



*Housing*

# Assessment of Fair Housing Report

City Council Item 8.3  
June 8, 2021

**Jacky Morales-Ferrand**  
Director of Housing

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# What is an Assessment of Fair Housing (AFH)?

- 🏠 State of CA requirement - SB 686 (2018)
- 🏠 Process driven by community input and data that assesses:
  - Patterns of integration and segregation
  - Racially or ethnically concentrated areas of poverty
  - Disparities in access to opportunity
  - Disproportionate housing needs

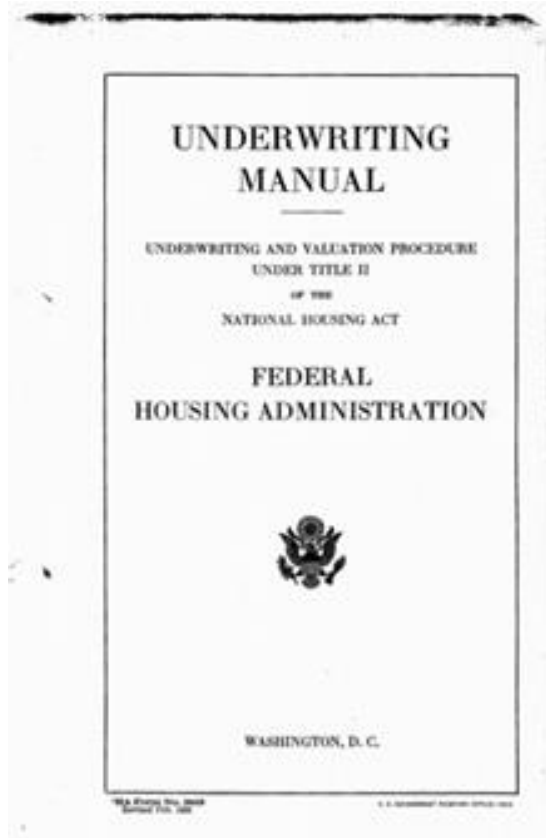


# Purpose of AFH

- 🏠 Supports our federal funding investment priorities (Consolidated Plan)
- 🏠 Helps shape the next Housing Element
- 🏠 Drives a “Both/And” approach to equity:
  - Removing barriers for individuals and families to live where they want, *and*
  - Increasing investments in under-served neighborhoods



# Segregation History: The Federal Housing Administration



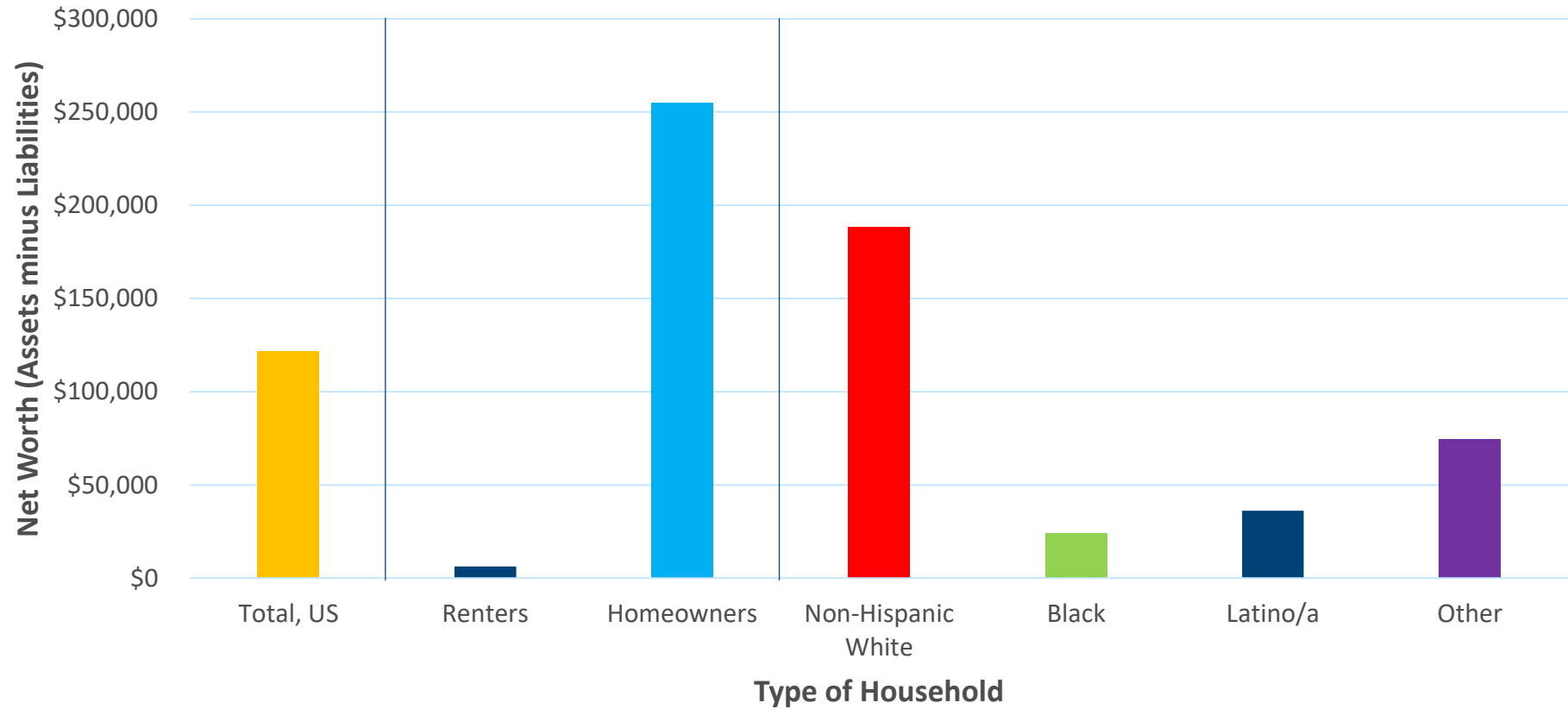
"[R]estrictions should include provisions for the following:  
... (g) Prohibition of the occupancy of properties except by the *race for which they are intended*."

-From the FHA Underwriting Manual, 1938, emphasis added



# Impact of the Legacy: The Racial Wealth Gap

Household Median Net Worth, 2019






Source: Federal Reserve, 2020



# Impact of the Legacy: Where People Live

1 Dot = 75

-  White, Non-Hispanic
-  Black, Non-Hispanic
-  Native American, Non-Hispanic
-  Asian/Pacific Islander, Non-Hispanic
-  Hispanic
-  Other, Non-Hispanic
-  Multi-racial, Non-Hispanic

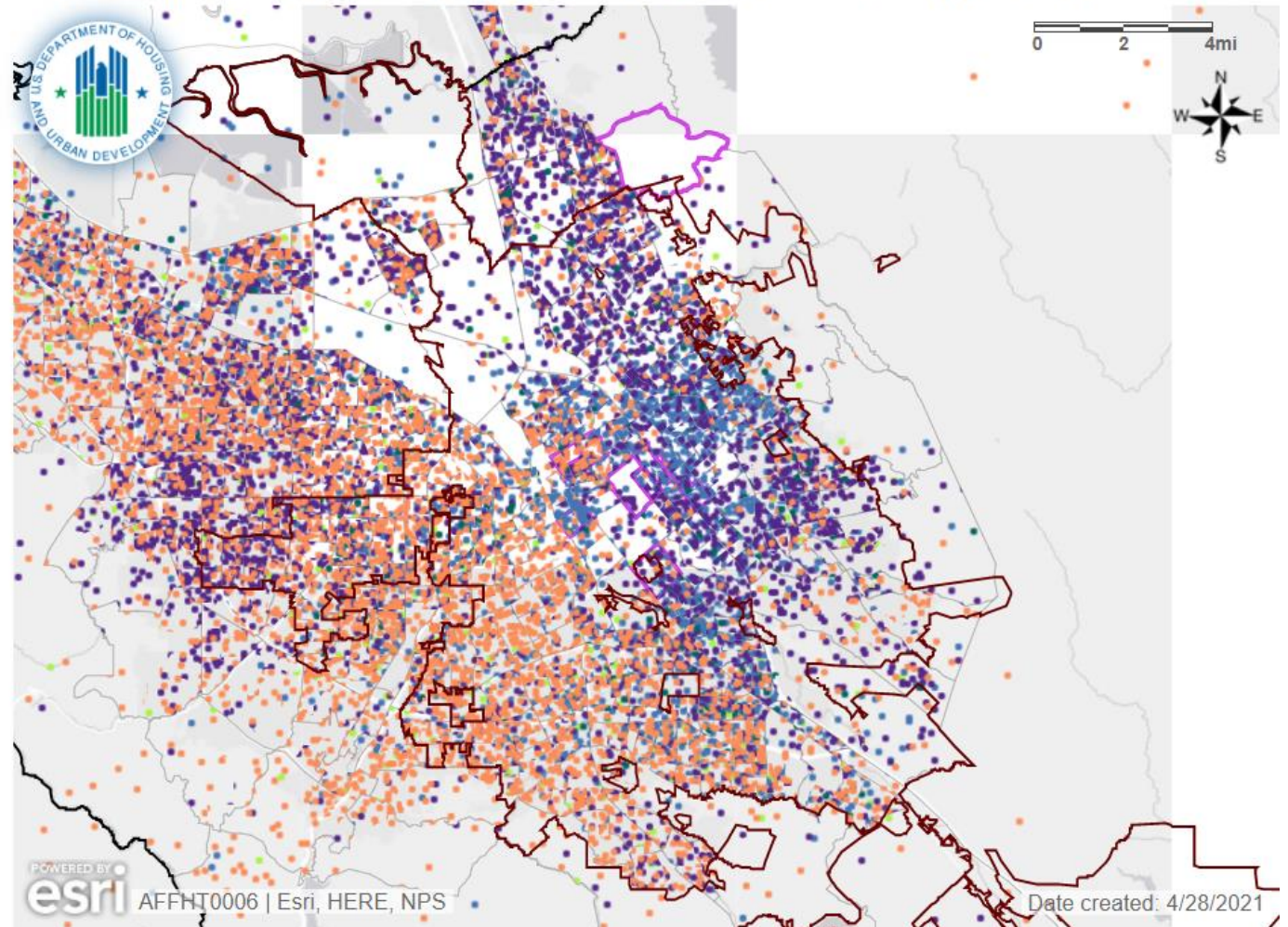
**TRACT**



**R/ECAP**

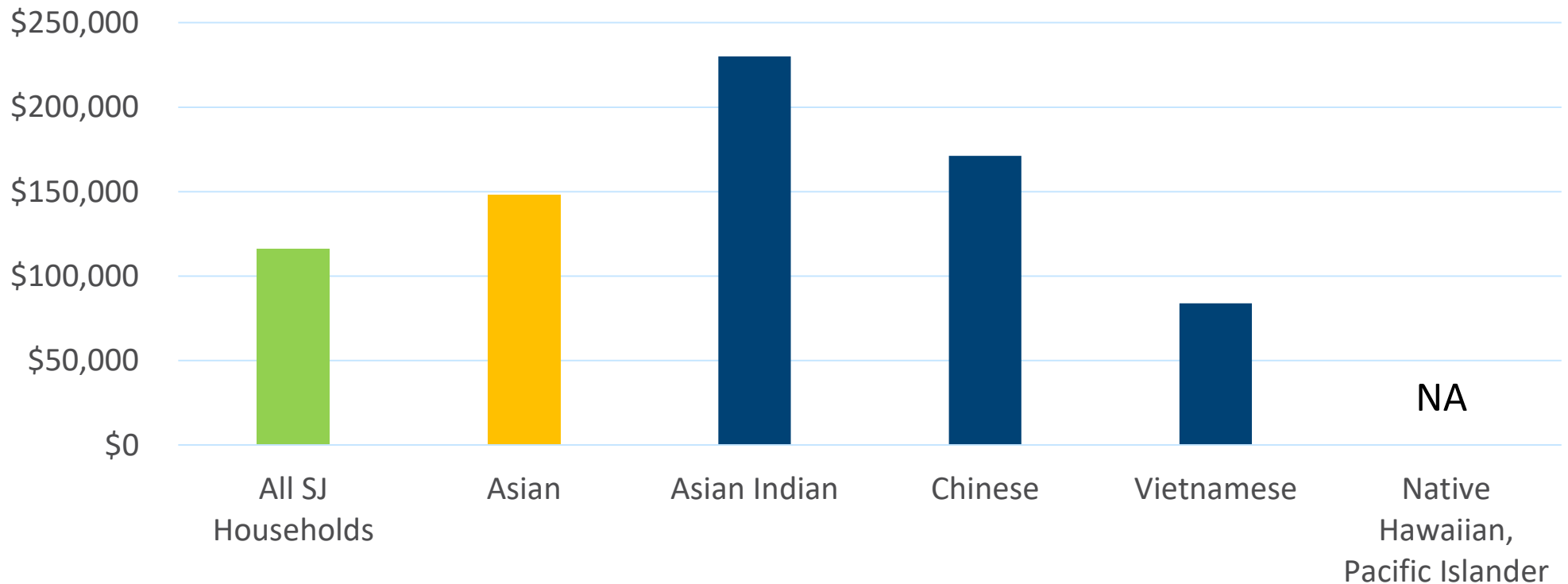


HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



# A Note About Asian and Pacific Islander Data

Median Household Incomes by Selected API Subgroups, City of San José



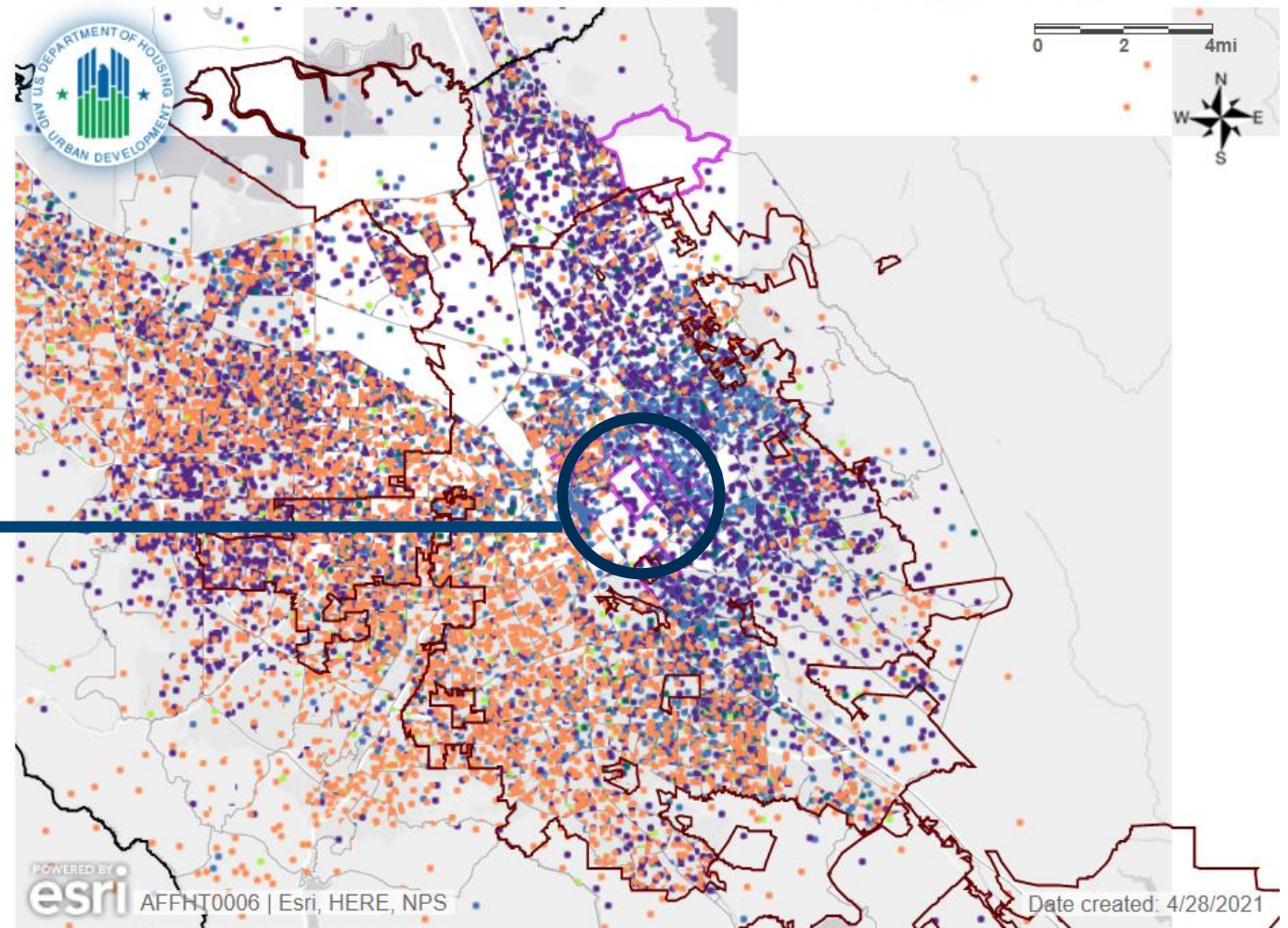
Source: 2019 1-Year ACS

# San José has 75% of County's R/ECAPs

## 🏠 R/ECAPs

6 Census Tracts in this area are "Racially/Ethnically Concentrated Areas of Poverty"

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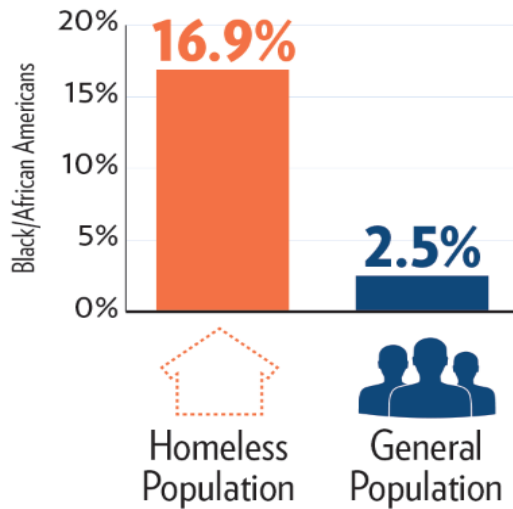




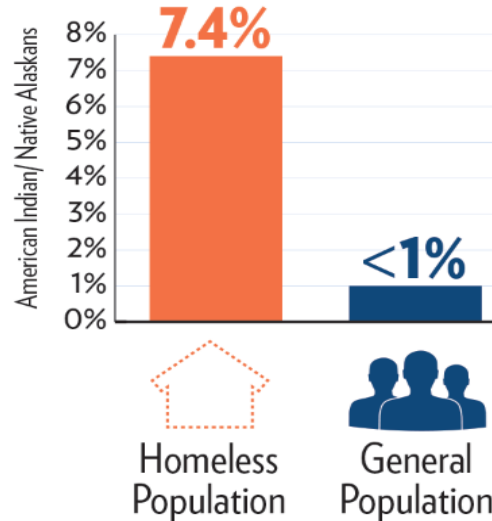
# Homelessness is Disproportionate

Black, Indigenous, and Latino/a households experience homelessness at disproportionate rates

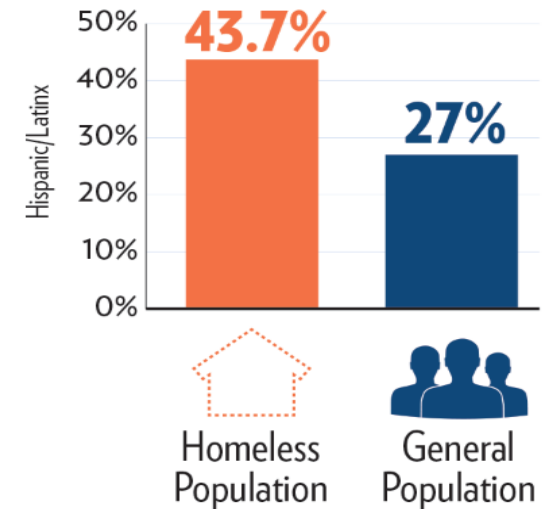
**Black/African Americans**



**American Indian/Alaskan Natives**



**Hispanic/Latinx**



Infographic Source: Destination: Home



## More Key Initial Findings

- ▶ Latino/a and Black households experience disproportionate housing needs
- ▶ Displacement disproportionately impacts Latino/a and Black residents
- ▶ San José's publicly supported housing mirrors the demographics of the city's low-income population
- ▶ Market discrimination continues to be an issue



## Next Steps -

- 🏠 Develop draft strategies → Summer/fall 2021
- 🏠 Community meetings → Summer/fall 2021
- 🏠 Update strategies → TBD
- 🏠 Housing & Community Development Commission → TBD
- 🏠 NSE & CEDC Committees → TBD
- 🏠 City Council → Early 2022
- 🏠 Integrate into draft Housing Element → 2022





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