

Appendix A: Demographics and Housing Needs Assessment

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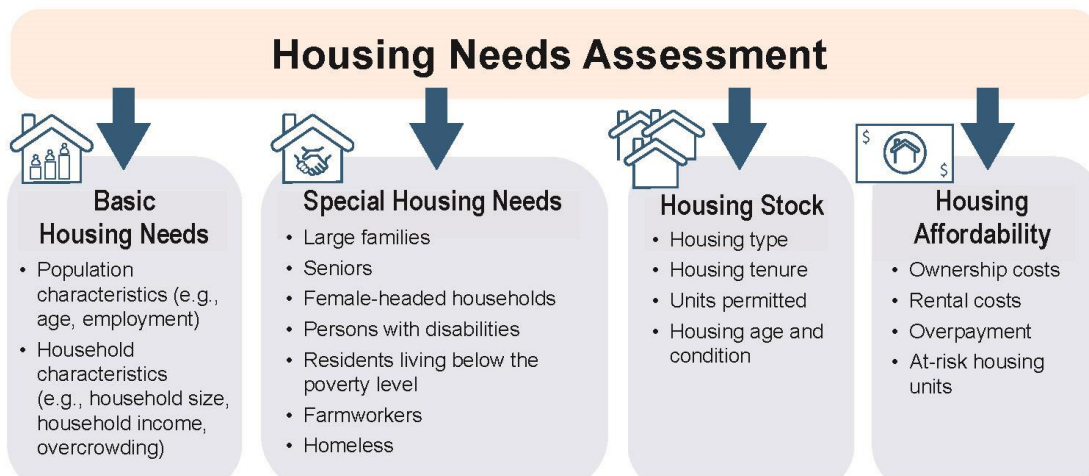
Section A.1 Introduction and Summary

A.1.1 Introduction

This Appendix forms the foundation for understanding Unincorporated Alameda County’s housing needs. It analyzes a range of demographic, economic, and housing-related variables to determine the extent and context of the County’s housing-related need. Information gathered through this section provides a basis from which to build housing goals, policies, and programs to address those needs.



This needs assessment includes an analysis of the County’s population, special needs groups, employment, housing stock, and housing affordability.



The main source of data used to form the majority of this section is HCD pre-certified local housing data provided by ABAG, which relies primarily on the American Community Survey (ACS) 2015-2019, California Department of Finance (DoF), and HUD’s Comprehensive Housing Affordability Strategy (“CHAS”) data.

A.1.2 Summary

Housing needs are determined by a County’s population and its existing housing stock and provide context for developing housing policy, such as which types of housing and its affordability levels are most needed in the community. The following summarizes key data from this housing needs assessment.

- Unincorporated Alameda County has a lower income population than Alameda County (County). Unincorporated Alameda County’s 2019 median household income was \$91,653, 8.5 percent lower than the County (\$99,406) as a whole. 14.1 percent of

households in Unincorporated Alameda County are extremely low-income, and 41.1 percent of Unincorporated Alameda County households are low-income households (earn less than 80 percent of Area Median Income [AMI]).

- Home prices are higher in Unincorporated Alameda County than in the County. Households must earn \$150,700 (over 120 percent of AMI) to be able to afford to buy an average-priced home in the area. A household must have an annual income of \$68,500 (50 percent of AMI) to be able to afford market rent in Unincorporated Alameda County.
- Approximately 28.9 percent of Unincorporated Alameda County homeowners and 51.5 percent of renters are cost burdened, meaning they spend 30 percent or more of gross income on housing costs. Additionally, 26.3 percent of renters spend 50 percent or more of their income on housing, compared to about 10.6 percent of homeowners. Unincorporated Alameda County has a slightly higher proportion of cost-burdened households (37.5 percent) compared to the County (37 percent).
- Renter householders are more likely to be living in overcrowded conditions than owner-occupied households. In Unincorporated Alameda County, 4.5 percent of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 1 percent of households that own. 9.9 percent of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 3.7 percent for those who own.
- Unincorporated Alameda County's population is 31.6 percent White, 30.5 percent Hispanic or Latinx, 23.6 percent Asian or Pacific Islander, 9.2 percent Black or African American, 4.7 percent Other Race or Multiple Races, and 0.3 percent American Indian or Alaska Native. People of color comprise a higher proportion of Unincorporated Alameda County's population compared to the Bay Area. Black or African American-identified residents experience the highest rates of poverty in Unincorporated Alameda County.
- Unincorporated Alameda County's median age is 40.0, two years higher than the County (38 years). Seniors (65 years and above) make up approximately 14.7 percent of the population. Out of the total senior population, 36.8 percent are cost burdened. Seniors are designated a special needs population under housing element law. Seniors can face higher levels of housing insecurity because they are more likely to be on a fixed income while requiring higher levels of care.
- Unincorporated Alameda County's other special housing needs populations include persons with a disability that may require accessible housing (10.6 percent of residents) and female-headed households who are often at greater risk of housing insecurity (13.2 percent of households).
- Unincorporated Alameda County has 6,476 large households (five or more people), which are generally served by three-bedroom or larger units. Unincorporated Alameda County's housing mix of three-bedroom or larger units (29,884 units) can sufficiently accommodate the number of larger families.

- A variety of housing types is important to meet the needs of all members of the community. Over 75.1 percent of Unincorporated Alameda County’s housing stock is single-family (attached and detached). Multifamily homes have experienced the most growth over the last decade.
- The rate of housing production is relatively slow, with only 423 units permitted in the past 10 years. The largest proportion of Unincorporated Alameda County’s housing units was built from 1940 to 1959. This represents an aging housing stock.

Section A.2 Population Characteristics

A.2.1 Population

The Bay Area (Region) is the fifth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession that began in 2007. Many cities in the Region have experienced significant growth in jobs, wages and population. While these trends have led to a corresponding increase in demand for housing across the Bay Area, the regional production of housing has largely not kept pace with job and population growth.

In 2020, the population of Unincorporated Alameda County was estimated to be 148,452 (see Table A-1), which accounted for 8.9 percent of Alameda County. From 1990 to 2000, the Unincorporated County population increased by 13.1 percent. Since 2000, Unincorporated Alameda County’s population increased by 9.4 percent, which is below the 14.8 percent increase experienced by the Region as a whole during the same period (see Figure A-1).

In Unincorporated Alameda County, approximately eight percent of its population moved during the past year, which was lower than the regional rate of 13.4 percent.

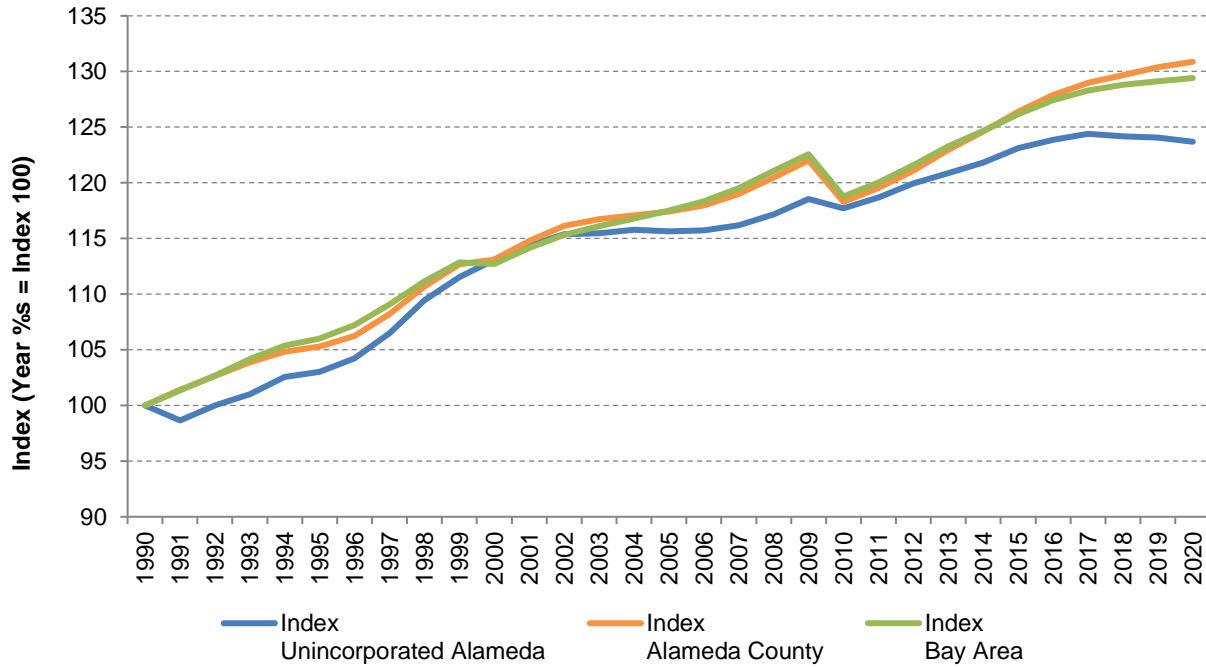
Among the Census Designated Places (CDPs) within Unincorporated Alameda County, San Lorenzo experienced the fastest growth from 2000 to 2020, growing at a rate of 34.8 percent. All other CDPs in Unincorporated Alameda County also grew during this period except Sunol, which experienced a population decline of 31 percent. The population outside of the CDPs also decreased during this time, shrinking by 62.6 percent (see Table A-2).

Table A-1: Population Growth Trends 1990-2020

	1990	1995	2000	2005	2010	2015	2020
Unincorporated Alameda County	120,020	123,628	135,717	138,806	141,266	147,777	148,452
Alameda County	1,276,702	1,344,157	1,443,939	1,498,963	1,510,271	1,613,528	1,670,834
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Finance, E-5 series)

Figure A-1: Population Growth Trends 1990-2020



Note: The data shown on the graph represents population for the jurisdiction, county, and Region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year. For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. DOF uses the decennial census to benchmark subsequent population estimates.

Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Finance, E-5 series)

Table A-2: Population Growth Trends in Unincorporated Alameda County CDPs 2000, 2010, 2020

	2000	2010	2020	% Growth 2000 to 2020
Ashland	20,766	21,925	23,823	15%
Castro Valley	57,410	61,388	66,441	16%
Cherryland	13,782	14,728	15,808	15%
Fairview	9,574	10,003	11,341	18%
San Lorenzo	21,947	23,452	29,581	35%
Sunol	1,340	913	922	-31%
Other Unincorporated Alameda County	11,198	8,857	4,191	-63%
Unincorporated Alameda County	136,017	141,266	152,107	12%

Note: Population totals for Unincorporated Alameda County differ from Table A-1 due to use of different sources.
 Source: 2000, 2010, 2020 U.S. Decennial Census, Table DP1 (year 2000), Table P1 (years 2010 and 2020)

A.2.2 Age

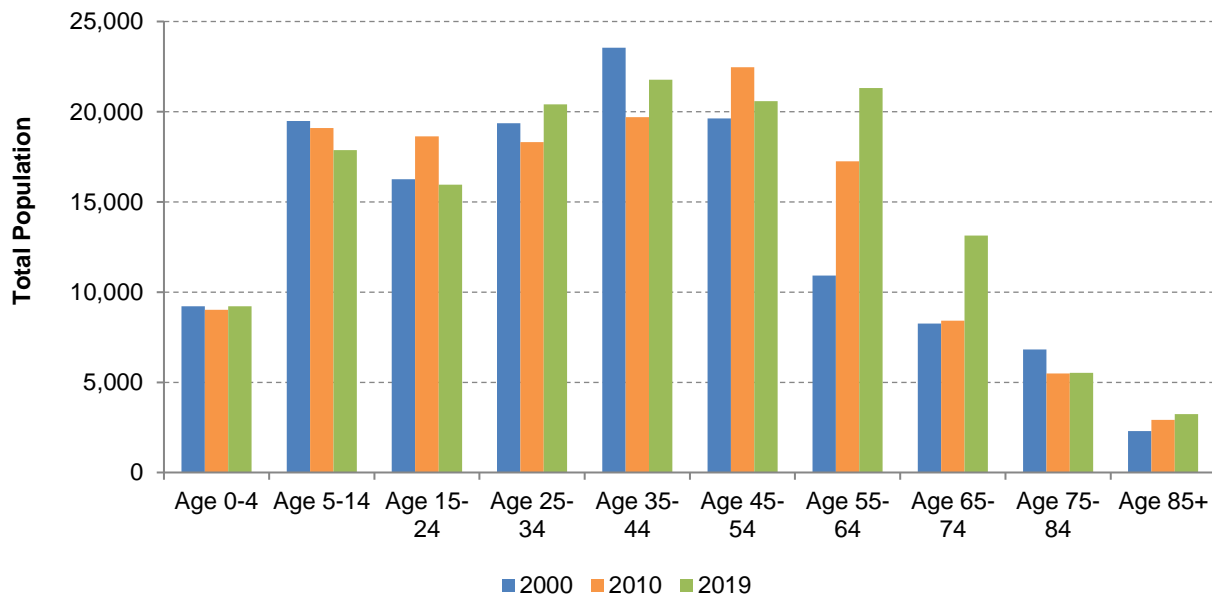
The distribution of age groups in a County influences the types of housing the community may need in the near future. An increase in the older population may mean there is a developing need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options and related services. Trends indicate an increased desire to age-in-place or downsize in order to stay within their communities, which can mean more multifamily and accessible units are also needed.

In Unincorporated Alameda County, the median age in 2000 was 36 years. By 2019 the median age increased to around 40 years. For the entire Alameda County, the median age was around 38 years old in 2019 (see Figure A-2).

The population of seniors (65 years and above) in Unincorporated Alameda County increased by 26.1 percent from 2010 to 2019 and makes up an estimated 14.7 percent of the total population. Conversely, the Unincorporated Alameda County population of children under the age of 15 decreased by four percent between 2010 and 2019.

Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color (all non-white racial groups) make up 36.7 percent of seniors and 60 percent of youth under 18 years of age (see Figure A-3).

Figure A-2: Population by Age, 2000-2019, Unincorporated Alameda County

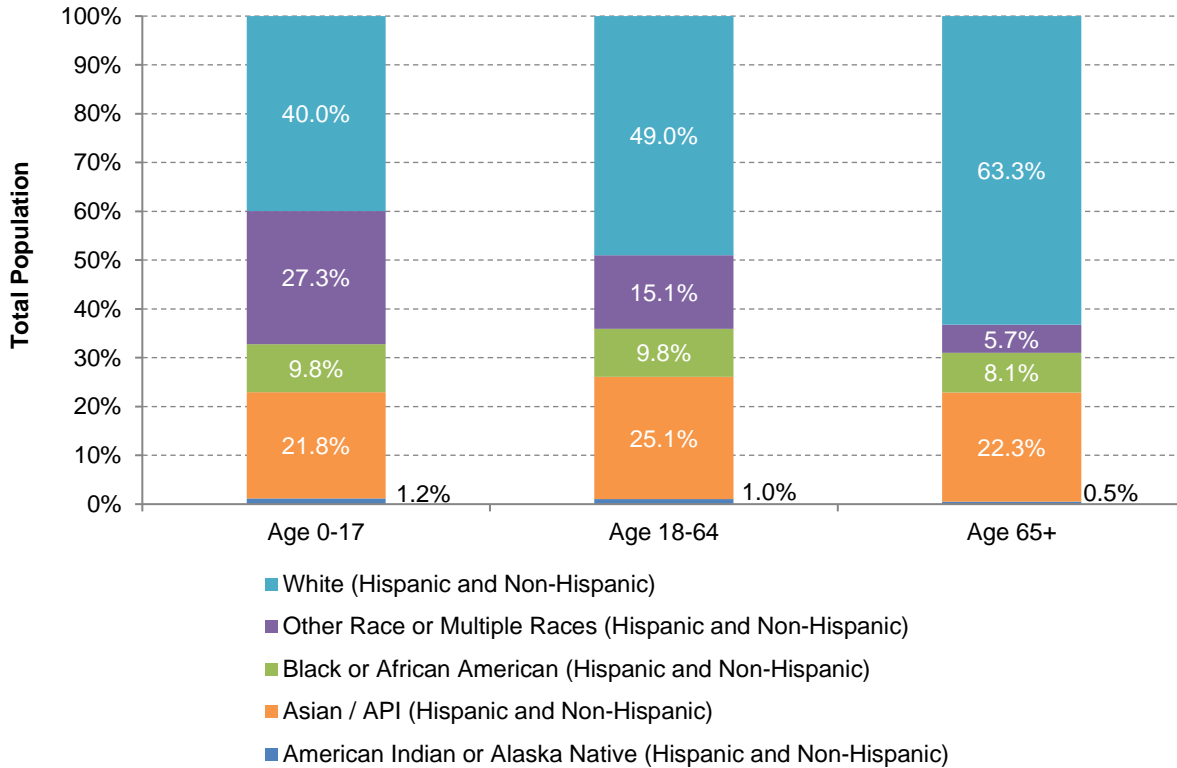


Notes:

Universe: Total population

Source: ABAG 2021 Pre-certified Housing Needs Data ((U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001)

Figure A-3: Senior and Youth Population by Race, 2019, Unincorporated Alameda County



Notes:

Universe: Total population

In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of Hispanic / non-Hispanic groups has not been shown to avoid double counting in the stacked bar chart.

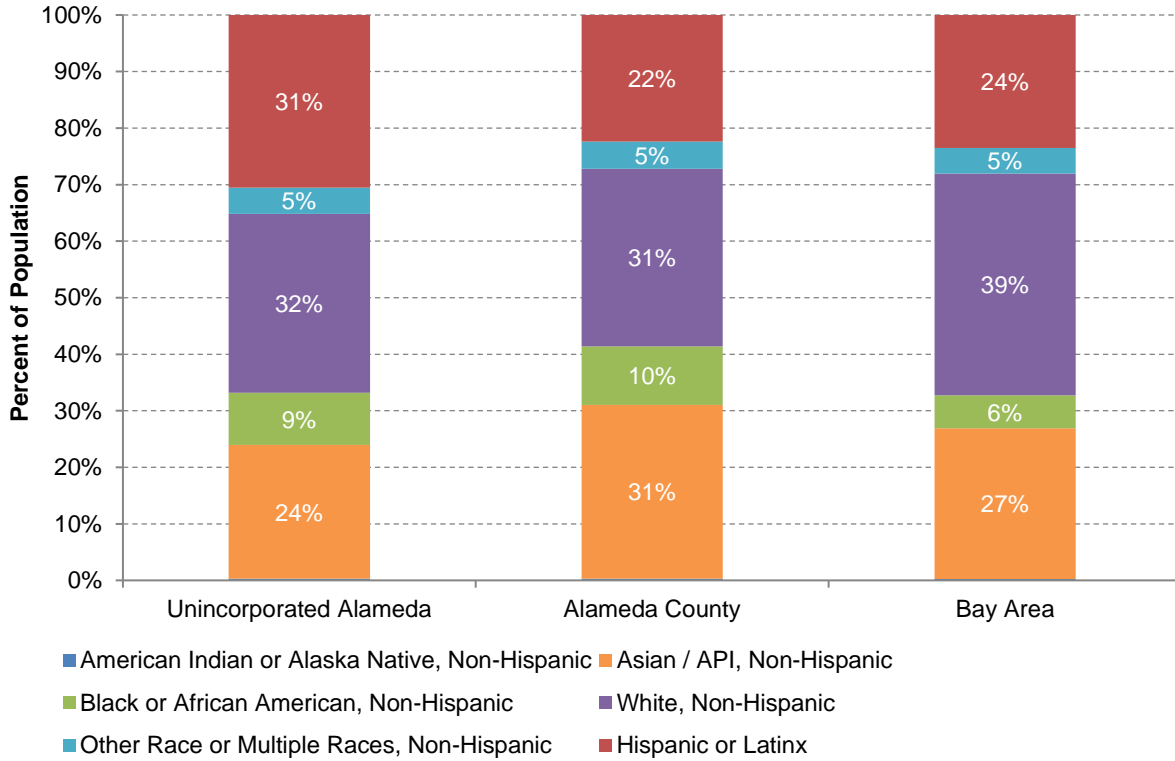
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G))

A.2.3 Race/Ethnicity

Understanding the racial and ethnic makeup of a County and Region is important for designing and implementing effective housing policies and programs. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that have occurred over time and continue to impact communities of color today.

In Unincorporated Alameda County, 31 percent of residents identify as Hispanic or Latinx, a higher share than the County (22 percent) and Region (24 percent). A smaller share of Unincorporated Alameda County residents (24 percent) identify as Asian or Pacific Islander compared to the County (31 percent) and Region (27 percent) (see Figure A-4).

Figure A-4: Population by Race and Ethnicity, 2019, Unincorporated Alameda County



Notes:

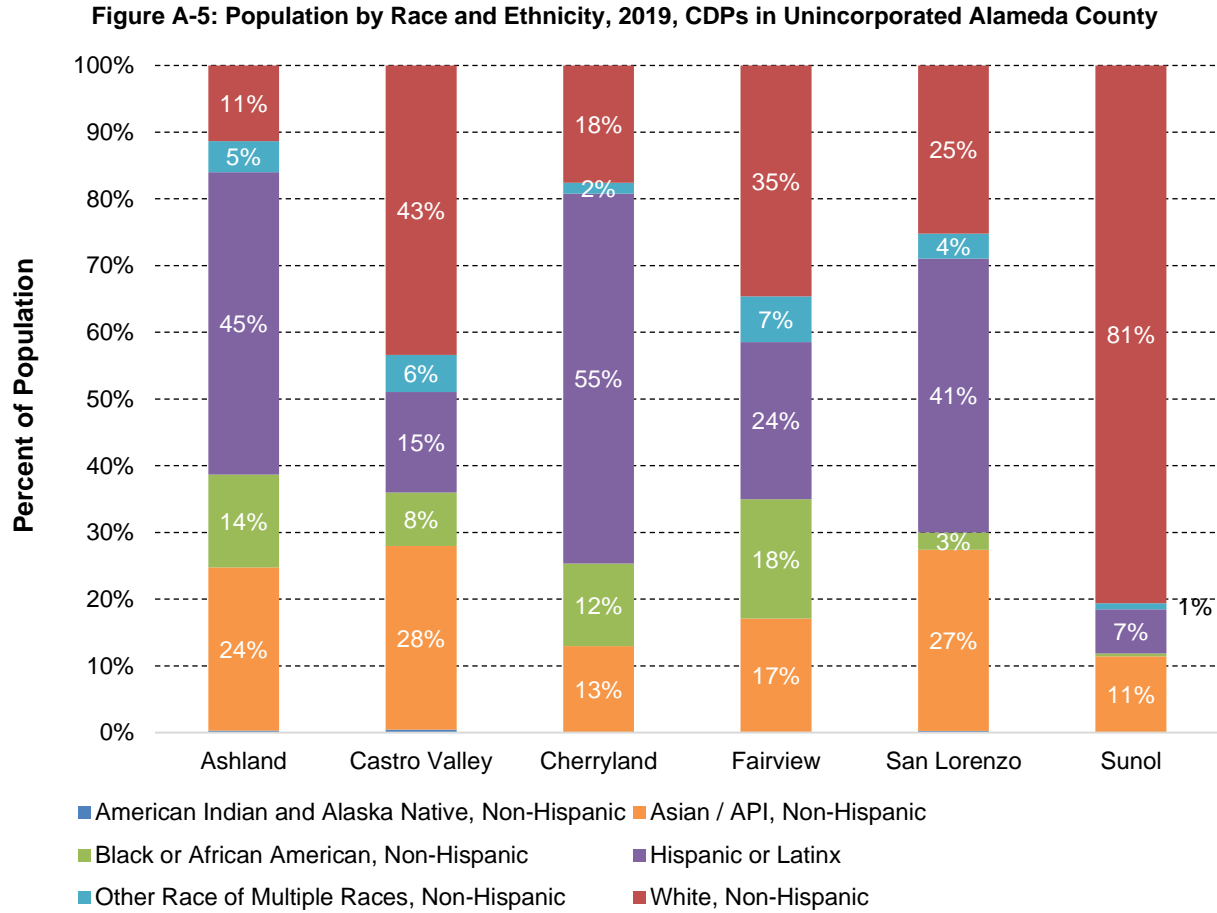
Data for 2019 represents 2015-2019 ACS estimates.

The Census Bureau defines Hispanic/Latinx ethnicity as separate from racial categories. For this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002)

There is a wide range of racial and ethnic distributions in communities within Unincorporated Alameda County. Cherryland, Ashland, Hayward Acres, and San Lorenzo have comparatively large shares of Hispanic or Latinx populations, and Sunol, Castro Valley, and Fairview have relatively large shares of Non-Hispanic White populations. In 2019, the Hispanic or Latinx population accounted for 55 percent of residents in Cherryland, 45 percent of residents in Ashland, and 41 percent of residents in San Lorenzo, while in 2021, over 69 percent of the population in Hayward Acres were identified as Hispanic or Latinx. In 2019, the Non-Hispanic White population accounted for 81 percent of residents in Sunol, 43 percent of residents in Castro Valley, and 35

percent of residents in Fairview (see Figure A-5). In 2021, eight percent of residents in Hayward Acres were identified as Non-Hispanic White.¹



Note:

Data for 2019 represents 2015-2019 ACS estimates.

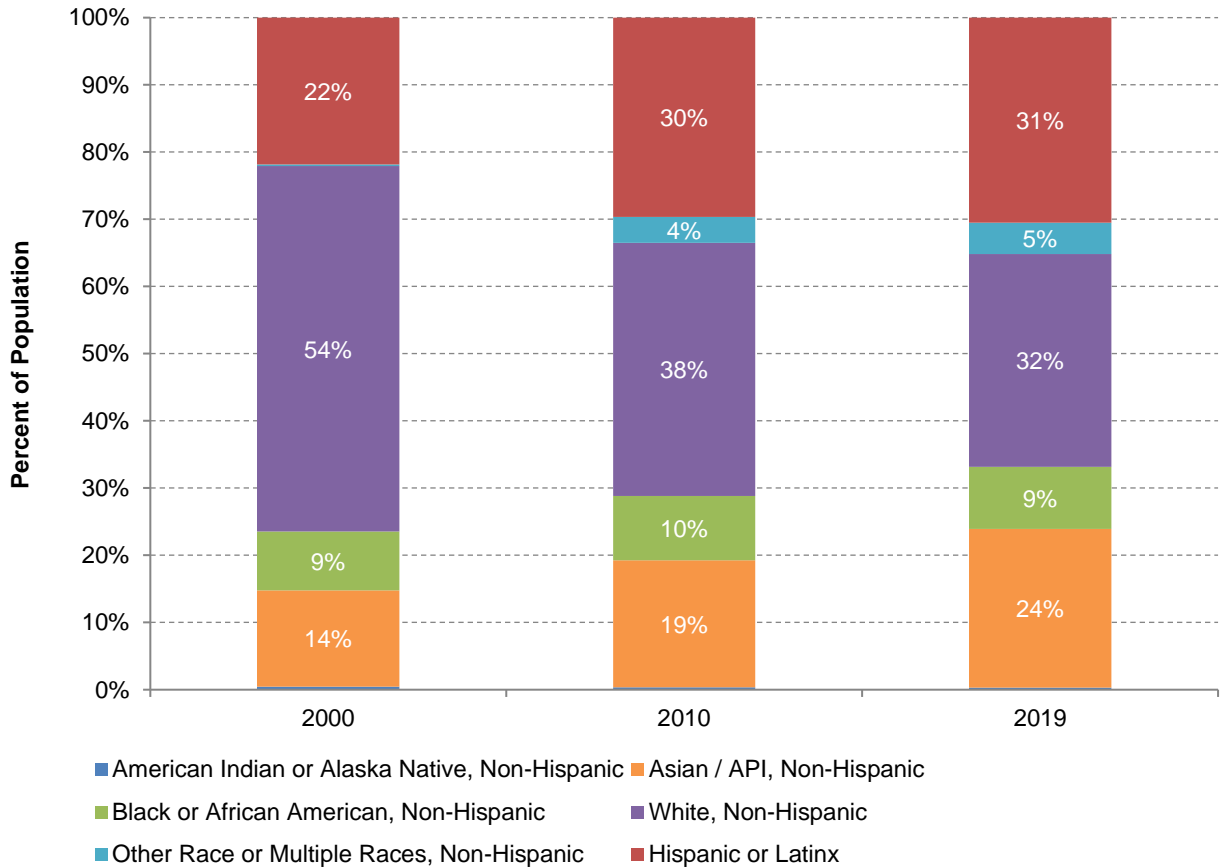
The Census Bureau defines Hispanic/Latinx ethnicity as separate from racial categories. For this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity. The Non-Hispanic American Indian or Alaska Native population accounts for less than one percent of residents in Alameda County, and the Bay Area. In Sunol, individuals identifying as Black or African American, Non-Hispanic account for less than one percent of the total population.

Source: (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002)

¹ Hayward Acres is not depicted in Figure A-5 or other similar figures because it is not a Census Designated Place (CDP).

Since 2000, the percentage of residents in Unincorporated Alameda County identifying as Non-Hispanic White decreased while the percentage of residents of all other races and ethnicities has increased by 22.7 percentage points (see Figure A-6). The Hispanic or Latinx population increased the most while the Non-Hispanic White population decreased the most.

Figure A-6: Population by Race and Ethnicity, 2000-2019, Unincorporated Alameda County



Notes:

Data for 2019 represents 2015-2019 ACS estimates.

The Census Bureau defines Hispanic/Latinx ethnicity as separate from racial categories. For this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

The values above do not add up to 100% as they are rounded to the nearest one-tenth.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002)

A.2.4 Employment

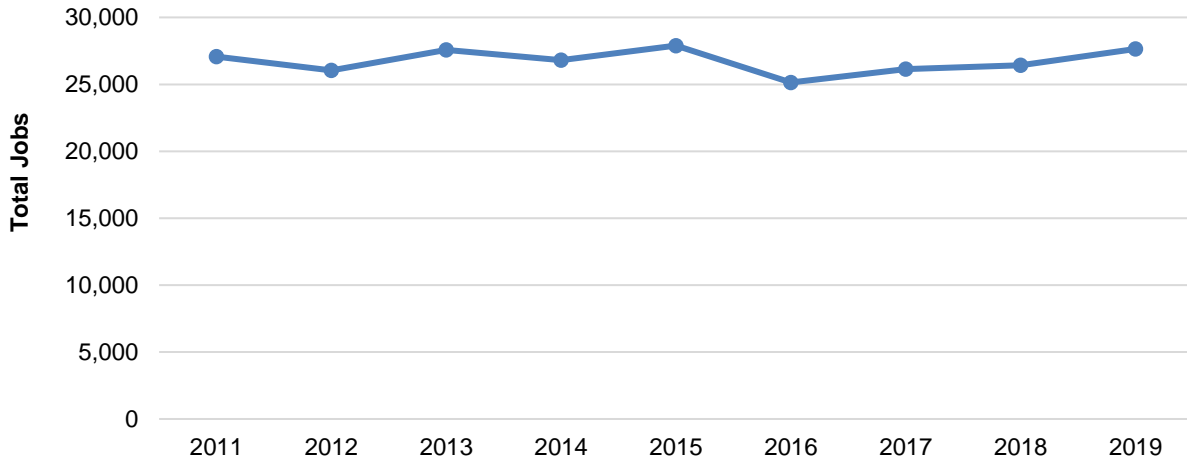
A city or county houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city or county may have job sites that employ

residents from the same jurisdiction, but more often employ workers commuting from outside of it. Smaller jurisdictions typically will have more employed residents than jobs there and export workers, while larger jurisdictions tend to have a surplus of jobs and import workers. To some extent, the regional transportation system is set up for this flow of workers to the region’s core job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale. This imbalance burdens employees who must travel greater distances between their home and place of employment, which also strains the transportation system and has environmental implications.

In 2019, Unincorporated Alameda County had an estimated 27,643 jobs, which represented 3.4 percent of the 807,173 jobs in the County (see Figure A-7). An estimated 13.6 percent of people employed in Unincorporated Alameda County also lived in the area (Longitudinal Employer-Household Dynamics).

Unincorporated Alameda County has experienced little job growth in recent years. From 2011 to 2019, Unincorporated Alameda County experienced a net increase of 585 jobs, a growth rate of two percent and a rate much slower than the overall County, which grew by a rate of 23 percent during the same period.

Figure A-7: Total Jobs, 2011-2019, Unincorporated Alameda County



Notes:

Universe: Jobs from unemployment insurance-covered employment (private, state, and local government) plus United States Office of Personnel Management-sourced Federal employment

The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, 2011-2019.

Castro Valley is the largest employment center within Unincorporated Alameda County. In 2019, Castro Valley had 12,647 jobs (see Table A-3), which accounted for 46 percent of total jobs in Unincorporated Alameda County. Ashland and San Lorenzo have the next large concentrations

of employment with each containing around 3,200 jobs. Although Castro Valley has a large concentration of jobs in Unincorporated Alameda County, since 2011, Castro Valley's employment declined by six percent. From 2011 to 2019, Other Unincorporated Alameda County, Cherryland, and Ashland experienced the most job growth at rates of 27 percent, 23 percent, and 22 percent respectively.

Table A-3: Total Jobs, 2011-2019, Unincorporated Alameda County CDPs

	2011	2012	2013	2014	2015	2016	2017	2018	2019
Ashland	2,619	2,464	2,453	2,539	2,815	2,989	2,962	3,059	3,196
Castro Valley	13,476	13,609	12,794	13,088	13,823	11,220	12,142	12,596	12,647
Cherryland	1,301	1,339	1,355	1,502	1,509	1,536	1,570	1,573	1,600
Fairview	716	677	2,601	781	812	699	691	690	858
San Lorenzo	3,923	3,513	3,455	3,869	3,659	3,285	3,340	3,155	3,170
Sunol	529	574	562	494	510	427	414	451	450
Other Unincorporated Alameda County	4,494	3,862	4,348	4,545	4,766	4,983	5,025	4,897	5,722
Unincorporated Alameda County	27,058	26,038	27,568	26,818	27,894	25,139	26,144	26,421	27,643
Alameda County	656,385	671,397	691,401	716,374	751,240	782,101	793,317	813,406	807,173

Notes:

Universe: Jobs from unemployment insurance-covered employment (private, state, and local government) plus United States Office of Personnel Management-sourced Federal employment

The data is tabulated by place of work, regardless of where a worker lives.

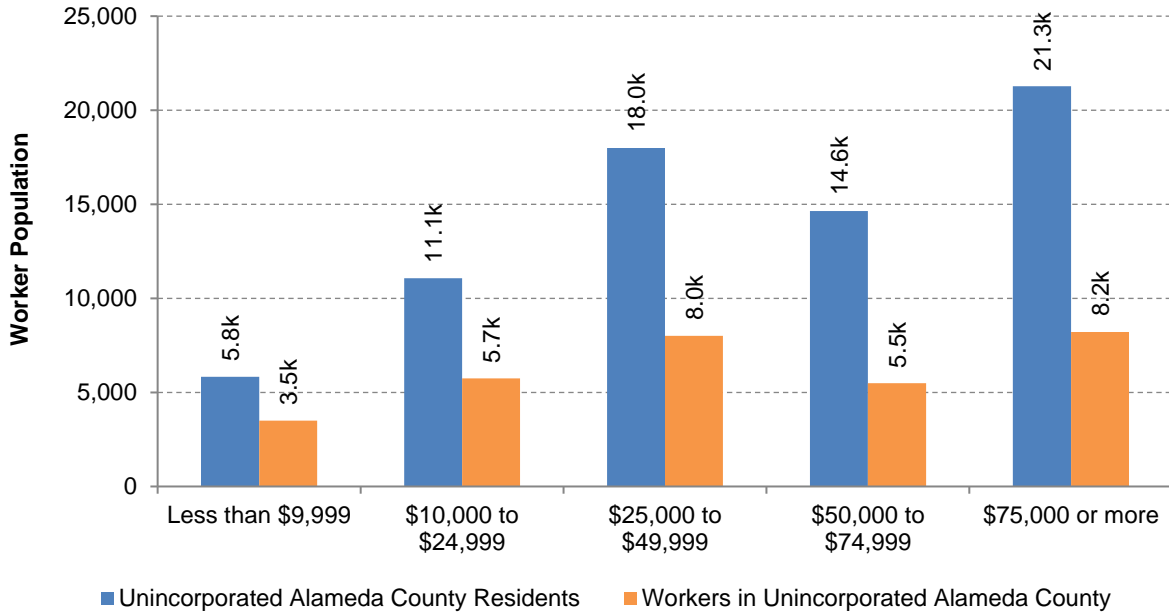
Source: U.S. Census Bureau, *Longitudinal Employer-Household Dynamics, 2011-2019*.

Figure A-8 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment opportunities for relatively low- income workers but have relatively few housing options for those workers. Conversely, it may house residents who are low-wage workers but offer few employment opportunities for them. Such relationships may cast extra light on potentially unmet demand for housing in particular price categories. A surplus of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear.

Unincorporated Alameda County has more low-wage residents (16,898) than low-wage jobs (9,246), where low-wage refers to jobs paying less than \$25,000. At the other end of the wage spectrum, the area has more high-wage residents than high-wage jobs (where high-wage refers

to jobs paying more than \$75,000) (see Figure A-8).² The number of workers by wage category was supplied by ABAG and was sourced from the 2019 American Community Survey.

Figure A-8: Workers by Earnings, Residents and Workers in Unincorporated Alameda County, 2019,



Notes:

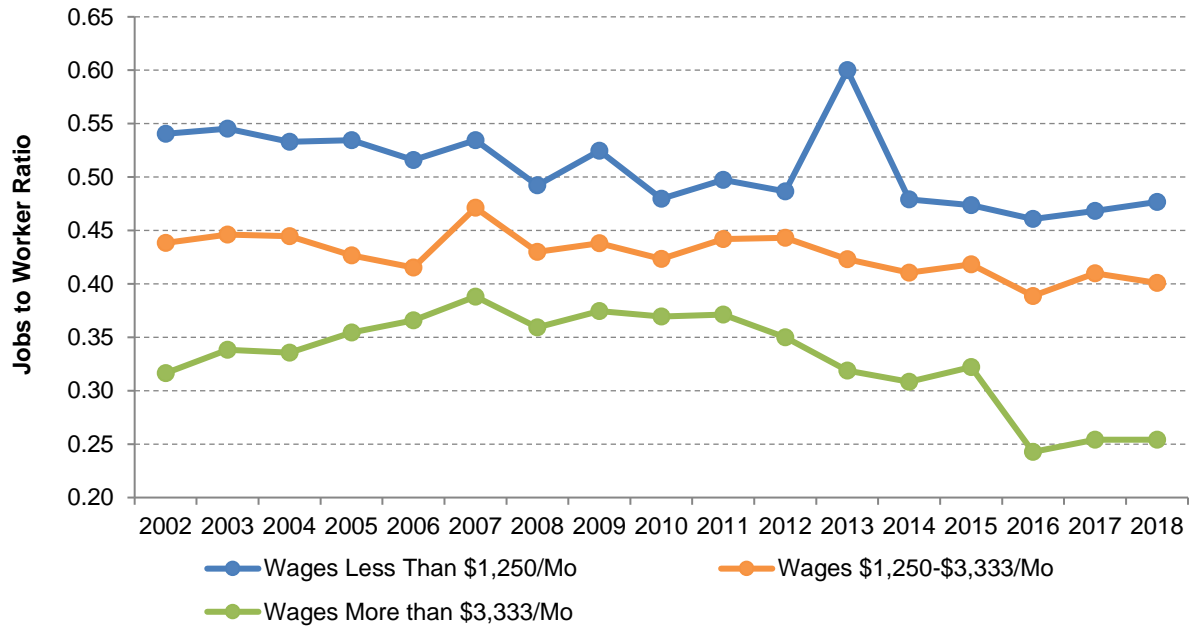
Universe: workers 16 years and over with earnings

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519)

Figure A-9 shows the balance of Unincorporated Alameda County’s resident workers to the jobs located there for different wage groups as a ratio instead – a value of 1 means that a County has the same number of jobs in a wage group as it has resident workers – in principle, a balance. Values close to 0 indicate a jurisdiction will need to export workers for jobs in a given wage group. At the regional scale, this ratio is 1.04 jobs for each worker, implying a modest import of workers from outside the Region.

² The source table is top-coded at \$75,000, precluding more fine grained analysis at the higher end of the wage spectrum.

Figure A-9: Jobs-Worker Ratios, by Wage Group, 2002-2018, Unincorporated Alameda County



Notes:

Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state, and local government) plus United States Office of Personnel Management-sourced Federal employment

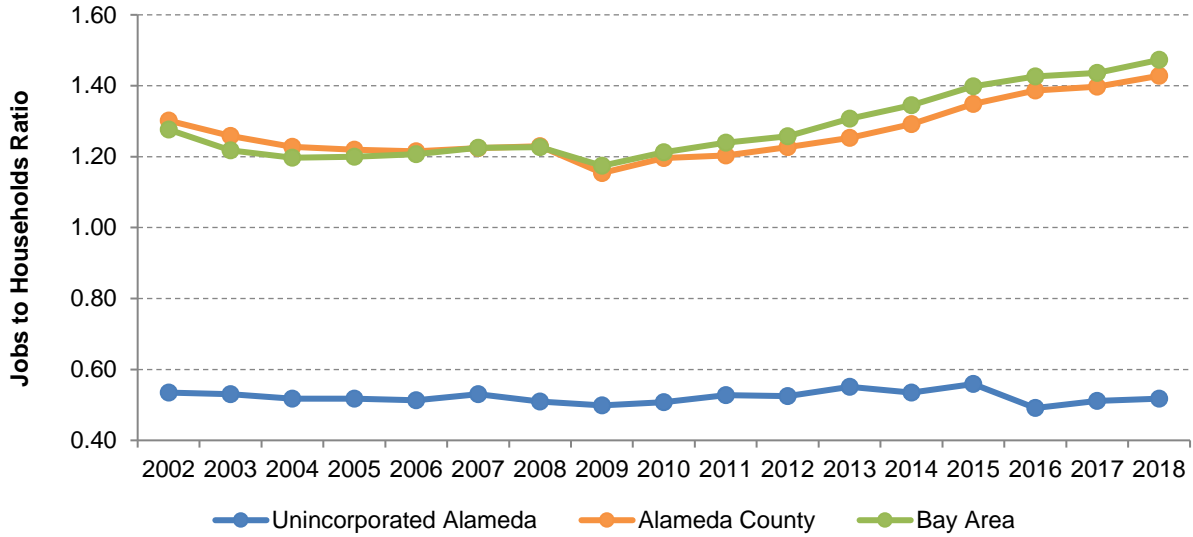
The ratio compares job counts by wage group from two tabulations of LEHD data: Counts by place of work relative to counts by place of residence. See text for details.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018)

Such balances between jobs and workers may directly influence the housing demand in a community. When there is high demand for housing relative to supply at different income levels, workers will compete for a limited supply. As already shown, many workers in Unincorporated Alameda County may be unable to afford to live where they work, particularly when housing growth has been in higher-income markets. This dynamic not only means many workers will need to prepare for long commutes and time spent on the road, but in the aggregate, it contributes to traffic congestion and time lost for all road users.

If there are more jobs than employed residents, it means a County is relatively jobs-rich, typically also with a high jobs-to-household ratio (over 1.0). The jobs-household ratio in Unincorporated Alameda County has remained fairly constant over time, from 0.54 in 2002 to 0.52 jobs per household in 2018 (see Figure A-10). Unincorporated Alameda County’s ratio is significantly lower than both Alameda County (1.43) and the Region (1.47), suggesting the County has a low number of jobs relative to households.

Figure A-10: Jobs-Household Ratio, 2002-2018



Notes:

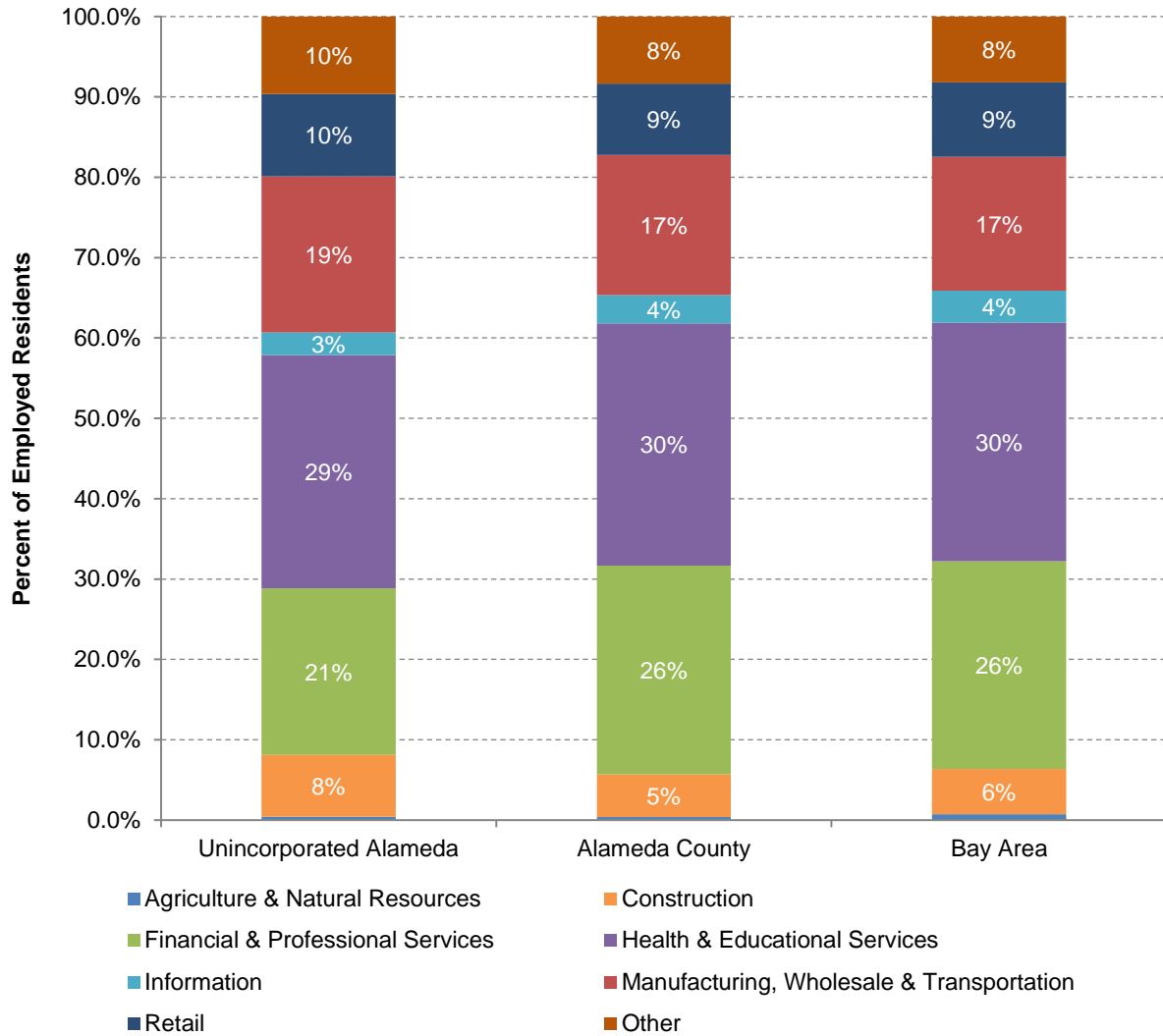
Universe: Jobs in a jurisdiction from unemployment insurance-covered employment (private, state, and local government) plus United States Office of Personnel Management-sourced Federal employment; households in a jurisdiction

The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. The ratio compares place of work wage and salary jobs with households, or occupied housing units. A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households))

Health and Educational Services is the largest industry in which Unincorporated Alameda County residents work (see Figure A-11). In 2019, 29 percent of Unincorporated Alameda County residents were employed in Health and Educational Services jobs. Health and Educational Services is also the largest industry sector in the County and the Region.

Figure A-11: Resident Employment by Industry, 2019



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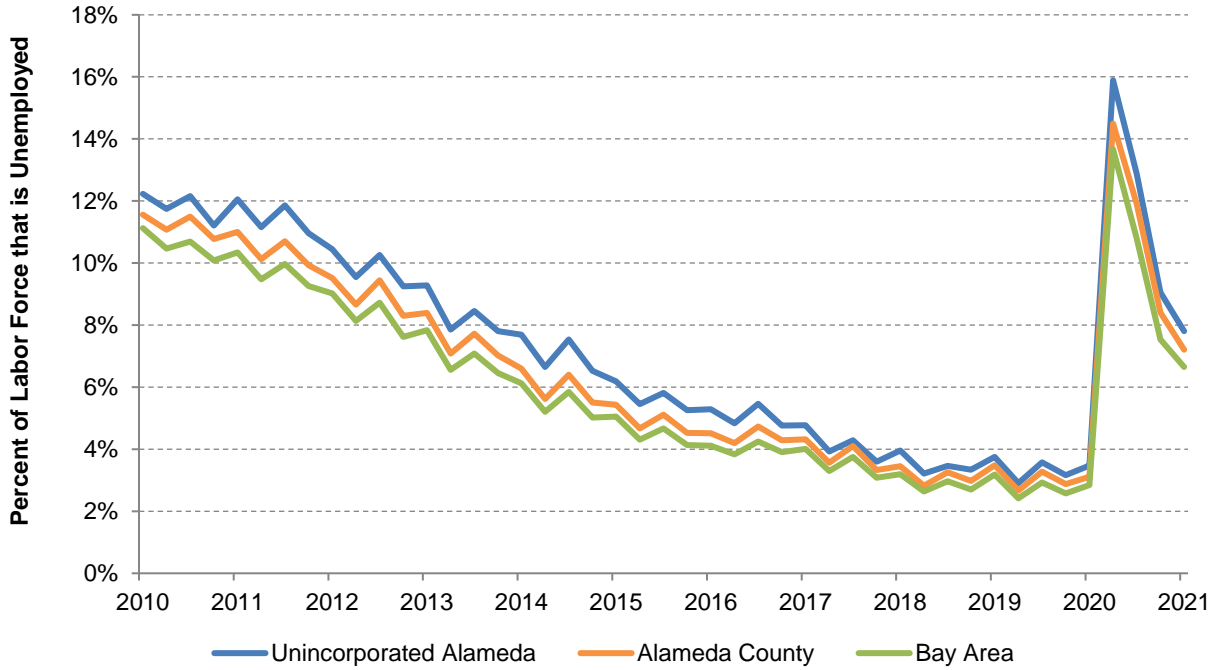
Universe: Civilian employed population age 16 years and over

The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Agriculture and Natural Resources accounts for less than one percent of resident employment in Unincorporated Alameda County, Alameda County, and the Bay Area.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data [2015-2019], Table C24030)

In Unincorporated Alameda County, there was a 4.4 percentage point decrease in the unemployment rate between January 2010 and January 2021 (see Figure A-12). Jurisdictions throughout the Region experienced a sharp rise in unemployment in 2020 due to impacts related to the COVID-19 pandemic, with a general improvement and recovery in the later months of 2020.

Figure A-12: Unemployment Rate, 2010-2021



Notes:

Universe: Civilian employed population age 16 years and over

Unemployment rates for the jurisdiction level are derived from larger-geography estimates.

Source: ABAG 2021 Pre-certified Housing Needs Data (California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021)

Section A.3 Household Characteristics

A.3.1 Household Size

In Unincorporated Alameda County, the largest share of households (31 percent) consists of households with two people, while the lowest share of households (13 percent) consists of five-or-more persons (see Table A-4). According to the California Department of Finance, Unincorporated Alameda County had an average household size of 3.0 in 2021. For additional information on household size, see Section A.3.2 (Overcrowding) and A.3.4 (Special Housing Needs).

Table A-4: Household Size, 2019, Unincorporated Alameda County

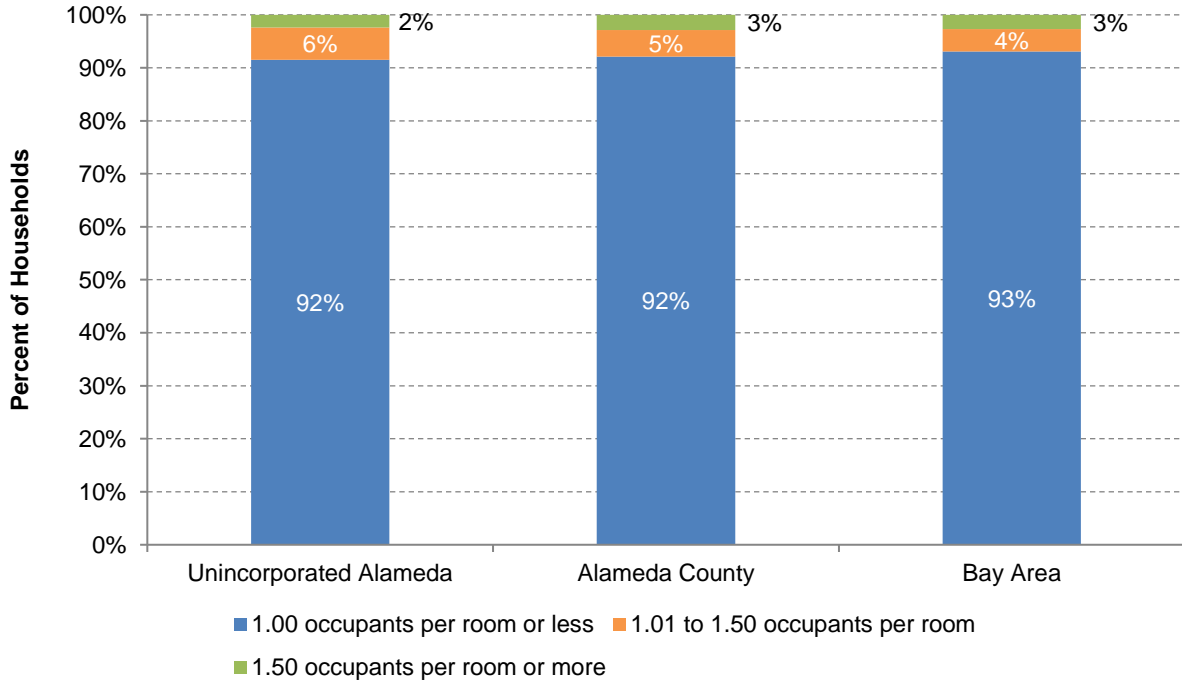
	Owner Occupied	% Owner Occupied	Renter Occupied	% Renter Occupied
1-person household	5,106	17.6%	4,514	25.4%
2-person household	9,595	33.1%	5,054	28.4%
3-person household	5,569	19.2%	2,998	16.9%
4-person household	5,223	18.0%	2,701	15.2%
5-or-more person household	3,484	12.0%	2,519	14.2%
Total occupied housing units	28,977	100.00%	17,786	100.00%
<i>Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009)</i>				

A.3.2 Overcrowding

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau defines units with more than 1.5 occupants per room to be severely overcrowded.

Overall, Unincorporated Alameda County has a higher rate of overcrowding than the rest of the Region. 8.5 percent of Unincorporated Alameda County residents face overcrowded conditions, compared to eight percent of Alameda County residents and seven percent of Bay Area residents (see Figure A-13).

Figure A-13: Overcrowding Severity, 2017



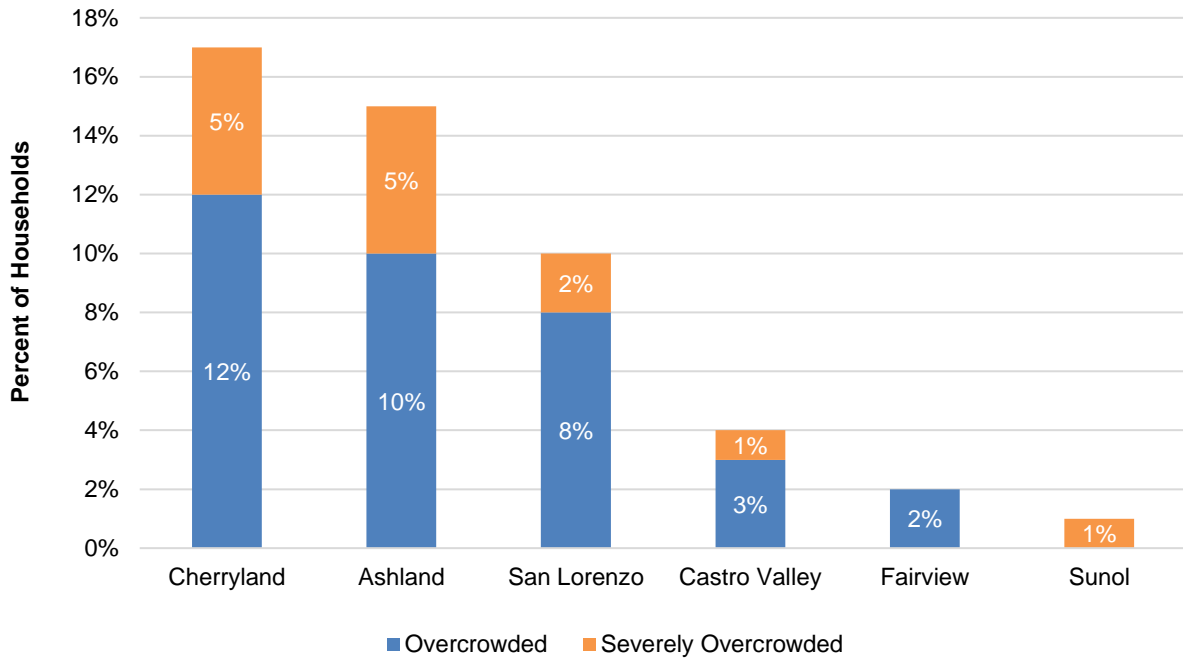
Notes:

The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Within Unincorporated Alameda County, Cherryland, and Ashland have the greatest shares of residents that experience overcrowding. In 2019, 17 percent of residents in Cherryland experienced overcrowding and 15 percent of residents in Ashland experienced overcrowding (see Figure A-14).

Figure A-14 Overcrowding Severity, 2017, Unincorporated Alameda County CDPs

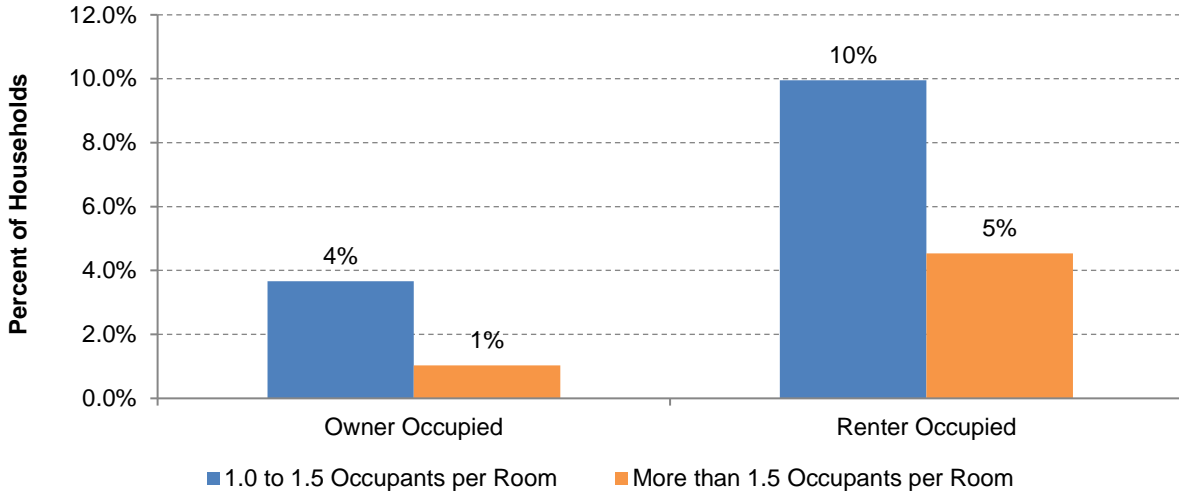


Note: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: Table 3 U.S. Department of Housing and Urban Development (HUD), *Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, renters are more likely to experience overcrowding. In Unincorporated Alameda County, 10 percent of households that rent experienced overcrowding (1 to 1.5 occupants per room), compared to four percent for those that own, and five percent of households that rent are severely overcrowded (more than 1.5 occupants per room) compared to one percent of households that own (see Figure A-15).

Figure A-15: Overcrowding by Tenure and Severity, 2017, Unincorporated Alameda County



Notes:

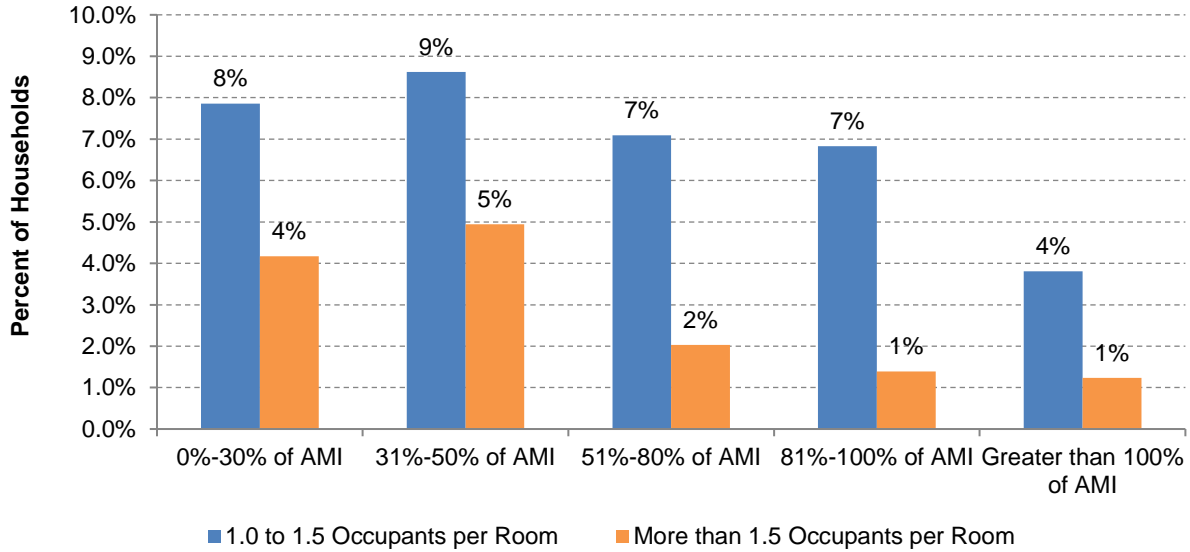
Universe: Occupied housing units

The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Overcrowding often disproportionately impacts low-income households. In 2019, 34.7 percent of households (2,322 households) earning 80 percent AMI or less experienced overcrowding and 11.1 percent of households (739 households) experienced severe overcrowding (see Figure A-16). Among households earning 30 percent AMI or less, 12 percent of households (807 households) experienced overcrowding, and 4.2 percent (280 households) experienced severe overcrowding. Five percent of households earning above 100 percent of the AMI experienced overcrowding, and 1.2 percent experienced severe overcrowding.

Figure A-16: Overcrowding by Income Level and Severity, 2017, Unincorporated Alameda County



Notes:

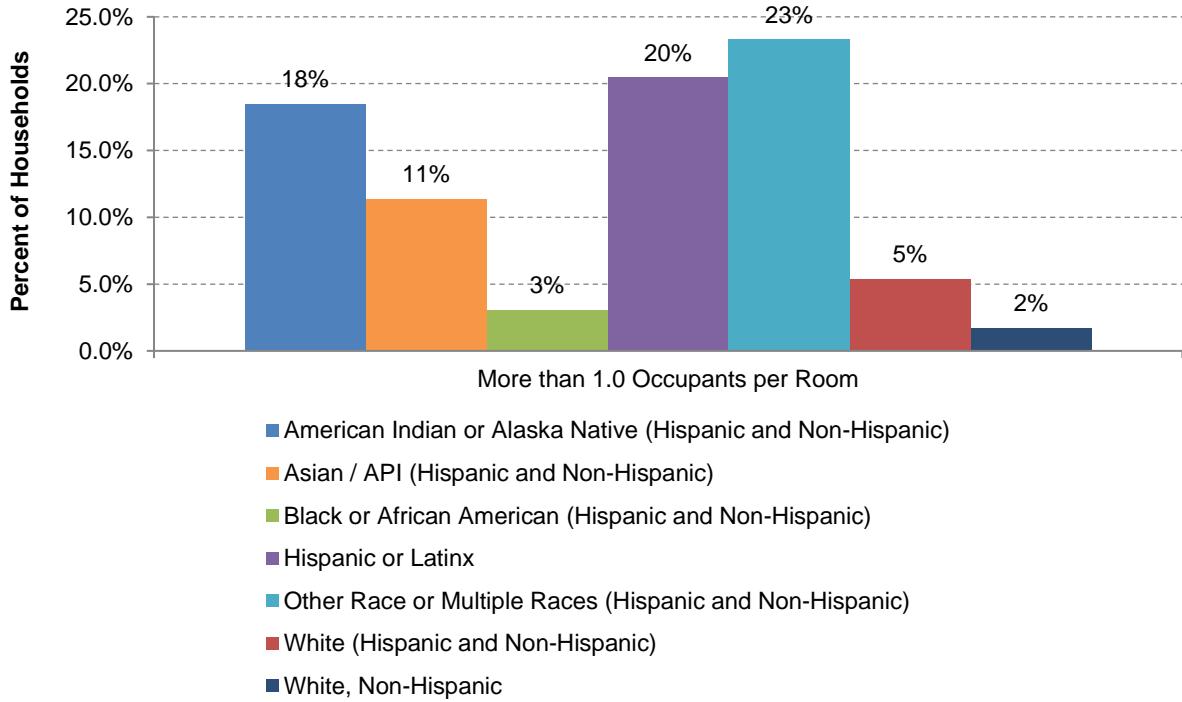
Universe: Occupied housing units

The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. Income groups are based on HUD calculations for Area Median Income (AMI). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

People of color tend to experience overcrowding at higher rates than Non-Hispanic White residents. In Unincorporated Alameda County, two percent of Non-Hispanic White residents experience overcrowding compared to three percent of Black or African American residents (Hispanic and Non-Hispanic), 20 percent of Hispanic or Latinx residents, and 11 percent of Asian residents (Hispanic and Non-Hispanic) (see Figure A-17).

Figure A-17: Overcrowding by Race, 2019, Unincorporated Alameda County



Notes:

Universe: Occupied housing units

The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here.

The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labeled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014)

A.3.3 Household Income

Household income is a critical component of housing affordability. Income impacts the decision to rent versus own, unit size, and the location of housing. Overall, household income in Unincorporated Alameda County is somewhat lower than that of Alameda County. Unincorporated Alameda County’s median household income in 2019 was \$91,653, which is 8.5 percent lower than the County’s median income of \$99,406 (see Table A-5). The mean income in Unincorporated Alameda County (\$115,077) is 13.6 percent lower than in Alameda County (\$130,710).

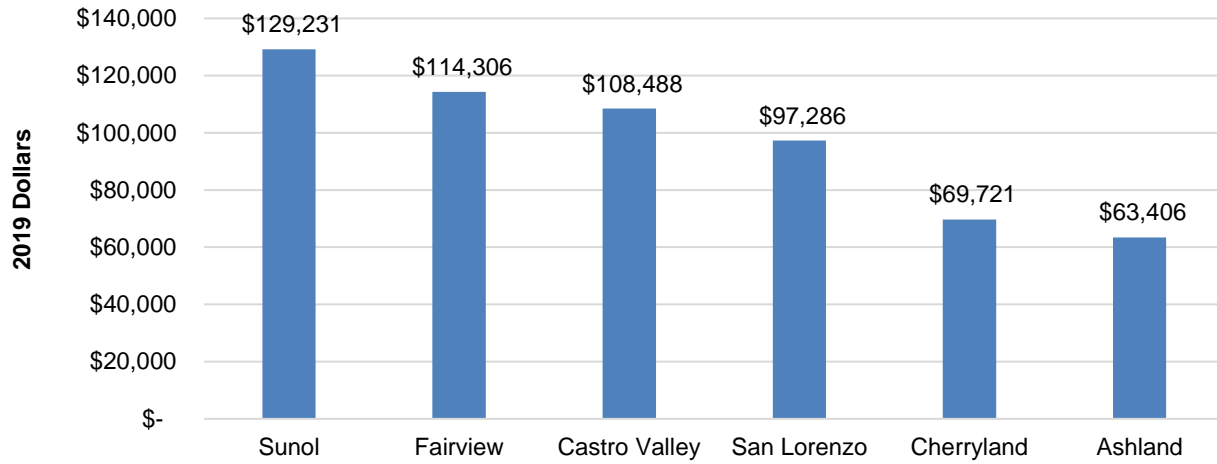
Incomes are generally lower in Ashland and Cherryland compared to other communities in Unincorporated Alameda County. In 2019 the median income was \$63,406 in Ashland and

\$69,721 in Cherryland. In Unincorporated Alameda County, Sunol has the highest median income at \$129,231 (see Figure A-18).³

Table A-5: Median Household Income, Unincorporated Alameda County, 2019

	Unincorporated Alameda County	Alameda County
Median Income	\$91,653	\$99,406
Mean Income	\$115,077	\$130,710
<i>Source: ACS 5-year estimates (2019), S1901</i>		

Figure A-18: Median Household Income, 2019, Unincorporated Alameda County CDPs



Source: ACS 5-year estimates (2019), S1901

The Regional Housing Needs Allocation (RHNA) includes specific income categories defined by their respective proportion of the County area median income (AMI). Table A-6 defines these income categories.

³ In 2021, the median household income for Hayward Acres was \$59,747. Hayward Acres is not included in Figure A-18 because it is not a Census Designated Place (CDP).

Table A-6: Income Categories as a Percentage of AMI, 2021, Unincorporated Alameda County

	% of AMI
Extremely Low	0-30%
Very Low	30-50%
Low	50-80%
Moderate	80-120%
Above Moderate	>120%
<i>Source: Department of Housing and Community Development, 2021</i>	

Table A-7 shows the 2021 income limits for these income categories in Alameda County. The above moderate category includes all households earning above the upper limit of the moderate-income category.

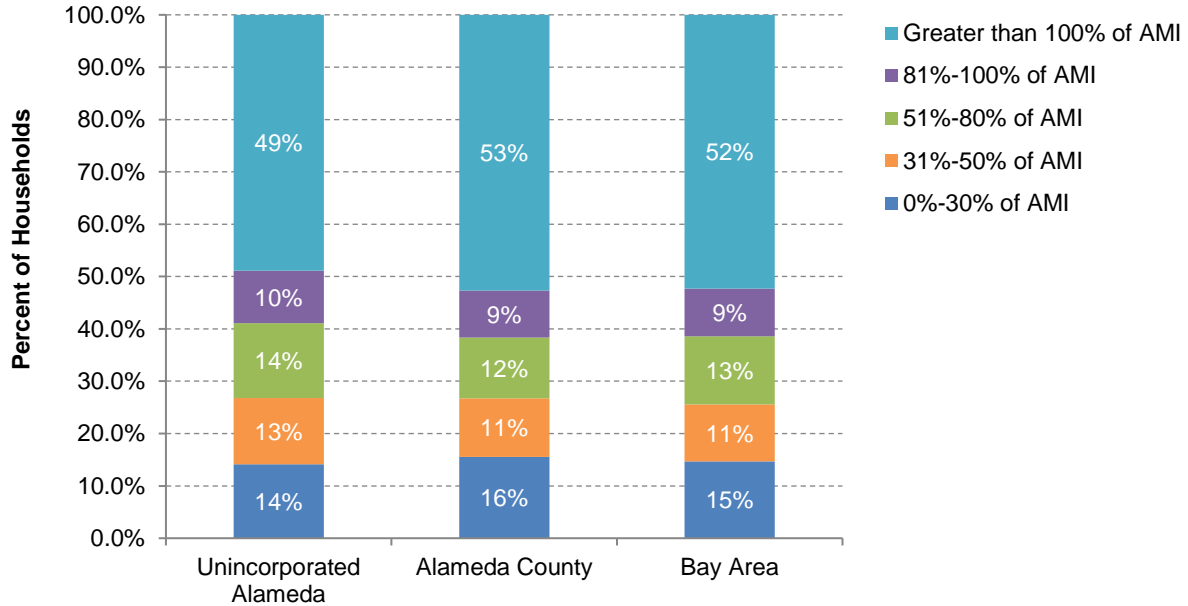
Table A-7: Annual Income Limits by Household Size, 2021, Alameda County

Number of Persons in Household:		1	2	3	4	5	6	7	8
Alameda County Area Median Income: \$125,600	Extremely Low	28,800	32,900	37,000	41,100	44,400	47,700	51,000	54,300
	Very Low Income	47,950	54,800	61,650	68,500	74,000	79,500	84,950	90,450
	Low Income	76,750	87,700	98,650	109,600	118,400	127,150	135,950	144,700
	Median Income	87,900	100,500	113,050	125,600	135,650	145,700	155,750	165,800
	Moderate Income	105,500	120,550	135,650	150,700	162,750	174,800	186,850	198,900
<i>Source: Department of Housing and Community Development, 2021</i>									

Despite the economic and job growth experienced throughout the Region since 1990, the income gap between high and low-income households has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the State.

In Unincorporated Alameda County, 49 percent of households earn more than 100 percent of AMI, and 14 percent (7,052 households) make less than 30 percent of AMI, which is considered extremely low-income (see Figure A-19). Regionally, more than half of all households make more than 100 percent AMI, while 15 percent make less than 30 percent AMI. Among Unincorporated Alameda County households, 41 percent (20,543 households) are lower income (earning 80 percent of AMI or less), while around 38.5 percent of households in the County and Bay Area are lower income. Many households with multiple wage earners, including food service workers, full-time students, teachers, farmworkers, and healthcare professionals, often fall into lower AMI categories due to relatively stagnant wages in many industries.

Figure A-19: Households by Household Income Level, 2017



Notes:

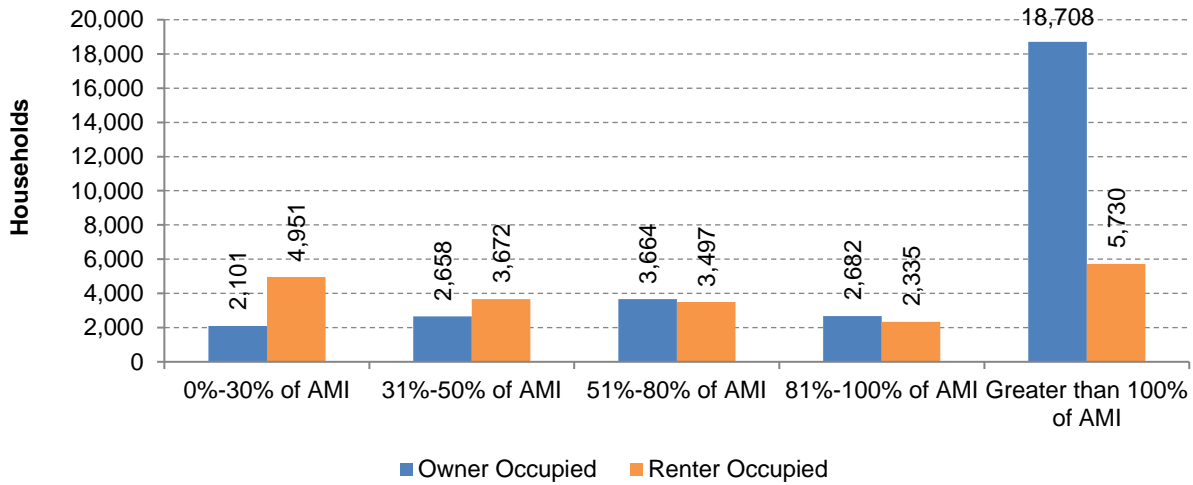
Universe: Occupied housing units

Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Throughout the region, there are disparities between the incomes of homeowners and renters. Typically, the number of low-income renters greatly outpaces the amount of housing available that is affordable for these households. In Unincorporated Alameda County, most households that own their home earn more than the area median income (see Figure A-20). Among households earning 30 percent of AMI, 4,951 households (70 percent) are renters and 2,101 households are homeowners (30 percent), and among households earning between 31 and 50 percent of AMI, 3,672 households (58 percent) rent their home and 2,658 households (42 percent) own their home.

Figure A-20: Household Income Level by Tenure, 2017, Unincorporated Alameda County



Notes:

Universe: Occupied housing units

Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County).

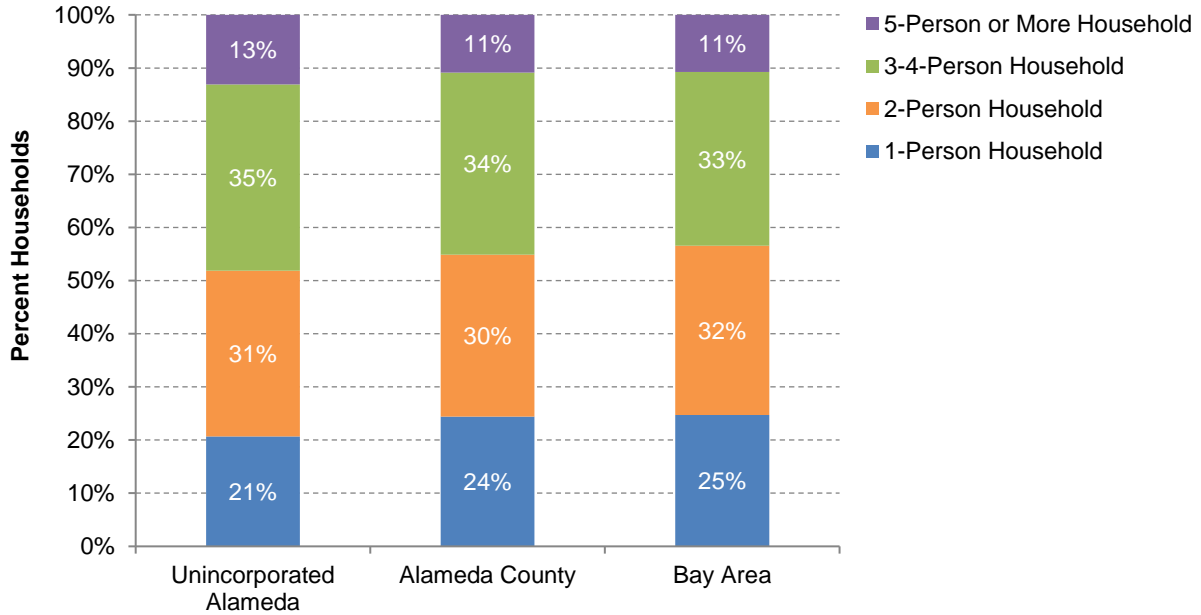
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

A.3.4 Special Housing Needs

Large Families

Large households (defined as those containing five or more persons) often have different housing needs than smaller households. If a city’s housing stock does not include units with enough bedrooms, large households could end up living in overcrowded conditions and overpaying for housing. Of all households in Unincorporated Alameda County, 13.1 percent (6,476 households) are large households, which is somewhat higher than in the County (11 percent) and the Region (11 percent) (see Figure A-21). As noted previously in Table A-4, 59.2 percent of large households in Unincorporated Alameda County live in owner-occupied housing.

Figure A-21: Household by Household Size, 2019



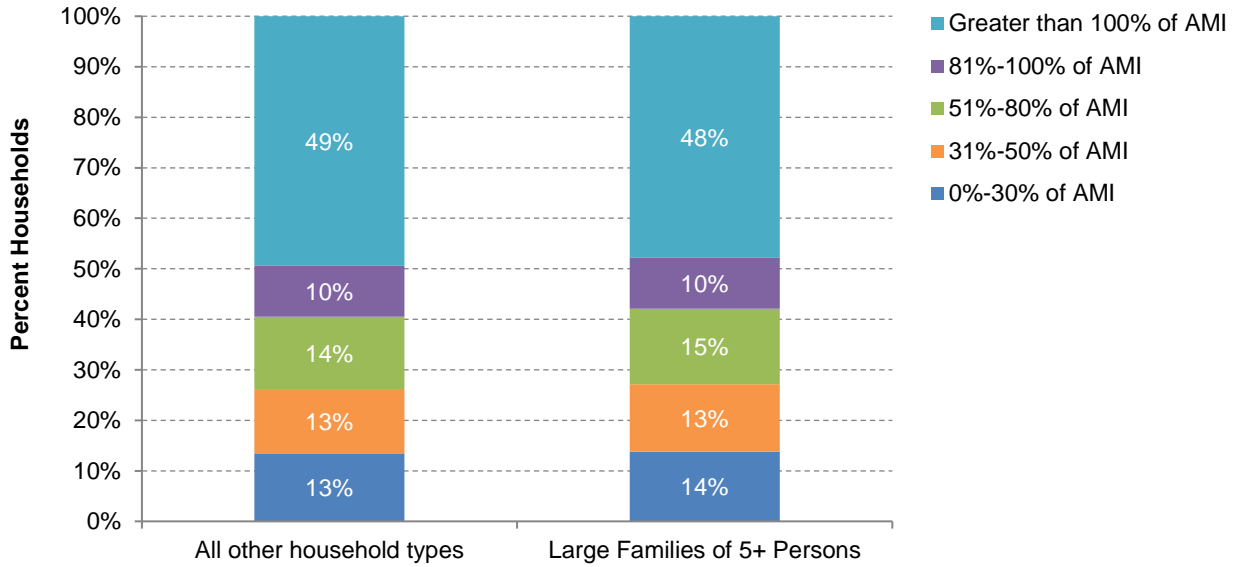
Notes:

Universe: Occupied housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009)

In 2017, 13 percent of all households (6,711 households) were extremely low-income, earning 30 percent or less than AMI (see Figure A-22). Among large households, a slightly larger share, 14 percent, (771 households) were extremely low-income.

Figure A-22: Household Size by Household Income Level, 2017, Unincorporated Alameda County



Notes:

Universe: Occupied housing units

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

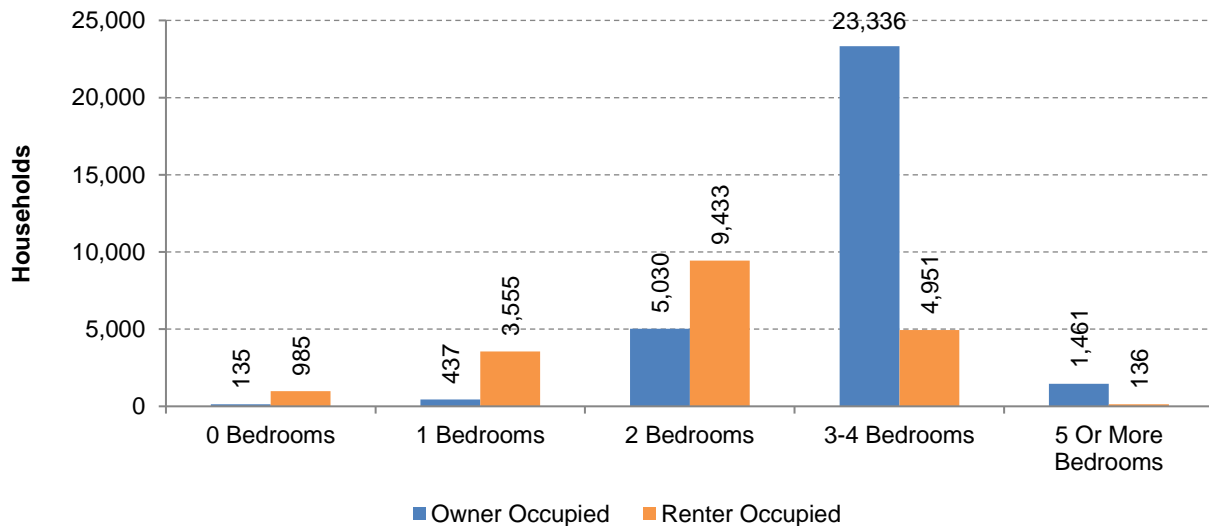
The unit sizes available in a community affect which households can live in a community. Large families are generally served by housing units with three or more bedrooms, of which there are 29,884 units (60 percent of all units) in Unincorporated Alameda County (see Table A-8 and Figure A-23). Among units with three or more bedrooms, 17 percent are renter-occupied, and 83 percent are owner-occupied. Compared to the number of large households, the housing mix of Unincorporated Alameda County is considered adequate to accommodate larger household sizes. However, the limited supply of rental housing for large families is a constraint.

Table A-8: Housing Units by Number of Bedrooms, 2019, Unincorporated Alameda County

Number of Bedrooms	Owner Occupied		Renter Occupied		Total Number
	Number	Percent	Number	Percent	
0 Bedrooms	135	12%	985	88%	1,120
1 Bedroom	437	11%	3,555	89%	3,992
2 Bedrooms	5,030	35%	9,433	65%	14,463
3-4 Bedrooms	23,336	82%	4,951	18%	28,287
5 Or More Bedrooms	1,461	91%	136	9%	1,597

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042)

Figure A-23: Housing Units by Number of Bedrooms, 2019, Unincorporated Alameda County



Notes:

Universe: Housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042)

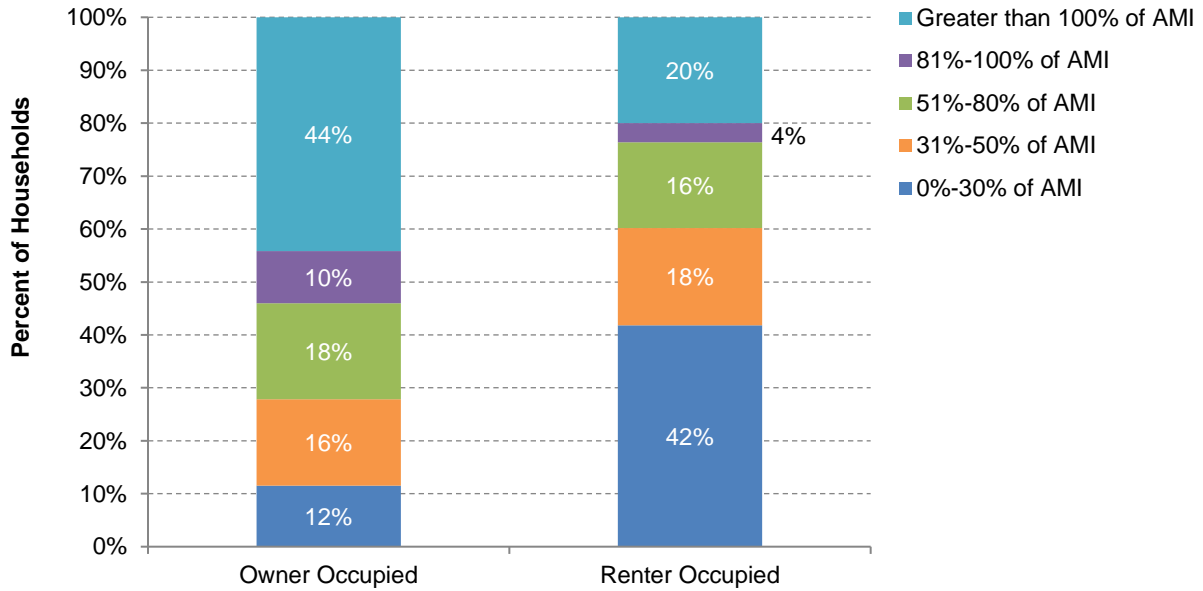
Senior Households

Senior households often experience a combination of factors that can make accessing or keeping housing affordable a challenge. They frequently live on fixed incomes and are more likely to have disabilities, chronic health conditions, and/or reduced mobility. Seniors who rent their home may be at even greater risk for housing challenges than senior homeowners due to housing cost differences between these groups.

In Unincorporated Alameda County, 42 percent (1,307 households) of senior households that rent are extremely low-income (earning 0-30 percent of the AMI), compared to only 12 percent (1,056

households) of senior households that own their home (see Figure A-24). Extremely low- and very low-income seniors (both renters and owners) are more likely to be cost burdened than higher-earning seniors. 63 percent (4,430 households) of extremely low and low-income senior households are cost burdened (see Table A-9).

Figure A-24: Senior Households by Income and Tenure, 2017, Unincorporated Alameda County



Notes:

Universe: Senior households

For this graph, senior households are those with a householder who is aged 62 or older. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose- Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County).

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Table A-9: Cost-Burdened Senior Households by Income Level, 2017, Unincorporated Alameda County

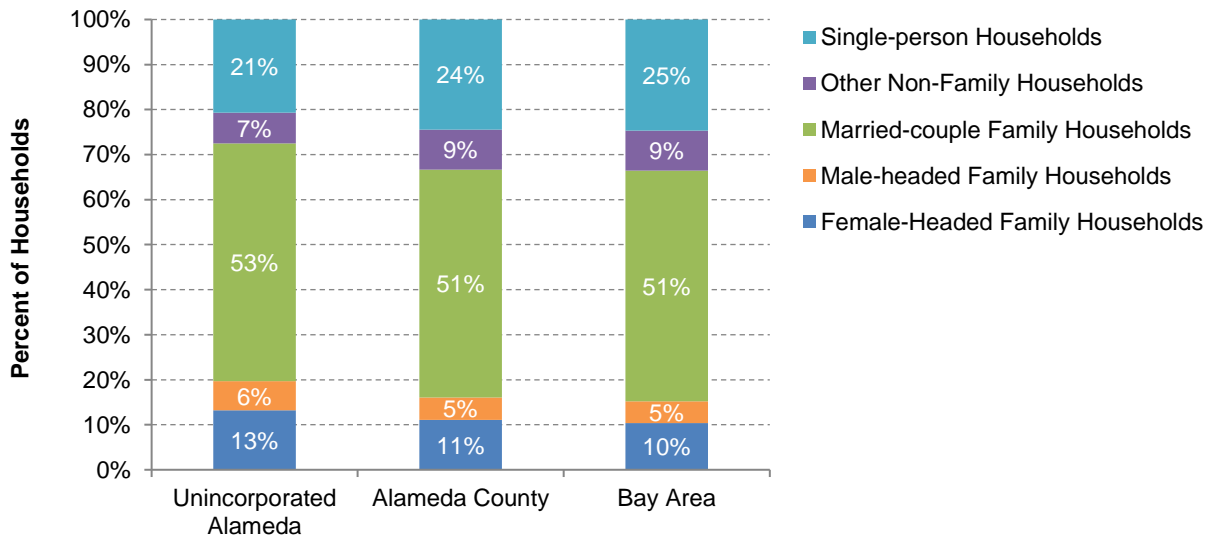
Income Level	0%-30% of Income Used for Housing	30%-50% of Income Used for Housing	50%+ of Income Used for Housing	Total
0%-30% of AMI	680	502	1,181	<u>2,363</u>
31%-50% of AMI	976	478	613	<u>2,067</u>
51%-80% of AMI	1,253	620	290	<u>2,163</u>
81%-100% of AMI	686	227	99	<u>1,012</u>
Greater than 100% of AMI	4,161	432	69	<u>4,662</u>

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Female-headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In Unincorporated Alameda County, most households are married-couple family households (53 percent), followed by single-person households (21 percent). Female-headed family households make up 13 percent of all households (see Figure A-25).

Figure A-25: Household Type, 2019



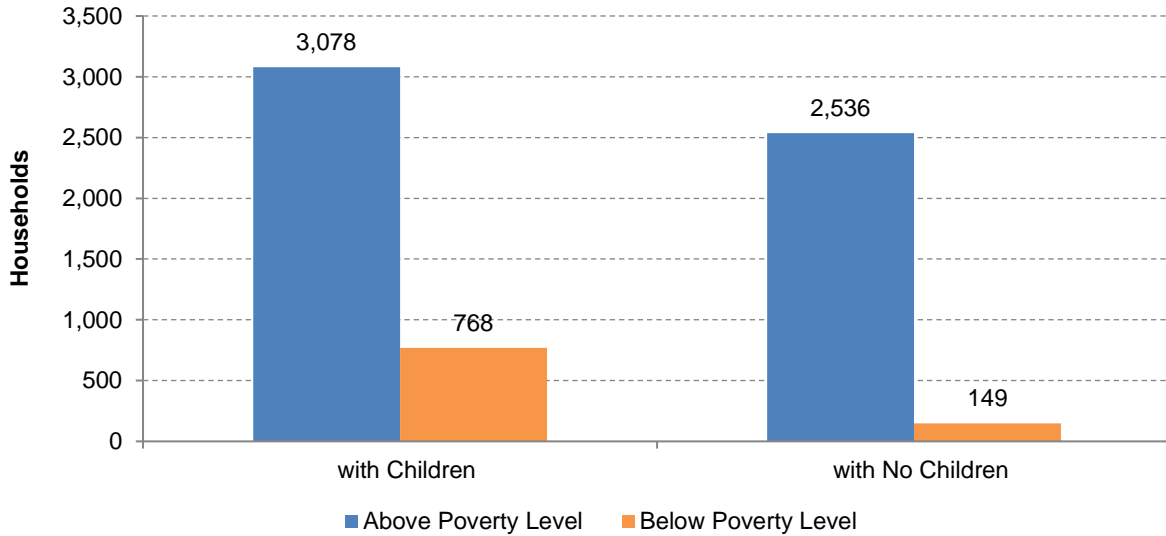
Notes:

For data from the Census Bureau, a "family household" is a household where two or more people are related by birth, marriage, or adoption. "Non-family households" are households of one person living alone, as well as households where none of the people are related to each other.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001)

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added cost and need for childcare can make finding a home that is affordable more challenging. Among female-headed households in Unincorporated Alameda County, 59 percent (3,846 households) have children. 20 percent (768 households) of female-headed households with children are below the federal poverty line compared to six percent (149 households) of female-headed households without children (see Figure A-26).

Figure A-26: Female-Headed Households by Poverty Status, 2019, Unincorporated Alameda County



Notes:

The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012)

Persons with Disabilities

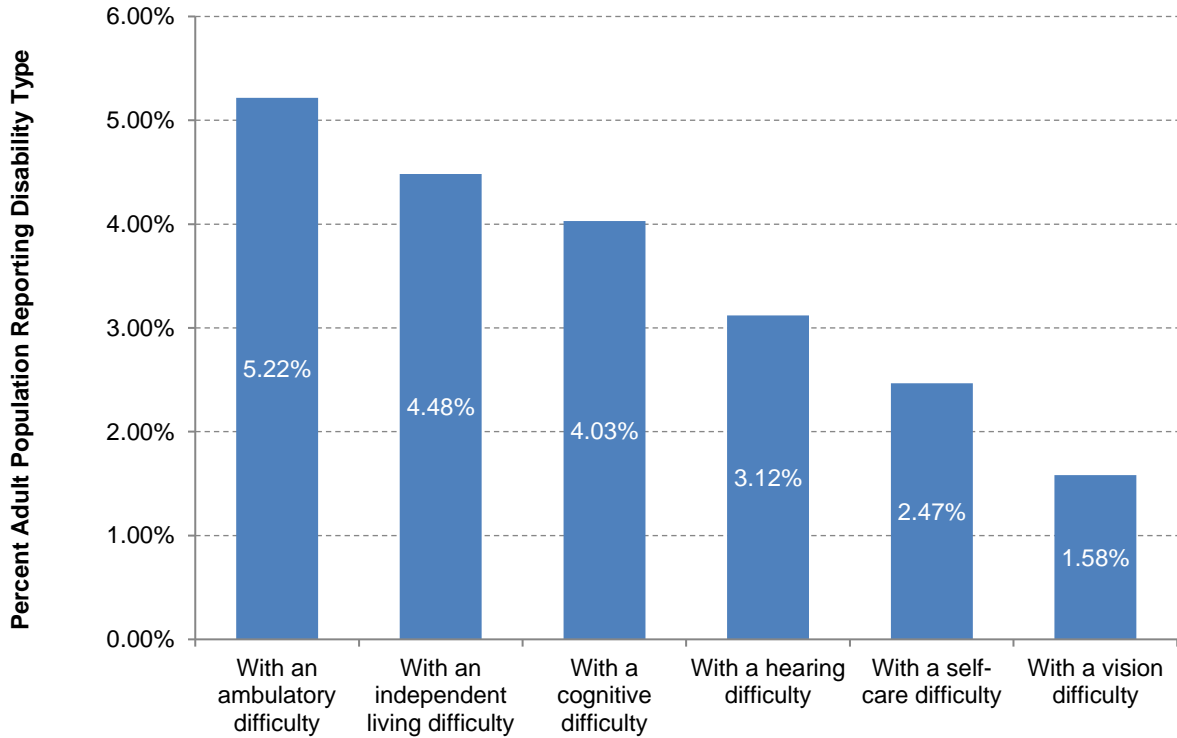
Persons with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive, and sensory impairments, many people with disabilities live on fixed incomes and require specialized care, yet often rely on family members for assistance due to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence.

Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness, and institutionalization, particularly when they lose caregivers (such as parents or family members) due to aging. Overall, 15,576 residents in Unincorporated Alameda County (11

percent), have a disability of any kind. Figure A-27 shows the rates at which different disabilities are present among residents of Unincorporated Alameda County.

Figure A-27: Disability by Type, 2019, Unincorporated Alameda County



Notes:

Universe: Civilian noninstitutionalized population 18 years and over

These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. The Census Bureau provides the following definitions for these disability types: Hearing difficulty: deaf or has serious difficulty hearing. Vision difficulty: blind or has serious difficulty seeing even with glasses. Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. Ambulatory difficulty: has serious difficulty walking or climbing stairs. Self-care difficulty: has difficulty dressing or bathing. Independent living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107)

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.

In Unincorporated Alameda County, children and teens (under the age of 18) account for 53 percent of residents with a developmental disability, while adults account for 47 percent (see Table A-10). The most common living arrangement for individuals with developmental disabilities in Unincorporated Alameda County is the home of a parent, family member, or guardian (see Table A-11).

Table A-10: Population with Developmental Disabilities by Age, 2020, Unincorporated Alameda County

Age Group	Number of People with a Developmental Disability
Age Under 18	944
Age 18+	850
Notes:	
Universe: Population with developmental disabilities	
The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.	
<i>Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020))</i>	

Table A-11: Population with Developmental Disabilities by Residence, 2020, Unincorporated Alameda County

Residence Type	Number of People with a Developmental Disability
Home of Parent/Family/Guardian	1,471
Community Care Facility	156
Independent/Supported Living	85
Other	37
Foster/Family Home	30
Intermediate Care Facility	29
Notes:	
The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.	
<i>Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020))</i>	

Residents Living Below the Poverty Level

The federal poverty level is an estimate of the minimum annual income a household would need to pay for essentials, such as food, housing, clothes, and transportation. This level considers the number of people in a household, their income, and the state in which they live. In Unincorporated Alameda County, 9.0 percent of the total population (12,488 residents) is below the poverty line, slightly lower than the rate of poverty in Alameda County (9.9 percent) (see Table A-12).

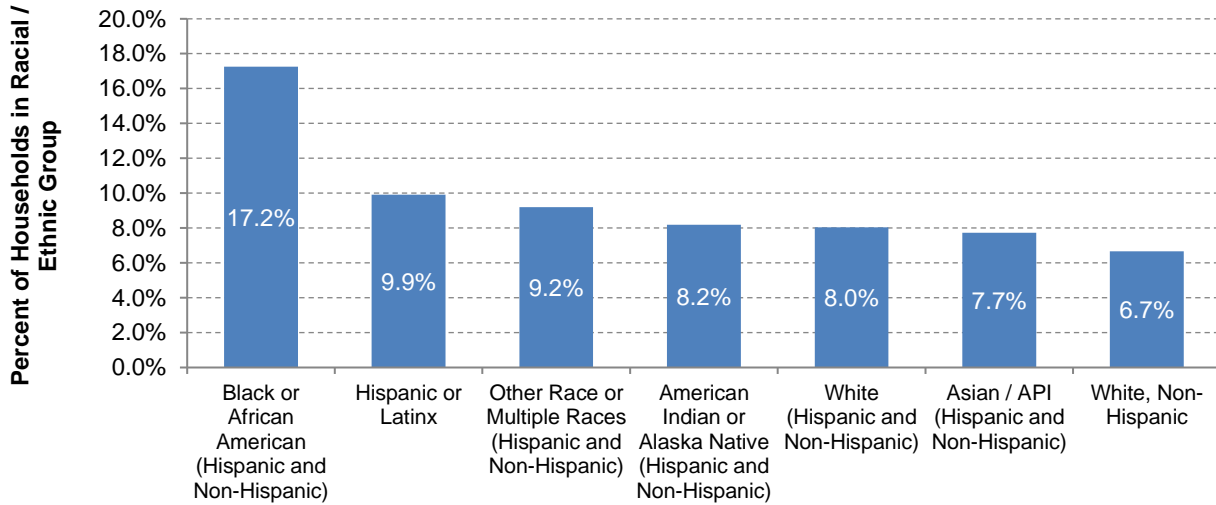
Table A-12: Poverty Status, 2019

	Unincorporated Alameda County	Alameda County
% of Population Below Poverty Level	9.0%	9.9%
<i>Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019) Table S1701</i>		

As mentioned above, female-headed households with children experience poverty at a disproportionately higher rate than those without children or the overall population, with 20 percent of female-headed households with children living below the federal poverty level in Unincorporated Alameda County.

People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to White residents. These economic disparities also leave communities of color at higher risk for housing insecurity, displacement, or homelessness. In Unincorporated Alameda County, Black or African American (Hispanic and Non-Hispanic) residents experience the highest rates of poverty (see Figure A-28).

Figure A-28: Poverty Status by Race, 2019, Unincorporated Alameda County



Notes:

Universe: Population for whom poverty status is determined

The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labeled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I))

Farmworkers

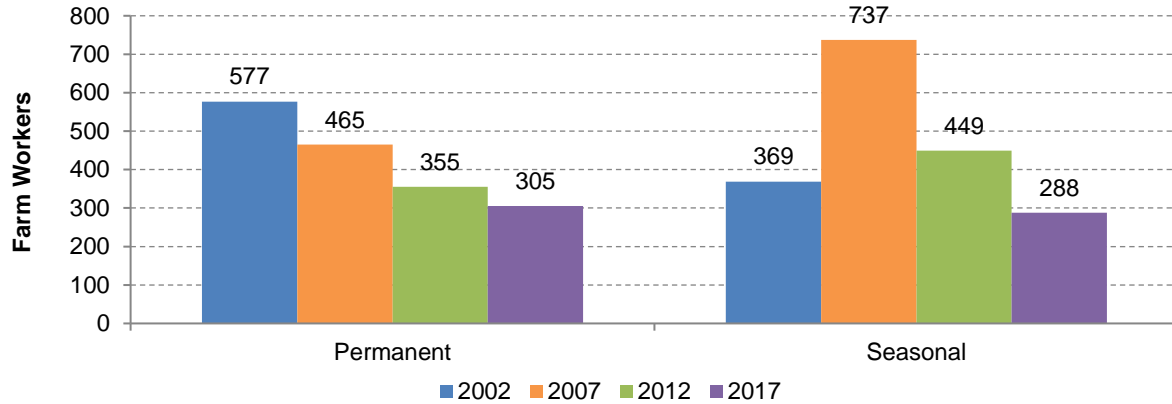
The California Department of Housing and Community Development (HCD) identifies farmworkers as having special housing needs due to their limited income and the unstable nature of their employment.⁴ Farmworkers are some of the lowest-paid workers in the U.S., according to a 2021 report from The Economic Policy Institute. On average, farmworkers in 2020 earned about \$14.62 per hour, “far less than even some of the lowest-paid workers in the U.S. labor force.” Farmworkers are also more likely to have temporary and changing housing needs. Over the past two decades, along with efforts to assure overtime pay and a decent wage, there has been a shift to a more permanent workforce for many farms. This trend has shifted the bulk of the housing need from seasonal housing for migrant workers to permanently affordable housing for low-wage working families. Farmworkers commuting to their place of work often experience long commutes, 75 miles on average according to the U.S. Department of Agriculture.

⁴California Department of Housing and Community Development, [Farmworkers](#).

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Alameda County has decreased since 2002, totaling 305 in 2017. The number of seasonal farm workers has also decreased, totaling 288 in 2017 (see Figure A-29).

Although publicly available data does not provide an estimate specifically for the number of farmworkers in Unincorporated Alameda County, less than one percent of residents work in the agriculture and forestry industry according to 2019 ACS data (see Figure A-11).

Figure A-29: Farm Operations and Farm Labor by County, 2002-2017, Alameda County



Notes:

Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors)

Farm workers are considered seasonal if they work on a farm less than 150 days a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor)

In Unincorporated Alameda County, the migrant worker student population totaled 36 students in the 2019-20 school year and has decreased by 51 percent since the 2016-17 school year. Across the Bay Area, the student migrant worker population declined by 2.4 percent since the 2016-17 school year, and County experienced a 9.6 percent decrease in the number of migrant worker students since the 2016-17 school year (see Table A-13).

Table A-13: Migrant Worker Student Population, 2016-2020

Academic Year	Unincorporated Alameda County	Alameda County	Bay Area
2016-17	73	874	4,630
2017-18	91	1,037	4,607
2018-19	44	785	4,075
2019-20	36	790	3,976

Notes:
 Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools
 The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.
 Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020))

People Experiencing Homelessness

Homelessness remains an urgent challenge in many communities across California, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs of the unhoused population remains a priority throughout the Region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction, and those dealing with traumatic life circumstances. Of the 8,022 reported homeless persons in Alameda County, most are in households without children and are unsheltered (6,276 persons, or 84 percent). Among those experiencing homelessness in households with children, 497 are sheltered in an emergency shelter or transitional housing (see Table A-14).

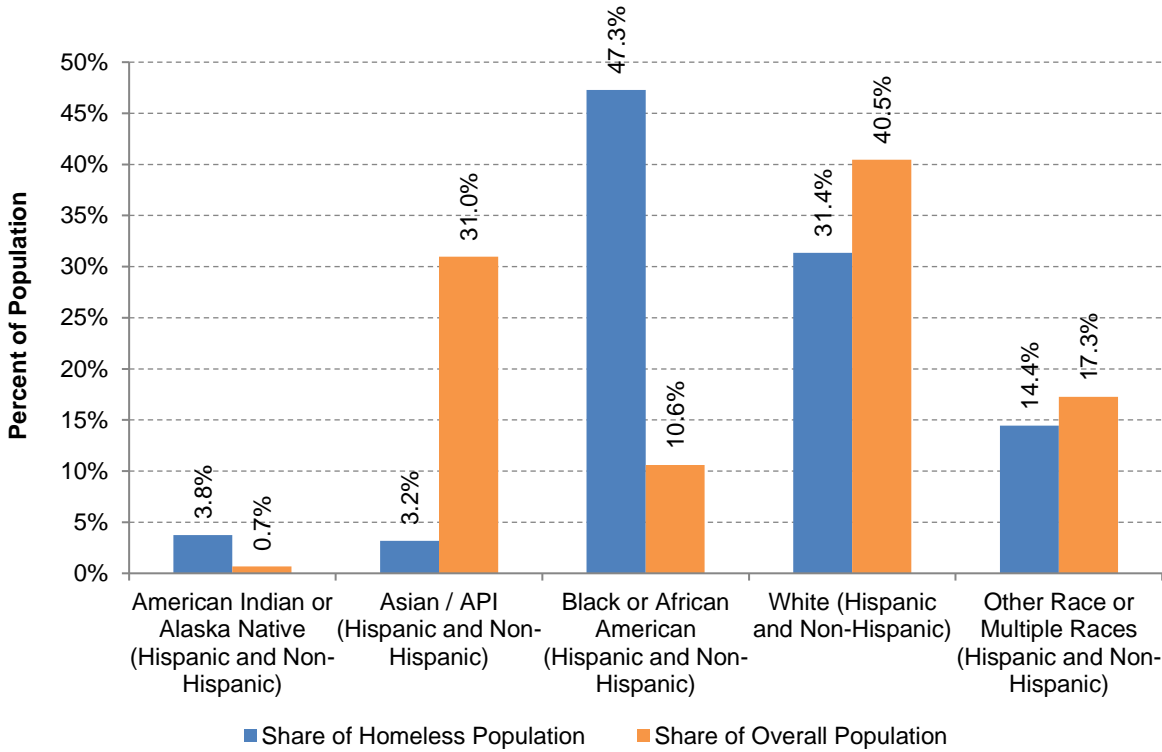
Table A-14: Homelessness by Household Type and Shelter Status, 2019, Alameda County

Variable	People in Households Composed Solely of Children Under 18	People in Households with Adults and Children	People in Households without Children Under 18
Sheltered – Emergency Shelter	16	322	825
Sheltered – Transitional Housing	4	175	368
Unsheltered	9	27	6,276
Totals	29	524	7,469
Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)			

As noted previously, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to White residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black or African American residents of the Bay Area.

In Alameda County, Black or African American (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 47.3 percent of the homeless population while only making up 10.6 percent of the overall population (see Figure A-30).

Figure A-30: Racial Group Share of General and Homeless Populations, 2019, Alameda County



Notes:

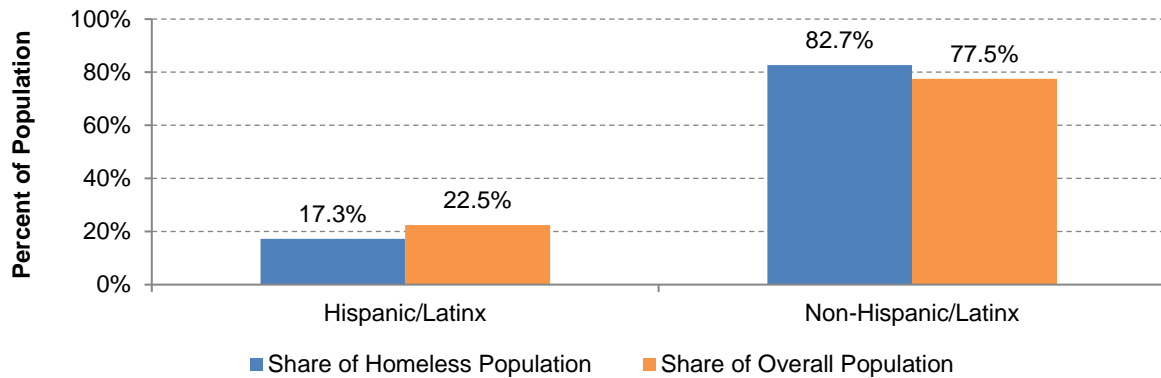
Universe: Population experiencing homelessness

This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD’s requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I))

In Alameda County, Hispanic or Latinx residents represent 17.3 percent of the population experiencing homelessness, while Hispanic or Latinx residents comprise 22.5 percent of the general population (see Figure A-31).

Figure A-31: Latinx Share of General and Homeless Populations, 2019, Alameda County



Notes:

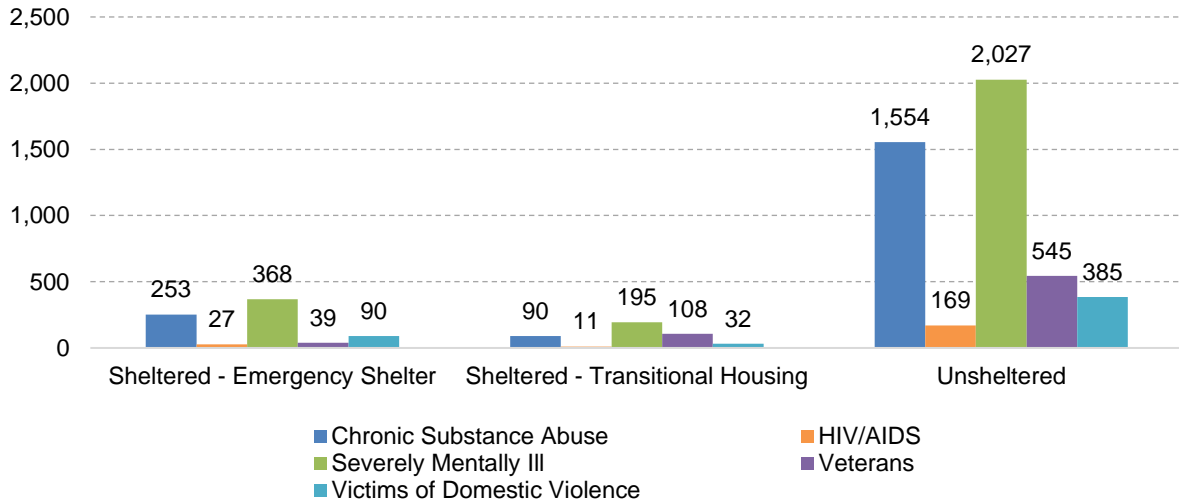
Universe: Population experiencing homelessness

This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Per HCD's requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I))

Many of those experiencing homelessness are dealing with severe health and safety issues including mental illness, substance abuse, and domestic violence, which are potentially life threatening and require additional assistance. In Alameda County, there are many homeless individuals challenged by severe mental illness (2,590 residents). Among those experiencing homelessness with a mental illness, 78.3 percent are unsheltered (see Figure A-32), which adds to the difficulty of providing regular care or access to vital services for these individuals.

Figure A-32: Characteristics for the Population Experiencing Homelessness, 2019, Alameda County



Notes:

Universe: Population experiencing homelessness

This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area County is its own CoC, and so the data for this table is provided at the county-level. Per HCD’s requirements, jurisdictions will need to supplement this county-level data with local estimates of people experiencing homelessness. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019))

In Unincorporated Alameda County, the student population experiencing homelessness totaled 451 during the 2019-20 school year (see Table A-15). Across the Bay Area, there were 13,718 students experiencing homelessness. Since the 2016-17 school year the Unincorporated Alameda County student population experiencing homelessness decreased by 13.1 percent, and the Bay Area population of students experiencing homelessness decreased by 8.5 percent.

Table A-15: Students in Local Public Schools Experiencing Homelessness, 2016-2020

Academic Year	Unincorporated Alameda County	Alameda County	Bay Area
2016-17	519	3,531	14,990
2017-18	571	3,309	15,142
2018-19	495	3,182	15,427
2019-20	451	2,870	13,718
<p>Notes:</p> <p>Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools</p> <p>The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.</p> <p>Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020))</p>			

Emergency Shelters/Transitional Housing

Emergency shelters and transitional housing facilities that serve domestic violence victims and formerly homeless individuals and families located in Unincorporated Alameda County are listed in Table A-16. The Governmental Constraints section (Appendix C) discusses how the County’s zoning code permits emergency shelters.

Table A-16: Services and Housing Resources for Persons and Families Experiencing Homelessness in Unincorporated Alameda County Homeless Facilities

Facility	Location	Capacity	Services
Lorenzo Creek	22198 Center St, Castro Valley	9-unit permanent supportive housing for individuals and families with mental illness, chronic substance abuse, or health issues (entire development is 28 units)	Permanent supportive housing assistance
Alameda County Impact Program	N/A	Permanent supportive housing for individuals with history of chronic homelessness or law enforcement	Permanent rental subsidies
Banyan House Transitional Housing	21568 Banyan St, Hayward	24-bed transitional housing units for 8 families with children in Cherryland	Housing services
Bessie Coleman Court/Alameda Point Transitional Housing	2520 Barbers Point Road, Alameda	52-unit permanent supportive housing development for formerly homeless survivors of domestic violence.	Case management, support groups, community gatherings, clothing and household items, and life skills training
Southern Alameda County Housing/Jobs Linkages Program	224 Winton Ave #108, Hayward	Seven agency collaborative program led by Alameda County Housing and Community Development Agency serving 47 families at one time	Transitional housing subsidies, job preparation and placement, case management
Realignment Housing Program	Multiple provider locations	Long-term housing assistance for individuals on probation supervision under Criminal Justice Realignment	Housing case management and assistance
Reciprocal Integrated Services for Empowerment Project	224 Winton Ave #108, Hayward	Agency collaboration providing supportive services to 155 individuals and families per year	Home service visits, permanent housing assistance
Eden Information and Referral	570 B St, Hayward	2-1-1 telephone hotline for healthcare and human services and referrals	Fair Housing counseling and investigation services
Family Emergency Shelter Coalition	21455 Birch St. #5, Hayward	Operates shelters for 60 homeless individuals/families per year	Family needs assessment, case management
Seventh Step Foundation	475 Medford Ave, Hayward	32-bed shelter for men currently serving parole transitioning from prison system	Transitional housing services
Spectrum Community Services	2621 Barrington Ct, Hayward	Meal services for low-income individuals and families	Meal and nutrition services
Community Resources for Independent Living	439 A St, Hayward	Services individuals with disabilities	Independent living support services
Hope 4 the Heart	22035 Meekland Ave, Hayward	Food and household resources for families experiencing food insecurity	Meal and grocery services
Building Opportunities for Self Sufficiency	1918 University Ave #2A, Berkeley	Housing and support services for homeless and low-income individuals and people with disabilities	Shelter Plus Care program, transitional and permanent housing services
Abode Services	40849 Fremont Blvd, Fremont	Transitional and permanent housing provider, homelessness prevention	Housing and homelessness services
Churches	Various	Varies	Lodging and meals

Source: Alameda County, 5th Housing Element Cycle

Resources for People Experiencing Homelessness

The Alameda County Continuum of Care (CoC), whose lead agency is EveryOne Home, is a network of private and public sector homeless service providers, designed to promote community-wide planning and the strategic use of resources to address homelessness. EveryOne Home manages the County's coordinated entry service to ensure equitable access to services for persons experiencing homelessness. The CoC seeks to improve access to and effect utilization of mainstream programs by people who are experiencing or are at-risk of becoming homeless. These services include emergency shelters, transitional and permanent housing, homeless prevention rental assistance, and general wraparound supportive services. Additionally, the CoC seeks to improve and expand the collection of data across the County, develops performance measurements, and allows for each community to tailor its program to the particular strengths and challenges within that community.

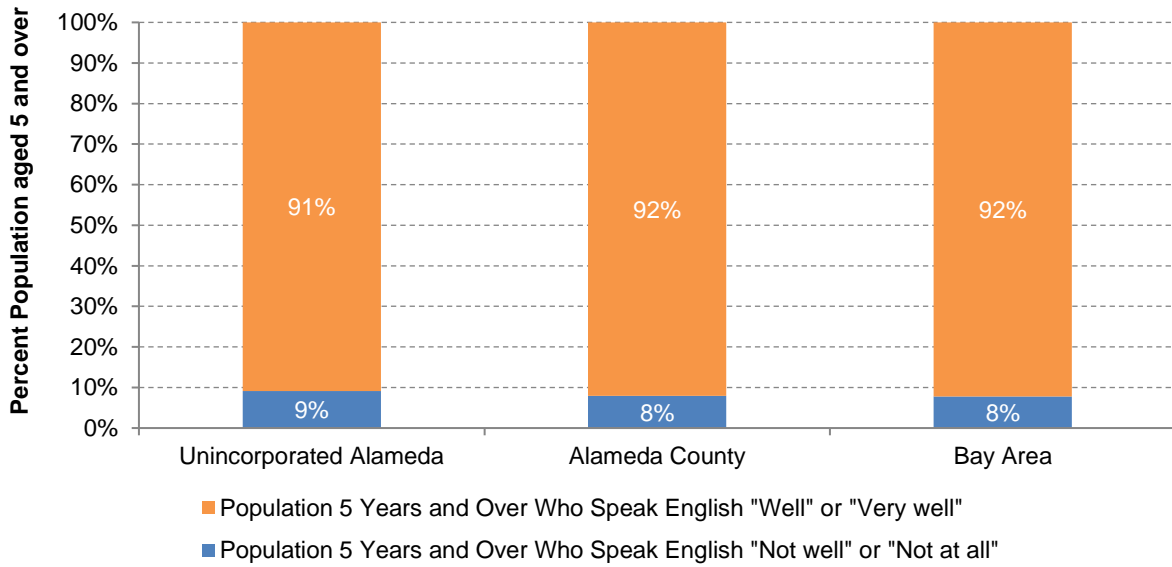
Non-English Speakers

California adopted a bilingual state constitution in 1849 and has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area.⁵ Since learning a new language is universally challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns.

In Unincorporated Alameda County, nine percent of residents five years and older identify as speaking English not well or not at all, which is a slightly higher share than in Alameda County and the Region (see Figure A-33).

⁵ The provision for bilingual publication of laws, decrees and regulations was removed in the subsequent California Constitution of 1878

Figure A-33: English Proficiency—Population Over Five Years of Age, 2019



Notes:

Universe: Population 5 years and over

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005)

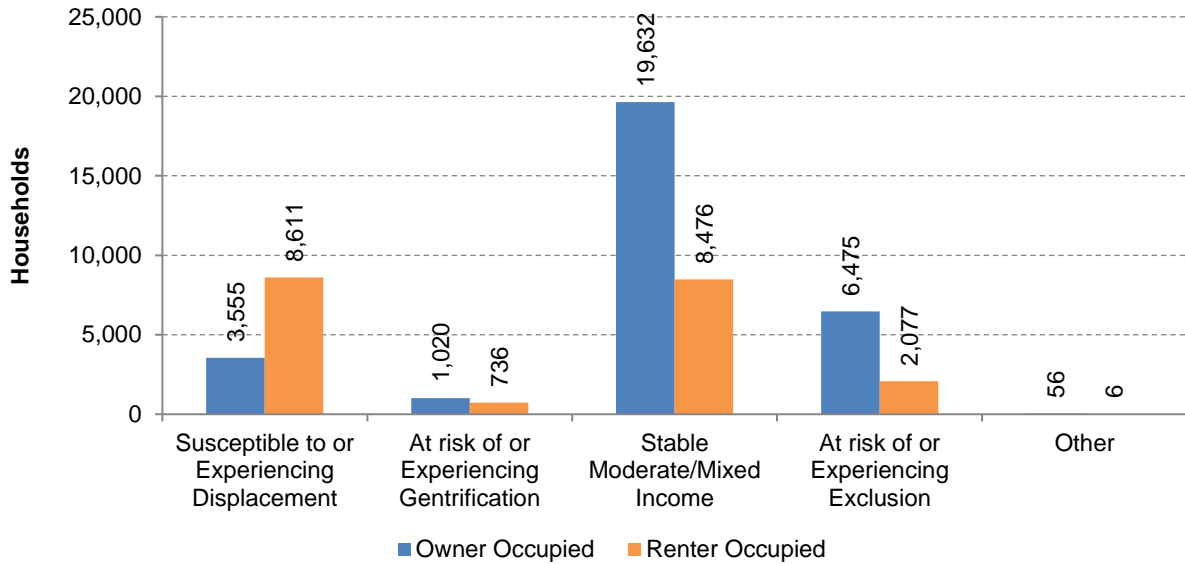
A.3.5 Displacement

Because of increasing housing prices, displacement is a major concern in the Bay Area. Displacement has the most severe impacts on low- and moderate-income residents. When individuals or families are forced to leave their homes and communities, they also lose their support network.

The University of California, Berkeley has mapped all neighborhoods in the Bay Area, identifying their risk for displacement. As communicated in Figure A-34, they find that in Unincorporated Alameda County, 24 percent of households live in neighborhoods that are susceptible to or experiencing displacement, and 3.5 percent live in neighborhoods at risk of or undergoing gentrification.

Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 17 percent of households in Unincorporated Alameda County live in neighborhoods where low-income households are likely to be excluded due to prohibitive housing costs.

Figure A-34: Households by Displacement Risk and Tenure, 2019, Unincorporated Alameda County



Notes:

Universe: Households

Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. Categories are combined as follows for simplicity: At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification Stable Moderate/Mixed Income: Stable Moderate/Mixed Income Susceptible to or Experiencing Displacement: Low- Income/Susceptible to Displacement; Ongoing Displacement Other: High Student Population; Unavailable or Unreliable Data.

Source: *Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.*

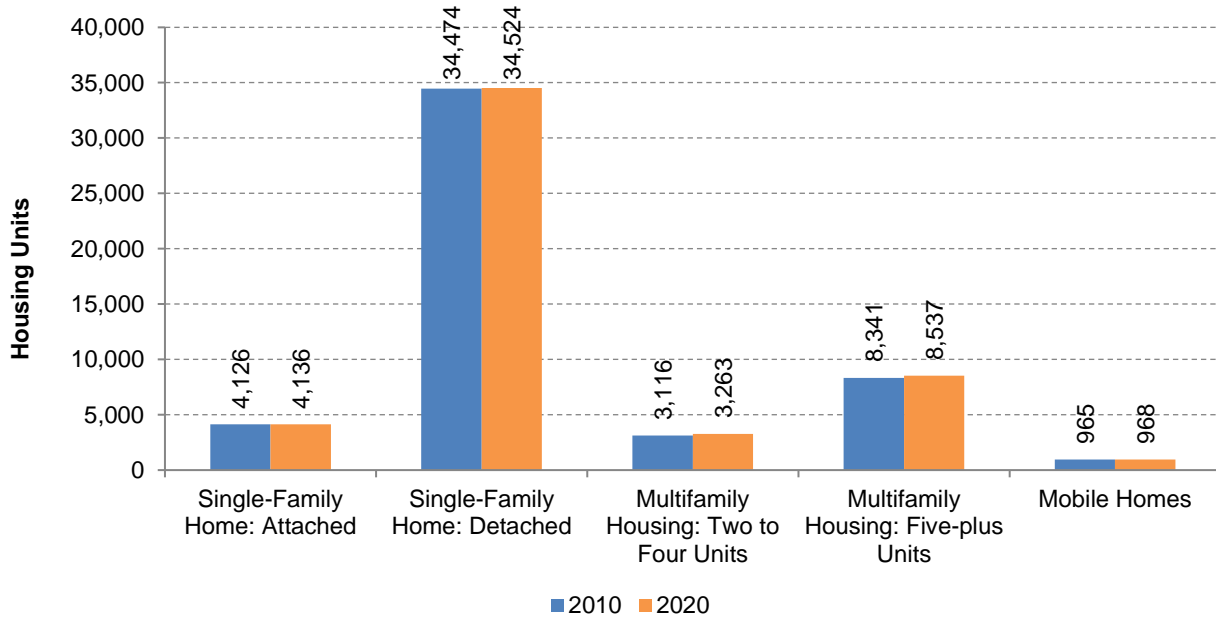
Section A.4 Housing Stock Characteristics

A.4.1 Housing Type and Vacancy

In recent years, most housing produced in the Region and across the State consisted of single-family homes and larger multi-unit buildings. However, some households are increasingly interested in “missing middle housing” – including duplexes, triplexes, townhomes, cottage clusters, and accessory dwelling units (ADUs). These housing types may open up more options across incomes and tenure, from young households seeking homeownership options to seniors looking to downsize and age in place.

In 2020, 67 percent of Unincorporated Alameda County’s housing stock was made up of single-family detached homes, eight percent of single-family attached homes, six percent of multifamily homes with 2 to 4 units, 17 percent multifamily homes with five or more units, and two percent mobile homes (see Figure A-35). The housing type that experienced the most growth in Unincorporated Alameda County between 2010 and 2020 was multifamily housing with two to four units (see Table A-17).

Figure A-35: Housing Type Trends, 2010 and 2020, Unincorporated Alameda County



Notes:

Universe: Housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (California Department of Finance, E-5 series)

Table A-17: Housing Type Trends, 2010 and 2020, Unincorporated Alameda County

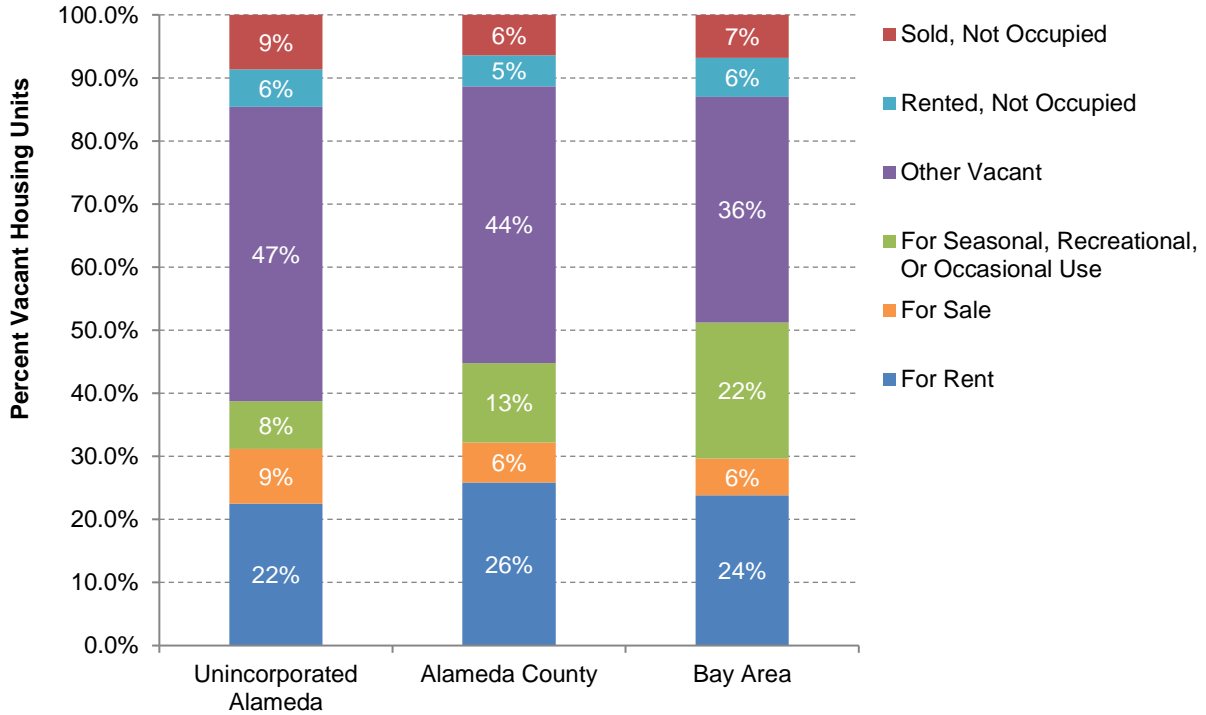
	2010	2020	Unit Change 2010-2020	% Change 2010-2020
Single-Family Home: Attached	4,126	4,136	10	0.2%
Single-Family Home: Detached	34,474	34,524	50	0.1%
Multifamily Housing: Two to Four Units	3,116	3,263	147	4.7%
Multifamily Housing: Five- plus Units	8,341	8,537	196	2.3%
Mobile Homes	965	968	3	0.3%
Total	51,022	51,428	406	0.8%
<i>Source: California Department of Finance, E-5 series</i>				

The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as “for recreational or occasional use” are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall into this category. The Census Bureau classifies units as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such as a work assignment, military duty, or incarceration. In a Region with a thriving economy and housing market like the Bay Area, units being renovated/repared and prepared for rental or sale are likely to represent a large portion of the “other vacant” category. The need for seismic retrofitting in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions.

Vacant units make up three percent of the overall housing stock in Unincorporated Alameda County, compared to five percent in the County and six percent in the Region. Of the 1,704 vacant units in Unincorporated Alameda, there are 383 vacant units available for rent, 148 available to buy, and 795, or 47 percent, are classified as ‘other vacant’. This is consistent with County and regional trends, which illustrate a variety of vacancy types. (see Figure A-36).⁶

⁶ The vacancy rates by tenure is for a smaller universe than the total vacancy rate first reported, which in principle includes the full stock (2.5 percent). The vacancy by tenure counts are rates relative to the rental stock (occupied and vacant) and ownership stock (occupied and vacant) - but exclude a significant number of vacancy categories, including the numerically significant “other vacant”.

Figure A-36: Vacant Units by Type, 2019



Notes:

Universe: Vacant housing units

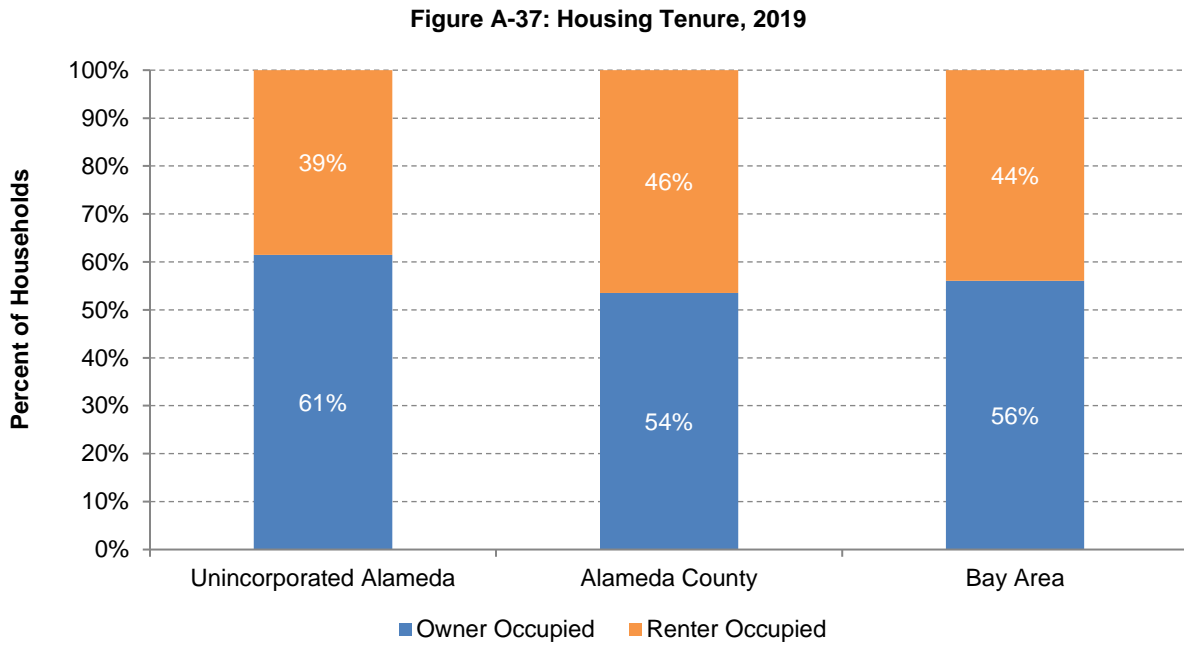
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004)

A.4.2 Housing Tenure

The number of residents who own their homes compared to those who rent their homes can help identify the degree of potential housing insecurity or instability, meaning the number of persons or households that may lose access to housing for a variety of reasons, including overpayment, overcrowding, or lack of housing options. Generally, renters may be displaced if rental prices increase. In Unincorporated Alameda County, there are a total of 49,459 housing units, and fewer residents rent than own their homes (39 percent versus 61 percent) (see Figure A-37). By comparison, 46 percent of households in Alameda County are renters and 44 percent of Bay Area households rent their homes.

More households in Ashland and Cherryland rent their home compared to other communities in Unincorporated Alameda County. In Cherryland, 75 percent of households are renters, and in

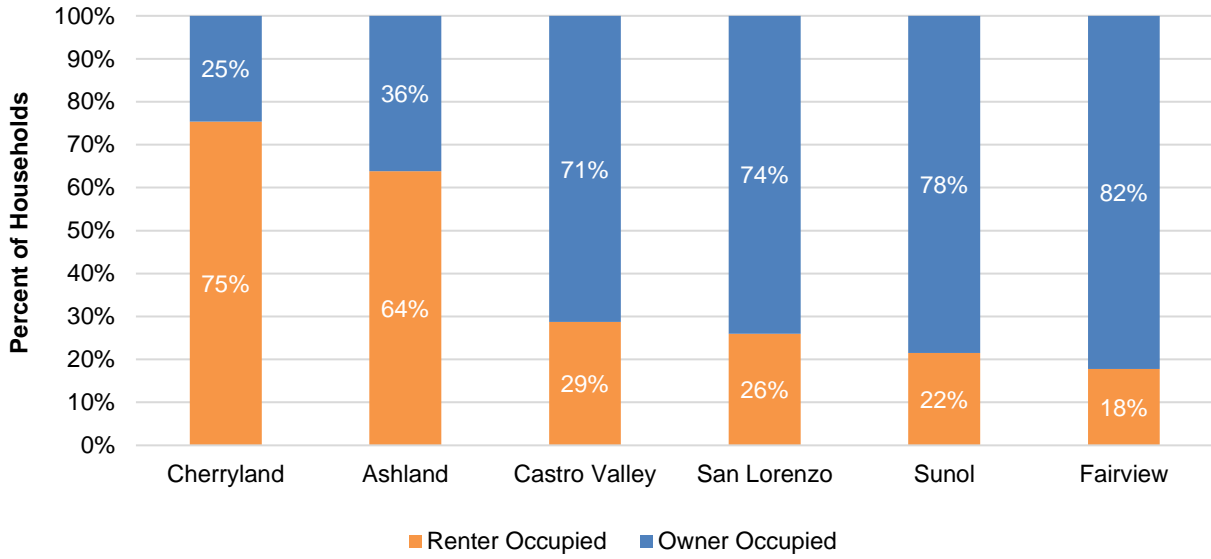
Ashland 64 percent of households are renters, while in Hayward Acres 86 percent of households are renters.⁷



Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

⁷ Hayward Acres is not a Census Designated Place (CDP) and therefore is not shown in Figure A-38.

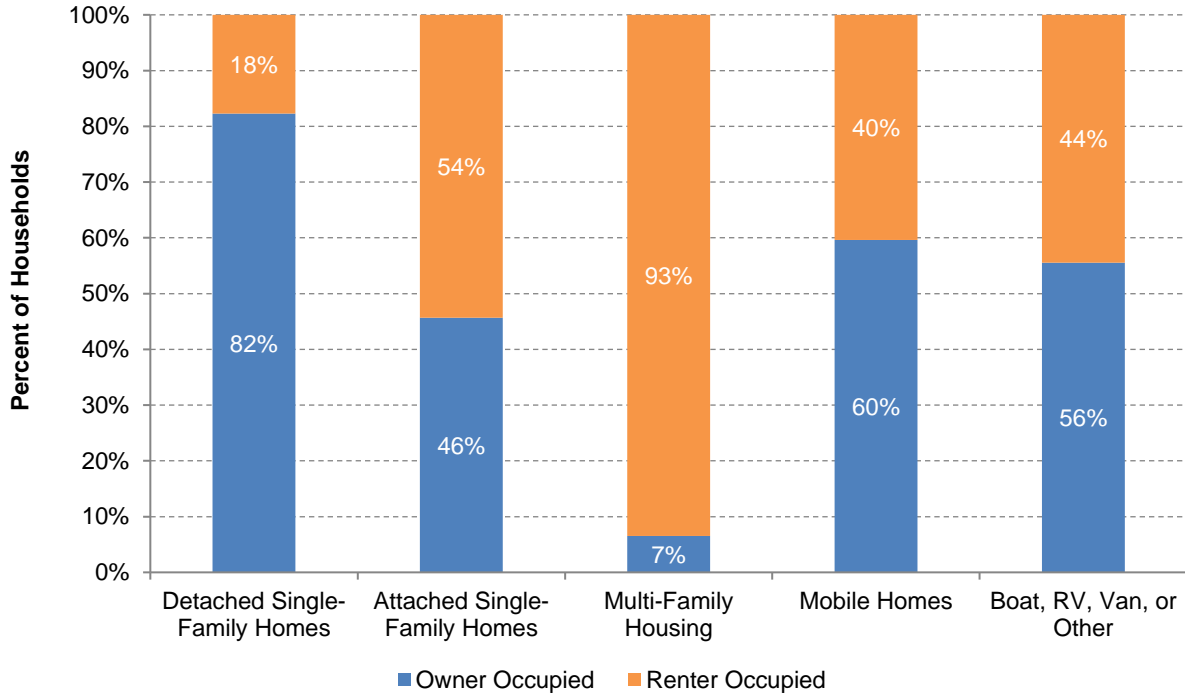
Figure A-38: Housing Tenure, 2019, Unincorporated Alameda County CDPs



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003

In many cities and counties, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In Unincorporated Alameda County, 82 percent of households in detached single-family homes are homeowners, while seven percent of households in multi-family housing are homeowners (see Figure A-38).

Figure A-39: Housing Tenure by Housing Type, 2019, Unincorporated Alameda County



Notes:

Universe: Occupied housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032)

Within Unincorporated Alameda County, housing typologies and their respective tenure reflect the percentage of the population that rent or own their residence (see Figure A-39). Owner occupied detached single-family homes comprise the largest percentage of occupied residences in all but two CDPs, Ashland and Cherryland. These CDPs, with 64 percent and 75 percent respectively of all residences being renter occupied, have a plurality of households residing in renter occupied multi-family residences. Ashland has 46 percent and Cherryland has 31 percent of households renting multi-family housing (see Table A-18).

Table A-18: Housing Type by Housing Tenure, 2019, Unincorporated Alameda County CDPs

	Detached Single-Family		Attached Single-Family		Multi-Family Housing		Mobile Homes		Boat, RV, Van, or Other	
	Owned	Rented	Owned	Rented	Owned	Rented	Owned	Rented	Owned	Rented
Ashland	73%	27%	42%	58%	2%	98%	61%	39%	0%	100%
Castro Valley	88%	12%	65%	35%	11%	89%	59%	41%	100%	0%
Cherryland	42%	58%	18%	82%	7%	93%	35%	65%	100%	0%
Fairview	91%	9%	55%	45%	12%	88%	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>
San Lorenzo	83%	17%	59%	41%	1%	99%	75%	25%	0%	100%
Sunol	81%	19%	14%	86%	<i>n/a</i>	<i>n/a</i>	50%	50%	<i>n/a</i>	<i>n/a</i>

Notes: Due to rounding, not all columns may add up to 100%.

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limit access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.

In Unincorporated Alameda County, 27.7 percent of Black or African American households owned their homes, while homeownership rates were 77.5 percent for Asian or Pacific Islander households, 43.4 percent for Hispanic or Latinx households, and 66.1 percent for White households (see Table A-19). Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

Table A-19: Housing Tenure by Race of Householder, 2019, Unincorporated Alameda County

Racial/Ethnic Group	Owner Occupied	% of Total Owner Occupied	Renter Occupied	% of Total Renter Occupied	Total # of Households
American Indian or Alaska Native (Hispanic and Non-Hispanic)	184	50.0%	184	50.0%	368
Asian / API (Hispanic and Non-Hispanic)	8,065	77.5%	2,339	22.5%	10,404
Black or African American (Hispanic and Non-Hispanic)	1,478	27.7%	3,850	72.3%	5,328
Hispanic or Latinx	5,006	43.4%	6,530	56.6%	11,536
Other Race or Multiple Races (Hispanic and Non-Hispanic)	2,236	40.9%	3,237	59.1%	5,473
White (Hispanic and Non-Hispanic)	18,436	66.1%	9,450	33.9%	27,886
White, Non-Hispanic	15,020	72.4%	5,712	27.6%	20,732

Notes:

Universe: Occupied housing units

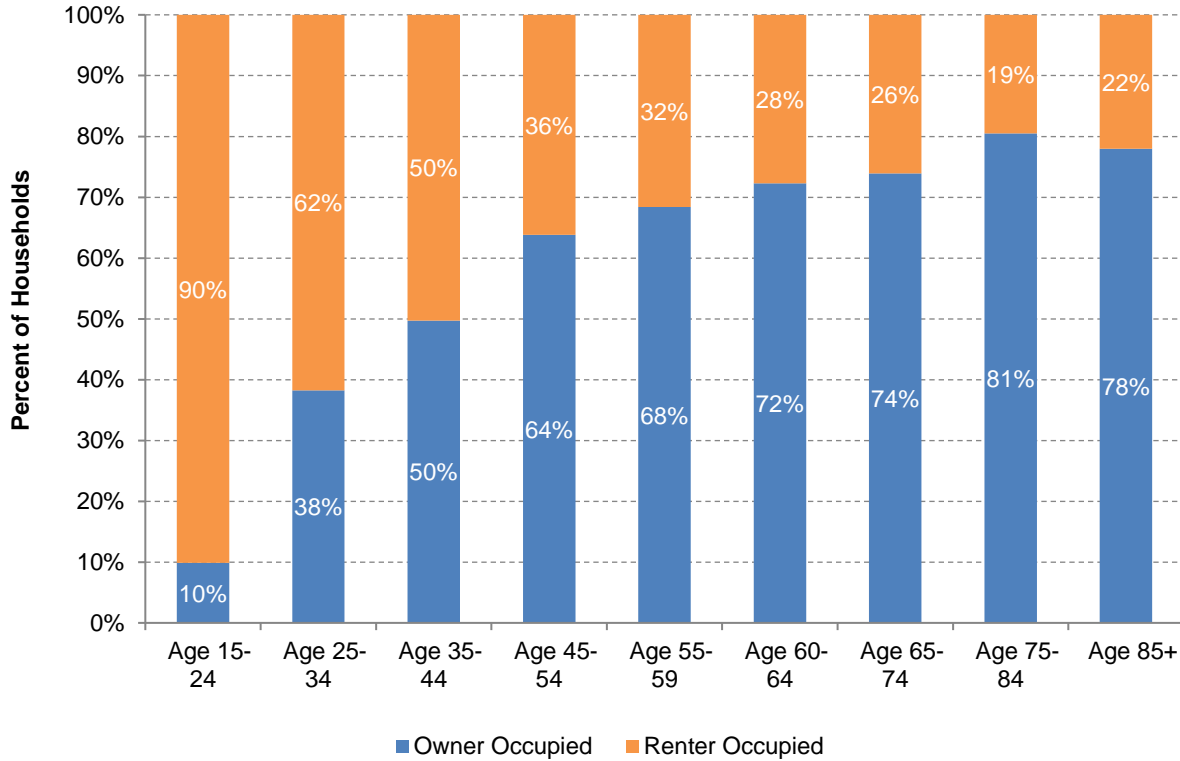
For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labeled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I))

The age of residents who rent or own their home can also signal the housing challenges a community is experiencing. Younger households tend to rent and may struggle to buy a first home in the Bay Area due to high housing costs. At the same time, senior homeowners seeking to downsize may have limited options to move or downsize in an expensive housing market.

In Unincorporated Alameda County, 55 percent of householders between the ages of 25 and 44 are renters compared to 24 percent of householders over 65 years of age. 90 percent of householders aged 15 to 24 are renters (see Figure A-40).

Figure A-40: Housing Tenure by Age, 2019, Unincorporated Alameda County



Notes:

Universe: Occupied housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007)

A.4.3 Housing Units Permitted

Between 2015 and 2022, 727 housing units were issued permits in Unincorporated Alameda County. Of these housing units permitted, 42.2% (307 units) were for above moderate-income housing, 6.2% (45 units) were for moderate-income housing, and 46% (375 units) were for low- or very low-income housing (see Table A-20).

Table A-20: Housing Permitting, 2020, Unincorporated Alameda County

Income Group	Number of Units
Above Moderate-Income Permits	307
Moderate-Income Permits	45
Low-Income Permits	230
Very Low-Income Permits	145
<p>Notes:</p> <p>Universe: Housing permits issued between 2015 and 2022</p> <p>HCD uses the following definitions for the four income categories: Very Low Income: units affordable to households making less than 50% of the Area Median Income for the county in which the jurisdiction is located. Low Income: units affordable to households making between 50% and 80% of the Area Median Income for the county in which the jurisdiction is located. Moderate Income: units affordable to households making between 80% and 120% of the Area Median Income for the county in which the jurisdiction is located. Above Moderate Income: units affordable to households making above 120% of the Area Median Income for the county in which the jurisdiction is located.</p>	
<p>Sources: Alameda County 2022 Annual Progress Report Permit (2022)</p>	

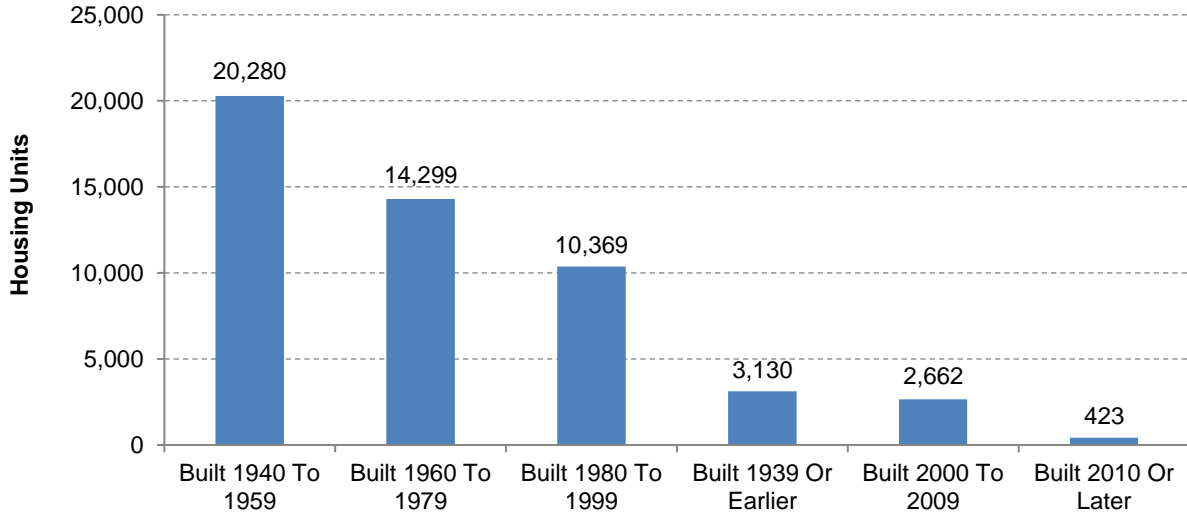
A.4.4 Housing Age and Condition

The age of housing stock is a key indicator of the community’s overall housing condition. As homes get older, there is a greater need for maintenance, repair, and/or replacement of key infrastructure systems. If not properly addressed, an aging housing stock can represent poorer living standards, incur more expensive repair costs and, under certain conditions, lower overall property values.

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the Region.

In Unincorporated Alameda County, the largest proportion of the housing stock was built between 1940 to 1959, with 20,280 units constructed during this period, which is approximately 39.6 percent of housing units (see Figure A-41). The housing stock in Alameda County as a whole is newer, with the largest portion of units built between 1960 and 1979. Of Alameda County’s housing stock, 39.2 percent was built before 1960 while 45.8 percent of Unincorporated Alameda County’s housing stock was built before 1960. Only 423 units, or 0.8 percent of the current housing stock, was built after 2010. In Alameda County, 3.2 percent of housing units were built in 2010 or later. Figure A-42 displays the housing stock age for each CDP within Alameda County, all of which had the largest share of homes built between 1940 and 1959, with the exception of Sunol. In Sunol, most homes were built in 1939 or earlier.

Figure A-41: Housing Units by Year Structure Built, 2019, Unincorporated Alameda County

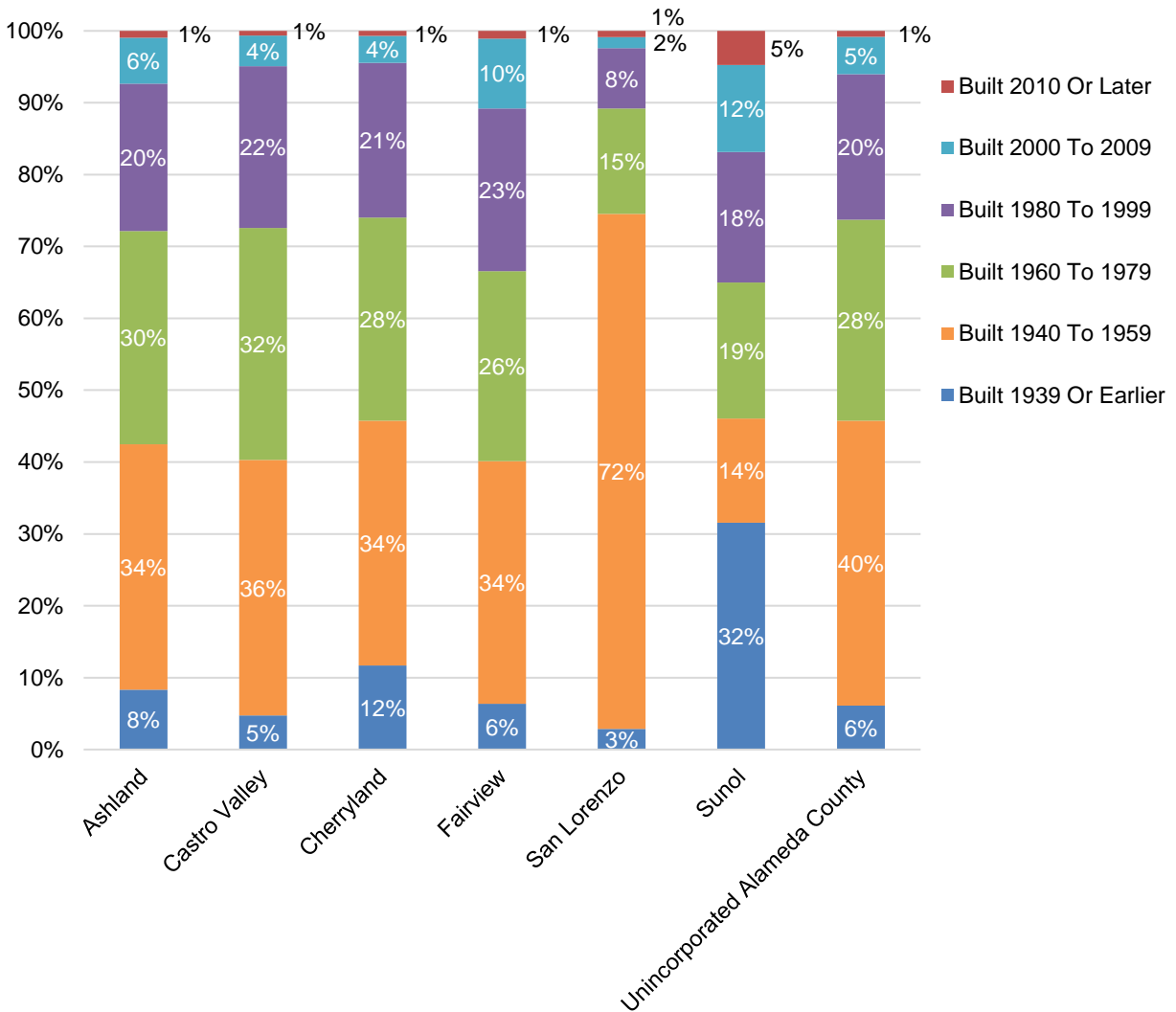


Notes:

Universe: Housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034)

Figure A-42: Housing Units by Year Structure Built, 2019, Unincorporated Alameda County CDPs



Notes:

Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

Substandard Housing

Housing costs in the Region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau gathers data to gain a sense of some of the substandard conditions that may be present, including lack of kitchen facilities or lack of plumbing. In Unincorporated Alameda County, 1.4 percent of renters reported lacking a kitchen and 0.6 percent of renters lack plumbing, compared to 0.3 percent of owners who lack a kitchen and 0.2 percent of owners who lack plumbing (Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019))).

Since 2020, 79 code enforcement cases regarding substandard housing conditions have been filed with the County⁸. These cases mostly involved unpermitted construction and conversion of garages into ADUs, fire damage to property, and unsafe structures such as hazardous wiring and plumbing. The County works diligently with property owners to address these issues and currently has approximately seven active cases related to substandard housing conditions.

The County's Code Enforcement and Building Division staff estimate that 515 units in Alameda County require major rehabilitation. This estimate is based on the data on units experiencing substandard housing issues provided by ABAG, which comes from the American Community Survey 5-Year Data (2015-2019). The County will continue to implement its code inspection and enforcement program to address substandard housing conditions (Program 5.C.).

Section A.5 Housing Costs and Affordability

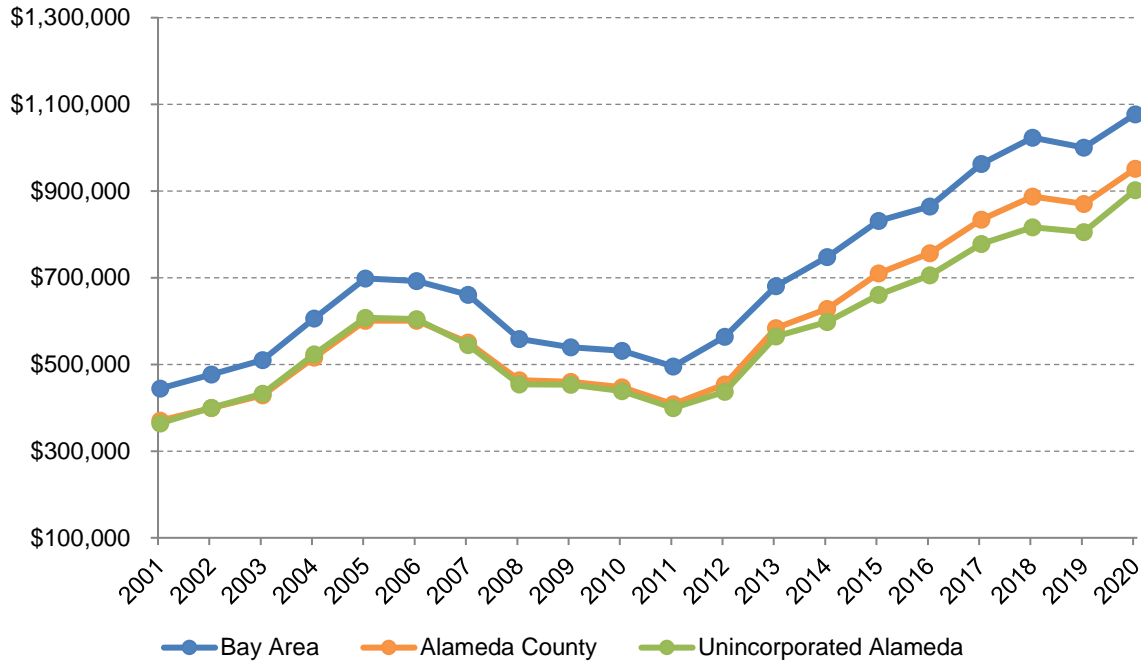
A.5.1 Ownership Costs

Home prices reflect a complex mix of supply and demand factors, including an area's demographic profile, labor market, prevailing wages and job outlook, coupled with land and construction costs. In the Bay Area, the costs of housing have long been among the highest in the nation. The typical home value in Unincorporated Alameda County was estimated at \$902,180 as of December 2020, per data from Zillow (see Figure A-43). By comparison, the typical home value is \$951,380 in Alameda County and \$1,077,230 in the Bay Area. In Unincorporated Alameda County, the largest share of owner-occupied homes was valued at \$500k-\$750k (see Figure A-44).

The region's home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2001, the typical home value has increased 147.6 percent in Unincorporated Alameda County from \$364,320 to \$902,180 (see Figure A-43).

⁸ This information is current through March 31, 2023.

Figure A-43: Zillow Home Value Index (ZHVI), 2001-2020

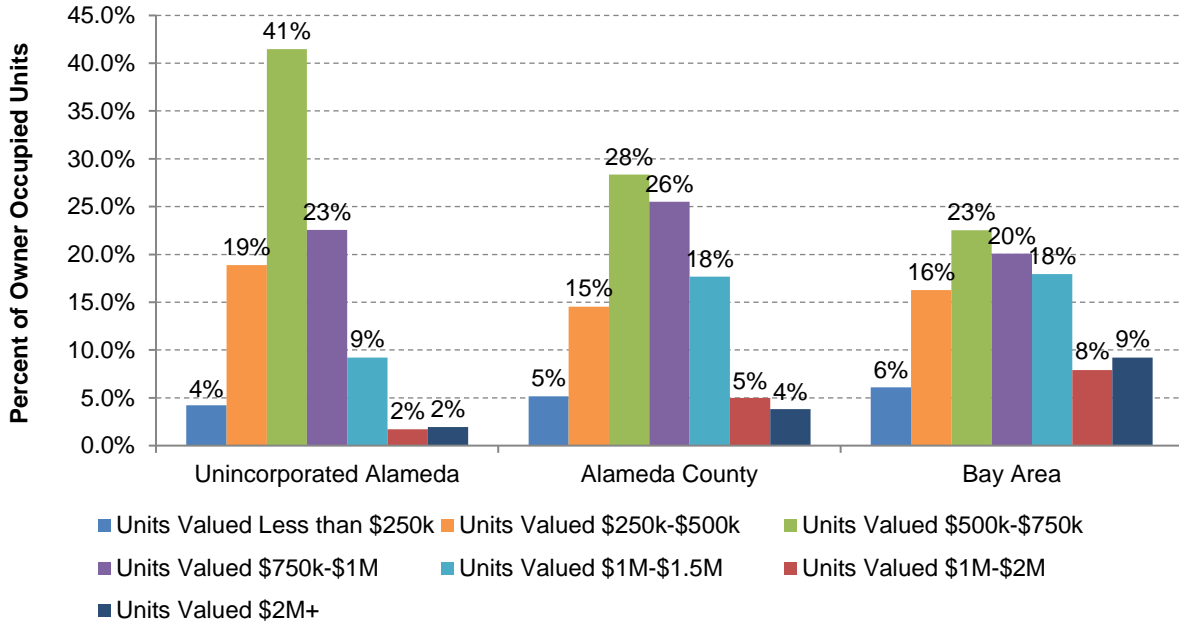


Notes:

Universe: Owner-occupied units

Source: Zillow Home Value Index (ZHVI)

Figure A-44: Home Values of Owner-Occupied Units, 2019



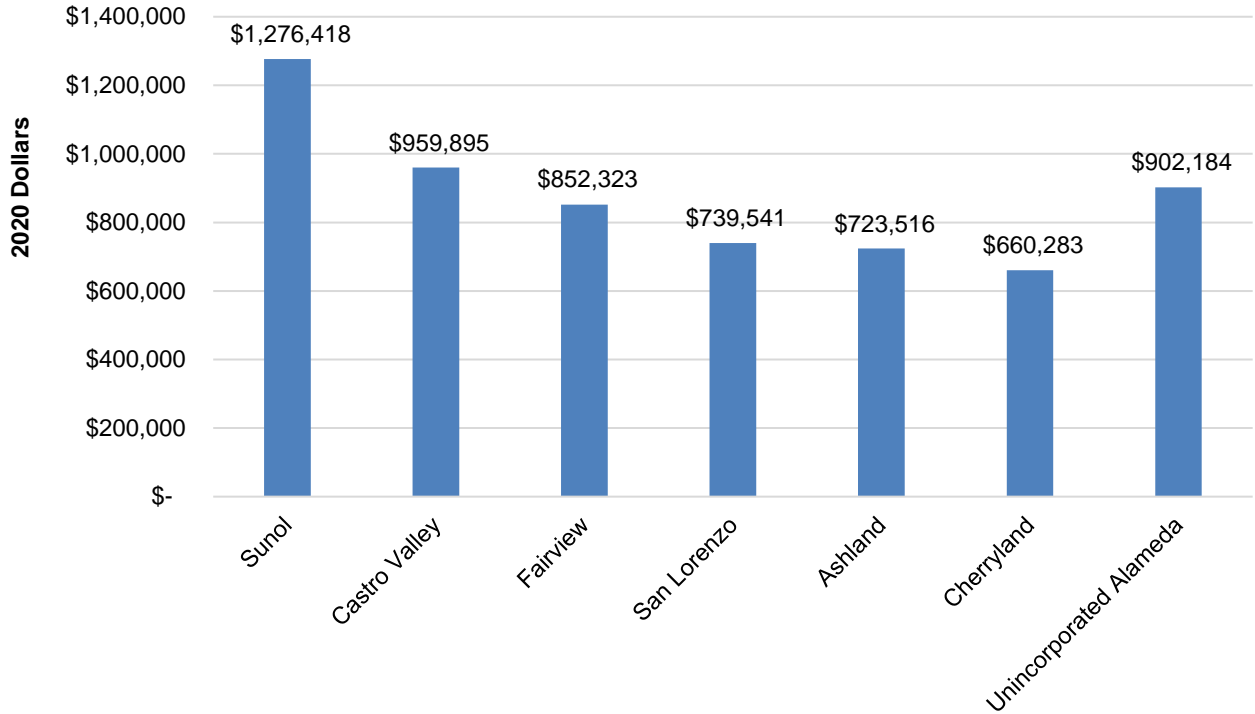
Notes:

Universe: Owner-occupied housing units

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075)

Home values are significantly higher in Sunol compared to other communities in Unincorporated Alameda County. In 2020, the Zillow home value index (ZHVI) was \$1,276,418 for Sunol, which was \$374,234 or 41 percent more than for all of Unincorporated County (see Figure A-45). Homes in Cherryland, Ashland, San Lorenzo, and Fairview are all below the Unincorporated Alameda County ZHVI of \$902,184. In 2020 Cherryland had the lowest ZHVI at \$660,283, which was \$241,901 or 27 percent less than the Unincorporated Alameda County ZHVI.

Figure A-45: Zillow Home Value Index (ZHVI), 2020, Unincorporated Alameda County CDPs



Notes:

Universe: Owner-occupied units

For unincorporated areas, the value is a population weighted average of unincorporated communities in the county matched to census-designated population counts. Data for Castro Valley, San Lorenzo, and Sunol is taken from ZHVI city level data. Data for Cherryland and Fairview is taken from ZHVI neighborhood level data. Due to due to irregular and overlapping zip code boundaries, Ashland is approximated by zip code 94578 taken from ZHVI zip code level data

Source: Zillow Home Value Index (ZHVI)

Table A-21: Housing Values, 2019, Unincorporated Alameda County CDPs

Housing Values	Ashland	Castro Valley	Cherryland	Fairview	San Lorenzo	Sunol
Less than \$100,000	5%	2%	2%	1%	2%	0%
\$100,000 to \$199,999	4%	1%	4%	1%	1%	0%
\$200,000 to \$299,999	7%	1%	5%	1%	1%	2%
\$300,000 to \$399,999	14%	3%	15%	5%	5%	2%
\$400,000 to \$499,999	20%	8%	27%	16%	19%	5%
\$500,000 to \$749,999	42%	36%	36%	46%	62%	16%
\$750,000 to \$999,999	6%	33%	11%	19%	8%	15%
\$1,000,000 to \$1,499,999	1%	14%	0%	7%	1%	17%
\$1,500,000 to \$1,999,999	0%	1%	0%	1%	0.3%	6%
\$2,000,000 or more	1%	1%	0%	2%	0.5%	38%

Notes:

Universe: Owner-occupied units

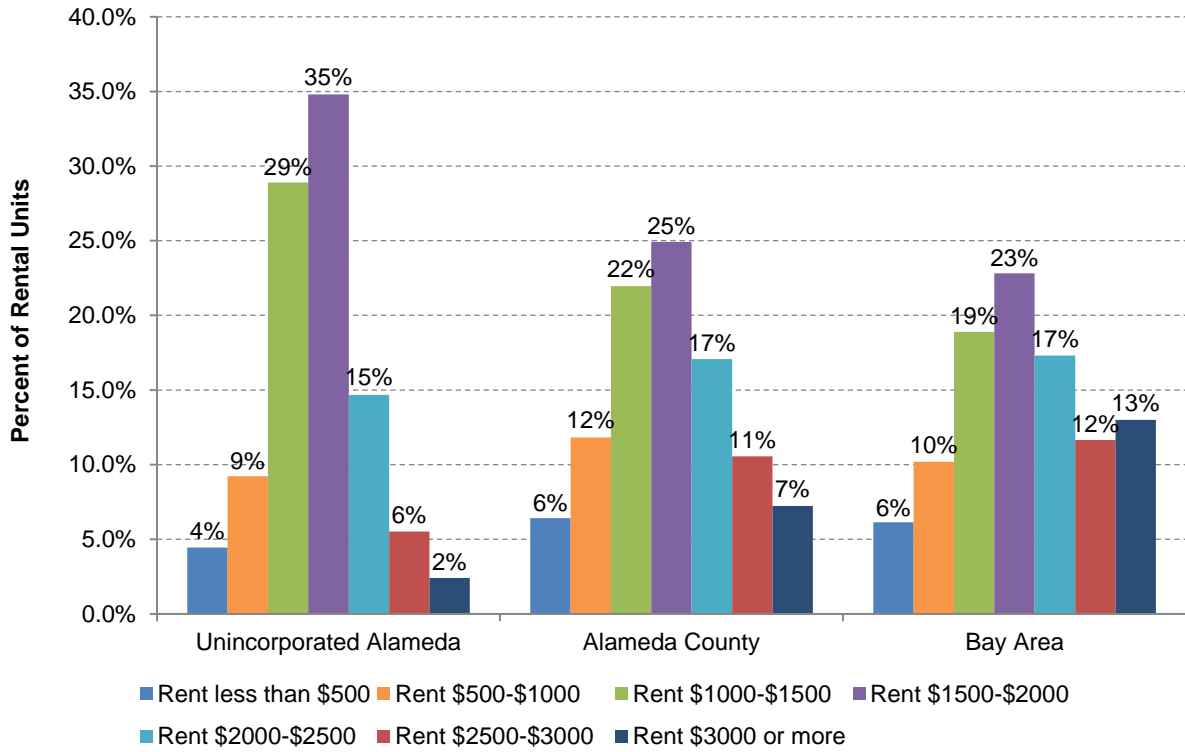
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075

A.5.2 Rental Costs

Similar to home values, rents have also increased dramatically across the Bay Area in recent years. Many renters have been priced out, evicted, or displaced, particularly communities of color. Residents finding themselves in one of these situations may have had to choose between commuting long distances to their jobs and schools or moving out of the region, and sometimes, out of the State.

Based on U.S. Census data, which often lags market valuations, 34.8 percent of rental units in Unincorporated Alameda County rented for more than \$1,500-2,000 per month, followed by 28.9 percent of units renting in the \$1,000-\$1,500 per month category (see Figure A-46). This is consistent with the Region, where a majority of units are available at rents between \$1,500-\$2,000 per month.

Figure A-46: Contract Rents for Renter-Occupied Units, 2019



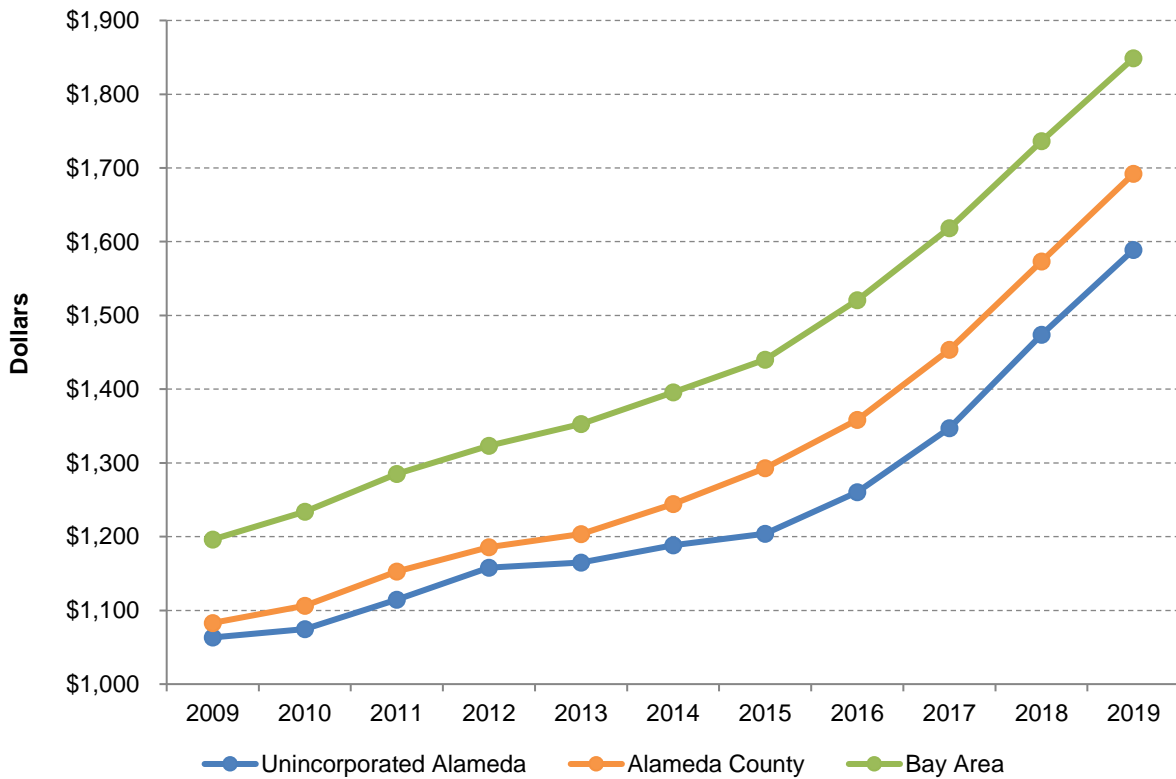
Notes:

Universe: Renter-occupied housing units paying cash rent

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056)

According to U.S. Census data, since 2009, rent increases in Unincorporated Alameda County have outpaced the County but were less than for the Bay Area. From 2009 to 2019, median rent increased by 49.5 percent in Unincorporated Alameda County, from \$1,180 to \$1,580 per month (see Figure A-47). In Alameda County, the median rent has increased 36 percent, from \$1,240 to \$1,690. The median rent in the Region has increased significantly during this time from \$1,200 to \$1,850, a 54 percent increase. In 2019, the median rent in Unincorporated Alameda County was \$1,589 per month, 6 percent lower than the County (\$1,692) and 16 percent lower than the Region (\$1,849). Castro Valley (\$1,698), San Lorenzo (\$1,655), and Fairview (\$1,652) all have rents greater than the Unincorporated Alameda County median, whereas Cherryland (\$1,575), Ashland (\$1,511), and Sunol (\$1,411), all fall below the median (see Figure A-48).

Figure A-47: Median Contract Rent, 2009-2019



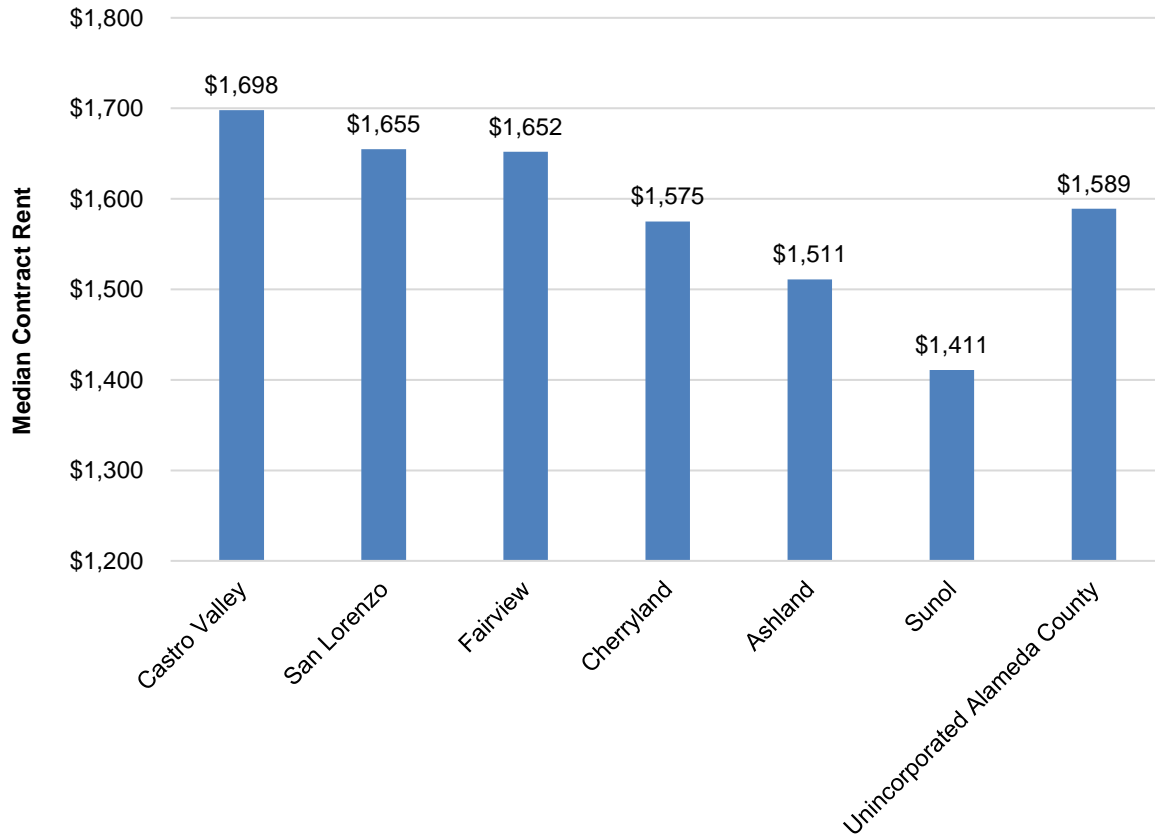
Notes:

Universe: Renter-occupied housing units paying cash rent

For unincorporated areas, the median is calculated using distribution in B25056.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year)

Figure A-48: Unincorporated Alameda County CDPs Median Contract Rent, 2019



Notes:

Universe: Renter-occupied housing units paying cash rent

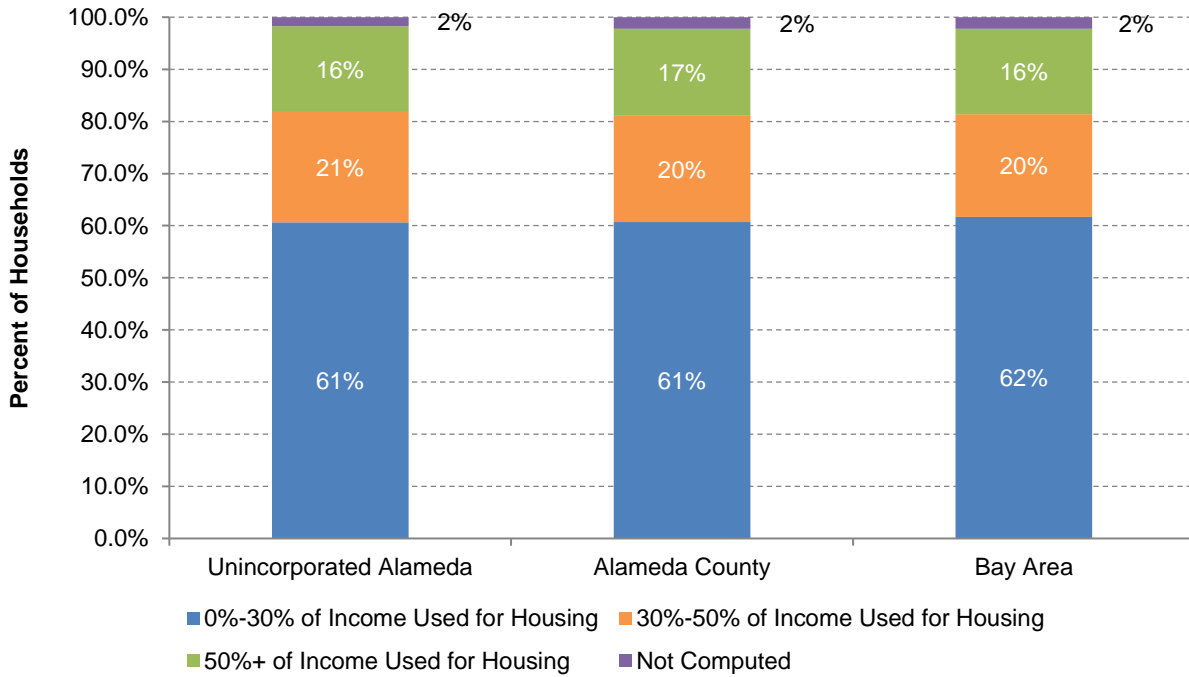
Source: U.S. Census Bureau, American Community Survey 5-Year Data release, Table B25058

A.5.3 Overpayment

A standard measure of housing affordability can be determined by comparing the cost of market-rate housing to the price residents can afford to pay for housing based on their income levels. A household is considered “cost-burdened” if it spends more than 30 percent of its monthly income on housing costs, while those who spend more than 50 percent of their income on housing costs are considered “severely cost-burdened.” Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. When a household is overpaying for housing costs, the household has less income for other necessities, including health care, food, and clothing. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness. In the event of unexpected circumstances, such as loss of employment and health problems, lower-income households with burdensome housing costs are more likely to become homeless or be forced to double up with other households, which can lead to overcrowded conditions.

Unincorporated Alameda County has a similar proportion of cost-burdened households compared to the County and the Bay Area. Of Unincorporated Alameda County’s households, approximately, 21 percent are cost burdened and 16 percent are severely cost burdened. In the County, 20 percent are cost burdened, and 17 percent are severely cost burdened (see Figure A-49).

Figure A-49: Cost Burden Severity, 2019



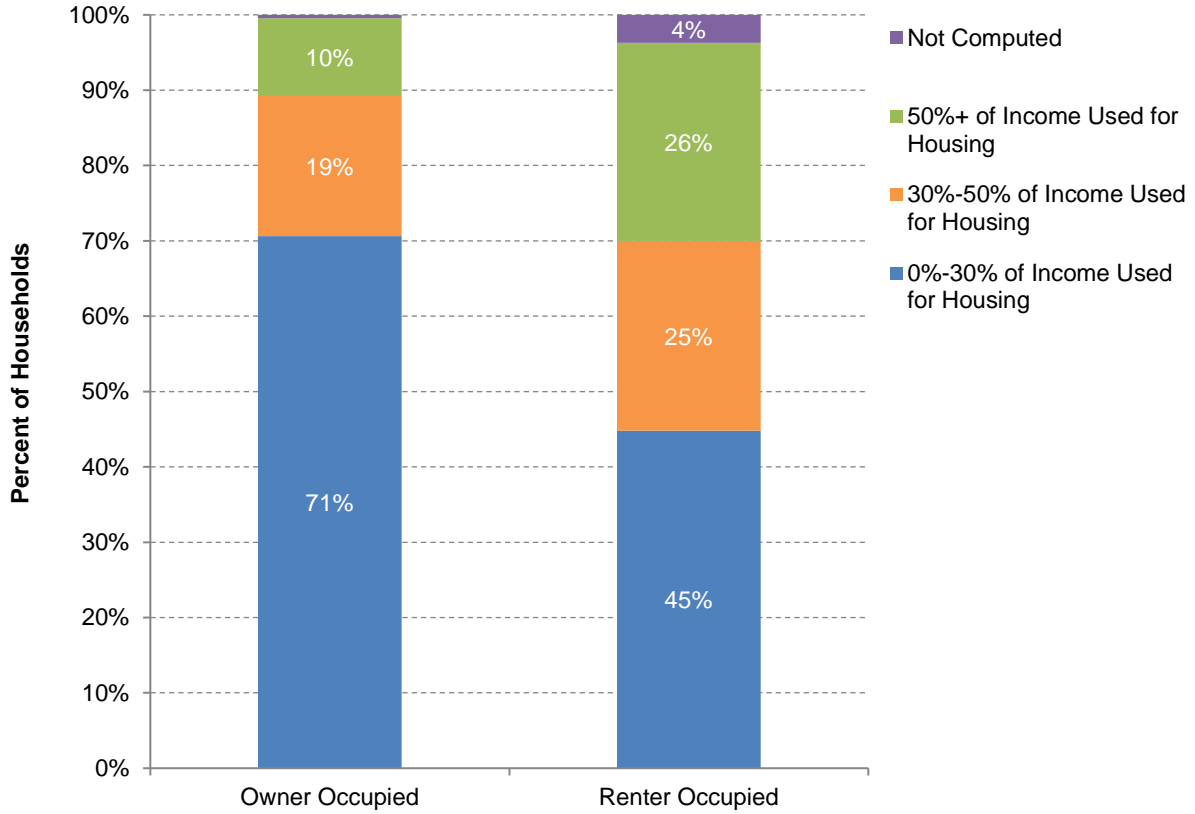
Notes:

Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091)

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in Unincorporated Alameda County, 25 percent of household renters spend between 30 percent and 50 percent of their income on housing compared to 19 percent of households that own their home (see Figure A-50). Additionally, 26 percent of household renters spend 50 percent or more of their income on housing, compared to 10 percent of household owners. In total, 29 percent of household homeowners and 52 percent of household renters experience some level of cost burden.

Figure A-50: Cost Burden by Tenure, Unincorporated Alameda County, 2019



Notes:

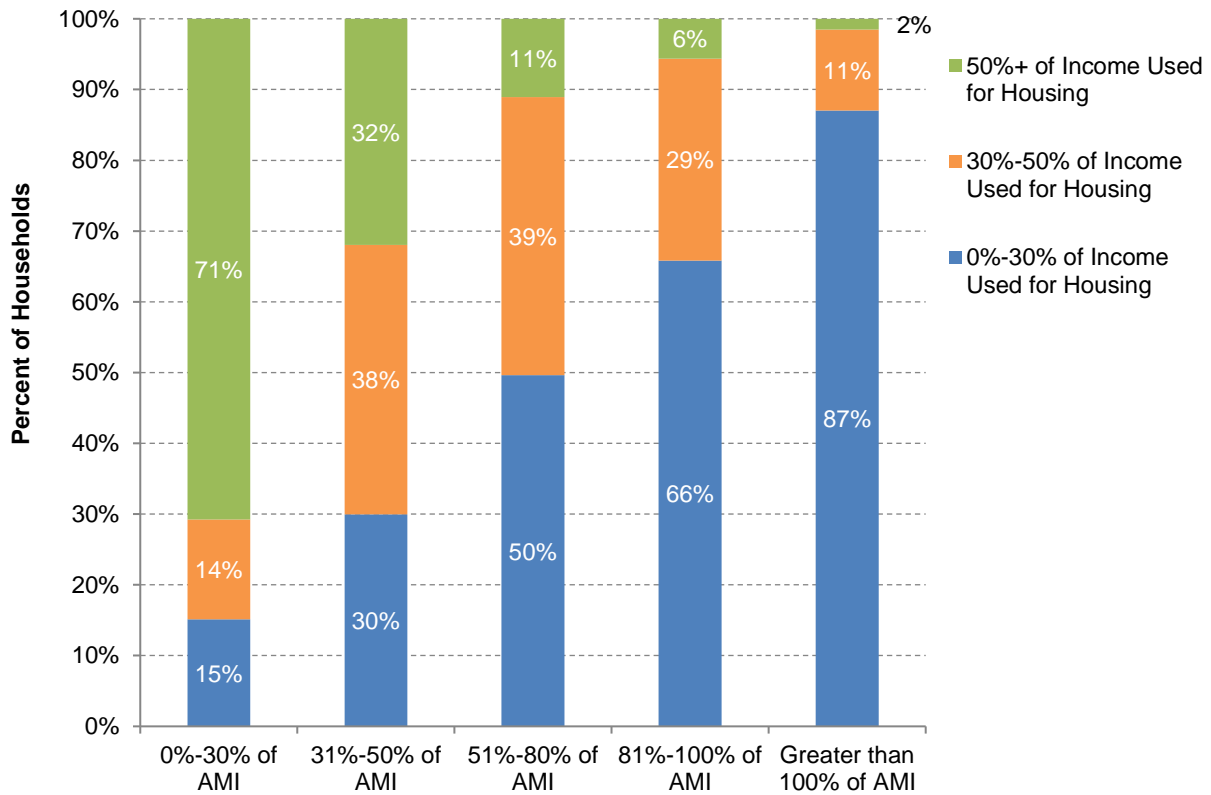
Universe: Occupied housing units

Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091)

In Unincorporated Alameda County, the share of household income spent on housing varies greatly across income categories (see Figure A-51). Lower-income households are more likely to be housing cost-burdened than higher-income households. For example, 71 percent (4,748 households) of Unincorporated Alameda County households making less than 30 percent of AMI spend 50 percent or more income on housing, while 14 percent (948 households) spend 30 percent to 50 percent. For Unincorporated Alameda County residents making more than 100 percent of AMI, just two percent are severely cost-burdened, and 87 percent of those making more than 100 percent of AMI spend less than 30 percent of their income on housing.

Figure A-51: Cost Burden by Income Level, 2017, Unincorporated Alameda County



Notes:

Universe: Occupied housing units

Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

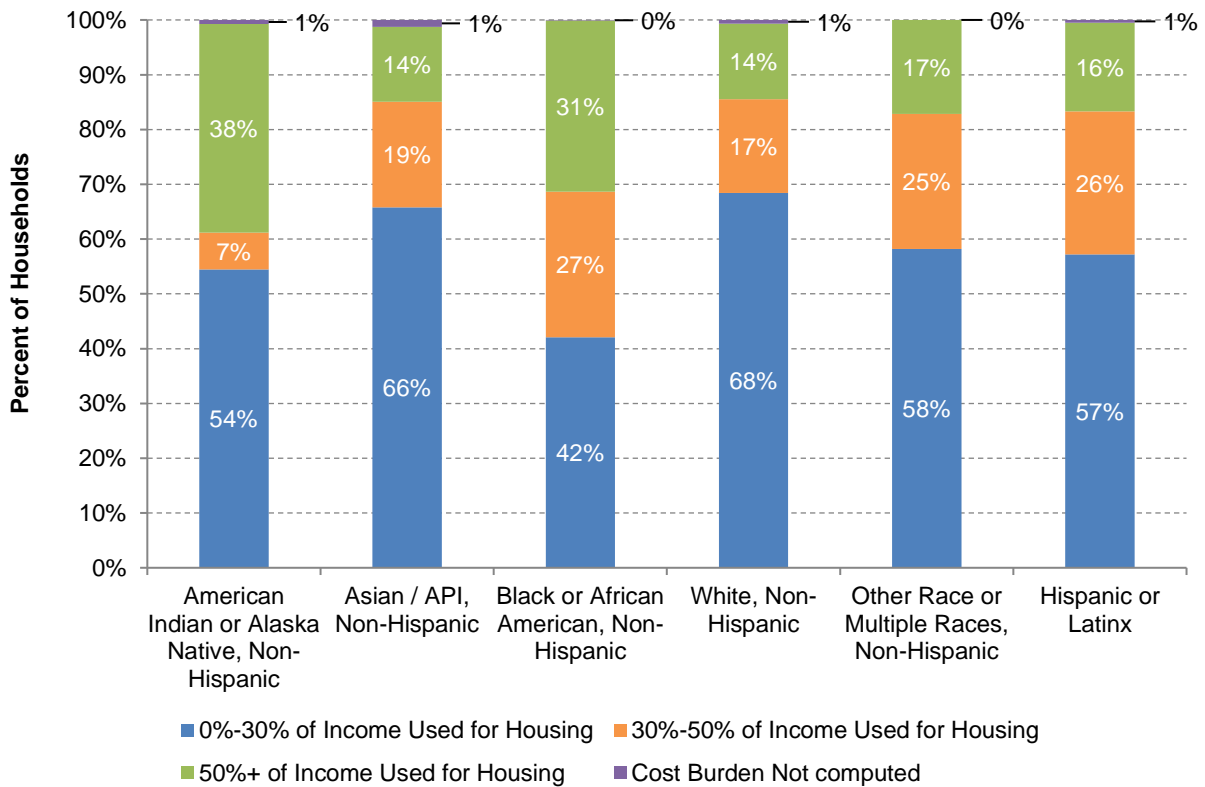
Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. As a result, they often pay a greater percentage of their income on housing, and in turn, are at a greater risk of housing insecurity.

Black, Latine, and some Asian and Pacific Islander communities access home loans at disproportionately lower rates. These communities often rely on non-bank lenders for home loans. Nonbank lenders are mostly unregulated and not subject to the Federal Community Reinvestment Act which was designed to promote racial equity in the homeownership market.

In Unincorporated Alameda County, Non-Hispanic Black or African American residents are the most cost burdened with 27 percent spending 30 percent to 50 percent of their income on housing, and Non-Hispanic American Indian or Alaska Native residents are the most severely cost burdened with 38 percent spending more than 50 percent of their income on housing (see Figure A-52).

Figure A-52: Cost Burden by Race, 2017, Unincorporated Alameda County



Notes:

Universe: Occupied housing units

Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also

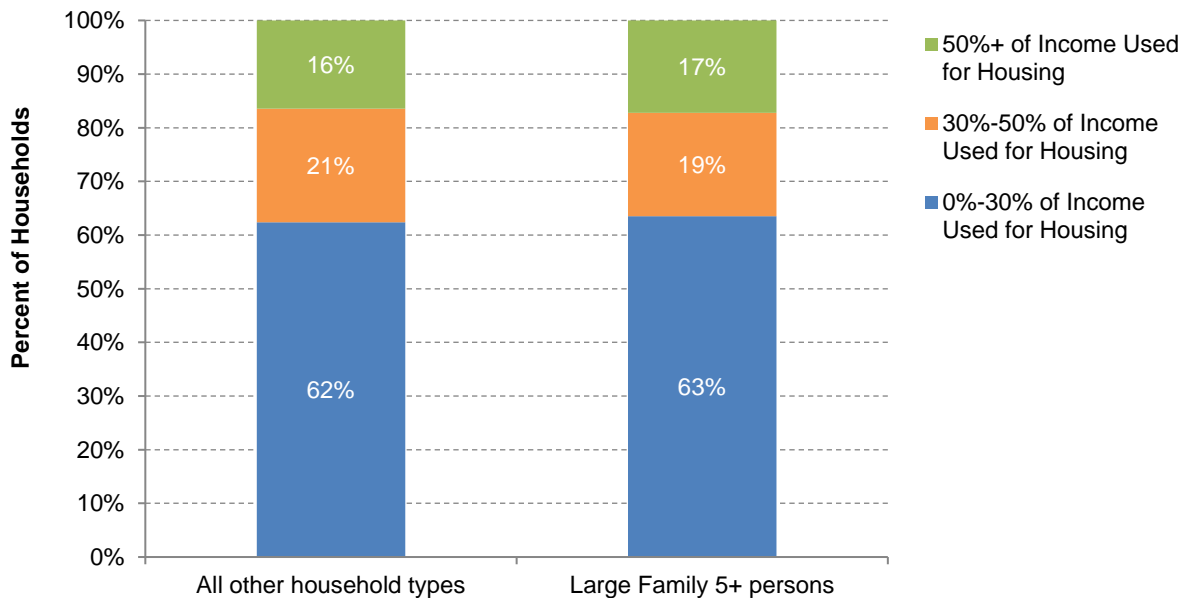
be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Large family households often have special housing needs due to a lack of adequately sized affordable housing available. The higher costs required for homes with multiple bedrooms can result in larger families experiencing a disproportionate cost burden than the rest of the population and can increase the risk of housing insecurity.

In Unincorporated Alameda County, 19 percent of large family households spend between 30 percent to 50 percent of their income on housing, while 17 percent of large households spend more than half of their income on housing. Approximately 21 percent of all other households have a cost burden of 30 percent to 50 percent, with 17 percent of households spending more than 50 percent of their income on housing (see Figure A-53).

Figure A-53: Cost Burden by Household Size, 2017, Unincorporated Alameda County



Notes:

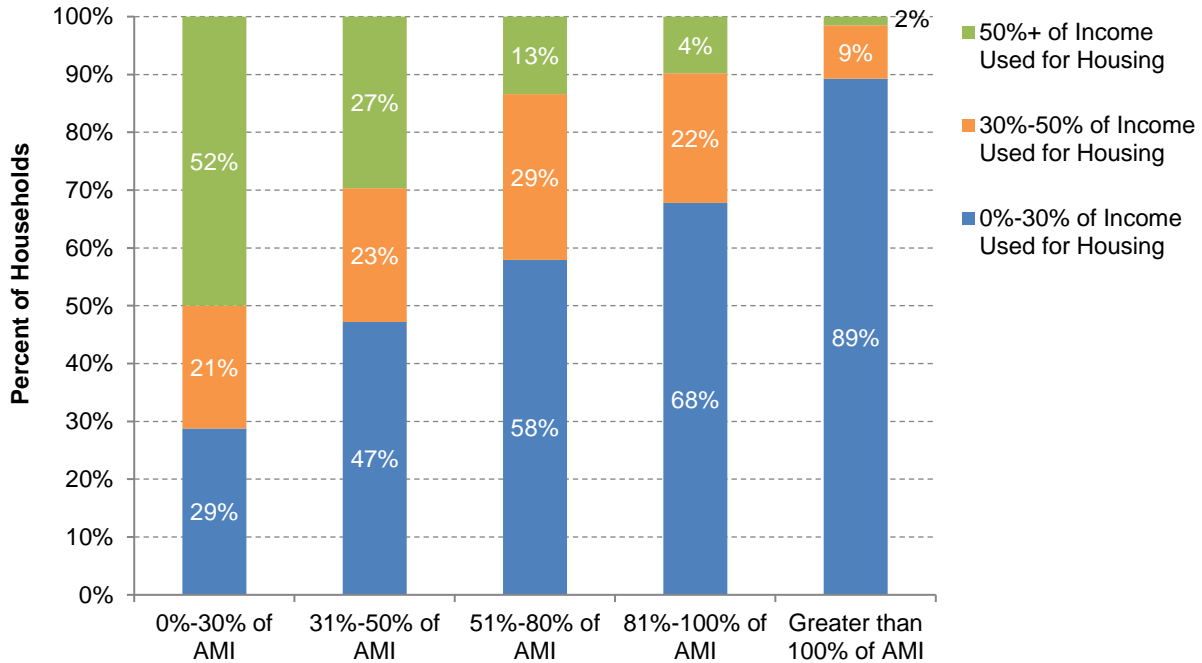
Universe: Occupied housing units

Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

When cost-burdened seniors are no longer able to make house payments or pay rent, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. In total, nearly one-third of seniors in Unincorporated Alameda County are cost-burdened. Among seniors making less than 30 percent of AMI, 71 percent (1,683 households) are cost-burdened, spending 30 percent or more of their income on housing, and 50 percent (1,181 households) are severely cost-burdened. For seniors making more than 100 percent of AMI, 89 percent are not considered cost-burdened and spend less than 30 percent of their income on housing (see Figure A-54).

Figure A-54: Cost-Burdened Senior Households by Income Level, 2017, Unincorporated Alameda County



Notes:

Universe: Senior households

For this graph, senior households are those with a householder who is aged 62 or older. Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine-county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose- Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Source: ABAG 2021 Pre-certified Housing Needs Data (U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release)

Housing Costs Compared to Ability to Pay

The ability to pay for housing is a function of housing costs and other essential living expenses in relation to household income. Since above moderate-income households do not generally have problems in locating affordable units, affordable units are frequently defined as those reasonably priced for households that are low to moderate-income.

Table A-22 shows the 2021 income limits and compares these income limits to affordable (no more than 30 percent of gross income) rent and purchase prices. The median gross rent (\$1,710) in Unincorporated Alameda County is generally affordable for households earning 50 percent or more of the Alameda County median income (\$99,406) but is not affordable for very low or extremely low-income households. The median purchase price of a home in Unincorporated Alameda County (\$902,180); households must earn at least 120 percent of AMI, or about \$150,700, to be able to afford to buy a home in the area.

Table A-22: 2021 Alameda County Ability to Pay for Housing and Fair Market Rent and Purchase Prices

	Number of Persons in Household			
	1	2	3	4
Extremely Low (0-30% AMI)				
Annual Income Limit	\$28,800	\$32,900	\$37,000	\$41,100
Monthly Income	\$2,400	\$2,742	\$3,083	\$3,425
Max. Monthly Gross Rent ¹	\$720	\$823	\$925	\$1,028
Max. Purchase Price 5% down ²	\$125,250	\$145,000	\$165,000	\$185,000
Max. Purchase Price 20% down ³	\$164,000	\$190,000	\$215,750	\$241,750
Very Low (30-50% AMI)				
Annual Income Limit	\$47,950	\$54,800	\$61,650	\$68,500
Monthly Income	\$3,996	\$4,567	\$5,138	\$5,708
Max. Monthly Gross Rent ¹	\$1,199	\$1,370	\$1,541	\$1,713
Max. Purchase Price 5% down ²	\$217,750	\$250,750	\$283,750	\$317,000
Max. Purchase Price 20% down ³	\$285,000	\$328,250	\$371,500	\$414,500
Low (50-80% AMI)				
Annual Income Limit	\$76,750	\$87,700	\$98,650	\$109,600
Monthly Income	\$6,396	\$7,308	\$8,221	\$9,133
Max. Monthly Gross Rent ¹	\$1,919	\$2,193	\$2,466	\$2,740
Max. Purchase Price 5% down ²	\$356,500	\$409,500	\$462,250	\$515,000
Max. Purchase Price 20% down ³	\$467,000	\$536,000	\$605,000	\$674,000
Median (100% AMI)				
Annual Income Limit	\$87,900	\$100,500	\$113,050	\$125,600
Monthly Income	\$7,325	\$8,375	\$9,421	\$10,467
Max. Monthly Gross Rent ¹	\$2,198	\$2,513	\$2,826	\$3,140

Table A-22: 2021 Alameda County Ability to Pay for Housing and Fair Market Rent and Purchase Prices

	Number of Persons in Household			
	1	2	3	4
Max. Purchase Price 5% down ²	\$388,000	\$449,000	\$476,951	\$508,420
Max. Purchase Price 20% down ³	\$506,000	\$566,430	\$630,000	\$704,800
Moderate (80-120% AMI)				
Annual Income Limit	\$105,500	\$120,550	\$135,650	\$150,700
Monthly Income	\$8,792	\$10,046	\$11,304	\$12,558
Max. Monthly Gross Rent ¹	\$2,638	\$3,014	\$3,391	\$3,768
Max. Purchase Price 5% down ²	\$495,500	\$568,000	\$640,500	\$713,250
Max. Purchase Price 20% down ³	\$648,250	\$743,250	\$838,500	\$934,750
120-150% AMI				
Annual Income Limit	\$131,850	\$150,750	\$169,575	\$188,400
Monthly Income	\$10,988	\$12,563	\$14,131	\$15,700
Max. Monthly Gross Rent ¹	\$3,296	\$3,769	\$4,239	\$4,710
Max. Purchase Price 5% down ²	\$559,400	\$646,200	\$732,400	\$818,700
Max. Purchase Price 20% down ³	\$754,000	\$871,300	\$987,500	\$1,104,000
150-180% AMI				
Annual Income Limit	\$158,220	\$180,900	\$203,490	\$226,080
Monthly Income	\$13,185	\$15,075	\$16,958	\$18,840
Max. Monthly Gross Rent ¹	\$3,956	\$4,523	\$5,087	\$5,652
Max. Purchase Price 5% down ²	\$682,600	\$786,900	\$890,600	\$994,500
Max. Purchase Price 20% down ³	\$917,400	\$1,057,600	\$1,197,000	\$1,336,900
180-200% AMI				
Annual Income Limit	\$175,800	\$201,000	\$226,100	\$251,200
Monthly Income	\$14,650	\$16,750	\$18,842	\$20,933
Max. Monthly Gross Rent ¹	\$4,395	\$5,025	\$5,653	\$6,280
Max. Purchase Price 5% down ²	\$763,300	\$879,300	\$994,700	\$1,110,100
Max. Purchase Price 20% down ³	\$1,026,000	\$1,181,700	\$1,336,910	\$1,492,000
Notes:				
¹ 30% of income devoted to maximum monthly rent or mortgage payment, including utilities, taxes, and insurance				
² Assumes 95% loan (i.e., 5% down payment) @ 2.875% annual interest rate and 30-year term				
³ Assumes 80% loan (i.e., 20% down payment) @ 2.875% annual interest rate and 30-year term				
Source: LWC				

A.5.4 At-Risk Housing Assessment

While there is an immense need to produce new affordable housing units, ensuring that the existing affordable housing stock remains affordable is equally important. Additionally, it is typically faster and less expensive to preserve currently affordable units that are at risk of converting to market-rate than it is to build new affordable housing.

State law requires that jurisdictions identify the number of existing assisted housing units that are at risk of conversion from below market-rate to market-rate due to the expiration of affordability restrictions during the next 10-year review period (2021-2031). Assisted housing units are defined as multi-family, rental units that receive government assistance under any federal, state, or local programs or any combination of rental assistance, mortgage insurance, interest reductions, or direct loan programs and are eligible to convert to market-rate units. There are three general cases that can result in the conversion of assisted units:

Prepayment of HUD Mortgages: Section 221(d) (3), Section 202, and Section 236 — Section 221 (d) (3) is a privately owned project where HUD provides either below-market interest rate loans or market-rate loans with a subsidy to the tenants. With Section 236 assistance, HUD provides financing to the owner to reduce the costs for tenants by paying most of the interest on a market-rate mortgage. Additional rental subsidies may be provided to the tenant. Section 202 assistance provides a direct loan to non-profit organizations for project development and rent subsidy for low-income elderly tenants. It also provides assistance for the development of units for physically handicapped, developmentally disabled, and chronically mentally ill residents.

Opt-outs and Expirations of Project-Based Section 8 Contracts: Section 8 is a federally funded program that provides subsidies to the owner of a pre-qualified project. Subsidies make up for differences between what the tenants are able to pay, and the actual cost of contract rent. Opt-outs occur when the owner of the project decides to opt-out of a contract with HUD by pre-paying any remaining mortgage. Usually the likelihood of opt-outs increases as market rents exceed contract rents.

Other: Expiration of the low-income use period of various financing sources which may include one or more of the following: Low-income Housing Tax Credit (LIHTC), bond financing, density bonuses, California Housing Finance Agency (CalHFA), Community Development Block Grant (CDBG), and HOME funds. Generally, bond-financing properties expire according to a qualified project period or when the bonds mature.

At-Risk Units

According to the Housing Partnership's Preservation Database, there are 1,299 assisted units in Unincorporated Alameda County (see Table A-23). Among these units, 108 are at moderate risk of being converted to market-rate housing by 2033, and 20 are at very high risk of being converted to market-rate housing by 2033. The at-risk units are subsidized, deed-restricted units located in six different residential developments (see Table A-24).

Table A-23: Assisted Units at Risk of Conversion, 2022 Unincorporated Alameda County

Risk Level for Conversion	Unincorporated Alameda County	Alameda County	Bay Area
Low	1,171	23,040	110,177
Moderate	108	167	3,375
High	0	189	1,854
Very High	20	106	1,053
Total Assisted Units in Database	<u>1,299</u>	<u>23,502</u>	<u>116,459</u>

Notes:

Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included.

While California Housing Partnership’s Preservation Database is the State’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the State. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table. Housing Partnership uses the following categories for assisted housing developments in its database:

Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.

Source: ABAG 2021 Pre-certified Housing Needs Data (California Housing Partnership, Preservation Database (2020); California Housing Partnership, 2022.

Table A-24: Assisted Units at Risk of Conversion to Market Rate Housing by 2033

Project Name	Address	Assisted Units	Total Units	Funding Program	Earliest Date of Expiration	Risk Level
Eden Commons	1456 Plaza Dr	2	2	Local	2029	Moderate
Wittenberg Manor	657 Bartlett Ave	95	95	HUD	2029	Moderate
Ashland 1 Plaza Dr. MHSA	1480 Plaza Drive	3	3	CalHFA	2030	Moderate
Ashland 2 Linnea Ave MHSA	759 Linnea Ave	4	4	CalHFA	2031	Moderate
Ashland 3 Thrush Ave MHSA	1563 Thrush Ave	4	4	CalHFA	2032	Moderate
Peppertree Village	328 Sunset Blvd	20	29	Local	2023	Very High
	Total Units	<u>128</u>	<u>137</u>			

Note: Wittenberg Manor contains elderly units. Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

Source: California Housing Partnership, 2022

Preservation and Replacement Cost Analysis

The following section provides an analysis of the estimated cost to preserve or replace the units that are at risk of conversion to market-rate. The analysis compares the costs of providing rent subsidies, acquiring and rehabilitating the units, and constructing new units.

Rent subsidies are a potential option for preserving affordable housing units. Rent subsidies function similarly to housing choice vouchers (Section 8), which fund the difference between the affordable rent and fair market rent. The County would fund the rent subsidies and could leverage a variety of sources to do so. Table A-25 shows that the estimated total rent subsidy to preserve the 128 at-risk units is \$700,416 per year. Assuming the difference between the affordable rents and fair market rents remains constant, then the total cost to maintain the units for the next 55 years would be \$38,522,880 (\$300,960 per unit).

Table A-25: Estimated Rent Subsidies

At-Risk Units ¹	Low-Income Rent (50-80% AMI) ²	Fair Market Rent ³	Per Unit Monthly Subsidy
128	\$2,740	\$3,196	\$456
	<u>Total Annual Subsidy</u>		<u>\$700,416</u>
Note: ¹ Assumes all at-risk units are 3-bedroom units. ² Calculated based on 30% of the 2021 Alameda County 2021 Area Income Limits. 3-bedroom units are assumed to equal to a 4-person household. ³ HUD 2021 Fair Market Rents for Alameda County by bedroom size. Source: 2021 Alameda County Area Income Limits; HUD, 2021.			

Purchasing and transferring the ownership of at-risk units to be managed by a non-profit or for-profit housing organization is another potential method for preserving the units' affordability status. Acquired assisted units, particularly older units, may also require rehabilitation to update the units and extend the life of their use. The estimated costs for acquiring and rehabilitating at-risk units are shown in Table A-26. According to recent California Tax Credit Allocation Committee (CTCAC) applications in Alameda County, the average per-unit cost for acquisition and rehabilitation is \$524,536. The total cost to acquire and rehabilitate the 128 at-risk units would be \$67,140,608.

Table A-26: Estimated Acquisition and Rehabilitation Costs

Project Name	City	CTCAC Application Year	Units	Total Development Cost	Cost per Unit
Rosefield Village	Alameda	2020	92	\$76,149,615	\$827,713
Frank G Mar Apartments	Oakland	2020	119	\$72,920,842	\$612,780
Harriet Tubman Terrace Apartments	Berkeley	2020	91	\$47,040,757	\$516,931
Adcock Joyner Apartments	Oakland	2020	50	\$24,074,615	\$481,492
Leisure Terrace Apartments	Hayward	2019	68	\$24,904,194	\$366,238
Noble Tower Apartments	Oakland	2019	195	\$127,666,257	\$654,699
Bermuda Gardens	San Leandro	2019	79	\$41,760,685	\$528,616
Glen Haven Apartments	Fremont	2019	81	\$30,917,471	\$381,697
Granite Pointe Apartments	Oakland	2019	99	\$38,211,577	\$385,976
Madison Park Apartments	Oakland	2018	98	\$48,972,022	\$499,715
Empyrean Harrison Renovation	Oakland	2018	147	\$77,484,593	\$527,106
Faith - Tennyson	Hayward	2018	158	\$111,719,554	\$707,086
Oak Grove North & South	Oakland	2018	152	\$120,968,356	\$795,844
Park Manor Apartments	Hayward	2018	81	\$21,147,551	\$261,081
Westlake Christian Terrace West	Oakland	2018	200	\$103,807,961	\$519,040
San Pablo Hotel	Oakland	2018	144	\$47,024,856	\$326,562
				<u>Average Cost per Unit</u>	<u>\$524,536</u>
Note: Cost estimates are based on applications approved by governing bodies and are not certified total development costs. Source: CTCAC, 2022.					

Constructing new units could also replace the at-risk units. Table A-27 shows the estimated cost of new construction of below market-rent units. Based on recent California Tax Credit Allocation Committee (CTCAC) applications in Alameda County, the average cost to build a new assisted unit is \$708,628. Using this per-unit estimate, the total replacement cost for the 128 at-risk units would be \$90,704,382.

Table A-28 compares the costs of the preservation and replacement methods and shows that building new units is the most expensive option. Providing rent subsidies is the least expensive method, however, this option does not allow for physical updates to the units and does not allow for the leveraging of private-sector financing. It is also important to note that none of the estimates are precise calculations and are only intended to demonstrate the relative magnitude of need.

Table A-27: Estimated Replacement Costs

Project Name	City	CTCAC Application Year	Units	Total Development Cost	Cost per Unit
34320 Fremont Family Apartments	Fremont	2021	54	\$46,829,491	\$867,213
Depot Community Apartments	Hayward	2021	125	\$79,415,515	\$635,324
Maudelle Miller Shirek Community	Berkeley	2021	87	\$84,051,499	\$966,109
Osgood Apartments	Fremont	2021	112	\$75,387,333	\$673,101
MacArthur Studios	Oakland	2021	193	\$67,433,729	\$349,398
Villa Oakland	Oakland	2021	105	\$44,858,501	\$427,224
Avance	Livermore	2020	45	\$28,980,114	\$644,003
Granite Ridge Apartments	Fremont	2020	73	\$46,405,741	\$635,695
Irvington Senior Apartments	Fremont	2020	90	\$62,755,106	\$697,279
Foon Lok West	Oakland	2020	130	\$108,705,279	\$836,194
1601 Oxford	Berkeley	2020	35	\$25,741,602	\$735,474
Hayward Mission Family Apartments	Hayward	2020	140	\$65,339,604	\$466,711
Alameda Point Family	Alameda	2020	70	\$57,369,613	\$819,566
LakeHouse Commons Affordable Apartments	Oakland	2020	91	\$64,184,307	\$705,322
Fruitvale Transit Village Phase IIB	Oakland	2020	181	\$129,259,095	\$714,139
95th & International Apartments	Oakland	2020	55	\$44,896,702	\$816,304
Parrott Street Apartments	San Leandro	2019	62	\$41,954,941	\$676,693
County Center Apartments	Fremont	2019	60	\$41,124,641	\$685,411
3268 San Pablo	Oakland	2019	51	\$35,126,609	\$688,757
Coliseum Place	Oakland	2019	59	\$53,393,465	\$904,974
BFHP Hope Center Permanent Supportive Housing	Berkeley	2019	53	\$39,116,352	\$738,044
BRIDGE Berkeley Way Affordable	Berkeley	2019	89	\$66,317,472	\$745,140
Aurora Apartments	Oakland	2019	44	\$38,692,188	\$879,368
NOVA Apartments	Oakland	2019	57	\$39,878,863	\$699,629
				<u>Average Cost per Unit</u>	<u>\$708,628</u>
Note: Cost estimates are based on applications approved by governing bodies and are not certified total development costs. Source: CTCAC, 2022.					

Table A-28: Summary of Preservation and Replacement Costs

Method	Estimated Cost per Unit	Total Estimated Cost
Rent Subsidy	\$300,960	\$38,522,880
Acquisition and Rehabilitation	\$524,536	\$67,140,608
New Construction	\$708,628	\$90,704,382

Qualified Entities to Acquire and Manage Affordable Housing

There are several non-profit and for-profit organizations in the region that could facilitate the acquisition and management of assisted units in Alameda County. HCD maintains a list of pre-approved organizations that are interested in the acquisition and management of assisted units. As of December 2021, there are 12 qualified organizations in Alameda County (see Table A-29).

Table A-29: HCD Qualified Entities in Alameda County Available for Projects Located in Unincorporated Areas

Organization	Address	City
Housing Authority of County of Alameda	22941 Atherton St	Hayward
Affordable Housing Associates	1250 Addison St., Ste. G	Berkeley
East Bay Asian Local Development Corporation	310 Eighth Street, Ste. 200	Oakland
Bay Area Community Services	629 Oakland Ave	Oakland
Satellite Affordable Housing Associates	1835 Alcatraz Ave.	Berkeley
Christian Church Homes of Northern California, Inc.	303 Hegenberger Road, Ste. 201	Oakland
Northern California Land Trust, Inc.	3122 Shattuck Avenue	Berkeley
Alameda County Allied Housing Program	224 W. Winton Avenue, Room 108	Hayward
ROEM Development Corporation	1650 Lafayette Circle	Santa Clara
Alameda Affordable Housing Corporation	701 Atlantic Ave	Alameda
Housing Authority of the County of Alameda	701 Atlantic Ave	Alameda
L + M Fund Management LLC	1869 Palmer Ave	Westchester
<i>Source: HCD, 2022.</i>		

Funding Sources to Preserve or Replace Assisted Units

Potential funding sources to preserve or replace assisted units are provided in the list below. These resources include federal, state, and local funding programs and are described in Appendix G (Housing Resources).

- HOME Investment Partnerships Funds
- Community Development Block Grant Program (CDBG)

- Section 108 Loan Guarantee Program
- Housing Choice Voucher (Section 8) Program
- Low Income Housing Tax Credits
- Section 811 Project Rental Assistance Program
- California Housing Finance Agency (CalHFA)
- Alameda County Housing Authority's Public Housing Program