early in the development process. Community acceptance problems occur in Alameda County and are seen most often when proposals are made for affordable multi-family

housing (particularly for lower income families with children) and some HIV/AIDS housing; however, these populations are protected under the Fair Housing Act. Neighborhood opposition often focuses on permitted activities under local zoning codes and ordinances, parking needs, environmental review, or the loss of property tax due to the property tax exemption, making it difficult to raise a charge of discrimination under the Fair Housing Act. Depending on the public sector response to community complaints, this sentiment can ultimately impede the development of affordable housing and serve as an impediment to fair housing choice.

The jurisdictions within the Alameda County HOME Consortium all have a number of public policies which affect the provision of affordable housing. Some public policies may create additional costs in the provision of affordable housing, while others serve as incentives to the development, maintenance, and improvement of affordable housing. These policies include imposing development or in-lieu fees to provide affordable housing, revising ordinance, establishing redevelopment areas, and streamlining the permitting process.

Below is a summary of the public policies in the HOME Consortium which impact the provision of affordable housing.

Local Development and In-Lieu Fees

- < HOME Consortium jurisdictions impose development fees or in-lieu fees on residential development. To facilitate the development of affordable housing in the jurisdictions, some cities will waive their development fees on affordable units and some cities will impose in-lieu fees which roll over into affordable housing funds. In addition, cities will sometimes allow for modifications in the project plans, such as reduced parking requirements. The partial or total waiver of development fees and the ability to reduce such requirements as parking provide an incentive for developers to build affordable housing by decreasing per unit costs.

City Ordinances and Zoning/Building Codes

- < To encourage the development of affordable housing in the HOME Consortium, jurisdictions have adopted or revised various city ordinances that impact the development or maintenance of affordable housing. These include: inclusionary housing zoning ordinances, density bonus ordinances, secondary unit ordinances, condominium conversion ordinances, and mobile home ordinances. In addition, the process of revising General Plans including the Housing and Land Use Elements, and Area-Specific Plans, can allow reduction of policies that negatively impact the provision of affordable housing and encourage other policies which promote development which is both high-quality and cost-effective. Some cities' Housing Elements have policies to encourage rezoning of non-residential land to residential uses, which increases the supply of land for housing. This is particularly beneficial in areas which are built-out. Other city planning policies which allow flexibility in design and densities create additional incentives for developers to build affordable housing in a cost-effective manner.
- < Revision of city zoning codes to allow multi-family and mixed-use development near transportation hubs promotes the development of affordable housing units. Limitations in the zoning code in terms of secondary units, and tenure may serve to discourage density and the development of affordable units.

- < Building and Housing Codes establish minimum standards and specifications for structural soundness, safety, and occupancy. Other state requirements are enforced in the HOME Consortium jurisdiction, such as requirements for fire safety, noise insulation, soil reports, earthquake protection, energy conservation, and access for the physically disabled. Increased costs which may result from some of these requirements are likely to be offset by the long-term savings they generate. Some cities have established policies to encourage innovative building techniques and materials which meet building and housing codes but also make developments more cost-effective.

Incentive Programs

- < The ability to produce, maintain, or improve affordable housing in the HOME Consortium is improved through the implementation of policies which provide incentives to nonprofit and other developers and make their projects more economically feasible.
- < Cities may provide financial assistance to new construction or rehabilitation projects for affordable housing developments, if the project has a certain percentage of units designated for lower income households and is restricted for long-term affordability.
- < Redevelopment districts within the jurisdictions provide tax increment revenues, 20% of which are set aside for affordable housing production.

Tax Policy

- < Legislation that allows waiver of property taxes for certain categories of owners of low income housing property increases the economic viability of this type of development by reducing operating expenses. The State of California Welfare Exemption applies to housing serving lower income families which is owned by nonprofit corporations. It applies to housing in which at least 20% of the occupants earn incomes which do not exceed 80% of the area median income and rents are no more than 30% of this income level, housing financed with tax-exempt mortgage revenue bonds, or other public loans or grants, or housing utilizing the low income housing tax credit.

Housing Costs

- < In comparison with the rest of the country, another factor in the high home prices is the substantial cost of developing housing in California. Land costs are high, as well as development “soft” and “hard” costs. Developers are assessed building and impact fees which are usually built into the home price. There are significant costs involved in providing infrastructure to buildings in areas newly developed in the Consortium.

Streamlining the Development Process

- < City permitting processes can cause delays in the production of housing and increase the overall costs of development, thereby creating a disincentive to produce affordable housing. Some HOME Consortium jurisdictions are making an effort to streamline and simplify their permitting processes so that development schedules and costs may be decreased. Jurisdictions also periodically review their fee structures to ensure that they meet state requirements but are not unnecessarily increasing the cost of housing production.

Neighborhood Opposition

- < Developers of affordable housing and government agencies involved in supporting affordable housing will sometimes encounter neighborhood opposition to low income housing which can stall its implementation and ultimately impede the provision of affordable housing to needy families and individuals. In response to citizen's concerns, developers and cities seek to involve the public early in the development process, through such means as neighborhood meetings, information sessions on housing needs in the community, and/or field trips to exemplary housing developments.

Land Available for Development

According to ABAG's *Projections 2002* the total area of Alameda County is 525,338 acres. Twenty-six percent (120,800 acres) of the total area is currently developed; 77,700 acres in residential use and 43,100 acres in commercial or industrial use. Of this amount only 34,900 acres (7%) are available for development; 23,000 acres are zoned for residential; 11,900 for Commercial/Industrial.

Housing Discrimination

The Alameda County HOME Consortium Housing Market Analysis shows that Alameda County is racially and ethnically diverse. In 2000, over half of the populations were people of color. Eden Council for Hope and Opportunity (ECHO Housing), a local fair housing advocacy organization, reports in recent years it has received increased numbers of fair housing complaints which charge discrimination based on race, ethnicity, family composition and size. Housing Rights Inc., a fair housing counseling organization serving the North County jurisdictions of Albany, Emeryville and Piedmont, has had the same experience. A review of the complaints received by ECHO Housing and Housing Rights Inc. and audits by these agencies indicates that these issues have been consistently identified for the past two years as the basis for complaints.

Fair housing services are provided to reduce housing discrimination, such as housing counseling to tenants and landlords on their rights and responsibilities, investigating complaints of housing discrimination, dispute mediation and resolution, along with training for realtors and property owners on fair housing laws.

Despite increased knowledge of fair housing law and continued community efforts, discrimination continues to exist. The discrimination has also become much more subtle. In tight housing markets, investigating complaints is harder due to the rapid speed in which vacancies are filled and the hesitancy of tenants to complain due to fear of losing their housing. It also gives the landlords the ability to pick and choose among prospective tenants, which may lead to increased discrimination.

Overall the HOME Consortium will continue to: work to foster and promote networks of contractors and community-based organizations to improve integration and reduce fragmentation of services; increase recognition that local economic development (which leads to careers and higher standards of living for people living in poverty) is necessary for the long term success of welfare reform in the county; and work to develop greater resources for neighborhood and community capacity-building.