

Attachment B

City of San José Assessment of Fair Housing

Contents

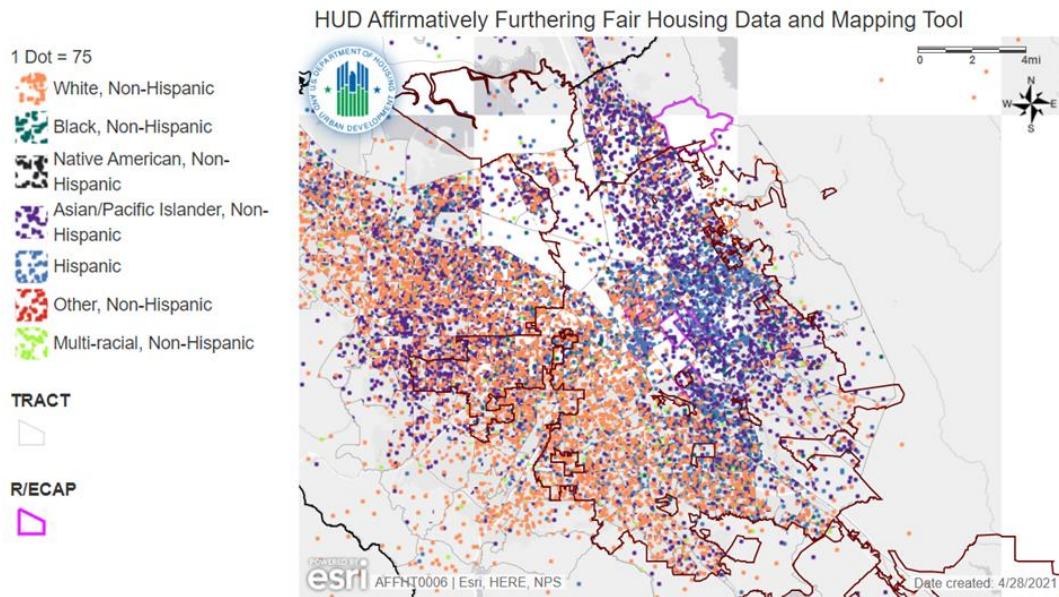
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I. Introduction

A. The Legacy of Segregation

San José, like so many other American cities, is segregated.

While preparing the Assessment of Fair Housing (AFH), the map below was our strongest, most visceral, visual aid in establishing the fact that San José is a segregated city. In the map, each dot represents 75 persons. The clustering of dots by color is so clear, so evident. Orange dots (white, non-Hispanic persons) are strongly in the west and the south. Blue dots (Latino/a/x persons) are prevalent in the east. Purple dots (Asian Americans and Pacific Islanders) are in the north, east, and west. During our community engagement process, there were two basic reactions to the map. Community members who experienced first-hand the negative effects of segregation – mostly people of color who lived in the eastern portion of the City – confirmed the distinct boundaries. People who had not as viscerally experienced the negative effects of segregation – mostly white people who lived in the south and west of the City – often commented along the lines that this map helped open their eyes to see that segregation was real in our City, that they hadn't realized that "things were so bad."



Map 1: U.S. HUD AFH Map

But dots on a map are insufficient to describe the true legacy of segregation in our community. Segregation is about denial of opportunities for that have lasting consequences to life outcomes for generations.

There are decades of research, including dozens of important published studies which talk about the negative impacts of segregation in terms of health, education, income, wealth, and other dimensions of opportunity and quality of life. And this scholarly work, while necessary, is also somehow insufficient.

The legacy of segregation – the ongoing, still living and still growing legacy of segregation – is in trauma. It is in the daily traumas of individuals. It is in the generational trauma of families, passed down over decades. It is in the aggregate trauma of communities.

The loss of opportunity for some becomes the legacy of wealth and privilege for others. As was so integral to San José’s growth and development, racist and segregationist housing policies contributed to a historic expansion of the American middle class and created generational wealth (for some people but not others) at an unprecedented scale.

Together, this intertwined amalgam of lost opportunity and wealth, is the true legacy of segregation.

In this document’s scope and in its presentation, we generally address segregation at what might be characterized at a technocratic level (maps, stats, and policies). However, we acknowledge the true, human scale of segregation – our shared legacy of loss for some coupled with wealth and privilege for others. We hope that the policies and actions proposed in this document will be the first steps towards acknowledging and addressing this deep and complicated legacy.

B. Strategies to Affirmatively Further Fair Housing

San Joséans conceive of themselves as innovative and cutting-edge. San José calls itself the “Capital of Silicon Valley.” San José is at the center of the technological revolution that is remaking our world. In terms of fair housing, San José was among the first municipalities in the country to pass a fair housing ordinance, which was in place before the State of California’s Fair Employment Act Housing Act (1964), which was in place before the Federal Fair Housing Act (1968). Similarly, in the 1950s, a group of activists from San José were at the forefront in the fight against racially restrictive covenants.² San José’s challenge to today is to revitalize this commitment to fairness in housing and to transmute a landscape formed through segregation and violence into one of hope and opportunity – and to do so in ways that are bold, groundbreaking, to live up to Silicon Valley’s reputation as a place that is innovative and cutting-edge.

This document represents first steps towards the City’s commitment to a set of strategies to affirmatively further fair housing across the entirety of our City. With this assessment as a starting point, the City intends to build a “BOTH/AND” approach to fair housing: one that BOTH increases access to opportunity, opening new housing opportunities in parts of the City that have excluded protected classes AND increasing investment in and resources to communities that have suffered discrimination and disinvestment.

This document is the culmination of over three years of community outreach and engagement (please see Appendix A: Community Outreach Process for more description) in which City staff conducted over 100 community meetings, focus groups, and stakeholder meetings.

² Ruffin, Herbert G., *Uninvited Neighbors, African Americans in Silicon Valley, 1769-1990* (2014)

II. Segregation History

A. Overview

There are ways in which San José's history of segregation is typical to cities across California and across the country. The root causes – racism, greed, exploitation – are the same. The story's starting point – land theft – is the same for all cities across the country. In San José, as in other cities across the American West/Southwest, the history of land theft has the added dimension of theft of land from Mexican citizens as well as from indigenous peoples.

But there are also ways in which the history of segregation is uniquely manifested in San José.

For over a century and a half, San José was a relatively small city. Then, after World War II, San José boomed. The forces that defined segregation in midcentury America – redlining, suburbanization, white flight, urban renewal – shaped San José uniquely. No other large city in America is as suburban in form, so deeply shaped by Post-War suburban growth.

Because of this growth and because of the ascendancy of Tech, San José is a world city – a diverse, cosmopolitan metropolis that has been grafted onto an archetypical suburb. As a proud world city, we celebrate our diversity. And yet, we have not fully reckoned with either our racist past or our currently segregated reality.

The first steps in this reckoning involve an understanding of our history.

Please note, the history provided in this section is not intended to be comprehensive, but rather a snapshot of the past, to give an illustrative sense of where we came from and the work we have yet to do.

B. Early Statehood to Pre-War

1. A War of Extermination

When California became a state in 1850, San José was the first capital city. In his 1851 state of the State address, delivered in San José, Governor Peter Hardeman Burnett declared, “[A] war of extermination will continue to be waged between the two races until the Indian race becomes extinct...” Burnett was a former slaveholder who came west to seek his fortune. He was a proponent of a vision of the American West for White people only and actively pushed for laws excluding African Americans and Chinese immigrants from California (well in advance of the federal Chinese Exclusion Act (1882)).³

³ <https://calmatters.org/commentary/my-turn/2019/06/native-american-genocide/>

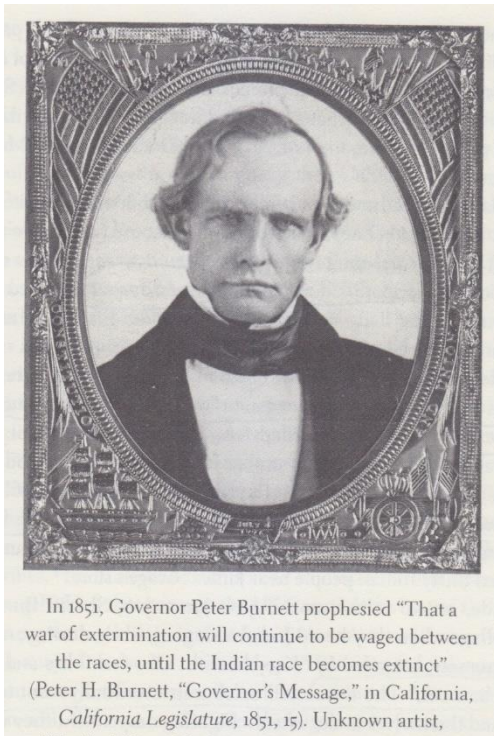


Figure 1: Portrait of Governor Peter Hardeman Burnett

And, of course, it was more than words. California State and local jurisdictions created laws that explicitly targeted Native Americans and provided resources to support their persecution. For example, in 1850, the California Legislature appropriated nearly \$1.3 million (close to \$50 million in today's dollars) to support private militias to seize land from Native Americans in military style "expeditions." The federal government paid an additional approximately \$200,000 (an additional approximately \$8 million in today's dollars) to these militias. From 1850 to 1859, these federal and State funds paid for at least 18 "expeditions," involving an estimated 35,000+ militiamen across the various campaigns, killing thousands of Native Americans and seizing their lands.⁴

2. Bad Faith Adventurers and Squatters

"Of all the California families, perhaps ours can most justly complain about the bad faith adventurers and squatters and about the illegal activities of the American lawyers." –Antonio Berryessa⁵

⁴ Johnston-Dodds, Kimberly *Early California Laws and Policies Related to California Indians* (2002), <https://www.courts.ca.gov/documents/IB.pdf>, California Research Bureau, p. 15-18

⁵ Quoted in Pitti, Stephen *The Devil in Silicon Valley: Northern California, Race, and Mexican Americans* (2003), University of Princeton Press, p. 42



Figure 2: *Berryessa Family Portrait, date unknown*

Under the Treaty of Guadalupe Hidalgo which ended the Mexican-American War in 1848, Mexico ceded lands which became New Mexico, Arizona, Nevada, Utah, and California and the United States agreed to honor the holdings of Mexican citizens who owned property within these ceded lands. However, in the early days of the young State of California, state and local government officials conspired with white settlers to undermine the title of Mexican families and to illegally transfer lands to white squatters.

As one example, the Berrelleza / Berryessa family, the namesake of the Berryessa district in Northeast San José, was a prominent Californio family who owned land across the Bay Area, including San José holdings which stretched from Almaden (in Southern San José, including the land which became the New Almaden mercury mines) to Berryessa (in Northern San José) and on into the North Bay (Napa and Solano Counties). In a period of roughly a decade starting with the Bear Flag Revolt of 1846, historians document that eight members of the Berryessa family were murdered by white settlers, including through two lynchings, and their properties taken from them. With these violent appropriations combined with a string of legal losses in the courts, by 1880, the Berryessa family's massive land holdings were whittled down to a single property at the northern end of Napa. By the turn of the century, the family was landless.⁶

3. A Free State?

California joined the Union as a Free State, meaning that slavery was not legal in the new state. However, in a concession to slave holding states, California was required to enforce the Fugitive Slave Act, which required that formerly enslaved people who escaped from slave-holding jurisdictions were to be recaptured and returned.

In addition, even though California was a Free State, there are accounts of several rich and prominent California families who owned slaves illegally and of local authorities turning a blind eye. As a local

⁶ Heidenreich, Linda *This Land Was Mexican Once: Histories of Resistance from Northern California* (2006), University of Texas Press, p. 86-87

example, the namesake of the Bascom Avenue in San José, Dr. L. H. Bascom is reported to have purchased and enslaved a young man listed by the first name “David” on the 1850 census.⁷

4. San José’s 5 Chinatowns

On September 29, 2021, on the former site of the second Market Street Chinatown, in a ceremony to commemorate the adoption of a historic City Council resolution apologizing for the City’s roles in acts of discrimination against the Chinese immigrant community and its descendants, then Mayor Sam Liccardo said, “[W]ith each new generation, we must reemphasize our commitment to justice and renew our contrition, not just for these failings [the destruction of San José’s Chinatowns], but for all the acts of disrespect and violence against our Black, Latino, Indigenous, and AAPI community members.”

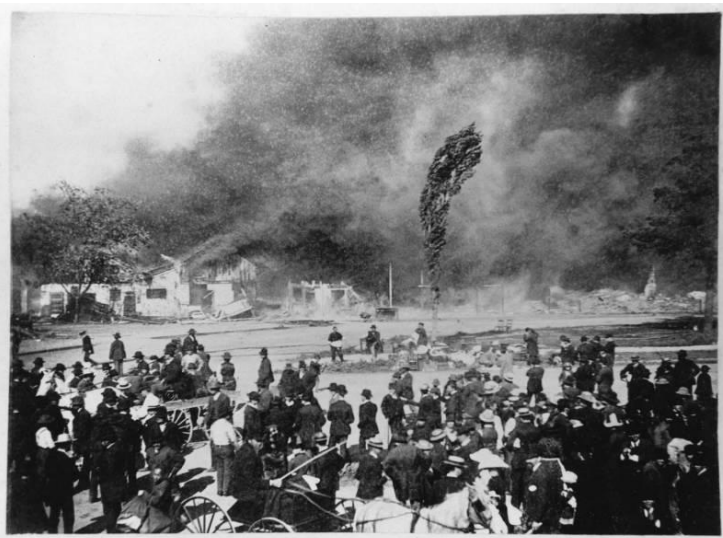


Figure 3: Onlookers watching the burning of Market Street Chinatown, 1887

From 1866 to 1931, Chinese immigrants in San José established and lost five Chinatowns⁸. These Chinatowns were a product of racism and segregation. Chinese immigrants were not allowed to own land and could only live in specific, proscribed locations. But as soon as these places became desirable (for the expansion of Downtown, as an example), Chinatown residents were displaced, often violently. Three of the five Chinatowns were destroyed by arson. Of which, one had been condemned by the City before it was burnt down. A similar pattern, in which segregated and previously undesirable neighborhoods are now subject to displacement, is playing out today – albeit in slower motion and with less explicit violence.

4. The Valley of the Heart’s Delight

The Santa Clara Valley used to be covered with orchards. The fruits from the so-called “Valley of the Heart’s Delight” – whether fresh, dried, or canned – were known around the world. During this time, San José had a small urban core surrounded by farms and open space.

⁷ <https://historysanjose.org/two-years-a-slave-in-the-santa-clara-valley-sampson-gleaves-and-plim-jackson/>

⁸ <https://www.kqed.org/news/11877801/san-José-had-5-chinatowns-why-did-they-vanish>

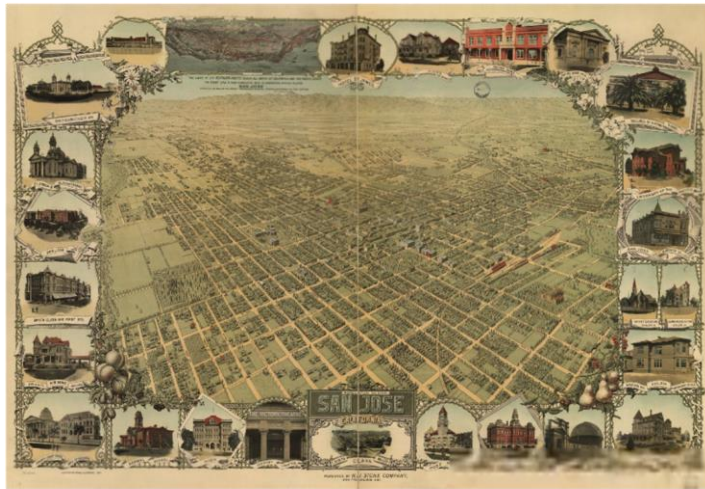


Figure 4: Pre-WWII San José

In 1880, there were over two million fruit trees in the Valley. By 1915, there were almost 8 million fruit trees. In the 1920s and 1930s, there were approximately 20 canneries, over a dozen dried-fruit packing houses, and a dozen fresh-fruit and vegetable shipping firms.⁹

Housing and employment were largely segregated by race and economic status, with farm-owners and landowners predominantly being white and farm and cannery workers largely being immigrants from places like Mexico, China, the Philippines, Japan, Italy, the Azores, the Punjab region of India, and Armenia. Farmworkers (migrant and not) lived in farmworker camps and in clusters of substandard housing throughout the Santa Clara Valley. These clusters of farmworker and cannery worker housing became the core of the neighborhoods that were redlined (see Map 2, below) and correlate with today's Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs).

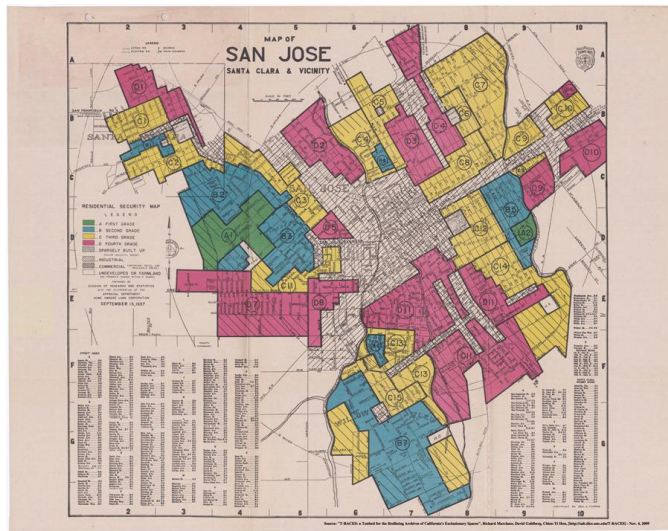
C. Post WWII Growth

1. The Template for Growth

In the 1930s, the Home Owners' Loan Corporation (HOLC), a New Deal era federal agency, rated the investment risk of neighborhoods across approximately 200 American cities. The HOLC assessors created four categories of investment risk and mapped neighborhoods by these categories. In each local jurisdiction where these maps were created, HOLC assessors worked directly with the city's government – in San José representatives of the City Building Department assisted and signed-off on the maps. On the HOLC maps, the categories of risk were assigned colors from green ("Best") to red ("Hazardous"). As has now been widely documented, these maps – now popularly known as the redlining maps – explicitly and directly shaped public and private investment in neighborhoods' growth and development for over 3 decades before the practice of redlining was found to be illegal under the 1968 federal Fair Housing Act. The practice violated Fair Housing Act because the grounds for deeming places hazardous for investment were explicitly and consistently racist.

⁹ <https://www.sjpl.org/blog/looking-back-canning-valley-hearts-delight>

Map 2, below, is the 1937 HOLC redlining map showing the both the City of San José and the City of Santa Clara.



Map 2: San José Redlining Map

As examples of the explicit, overt racist language and racism in the classification of neighborhoods, HOLC's documentation¹⁰ accompanying the map includes the following disparaging narrative descriptions and disparaging remarks:

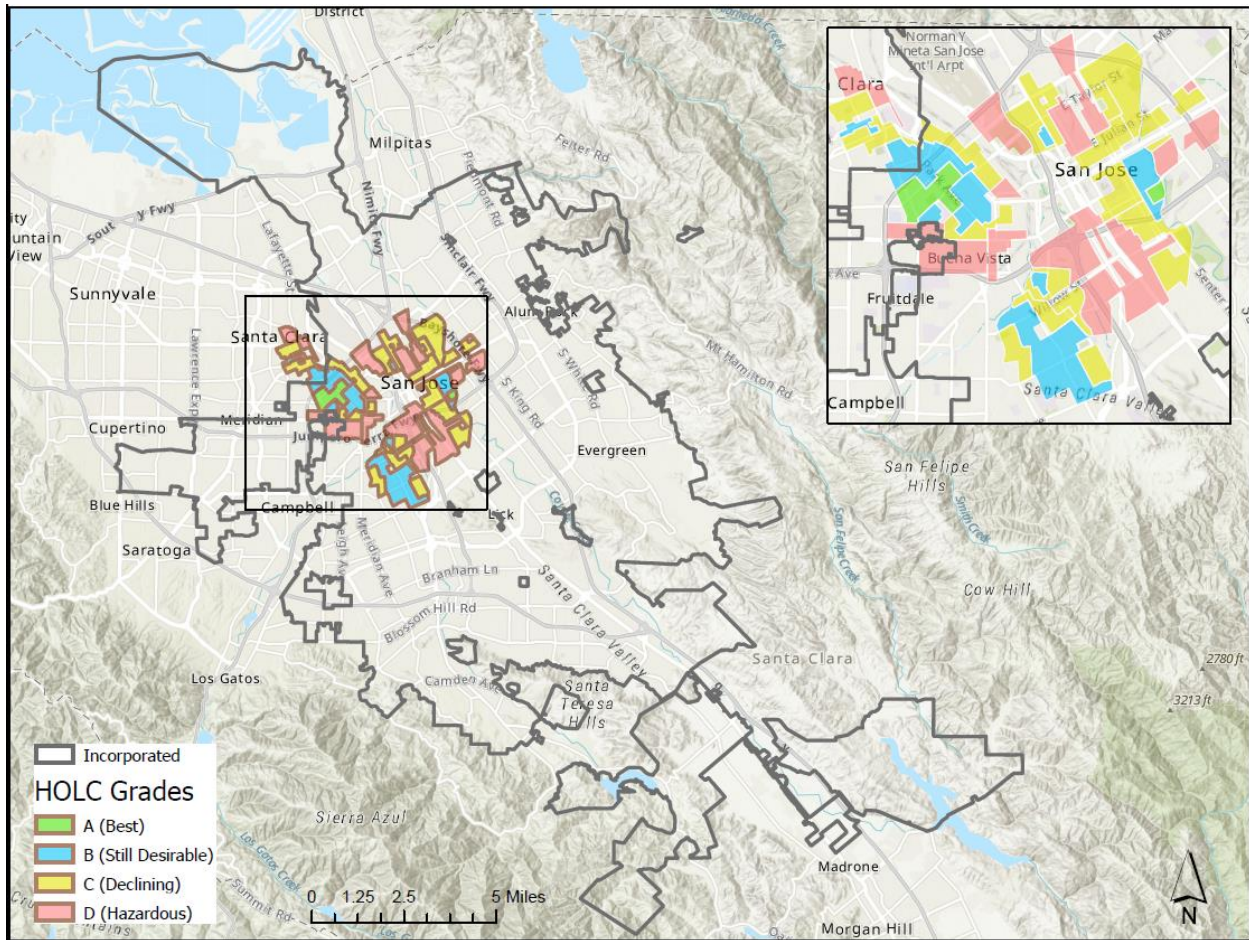
- For the redlined neighborhood identified as D3 in the North of the map (this area, now including Japantown and the Northside neighborhoods, was once one of the sites of the five disappeared Chinatowns described above): "This is typically an Oriental and Negro center and contains the largest concentration of these races in the city. It was originally known as 'Chinatown' but the Chinese have more or less [been] crowded out... A Negro church is located in the south-central part and a Japanese church in the north-central part... Detrimental Influences: [R]acial elements."
- For the redlined neighborhood labeled D10 at the Eastern edge of the map (this area, now overlapping with parts of the Mayfair and Little Portugal neighborhoods): "This section contains the largest concentration of Mexicans in the community. The northern section within the city limits is largely populated by a lower stratum of Italians and Portuguese. From a racial standpoint, this area is extremely undesirable... Detrimental Influences: Inharmonious racial elements."

2. The Unique Context of Redlining in San José

While the underlying, racist logic of redlining played a central role in the growth and development of San José, redlining (in and of itself) had less influence on San José than in most other major American cities. This is because, in the 1930s, when the HOLC first drew the infamous redlining maps, the city limits of San José were significantly different than they are today.

¹⁰ <https://dsl.richmond.edu/panorama/redlining/#loc=13/37.328/-121.962&city=san-jose-ca&area=D10>

Map 3 shows the 1937 HOLC map superimposed within the current city limits. The portion of the City that was subject to the HOLC classification system was less than one-tenth of the City’s current area. As described further, below, after World War II, San José grew dramatically and rapidly under an intentional, aggressive strategy of growth through annexation and conversion of agricultural lands to residential uses. This growth coincided with and encouraged the construction of single-family homes for the burgeoning post-War white middle-class – so, very much consistent with the underlying purpose and ideology of redlining. But, unlike as it functioned in most other major American cities, redlining was not the primary driver and delineator of segregation. It certainly was a factor. But for San José, as described below, large scale suburbanization (which was made in the same kiln as redlining) was the animating force.



Map 3: Redlining map vs. current city limits

2. Dutch's Vision

“He wanted San José to be a big city. I kept saying: ‘Dutch, this is going to be another Los Angeles.’ He said, ‘Good!’ It was just growth, growth, growth. That was everybody’s song. And Dutch sang it the loudest.” –Al Ruffo, Mayor of San José, 1946-1947¹¹



Figure 5: New homes in San Jose, circa 1963, photo via Getty Images

Prior to World War II, San José was a small city in the heart of an agricultural area. In 1950, when Antony “Dutch” Hamann became City Manager, San José was of similar size and similar role as the City of Modesto. Hamann initiated an aggressive plan for growth: new infrastructure (a new sewage plant, new systems of roads and expressways) and new city limits (over 1,375 annexations during his term as City Manager). The result was that, in a relatively short time, San José transformed from a small agricultural city with a population in the tens of thousands to a large, sprawling, low-density city of over half a million.

¹¹ Quoted in:

<https://web.archive.org/web/20050223144311/http://www.siliconvalley.com/mld/siliconvalley/living/2765036.htm>

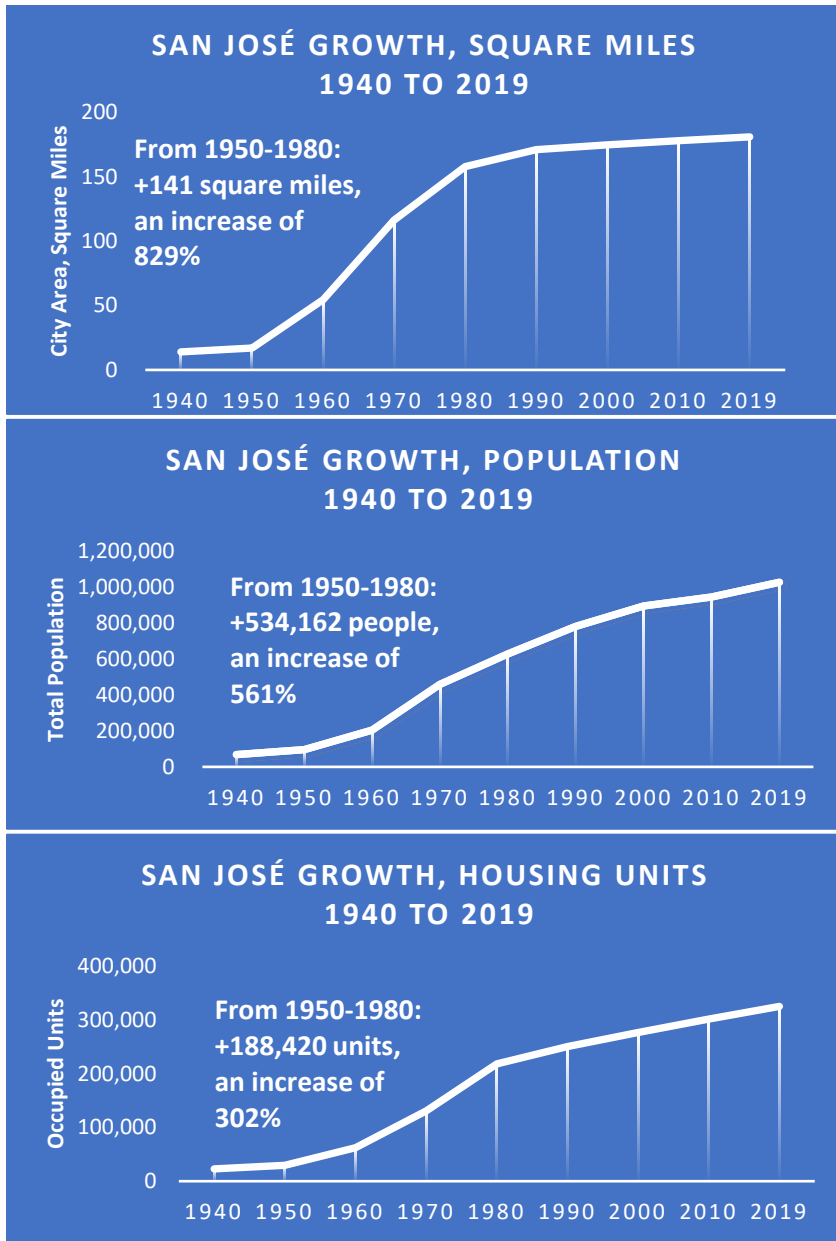


Figure 6: San José growth, 1950-1980 (U.S. Census)

3. Suburban Boom / White Flight

San José's Post War growth happened in a larger national context of suburbanization and white flight. While many larger, more established urban centers lost population as white people left central cities for the suburbs, cities that were more suburban in form and in demographics (such as San José and Phoenix) gained population.

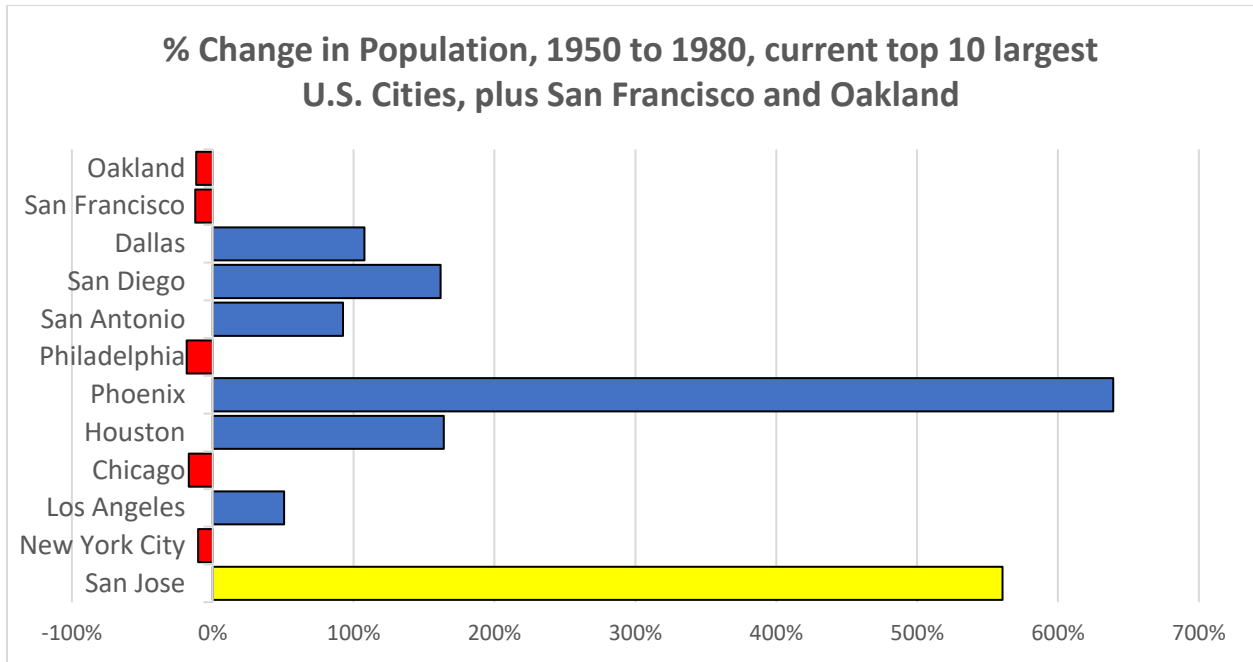


Figure 7: Current U.S. top 10 cities (plus San Francisco and Oakland) growth: 1940-1980 (U.S. Census)

In a greater Bay Area regional setting, from 1950 to 1980, the more urbanized cities of San Francisco and Oakland lost population while the suburbs of the region, including San José, grew. The Bay Area’s post-war patterns of growth and depopulation are even more stark when focusing on the white population:

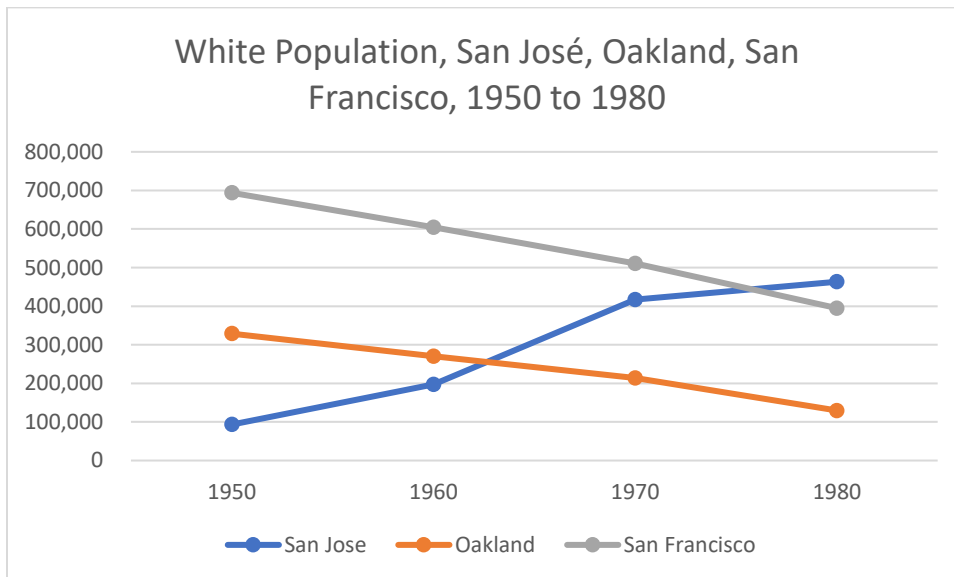


Figure 8: San José vs. San Francisco and Oakland, White population, 1950-1980 (U.S. Census)

During a time period when San Francisco’s and Oakland’s combined white population decreased by approximately half a million people (almost 50% of the two cities’ combined white population), San José’s white population increased by nearly 400% (adding over 370,000 white persons). In effect, San José was a city built by white flight.

4. Zoning for the Suburban Boom

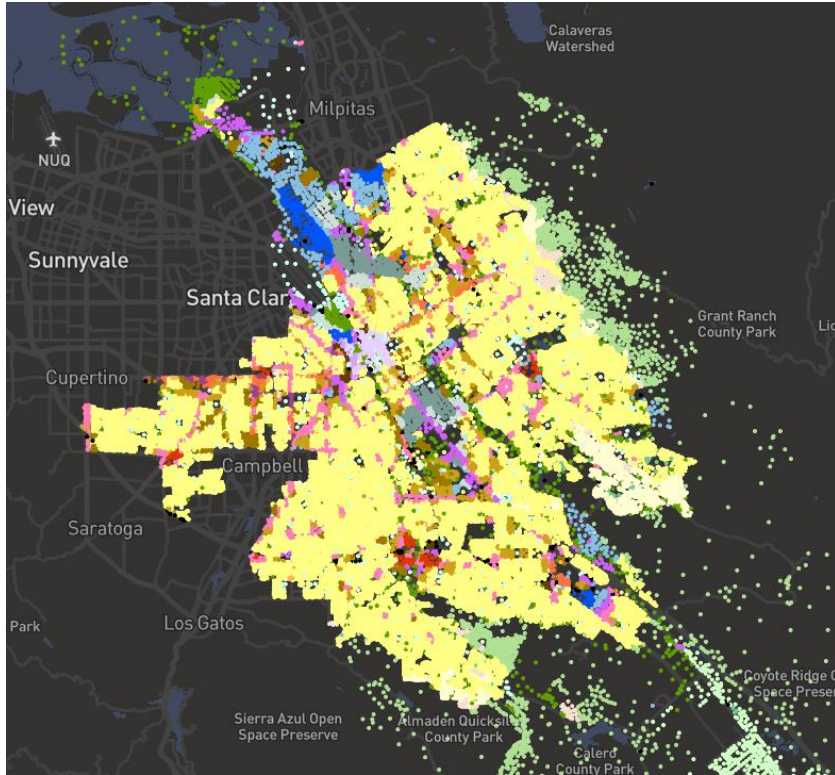
“To prevent lower-income African Americans from living in neighborhoods where middle-class whites resided, local and federal officials began in the 1910s to promote zoning ordinances to reserve middle-class neighborhoods for single-family homes that lower-income families of all races could not afford. Certainly, an important and perhaps primary motivation of zoning rules that kept apartment buildings out of single-family neighborhoods was a social class elitism that was not itself racially biased. But there was also enough open racial intent behind exclusionary zoning that it is integral to the story of de jure segregation.” –Richard Rothstein in *The Color of Law: A Forgotten History of How Our Government Segregated America*

San José attracted white suburbanites because developers were building housing that was marketed towards them and that had easy financing (available only to them, as described below). Developers could build this housing because land was cheap and because the City had zoned it for single-family homes in alignment with developers’ business models.

During the post-war period, as San José’s city limits expanded, the City zoned agricultural lands for single family uses, paving the way for orchards to be replaced by residential subdivisions. This was a policy championed by the elites of the city, including its press (because, as Joe Ridder the owner/publisher of the *San Jose Mercury* and the *San Jose News* said, “Prune trees don’t buy newspapers”¹²). As a result, today, San José has over 90% of its residential land currently occupied by single family uses, the most of any major American city¹³. In the land use map below, the yellow dots are low-density residential zoned parcels.

¹² <https://historysanjose.org/exhibits-activities/online-exhibits/750-ridder-park-drive-documenting-the-former-headquarters-of-the-mercury-news/3/>

¹³ <https://www.nytimes.com/interactive/2019/06/18/upshot/cities-across-america-question-single-family-zoning.html>



Map 4: Single Family Parcels in 2021, prior to passage of SB9 and SB10

5. Financing for the Suburban Boom

“The federal government’s support of the housing delivery system was the biggest and most important policy to create segregation post World War Two. The conditions on the use of capital through underwriting criteria, what the agencies would finance, and what they required banks and developers to do, were all explicitly racist.” -Richard Rothstein

The suburban boom that built modern San José did not happen by accident. As referenced above, it was part of an aggressive growth plan initiated by the City. But even more than local civic boosterism, suburban growth was part of a larger national plan conceived and financed by the federal government during the Great Depression, which was further amped up after World War Two. And, as documented in *The Color of Law: A Forgotten History of How Our Government Segregated America* by Richard Rothstein, the plans, policies, programs, and practices to effectuate suburban growth and expand the white middle-class through public subsidization of mortgages for single family homes were explicitly racist. For example, from the 1938 Federal Housing Administration’s 1938 Underwriting Manual, there are many guidelines such as the following sentence about what covenants should be applied to new housing developments financed by FHA backed lending: “[R]estrictions should include... prohibition of the occupancy of properties except by the race for which they are intended.”

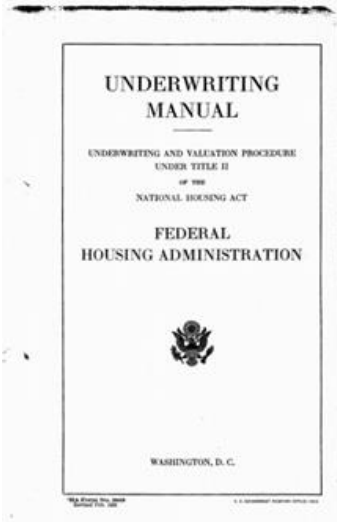


Figure 9: FHA Underwriting Manual

6. The Infrastructure for the Suburban Boom / Regional Segregation

San José's rapid growth – like that of suburban regions and sunbelt cities across the country – never would have been possible without the massive public investment of multiple billions of dollars in infrastructure. Dutch Hamann's first major accomplishment in paving the way for growth was to arrange the financing for a major upgrade to the City's sewer system and the construction of a new sewage treatment plant.¹⁴ Likewise, the City benefited from federal, state, and regional investments in transportation infrastructure which facilitated the redistribution of population from older central cities like San Francisco and Oakland to growing suburbs across the region, including San José.



Figure 10: The 680, 280, and 101 freeway interchange, under construction in 1976

Similar patterns of suburban growth and regional-scale segregation were happening on parallel tracks across the country. Starting in the 1950s and substantially completed in under two decades, the Federal government funded the creation of the interstate highway system with over 42,500 miles of new highways constructed in this time period. In aggregate, the creation and expansion of the federal

¹⁴ https://www.sanjoseinside.com/news/dutch_hamann/

highway system demolished hundreds of thousands of people's homes, displacing over one million people, the vast majority of whom were people of color.¹⁵

In San José, during this period, freeway and expressway construction bulldozed multiple Latino/a/x neighborhoods, with required replacement housing never constructed.¹⁶ As shown under construction in the photo above, four freeways converge (also including California State Route 87, built a little later) in the greater downtown area and their construction severely impacted predominantly Latino/a/x neighborhoods around downtown, including the Gardner and Horseshoe neighborhoods. On the eastside, US Route 101 bisects the Little Portugal neighborhood from the Mayfair neighborhood and Interstate 680 bisects Mayfair from the Alum Rock neighborhood. These freeways still stand as physical barriers between neighborhoods – as physical boundaries that mark and reinforce segregation – and remain on-going sources of pollution that harm the health of communities that are closest to them (i.e., environmental racism).

D. Tech Boom to Real Estate Boom

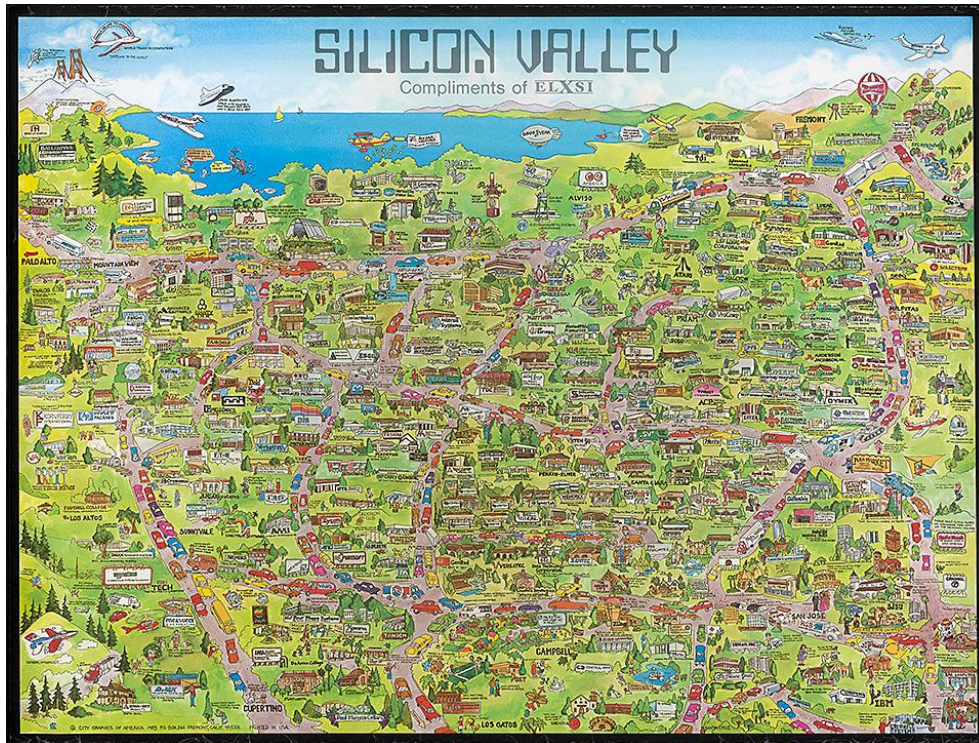
1. The Birth of Silicon Valley

From the founding of Hewlett Packard in Palo Alto in 1938 to Shockley Semiconductor Labs in Mountain View in 1956 to Intel in Santa Clara in 1968, Santa Clara County had a long history as a center of the tech industry before becoming popularly known as Silicon Valley in the early 1970s¹⁷. During the 1970s, however, Silicon Valley was roughly comparable to several other tech hubs across the country (e.g., Boston, New York, Los Angeles) in terms of number of technology workers and size of firms headquartered in the region. However, starting in the 1980s, Silicon Valley companies began to grow faster than firms in other regions.

¹⁵ See for e.g., <https://www.prrac.org/pdf/mohl.pdf>, <https://journals.calstate.edu/tthr/article/download/2670/2339/>, also the note immediately following

¹⁶ https://belonging.berkeley.edu/rootsraceplace#footnote206_sz6x1q7

¹⁷ <https://computerhistory.org/blog/who-named-silicon-valley/>



Map 5: Selected tech companies in Silicon Valley, 1983 (Computer History Museum/Maryanne Regal Hoburg)

And now, two of the largest, most valuable companies in the world (i.e., Apple and Alphabet, the parent company of Google) are headquartered in Santa Clara County, along with dozens of other major tech companies. The greater Bay Area (with Santa Clara County still in the lead) has become the tech center of the world.

2. Becoming a World City

In the years that San José was a hub for agriculture and industrial-scale processing of agricultural products, the region was a magnet for immigrants. After World War II, as documented above, San José's growth was driven by white suburbanites. And now, with tech ascendant, San José has once again become a magnet for successive waves immigrants and refugees. Once a predominantly white city, non-Hispanic Whites now are the third largest racial/ethnic group, trailing both Asian American and Latino/a/x populations.

Tech firms, with their demand for highly trained technical workers, recruit employees from around the world. Nationally, including renewals, there are over 600,000 highly educated, professional class visas issued¹⁸ each year. At over 400,000 visas per year, the H-1B visa¹⁹ is single largest and most well-known of these programs. Over 75% of H-1B visas are issued to immigrants from India and China. Country of origin statistics are similar across other categories of high-skill employment visas.²⁰ Tens of thousands of

¹⁸ <https://travel.state.gov/content/travel/en/legal/visa-law0/visa-statistics.html>

¹⁹ See for e.g., <https://www.pewresearch.org/fact-tank/2018/03/29/h-1b-visa-approvals-by-us-metro-area/>

²⁰ See for e.g., analysis at https://prosperitynow.org/sites/default/files/PDFs/Policy/CAPACD-PN_AAPI_Fact_File_FINAL_11.10.20.pdf showing over 50% of EB Visas issued to immigrants from China and India and <https://www.pewresearch.org/fact-tank/2017/05/18/more-foreign-grads-of-u-s-colleges-are-staying-in-the->

these visas are issued annually to firms in Santa Clara County.²¹ Immigrants from Asia now lead San José’s population growth. In recent years, both the non-Hispanic White and Latino/a/x population shares in San José have declined, while the Asian Americans continues to grow.

3. A Rising Tide Does Not Raise All Boats

As the tech industry has grown, so has its appetite for real estate and tech workers’ demand for housing. All of which has meant that, even with Proposition 13 suppressing assessed valuations²², the total recorded value of properties in Santa Clara County have consistently risen (with a small dip in 2009 to 2011, during the Great Recession) from \$400 million in 1951 (the rough equivalent of \$4 billion in 2020 dollars) to over \$550 billion in 2020.

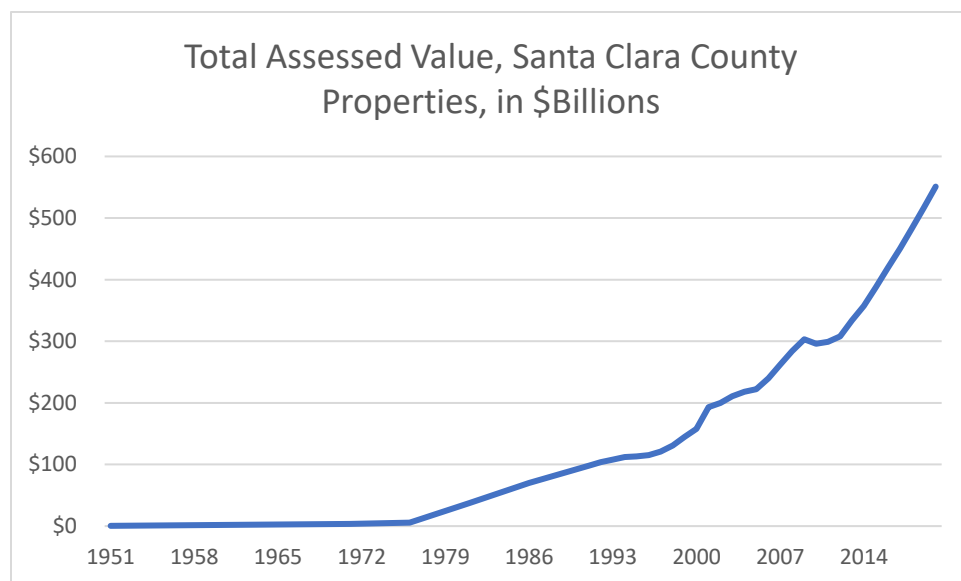


Figure 11: Santa Clara County Properties, Total Assessed Value, 1951-2020 (Santa Clara County Assessor’s Office)

These rising property values correlate with, are buoyed by, and reinforce the region’s rising housing costs. In the 1970s, at the beginning of the region’s long period of economic growth, housing in San José was relatively affordable. And now, San José (along with the rest of the greater Bay Area) is one of the most expensive places to live in the country.

	Value in 1970 Dollars	Equivalent 2021 Value	2021 Actual Value
Rent	\$135	\$950	\$2,450
Median Home Value	\$25,400	\$178,700	\$1,480,000

Table 1: San Jose housing costs, 1970-2021²³

[country-to-work/](#) showing over 50% of OPT Visas issued to immigrants from China and India. Together, these 2 visa programs account for approximately 200,000 annual visa issuances.

²¹ Interestingly, in terms of H-1B visas per 100 workers, the San José metro region is behind College Station, TX; Trenton, NJ; Durham-Chapel, NC; and New York City, NY-NJ-PA

²² See for e.g., <http://scocablog.com/proposition-13-is-broken-annually-reassessing-commercial-properties-will-fix-it/>

²³ 2021 equivalent values calculated CPI-U inflation rate; 1970 values from 1970 U.S. Decennial Census; 2021 values from CoStar.com

People in San José who were able to buy a house prior to the 1970s saw tremendous appreciation of the value of their asset and were able to build great wealth, even if they did not work in the tech industry. But, as discussed above, the opportunity to buy a home was not open to all. In San José, there was only a brief window of time when housing was both affordable and legally open to all. If you did not catch the wave before it got big, you were crushed beneath it.

E. Our Challenge Moving Forward

Article 34 of the California Constitution was passed by referendum in 1950, largely in response to the U.S. Housing Act of 1949. Article 34 requires approval by a referendum vote of any publicly-funded rental housing development in which over 49% of units that are affordable housing. From its passage, Article 34 has been instrumental in weakening efforts to integrate racially segregated suburban communities across California.²⁴ Even today, as housing-friendly jurisdictions have developed strategies for more efficient Article 34 compliance (for e.g., San José continues to operate under the limits established our Measure D, passed in 1994), Article 34 is estimated to add tens of thousands of dollars in added expenses to every new affordable housing development.²⁵

In the late 1960s, Anita Valtierra, a mother of six from San José, was the lead plaintiff in a suit challenging Article 34. In 1971, in its decision in *James v. Valtierra*, the U.S. Supreme Court held that Article 34 did not rely on “distinctions of race” and was therefore constitutional. While the challenge was unsuccessful, the courage and vision of Anita Valtierra and her co-plaintiffs (also working class Latino/a/x and African American families from Santa Clara and San Mateo counties) stands as a local example what we need more of today.

²⁴ <https://www.latimes.com/california/story/2022-03-14/why-killing-article-34-on-affordable-housing-has-been-hard>

²⁵ <https://www.latimes.com/politics/essential/la-pol-ca-essential-politics-may-2018-htmistory.html#state-senator-wants-to-eliminate-california-constitution-obstacle-to-low-income-housing>

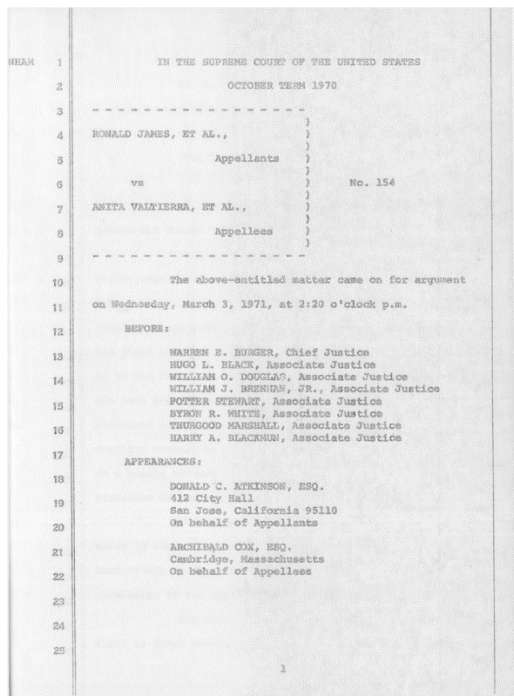


Figure 12: James v. Valtierra

Alongside our history of segregation, we have had a history of resistance – a history of those who have fought for fair housing, for affordable housing, and for the rights of communities who have been too long denied their rights. In the 1950s, the San José Council for Civic Unity – a group of homeowners fighting housing discrimination – organized against restrictive covenants and pushed the City to pass one of the first municipal fair housing ordinances in the Country, predating California’s 1964 fair housing laws (which in turn predated the Federal Fair Housing Act of 1968). While the City never fully funded enforcement of the ordinance, it is an important example of progressive resident activism.

Our challenge moving forward is to acknowledge and learn from our multiple legacies – both our legacy of exclusion and exploitation and our legacy of resistance and being at the forefront of fighting for social change. We are a community of innovators, at the cutting edge of technologies changing the world. Our challenge moving forward is to turn this spirit of change and innovation inwards to address longstanding inequities and to do so in a way that lifts everyone up.

III. Assessment of Fair Housing

Housing, demographic, economic, and a cavalcade of other data show that San José is a segregated city. As described in further detail below, this segregation negatively and measurably affects the health and welfare of our communities.

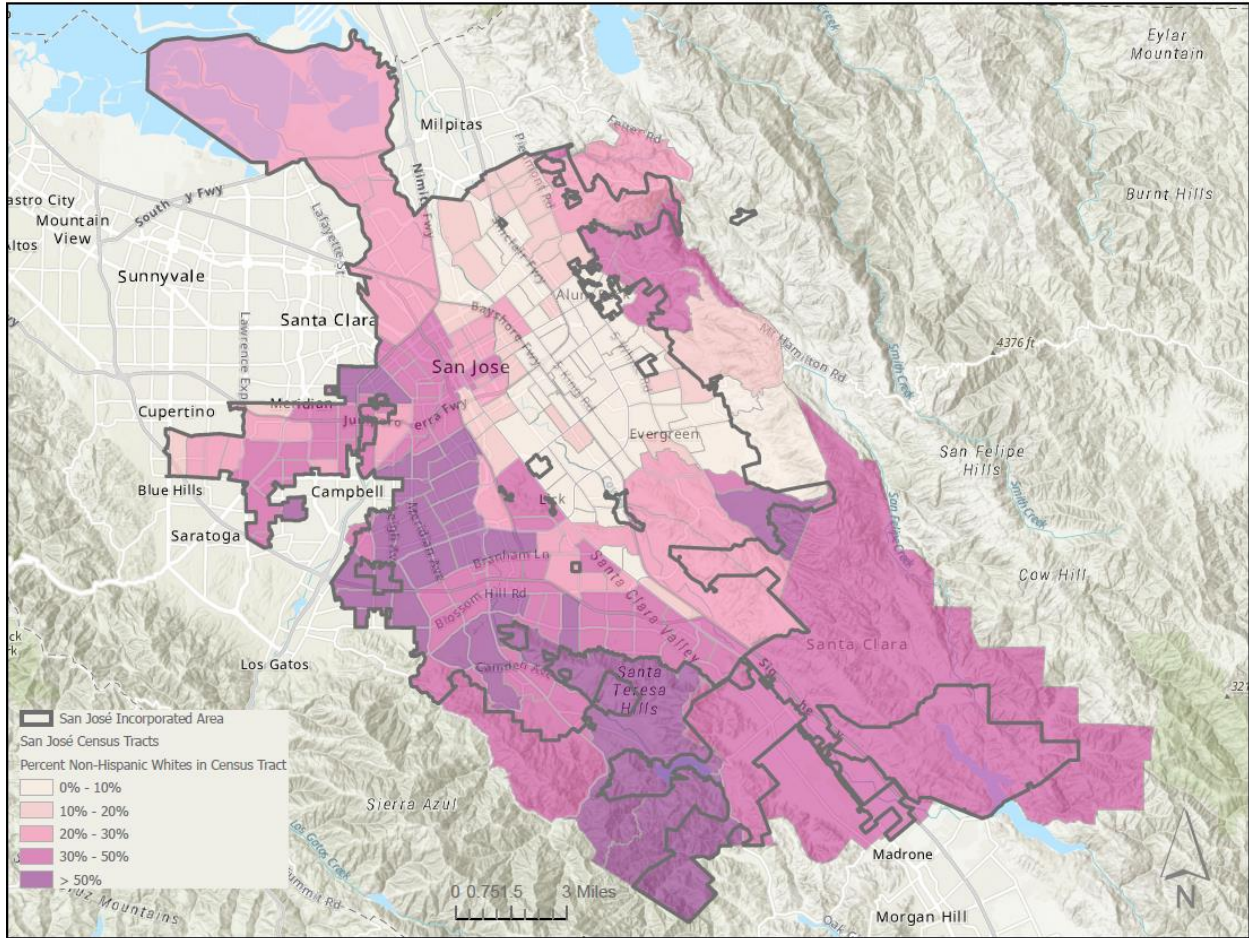
A. Integration and Segregation Patterns by Race

1. Population distribution by race and ethnicity

San José is a diverse city, with no single racial or ethnic group as a majority in the City.²⁶ However, for the three largest racial/ethnic groups (in order by size of population: 1. Asian Americans, Native Hawaiians, and Pacific Islanders (APIs); 2. Latino/a/x; 3. Non-Hispanic Whites), there are parts of the City where one group or the other is a majority.

As can be seen in Map 6, below, non-Hispanic Whites (over 264,000 people or approximately 26% of the City) are the majority population (i.e., the darkest purple color on the map) in the southwestern part of the City.

²⁶ For more demographic and housing data for the City of San José, please see Appendix B: Housing Needs Data Package: San José

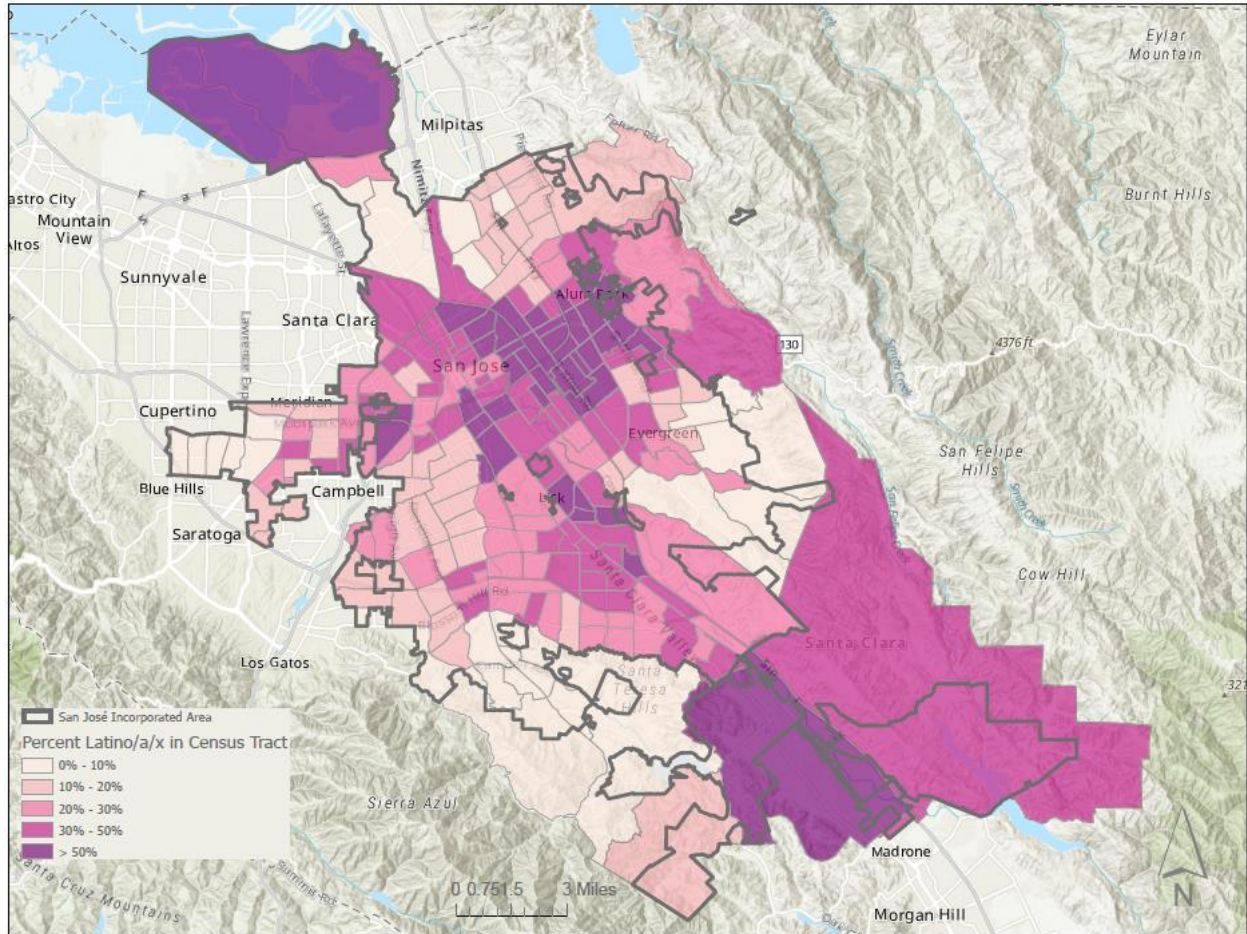


CSJ Housing January 2022
 Source: Table B03002 ACS 2015-19

ESRI, NOAA, NOAA, USGS, County of Santa Clara, San MATE, Census, California, METROPLAN, USGS, Bureau of Land Management, EPA

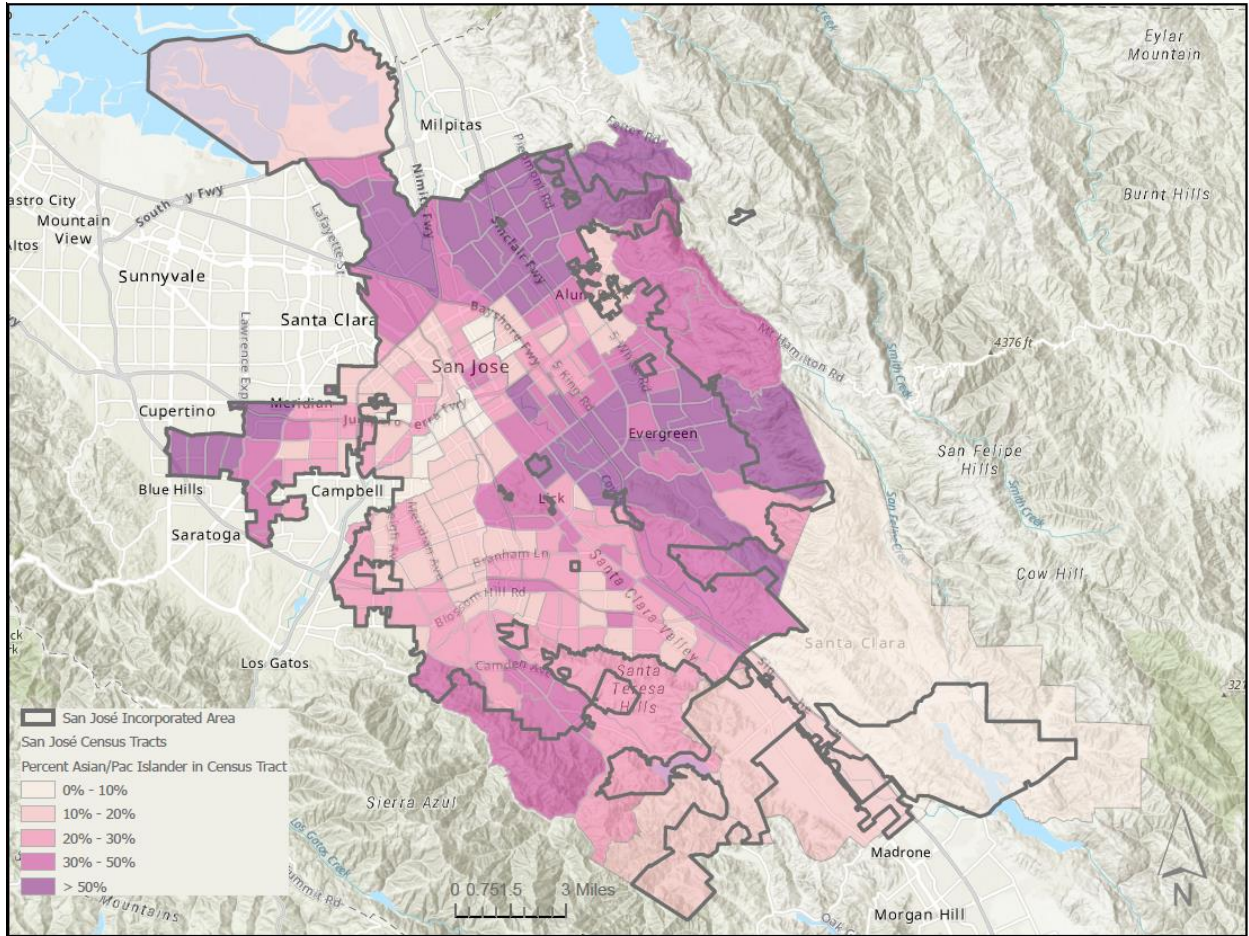
Map 6: Non-Hispanic White population in San José

As can be seen in Map 7, below, the Latino/a/x population (approximately 325,000 people or approximately 32% of the population) is the majority population (i.e., the darkest purple color on the map) in the central and eastern central parts of the City.



Map 7: Latino/a/x population in San José

As can be seen in Map 8, below, AAPIs (over 370,000 people, or approximately 36% of the population), are the majority population (i.e., the darkest purple color on the map) in the northeast, east, and far west parts of the City.

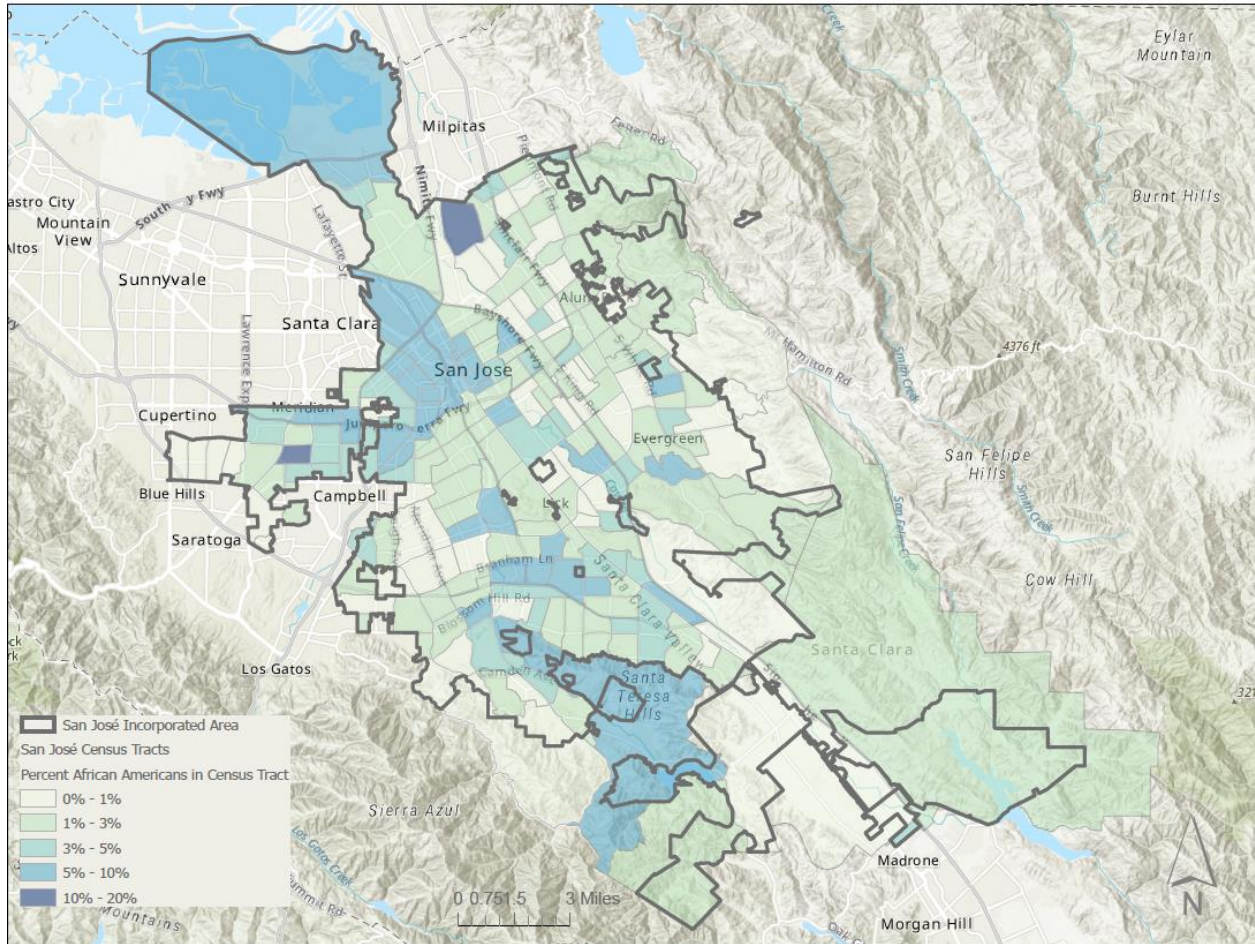


CSJ Housing January 2022
 Source: Table B03002 ACS 2015-19

Map, NOAA, NOAA, 2022; County of Santa Clara, 1991, 1992; Census, San Jose, 1992/1993, 2002; Bureau of Land Management, 1991.

Map 8: AAPI population in San José

In contrast, as can be seen in Map 9, below, the Black/ African American population (almost 30,000 people, or approximately 3% of the population) is dispersed through the City with no single census tract above 20% in concentration.

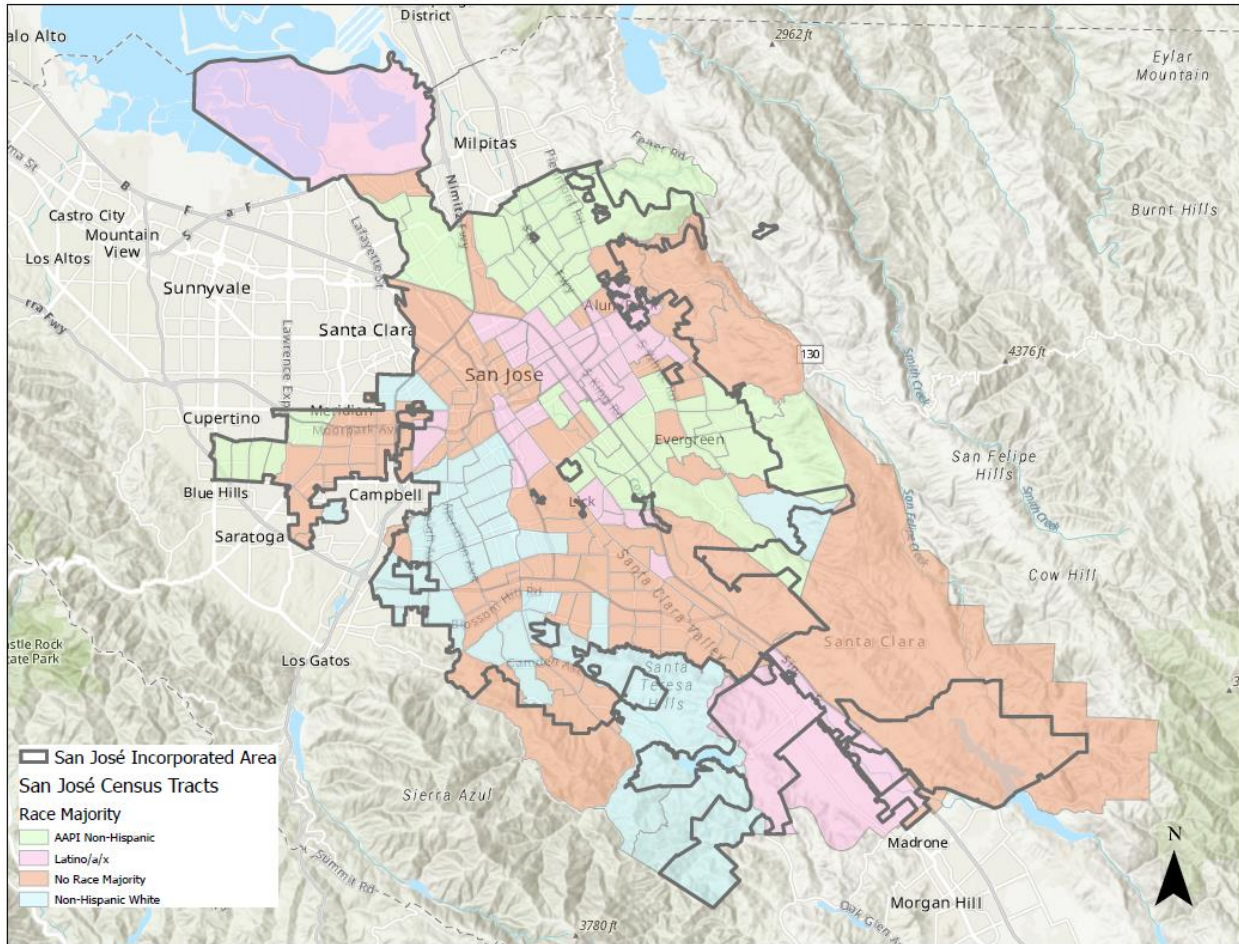


CSJ Housing January 2022
 Source: Table B03002 ACS 2015-19

Map 9: Black & African American population in San José

As seen in Map 10, below, overlaying the above maps show that much of the City roughly evenly split between majority non-Hispanic White, majority Latino/a/x, majority AAPI, and neighborhoods that have no majority (i.e., are more consistent with the larger City’s proportion). These no majority areas tend to be either in sparsely populated areas of the City (e.g., Coyote Valley in southern San José) or in the transition zones between areas that are more clearly defined by a single majority population.

For more of San José’s demographic and housing data, please see Appendix B.



CSJ Housing Aug 2022
Source: Table B03002 ACS 2015-19

Map 10: San José census tracts by majority/no-majority racial group

2. Segregation Analysis

a. Overview

By standard segregation metrics, San José is one of the most segregated cities in the Bay Area.²⁷

Making the segregation analysis more locally-specific to Silicon Valley by disaggregating AAPI data into three subgroups (see below for more discussion/description):

- High proportion of high-skilled immigration: Asian Indian, Chinese (including Taiwanese),²⁸

²⁷ In large regions, when using segregation metrics that measure distribution *within* a city, larger cities will tend to register as more segregated than smaller jurisdictions. However, as discussed further below, smaller jurisdictions may be highly segregated within the regional context but register as non-segregated because the population is homogeneous.

²⁸ As discussed in more detail in Appendix D, the vast majority of high-skill, high-education employment visas are issued to immigrants from India and China (75% of H-1B visas, for example). Many of the Tech companies headquartered in Silicon Valley are among the top-10 beneficiaries of these visas and many immigrants who came to this country under these Visa programs have settled in the South Bay. Because of this specific local history and conditions, City of San José staff would caution applying this methodology universally in jurisdictions outside of

- Southeast Asians: Cambodian, Hmong, Laotian, Vietnamese;
- All other AAPI subgroups.²⁹

Overlaying TCAC/HCD Opportunity Map categories reveals a more nuanced picture of how the specific patterns of segregation in San José disadvantage some residents while privileging others. Characterizing each major racial/ethnic by which TCAC/HCD Opportunity area most of the specific population yields the following:

- Populations that the majority or plurality of which live in High Resource neighborhoods:
 - Asian Indian and Chinese Americans (55.1% of this population lives in High Resource census tracts)
 - Non-Hispanic Whites (48.2%)
- Populations that the plurality of which live in Medium Resource neighborhoods:
 - African Americans / Black (48.5% of this population lives in in Medium Resource census tracts)
 - All other AAPI populations (36.6%)
- Populations that the majority or plurality of which live in Low Resource neighborhoods:
 - Latino/a/x (54.4% of this population lives in Low Resource census tracts)
 - Southeast Asian Americans (50.4%)
 - Native Hawaiian and Pacific Islanders (49.3%)³⁰
 - Native American / indigenous people (42.5%)

Silicon Valley. The ethnic dynamics of immigration and employment are likely nuanced differently in different places. For example, cities like San Francisco, Oakland, and Los Angeles – those with historic Chinatowns (jurisdictions that were not as successful a century ago in purging their Chinese immigrant population as San José was) have higher proportions of Chinese residents from different waves of immigration and who did not arrive in this country with professional degrees and a high-tech job awaiting them. Likewise, in the Central Valley, there are communities with higher proportions of Punjabi/Sikh (who also would be classified as Asian Indian in the census) immigrants who came to the U.S. as agricultural workers and who do not have the same economic and educational profile as Silicon Valley tech workers. Making blanket assumptions about the immigration history and economic status of any jurisdiction’s ethnic community solely based on a community’s shared country of origin is not appropriate without further context and analysis.

²⁹ The majority of the category “all other AAPI subgroups” are Filipino/a/x people. This category of “all other AAPI subgroups” should probably be further disaggregated in that many of sub-populations have distinctly different immigration histories, geographic distributions, and housing and economic stats. However, for statistical validity of the Dissimilarity analysis, we tried to create groups that had a total population of at least 100k (or approximately 10% of the City). For e.g., Native Hawaiians and Pacific Islanders probably should be disaggregated into their own category based on geographic and demographic similarity. However, this category would be less than 5,000 persons (or 0.4% of the City’s population), a smaller proportion of the population than advisable for segregation analyses. However, if Native Hawaiians and Pacific Islanders were analyzed as a separate subgroup, they would have the plurality of their population in Low Resource census tracts (49.3%), with the rest of the population split almost evenly between High Resource (26.2%) and Medium Resource (24.5%) census tracts.

³⁰ This data point is included as context. Native Hawaiians and Pacific Islanders, as discussed above, were not analyzed as a separate category because the total population of this subgroup is less than 5,000 persons. Instead, Native Hawaiians and Pacific Islanders are included in the “all other AAPI populations” category. See further discussion in Appendix D and in Section IV.2.d., below.

With the above categorizations, the two racial/ethnic groups with the largest proportion of their populations in High Resource areas were compared analyzed for similarity/dissimilarity³¹ against all other groups:

Group or Subgroup ³²	Dissimilarity Index vs. Non-Hispanic Whites	Dissimilarity Index vs. Asian Indian and Chinese Americans
Non-Hispanic Whites	NA	0.454
Asian Indian and Chinese American	0.454	NA
All other AAPIs	0.435	0.333
Latino/a/x	0.487	0.557
Southeast Asian American	0.656	0.530
People of Color ³³ minus Asian Indian and Chinese Americans	0.455	0.461

Table 2: Dissimilarity Indexes between Racial/Ethnic Groups in San Jose (2019 5-yr ACS)

Non-Hispanic Whites have a moderate degree of segregation between all racial/ethnic groups except Southeast Asian Americans, where there is a high degree of segregation. Asian Indians and Chinese have a moderate degree of segregation between all racial/ethnic groups except Latinx, where there is a high degree of segregation, and all other AAPIs, where there is a low degree of segregation. Overall, there is a moderate degree a segregation between the more privileged racial/ethnic groups (i.e., non-Hispanic Whites, Asian Indians, and Chinese) and everybody else (i.e., people of color minus high proportion tech Asian Indians and Chinese).

There are several implications of this level of segregation analysis that apply elsewhere in the AFH:

- *Racially Concentrated Areas of Affluence:* In Silicon Valley, an analysis of racially concentrated areas of affluence (RCAs) must account for high-income Asian Americans, many of whom are recipients of visas for tech workers, as beneficiaries of racially exclusionary policies and practices.
- *Sub-regional Diversity:* In Silicon Valley, many jurisdictions that are majority non-White remain segregated and exclusionary communities. Many of these jurisdictions have metrics that indicate low or moderate segregation, but this is because of their relative homogeneity and because the majority of their people of color population consists of Asian Indian and Chinese Americans.

³¹ A Dissimilarity Index of less than 0.40 is considered Low Segregation. A Dissimilarity Index of 0.40 to 0.55 is moderate segregation. Dissimilarity Index scores of above 0.55 are considered High Segregation.

³² Because dissimilarity analyses are unreliable for population groups that represent less than 5% of a jurisdiction's total population, African Americans and Native Americans (both populations are less than 5% of the City's population) are not included on this table. However, per the unreliable numbers, African Americans have a Moderate Segregation score with respect to both non-Hispanic Whites and tech visa Asian Americans. Native Americans have a High Segregation score with respect to both non-Hispanic Whites and tech visa Asian Americans.

³³ This category includes African Americans and Native Americans.

- *Anti-Displacement:* In this more nuanced racial/ethnic analysis, San José (as segregated as we are and as problematic as our history has been) is the primary home for diversity and inclusion in the Silicon Valley. And there are intense market pressures that would cause the demographics of San José to become more like the rest of the Silicon Valley. So, in this context of regional equity, preventing displacement of low-income people of color from San José becomes all the more important.
- *Policies and Programs to Affirmatively Further Fair Housing:* In this more nuanced racial/ethnic analysis, there are multiple AAPI subgroups (e.g., Southeast Asians) that have been materially disadvantaged by segregation and by racist housing policies and practices. Policies and programs to affirmatively further fair housing, therefore, need to take the specific needs and context of these communities into account. Community outreach to these communities needs to be specific and intentional. Policies and programs need to be held accountable to whether these communities are impacted.

b. Standard Metrics in a Regional Context

By multiple, standard measures of segregation, San José is one of the most segregated cities in the Bay Area (for a more detailed analysis of San José’s standard segregation metrics with respect to the greater Bay Area, please see Appendix C). Per the figure below, of the 100+ jurisdictions in the Bay Area, San José has a higher-than-average dissimilarity score (generally, the higher the dissimilarity index is between white and non-white populations, the more segregated a place is).

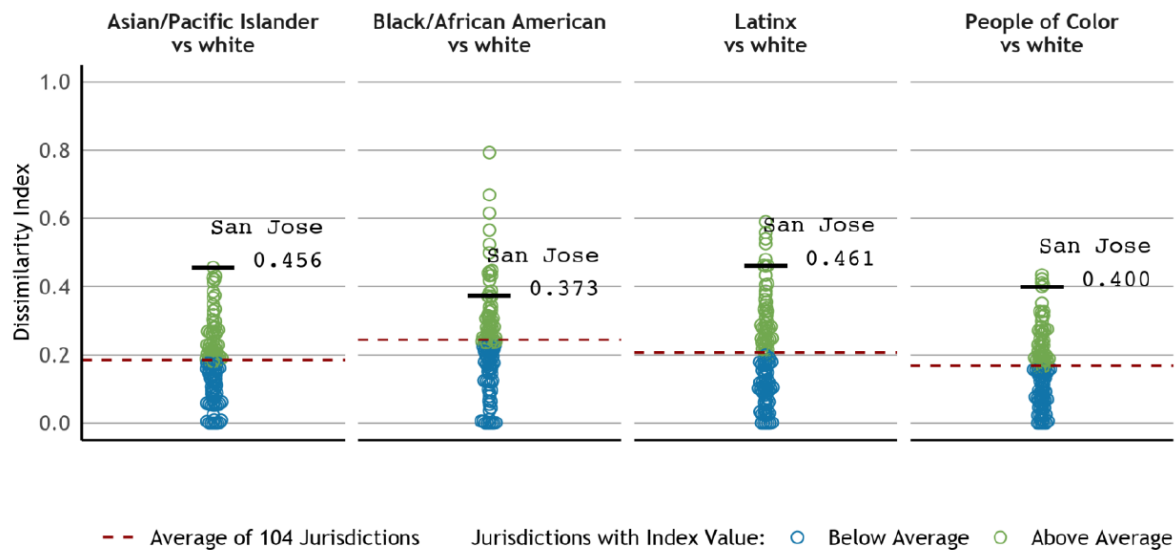


Figure 13: Dissimilarity Indexes for 9 County Bay Area Jurisdictions (2020)

For measures of racial isolation in the greater Bay Area, San José has higher than average rates of isolation (i.e., generally more segregated) for the AAPI and for Latino/a/x populations. And for all populations, the Isolation Index represents that the average person of each population lives in a

neighborhood with a higher concentration of other people like them than would be suggested by a strict percentage breakdown per the overall proportion of the population in the City.

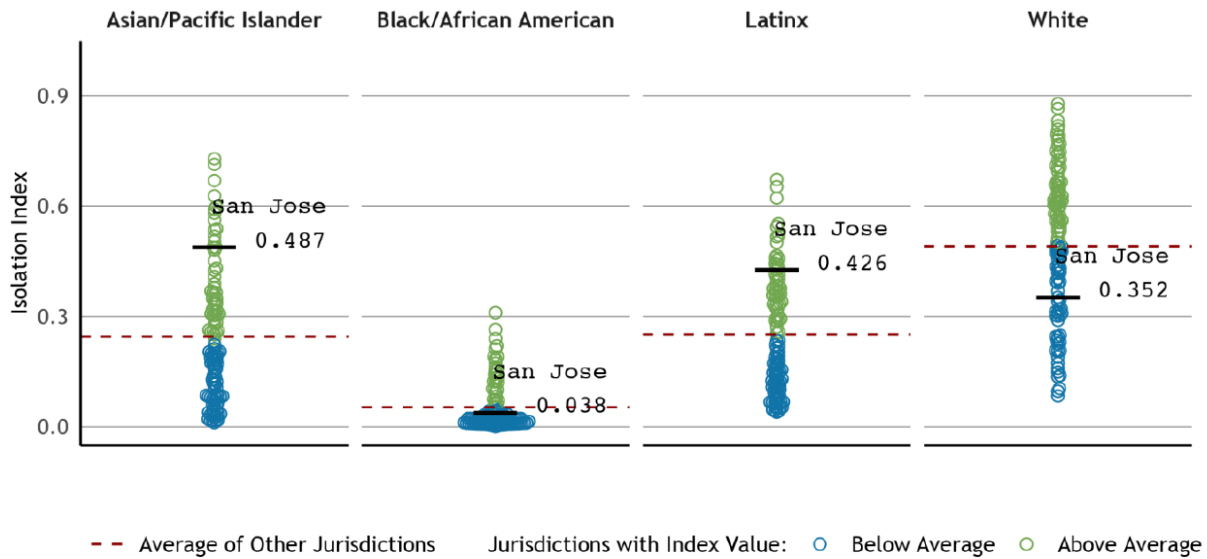


Figure 14: Isolation Indexes for 9 County Bay Area Jurisdictions (2020)

Finally, for Theil’s H Index, San José is also amongst the jurisdictions in the Bay Area with the highest score (indicating that individuals are less likely to live in a neighborhood that has a demographic breakdown that is proportionate to the jurisdiction as a whole).

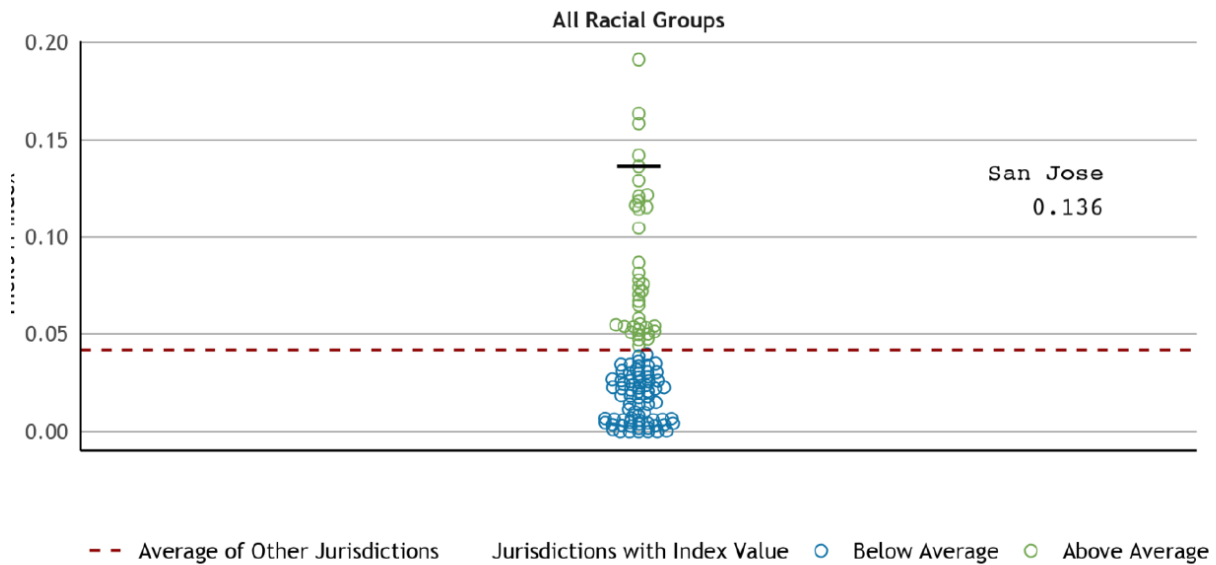


Figure 15: Theil's H Index for 9 County Bay Area Jurisdictions

c. Alternative Segregation Analysis – Population Distribution by TCAC/HCD Opportunity Categories

Another test for racial segregation is to benchmark racial composition against other socio-economic analyses of spatial distribution of population. This type of analysis reveals more about the relationship between segregation and socio-economic inputs and outcomes.

For example, breaking down the TCAC/HCD Opportunity Map³⁴ into three major categories Higher Resource (a combination of the categories “Highest Resource” and “High Resource”), Middle Resource (“Moderate Resource”), and Low Resource (a combination of the categories “Low Resource” and “High Segregation & Poverty”) yields three areas of the City with roughly 1/3 of the City’s total population in each. All things being equal, one might expect that each major racial/ethnic group would also be evenly distributed in each neighborhood type.

TCAC/HCD Opportunity Category	% of City’s Total Population in Category	% of City’s N-H White Population in Category	% of City’s Black Population in Category	% of City’s Native American Population in Category	% of City’s AAPI Population in Category	% of City’s Latino/a/x Population in Category
High	33.3%	48.2%	22.4%	19.8%	38.8%	14.4%
Medium	34.7%	38.6%	48.5%	37.7%	28.3%	41.9%
Low	31.9%	13.2%	29.1%	42.5%	33.0%	54.4%

Table 3: Population distribution by Race/Ethnicity by major TCAC/HCD Opportunity Map category (the largest % group is highlighted in each column)

Instead, close to half of the City’s non-Hispanic White population lives in High Resource tracts (with only 13% of the City’s non-Hispanic White population living in Low Resource tracts) while the majority of the City’s Latino/a/x population lives in Low Resource tracts (with only 14% of the City’s Latino/a/x population living in High Resource tracts). Of all the major racial/ethnic groups in the City, non-Hispanic Whites have the highest proportion of their population living in High Resource areas and the lowest proportion of their population living in Low Resource areas. On the other end of the spectrum, the City’s Latino/a/x population has the highest proportion of their population living in Low Resource areas and the lowest proportion of their population living in High Resource areas. All other racial/ethnic groups fall someplace in between, with the City’s AAPI population most closely approximating the citywide distribution of total population (more about the distribution of AAPI population, below).

d. Alternative Segregation Analysis – Disaggregating AAPI Data

The standard methods of quantifying segregation are insufficient when applied to San José because the largest racial/ethnic group in the City – AAPIs. AAPIs are a non-homogenous, diverse collection of distinct communities with vastly different experiences. AAPIs encompass over 50 ethnicities and speak 2,000 dialectics, and have very different histories, migration pathways to this country, and geographies

For these reasons, City of San José staff disaggregated AAPI data and created separate sub-categories of AAPI subgroups and applied dissimilarity analyses to these subgroups with respect to each other and to the larger, traditional racial/ethnic categories (see “Overview” section, above). To create coherent categories that would be the basis of a statistically valid segregation analysis, the goal was that each

³⁴ <https://belonging.berkeley.edu/2022-tcac-opportunity-map>

subgroup would be at least 100,000 people and for all members of the subgroup to have similar housing and economic statistics and immigration history. For more about this methodology and the overall importance of disaggregating AAPI data, please see Appendix D.

These groups' distributions across the City by TCAC/HCD Opportunity map categories is as follows.

TCAC/HCD Opportunity Category	% of City's Total Population in Category	% of City's AAPI Population in Category	% of City's Asian Indians and Chinese Population in Category	% of City's SE Asian Population in Category	% of City's All Other AAPI Population in Category
Population ³⁵	1,027,690	373,753	175,831	117,048	105,223
High	33.3%	38.8%	55.1%	18.8%	34.2%
Medium	34.7%	28.3%	32.5%	30.8%	36.6%
Low	31.9%	33.0%	12.4%	50.4%	29.1%

Table 4: Disaggregated AAPI Categories population distribution by Race/Ethnicity by major TCAC/HCD Opportunity Map category

The majority of Asian Indian and Chinese Americans live in High Opportunity areas while the majority of Southeast Asian Americans live in Low Resource areas. The all other AAPI population category has a distribution that is more evenly distributed, with the plurality living in medium resource areas. That is, in terms of living in high/low resource neighborhoods, Southeast Asian Americans have a distribution pattern more similar to the Latino/a/x community; Asian Indian and Chinese Americans have a distribution similar to non-Hispanic Whites; and all other AAPIs have a distribution that more closely approximates the City as a whole.

4. San Jose's Segregation in the Context of the Subregion's Segregation

Of the 15 incorporated jurisdictions in Santa Clara County, nine cities (San José, Cupertino, Gilroy, Milpitas, Morgan Hill, Mountain View, Santa Clara, Saratoga, Sunnyvale) are majority people of color. At this level of analysis, San José seems like a diverse city within a diverse subregion. However, disaggregating AAPI data shows that a significant proportion (i.e., nearly one-fifth) of the subregion's people of color population are Asian Indians and Chinese (i.e., a relatively privileged population). Within this context, per Table 5 below, San José is one of only three jurisdictions that are majority people of color minus Asian Indian and Chinese Americans.

Place	% People of Color	% Asian Indian and Chinese Americans	% People of Color minus Asian Indians and Chinese
9-County Bay Area	57.0%	14.5%	42.5%
Santa Clara County	65.3%	19.7%	45.6%
San José	71.5%	15.3%	56.3%
Campbell	43.2%	12.0%	31.2%
Cupertino	72.1%	55.0%	17.1%
Gilroy	70.6%	3.3%	67.3%

³⁵ Note: total population for AAPI subgroups is based upon the sum of all census tracts in the City and may exceed the actual City population because some census tracts also include parts of directly adjacent unincorporated areas.

Los Altos	36.4%	23.1%	13.4%
Los Altos Hills	37.5%	25.1%	12.4%
Los Gatos	23.7%	8.9%	14.8%
Milpitas	85.4%	33.9%	51.5%
Monte Sereno	31.0%	13.0%	18.0%
Morgan Hill	51.5%	5.2%	46.4%
Mountain View	52.4%	22.9%	29.5%
Palo Alto	40.2%	24.4%	15.8%
Santa Clara	64.8%	27.9%	36.8%
Saratoga	51.4%	38.1%	13.3%
Sunnyvale	65.5%	34.5%	31.0%

Table 5: Majority community of color jurisdictions in Santa Clara County (2019 1-year ACS)

Many of the cities in the subregion have lower nominal segregation scores than San José. But this is because they are smaller, more homogenous, and more exclusionary. These cities do not have the same proportion of the populations disadvantaged by segregation (i.e., African Americans, Native Americans, Latino/a/x populations). And the AAPIs that live in these cities are disproportionately Asian Indian and Chinese. San José represents 53% of the County’s population but has over 66% of the County’s Latino/a/x population and 81% of the County’s Southeast Asian American population. Conversely, non-Hispanic Whites (44% of the County’s non-Hispanic Whites live in San José) and Asian Indian and Chinese Americans (41% of the County’s population live in San José) are under-represented in comparison to the County as a whole. In this context, surrounded by smaller cities that are more expensive and more exclusionary, San José is the leader in diversity for the subregion.

5. Emerging trends and demographic shifts

a. Segregation metrics over time

Since 2000, as measured by the Dissimilarity Index, overall segregation in San José has declined.

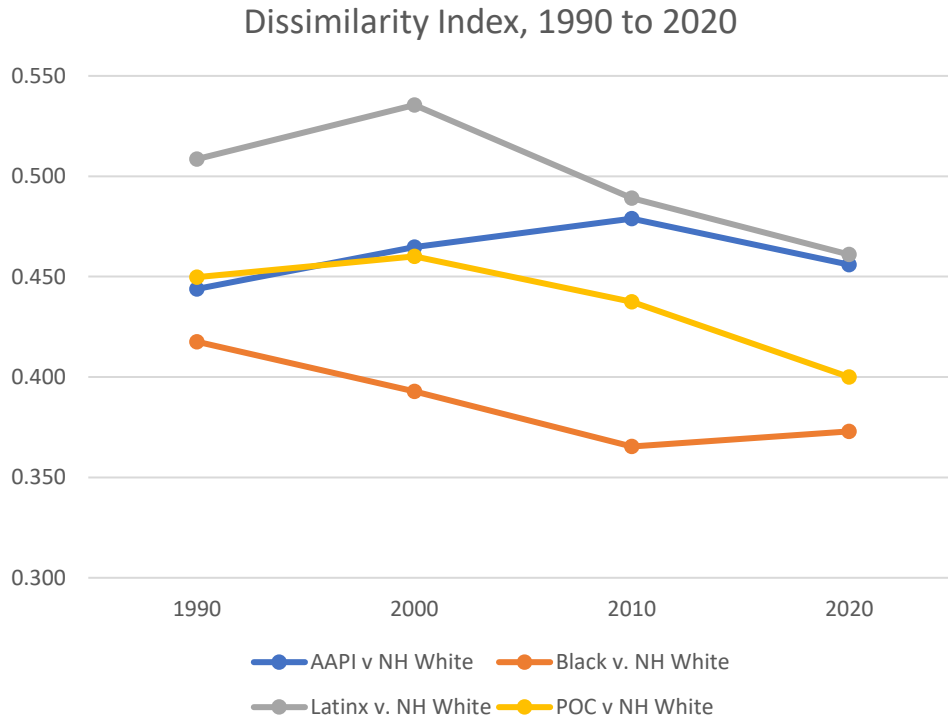


Figure 16: Segregation over time, City of San José

Further research is needed to discern whether this trend is positive or whether it is tracking other changes that are not necessarily linked to increased racial equity – for example, this could be an artifact of displacement of Latinx households (see discussion below) or the increase of Asian immigrant high tech workers in exclusionary neighborhoods. Both of these factors could change dissimilarity metrics without substantially addressing underlying equity dynamics.

b. Declining Latino/a/x population

From a peak population of 330,827 in 2017, San José’s Latino/a/x population has declined to 319,028 in 2020, for an annual average net loss of almost 4,000 people.

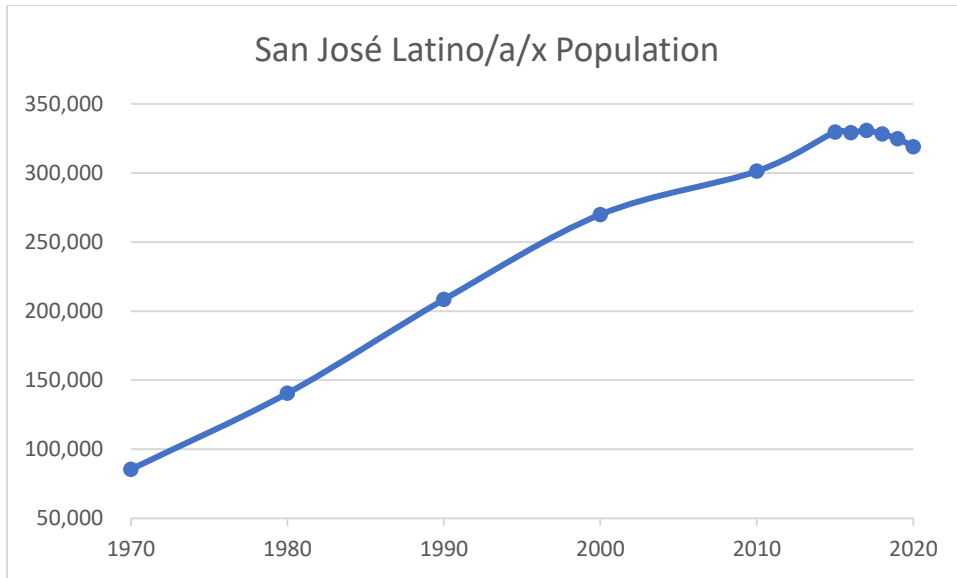


Figure 17: Latino/a/x population in San José, 1970 to 2020 (U.S. Census, various years)

City staff and local residents hypothesize that this decline in Latino/a/x population is related to displacement. In community outreach and stakeholder engagement meetings for the Housing Element and the Assessment of Fair Housing, City staff have heard multiple anecdotal accounts from Latino/a/x residents and community-based organizations that family and community members have been moving from San José because of rising housing costs. These community testimonials align with data that Latino/a/x residents are disproportionately concentrated in areas of the City with the highest risk of displacement (see below and Appendix F, for further analysis and discussion of displacement issues). This data will need to continue to be closely monitored to determine the extent of the problem.

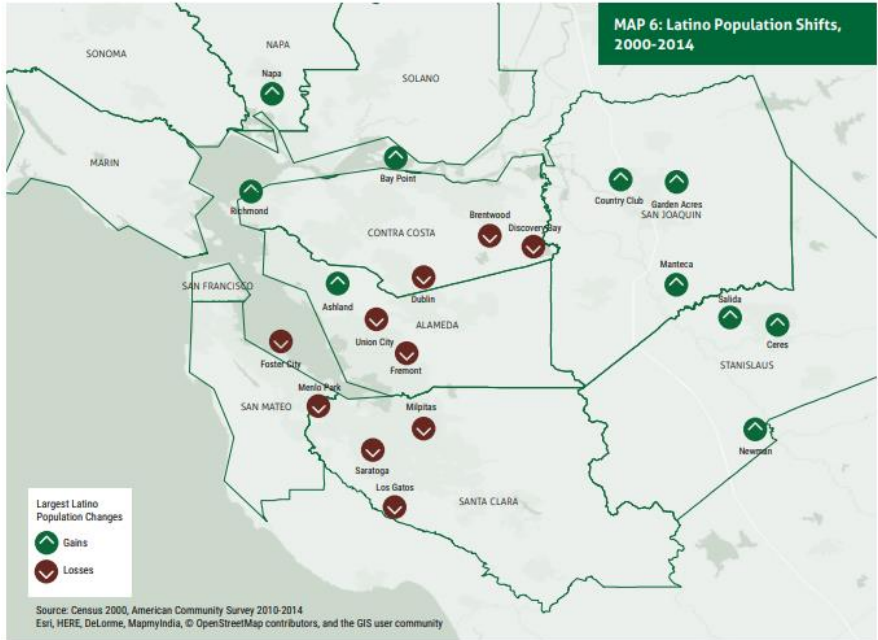
c. Race, Inequality, and Resegregation in the Bay Area

San José’s declining Latino/a/x is happening in the context of larger regional population shifts. In 2016, Urban Habitat published a report, *Race, Inequality, and Resegregation in the Bay Area*³⁶, that documented these demographic trends, saying:

Inequality is redrawing the geography of the Bay Area. Low-income communities and communities of color are increasingly living at the expanding edges of our region. There they often struggle to find quality jobs and schools, decent affordable housing and public transportation, adequate social services, and environmentally safe and healthy neighborhoods. Those who do live closer to the regional core find themselves unable to afford skyrocketing rents and other necessities...

Map 11, below, is from Urban Habitat’s 2016 report (labelled “MAP 6” in the report), showing decreasing Latino/a/x populations in the Bay Area’s core and increasing populations in the periphery

³⁶ <https://urbanhabitat.org/sites/default/files/UH%20Policy%20Brief2016.pdf>



Map 11: Regional shifts in Bay Area Latino/a/x population

In 2016, when this map was generated, Latino/a/x population in San José was still stable/rising. However, in recent years, some threshold has been passed and San José has also begun to lose Latino/a/x population. This is especially worrisome in the context that, as described above, both because of [the rich history of San José due to Latino/a/x contributions and because](#) San José anchors diversity in the subregion. Any loss of diversity in San José means that the South Bay subregion is becoming less diverse and more exclusionary. It is part of a larger, super-regional pattern of population re-distribution in which the Bay Area is becoming more unaffordable, less equitable, and less diverse and where we are losing members of our community who have contributed so much to make the Bay Area a successful, vital region.

6. Racial segregation relative to segregation/integration by other protected characteristics

In comparison to other protected classes and characteristics, race is the primary defining factor in terms of segregation in the City of San José. While reliable Census Tract level data is not available for the full array of protected classes and characteristics identified under state and federal fair housing laws, where there is data available, City analysis shows low levels of segregation for nonracial factors.

Protected Class/Characteristic	Dissimilarity Index Score	Interpretation
Persons with disabilities (non-institutionalized civilians with at least one disability vs. those with none)	0.15	Low segregation / Not segregated
Veterans (veteran adult civilians vs. adult civilian non-veterans)	0.21	Low segregation / Not segregated
Family status, presence of children (families with children vs. families without children plus nonfamily households)	0.18	Low segregation / Not segregated

Family status, married couples (married couple households vs. all other households)	0.23	Low segregation / Not segregated
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Table 6: Segregation/integration by protected class or characteristic, City of San José (2019 5-year ACS)

B. Analysis of Disparities in Housing and Opportunity

1. Racially/Ethnically Concentrated Areas of Poverty and of Affluence

a. Overview

With Census Tracts as a base geographic unit, City of San José staff used the following criteria (please see Appendix E for further discussion and analysis of staff's methodology) to identify Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs):

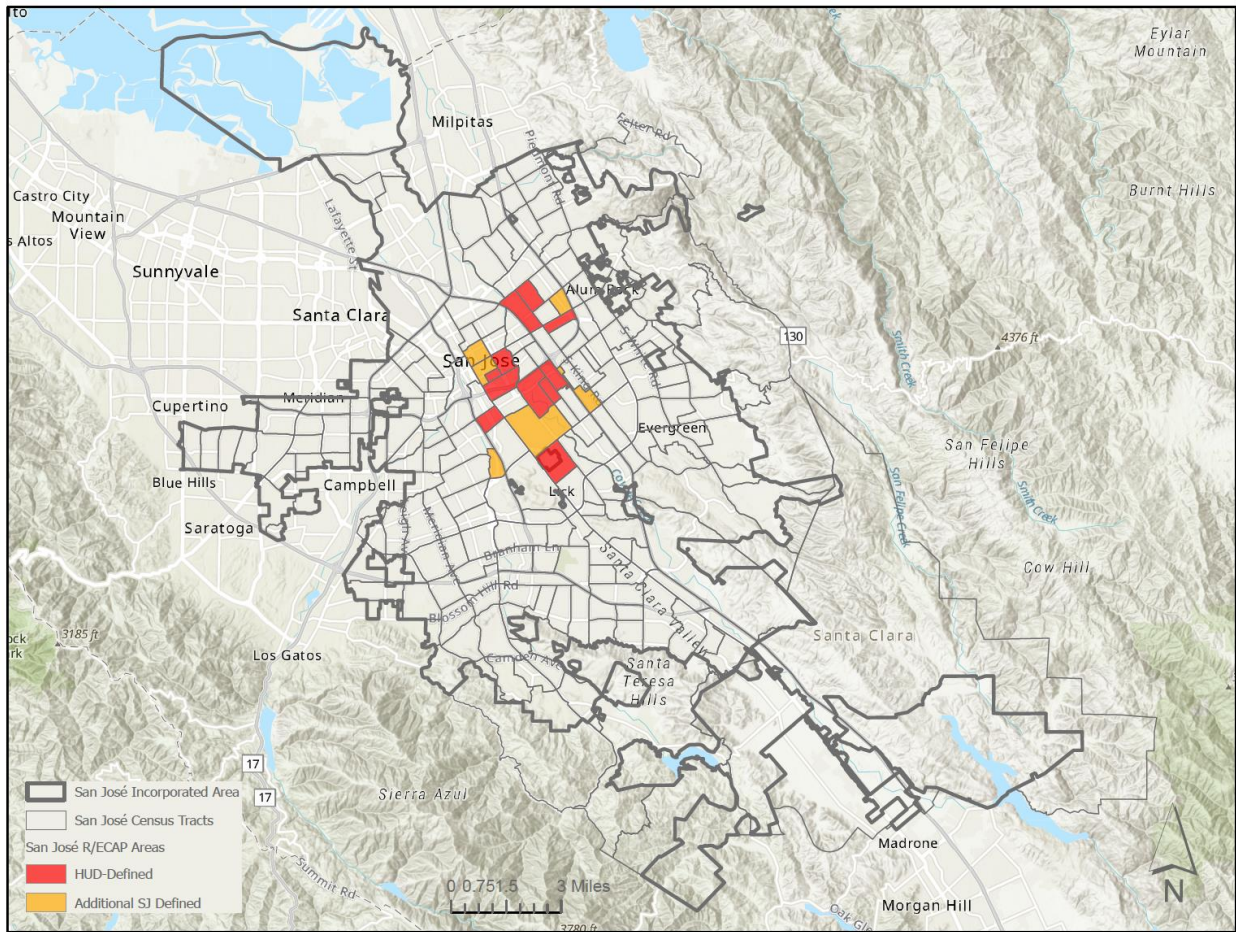
- HUD-identified R/ECAPs,³⁷
- San José updated list of R/ECAP tracts, using HUD's criteria but with 2019 5-year ACS, per the following:
 - Population less than 50% non-Hispanic White,
 - Poverty rate greater than 22.5%³⁸;
- San José additional extremely low-income tracts, using 2019 5-year ACS, per the following:
 - Population less than 50% non-Hispanic White,
 - 40% of the tract households had an annual income less than \$35,000 (the 2019 California Poverty line for a family of four, as determined by the Public Policy Institute of California³⁹).

Based upon the combined criteria above, there are 16 total R/ECAP tracts in San José, with a total population of 78,493 (or approximately 8% of the City's total population). Per Map 11, below, these tracts are generally in the center of the City, around Downtown, and slightly to the east and the south of Downtown.

³⁷ Per <https://egis.hud.gov/affht/>. This data tool uses 2011-2015 5-year ACS data. In a rapidly changing, hot market city like San José, data that is a few years old is already stale.

³⁸ HUD defined poverty rate for R/ECAPs is the lower of 3x the MSA poverty rate OR a 40% poverty rate. Per the 2019 5-year ACS, the Santa Clara County poverty rate is 7.5%. Three times this rate is 22.5%.

³⁹ <https://www.ppic.org/publication/poverty-in-california/> -- Because of the higher cost of living in California than for the nation as a whole, the Public Policy Institute of California calculates an alternative poverty threshold to the federal Poverty Line, more aligned to California's generally higher costs.



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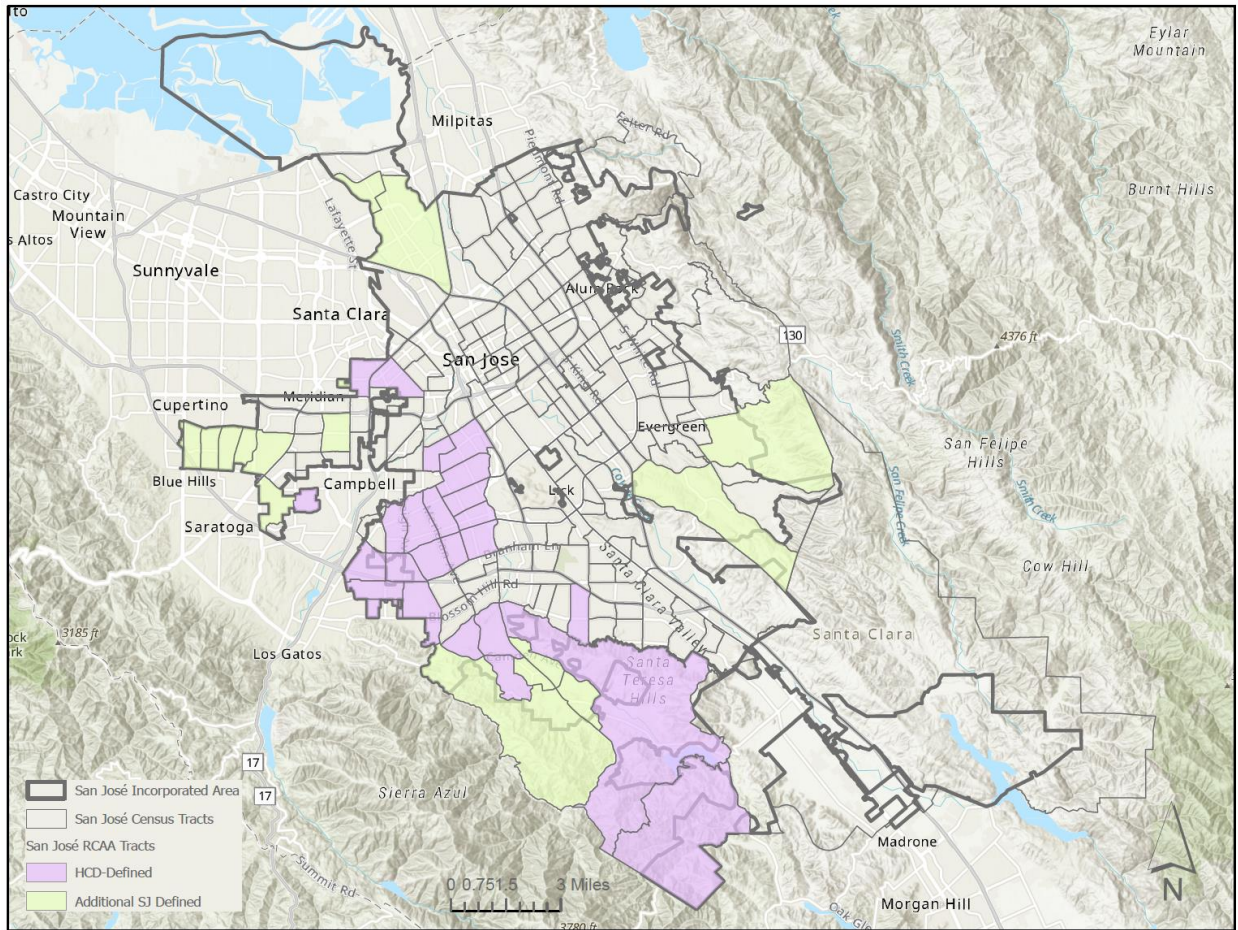
Map 12: Combined R/ECAP map

San José staff used the following criteria (please see Appendix E for further discussion and analysis of staff’s methodology) to identify Racially Concentrated Areas of Poverty and Affluence:

- Census tracts where the population is greater than 67.3% non-Hispanic White plus high proportion tech visa Asian Americans (i.e., Asian Indians and Chinese Americans) -OR- where the non-Hispanic White population is greater than 49.1% of the total tract population;⁴⁰
- Census tracts where the median income is above \$112,852.50.

With these criteria and using the 2019 5-year ACS, there are 46 total RCAA tracts in San José, with a total population of 260,394 (or approximately 25% of the City’s total population). Per Map 12, below, these tracts are generally in identifiable clusters: in the Evergreen Hills, in west San José between Cupertino and Saratoga, in the Willow Glen neighborhood, in North San José, and in the Almaden Hills.

⁴⁰ This prong of the test incorporates both a locally-specific criterion (i.e., adding Asian Indian and Chinese Americans as racially advantaged groups) and HCD’s recommended criteria for RCAs.

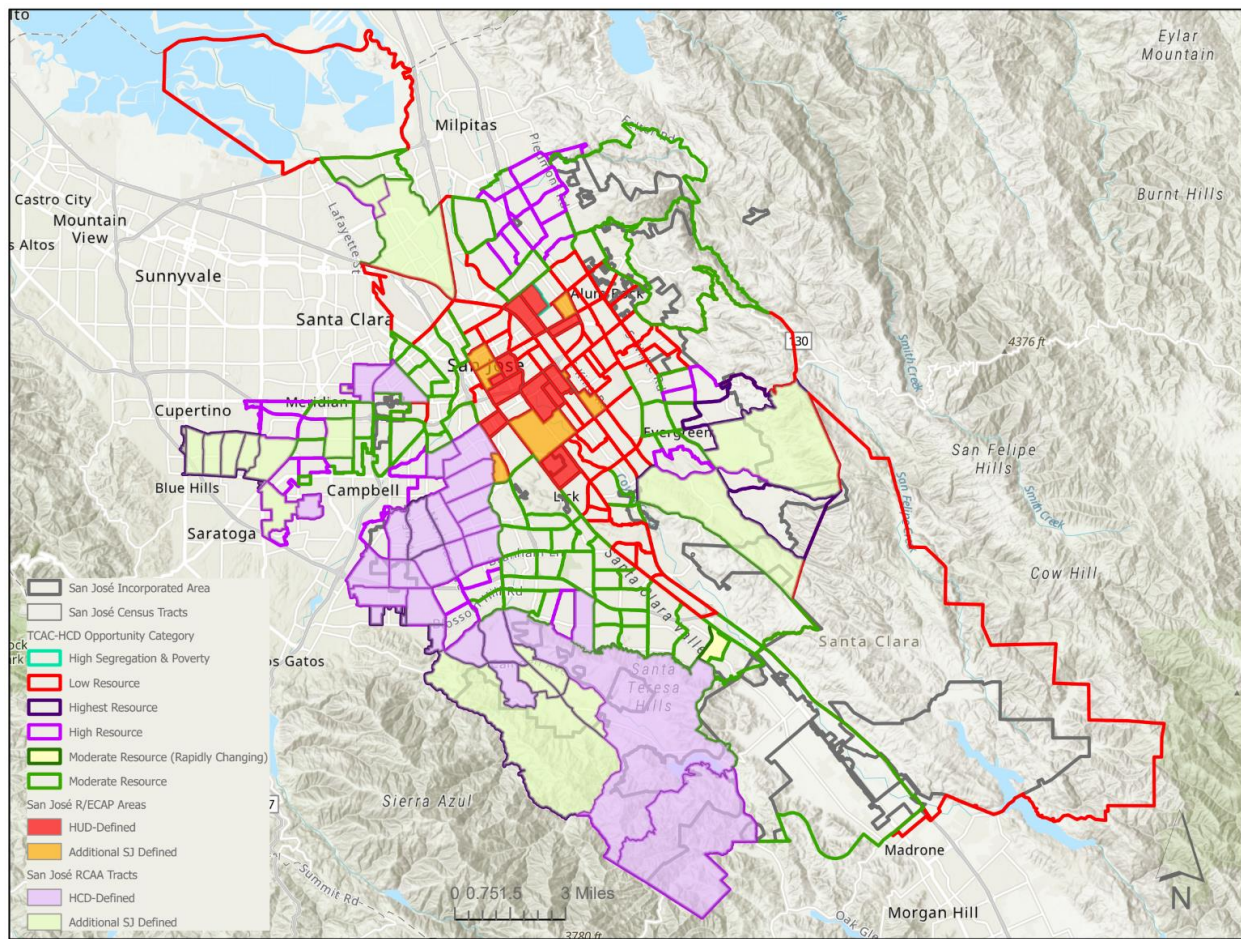


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Map 13: CSJ defined RCAA Map

Overlaying the R/ECAP and RCAA maps with the TCAC/HCD Opportunity Map shows that

- All R/ECAPs are in census tracts that are classified as “Low Resource” or “High Segregation and Poverty;”
- Almost all RCAAs are in census tracts that are classified as “High Resource” or “Highest Resource.”



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Map 14: TCAC/HCD Opportunity Map overlay

b. R/ECAP and RCAA demographic and housing analysis

Per the series of tables below, across a wide variety of demographic, housing, and economic metrics, R/ECAP and RCAA areas are very different. As per the definitions of each area, the metrics for RCAAs are consistent with concentrated affluence and the metrics for R/ECAPs are consistent with concentrated poverty.

The combined population of the RCAAs is over 72% non-Hispanic Whites and Asian Indian and Chinese Americans. The combined population of the R/ECAPs is approximately 65% Southeast Asian and Latino/a/x residents.

Category	Non-Hispanic White	Black/African American	Native American/Indigenous	Asian Indian and Chinese	Southeast Asian Americans	All other AAPIs	Latino/a/x
HUD-only R/ECAPs	13.6%	3.0%	0.5%	6.7%	19.6%	9.2%	46.2%
CSJ R/ECAPs	13.9%	2.9%	0.8%	7.3%	17.9%	9.3%	46.5%

HCD RCAAs	58.1%	2.2%	0.4%	10.9%	2.7%	5.9%	15.6%
CSJ RCAAs	46.6%	1.8%	0.3%	25.7%	2.6%	7.7%	11.5%
San José TOTAL	25.7%	3.0%	0.6%	15.3%	11.1%	9.5%	31.6%

Table 7: Race/Ethnicity by R/ECAPs and RCAAs (2019 5-year ACS)

The contrast between R/ECAPs and RCAAs is even more stark when overlaid with TCAC/HCD opportunity mapping:

Category	High	Medium	Low
HUD-only R/ECAPs	0%	0%	100%
CSJ R/ECAPs	0%	0%	100%
HCD RCAAs	91%	9%	0%
CSJ RCAAs	91%	9%	0%
San José TOTAL	33%	35%	32%

Table 8: Population in TCAC/HCD Opportunity Zones by R/ECAPs and RCAAs (2019 5-year ACS)

Similarly, R/ECAPs and RCAAs are distinct from each other in terms of displacement typologies per the Urban Displacement Project (UDP):⁴¹

Category	Exclusionary / Becoming Exclusive	Moderate	Displacement / Susceptible to Displacement
HUD-only R/ECAPs	0%	0%	100%
CSJ R/ECAPs	0%	0%	100%
HCD RCAAs	61%	35%	4%
CSJ RCAAs	77%	22%	2%
San José TOTAL	42%	39%	20%

Table 9: Population in UDP Simplified Typologies by R/ECAPs and RCAAs (2019 5-year ACS)

R/ECAP areas have larger households but a lower percentage of children and seniors than the City as a whole – this is likely because of the presence of larger, more multi-generational households, with more adult wage-earners needed in household formation in order to be able to afford housing costs. RCAA areas have smaller households but a higher percentage of children and seniors than the City as a whole.

Category	Population per Households	# of Children (ages 0-17)	% Children	# Seniors (ages 65&up)	% Seniors

⁴¹ <https://www.urbandisplacement.org/maps/sf-bay-area-gentrification-and-displacement/>; see Appendix E for more analysis of displacement in San José.

HUD-only R/ECAPs	3.80	8,793	20.4%	4,314	10.0%
CSJ R/ECAPs	3.32	16,303	20.8%	8,891	11.3%
HCD RCAAs	2.84	29,130	23.5%	8,356	16.0%
CSJ RCAAs	2.84	60,420	23.2%	19,859	14.4%
San José TOTAL	3.16	230,226	22.4%	128,611	12.5%

Table 10: Population per households; % of children and seniors by R/ECAPs and RCAAs (2019 5-year ACS)

R/ECAP areas have lower rates of English proficiency than the City as a whole and the primary languages spoken by LEP residents of R/ECAP areas are Spanish, Vietnamese, and Chinese (includes multiple dialects). RCAA areas have higher rates of English proficiency than the City as a whole (approximately 90% English proficiency in the RCAAs vs. 75% for the City as a whole) and the predominant language spoken by LEP residents of R/ECAP areas is Chinese (includes multiple dialects). In RCAAs the majority of persons aged 5 and older speak only English (this is compared to approximately 40% of the City and 30% of R/ECAP areas).

Category	% of Persons (aged 5&up) who speak English “less than very well”	Primary languages spoken at home for Limited English Proficiency population	% of Persons (aged 5&up) who speak English well AND speak another language at home	% of Persons (aged 5&up) who speak only English
HUD-only R/ECAPs	35.5%	Spanish (6,595) Vietnamese (5,502) Chinese (792)	36.1%	28.4%
CSJ R/ECAPs	36.0%	Spanish (12,231) Vietnamese (9,336) Chinese (2,228)	33.8%	30.3%
HCD RCAAs	9.2%	Chinese (2,550) Spanish (2,483) Vietnamese (1,360)	21.9%	70.0%
CSJ RCAAs	11.5%	Chinese (11,397) Spanish (3,864) Other AAPI (3,073)	30.5%	58.5%
San José TOTAL	24.3%	Spanish (86,287) Vietnamese (61,668) Chinese (36,983)	32.7%	42.8%

Table 11: Limited English Proficiency by R/ECAP and RCAA areas (2019 5-year ACS)

R/ECAPs have higher unemployment and a lower median household income than the City. RCAAs have lower unemployment and a substantially higher median income than the City.

Category	# of Persons Unemployed	Unemployment Rate	Median Household Income ⁴²
HUD-only R/ECAPs	1,529	6.9%	\$70,639
CSJ R/ECAPs	2,862	7.0%	\$56,722
HCD RCAAs	2,516	3.9%	\$154,562
CSJ RCAAs	4,832	3.5%	\$166,580
San José TOTAL	26,543	4.7%	\$109,593

Table 12: Income and Unemployment by R/ECAP and RCAA areas (2019 5-year ACS)

Breaking down income by race, interestingly, AAPIs have the highest median household income of all major racial/ethnic groups in RCAAs and the *lowest* median household income of all major racial/ethnic groups in R/ECAPs. This reinforces that the AAPIs that tend to live in R/ECAP areas and the AAPIs that tend to live in RCAAs are categorically different populations, with the AAPI population in R/ECAPs primarily consisting of Southeast Asian American residents and the AAPI population in RCAAs primarily consisting of Asian Indian and Chinese American residents.

Category	Non-Hispanic White	Black/African American	Native American	AAPI	Latino/a/x
HUD-only R/ECAPs	\$101,015	\$88,718	NA	\$46,154	\$57,499
CSJ R/ECAPs	\$68,159	\$56,594	NA	\$40,029	\$54,774
HCD RCAAs	\$152,706	\$134,662	NA	\$171,595	\$126,433
CSJ RCAAs	\$155,549	\$147,495	NA	\$193,468	\$117,090
San José TOTAL	\$123,708	\$70,123	\$67,237	\$133,583	\$72,203

Table 13 Income by Race by R/ECAP and RCAA areas (2019 5-year ACS)

For housing costs, while R/ECAPs are some of the lowest cost neighborhoods in the city, a high proportion of R/ECAP residents are cost burdened. Conversely, RCAAs are among the most expensive neighborhoods in the city but have high rates of homeownership and low rates of renters who are cost burdened.

Category	Median ⁴³ Home Value	Homeownership Rate	Median Gross Rent	% Rent Burdened (renters who pay over 30% of their
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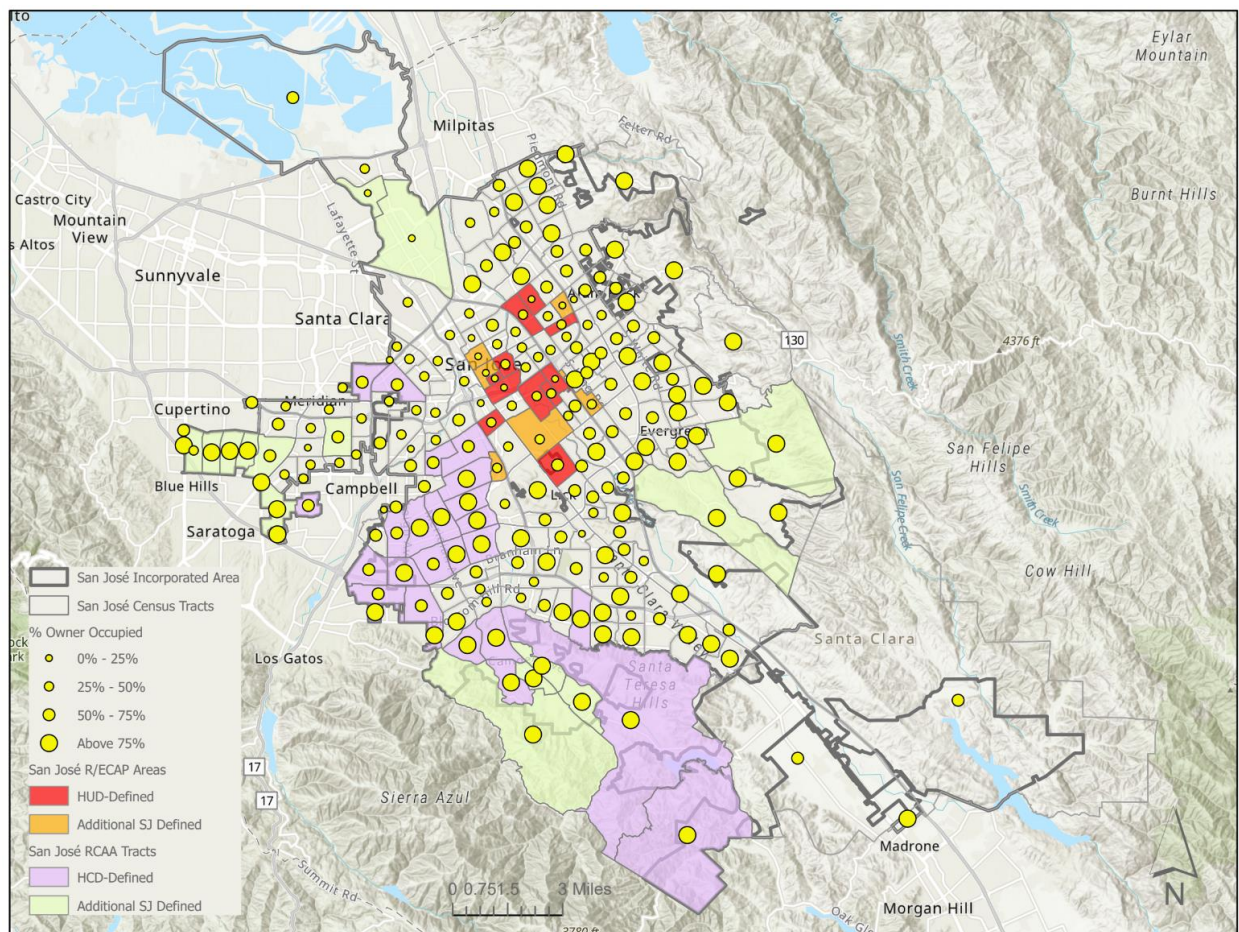
⁴² Median household income for R/ECAPs and RCAAs are estimated using a weighted average of median household income for the census tracts comprising the area.

⁴³ Median home values and median gross rent for R/ECAP and RCAA areas are estimated using a weighted average of median values for the census tracts comprising the area.

				monthly income in rent)
HUD-only R/ECAPs	\$516,670	34.0%	\$1,581	59.8%
CSJ R/ECAPs	\$495,765	27.3%	\$1,454	63.5%
HCD RCAAs	\$1,135,911	76.5%	\$2,372	44.0%
CSJ RCAAs	\$1,274,613	69.6%	\$2,590	37.4%
San José TOTAL	\$864,600	56.8%	\$2,107	51.5%

Table 14 Tenure Data by R/ECAP and RCAA areas (2019 5-year ACS)

Per the map below, R/ECAPs are clustered in areas of the city that have lower homeownership rates and RCAAs are clustered in areas of the city that have higher homeownership rates.



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Map 15: Homeownership rates, with R/ECAP and RCAA overlays

c. Regional and sub-regional R/ECAP and RCAA population distribution

As described in the Segregation analysis above, San José is one of the anchors of diversity in the greater Bay Area and, in the South Bay, is a more inclusive city surrounded by cities that are much more exclusive.

San José’s population is approximately 13% of the Greater Bay Area region’s total population. Per Table 15, below, San José houses 11% of the region’s population who live in R/ECAP areas and 10% of the region’s population who live in RCAAs – meaning that both San José’s R/ECAP and RCAA populations are slightly under the larger regional concentrations. In comparison, Santa Clara County as a whole represents 25% of the Greater Bay Area’s population but only 14% of the population in R/ECAP areas (i.e., people living in R/ECAP areas are disproportionately underrepresented in Santa Clara County) and 28.1% of the region’s population in RCAA areas (i.e., disproportionately overrepresented).

Geography	# of Persons Living in R/ECAPs / % of Persons who live in Bay Area R/ECAPs	# R/ECAPs / % of # of Bay Area R/ECAPs	# of Persons Living in RCAAs / % of Persons who live in Bay Area RCAAs	RCAAs / % of # of Bay Area RCAAs
City of San José	40,120 / 11.0%	7 / 8.8%	212,256 / 9.8%	36 / 8.0%
Santa Clara County	49,698 / 13.6%	8 / 10.0%	607,406 / 28.1%	119 / 26.4%
Non-San José Santa Clara County	9,578 / 2.6%	1 / 1.3%	395,150 / 18.3%	83 / 18.4%
Alameda County	167,077 / 45.6%	38 / 47.5%	380,539 / 17.6%	84 / 18.6%
Contra Costa County	59,785 / 16.3%	10 / 12.5%	344,158 / 15.9%	65 / 14.4%
Marin County	8,175 / 2.2%	1 / 1.3%	133,737 / 6.2%	28 / 6.2%
Napa County	0 / 0.0%	0 / 0.0%	16,710 / 0.8%	7 / 1.6%
San Francisco County	66,016 / 18.0%	18 / 22.5%	346,632 / 16.1%	74 / 16.4%
San Mateo County	0 / 0.0%	0 / 0.0%	285,327 / 13.2%	65 / 14.4%
Solano County	15,454 / 4.2%	5 / 6.3%	10,398 / 0.5%	3 / 0.7%
Sonoma County	0 / 0.0%	0 / 0.0%	33,332 / 1.5%	6 / 1.3%
9-County Bay Area	331,961	77	2,158,239	451

Table 15: R/ECAP and RCAA areas in the 9-County Bay Area region, using San José definitions of R/ECAP and RCAA areas⁴⁴

⁴⁴ Please note, in the tables above, in order to have a more uniform and consistent demographic standard to apply a single, standardized analysis across the region, both R/ECAPs and RCAAs were determined using City of San José definitions instead of each individual, specific geographic standard. Thus, the R/ECAP and RCAA numbers listed here will not directly correspond to those reported in other jurisdictions’ AFH analyses.

The comparison concentrations of wealth and poverty in San José versus the surrounding County is more stark when comparing San José to Santa Clara County not including San José. Per Table 16, below, approximately 4% of the City of San José’s population lives in R/ECAP areas and 21% live in RCAAs. For the County not including San José, 1% live in R/ECAP areas and 44% live in RCAAs. The County remainder population distribution is more like exclusive counties such as Marin or San Mateo than it is like the Bay Area as a whole. San José, in comparison to other urbanized areas such as Alameda County or San Francisco, has proportionately fewer people living in R/ECAPs (and also in RCAAs). In comparison to more suburban counties in the core of the region (including the remainder of Santa Clara County, as described above), San José has lower concentrations of persons living in RCAAs.

Geography	% of Persons in Area who live in R/ECAPs	% of Persons in Area who live in RCAAs	Notes
City of San José	3.9%	20.7%	
Santa Clara County	2.6%	31.5%	
Santa Clara County not including San José	1.1%	43.9%	
Alameda County	10.1%	23.0%	Alameda County has the highest proportion of its population living in R/ECAPs
Contra Costa County	5.2%	30.1%	Contra Costa County most closely approximates the Bay Area wide proportions of persons who live in R/ECAPs and RCAAs
Marin County	3.1%	51.4%	Marin County has the highest proportion of its population living in RCAAs
Napa County	0.0%	12.0%	
San Francisco County	7.5%	39.6%	San Francisco County has the second highest proportion of people who live in R/ECAPs <i>and</i> the second highest proportion of who live in RCAAs. It is the only county in the Bay Area that has significantly higher proportions of both, relative to the 9-county Bay Area.
San Mateo County	0.0%	37.2%	
Solano County	3.5%	2.4%	
Sonoma County	0.0%	6.7%	
9-County Bay Area	5.0%	28.0%	

Table 16: Proportion of population living in R/ECAPs and RCAAs, by Bay Area counties

2. Disparities in access to opportunity

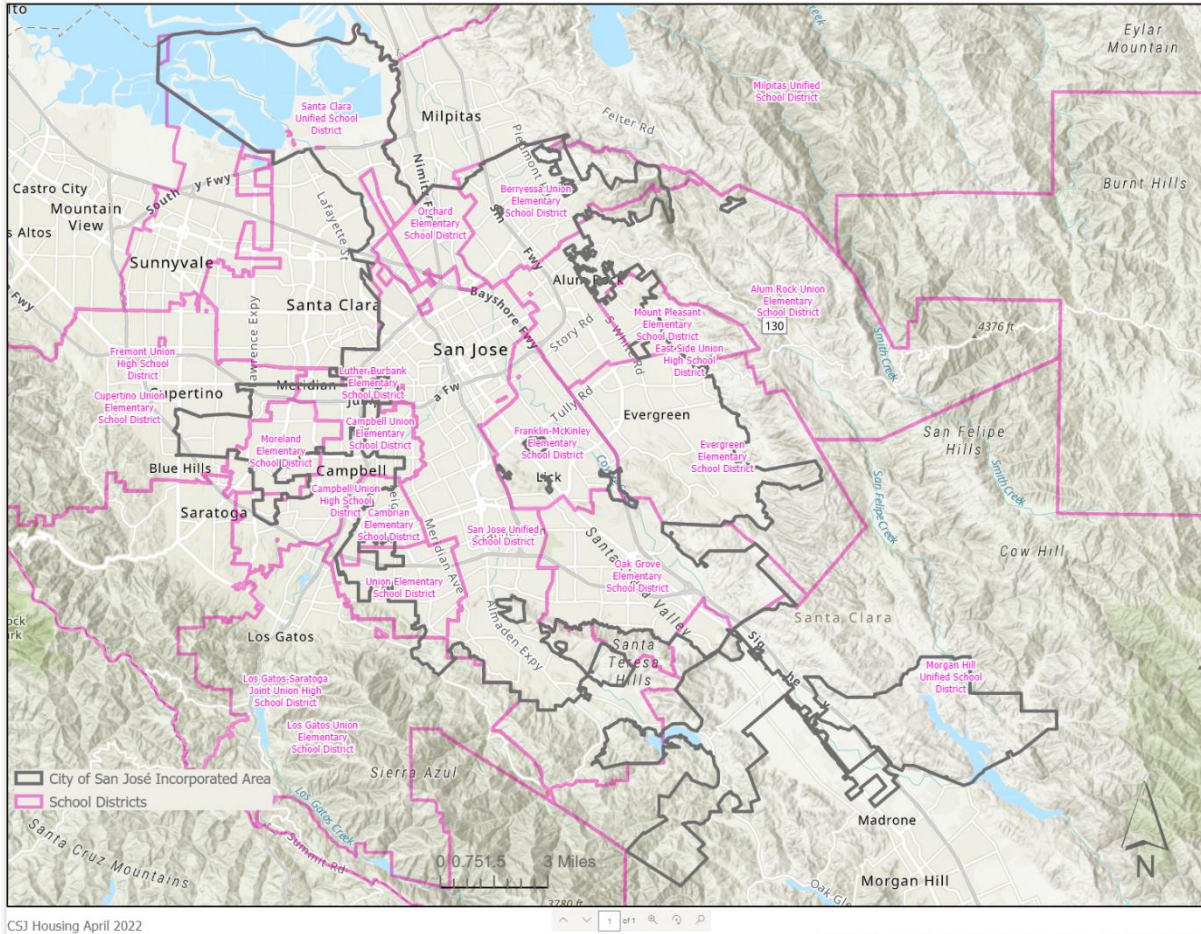
a. Overview

Across multiple metrics, the patterns of segregation established during San José's post-war growth have impacted and continue to impact quality of life for generations of San Joséans. Generally, parts of the City that have higher concentrations of non-Hispanic Whites and Asian Indian and Chinese Americans – i.e., the southern and western parts of the City – have metrics related to education, health, the environment, and other social and economic factors that correlate with higher resources and increased access to opportunity. Conversely, parts of the City that have higher concentrations of Black, Native American, Latino/a/x, and Southeast Asian American communities – i.e., the central and eastern parts of the City – have metrics that correlate with lower resources and diminished access to opportunity.

b. Education

As compared to other large cities in California, school segregation in the City of San José is uniquely structured and entrenched.

There are 16 school districts that serve children living in the City of San José. Twelve of these school districts are headquartered in San José and four of these schools are headquartered in cities other than San José but have catchment areas that include parts of the City of San José with at least one school located in the City of San José. Combined there are almost 170,000 students attending these school districts, or a little more than 10,000 students per district. San José serving school districts are shown on Map 21, below:



Map 16: School districts in San José

In other large California cities, as shown in the table below, there are not nearly as many school districts per jurisdiction, meaning that school districts in these major California cities are over three times larger on average than school districts in San José. Three of these largest California cities – Los Angeles, San Francisco, and Oakland – only have one school district (i.e., the Los Angeles Unified School District, the San Francisco Unified School District, and Oakland Unified School District, respectively) which serves the entire city. And, in contrast to San José, in the other larger California cities where there are multiple districts serving the residents of the city, there is one larger school district which serves a supermajority of city public school students. In San Diego, the San Diego Unified School District serves 69% of the city’s students; in Fresno, the Fresno Unified School District serves 79%; in Long Beach, the Long Beach Unified School District serves 84%; and, in Sacramento, the Sacramento Unified School District serves 73%. By comparison, the largest school district in San José – the San José Unified School District – serves less than one-fifth of students in the city.

City	Total Population of City	# of Public School Districts Serving City Residents	# of Students Enrolled in Public Schools	# of Students per School District	Notes
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Los Angeles	3,996,936	1	483,234	483,234	
San Jose	1,027,690	16	168,974	10,561	17% of students in largest school district (San Jose Unified)
San Diego	1,409,573	4	147,463	36,866	69% of students in San Diego Unified School District
San Francisco	874,961	1	52,811	52,811	
Fresno	525,010	3	89,792	29,331	79% of students in Fresno Unified School District
Long Beach	466,776	2	86,997	43,496	84% of students in Long Beach Unified School District
Sacramento	500,930	3	42,232	19,356	73% of students in Sacramento Unified School District
Oakland	425,097	1	36,154	36,154	

Table 17: School districts in major California cities (population 400,000+)

San José has an atypical number of school districts in large part due to its history of growth through annexation and suburbanization, following World War II. As described earlier in this document in the “History of Segregation in San José” section, this rapid growth occurred within the time’s suburban growth patterns and technocratic segregationist policy framework (restrictive covenants, redlining, FHA underwriting standards, etc.). Likewise, the proliferation of school districts followed a similar template. Many of the unincorporated areas of Santa Clara County that San José annexed were served by pre-existing school districts. Most of these school districts, instead of merging with San José Unified School District, opted to remain as autonomous entities. In this way, San José became a patchwork of school districts that were fed by newly developed suburban subdivisions. School districts themselves became (and continue to be) a real estate agent’s marketing tool in that there was hyper-local control of schools and schools were suburban in character (no mixing with urban school districts required). It allowed San José to achieve big city population numbers and urban style economic growth but with suburban housing (i.e., a preponderance of single-family homes) and suburban school districts (smaller, more homogenous districts).

The result is that there is a high degree of segregation *between* school districts that serve San José, with smaller school districts that serve narrower populations and smaller geographies than in any other large city in California. In the table below, the school districts that have scored the lowest on state proficiency exams also have the highest proportion of low-income students (as indicated by the proportion of students who are eligible for free or reduced lunch) and the lowest proportion of non-Hispanic White students. These school districts serve the neighborhoods with the highest racially and ethnically concentrated areas of poverty. Conversely, the schools serving racially concentrated areas of

affluence have high test scores, low proportions of low-income students, and high concentrations of non-Hispanic Whites and/or AAPIs of specific ethnicities (especially Asian Indian and Chinese American).

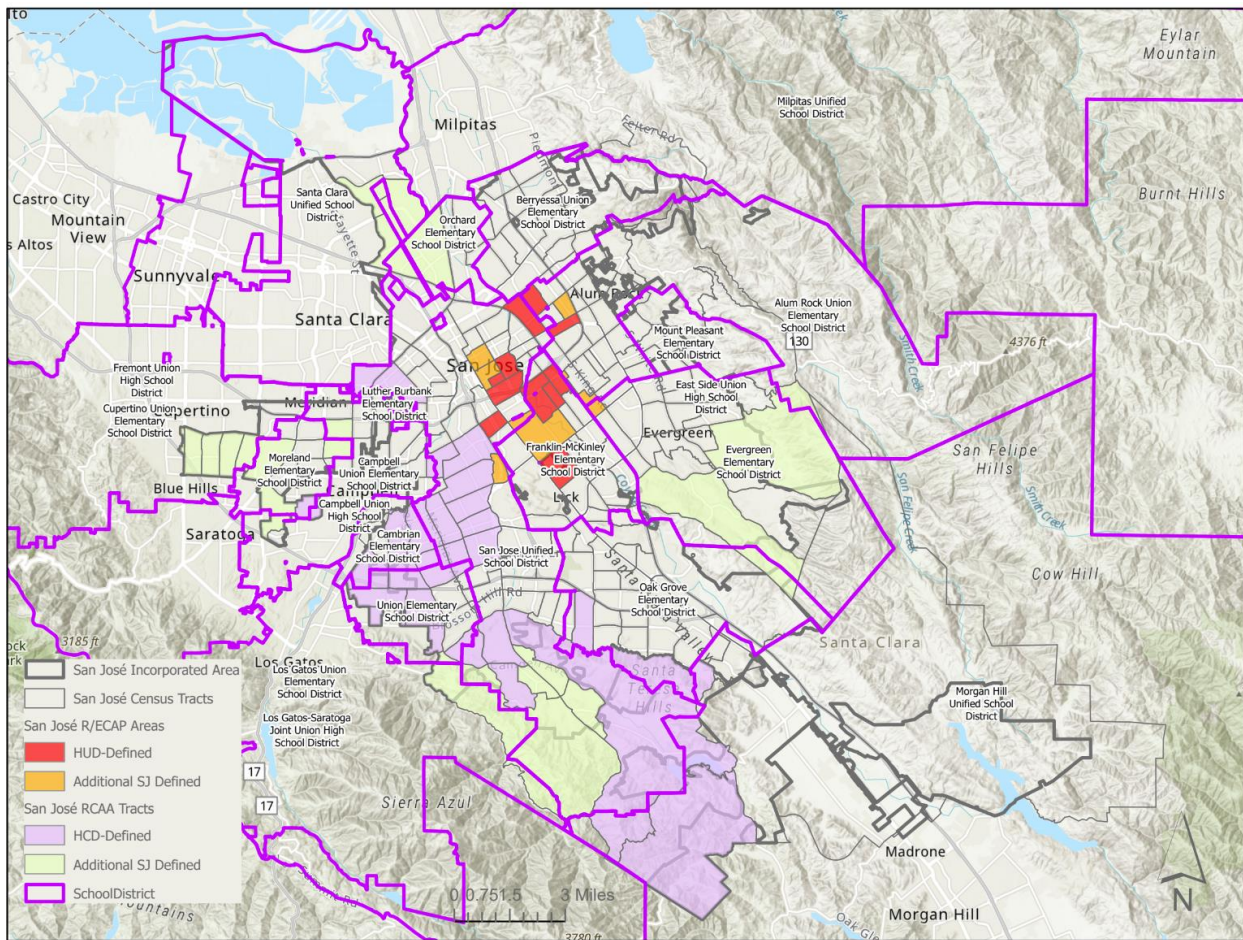
District	Students	Schools in San José / Total Schools	Overall Proficiency Score (CA avg. is 45%)	Race	Free or Reduced Lunch Eligible (CA avg. is 59%)
Alum Rock Union Elementary School District	9,118	25/25	34%	NH White: 2% Black: 1% Latino/a/x: 80% AAPI: 17% AIAN: 1%	81%
Berryessa Union Elementary School District	6,842	14/14	62%	NH White: 5% Black: 1% Latino/a/x: 25% AAPI: 68% AIAN: 1%	30%
Cambrian School District	3,366	6/6	65%	NH White: 45% Black: 3% Latino/a/x: 26% AAPI: 26% AIAN: 1%	15%
Campbell Union High School District	8,465	4/6	57%	NH White: 39% Black: 3% Latino/a/x: 36% AAPI: 22% AIAN: 1%	26%
East Side Union High School District	22,576	16/16	52%	NH White: 6% Black: 2% Latino/a/x: 46% AAPI: 46% AIAN: 1%	43%
Evergreen Elementary School District	10,426	18/18	64%	NH White: 6% Black: 1% Latino/a/x: 26% AAPI: 67% AIAN: 1%	29%
Franklin McKinley Elementary School District	6,872	16/16	41%	NH White: 2% Black: 2% Latino/a/x: 61% AAPI: 34% AIAN: 0%	73%
Moreland School District	4,683	7/7	67%	NH White: 25% Black: 4% Latino/a/x: 33% AAPI: 37% AIAN: 1%	27%
Mount Pleasant Elementary School District	2,110	5/5	32%	NH White: 3% Black: 2% Latino/a/x: 78% AAPI: 15% AIAN: 1%	70%
Oak Grove Elementary School District	9,757	18/18	51%	NH White: 17% Black: 3% Latino/a/x: 52% AAPI: 26% AIAN: 1%	38%
San José Unified School District	28,830	42/42	49%	NH White: 26%	41%

				Black: 3% Latino/a/x: 54% AAPI: 17% AIAN: 1%	
Union Elementary Schools	5,860	7/8	77%	NH White: 45% Black: 1% Latino/a/x: 17% AAPI: 36% AIAN: 0%	9%
Campbell Union School District (District not headquartered in San José)	6,974	2/9	55%	NH White: 25% Black: 4% Latino/a/x: 51% AAPI: 19% AIAN: 1%	41%
Cupertino Union School District (District not headquartered in San José)	16,718	4/25	86%	NH White: 15% Black: 1% Latino/a/x: 6% AAPI: 79% AIAN: 0%	4%
Fremont Union High School District (District not headquartered in San José)	11,071	1/6	80%	NH White: 17% Black: 1% Latino/a/x: 16% AAPI: 66% AIAN: 0%	12%
Santa Clara Unified School District (District not headquartered in San José)	15,306	1/27	57%	NH White: 21% Black: 3% Latino/a/x: 36% AAPI: 39% AIAN: 1%	35%

Data from <https://www.neighborhoodscout.com/ca/san-josé/schools>

Table 18: San José school district data

These school districts overlay with R/ECAP and RCAA areas per the following:



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Map 17: R/ECAPs, RCAAs and school districts

R/ECAP neighborhoods are primarily in three elementary school districts – Franklin McKinley, Alum Rock, and San José Unified School Districts – and 2 high school districts – Eastside Union High School District and San José Unified School District. RCAA neighborhoods are in primarily five elementary school districts – Cupertino Union, Evergreen, Union Elementary, Moreland, and San José Unified School District – and 4 high school districts Fremont Union High School District, Eastside Union High School District, Campbell Union High School District, and San José Unified School District.

Because each of these school districts are their own jurisdictional entity – each with their own school boards, their own rules, regulations, and policies – addressing educational equity in a comprehensive, citywide, coordinated way is more difficult in San José than in other large California city. Even at the level of a single student’s access to school choice, a multiplicity of small school districts limits the options of available schools. Within a smaller, more homogeneous district there are fewer different types of schools. And, while most school districts allow some form of *intra*-district transfers, *inter*-district transfers are difficult and exceedingly rare. And without inter-district transfers, it is near impossible that a student who lives in a R/ECAP neighborhood could attend a public school in a RCAA neighborhood – only San José Unified School District and the Eastside Union High School District contain both R/ECAP and RCAA neighborhoods.

c. Employment and transportation

Lower-income neighborhoods generally have higher rates of unemployment and slightly lower labor force participation rates than the City as a whole. While higher-income neighborhoods generally also have lower labor force participation rates than the City as a whole (largely due to the higher concentration of retirees in these areas), unemployment rates are lower than for the City as a whole.

Geographic Area	Civilian Population in Labor Force, Aged 16 and Up	Labor Force Participation Rate	Unemployment Rate
9-County Bay Area	4,214,212	66.9%	4.5%
Santa Clara County	1,043,729	67.5%	4.4%
San José	562,588	68.4%	4.7%
TCAC/HCD: High Resource	300,694	66.2%	3.8%
TCAC/HCD: Medium Resource	311,720	70.4%	4.5%
TCAC/HCD: Low Resource	291,988	67.6%	5.7%
UDP: Exclusive	345,002	66.9%	4.3%
UDP: Moderate	199,328	71.3%	4.6%
UDP: Displacement	76,037	65.1%	6.2%
HUD R/ECAPs	22,079	62.7%	6.9%
All R/ECAPs	40,680	63.6%	7.0%
HCD RCAAs	64,874	66.2%	3.9%
CSJ RCAAs	137,709	66.6%	3.5%

Table 19 - Unemployment and labor force participation by geographic areas (2019 5-yr ACS)

Table 17, below, summarizes unemployment and labor force participation in the City by race. Please note that the AAPI data is not disaggregated.

Race/Ethnicity	Civilian Population in Labor Force, Aged 16 and Up	Labor Force Participation Rate	Unemployment Rate
TOTAL San José Population	562,588	68.4%	4.7%
Non-Hispanic White	151,370	65.7%	4.3%
Black/African American	17,676	69.9%	5.7%
Native American	2,980	64.2%	3.5%
AAPI	209,837	67.7%	4.6%
Latino/a/x	168,568	71.3%	5.1%

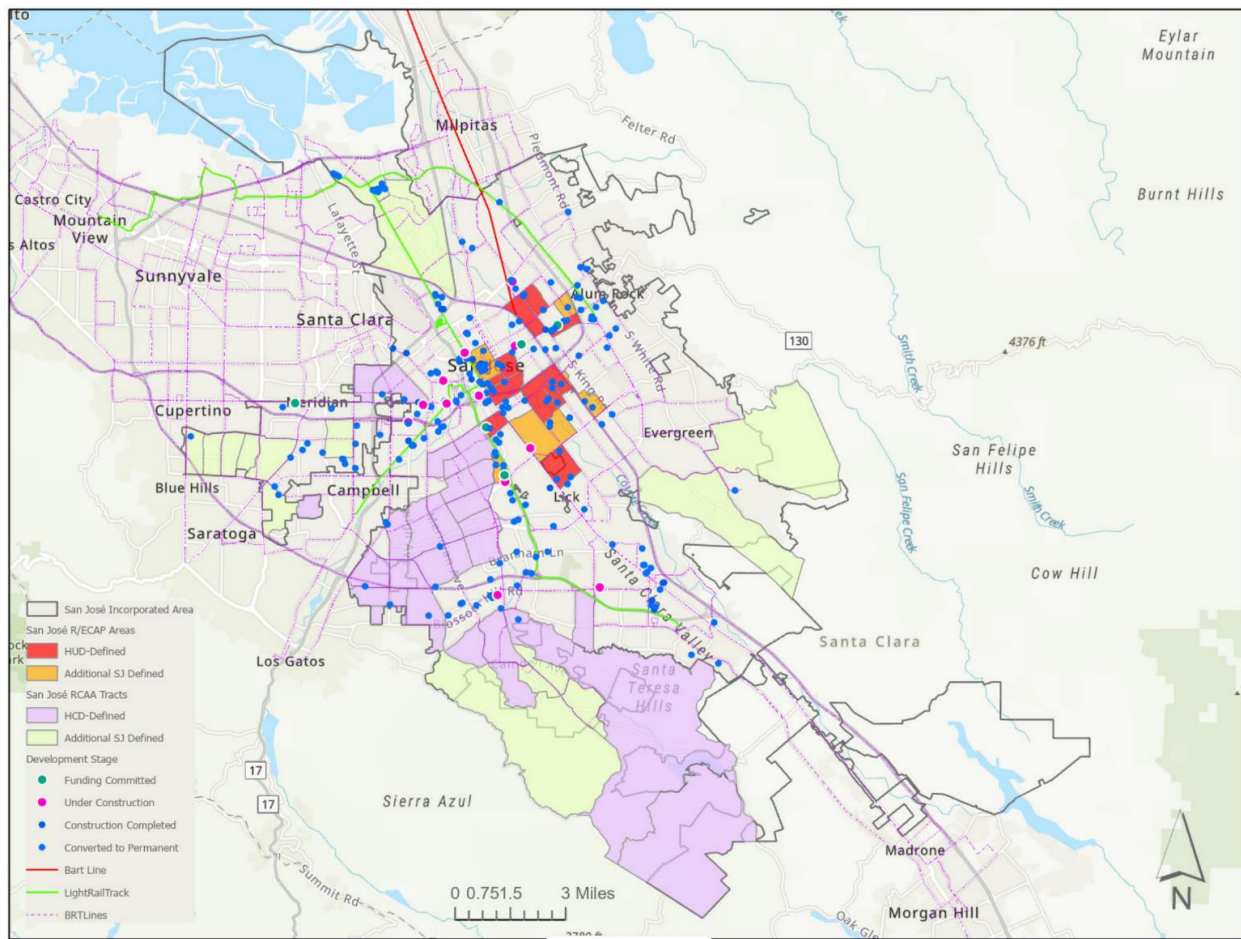
Table 20 - Unemployment and labor force participation by race/ethnicity (2019 5-yr ACS)

Because lower-income neighborhoods in San José are generally clustered around and within the center of the City, commute times are slightly lower and transit usage and other alternative modes of commuting are higher than in the City as a whole. Higher-income neighborhoods in the City are generally at the periphery of the City and in the hills and have higher rates of solo driving and longer commute times.

Geographic Area	Commuting Mode: Drive Alone	Commuting Mode: Carpool	Commuting Mode: Transit	Commuting Mode: Walking + Other	Commute Time (minutes)
9-County Bay Area	64.3%	10.1%	12.2%	7.2%	32.2
Santa Clara County	74.7%	10.6%	4.4%	5.2%	29.3
San José	75.8%	11.7%	4.5%	3.9%	30.9
TCAC/HCD: High Resource	79.4%	9.0%	3.2%	3.1%	31.7
TCAC/HCD: Medium Resource	76.3%	11.2%	4.0%	4.6%	31.3
TCAC/HCD: Low Resource	72.5%	14.5%	5.4%	4.4%	29.7
UDP: Exclusive	78.2%	10.9%	3.3%	2.5%	32.2
UDP: Moderate	76.4%	11.5%	4.0%	4.0%	30.8
UDP: Displacement	72.3%	13.4%	5.9%	5.4%	29.7
HUD R/ECAPs	64.0%	14.0%	7.5%	11.6%	27.8
All R/ECAPs	66.5%	13.3%	7.2%	10.6%	28.0
HCD RCAAs	79.9%	7.2%	3.2%	3.0%	30.6
CSJ RCAAs	79.0%	7.7%	3.6%	3.5%	31.2

Table 21: Commuting Mode and Commute Time by Geographic Area (2019 5-year ACS)

Per Map 18, below, increased rates of transit use generally correlate with the location of affordable housing along transit lines and the central location of many R/ECAP neighborhoods.



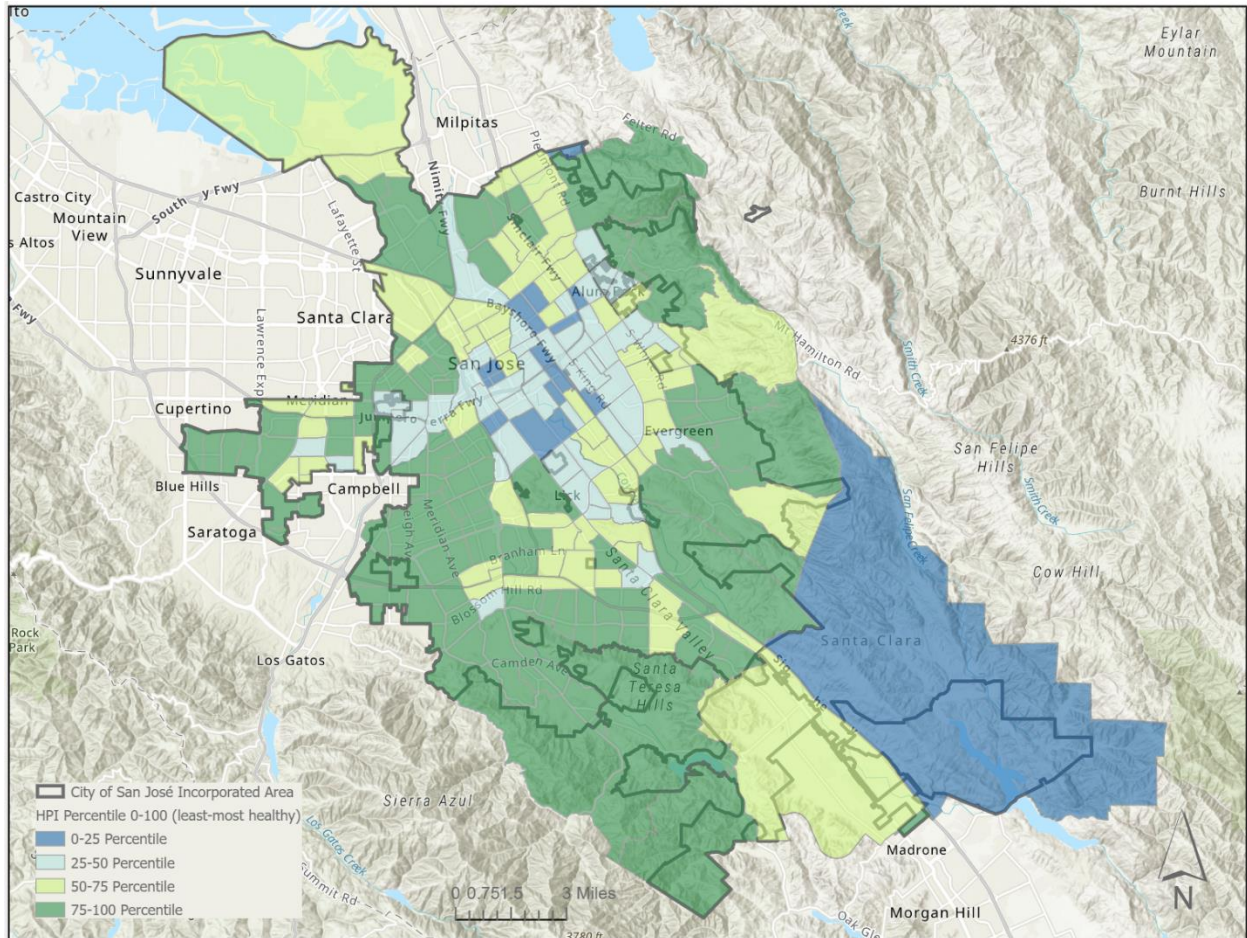
CSJ Housing March 2023

Map 18: Access to transit from existing affordable housing

d. Health and healthy environment

Health and environmental outcomes are closely intertwined. Comparing Map 18– the Healthy Places Index⁴⁵ -- and Map 19 – the CalEnviroScreen, the census tracts with the lowest scores on health indicators roughly overlap with the places with the highest concentration of environmental risk and hazards. And, as can be seen in Tables 19 and 20, below, these areas also correlate with areas of higher displacement risk and higher segregation by race/ethnicity and income.

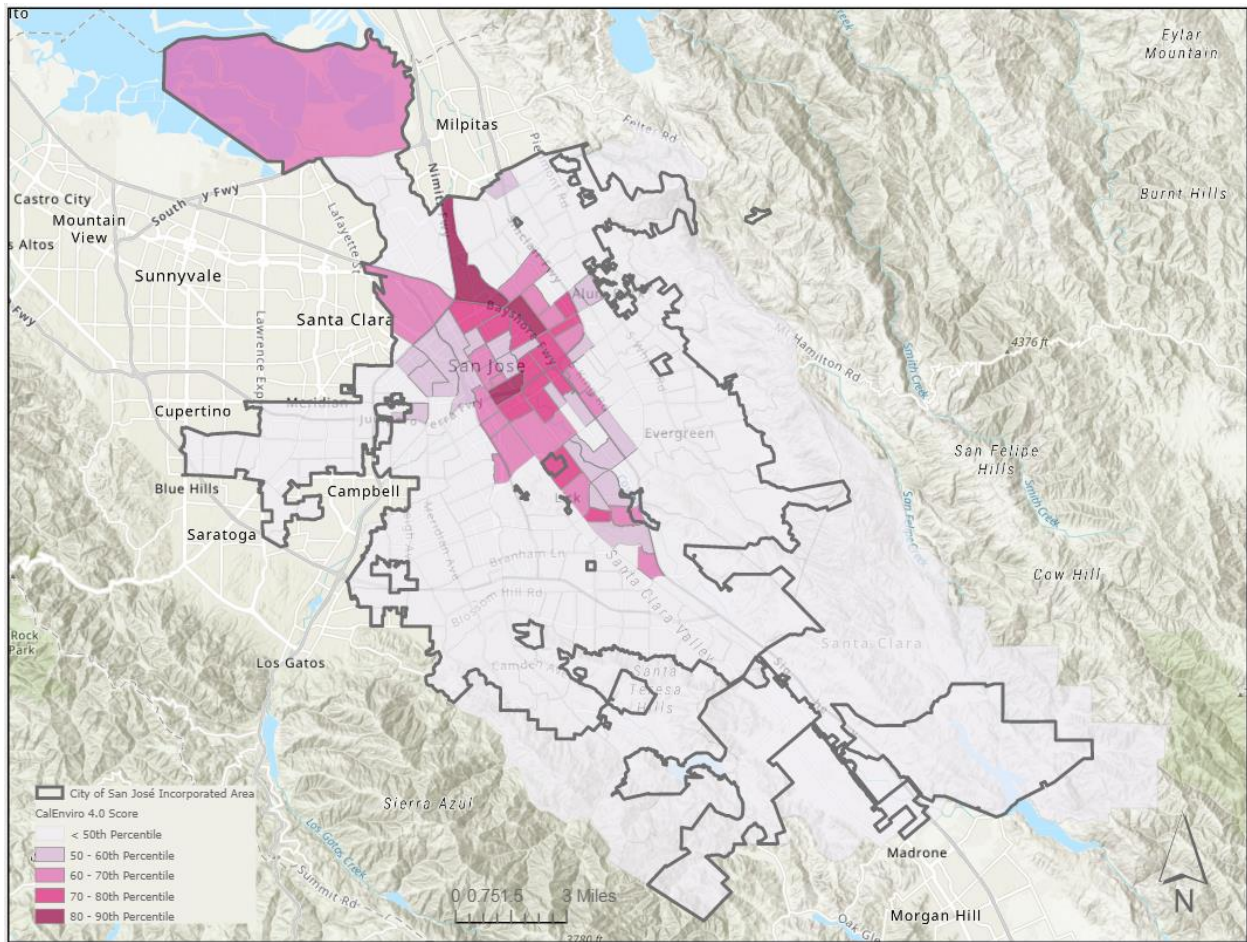
⁴⁵ <https://www.healthyplacesindex.org/>



CSJ Housing January 2022

Map 19: Healthy Places Index

Geographic Area	Tract Average HPI (2021) Score	Tract Average HPI (2021) Approximate Percentile	Percentile Range / Map Color
9-County Bay Area	0.42	72	50-75
Santa Clara County	0.47	78	75-100
San José	0.27	66	50-75
TCAC/HCD: High Resource	0.67	88	75-100
TCAC/HCD: Medium Resource	0.34	70	50-75
TCAC/HCD: Low Resource	(0.15)	40	25-50
UDP: Exclusive	0.47	78	75-100
UDP: Moderate	0.33	70	50-75
UDP: Displacement	(0.26)	34	25-50
HUD R/ECAPs	(0.39)	26	25-50
All R/ECAPs	(0.38)	27	25-50
HCD RCAAs	0.77	92	75-100
CSJ RCAAs	0.81	93	75-100



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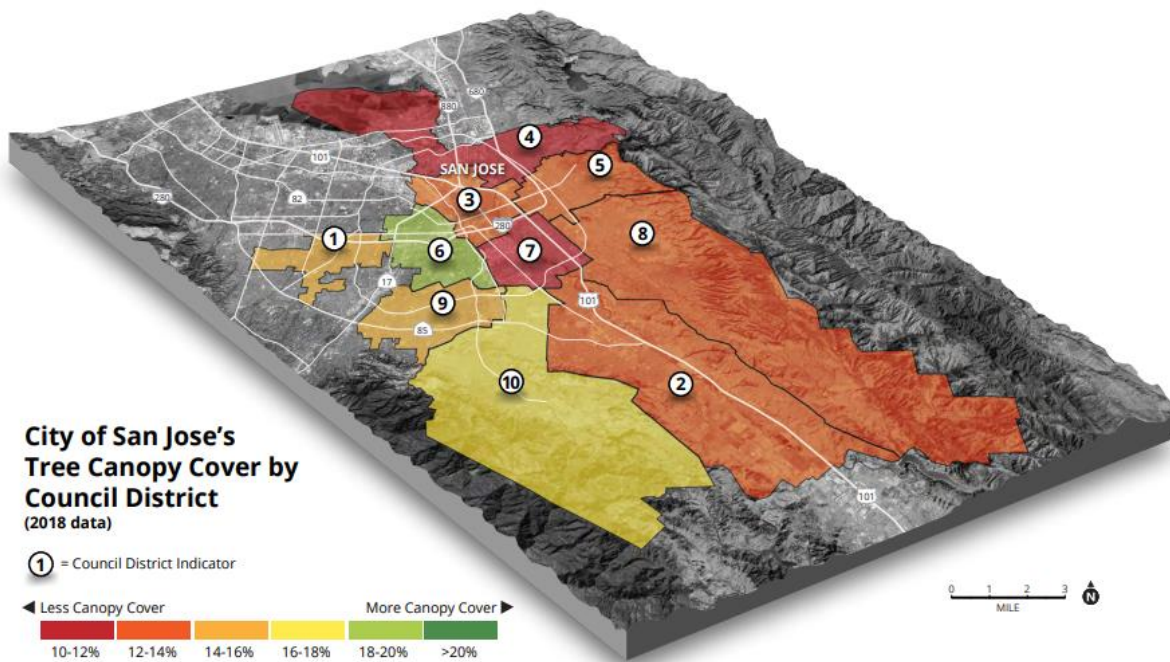
Map 20: CalEnviroScreen 4.0

Geographic Area	Tract Average CES 4.0 Score	Approximate Tract Average CES 4.0 Percentile	Percentile Range / Map Color
9-County Bay Area	19.21	36	30-35%
Santa Clara County	17.29	31	30-35%
San José	19.07	34	30-35%
TCAC/HCD: High Resource	9.79	13	10-15%
TCAC/HCD: Medium Resource	17.29	31	30-35%
TCAC/HCD: Low Resource	29.60	56	55-60%
UDP: Exclusive	13.24	21	25-30%
UDP: Moderate	22.66	42	40-45%
UDP: Displacement	34.48	66	65-70%
HUD R/ECAPs	35.46	68	65-70%

All R/ECAPs	36.43	69	65-70%
HCD RCAAs	9.93	13.59	10-15%
CSJ RCAAs	9.08	11.70	10-15%

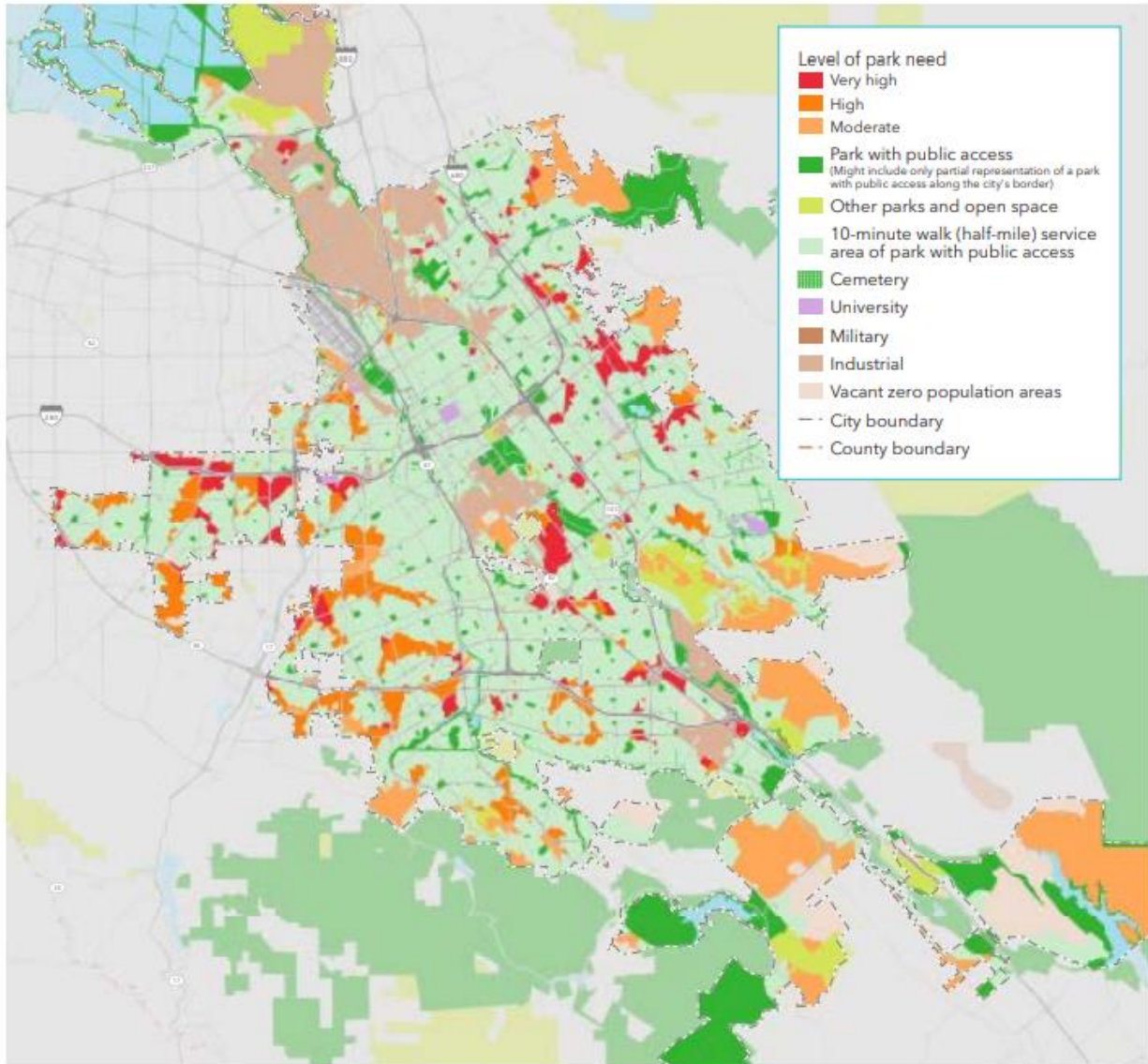
Table 22: CalEnviroScreen 4.0 by Geographic Area (2019 5-year ACS)

There are multiple contributing factors to inequitable health and environmental outcomes. As one of many possible examples, inequitable distribution and maintenance of tree canopy has negative health and environmental impacts. Street trees provide environmental benefits such as cleaner air (trees absorb airborne pollutants) and cooler temperatures (shade) which translate to health benefits such as reduced asthma and fewer extreme heat days. In San José, as can be seen in Map 20, below, there is an east/west divide in tree canopy cover, with generally less canopy cover in the east and more canopy cover in the west.



Map 21: Tree canopy in San José

Similarly, the distribution of parks and open space follows a similar spatial distribution (see Map 21 below), with areas of very high park need (i.e., dark red) in the east and central/central-east parts of the City.



Map 22: Parks and Open Space need based upon the Trust for Public Land's Parkscore⁴⁶

e. Recent Patterns of Investment and Disinvestment

In their “Capital Flows” project⁴⁷, the Urban Institute has analyzed public and private capital investment data⁴⁸ for the 250 largest American cities in terms of scale of investment across geographies and the distribution patterns on the basis of race and income on a neighborhood level. Per the Urban Institute’s

⁴⁶ As reported in City of San José Parks, Recreation, and Neighborhood Services’ 2020-2040 [strategic plan](#)

⁴⁷ <https://www.urban.org/policy-centers/metropolitan-housing-and-communities-policy-center/projects/capital-flows>

⁴⁸ Private capital investment data from financial institution disclosures through HMDA and CRA disclosures, as well as SBA program reporting and private lending databases such as CoreLogic; public investment was tracked through a variety of Federal Sources including HOME, CDBG, LIHTC, NMTC, among others.

analysis and as summarized in Figure 18, below, San José has had high levels of investment (95th percentile, on a per household basis) with uneven neighborhood level (the Urban Institute study uses census tract data to define neighborhoods) distribution on the basis of race and income -- especially income, where San José is in the bottom quintile. Urban Institute’s racial analysis compares geographic distribution of investment in terms of percentage non-Hispanic White and people of color. This method is likely not fine-grained enough to capture unequal racialized patterns of investment in San José. As discussed above, San José has multiple census tracts that are affluent and display consistent, similar patterns of racial concentration (i.e., are predominantly non-Hispanic White, Asian Indian, and Chinese) but are majority non-white. Investment in these tracts would register as investment in tracts that are majority people of color and would skew Urban Institute’s racial equity metric. However, these tracts still represent areas that have historically and currently not been inclusive of Latino/a/x people, African Americans, Native Americans, and some multiple AAPI groups.

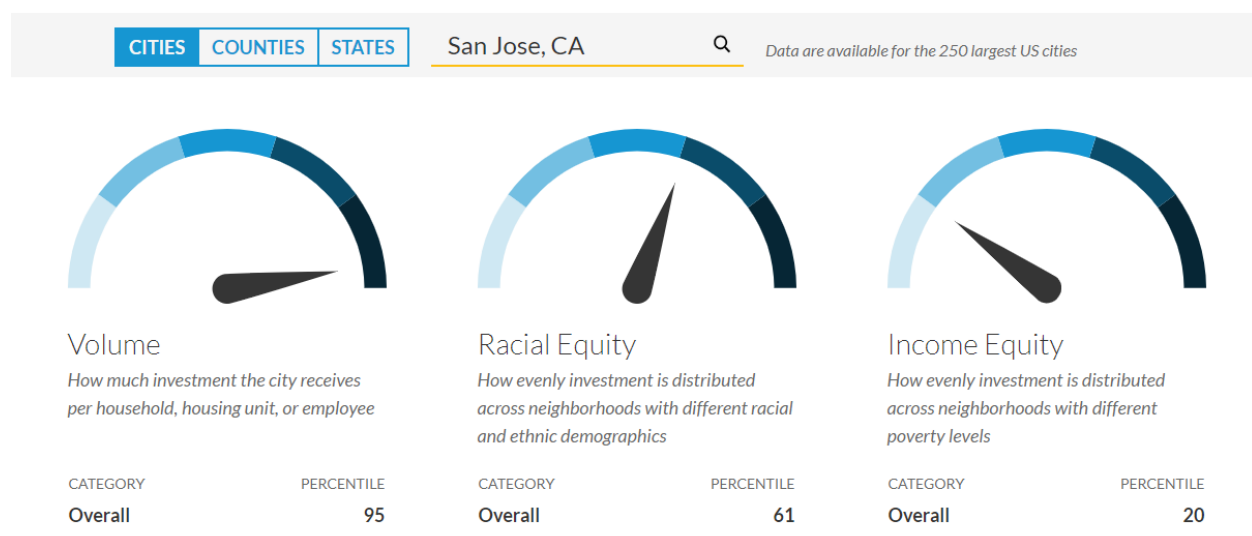


Figure 18: Dashboard showing patterns of public and private investment in the City of San José relative to the 250 largest U.S. Cities, 2005 to 2019

f. Limited English Proficiency

According to the 2019 5-year ACS, for all San José residents aged 5 and older, only 42.8% of the population speaks only English at home – this is compared to the U.S. as a whole, where 78.5% of the population speaks only English at home. I.e., in San José, over half of the population speaks a language other than English at home. Of this population, a little less than half are limited English proficient (LEP). That is, roughly one-quarter (234,476 persons, or 24.3% of the population 5 and older) of the total population of persons aged 5 and older in San José is LEP. This is compared to the U.S. as a whole where 8.2% of the population aged 5 and older is LEP.

In San José, the largest populations of LEP speakers by language are:

1. Spanish: 86,287 LEP persons aged 5 and older
2. Vietnamese: 61,668
3. Chinese (includes multiple dialects): 36,983

4. Tagalog: 13,231

Spanish speaking LEP individuals are relatively concentrated in central San José and its surrounding areas, especially to the east and to the south of downtown. Vietnamese- and Tagalog-speaking LEP individuals are relatively concentrated in east San José, with concentrations of Vietnamese-speaking LEP individuals both in North Valley and Evergreen and concentrations of Tagalog-speaking LEP individuals in North Valley and Berryessa. Chinese-speaking LEP individuals are concentrated in north and west San José.

Additional language populations with over 1,000 LEP persons aged 5 and older include (listed in order of largest number of speakers to smallest):

- Korean,
- Persian,
- Russian,
- Amharic, Somali, or other Afro-Asiatic languages,
- Ilocano, Samoan, Hawaiian, or other Austronesian languages,
- Punjabi,
- Hindi,
- Japanese,
- Thai, Lao, or other Tai-Kadai languages,
- Khmer, and
- Portuguese.

For more analysis of the overlay between LEP populations and R/ECAP and RCAA neighborhoods, please see Section B.1., above.

3. Disproportionate “Housing Problems”

a. Overview and Regional Analysis of Housing Problems

Through its Comprehensive Housing Affordability Strategy (CHAS) dataset, HUD tracks the severity of four “housing problems”: (1) cost burden, (2) overcrowding, (3) household lacks complete plumbing facilities, (4) household lacks complete kitchen facilities. Compared to Santa Clara County and the greater Bay Area region, problems relating to cost and overcrowding are manifest at greater frequency and severity in San José. Problems related to the quality of housing for which the U.S. Census Bureau collects data (e.g., whether a household lacks plumbing or a kitchen) are less common in San José.

Housing Need (All Households)	San José	Santa Clara County	9-County Bay Area
Housing cost burden	38.6%	35.9%	36.9%
Severe housing cost burden	17.6%	16.1%	16.8%
Overcrowding	9.6%	8.2%	6.9%
Severe overcrowding	3.5%	2.9%	2.7%
Lacks complete plumbing	0.2%	0.4%	0.6%
Lacks complete kitchen	0.8%	0.9%	1.3%

Table 23: Housing Problems in San Jose, Santa Clara County, and the Bay Area, all households

As shown in greater detail below, these housing problems disparately impact people of color and renters and are disproportionately concentrated in the areas of the City which have more lower resources (per TCAC/HCD opportunity mapping), greater risk of displacement (per the UDP analysis), and more likely to be segregated by race and poverty (i.e., R/ECAP areas).

b. Cost Burden and Severe Cost Burden

As summarized above, 38.6% of households in San José are cost burdened (i.e., pay 30% or more of the household’s monthly income for rent or mortgage), with 17.6% of all households are extremely cost burdened (i.e., pay 50% or more of the household’s monthly income for rent or mortgage). Renters are more cost burdened and more severely cost burdened than homeowners:

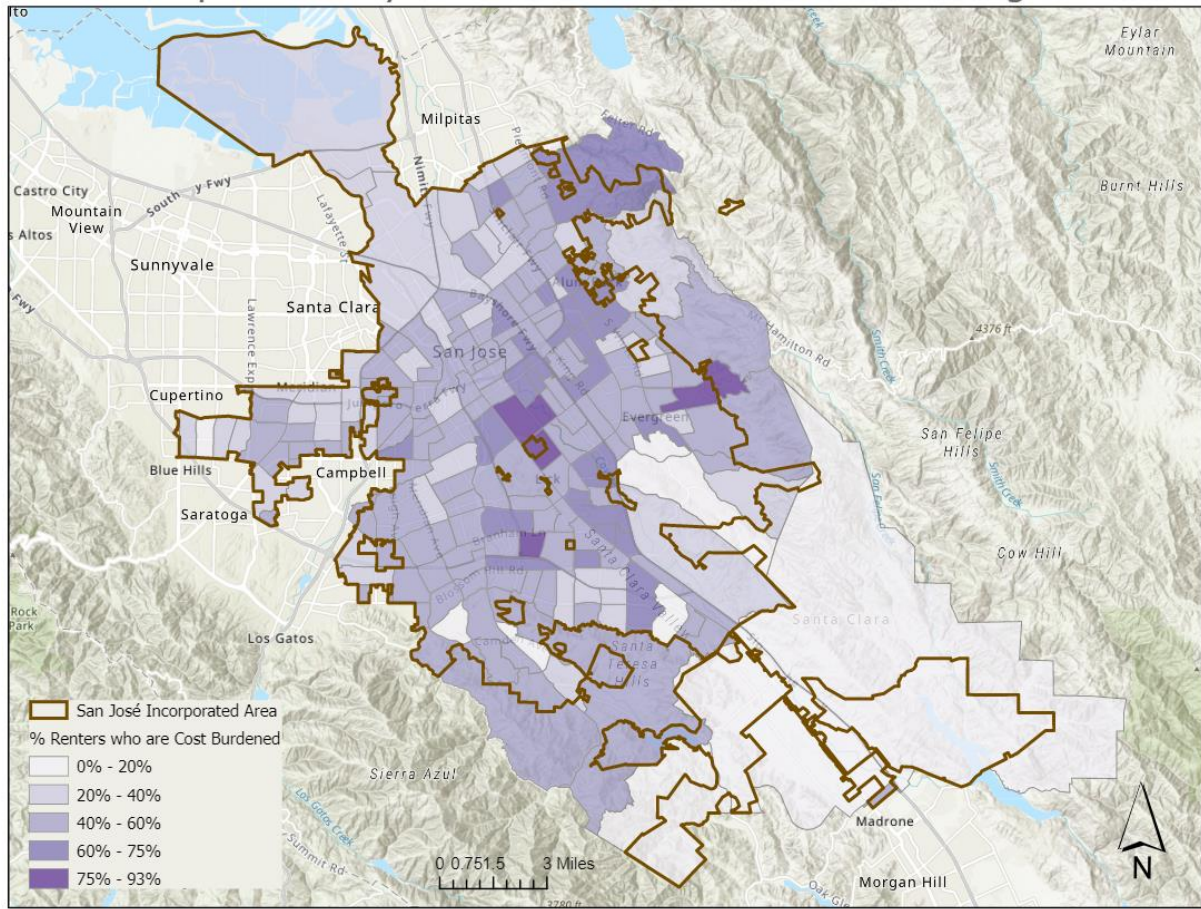
Tenure	Number of Households for whom cost burden is calculated	Cost Burdened – i.e., 30%+ income for housing costs – by number / %	Severely Cost Burdened – i.e., 50%+ income for housing costs – by number / %
Homeowner	183,636	53,274 / 29.0%	6,393 / 12.0%
Renter	135,509	69,760 / 51.5%	17,510 / 25.1%
TOTAL	319,145	123,190 / 38.6%	21,681 / 17.6%

Table 24: Housing Cost Burden by Tenure (2019 5-yr ACS)

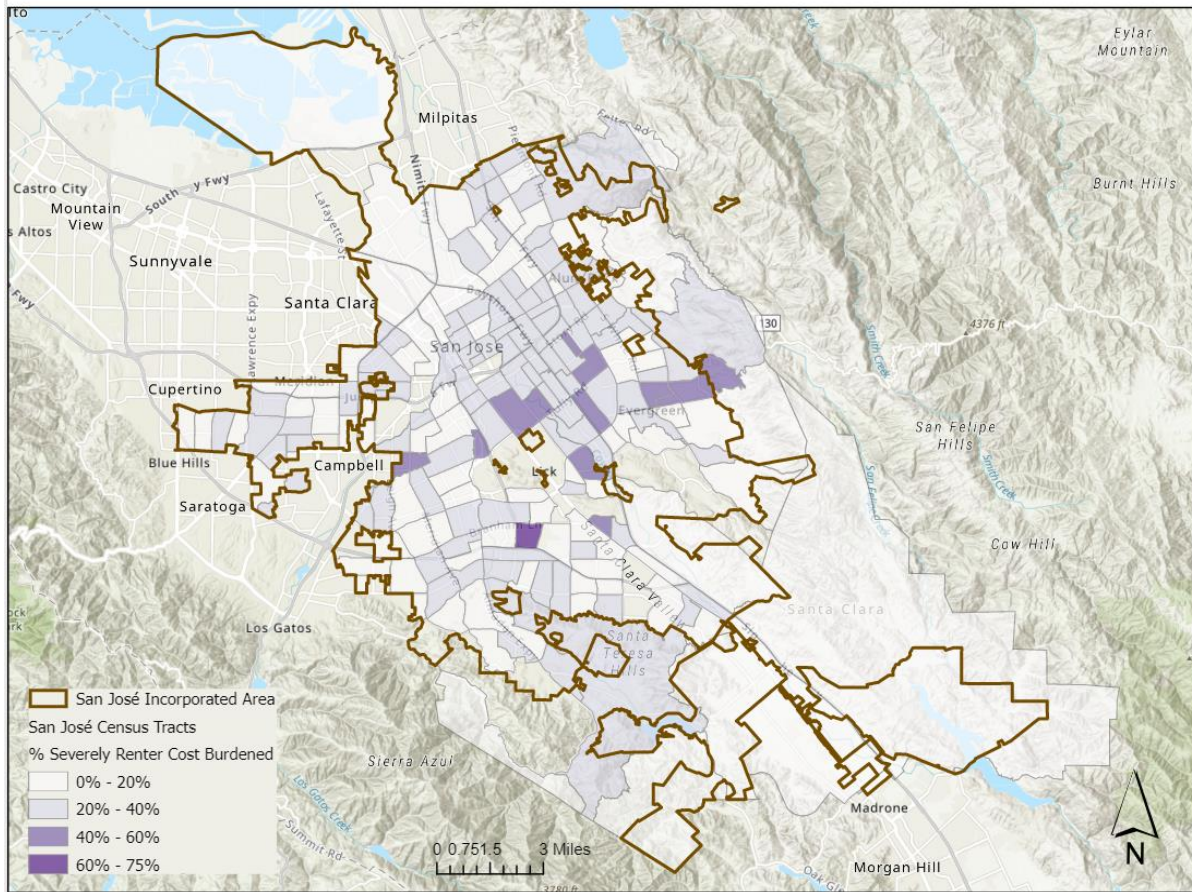
Likewise, most communities of color are more cost burdened and/or more severely cost burdened than the general population. Non-Hispanic Whites and Asian Indian and Chinese Americans are less housing cost burdened than the general population.

Race	Number of Households for whom cost burden is calculated	Cost Burdened – i.e., 30%+ income for housing costs – by number / %	Severely Cost Burdened – i.e., 50%+ income for housing costs – by number / %
Non-Hispanic White	114,705	36,820 / 32.1%	5,228 / 14.2%
Black/African American	10,405	5,348 / 51.4%	1,439 / 26.9%
Native American	655	230 / 35.1%	49 / 21.4%
AAPI	105,884	36,212 / 34.2%	5,323 / 14.7%
Asian Indian and Chinese	47,186	12,704 / 26.9%	NA
Southeast Asian	23,083	11,923 / 51.7%	NA
All other AAPIs	35,615	11,585 / 32.5%	NA
Latino/a/x	77,120	37,866 / 49.1%	8,936 / 23.6%
TOTAL	319,145	123,190 / 38.6%	21,681 / 17.6%

Table 25: Housing Cost Burden by Race/Ethnicity (2019 5-yr ACS, 2019 1-yr ACS for AAPI sub-groups)



Map 23: Rent burdened households



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 Source: CHAS 2014-18, Table 9

Map 24: Severely rent burdened households

c. Overcrowding

As summarized above, 9.6% of households in San José are overcrowded (i.e., with over 1.01 occupants per room, excluding bathrooms and kitchens) and 3.5% of households are severely overcrowded (i.e., with over 1.51 occupants per room, excluding bathrooms and kitchens). Disaggregating this data by tenure shows that renter households are more commonly overcrowded than owner households:

Tenure	Number of Households for which overcrowding is determined	Overcrowded – i.e., 1.01+ persons per room – by number / %	Severely Overcrowded – i.e., 1.51+ persons per room – by number / %
Homeowner	183,600	8,309 / 4.5%	2,169 / 1.2%
Renter	140,514	22,817 / 16.2%	9,145 / 6.5%
TOTAL	325,114	31,126 / 9.6%	11,314 / 3.5%

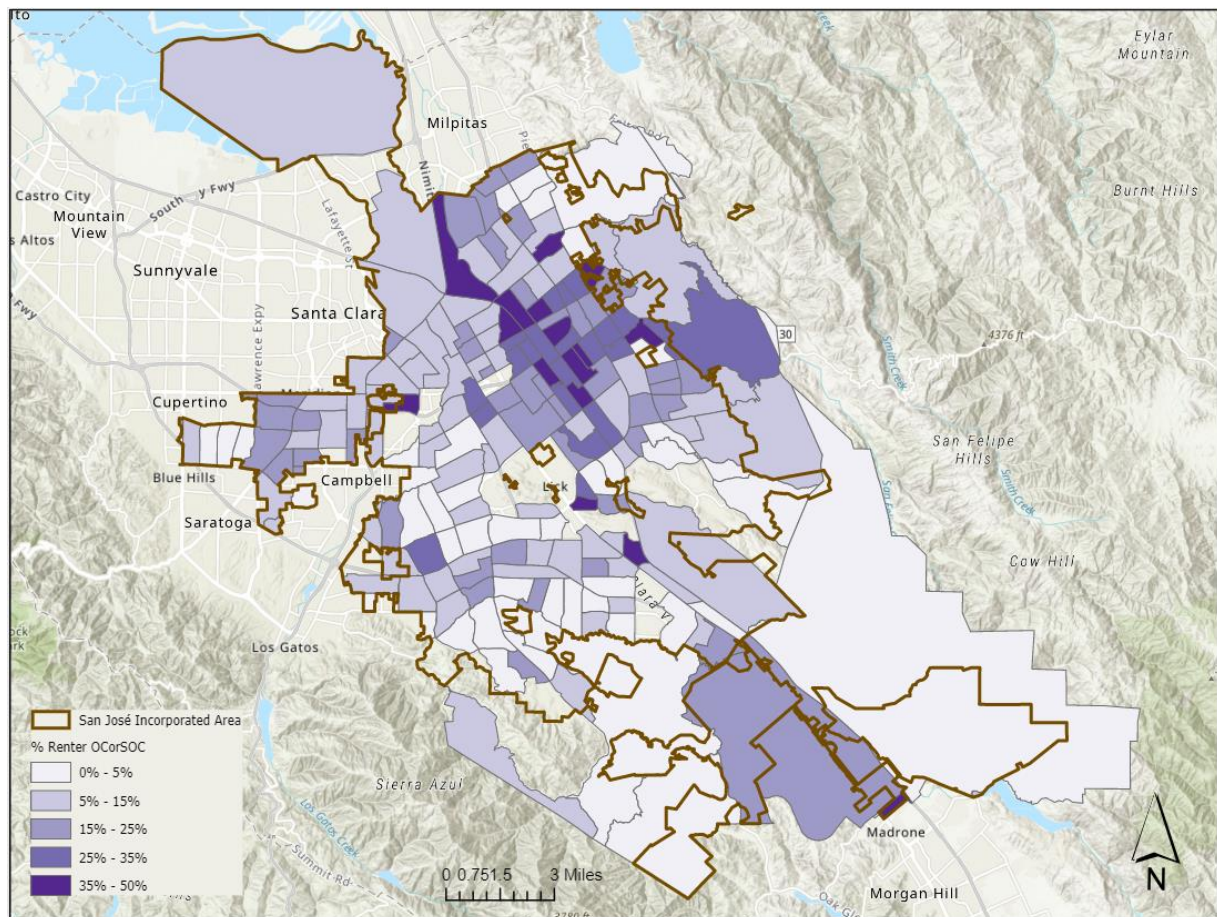
Table 26: Overcrowding by Tenure (2019 5-yr ACS)

Likewise, most communities of color are more overcrowded than the general population. Non-Hispanic Whites and Asian Indian and Chinese Americans are less overcrowded than the general population. Severely overcrowded data is not available disaggregated by race/ethnicity.

Race	Number of Households for which overcrowding is determined	Overcrowded – i.e., 1.01+ persons per room – by number / %	Severely Overcrowded – i.e., 1.51+ persons per room – by number / %
Non-Hispanic White	113,812	2,534 / 2.2%	NA
Black/African American	10,906	737 / 6.8%	NA
Native American	1,964	241 / 12.3%	NA
AAPI	113,869	11,120 / 9.7%	NA
Asian Indian and Chinese	57,197	3,021 / 5.3%	NA
Southeast Asian	31,981	3,582 / 11.2%	NA
All other AAPIs	24,691	4,517 / 18.3%	NA
Latino/a/x	78,210	16,189 / 20.7%	NA
TOTAL	325,114	31,126 / 9.6%	11,314 / 3.5%

Table 27: Overcrowding by Race/Ethnicity (2019 5-yr ACS, 2019 1-yr ACS for AAPI sub-groups)

Per Map 23, below, roughly correlating with other housing disparities, overcrowding is concentrated in the center and center-east of the City.



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Source: 5 Year ACS 2019, B25014

Map 25: Overcrowding and severe overcrowding

Correlated with the overall pattern of disparate housing needs, most communities of color tend to have larger household sizes while non-Hispanic Whites and Asian Indian and Chinese Americans tend to have smaller household sizes.

Race	Average Household Size	Average Household Size Owner-Occupied Units	Average Household Size Renter-Occupied Units
Non-Hispanic White	2.51	2.69	2.17
Black/African American	2.83	NA	NA
Native American	2.92	NA	NA
AAPI	3.32	3.53	2.98
Asian Indian and Chinese	2.98	3.22	2.66
Southeast Asian	3.56	3.99	3.00
All other AAPIs	3.69	3.72	3.52
Latino/a/x	4.06	3.89	4.19
TOTAL	3.17	3.22	3.10

Table 28: Average household size by race and tenure (2017 1-year ACS)

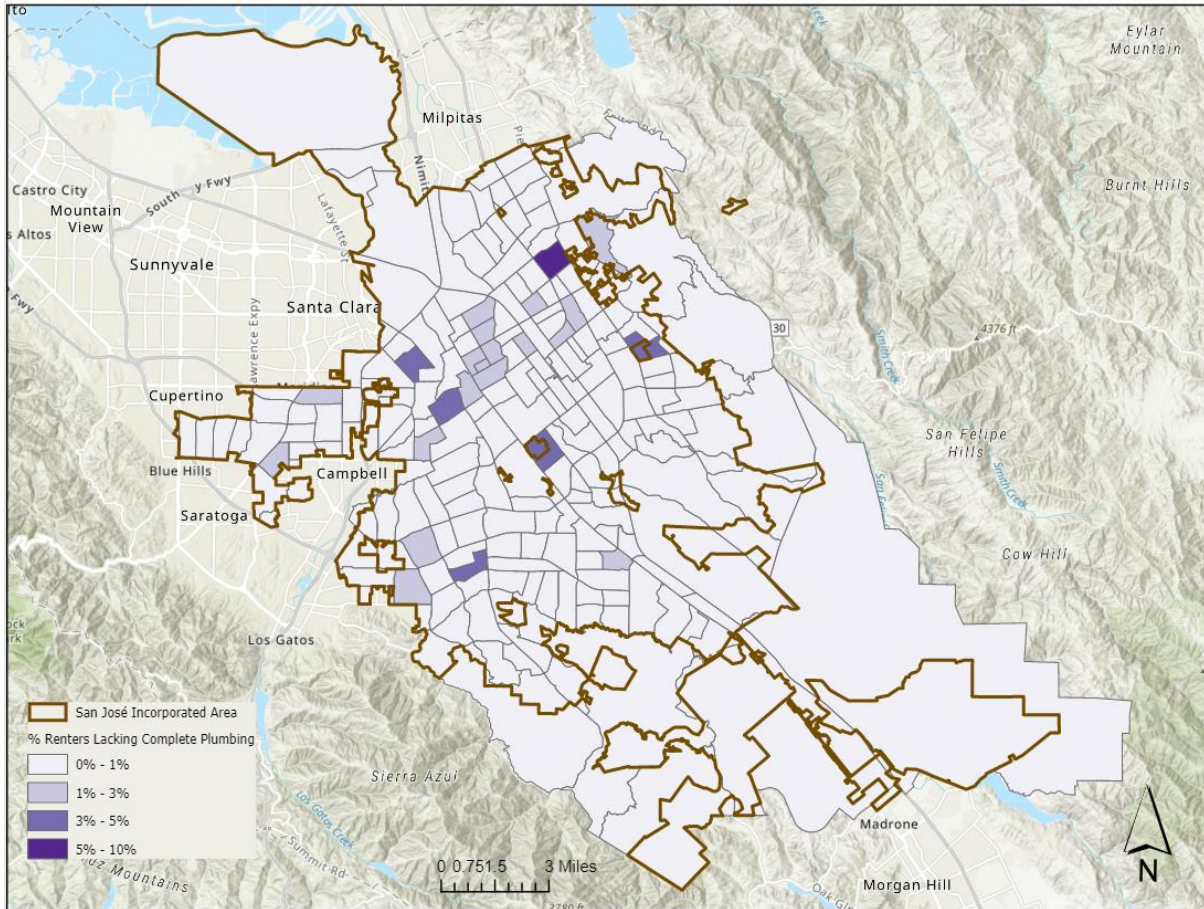
d. Substandard Housing

As summarized above, 0.2% of households in San José lack complete plumbing facilities and 0.8% of households lack complete kitchen facilities. Disaggregating this data by tenure reveals that substandard housing conditions are more of a problem in renter-occupied housing than in owner occupied housing:

Tenure	Number of Households for which complete facilities are determined	Lacks Complete Plumbing Facilities – by # / %	Lacks Complete Kitchen Facilities – by # / %
Homeowner	184,600	335 / 0.2%	627 / 0.3%
Renter	140,514	509 / 0.4%	2,055 / 1.5%
TOTAL	325,114	844 / 0.2%	2,682 / 0.8%

Table 29: Substandard housing by tenure (2019 5-year ACS)

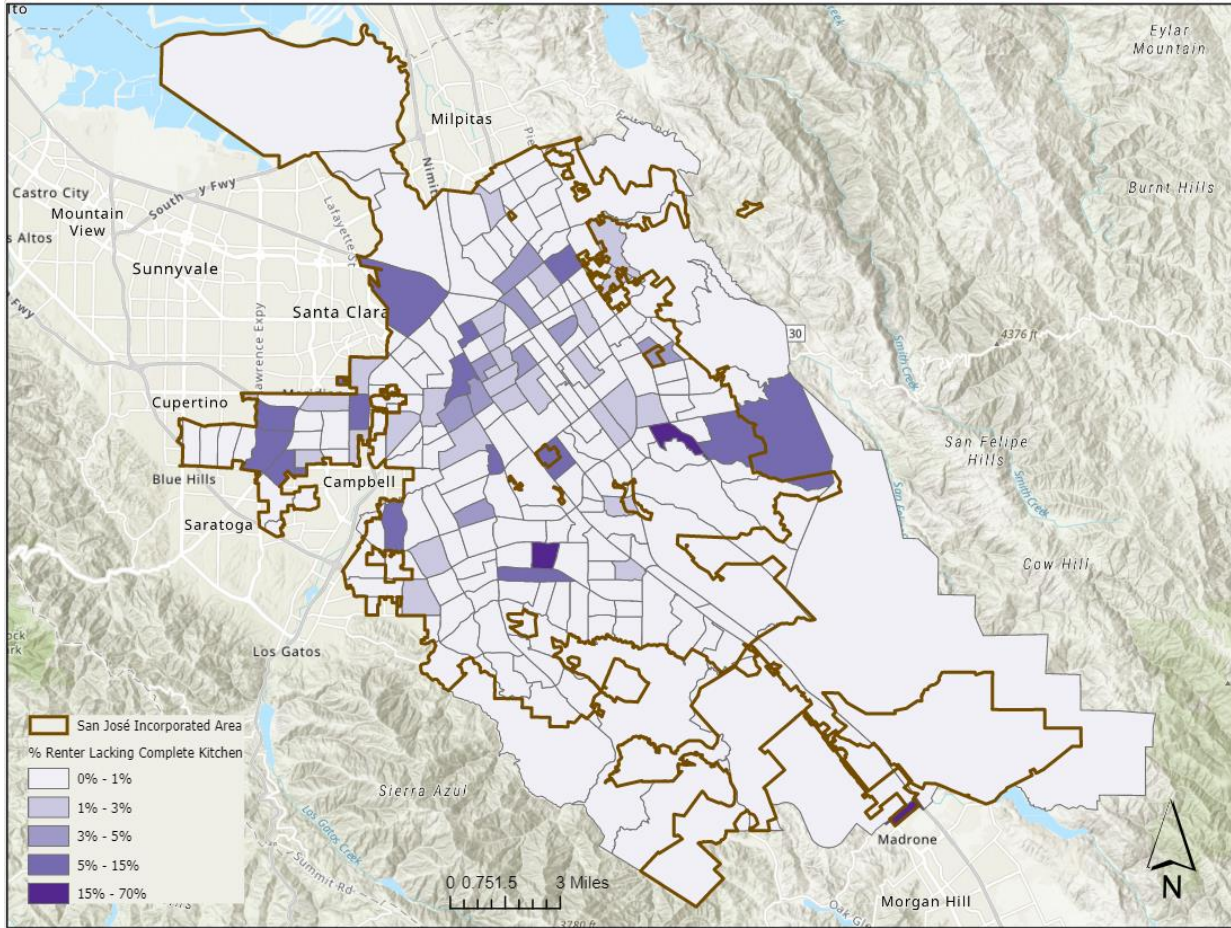
Per maps 24 and 25, below, in addition to the correlation between substandard housing and areas of concentrated poverty and racial/ethnic segregation (i.e., concentrations of substandard housing in central and central-east census tracts), there are census tracts with even higher percentages of substandard housing towards the periphery of the City. These census tracts are in neighborhoods with higher proportions of single-family homes and high rates of homeownership, where small numbers of substandard rental housing (in accessory dwelling units, as an example) will skew the percentages, with a high percentage of substandard units actually corresponding to a small number of substandard units.



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 Source: 5 Year ACS 2019, B25049

ESRI, DeLorme, USGS, County of Santa Clara, California State Parks, Esri, NOAA, Swire, Earthstar, Earthstar, METADATA, 2002, Bureau of Land Management, 2001

Map 26: Rental households lacking complete plumbing facilities



CSJ Housing May 2022
 Source: 5 Year ACS 2019, B25053

Map 27: Rental households lacking complete kitchen facilities

e. Disproportionate Housing Problems by Neighborhood Type

Taken together, as shown in Table 27, below, housing problems are disproportionately concentrated in the areas of the City which have more lower resources (per TCAC/HCD opportunity mapping), greater risk of displacement (per UDP analysis), and more likely to be segregated by race and poverty (i.e., R/ECAP areas).

Geographic Area	Rent Burdened	Overcrowded (Renters)	Lacks Complete Plumbing (Renters)	Lacks Complete Kitchen (Renters)
San José	51.5%	16.2%	0.4%	1.5%
TCAC/HCD: High Resource	44.4%	11.3%	0.3%	1.6%
TCAC/HCD: Medium Resource	48.4%	12.1%	0.2%	1.3%
TCAC/HCD: Low Resource	58.8%	23.7%	0.7%	1.9%
UDP: Exclusive	46.5%	12.1%	0.1%	1.5%

UDP: Moderate	49.2%	14.3%	0.5%	1.8%
UDP: Displacement	62.4%	23.0%	0.5%	1.2%
HUD R/ECAPs	59.8%	22.9%	1.6%	2.0%
All R/ECAPs	63.5%	21.9%	1.0%	1.9%
HCD RCAAs	44.0%	8.3%	0.4%	1.1%
CSJ RCAAs	37.4%	9.5%	0.2%	1.6%

Table 30 - Housing problems by geographic area (2019 5-yr ACS)

4. Other housing and neighborhood disparities

a. Displacement

i. Impacts of Displacement

A growing body of research is documenting the negative impacts of displacement, especially on low-income households of color.⁵⁰ Findings include the following:

- Displaced families more likely to live in precarious housing positions, more likely to become homeless;
- People displaced out of the market are likely to keep their current jobs in the region, leading to longer commutes, more vehicle miles travelled, more stress and time away from families;
- Displacement disrupts people’s lives, takes them away from their social and familial networks, from cultural institutions and places of worship;
- Displaced people are more likely to move to communities with higher rates of poverty, higher crime rates, and fewer social supports;
- Children experiencing displacement are more likely to have increased absences and experience educational delays; and,
- Displacement disproportionately impacts people of color.

ii. Economic/Investment-driven Displacement

In the midst of the Greater Bay Area’s hot housing market, UC Berkeley’s Urban Displacement Project (UDP) has observed a strong correlation between neighborhoods that were redlined and those currently experiencing displacement or are at risk of displacement.⁵¹ Of areas in San José that the HOLC categorized as “hazardous” (red) or “definitely declining” (yellow), 87% of these areas are experiencing displacement or are at risk of displacement. This legacy means that people at most risk of displacement are lower-income people of color and that the burden of displacement and dislocation is inequitably distributed. The disproportionate risk of displacement on communities of color in the racial breakdown of residents of neighborhoods of major UDP categories is reflected below:

UDP Category	Non-Hispanic White	Black/African American	Native American	Asian Indian and Chinese	Southeast Asian	All other AAPIs	Latino/a/x
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⁵⁰ See for e.g., the Bay Area Regional Health Inequities Initiative’s [Displacement Brief](#). See also, for a more South Bay focused piece: <https://www.urbandisplacement.org/blog/disruption-in-silicon-valley-the-impacts-of-displacement-on-residents-lives/>

⁵¹ <https://youtu.be/IRiOCEaFr0U>; <https://www.urbandisplacement.org/about/what-are-gentrification-and-displacement/>

					Americans		
Exclusive/ At Risk of Exclusion ⁵²	39.1%	2.1%	0.6%	18.9%	8.3%	8.3%	19.8%
Moderate/ Mixed-Income ⁵³	28.2%	2.7%	0.5%	18.6%	10.6%	11.2%	25.3%
Displacement/ At Risk of Displacement ⁵⁴	14.0%	3.6%	0.6%	9.4%	11.2%	8.6%	53.1%
Student/NA ⁵⁵	25.7%	3.9%	0.4%	15.6%	9.3%	8.6%	33.0%
San José Total	25.7%	3.0%	0.6%	15.3%	11.1%	10.0%	31.6%

Table 31: Racial/ethnic breakdown of residents of neighborhoods classified by displacement risk (2019 5-year ACS, highlighted values represent percentages higher than the Citywide proportion)

Looking at distribution of each racial/ethnic group as to what proportion of each group lives in neighborhoods as classified by displacement risk, consistent with findings above, Non-Hispanic Whites and AAPIs (especially Asian Indian and Chinese Americans) disproportionately live in exclusionary neighborhoods while Latino/a/x and Southeast Asian people disproportionately live in neighborhoods that are experiencing displacement or at risk of displacement.

Racial / Ethnic Group	Exclusive / At Risk of Exclusion	Moderate / Mixed-Income	Displacement / At Risk of Displacement	Student / NA
Non-Hispanic White	49.3%	42.1%	8.6%	0.1%
Black / African American	27.0%	32.3%	15.8%	24.9%
AIAN	32.7%	34.2%	14.6%	18.5%
AAPI	45.3%	39.6%	12.5%	2.6%
Asian Indian & Chinese	50.5%	39.9%	6.0%	3.6%
SE Asian	39.6%	36.7%	22.9%	0.9%
All Other AAPIs	43.2%	42.0%	11.8%	2.9%

⁵² “Exclusive/At Risk of Exclusion” is the sum of 3 UDP neighborhood typologies: stable/advanced exclusive, becoming exclusive, and at risk of becoming exclusive

⁵³ “Moderate/Mixed Income” is the same as the UDP neighborhood typology of stable moderate/mixed income

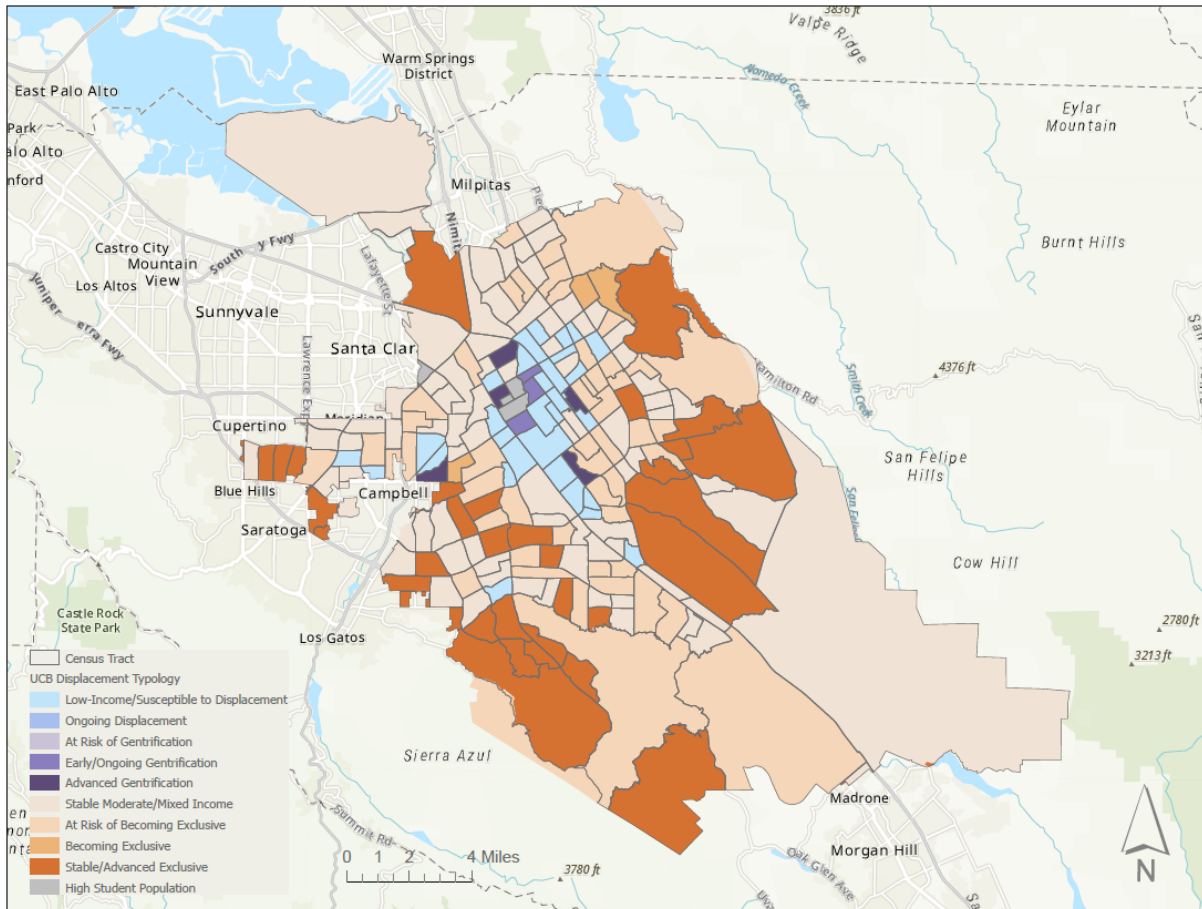
⁵⁴ “Displacement/At Risk of Displacement” is the sum of 3 UDP neighborhood typologies: advanced gentrification, early/ongoing gentrification, and low-income/susceptible to displacement

⁵⁵ “Student/NA” is the sum of 2 UDP neighborhood typologies: high student population and unavailable or unreliable data

Latino/a/x	33.6%	36.9%	29.2%	0.3%
TOTAL	42.5%	39.8%	16.8%	0.9%

Table 32: Proportion of population of each racial/ethnic group that lives in neighborhoods by displacement type

As shown in Map 26, below, the areas of City that are at higher risk of displacement are in the center and center-east. As described throughout this document, these parts of the City have higher concentrations of vulnerable communities of color. Latino/a/x, Southeast Asian, Black, and Native American residents disproportionately live in neighborhoods with greatest displacement risk. Non-Hispanic White and Asian Indian and Chinese Americans disproportionately live in neighborhoods that are exclusionary or are becoming more exclusionary. The disparate impact of these patterns of risk and exclusion necessitate that displacement be addressed as a fair housing issue.



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Map 28: Displacement status by UCB Urban Displacement Project

Similarly, displacement risk correlates strongly with lower-resource census tracts – 84% of all tracts in San José that UDP designated as undergoing displacement or at risk of displacement are also designated low-resource census tracts.

UDP Category	Total # of Tracts	# / % of Tracts in UDP Category that are	# / % of Tracts in UDP Category that are TCAC/HCD	# / % of Tracts in UDP Category that are

		TCAC/HCD High Opportunity	Medium Opportunity	TCAC/HCD Low Opportunity
Exclusive/ At Risk of Exclusion	90	40 / 45.5%	33 / 37.5%	15 / 17.0%
Moderate/ Mixed-Income	85	30 / 35.3%	29 / 34.1%	26 / 30.6%
Displacement/ At Risk of Displacement	37	1 / 2.7%	5 / 13.5%	31 / 83.8%
Student/NA	6	2 / 33.3%	1 / 16.7%	3 / 50.0%

Table 33: UDP displacement risk analysis by TCAC/HCD opportunity map categories

R/ECAP and RCAA census tracts have the following UDP typologies:

UDP Category	Total # of Tracts	# / % of Tracts that are UDP Exclusive / At Risk of Exclusion	# / % of Tracts that are UDP Moderate / Mixed-Income	# / % of Tracts that are UDP Displacement / At Risk of Displacement
HUD R/ECAPs	9	0 / 0%	0 / 0%	7 / 77.8%
All R/ECAPs	16	0 / 0%	0 / 0%	13 / 81.3%
HCD RCAAs	23	14 / 60.9%	8 / 34.8%	1 / 4.3%
CSJ RCAAs	46	34 / 75.6%	10 / 22.2%	1 / 2.2%

Table 34: UDP displacement risk analysis by R/ECAP and RCAA census tracts

For more analysis of displacement in San José, including an analysis of displacement over time and a breakdown of displacement risk by City Council District, please see Appendix F.

iii. Disaster-driven displacement

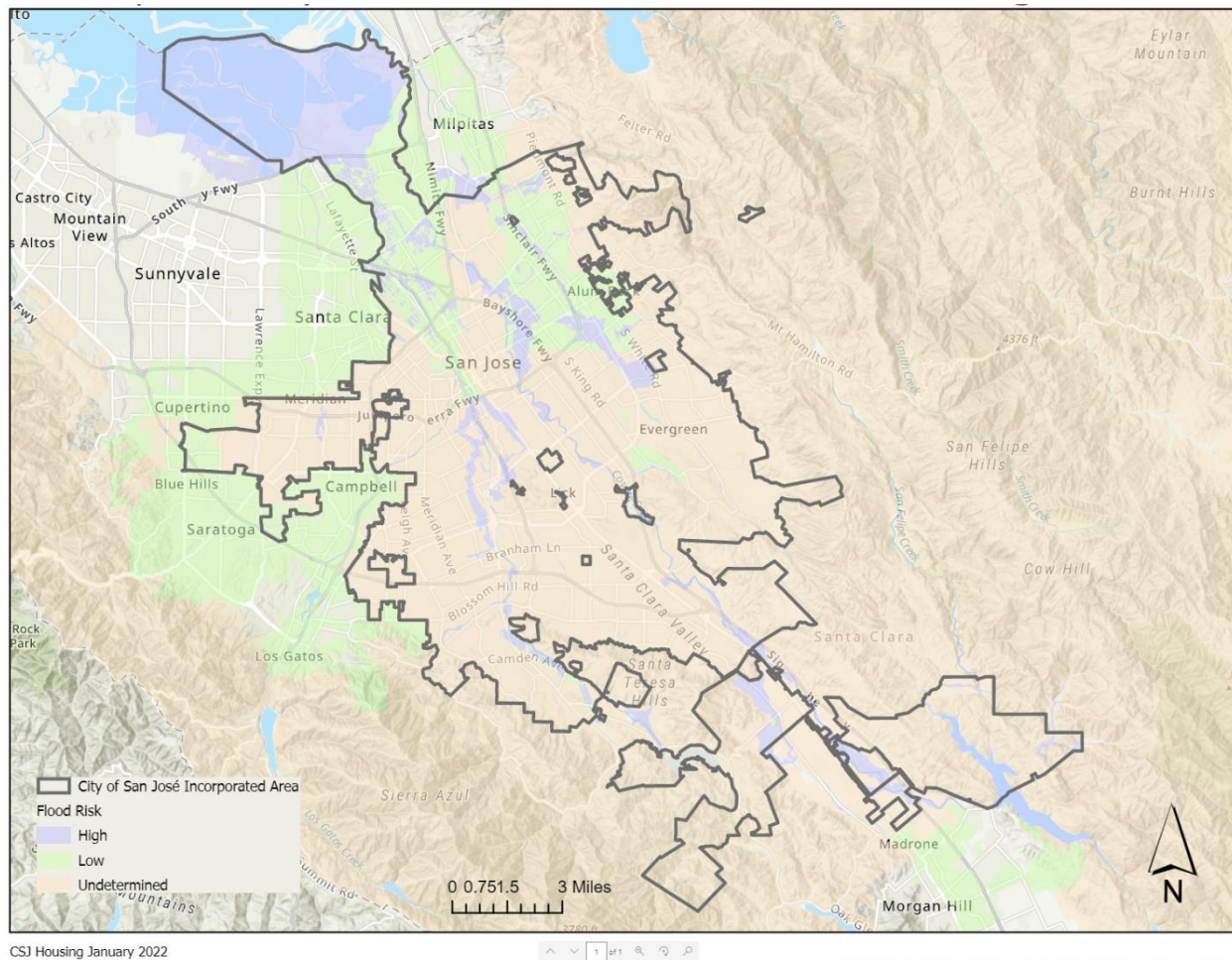
In addition to risks of displacement driven by the real estate market, geologic and climate forces can create environmental disasters that drive displacement. As made clear in recent (i.e., 2017) flooding in San José (where low-income renters, primarily Vietnamese and Latino/a/x immigrants were disproportionately affected), environmental hazards unequally impact lower income communities that do not have as many options to relocate during emergencies and who tend to be disproportionately located in heightened hazard risk areas, where there have also been unequal investments in risk mitigation. Similarly, people with disabilities are more likely to be left behind and left for dead during natural disasters and disaster responses often overlook the needs of disabled people⁵⁶.

⁵⁶ See for e.g., <https://disasterstrategies.org/blog-post/the-national-shelter-system-and-physical-accessibility-time-to-look-under-the-hood/>



Figure 19: Flooding in San José, 2017 (photo credit: San Jose Mercury News)

In the flood risk map below, there are significant areas of higher risk of flooding in the central and center-east parts of the City. These areas overlap with the concentration of R/ECAP neighborhoods as well as areas of higher risk of economic displacement and lower resources per the TCAC/HCD opportunity maps.



Map 29: Flood hazard zones (FEMA)

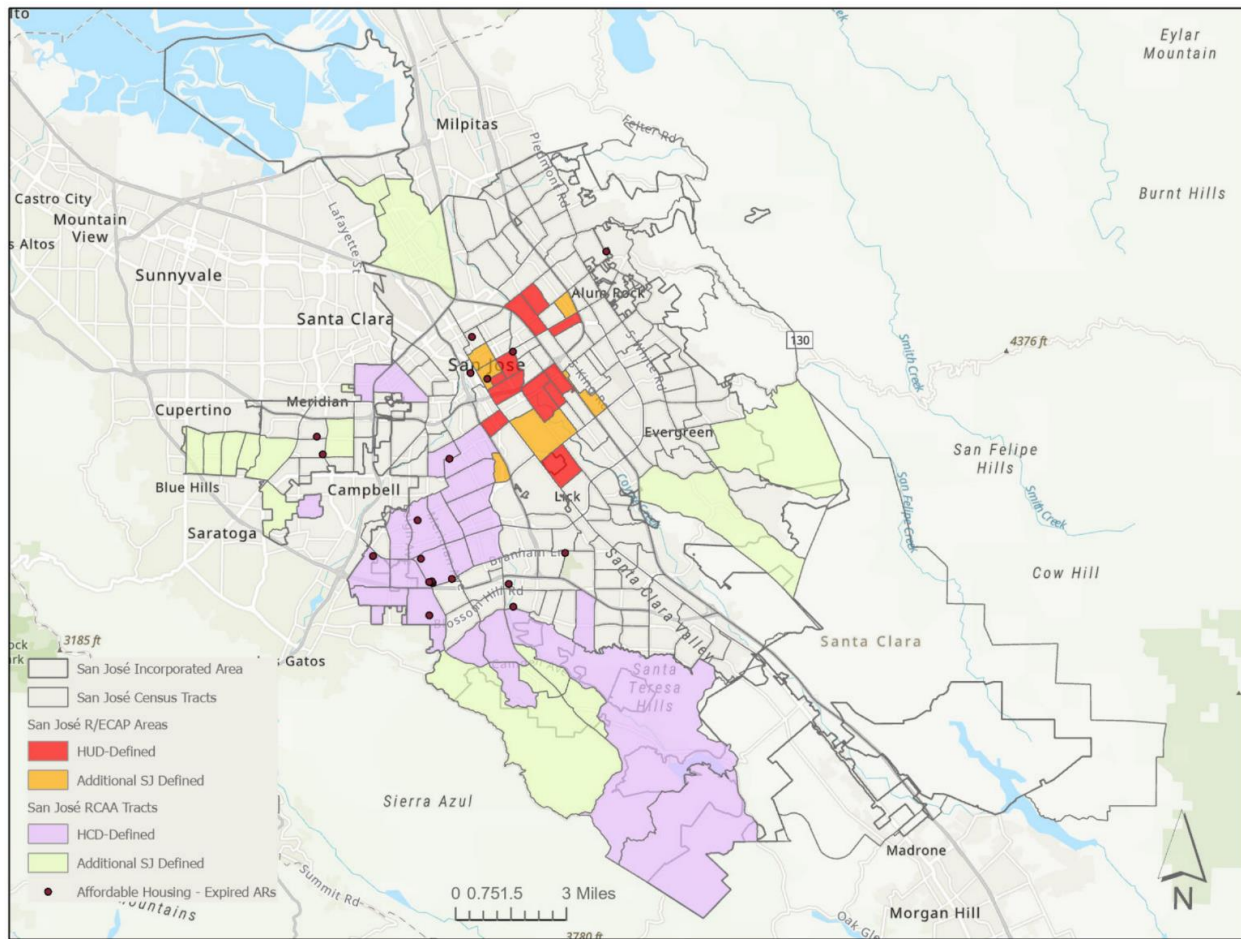
Lower-income renters – especially people of color – bear the brunt of the existing affordable housing shortage and their adaptive capability to cope and recover from the impacts of environmental hazards are reduced due to systemic inequities and limited resources. Therefore, lower-income renters of color are more likely to be displaced post-disaster.

b. Expiring and At-risk Affordable Units

From 2012 to 2022, the City lost 291 units of affordable housing due to expiring affordability restrictions.

AFFORDABLE HOUSING EXPIRED - 2012 TO 2022							
Name	Address	Type of Assistance Received	Non profit Developer?	AR Expiration Date	Total Affordable Units	Elderly Units	Non-Elderly Units
Almaden Lake Village	1045 Coleman Avenue	City issued tax exempt bonds		3/27/2012?	50		50
Carlton Plaza	380 Branham Lane	City issued tax exempt bonds		9/15/2014	28	28	
Miraida Village Mixed-use	566 N Sixth Street	Bond / Tax credits		7/20/2022	36		36
Foxchase Drive Apartments	1070 Foxchase Drive	City issued tax exempt bonds		11/15/2017	29		29
Fairway Glen	488 Toyon Avenue	Bond / Tax credits		11/17/2017	29		29
Vendome Apartments	155 W Santa Clara St	RDA funded		8/5/2018	32		32
Calvin	3456 Calvin Avenue	City funded	Y	8/29/2020	1		1
Mahalo House	1720 Merrill Drive	City funded	Y	8/29/2020	6		6
Homebase	865 Calhoun St.	City funded / HUD 202	Y	9/28/2020	12		12
Colonnade	201 S 4th Street			9/30/2020	16		16
1726 Ross	1726 Ross Cirde	City funded	Y	12/4/2020	4		4
Cape Cod Court	3680 Cape Cod Court	City funded	Y	8/15/2021	28		28
1713 Ross	1713 Ross Cirde	City funded	Y	9/1/2021	4		4
1731 Ross	1731 Ross Cirde	City funded	Y	9/1/2021	4		4
Barker	3825 Barker Drive	City funded	Y	9/1/2021	4		4
Branham	1579 Branham Lane	City funded	Y	9/1/2021	2		2
Curtner	1824 Curtner Avenue	City funded	Y	9/1/2021	1		1
Donna	1794 Donna Lane	City funded	Y	9/1/2021	4		4
Minnesota	1231 Minnesota Avenue	City funded	Y	9/1/2021	1		1
TOTAL AFFORDABLE HOUSING LOST					291	28	263

Table 35 - Affordable housing with expired affordability restrictions, 2012 to 2022



CSJ Housing March 2023

Map 30: Affordable housing with expired affordability restrictions, 2012 to 2022

Per Table 32, below, the majority of affordable units lost (i.e., approximately 70%) were in TCAC/HCD low resource neighborhoods with approximately 11% of units in high resource neighborhoods. The majority of units lost were in UDP moderate/mixed-income neighborhoods with 106 units (or 36%) lost in neighborhoods experiencing displacement or at risk of displacement.

Census Tract	# of Units of Affordable Housing w/ Restrictions that Expired, 2012-2022	R/ECAP or RCAA?	TCAC/HCD Opportunity Zone	UDP Displacement Typology
5008.00	32	Neither	Low	Moderate
5009.01	16	R/ECAP	Low	Displacement
5011.01	36	Neither	Low	Moderate
5014.02	12	Neither	Low	Displacement
5015.00	50	Neither	Low	Displacement
5023.01	1	HCD RCAA	High	Exclusive

5027.07	1	Neither	High	Moderate
5029.02	1	HCD RCAA	High	Moderate
5029.08	18	HCD RCAA	High	Moderate
5042.01	29	Neither	Moderate	Exclusion
5063.04	4	Neither	High	Moderate
5063.05	28	Neither	Moderate	Displacement
5068.03	6	Neither	High	Moderate
5120.25	28	Neither	Low	Moderate
5120.27	29	Neither	Low	Moderate

Table 36: Expired affordable units from 2012-2022 by census tract typology

Per Table 33, below, there are almost 30 properties that have affordable housing restrictions scheduled to expire by 2032, totaling 1,826 units.

AFFORDABLE HOUSING EXPIRING BY 2032

Name	Address	Type of Assistance Received	Non profit Developer?	AR Expiration Date	Total Affordable Units	Elderly Units	Non-Elderly Units	Notes
Kimberly Woods Apartments	925 Willowleaf Dr	City issued bonds		12/29/2024	42		42	Purchased by affordable housing firm and has high outstanding debt. Lower risk of conversion.
Arbor Apartments	1582 Kooser Road	HUD assisted		8/31/2025	122		122	High conversion risk per CHPC Preservation Report 2022
Villa Torino	29 West Julian Street	None		9/30/2025	85		85	
Almaden Garden Apartments	947 Branham Lane, #C	HUD assisted		4/30/2026	36		36	High conversion risk per CHPC Preservation Report 2022
San Jose Apartments	1500 Cunningham Avenue	HUD assisted		9/30/2026	214		214	High conversion risk per CHPC Preservation Report 2022
Willow Lake	1331 Lakeshore Circle	Inclusionary		8/4/2027	12		12	
YWCA Villa Nueva	375 South 3rd Street	City funded	y	3/4/2028	62		62	Moderate conversion risk per CHPC Preservation Report 2022
Enclave / Siena at Renaissance	4349 Renaissance Drive	City funded & Inclusionary		4/13/2028	271		271	Moderate conversion risk per CHPC Preservation Report 2022
Masson Building Rehabilitation	161 West Santa Clara Street	80% funds		7/31/2028	4		4	Moderate conversion risk per CHPC Preservation Report 2022
Giovanni	85 S. 5th Street	City funded & HUD 202		11/12/2028	24		24	
Hoffman - 5629	5629 Hoffman Court	City funded	y	10/28/2029	4		4	
Monterey Grove	6100 Monterey Rd	Inclusionary		11/4/2029	34		34	
Burning Tree	239 Burning Tree	City funded		4/1/2030	1		1	
Waterford Place	1700 N 1st Street	Inclusionary		4/5/2030	36		36	
Market Gateway Housing	535 S. Market St	Inclusionary		4/21/2030	22		22	
Village @ Museum Park	465 W San Carlos St	Developer agreement		2/1/2031	19		19	
101 San Fernando	101 E. San Fernando St	Inclusionary		8/29/2031	65		65	
North Park The Cypress I	65 Rio Robles East	Inclusionary		10/29/2031	35		35	
North Park The Cypress II	75 Rio Robles East	Inclusionary		10/29/2031	37		37	
College Park	190 Ryland Street	Inclusionary		12/14/2031	46		46	
Casa Camino	96 South 10th Street	City funded		4/1/2032	4		4	
Santa Familia	4984 Severance Drive	City funded	y	4/28/2032	79		79	
Avenida Espana Gardens	181 Rowls Ct.	City funded & Tax Credit	y	10/26/2032	84	84		
Moreland Apartments	4375 Payne Avenue	HUD assisted		2/1/2019	160		160	Moderate conversion risk per CHPC Preservation Report 2022
Las Casitas	632 N. Jackson Ave.	HUD assisted		2/28/2021	168		168	High conversion risk per CHPC Preservation Report 2022
Dent Commons	5363 Dent Ave	Tax credits	y	3/5/2021	23		23	
Lion Villas	2550 S. King Rd.	Tax credits		5/24/2029	109		109	
	1810 Alum Rock Avenue	HOME assisted		8/4/2026	24			
	88 Kentucky Place	HOME assisted		6/30/2023	4			
TOTAL AFFORDABLE UNITS AT RISK OF EXPIRING					1,826	84	1,714	

CHPC Preservation Report - California Housing Partnership - https://chpc.net/?sfid=181&sft_resources_type=preservation
 NHPD - National Housing Preservation Database - <https://preservationdatabase.org/>

Table 37: Affordable housing units with affordability restrictions expiring prior to 2032

These at-risk units are spread throughout the city with approximately 12% of the units in TCAC/HCD high resource areas and approximately 41% in low resource areas and 47% in moderate resource areas.

Census Tract	# of Units of Affordable Housing w/ Restrictions that are Scheduled to Expire by 2032	R/ECAP or RCAA?	TCAC/HCD Opportunity Zone	UDP Displacement Typology
5002	131	Neither	Moderate	Exclusive
5008	23	Neither	Low	Moderate
5009.01	151	R/ECAP	Low	Displacement
5013	4	R/ECAP	Low	High Student/NA
5017	22	Neither	Low	Displacement
5021.02	42	Neither	Moderate	Displacement
5029.06	23	Neither	High	Exclusive
5034.02	214	R/ECAP	Low	Displacement
5037.08	168	Neither	Low	Moderate
5037.1	137	R/ECAP	Low	Displacement
5043.22	12	Neither	Moderate	Moderate
5050.08	72	CSJ RCAA	High	High Student/NA
5050.09	271	Neither	Moderate	Moderate
5051	36	Neither	Low	Moderate
5063.05	160	Neither	Moderate	Displacement
5119.15	4	Neither	Moderate	Displacement
5119.16	122	Neither	High	Moderate
5120.05	36	Neither	Moderate	Exclusive
5120.24	79	Neither	Moderate	Exclusive
5120.32	1	Neither	Moderate	Exclusive
5120.35	84	Neither	Moderate	Moderate
5120.38	34	Neither	Moderate	Moderate

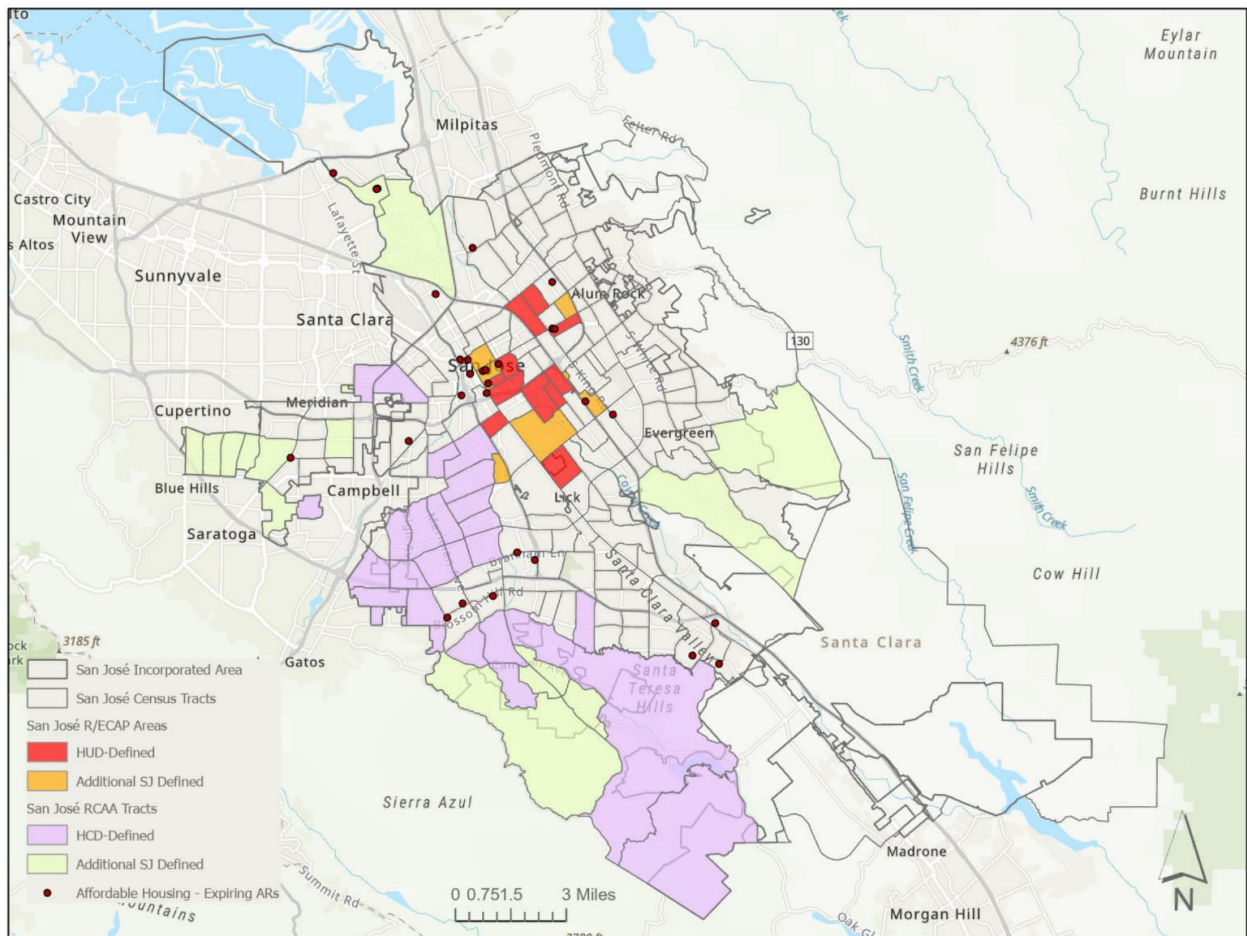
Table 38: At-risk affordable units, 2023-2032, by census tract typology

However, the at-risk units in high resource neighborhoods represent a higher percentage of existing affordable housing areas and, therefore, represent a significant threat to ongoing efforts by the City to make affordable housing siting and distribution more equitable.

Geographic Area	Number of Existing Affordable Housing Units	Units Lost from 2012-2022	Units Lost as a % of Existing Affordable Units	Units At-Risk from 2023-2032	Units At-Risk as a % of Existing Affordable Units
San José	24,999	291	1.2%	1,826	7.3%
TCAC/HCD: High Resource	2,550	31	1.2%	217	8.5%

TCAC/HCD: Medium Resource	7,522	57	0.8%	854	11.4%
TCAC/HCD: Low Resource	14,927	203	1.4%	755	5.1%
UDP: Exclusive	4,765	30	0.6%	270	5.7%
UDP: Moderate	7,522	155	2.1%	750	10.0%
UDP: Displacement	12,145	106	0.9%	730	6.0%
All R/ECAPs	7,309	16	0.2%	506	6.9%
HCD RCAAs	863	20	2.3%	0	0.0%
CSJ RCAAs	1,658	20	1.2%	72	4.3%

Table 39: Expired and at-risk affordable housing as a % of existing affordable housing, by geographic area



CSJ Housing March 2023

Map 31: Affordable housing with affordability restrictions scheduled to expire by 2032

Please note that in the City’s analysis of the California Housing Partnership’s data on at risk properties the City noted the following differences with the City’s records:

Development Name / Address	# of Units	Notes
Villa Savannah Apartments 4501 Renaissance Dr.	138	Affordability restrictions extended to Feb. 2055
Country Hills 124 Rancho Dr.	62	Affordability restrictions extended to Sep. 2064
Conrad House 1797 Conrad Ave.	4	Not in City records of subsidized housing; property is a single family home
Henry Street 349 South Henry	5	Not in City records of subsidized housing; property is a single family home
San Jose Gardens 4668 Albany Dr.	162	Affordability restrictions extended to May 2035
Mayfair Golden Manor 2627 Madden Ave.	210	Affordability restrictions extended to Oct. 2065
Capitol Manor 175 North Capitol	33	Section 8 subsidies expire 10/1/33
Homebase Homes 1033 Lick Ave.	24	Already expired and reported as lost
Milagro 2850 Rose Ave.	15	Section 8 subsidies expire 10/1/33
1713 Ross Cir.	4	Already expired and reported as lost
1726 Ross Cir.	4	Already expired and reported as lost
1731 Ross Cir.	4	Already expired and reported as lost
1794 Donna Ln.	4	Already expired and reported as lost
3825 Barker Dr.	4	Already expired and reported as lost
5668 Hoffman Ct.	4	Affordability restrictions extended to Mar. 2076
5684 Hoffman Ct.	4	Affordability restrictions extended to Mar. 2076

Table 40: Discrepancies between CHPC At-Risk and City analysis

C. Analysis of Demographics by Housing Type

1. Overview

As shown in further detail below, the geographic patterns of segregation described above – especially in terms of racial segregation – translate into disproportionate population distributions within different housing typologies and tenures. For example, homeownership is disproportionately non-Hispanic White while rent-stabilized apartment buildings are disproportionately Latino/a/x.

2. Race and Homeownership

According to the 2019 5-year ACS, there are approximately 185,000 owner-occupied housing units in the City of San José. Roughly 41% (or a little less than 75,000 households) of these homeowners are non-Hispanic White, in contrast to 26% of the City’s population being non-Hispanic White.

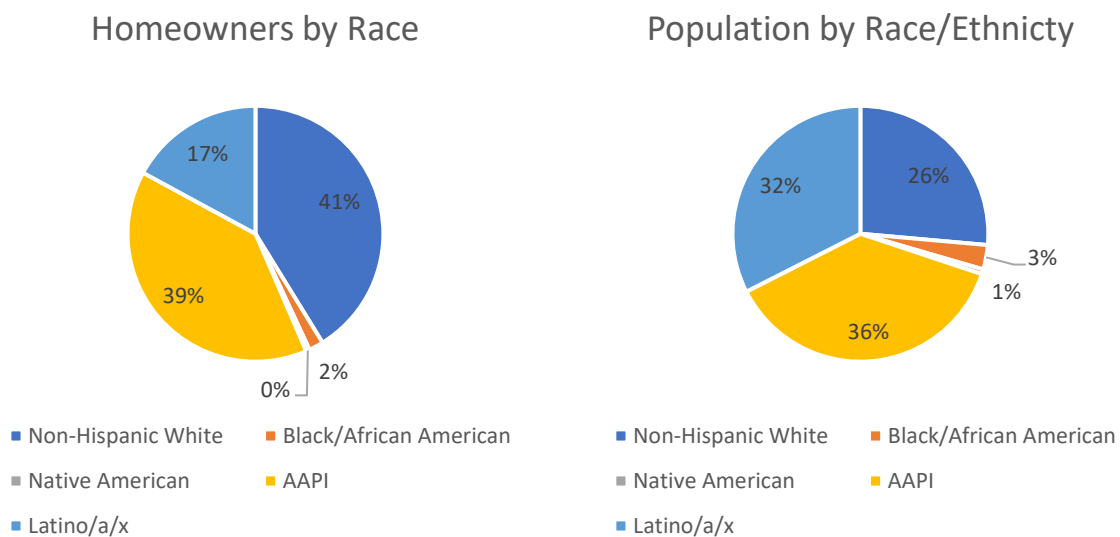


Figure 20: Race/ethnicity of homeowners vs. race/ethnicity of the City as a whole (2019 5-year ACS)

As can be seen in Table 33, below, this homeownership gap is consistent across different neighborhood types, except for RCAAs, where AAPIs have the highest rates of homeownership. For example, even though non-Hispanic Whites who live in R/ECAP areas have a lower homeownership rate than non-Hispanic Whites citywide, non-Hispanic Whites who live in R/ECAP areas have a higher homeownership rate than all other racial/ethnic groups living in R/ECAP areas. Please note that disaggregated AAPI tenure data is not available at the census tract level.

Category	Non-Hispanic White		Black		Latino/a/x		AAPI	
	#	%	#	%	#	%	#	%
San José	74,811	65.7%	3,361	30.8%	31,012	39.7%	71,152	63.1%
TCAC/HCD: High Resource	45,931	73.9%	950	38.7%	6,498	48.1%	35,012	72.9%
TCAC/HCD: Medium Resource	29,493	59.0%	1,459	27.5%	9,975	37.0%	24,967	58.6%
TCAC/HCD: Low Resource	10,535	55.9%	1,193	32.3%	17,431	40.0%	18,016	54.0%

UDP: Exclusive	45,293	75.7%	1,641	49.0%	14,164	51.7%	40,167	74.0%
UDP: Moderate	34,647	60.2%	1,528	27.8%	13,074	40.5%	30,956	59.2%
UDP: Displacement	5,169	44.8%	409	17.4%	6,561	28.1%	6,491	42.0%
HUD R/ECAPs	978	46.2%	34	8.4%	1,032	24.1%	1,764	40.2%
All R/ECAPs	1,785	37.9%	34	3.9%	1,753	19.6%	2,803	32.3%
HCD RCAAs	22,954	80.2%	381	51.0%	2,802	53.1%	6,507	81.2%
CSJ RCAAs	36,681	76.0%	566	38.8%	4,306	49.4%	20,821	66.8%

Table 41: Homeownership rates by race and geography (2019 5-year ACS)

3. Publicly Supported Housing Analysis

a. Overview of the Publicly Supported Housing Analysis

In 2021, the Lawyers’ Committee for Civil Rights Under Law (LCCR) completed a Publicly Supported Housing Analysis for jurisdictions in Santa Clara County. The purpose of this analysis was to determine whether the need for affordable housing is being met and whether patterns of affordable housing siting concentrate communities of color or other protected classes in low-opportunity areas. Per the LCCR analysis, in Santa Clara County, each category of publicly supported housing (public housing, Project-based Section 8, other multifamily, Housing Choice Vouchers (HCV), and Low-Income Housing Tax Credit units (LIHTC)) is represented, although that representation varies greatly depending upon the individual municipality. Affordable housing (including LIHTC) makes up less than 5% of the total housing stock in all but two of the entitlement jurisdictions in Santa Clara County – the two jurisdictions are Gilroy and San José. Overall, it is clear the amount of publicly supporting housing available in Santa Clara does not rise to meet the level of need.

b. San José Publicly Supported Housing by Type

Per the LCCR analysis, San José has one of the highest proportions of its housing stock as affordable housing. LIHTC units predominate, with HCV units (which are not fixed units) following closely behind. It is important to note that there is frequently overlap between LIHTC units and HCV households as LIHTC owners have been required to accept vouchers for much longer than source of income discrimination protections have been in place and because LIHTC rents are typically within HCV payment standards. Relative to other jurisdictions in Santa Clara County, the City does not have a strong concentration of Project-Based Section 8 or other multifamily units, and there are no Public Housing units.

Category	# of Units	% of Total Housing Stock
Public Housing	NA	NA
Project-based Section 8	2,809	0.9%
Other Multifamily	201	0.1%
HCV Program	12,926	4.1%
LIHTC	16,606	5.3%

Table 42: San Jose Publicly Supported Housing by Type (LCCR analysis)

c. Demographics of San José Publicly Supported Housing

Overall, the racial/ethnic breakdown of the entire stock of publicly supported housing is similar to the racial/ethnic demographics of the City as a whole, but non-Hispanic Whites underrepresented within the affordable housing stock (17.7% of the publicly supported housing stock and 38.4% of the City’s households) and Black/African American households overrepresented (8.3% of the publicly supported

housing stock and 3.3% of the City’s total households). There is greater variation within specific housing or program types (e.g., AAPIs are overrepresented in Project-based Section 8 properties and underrepresented in LIHTC properties).

Category	Non-Hispanic White		Black		Latino/a/x		AAPI	
	#	%	#	%	#	%	#	%
Project-based Section 8	560	19.9%	91	3.2%	510	18.2%	1,530	54.5%
Other Multifamily	29	14.3%	7	3.5%	60	29.8%	103	51.2%
HCV Program	1,429	11.1%	1,394	10.8%	3,222	24.9%	4,796	37.1%
LIHTC	3,731	22.6%	1,193	7.2%	5,270	31.9%	3,872	23.4%
Total Publicly Supported Housing	5,749	17.7%	2,685	8.3%	9,062	27.8%	10,301	31.7%
Total CSJ Households	117,782	38.4%	10,170	3.3%	77,280	25.2%	94,004	30.6%
0-30% of AMI	13,755	26.7%	2,370	4.6%	18,650	36.1%	15,660	30.4%
0-50% of AMI	21,915	24.6%	3,855	4.3%	34,600	38.5%	23,700	26.6%
0-80% of AMI	35,349	27.2%	5,600	4.3%	48,540	37.3%	34,250	26.3%

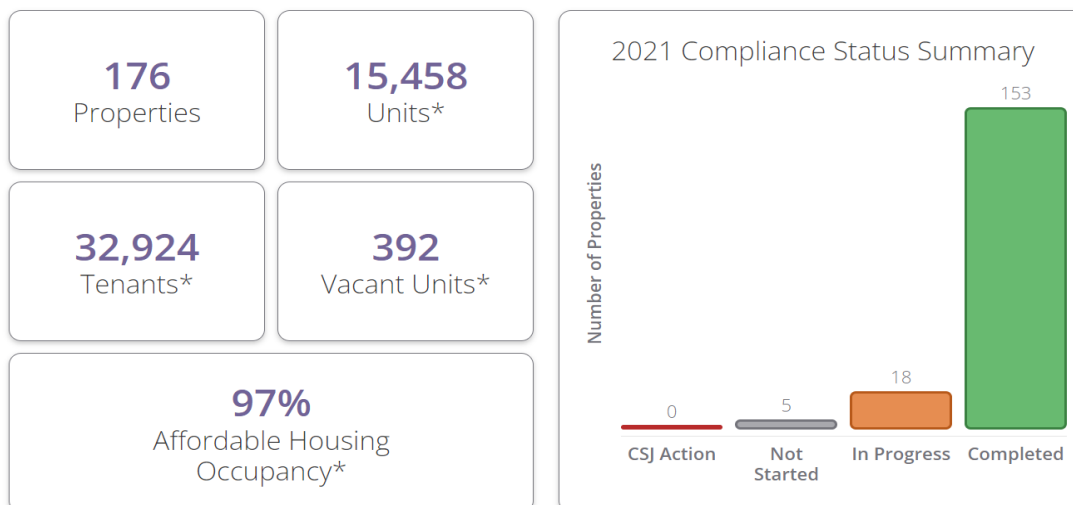
Table 43: Racial/Ethnic breakdown of Publicly Supported Housing (LCCR analysis)

4. City of San José Affordable Housing Portfolio

a. Overview of the City of San José portfolio

The City of San José Housing Department has funded approximately 200 affordable housing developments, totaling over 16,000 units of affordable housing. As a subset of these properties, San José currently monitors a portfolio of 176 properties, totaling over 15,000 units of affordable housing.

Portfolio Overview



*Reporting derived from rent rolls is subject to change during the rent roll submission period.

Figure 21: Snapshot of CSJ affordable housing portfolio⁵⁷

As part of monitoring the portfolio, the Housing Department tracks basic resident demographic information.

b. Demographics of CSJ affordable housing residents

i. Race

Of the approximately 33,000 tenants living in the CSJ monitored housing, there is self-identified racial/ethnic data for approximately 81% of the population (i.e., approximately 27,000 tenants). Of the tenants for whom data is known, the racial/ethnic breakdown is as follows:

Category	Non-Hispanic White	African American	Native American	AAPI	Latino/a/x	Multi-racial/Other
CSJ Affordable Housing Portfolio	10.0%	8.1%	3.7%	26.3%	36.2%	15.6%
Citywide (2019 5-year ACS)	25.7%	3.0%	0.6%	36.4%	31.6%	2.7%
Lower-income Households	27.2%	4.3%	NA	26.3%	37.3%	NA

Table 44: Racial/ethnic breakdown of CSJ monitored affordable housing residents

ii. Income Levels

Household income levels are known for effectively 100% of all tenants living in CSJ monitored affordable housing:

Category	Moderate Income	Low Income	Very Low Income	Extremely Low Income
CSJ Affordable Housing Portfolio	3.2%	34.7%	52.4%	9.6%

Table 45: Income profile of CSJ monitored affordable housing residents

iii. Seniors and Disability Status

Persons 55 and older constitute 44% of the tenants living in CSJ monitored affordable housing. Of this population 15% report having some form of disability. In contrast, 6% of the general population living in CSJ monitored affordable housing reported having some form of disability.

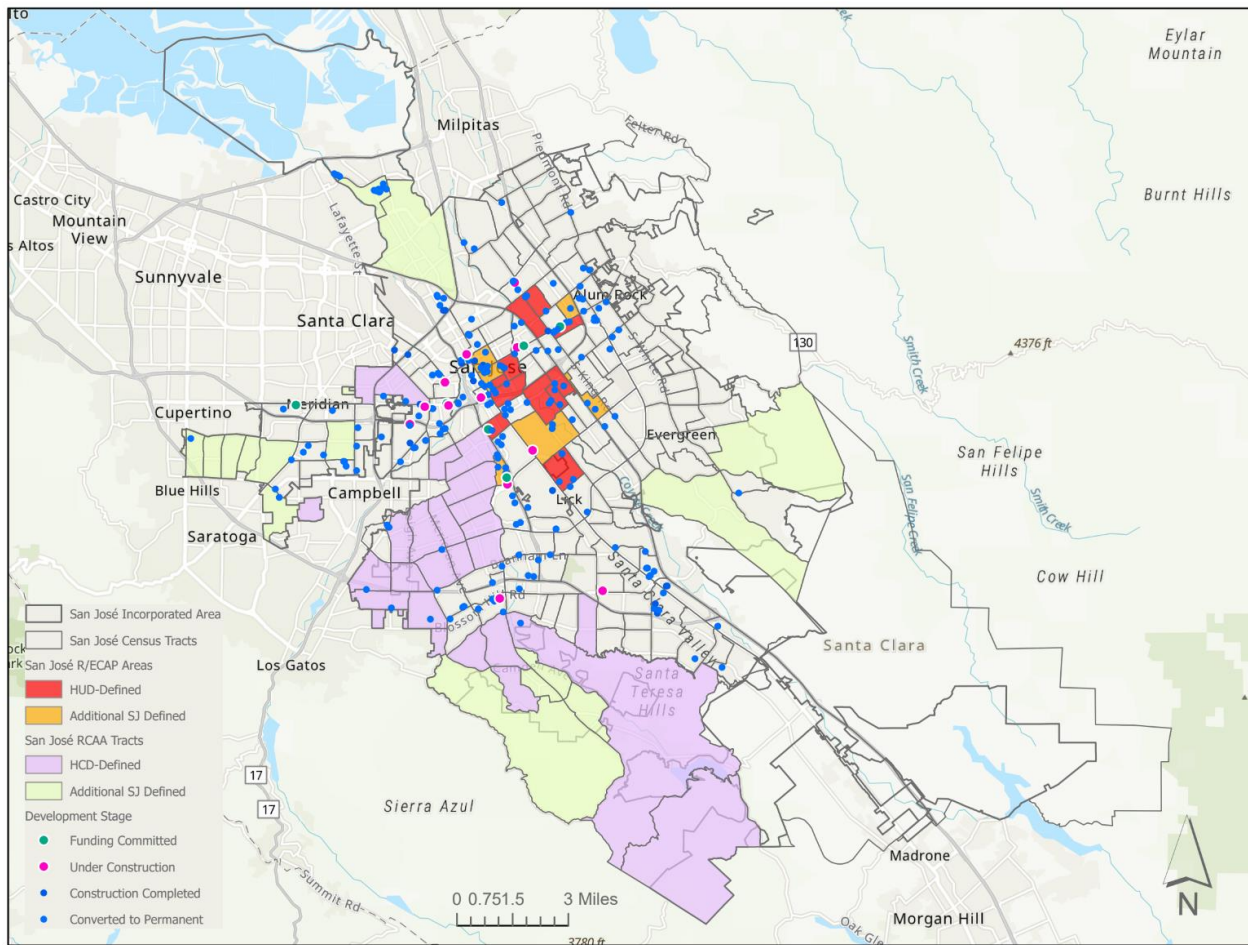
⁵⁷ CSJ Rent Rolls Portal - <https://sanjose.dataportal.city/portal/reporting>

5. Geographic Distribution of Affordable Housing

There are approximately 25,000 units of covenanted affordable housing in the City of San José. This number includes those in the publicly supported housing analysis as described above as well as a number of smaller, predominantly special needs developments that received City of San José support but not LIHTC or HUD funding (and thus were not counted in the LCCR analysis) and any non-subsidized units restricted as affordable as part of inclusionary housing compliance. These 25,000 units of restricted affordable housing account for 7.7% of the City’s total housing stock and are located all across the City, in every Council District. However, per the table below, these units are disproportionately concentrated in lower-opportunity, lower-resource neighborhoods with the greatest risk of displacement.

Geographic Area	Number of Affordable Housing Units	% of Units in Geographic Area that are Affordable	% of Rental Units in Geographic Area that are Affordable	Affordable Units in Geographic Area as a % of all Affordable Units in the City
San José	24,999	7.7%	17.8%	100%
TCAC/HCD: High Resource	2,550	2.0%	6.6%	10.2%
TCAC/HCD: Medium Resource	7,522	5.8%	12.2%	30.1%
TCAC/HCD: Low Resource	14,927	14.7%	28.0%	59.7%
UDP: Exclusive	4,765	3.2%	10.9%	19.1%
UDP: Moderate	7,522	5.0%	11.2%	30.1%
UDP: Displacement	12,145	22.0%	33.8%	48.6%
UDP: Student/NA	567	6.2%	7.7%	2.3%
HUD R/ECAPs	2,588	22.8%	34.6%	10.4%
All R/ECAPs	7,309	31.0%	42.6%	29.2%
HCD RCAAs	863	2.0%	8.4%	3.5%
CSJ RCAAs	1,658	1.8%	5.9%	6.6%

Table 46: Geographic distribution of CSJ monitored affordable housing units



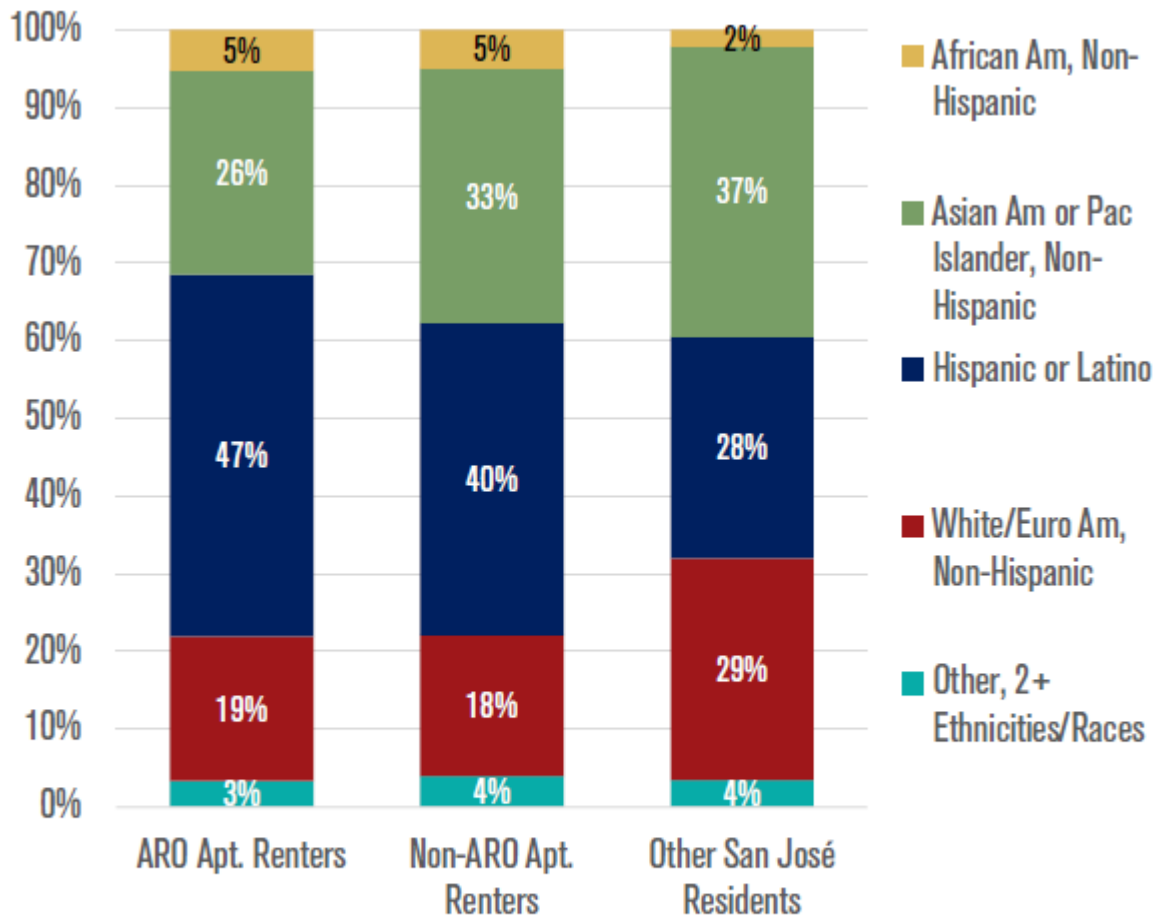
CSJ Housing March 2023

Map 32: Affordable housing (current projects and pipeline) with R/ECAP and RCAA overlays

6. Rent-Stabilized Housing

The City of San José Apartment Rent Ordinance (ARO) limits rent increase on apartments with three or more units that were built and occupied prior to September 7, 1979. The ARO applies to over 38,000 units of housing in the City. Per a 2019 City of San José commissioned analysis of ARO housing,⁵⁸ the plurality of residents of ARO rent-stabilized housing are Latino/a/x (please see Figure 20, below).

⁵⁸ <https://www.sanjoseca.gov/home/showpublisheddocument/58855/637257392314200000>



Source: Economic Roundtable analysis; U.S. Census Bureau, 2013-2017 5-Year American Community Survey, Public Use Microdata Sample (PUMS). Based upon recoding of RAC1P and HISP variables. Data columns may not add up to 100 percent due to rounding.

Figure 22: Race/ethnicity by ARO renters

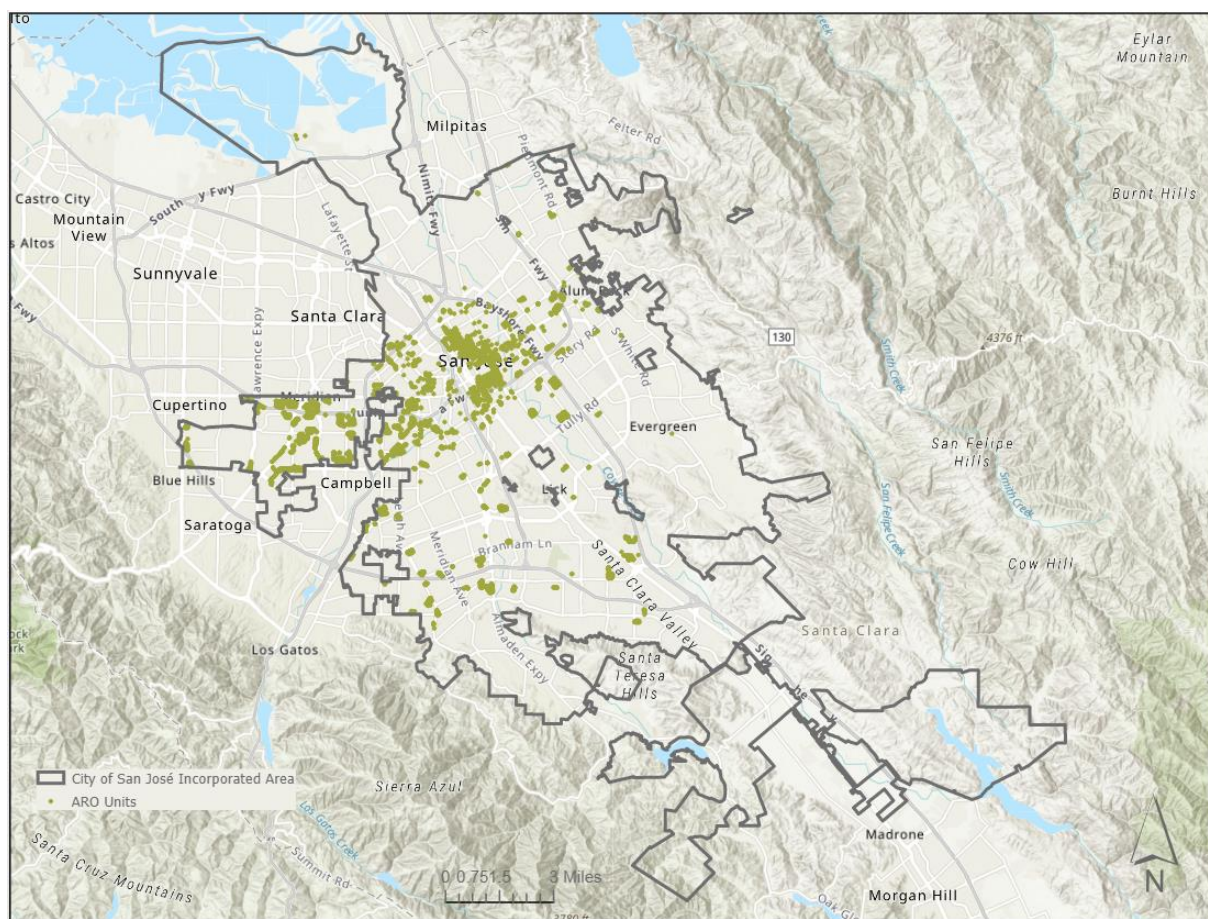
As the ARO applies to pre-1980 constructed buildings, ARO regulated units tend to be located in the older, more central parts of the City. This means that the neighborhoods that have disproportionately more ARO units also tend to be lower resource neighborhoods (per TCAC/HCD opportunity metrics), at higher risk of displacement (per UDP metrics), and with higher concentrations of lower-income communities of color (e.g., R/ECAP neighborhoods).

Geographic Area	Number of ARO Units	% of Units in Geographic Area that are ARO	% of Rental Units in Geographic Area that are ARO	ARO Units in Geographic Area as a % of all ARO Units in the City
San José	38,468	11.8%	27.4%	100%
TCAC/HCD: High Resource	11,106	8.6%	28.6%	28.9%
TCAC/HCD: Medium Resource	14,157	11.0%	23.0%	36.8%

TCAC/HCD: Low Resource	13,205	13.0%	24.8%	34.3%
UDP: Exclusive	6,194	4.2%	14.2%	16.1%
UDP: Moderate	16,809	11.2%	25.0%	43.7%
UDP: Displacement	12,748	23.0%	35.5%	33.1%
UDP: Student/NA	2,717	29.9%	37.0%	7.1%
HUD R/ECAPs	2,812	24.8%	37.6%	7.3%
All R/ECAPs	6,532	27.7%	38.1%	17.0%
HCD RCAAs	2,781	6.4%	27.1%	7.2%
CSJ RCAAs	4,640	5.1%	16.6%	12.1%

Table 47: Proportion of units in geographic area that are restricted under the ARO

As can be seen in Map 31, below, AROs are generally located in the center of the City, running along an east-to-west meridian, with the largest concentration of units in and around downtown.



CSJ Housing April 2022

Map 33: ARO units

7. Section 8 Housing Choice Voucher Participant Demographics

The Santa Clara County Housing Authority administers the HCVs program for approximately 17,000 households, of which almost 13,000 rent in the City. The breakdown of these San José HCV participant households is as follows:

Household Size	Number of Households	Percentage of Total Households
1 person	6,129	47.7%
2 people	3,027	23.6%
3 people	1,587	12.4%
4 people	960	7.5%
5 or more people	1,134	8.8%

Table 48: HCV participant household sizes (2022, SCC HA)

Female-headed households account for almost 2/3 (66.0%) of all HCV households. The total population of people served (estimated to be more than 25,000 individuals) includes 7,044 persons with disabilities (i.e., 28%) and 8,403 seniors (aged 62 and older). The racial/ethnic of breakdown HCV participants is:

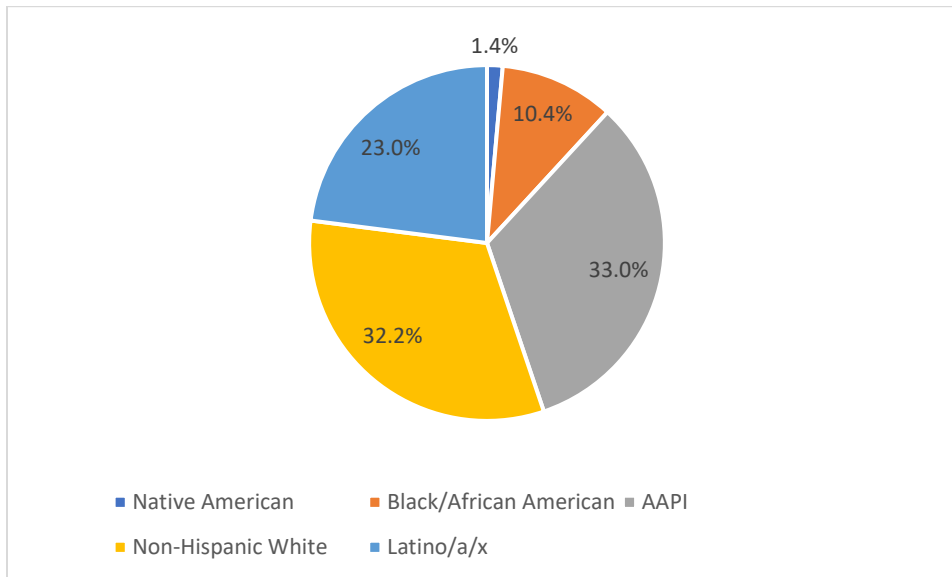


Figure 23: Race/Ethnicity of HCV participant households (2022, SCC HA)

8. Mobilehome Residents

Of the 25 largest cities in the U.S., San José has amongst the largest number of mobilehome parks and one of the largest proportions of mobilehomes of its total housing stock:

City	Number of Occupied Housing Units	Number of Occupied Mobilehomes	% Mobilehomes of Housing Stock
Jacksonville, FL	338,991	15,143	4.5%
San José, CA	325,114	11,098	3.4%
Phoenix, AZ	565,832	16,939	3.0%
Oklahoma City, OK	242,748	7,036	2.9%
El Paso, TX	226,787	6,283	2.8%
Austin, TX	380,392	5,599	1.5%
San Antonio, TX	501,400	7,362	1.5%
Dallas, TX	513,443	6,024	1.2%
San Diego, CA	507,580	5,523	1.1%

Houston, TX	858,374	7,785	0.9%
Los Angeles, CA	1,383,869	8,539	0.6%

Table 49: Mobilehomes as a percentage of housing stock (2019 5-year ACS)

Per San José’s inventory of units regulated under various rent stabilization ordinances, there are 59 mobilehome parks with a total of 10,840 mobilehome spaces (a slight discrepancy with the U.S. Census data in the table above), housing approximately 35,000 residents. Per U.S. Census data, by householder race/ethnicity, the racial/ethnic breakdown of mobilehomes is as follows:

Category	Non-Hispanic White	Black, African American	Native American	AAPI	Latino/a/x
Mobilehome Householders	32.9%	1.8%	1.2%	38.0%	26.1%
All CSJ Householders	35.0%	3.4%	0.6%	35.1%	24.1%

Table 50: Racial/ethnic breakdown of mobilehome park householders (2019 5-year ACS)

Anecdotally, there has been a trend of more seniors moving into mobilehomes as a more affordable option and 12 of the mobilehome parks in the City are age restricted to seniors. Per the U.S. Census, the estimated age breakdown of mobilehome residents is as follows:

Category	15- to 34-years Old	35- to 64-years Old	65-years Old and Up
Mobilehome Rental Householders	16%	63%	21%
Mobilehome Owner Householders	7%	65%	29%
All Mobilehome Householders	8%	65%	28%
All CSJ Householders	19%	61%	21%

Table 51: Age breakdown of mobilehome park householders (2019 5-year ACS)

Disability status by mobilehome resident is not available through the U.S. Census.

9. Renters in Single-family Units and Duplexes

Rentals in single-units and duplexes represent over 1/3 of the City’s rental housing stock. However, single-units and duplexes are exempt under the City’s Apartment Rent Ordinance and Tenant Protection Ordinance.

Geographic Area	# of Renter HHs in Single Units + Duplexes	# of HHs in Single Units + Duplexes	% of Single Units + Duplexes in Area that are Rented	% of Area Rental Housing Stock that are Single Units + Duplexes
San José	49,698	172,769	23.3%	35.4%
TCAC/HCD: High Resource	16,806	103,593	16.2%	43.2%
TCAC/HCD: Medium Resource	18,046	75,742	23.8%	30.0%

TCAC/HCD: Low Resource	20,294	58,901	34.5%	38.1%
UDP: Exclusive	21,547	120,747	17.8%	49.4%
UDP: Moderate	23,777	94,221	25.2%	35.8%
UDP: Displacement	9,787	24,633	39.7%	26.6%
UDP: Student/NA	818	2,449	33.4%	11.2%
HUD R/ECAPs	1,470	4,082	36.0%	19.7%
All R/ECAPs	2,991	7,226	41.4%	17.4%
HCD RCAAs	6,089	38,542	15.8%	59.4%
All RCAAs	11,317	73,329	15.4%	40.6%

Table 52: Renters in single units and duplexes (2019 5-year ACS)

D. Analysis of Housing Needs for Specific Populations

1. Persons with disabilities, including developmental disabilities

a. Demographic overview

According to the 2019 5-year American Community Survey (ACS), there are 88,523 persons with disabilities living in the City of San José, or 8.6% of the City’s civilian, non-institutionalized population.⁵⁹

From 2014 to 2019, the number of persons with disabilities increased at a faster rate than the general population – i.e., the City’s population grew by 4.2% and the population with disabilities grew by 9.2%.

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	1,023,950	982,892	41,058 / 4.2%
Population with Disabilities	88,533	81,049	7,484 / 9.2%
% of Total	8.6%	8.2%	

Table 53 Persons with Disabilities (2019 5-year ACS)

The 2 most identified disabilities (from a list of 6 possible choices) were ambulatory difficulty and independent living difficulty. Please note that these are not mutually exclusive categories.

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Hearing difficulty	23,535	23,449	86 / 0.4%
Vision difficulty	15,692	14,081	1,611 / 11.4%
Cognitive difficulty	35,654	31,195	4,459 / 14.3%
Ambulatory difficulty	46,852	41,782	5,070 / 12.1%
Self-care difficulty	21,871	18,906	2,965 / 15.7%
Independent living difficulty	39,770	34,420	5,350 / 15.5%

Table 54 Disability by Type (2019 5-year ACS)

For more detailed breakdowns of the City’s disabled population please see Appendix G.

b. Community engagement

The Housing Department met with members of the disabled community on January 22, 2022, to gather feedback on challenges to securing and maintaining stable housing. Approximately twenty people attended the meeting to share their concerns and brainstorm solutions. Concerns shared included high cost of housing, scarcity of HCVs, difficulty to find owner who accepts vouchers, accessibility issues (e.g., stairs in home, wait times for inspection, denial of accommodation requests), insufficient social security

⁵⁹ Please note that the ACS systematically undercounts the population of people with disabilities. As one example of the problems with the ACS treatment of disability, the 6 categories of disability in the ACS questionnaire (listed in Table 45, above) is only a limited subset of the wide range of disability experiences. For comparison, the national percentage of people with disabilities per the ACS is 12.6% versus 26.7% per the Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System (2019). ACS data, though problematic, was used for this analysis because of the availability of various time series and tract-level data.

benefits to cover housing costs, unresponsiveness by landlords for requests for reasonable accommodations, and lack of resources needed to navigate housing applications and benefit systems.

The Housing Department staffs a part-time senior development officer, who is also a disability advocate, to facilitate increasing access to the department's housing programs, improving access practices within the department and to deepen communication and outreach to the disability community. This senior development officer also encourages the entire City to do the same processes, thereby promoting accessibility for all residents.-

c. How the community is currently being served

As shown above in Table 21 and noting issues with the U.S. Census undercount of people with disabilities, at least 8.6% of the City's population has a disability. Persons with disabilities often face limited earning potential as the result of their disabilities and often experience discrimination.⁶⁰ Additionally, some persons with disabilities may have self-care and mobility limitations that require housing design features such as wheelchair ramps, holding bars, special bathroom designs, wider doors, and other design features. As reported above, community members identify housing accessibility is an acute problem. Data about the availability of accessible housing, even in within the portfolio of housing that has been subsidized by the City, is inconsistent, incomplete, and unreliable.

For persons with developmental disabilities, however, more robust data is collected and maintained by the California Department of Developmental Services and the statewide network of regional centers. The California Department of Developmental Services currently provides services to persons with developmental disabilities through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The San Andreas Regional Center (SARC) serves four counties, including Santa Clara County. Per data provided by SARC, there are approximately 7,000 persons with developmental disabilities living in San José, of whom, approximately 4,300 are adults. Approximately two-thirds (or 2,800) developmentally disabled adults living in San José are residing in the home of a guardian; 10 percent are living independently with support; and 24% percent, or approximately 1,000, live in Community Care or Intermediate Care Facilities; several of these facilities are operated by the County with State funding.⁶¹ However, the Regional Center only serves people with developmental disabilities with medical documentation received prior to age 18. As identified by community input in our focus group sessions, adults over 18 with disabilities diagnosed during adulthood, who seek Regional Center assistance are turned away. Also, youth who are "higher functioning" are not registered with the Regional Center.

The Department of Developmental Services reports that, between September 2015 and June 2021, 5% fewer people with Developmental Disabilities were able to be housed in licensed care facilities (including Community Care Facilities, Intermediate Care Facilities, and Skilled Nursing Facilities) in Santa Clara County, even as the adult population in need of residential options outside the family grew. This trend increases the need for affordable housing options coordinated with supportive services specifically targeting persons with developmental disabilities. Santa Clara County's reduced supply of licensed care facilities increases the likelihood that San José adults with developmental disabilities will be forced out

⁶⁰ https://www.huduser.gov/PORTAL/sites/default/files/pdf/housing_discrimination_disability.pdf

⁶¹ From data provided by the San Andreas Regional Center as of November 2021, as collected and processed by [Housing Choices](#)

of the County when their parents are no longer able to house them. While reduced utilization of licensed care facilities may be seen as a positive outcome, there remains a shortage of affordable, service-enriched housing. The Department of Developmental Services also reports that the population of persons aged 62 and older with developmental disabilities grew substantially (by 35%) from 2015 to 2021. This increase is generally attributable to well-documented gains in life span, rather than any substantial in migration. Longer life spans mean that more adults with developmental disabilities will outlive their parents and family members who house the majority of people with developmental disabilities in the City.

d. Gaps analysis

There are a number of significant gaps in coverage for housing for persons with disabilities, including the following:

- *Housing affordability:* Social security benefits for persons with disabilities is insufficient to pay for market-rate housing in an expensive area like San José;
- *Support services and supportive housing:* There is not enough supportive housing or supportive services to allow disabled people to live more independently. For example, for the majority of developmentally disabled adults who live with aging parents, what happens when they no longer can access familial support systems?
- *Housing accessibility:* The super-majority of San José’s housing stock was built prior to the passage of the Americans with Disabilities Act and most housing units are in need of substantial work to become fully accessible. Per community feedback, disabled renters have significant difficulties with landlords refusing or inadequately addressing requests for reasonable accommodations;
- *Housing discrimination:* Per Section D, below, the majority of fair housing complaints and inquiries in San José are related to issues of disability discrimination.

2. Familial Status

a. Large households

Large households are defined by the HUD as households with five or more members. Large families or households often have different housing needs than smaller households. If a city’s rental housing stock does not include larger apartments, large households who rent could end up living in overcrowded conditions.

According to the 2019 5-year ACS, there are 49,165 households with five or more persons in the City of San José, which makes up 15% of the City’s total households. From 2014-19, the number and percentage of large households in San Jose fell slightly from 16% to 15%.

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
1-Person Household	63,185	61,133	2,052 / 3%
2-Person Household	93,856	85,407	8,449 / 10%
3-4 Person Household	118,908	114,509	4,399 / 4%

5 or more Person Household	49,165	49,535	(370) / (1%)
Total Households	325,114	310,584	14,530 / 5%

Table 55 : Households by Household Size

56% of the large family households are owners while 44% are renters. From 2014-19, the owner and renter percentage of large households in San Jose stayed the same.

HUD’s Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release provides some data on the income distribution among large family households. CHAS indicates that 28% of large family households were extremely or very low-income, earning less than 50% of the Area Median Income (AMI). This percentage is not any different from the ELI/VLI percentage for smaller family households. Forty-three percent of large-family households earned 100% or more of the AMI compared to 51% for smaller family households.

b. Female-headed households

According to the 2019 5-Year American Community Survey (ACS), 11.5% of San Jose households (37,319 households) are female-headed family households, down slightly over 5 years.

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Households	325,114	310,584	14,530 / 4.7%
Women-headed Family Households	37,319	38,493	(1,174) / (3.0%)
% of Total	11.5%	12.4%	

Table 56: Female-headed households

Female-headed households with children face unique housing challenges. They often deal with pervasive gender inequality that results in lower wages for women. Moreover, the added expense for childcare can make finding a home that is affordable more challenging.

About 15% of the female-headed family households fall below the poverty level compared with 5% of all San Jose families who fall below the poverty level. For female-headed households with children under 18, the challenge is even greater, with 29% falling below the Poverty Level.

Women of color face significantly worse housing problems than any other group in San Jose. The Bay Area Equity Atlas highlights the cost burden experienced by females - 2019 IPUMS data for San Jose indicates that, while 58% of all female renters in San Jose are cost burdened (compared with 48% of males), 69% of female Black renters and 62% of female Latina renters in San Jose are cost burdened.

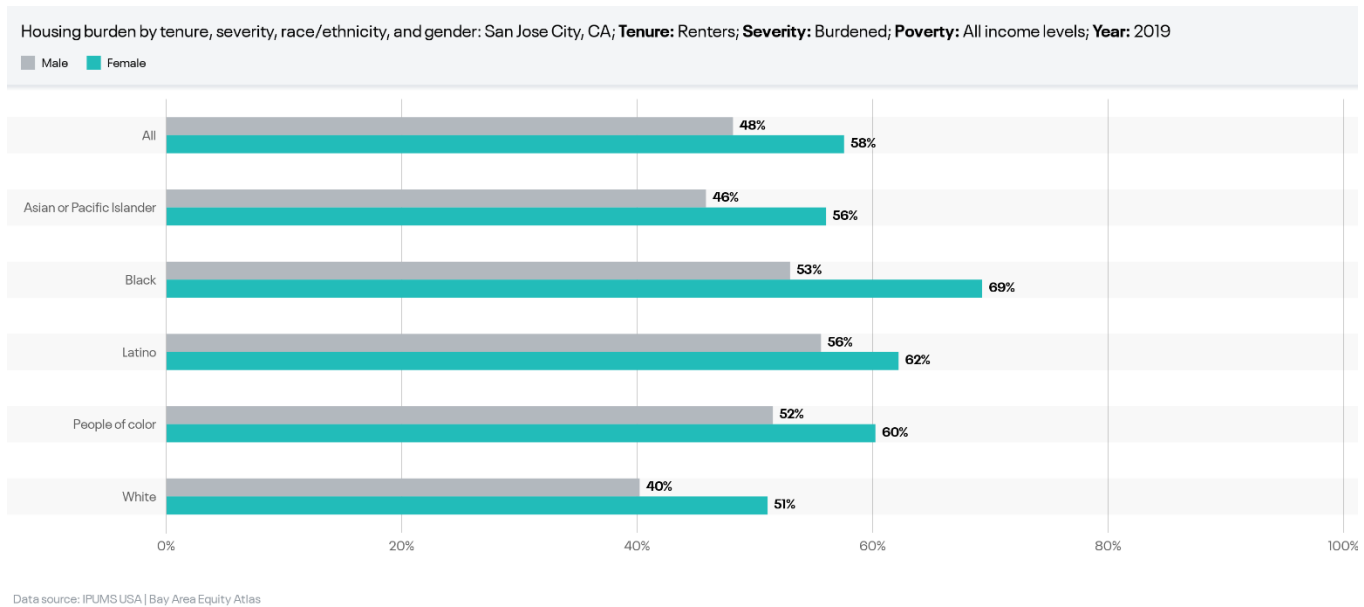


Figure 24 – Housing Burden Women of Color

c. Multigenerational households and households with other “non-traditional” family living arrangements

Nationally, according to the Pew Research Center, the number and percentage of multigenerational households have been on the rise since the 1980s.⁶² Two demographic factors are driving these trends. One is that increased housing costs are forcing families to double up or take on other relatives to defray housing costs – the most common of which is that young adults move in with their parents⁶³. Another is that increasing numbers of immigrants – especially AAPI and Latino/a/x households – are arriving with the pre-existing cultural practice of multigenerational living.

Most housing units in the U.S. are designed for one of two basic living arrangements: (1) a nuclear family consisting of parents and their minor children, or (2) a single or a couple without children. Fair housing violations are possible when housing providers presume that these are the only types of family or household arrangements or that they limit rental or sale of housing on the basis of such family status.

In San José, a city with high housing costs and a high percentage of immigrants, there is a slightly higher rate of occurrence of types of multi-generational and non-traditional family household arrangements.

Non-nuclear family member of household	# of persons living in San José households	% of all people living in San José households	FOR COMPARISON: National %
Grandchildren of Householder	25,026	2.5%	2.4%

⁶² <https://www.pewresearch.org/fact-tank/2018/04/05/a-record-64-million-americans-live-in-multigenerational-households/>

⁶³ 2014 was the first year since the census began recording such data (in 1880!) where living in their parents’ home was the largest single housing arrangement for 18-34 year old adults. <https://www.pewresearch.org/social-trends/2016/05/24/for-first-time-in-modern-era-living-with-parents-edges-out-other-living-arrangements-for-18-to-34-year-olds/>

Parents or in-laws of Householder	36,823	3.6%	1.8%
Adult children of Householder	111,835	11.0%	9.6%
Spouse of adult child	7,782	0.8%	0.5%
Siblings of Householder	23,568	2.3%	1.3%
All other relatives of householder (non-spouse, non-minor children)	30,574	3.0%	1.5%
Nonrelatives living in a family household	3,654	0.4%	0.1%

Table 57: Persons living in "non-traditional" family households (2019 5-year ACS)

d. Community engagement

The City does not have outreach initiatives to target large, multi-generational, or female-headed households. The Housing Department held a working group focused on barriers to access to rental housing where challenges about finding suitable housing for large families were expressed. Participants stated large families often cram into smaller housing units due to high housing costs.

e. How the community is currently being served

i. Large and multigenerational households

There are no specific City sponsored programs targeting large or multigenerational households. However, such households can avail themselves of City programs specifically designed to improve housing opportunities through preservation and rehabilitation of existing affordable housing stock and the construction of new, affordable homes.

The City’s Rent Roll Portal (which covers 176 properties or 15,504 units) as of March 10, 2022 reveals that 20% of the tenants living in City monitored affordable housing projects are large families (with 5 or more family members).

ii. Woman-headed households

The City provides affordable housing for single women and funds an array of facilities, programs, and services to assist them. The City currently has 1,070 emergency shelter beds and transitional housing beds that serve homeless individuals including women with children and victims of domestic violence. The City also funds the Supportive Housing Employment Initiative to develop and launch an employment engagement system focused on homeless (men and) women in rapid rehousing programs.

City Policy also requires developers, contractors and/or sub-recipients of City funding solicit bids from women and minority owned businesses. In bid notifications, it is required to include a statement that encourages MBE/WBE businesses to apply.

f. Gaps analysis

i. Large and multigenerational households

The 2019 5-Year ACS data reveals that there are 89,065 occupied housing units in San Jose that have 4 or more bedrooms, 27% of the total housing units. Most of them (75,839 or 85%) are owner occupied while 15% (13,226) are renter occupied. If we assume that a minimum of 4 bedrooms is required to

house a large person household, the city potentially has housing available to accommodate its 27,532 large family owner households. But large family renter households have a housing unit deficit – 13,226 housing units to accommodate 21,638 large family households. Moreover, the cost of owning or renting large family housing may make it prohibitive for the 28% of the large family households who earn 50% or less of the AMI.

ii. *Female-headed households*

The City does not provide enough affordable housing specifically for female-headed households.

3. Elderly

a. *Demographic overview*

According to the 2019 5-year ACS, there are 128,611 persons at or over the age of 65 living in the City of San José or 13% of the city’s population.

From 2014 to 2019, the number of seniors grew at a much faster pace than the general population – i.e., the city’s population grew by 4.2% while the senior population grew by 19.5%.

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Population	1,027,690	986,320	41,370 / 4.2%
Age 65+	128,611	107,654	20,957 / 19.5%
% of Total	12.5%	10.9%	

Table 58: Population Age 65+

Approximately 36% of San José’s seniors are AAPI, 32% are Latino/a/x, and 26% are non-Hispanic White. About 33% of San José’s senior population have a disability. Most of San José’s Seniors own their homes (70%). A larger proportion of San José’s seniors live alone (36%) when compared with 19% of all households who live alone.

CHAS 2013-17 tabulation reveals that homeownership rates vary significantly by income level. Only 43% of extremely low-income senior households own their home, while 86% of those senior households with incomes at or above the AMI own their homes.

The CHAS data also reveals how vulnerable seniors with fixed income are – 60% of San José’s Seniors are considered lower income, earning 80% or less of the AMI, compared with 41% of all San José households who are lower income. Forty-four percent of San José’s Seniors are cost burdened, paying 30% or more of their income for housing costs, compared with 37% of all San José households who are cost burdened.

b. *Community engagement*

The Housing Department held a focus group on January 29, 2020 with seniors to hear their concerns and gather feedback. The City has a Senior Citizen Commission which studies, reviews, evaluates and makes recommendations to the City Council on any matters affecting elderly people in the City, including housing.

c. *How the community is currently being served*

Seniors often have housing needs related to the following factors: fixed, relatively low incomes, high health care costs, and physical disabilities. Because of the high birth-rate during the mid-20th century and improved healthcare, seniors are living longer and are becoming a larger portion of the population

everywhere. An expansion in the senior population creates the special need of scaled-down housing size, ADA accessibility, and other amenities that give seniors access in the community.

Senior populations have a wide range of housing needs that include daily care-provider assistance to assisted living facilities. However, surveys show that the many seniors prefer to “age in place.” Services are provided by the City and County that assist seniors who are on Medi-Cal to remain in their home for as long as possible.

About 27% of San José’s rent restricted affordable housing (4,474 apartments) and 17% (1,792) of San José’s mobile home lots are restricted to Seniors.

Residential Care Facilities for the Elderly (RCFE) are regulated by the California Community Care Licensing Division (CCLD) of the Department of Social Services. It provides services to persons 60 years and over. RCFEs are assisted living facilities, retirement homes, and board and care homes. According to the Department of Social Services data, there are 149 licensed residential elder care facilities in San José with a capacity to serve 2,885 residents.

Federal funding also provides for community based Senior services such as Meals on Wheels and Senior Nutrition and Wellness program. These services help San José’s low-income seniors improve health and quality of life, prevent or reduce their isolation and depression, and/or increase their housing stability improving their opportunities to age in place.

d. Gaps analysis

With the senior population growing at a much higher rate than the general population, the demand for affordable Senior Housing is expected to accelerate in the future. Currently there are about 87,059 households in San José with at least one person over the age of 65. City-assisted affordable housing apartments meet only a small percentage of the need for senior housing.

4. Unhoused People

a. Demographic overview

Homelessness, as well as a lack of affordable housing for extremely low-income people continues to be a pressing issue for the City of San José, the County of Santa Clara, and for the region as a whole.

According to HUD’s 2019 Annual Homeless Assessment Report, among the 48 Major City Continuums of Care, the County of Santa Clara has:

- The fourth largest homeless population,
- The second largest unsheltered homeless population,
- The third largest chronically homeless population, and
- The third largest unaccompanied homeless youth (under 25) population.

Locally, the January 2019 homeless census and survey counted 6,097 persons experiencing homelessness in San José, which was an increase of 40% from the 2017 homeless census. Of the 6,097 people counted, 5,117 were unsheltered. This means that 84% of San José’s homeless population sleeps outdoors on the street, in parks, tents, encampments, vehicles, abandoned properties and/or bus and train stations.

Figure 1. TOTAL POINT-IN-TIME COUNT OF PERSONS EXPERIENCING HOMELESSNESS IN SAN JOSÉ

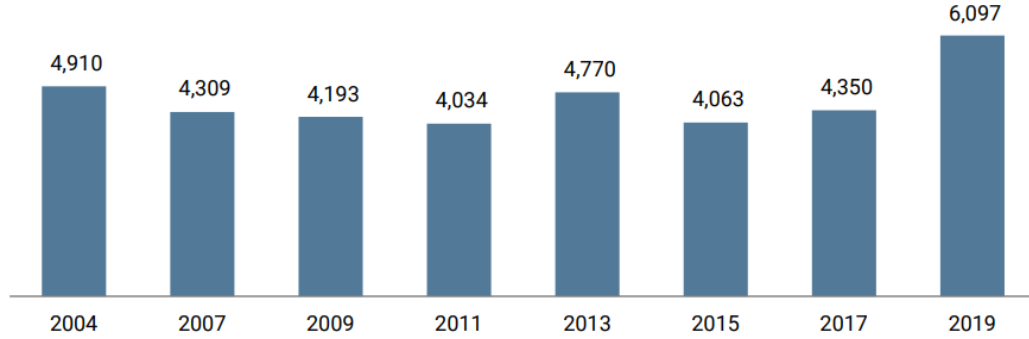


Figure 2. POINT-IN-TIME HOMELESS POPULATION BY SHELTER STATUS - LONGITUDINAL

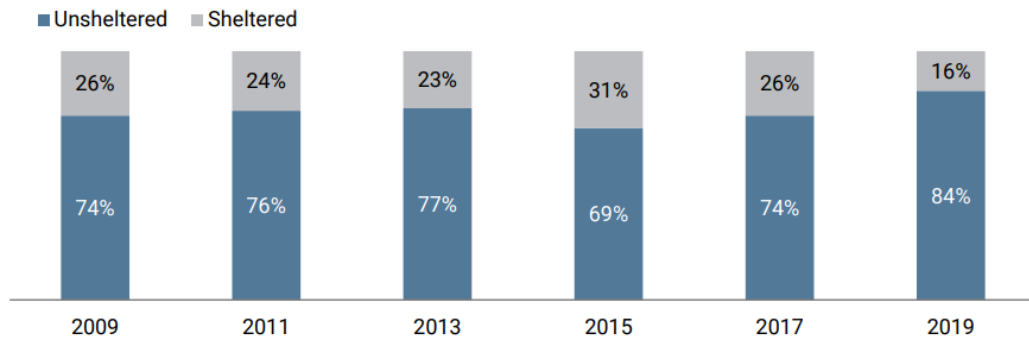
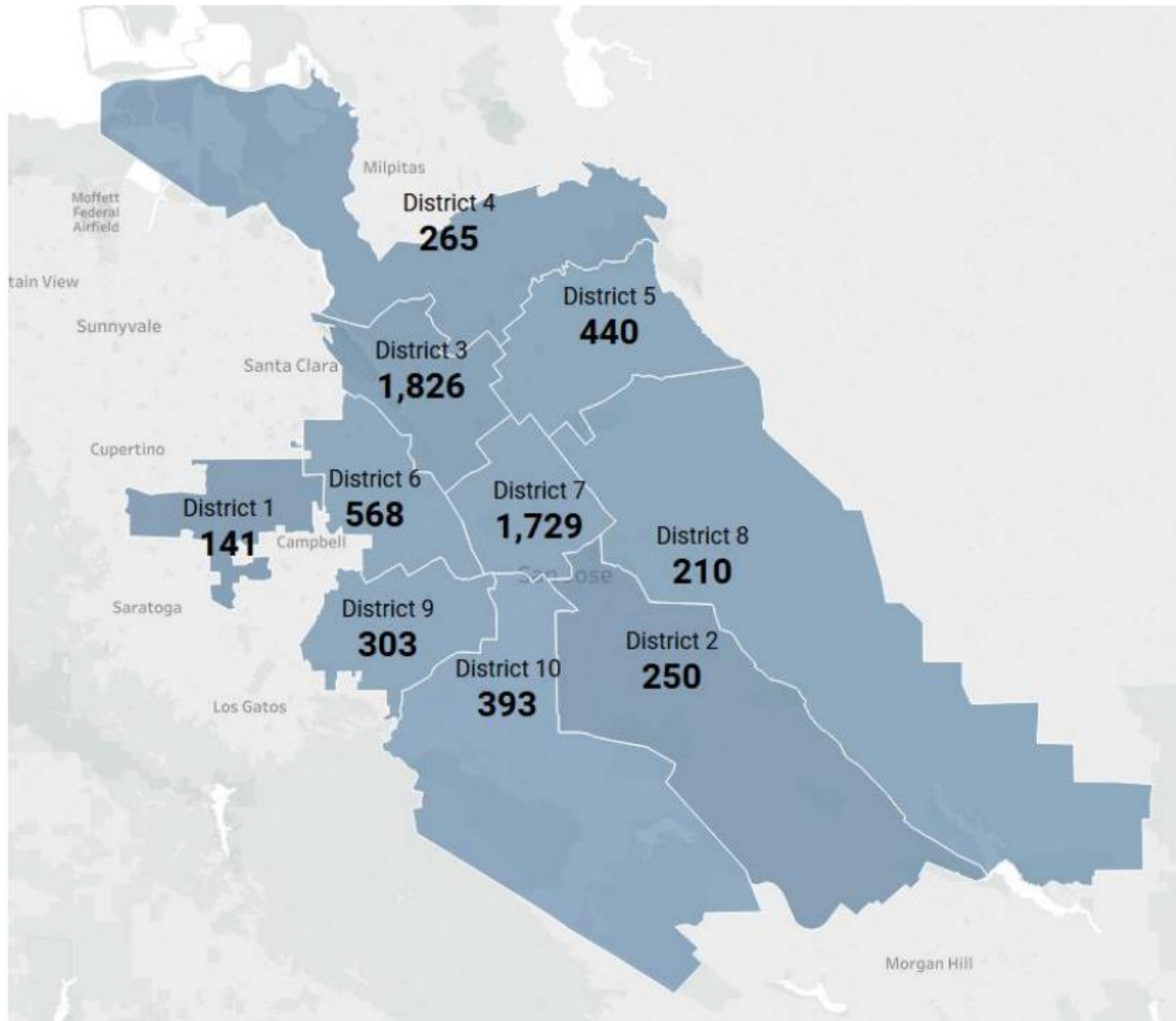


Figure 25 PIT Homeless Survey 2019



Map 34: Homeless residents by Council District

Preliminary data for the 2022 Point in Time count for San José was released in May 2022. It shows that San José’s total homeless count increased 11% to 6,739 in 2022. Even though the total homeless population increased 11%, a significant investment in housing the homeless paid off, with the sheltered homeless population going up 74% (to 1,708) and the unsheltered homeless population dropping 2% (to 5,031).

Between January 29 and February 28, 2019, the City of San José administered a survey of its homeless population to a randomized sample of individuals and families currently experiencing homelessness. The Homeless Survey effort resulted in 925 unique, complete, and valid surveys collected in the City of San José. In order to gain a more comprehensive understanding of the experiences of individuals and families experiencing homelessness in the City of San José, respondents were asked basic demographic questions including age, gender, sexual orientation, and ethnicity:

- **Age:** Fifteen percent (15%) of survey respondents were under the age of 25 at the time of the 2019 survey. One-fifth (20%) of respondents were between the ages of 25 and 40, and 65% were 41 years or older.
- **Gender & Sexual Orientation:** Nearly two-thirds (65%) of survey respondents identified as male, 34% identified as female, 1% identified as transgender, and <1% did not identify as male, female, or transgender. Among the female respondents, 2% indicated that they were currently pregnant.
- **Race & Ethnicity:** For race and ethnicity, per the 2019 homeless survey, the top four responses were 44 percent White, 24 percent multi-racial, 19 percent Black, and 8 percent said they were American Indian or Alaskan Native. Forty-three percent of respondents reported they were of Latinx/Hispanic ethnicity. See the following tables for Racial and Ethnic makeup among the chronically homeless, homeless veterans, and homeless youth populations for San José.

	Chronic	Non-Chronic
American Indian/Alaska Native	10%	8%
Asian	3%	4%
Black/African American	17%	20%
Native Hawaiian/Other Pacific Islander	1%	2%
White	39%	37%
Hispanic/Latino	40%	41%
Multi-Racial/Other	31%	28%
* Chronic N = 225; Non-Chronic N = 622		

Table 59: Homelessness by Race, San José

In comparison to the general population of San José, a higher percentage of homeless survey respondents identified as Hispanic or Latinx (42% homeless respondents compared to 32% in the general population). A much higher proportion of homeless survey respondents identified as Black or African American when compared to the general population (19% compared to 3% general population), whereas a smaller percentage of the homeless survey population identified as Asian (4% compared to 36% general population).

This disproportionate numbers of Black, Native American, and Latino/a/x homeless persons is consistent with the larger regional data, per Figure 24, below.

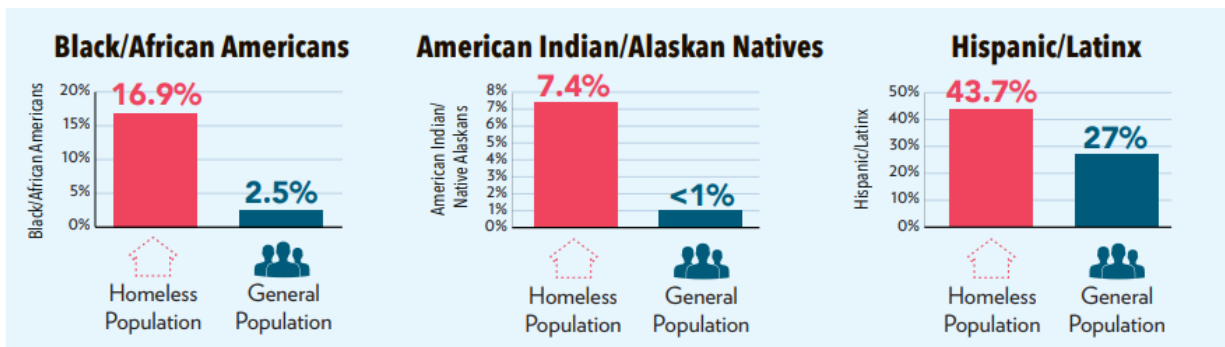


Figure 26: Homelessness by race, Santa Clara County⁶⁴

Just as San José is home to disproportionately more lower-income people and has a greater share of people of color than the surrounding Santa Clara County, San José's homeless population is a disproportionately larger than that of Santa Clara County. That is, San José's homeless population is roughly two-thirds of the County's population (6,739 of 10,028) while San José's total population is a little over half of the County's population (1.03 million of 1.92 million). Similarly, San José's homeless population represents 19% of the 9-county Bay Area's population while San José's total population is 13% of the 9-county Bay Area's population. As described above, from 2019 to 2022, the number of persons experiencing homelessness in San José increased by 11% -- as compared to 3% in Santa Clara County as a whole and 9% in the 9-county Bay Area.⁶⁵

b. Community engagement

The Housing Department met with homeless individuals and families on December 12, 2019. Issues identified included 1) issues with the VI-SPDAT tool to accurately assess needs of individual, lack of housing at levels a person transitioning from homelessness can afford, lack of support in transitioning from homelessness to living in a home, and lack of centralized place to receive services. The Housing Department met with formerly homeless residents living in permanently supportive housing on February 2, 2022. Residents spoke of their concerns with the lack of supportive services, high staff turnover, poor property management including lack of response to issues raised, where to go when issues raised consistently ignored, and concerns of safety. Residents also spoke of issues encountered when transitioning out of homelessness including lack of education on maintaining a home including buying furniture or paying bills.

The Housing Department staffs an outreach team as part of its Homelessness Response Framework. The outreach team engages with the unsheltered population, offers services and shelter, and is the primary contact for the Coordinated Assessment System.

c. How the community is currently being served

To assist populations experiencing homelessness in San José and counteract the impacts on the community, the City of San José's Housing Department developed the Homelessness Response Framework, which uses a Coordinated Assessment System, beginning with an Outreach Team that serves as the first point of entry for those who are unsheltered into the system. At the outset of outreach, obtaining basic needs are facilitated. Individuals experiencing homelessness are then added to the Coordinated Assessment System and matched with the appropriate housing program. Housing programs are coordinated with each other and include client referral to the following:

- Interim Housing, which provides temporary housing and site-based services, and is effective for certain homeless sub-populations.
- Permanent Supportive Housing, which provides long-term rental subsidies and intensive case management for households with disabilities and special needs.

⁶⁴ <https://destinationhomesv.org/documents/2020/10/2020-2025-community-plan-to-end-homelessness.pdf/>

⁶⁵ See for e.g., <https://www.nbcbayarea.com/news/local/san-francisco-reports-small-dip-in-biennial-homeless-count/2892009/>

- Rapid Rehousing System, which provides time-limited subsidies and supportive services to households that can achieve economic self-sufficiency within the program term.

The City of San José and the County provide an array of facilities, programs, and services to assist individuals and families experiencing homelessness. Services include, but are not limited to:

- Housing for Families with Children
- Domestic Violence, Family & Children Issues
- Drop-In Day Time Service Centers
- Housing for Single Men & Women
- Rental & Other Assistance
- Medical, Mental Health & Recovery Programs
- Veterans Services
- Legal Referrals
- Food & Meals
- Youth Services
- Employment/Vocational Services
- VTA Services
- Homeless Outreach

The City operates five interim housing communities, which are sometimes called Bridge Housing Communities (BHCs). The first BHC opened in January 2020 to provide interim housing for formerly unhoused individuals. The purpose of interim housing is to give participants an opportunity to stabilize their lives and work toward self-sufficiency. The City does not charge people rent while they live at BHCs or other interim housing sites.

Permanent Supportive Housing provides residents with affordable housing with no time constraints on their stay at the property, as well as on site Mental and Physical Health services. The 2021 Continuum of Care Housing Inventory Count (HIC) by the County of Santa Clara Office of Supportive Housing reports 3,433 permanent supportive housing beds in San José. The HIC also reports the City's count of 1,759 emergency shelter beds, 956 rapid rehousing beds, and 366 transitional housing beds in 2021.

There are 298 Adult Residential facilities in San José with the capacity to accommodate 4,689 individuals. There are 237 Residential Elder Care Facilities with the capacity to accommodate 3,477 individuals.

The City provides opportunities for homeless families and individuals living in cars and recreational vehicles (RVs) to park in safe places overnight. More than 1,000 people sleep in vehicles on any given night in San José. The Safe Parking Program allows businesses and non-profits to establish Safe Parking Areas in their parking lots.

d. Gaps analysis

A lack of funding to construct much-needed affordable housing is a significant system gap. In addition, there is a lack of enough service providers to address the level of need, which also requires funding. However, significant planning and new funding sources (Measure A, HEAP, and federal funds) will help to counteract such deficiencies. San José partnered with Santa Clara County for the Community Plan to

End Homelessness-2015-2020, build strong partnerships across County departments, local governments, the business sector, and non-profit and philanthropy to leverage resources. A new plan is in development for the next five years. The partners will meet to discuss progress over the previous five-year plan to develop new strategies for better outcomes. Additionally, San José adheres to Coordinated Assessment System to connect each individual experiencing homelessness with the appropriate housing as described in the plan.

5. Extremely Low-Income Persons

a. Demographic overview

According to 2021 HCD Income Limits, a family of four making an annual income of \$49,700 in Santa Clara County is considered an Extremely Low-Income (ELI) household. CHAS 2013-17 tabulation reveals that 16.2% of San José households (51,924 households) are ELI households.

ELI households face significant housing challenges, especially in a high-cost economy like the Silicon Valley. Their wages are low and stagnant. They are forced to compete with higher wage earners for the limited supply of affordable housing. According to The Gap, a 2021 report published by the National Low Income Housing Coalition, there are just 29 homes available for every 100 extremely low-income households in the San José-Sunnyvale-Santa Clara metro area. This number was reported pre-pandemic and does not include the housing needs of the homeless population. The COVID pandemic most certainly has exacerbated this already critical situation.

Bay Area's lowest earners end up spending so much of their paychecks on rent, that they have little or nothing left over for other expenses. CHAS 2013-17 tabulation reveals that 80% of San José's ELI households are cost burdened, paying 30% or more of their income on rent out of whom 63% are severely cost burdened, paying 50% or more of their income on rent. When compared with the Cost Burden of all San José households, the difference is stark. 37% of all San José households are cost burdened out of whom 17% are severely cost burdened.

b. Community engagement

The Housing Department met with a focus group of extremely low-income affordable housing residents of King's Crossing on March 7, 2022. The main concern raised at the meeting was the poor management of their building. Residents complained of lack of supportive services, safety concerns of non-residents entering the building, and general lack of responsiveness by management to concerns raised by tenants.

c. How the community is currently being served

The City contracts with the Santa Clara County Housing Authority (SCCHA) to administer San José's HCV Program. This is SCCHA's largest rental assistance program with about 17,000 participants Countywide. By law, the Housing Authority must provide 75 percent of the vouchers to applicants whose incomes do not exceed 30 percent of the area median income (extremely low income).

In addition to the Section 8 Housing Choice Voucher Program, there are approximately 216 in-service, income-restricted affordable housing developments in San José, that contain a total of 19,221 apartment units, out of which 2,296 (12%) are income restricted to ELI households.

d. Gaps analysis

For this current RHNA cycle, the City has been able to meet only 13% of its ELI housing goal. This slower pace in building affordable units generally reflects the time and difficulty in assembling competitive affordable housing financing layers, as well as the scarcity of local, State and federal subsidies that are needed to build affordable homes.

Housing data available from the Santa Clara County Housing Authority indicates that the agency administers 6,025 HCVs in the City of San José. Assuming 75% of these vouchers belong to ELI households, about 4,520 ELI households may be served through this program. In addition to the 2,296 income restricted affordable homes in San José, a total of 6,816 apartments are available to the 51,924 ELI households in San José, satisfying only 13% of the ELI housing need.

The City Council has proposed many initiatives to increase the supply of ELI housing. The City Council has directed that 45% of the City's subsidies be spent on ELI apartments. In June 2018, the City adopted a Housing Crisis Workplan, which proposed strategies and policy actions to enable the facilitation of 25,000 new housing units by 2023 that included 10,000 affordable units including ELI housing.

6. Farmworkers

a. Demographic overview

The Santa Clara Valley Agricultural Plan reports that the County's agricultural industry employs over 8,000 residents and contributes around \$830 million annually to the economy. While some counties have an idea of how many workers live in and travel through their borders, there is no solid estimate of how many farmworkers there are in Santa Clara County at any given time.

Agricultural workers occupy a very small percentage of San José's workforce. According 2019 5-year ACS data, 2,117 employed civilians over the age of 16 were employed in Agriculture, Forestry, Fishing and Hunting occupations – 0.4% of the civilian workforce.

Farmworkers have unique problems. Many are migrant workers, undocumented and/or have temporary visas, working in an environment that is surrounded by pesticides. Most farmworkers continue to work long hours outdoors even when air quality is substandard. Many female farmworkers experience sexual harassment on the job sites. Often farmworkers represent a shadow community because many are undocumented or from indigenous communities and may fear retaliation for raising concerns.

b. Community engagement

Aside from county-wide efforts to connect to the farmworker community in Santa Clara, the City does not have any designated programs or outreach to target farmworkers or their families. The City is currently working with the County and some other cities in the County to work with a consultant to design a collaborative process or meeting to engage with farmworkers in the county around issues of housing needs.

c. How the community is currently being served

There are fewer than 1,800 agricultural housing units in Santa Clara County. A unit can mean a house, mobile home, apartment or even a separate room within an apartment. Only two new farmworker group housing projects have been built in the past decade in Santa Clara County.

Farmworkers derive their primary income from agricultural labor, and generally fall into the Very Low (VLI) or Low-Income (LI) category based on the AMI. Depending on a farmworker’s occupation within the industry, they can move seasonally or remain long term on one farm.

Most farmworker households qualify for traditional affordable housing programs, yet they remain underserved under these traditional housing models. They may remain underserved due to distrust of government and future citizenship availability. Affordable housing is incredibly impacted in the region due to high demands and extreme shortage and aspects of farmworker life often make them ineligible. For some households it is challenging to commit to a long-term lease, due to seasonal changes in employment. Many farmworker households include non-family members, often not allowed in affordable housing developments.

d. Gaps analysis

Traditional funding streams for farmworker housing have diminished over time. The U.S. Housing Act of 1949 established federal loan (Section 514) and grant (Section 516) programs for the purchase, construction, and repair of farmworker housing. This program finances less than 1,000 units nationwide annually. It is estimated that there are approximately 800 families on the waitlist for every development funded through this program. The Fiscal Year 2020 budget did not include any funding for this program. Developers have also struggled to bundle USDA dollars with other affordable housing funding programs that often prioritize infill projects and those that are near transit and other community benefits.

In Santa Clara County, recent zoning changes allow development of farmworker housing with a simpler and cheaper special permit or planning clearance, costing \$500 to \$6,000, depending on whether the project is for short-term or long-term housing. This is compared to a prior use permit – that costs \$14,000 and takes up to nine months to receive.

7. Veterans

a. Demographic overview

According to the 2019 5-year American Community Survey (ACS), there are 26,296 veterans living in the City of San José, or 3.3% of the City’s population. Of these veterans, the majority (54.5%) are aged 55 or older, followed by 20% of veterans aged 35-54 years. Veterans in San José are overwhelmingly (92.2%) male, and non-Hispanic white (54.5%).

The 2019 point in time census found the number of homeless family members in San José was 313, down from 340 in 2017. The number of homeless veterans was 476, up slightly from 468 in 2017.

Veterans Experiencing Homelessness By Race		
	Veterans	Non-Veterans
American Indian/Alaska Native	8%	9%
Asian	0%	4%
Black/African American	20%	19%
Native Hawaiian/Other Pacific Islander	2%	2%
White	58%	36%
Hispanic/Latino	29%	
Multi-Racial/Other	12%	31%
* Veterans N = 59; Non-Veteran N = 782		

Table 60: Veterans experiencing homelessness by race, City of San José

b. Community engagement

The Housing Department met with a group of veteran advocates and service providers on January 25, 2022. Concerns raised by the group included lack of affordable housing, accessibility of housing units, lack of reasonable accommodation request approvals and 290 status as a barrier to obtain housing. Several support service agencies exist and operate within the City to assist veterans and their housing needs.

c. How the community is currently being served

The HIC is a point-in-time inventory of provider programs within a Continuum of Care that provide beds and units dedicated to serve people experiencing homelessness. In the 2021 HIC Survey for San José, there were 1,138 beds for veteran households without children, and 705 for veteran households with children.

Acting on behalf of the City of San José Housing Authority, the City contracts with the Santa Clara County Housing Authority (SCCHA) to administer and manage the Section 8 Voucher program and public housing programs within San José. The SCCHA receives federal funding to run housing assistance for homeless veterans under the Veterans Affairs Supportive Housing (VASH). Agencies providing support services for veterans include Veteran Families (SSVF), Goodwill of Silicon Valley, HomeFirst, Office of Veterans Services and Veterans' Support Service Agency (VSSA). Of the 12,191 housing vouchers in use in San José, 349 are for use by Veterans.

d. Gaps analysis

Despite efforts at the City and County level to address veterans experiencing homelessness, homelessness veterans increased slightly from 2017 to 2019. Although there are several programs designed to assist housing veterans, veterans continue to experience housing insecurity.

8. LGBTQ

a. Demographic overview

In the decennial census and in the ACS, households headed by a couple can identify whether the couple is "same sex" and whether the couple is married or are unmarried partners. This is the only data available through the ACS that relates to LGBTQ+ identity.⁶⁶ It is an incomplete and insufficient slice of data and does not include options for trans or non-binary gender identities and no accounting of persons who identify as lesbian, gay, or bisexual but who are not a head of household or are not coupled with and living with a head of household. Given these systemic gaps in the data, according to the 2019 5-year ACS, in San José, there were 1,441 households headed by same-sex married couples and 1,082 households headed by same-sex unmarried couples.

b. LGBTQ unhoused population

While there are limited national data on the number of lesbian, gay, bisexual, transgender, and questioning (LGBTQ+) individuals experiencing homelessness, available data suggest LGBTQ+ individuals

⁶⁶ The U.S. Census Pulse Survey, <https://www.census.gov/library/stories/2021/11/census-bureau-survey-explores-sexual-orientation-and-gender-identity.html>, has a deeper and more varied approach to gender and sexual identities than most other Census products. However, these data are not collected at a geographic level that is useful for San José's analysis.

experience homelessness at higher rates, especially those under the age of 25.⁶⁷ More than one in ten (12%) survey respondents identified as LGBTQ+ in 2019, down from 35% in 2017. Similar numbers of individuals identified as LGBTQ+ in 2017 and 2019, but the increase in overall homelessness drove down the percentage of individuals experiencing homelessness in 2019. Of those, 47% identified as bisexual, 24% identified as lesbian, and 18% identified as gay.

c. Community engagement

The Housing Department met with LGBTQ+ community members on 3 occasions during AFH preparation. Meetings were held in person on December 18, 2019, and via zoom on January 25th and February 15th of 2022. The most pressing concerns raised in the meetings were lack of affordable housing, detrimental health impacts and safety issues due to lack of housing and limitations of shelter housing for non-gender confirming individuals. Community members also identified the lack of funding for LGBTQ+ targeted services and institutions and pressed for the creation of a full continuum of housing (shelters, transitional housing, and permanent supportive housing) that specifically serve LGBTQ+ people as well as more funding and training for service organizations to provide culturally competent/relevant services.

c. How the community is currently being served

There City has one shelter and several organizations that serve the LGBTQ+ community. New Haven Inn is an inclusive shelter in downtown San José with focused support for individuals who identify as LGBTQ+. LGBTQ+ serving organizations include the Bill Wilson Center, the Billy DeFrank Center, and the LGBTQ Youth Space.

The Santa Clara County Office of LGBTQ Affairs first opened its doors in January of 2016. The office was founded with the intention of providing support to the LGBTQ+ community living in Santa Clara County, as well as acting as a central resource hub on LGBTQ+ affairs.

d. Gaps analysis

There is a general shortage of shelter beds in the City, and only one shelter, New Haven Inn, that provides focused support to the LGBTQ+ community. According to the 2021 LGBTQ+ Older Adults in Santa Clara County study from the Santa Clara Office of LGBTQ Affairs, 54.1% of survey respondent and San José residents were not confident they will be able to continue living in their current housing. Per above, community feedback identified substantial gaps in the number of culturally competent service providers and facilities.

9. Domestic Violence Survivors

a. Demographic overview

There is insufficient data at the local level documenting the demographics of domestic violence survivors.

⁶⁷ City of San José, 2019 Homelessness Census and Survey, Comprehensive Report, <https://www.sanjoseca.gov/home/showpublisheddocument/38890/636987964835130000>

b. Community engagement

The Housing Department held a focus group with women and domestic violence survivors on December 13, 2019. Common barriers to housing for women and domestic violence survivors were lack of shelter beds, lack of affordable housing, and documentation issues to apply for housing if prior documentation was in the name of husband and general lack of support in transitioning to living without partner.

c. How the community is currently being served

The City has sponsored 5 affordable housing projects with 128 apartments that house victims of domestic violence and for women with children at high risk of becoming homeless or making the transition from homelessness to self-sufficiency.

d. Gaps analysis

Per feedback from service providers and survivors, demand far exceeds the supply of housing targeting survivors of domestic violence.

E. Fair Housing Enforcement and Outreach Capacity

1. Summary and findings

There is a continued need for fair housing rights and education and enforcement, especially in the rental market. Despite ongoing efforts, there is still evidence of housing discrimination beyond what becomes official complaints, especially in terms of discrimination of people with disabilities (large numbers of inquiries reported despite a smaller percentage of complaints filed; multiple reports from community members during our community outreach process) and source of income discrimination (multiple reports during community engagement of voucher-holders being turned away from rental opportunities). Working with fair housing providers to provide workshops to educate the public, including landlords, realtors, non-profit agencies, and others about fair housing laws and regulations, continues to be needed

2. Legal findings, lawsuits, enforcement actions, settlements, or judgments related to fair housing

HUD maintains a record of all housing discrimination complaints filed in local jurisdictions. These grievances can be filed on the basis of race, color, national origin, sex, disability, religion, familial status, and retaliation. HCD also provides data for each County and census tracts, when available, through the Affirmatively Furthering Fair Housing Data and Mapping Resources. Data compiled by HUD's Office of Fair Housing and Equal Opportunity (FHEO) and provided to the state database shows 13 cases for the County of Santa Clara.⁶⁸ Of these cases, seven are related to a disability bias, three are related to a racial bias, and three are related to familial status. HUD also tracks inquiries submitted in each jurisdiction. While these are not official cases, there is still value to identify concerns that residents have about possible discrimination. These inquiries may not have been pursued by the resident for any number of reasons. The dataset shows 225 inquiries in San José related to a disability bias. This is the same pattern reported by the claims filed locally with Project Sentinel for the City as discussed below.

The City contracts with the Law Foundation of Silicon Valley to coordinate a consortium of fair housing service providers ("consortium"). Through this contract, five programs provide services to support fair housing in San José. These programs include the Asian Law Alliance (ALA), Mental Health Advocacy Project, Project Sentinel (PS), and Senior Adults Legal Assistance (SALA). These programs help make housing available to all through community education and by enforcing the fair housing laws. Through investigation, direct representation, and individual counseling, the programs provide free legal services to people who have experienced discrimination in acquiring or keeping housing in San José.

The annual report for the consortium details the number of fair housing investigations, legal representations and client brief legal services provided. For FY19-20 there were 40 Fair Housing investigations, 47 legal representations and 75 client brief legal services. For FY20-21 there were 40 Fair Housing investigations, 34 legal representations and 81 client brief legal services. Performance

⁶⁸ HCD Affirmatively Furthering Fair Housing Data and Mapping Resources, "FHEO Cases _ Total _2020_ dataset" is a list of all the Title VIII fair housing cases filed by FHEO from 01/01/2006 - 06/30/2020, accessed April 2022.

measurements report 75% of complainants receiving legal services improve access or availability of housing for their protected category in both FY19-20 and FY20-21.⁶⁹

Please see Appendix G for additional documentation of review of legal findings, enforcement actions, settlements, or judgments related to fair housing issues and of other AFH required analyses, including compliance with existing fair housing laws and regulations.

3. Enforcement and outreach capacity

a. Fair Housing testing, complaints, and investigations

The Fair Housing Act authorizes the Department of Justice to pursue suit in instances in which illegal housing discrimination patterns or practices are identified. The Civil Rights Division of the Department of Justice created the Fair Housing Testing Program to conduct fair housing testing investigations to help local jurisdictions determine if landlords, property managers, real estate agents, mortgage lenders, and property insurers are granting equal treatment and services to the protected classes under fair housing law. Fair housing testing is a method to evaluate the extent to which a protected class is provided different treatment and/or information in the process of renting or purchasing a home.⁷⁰ In addition to testing, Project Sentinel conducts investigation through interviews and other methods. With a very low rental vacancy rate, often there is not an opportunity to conduct a fair housing test and Project Sentinel utilizes other investigative tools.

The City contracts with local service provider Project Sentinel to conduct fair housing testing and investigation in local apartment complexes. The testing program, administered through CDBG funds, looks for any evidence of differential treatment among sample local apartment complexes. Following the testing, the service provider submits findings to the local jurisdiction and conducts educational outreach to landlords that showed differential treatment during the test.

Over the past two years (FY18-19 and FY19-20), Project Sentinel conducted 93 fair housing investigations, including 15 cases that involved fair housing testing. Of those 15 cases, six were complaint-based testing cases, meaning the testing was initiated after a San José resident contacted Project Sentinel with an allegation of housing discrimination and requested assistance in proving or disproving the discrimination claim. In review of Project Sentinel's database reporting for the last four years (FY16-FY17 to FY19-20), 226 complaints were processed. Of these 226 complaints, 118 complaints were based on disability (52 percent).

⁶⁹ City of San Jose Grants Management San Jose Fair Housing Legal and Educational Services Collaborative CDBG Annual Reports for FY1920 and FY2021.

⁷⁰ U.S. Department of Justice. "Fair Housing Testing Program." Webpage tab.
http://www.justice.gov/crt/about/hce/housing_testing.php

		2016-2017	2017-2018	2018-2019	2019-2020	Total
Protected Category	Age		1			1
	Arbitrary			1	1	2
	Disability	36	34	18	30	118
	Familial Status	12	11	9	3	35
	Gender Identity	6	1			7
	Habitability	3				3
	Immigration Status			1	1	2
	Marital Status			1		1
	National Origin	10	17	1	3	31
	Unknown					0
	Race	4	4	2	2	12
	Sex		6	7	1	14
Total		71	74	40	41	226
Type of Complaint	Different Terms/Condition	13	10	6	5	34
	Eviction	7	1	3	3	14
	Hostile Environment	6	8	3		17
	Intimidation/Harassment		3	4	3	10
	Modification/Accessibility	1	1	1	1	4
	Reasonable Accommodati	25	28	14	25	92
	Repairs/Maintenance		5	1		6
	Refuse to Rent	17	12	6	4	39
	Refuse to Sell		1			1
	Uknown	2	2	1		5
	Sexual Harassment		3	1		4
	Total		71	74	40	41

Table 55: Project Sentinel Fair Housing Complaints

b. Education and outreach

Project Sentinel conducted 53 fair housing educational workshops and trainings, including 19 to housing providers, in addition to participating in community events, trade shows, and distributing fair housing brochures to San José residents and housing providers.

In addition to legal services and representation, the consortium provides ongoing Fair Housing outreach and education services related to Fair Housing on behalf of the City. This work included group trainings on housing discrimination and fair housing rights. From July 2019 to June 2021, collectively the consortium provided 52 educational and outreach events. Performance measures for these events report that 80% of presentation attendees at Fair Housing Presentations are more educated and familiar with the laws governing housing.⁷¹ Project Sentinel hosted a Fair Housing Symposium on April 21st and May 7th of 2021. Over 200 people participated in the symposium.

4. Fair Housing issues reported during community and stakeholder engagement

In development of the current Assessment of Fair Housing, the City of San José sought the input of individuals throughout the city to identify housing challenges and solicit input on possible solutions. In focus groups, the question was asked “What are some of the biggest obstacles you or your clients have

⁷¹ City of San Jose Grants Management San Jose Fair Housing Legal and Educational Services Collaborative CDBG Annual Report for FY1920 and FY2021.

had to overcome in trying to get (and maintain) stable housing?” and “What do you think government agencies (city, county, housing authority) should be doing to eliminate/reduce those problems (described in answer to question above)?” The City, where possible, partnered with community-based organizations to reach populations of protected classes. Twenty-one focus groups were held, from December 2019 to March 2022. Prior to COVID-19, meetings were held in person. After, meetings were held online via zoom. Over 278 people took advantage of the in-person and online meeting opportunities. In addition, ten working groups were held to dive deeper into housing issues of 1) access to rental housing and rental housing production, 2) increasing homeownership opportunities for people from protected classes, 3) increasing access to areas of high opportunity and 4) increasing resources in underserved neighborhoods. In total, 191 people attended the working group meetings and weighed in on strategies to address these housing issues. In addition to the meetings, the City has administered three surveys in hopes to better understand the housing issues residents are facing. Within this broad range of community input, the following legal issues related to fair housing were most commonly identified:

- Source of income discrimination (specifically for persons with vouchers),
- Disability discrimination (lack of accessible housing, lack of responsiveness for requests for reasonable accommodation).
- Lack of capacity amongst nonprofit and legal organizations to assist all those that are in need of services.
- Differing perspectives and interpretation of reasonable accommodation standards make them difficult to resolve.

In addition, there were recommendations from residents and community stakeholders to extend some form of legal protections for housing for the following classes:

- Undocumented immigrants,
- Persons with criminal records (e.g., recommendations for the City to “Ban the Box”).

Appendices

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Appendix D: Displacement Analysis

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Appendix F: Additional Fair Housing Enforcement and Education Documentation

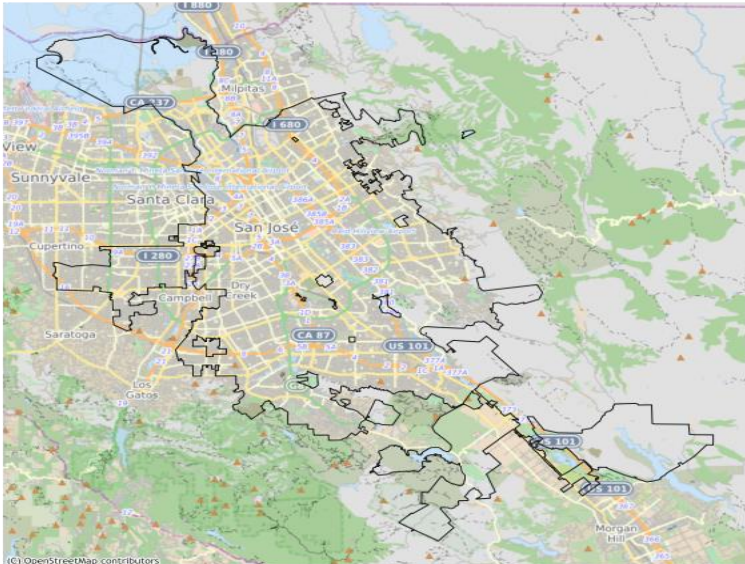
Appendix A

AFH Segregation Report: San José

AFFH SEGREGATION REPORT: SAN JOSE

UC Merced Urban Policy Lab and ABAG/MTC Staff

Version of Record: March 06, 16:00:17



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1 INTRODUCTION

The requirement to Affirmatively Further Fair Housing (AFFH) is derived from The Fair Housing Act of 1968, which prohibited discrimination concerning the sale, rental, and financing of housing based on race, color, religion, national origin, or sex—and was later amended to include familial status and disability.¹ The 2015 U.S. Department of Housing and Urban Development (HUD) Rule to Affirmatively Further Fair Housing and California Assembly Bill 686 (2018) mandate that each jurisdiction takes meaningful action to address significant disparities in housing needs and access to opportunity.²³ AB 686 requires that jurisdictions incorporate AFFH into their Housing Elements, which includes inclusive community participation, an assessment of fair housing, a site inventory reflective of AFFH, and the development of goals, policies, and programs to meaningfully address local fair housing issues. ABAG and UC Merced have prepared this report to assist Bay Area jurisdictions with the Assessment of Fair Housing section of the Housing Element.

Assessment of Fair Housing Components

The Assessment of Fair Housing includes five components, which are discussed in detail on pages 22-43 of [HCD's AFFH Guidance Memo](#):

- A: Summary of fair housing enforcement and outreach capacity
- B: Integration and segregation patterns, and trends related to people with protected characteristics
- C: Racially or ethnically concentrated areas of poverty
- D: Disparities in access to opportunity
- E: Disproportionate housing needs, including displacement risk

1.1 Purpose of this Report

This report describes racial and income segregation in Bay Area jurisdictions. Local jurisdiction staff can use the information in this report to help fulfill a portion of the second component of the Assessment of Fair Housing, which requires analysis of integration and segregation patterns and trends related to people with protected characteristics and lower incomes. Jurisdictions will still need to perform a similar analysis for familial status and populations with disability.

This report provides segregation measures for both the local jurisdiction and the region using several indices. For segregation between neighborhoods within a city (intra-city segregation), this report includes isolation indices, dissimilarity indices, and Theil's-H index. The isolation index measures

¹ <https://www.justice.gov/crt/fair-housing-act-2>

² HCD AFFH Guidance Memo

³ The 2015 HUD rule was reversed in 2020 and partially reinstated in 2021.



segregation for a single group, while the dissimilarity index measures segregation between two groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once. HCD's AFFH guidelines require local jurisdictions to include isolation indices and dissimilarity indices in the Housing Element. Theil's H index is provided in addition to these required measures. For segregation between cities within the Bay Area (inter-city segregation), this report includes dissimilarity indices at the regional level as required by HCD's AFFH guidelines. HCD's AFFH guidelines also require jurisdictions to compare conditions at the local level to the rest of the region; and this report presents the difference in the racial and income composition of a jurisdiction relative to the region as a whole to satisfy the comparison requirement.

1.2 Defining Segregation

Segregation is the separation of different demographic groups into different geographic locations or communities, meaning that groups are unevenly distributed across geographic space. This report examines two spatial forms of segregation: neighborhood level segregation *within* a local jurisdiction and city level segregation *between* jurisdictions in the Bay Area.

Neighborhood level segregation (*within* a jurisdiction, or *intra-city*): Segregation of race and income groups can occur from neighborhood to neighborhood *within* a city. For example, if a local jurisdiction has a population that is 20% Latinx, but some neighborhoods are 80% Latinx while others have nearly no Latinx residents, that jurisdiction would have segregated neighborhoods.

City level segregation (*between* jurisdictions in a region, or *inter-city*): Race and income divides also occur *between* jurisdictions in a region. A region could be very diverse with equal numbers of white, Asian, Black, and Latinx residents, but the region could also be highly segregated with each city comprised solely of one racial group.

There are many factors that have contributed to the generation and maintenance of segregation. Historically, racial segregation stemmed from explicit discrimination against people of color, such as restrictive covenants, redlining, and discrimination in mortgage lending. This history includes many overtly discriminatory policies made by federal, state, and local governments (Rothstein 2017). Segregation patterns are also affected by policies that appear race-neutral, such as land use decisions and the regulation of housing development.

Segregation has resulted in vastly unequal access to public goods such as quality schools, neighborhood services and amenities, parks and playgrounds, clean air and water, and public safety (Trounstine 2015). This generational lack of access for many communities, particularly people of color and lower income residents, has often resulted in poor life outcomes, including lower educational attainment, higher morbidity rates, and higher mortality rates (Chetty and Hendren 2018, Ananat 2011, Burch 2014, Cutler and Glaeser 1997, Sampson 2012, Sharkey 2013).

1.3 Segregation Patterns in the Bay Area

Across the San Francisco Bay Area, white residents and above moderate-income residents are significantly more segregated from other racial and income groups (see Appendix 2). The highest levels of racial segregation occur between the Black and white populations. The analysis completed for this report indicates that the amount of racial segregation both *within* Bay Area cities and *across* jurisdictions in the region has decreased since the year 2000. This finding is consistent with recent research from the Othering and Belonging Institute at UC Berkeley, which concluded that “[a]lthough 7

of the 9 Bay Area counties were more segregated in 2020 than they were in either 1980 or 1990, racial residential segregation in the region appears to have peaked around the year 2000 and has generally declined since.”⁴ However, compared to cities in other parts of California, Bay Area jurisdictions have more neighborhood level segregation between residents from different racial groups. Additionally, there is also more racial segregation *between* Bay Area cities compared to other regions in the state.

1.4 Segregation and Land Use

It is difficult to address segregation patterns without an analysis of both historical and existing land use policies that impact segregation patterns. Land use regulations influence what kind of housing is built in a city or neighborhood (Lens and Monkkonen 2016, Pendall 2000). These land use regulations in turn impact demographics: they can be used to affect the number of houses in a community, the number of people who live in the community, the wealth of the people who live in the community, and where within the community they reside (Trounstine 2018). Given disparities in wealth by race and ethnicity, the ability to afford housing in different neighborhoods, as influenced by land use regulations, is highly differentiated across racial and ethnic groups (Bayer, McMillan, and Reuben 2004).⁵ ABAG/MTC plans to issue a separate report detailing the existing land use policies that influence segregation patterns in the Bay Area.

⁴ For more information, see <https://belonging.berkeley.edu/most-segregated-cities-bay-area-2020>.

⁵ Using a household-weighted median of Bay Area county median household incomes, regional values were \$61,050 for Black residents, \$122,174 for Asian/Pacific Islander residents, \$121,794 for white residents, and \$76,306 for Latinx residents. For the source data, see U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B19013B, Table B19013D, B19013H, and B19013I.



Definition of Terms - Geographies

Neighborhood: In this report, “neighborhoods” are approximated by tracts.⁶ Tracts are statistical geographic units defined by the U.S. Census Bureau for the purposes of disseminating data. In the Bay Area, tracts contain on average 4,500 residents. Nearly all Bay Area jurisdictions contain at least two census tracts, with larger jurisdictions containing dozens of tracts.

Jurisdiction: Jurisdiction is used to refer to the 109 cities, towns, and unincorporated county areas that are members of ABAG. Though not all ABAG jurisdictions are cities, this report also uses the term “city” interchangeably with “jurisdiction” in some places.

Region: The region is the nine-county San Francisco Bay Area, which is comprised of Alameda County, Contra Costa County, Marin County, Napa County, San Francisco County, San Mateo County, Santa Clara County, Solano County, and Sonoma County.

⁶ Throughout this report, neighborhood level segregation measures are calculated using census tract data. However, the racial dot maps in Figure 1 and Figure 5 use data from census blocks, while the income group dot maps in Figure 8 and Figure 12 use data from census block groups. These maps use data derived from a smaller geographic scale to better show spatial differences in where different groups live. Census block groups are subdivisions of census tracts, and census blocks are subdivisions of block groups. In the Bay Area, block groups contain on average 1,500 people, while census blocks contain on average 95 people.



2 RACIAL SEGREGATION IN CITY OF SAN JOSE

Definition of Terms - Racial/Ethnic Groups

The U.S. Census Bureau classifies racial groups (e.g. white or Black/African American) separately from Hispanic/Latino ethnicity.⁷ This report combines U.S. Census Bureau definitions for race and ethnicity into the following racial groups:

White: Non-Hispanic white

Latinx: Hispanic or Latino of any race⁸

Black: Non-Hispanic Black/African American

Asian/Pacific Islander: Non-Hispanic Asian or Non-Hispanic Pacific Islander

People of Color: All who are not non-Hispanic white (including people who identify as “some other race” or “two or more races”)⁹

2.1 Neighborhood Level Racial Segregation (*within* City of San Jose)

Racial dot maps are useful for visualizing how multiple racial groups are distributed within a specific geography. The racial dot map of San Jose in Figure 1 below offers a visual representation of the spatial distribution of racial groups within the jurisdiction. Generally, when the distribution of dots does not suggest patterns or clustering, segregation measures tend to be lower. Conversely, when clusters of certain groups are apparent on a racial dot map, segregation measures may be higher.

⁷ More information about the Census Bureau’s definitions of racial groups is available here:

<https://www.census.gov/topics/population/race/about.html>.

⁸ The term Hispanic has historically been used to describe people from numerous Central American, South American, and Caribbean countries. In recent years, the term Latino or Latinx has become preferred. This report generally uses Latinx to refer to this racial/ethnic group.

⁹ Given the uncertainty in the data for population size estimates for racial and ethnic groups not included in the Latinx, Black, or Asian/Pacific Islander categories, this report only analyzes these racial groups in the aggregate People of Color category.



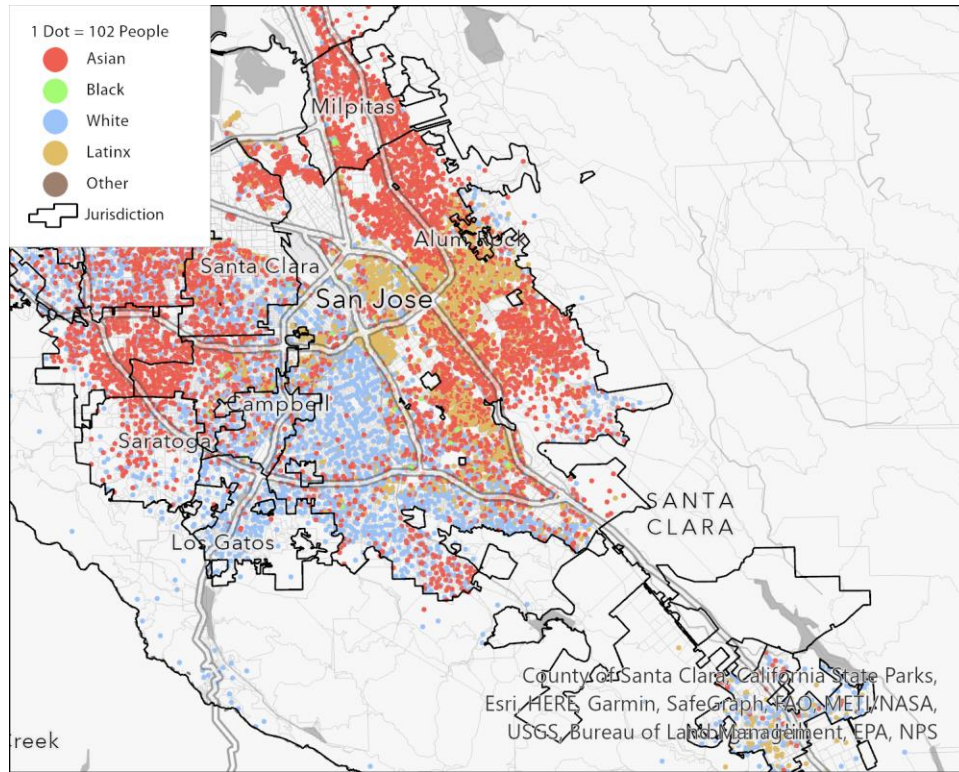


Figure 1: Racial Dot Map of San Jose (2020)

Universe: Population. Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The plot shows the racial distribution at the census block level for City of San Jose and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

There are many ways to quantitatively measure segregation. Each measure captures a different aspect of the ways in which groups are divided within a community. One way to measure segregation is by using an **isolation index**:

- The isolation index compares each neighborhood’s composition to the jurisdiction’s demographics as a whole.
- This index ranges from 0 to 1. Higher values indicate that a particular group is more isolated from other groups.
- Isolation indices indicate the potential for contact between different groups. The index can be interpreted as the experience of the average member of that group. For example, if the isolation index is .65 for Latinx residents in a city, then the average Latinx resident in that city lives in a neighborhood that is 65% Latinx.

Within City of San Jose the most isolated racial group is Asian residents. San Jose’s isolation index of 0.487 for Asian residents means that the average Asian resident lives in a neighborhood that is 48.7% Asian. Other racial groups are less isolated, meaning they may be more likely to encounter other racial groups in their neighborhoods. The isolation index values for all racial groups in San Jose for the years 2000, 2010, and 2020 can be found in Table 1 below. Among all racial groups in this jurisdiction, the white population’s isolation index has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.

The “Bay Area Average” column in this table provides the average isolation index value across Bay Area jurisdictions for different racial groups in 2020.¹⁰ The data in this column can be used as a comparison to provide context for the levels of segregation experienced by racial groups in this jurisdiction. For example, Table 1 indicates the average isolation index value for white residents across all Bay Area jurisdictions is 0.491, meaning that in the average Bay Area jurisdiction a white resident lives in a neighborhood that is 49.1% white.

Table 1: Racial Isolation Index Values for Segregation within San Jose

Race	San Jose			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander	0.382	0.443	0.487	0.245
Black/African American	0.042	0.039	0.038	0.053
Latinx	0.454	0.459	0.426	0.251
White	0.522	0.440	0.352	0.491

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 2 below shows how racial isolation index values in San Jose compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each racial group notes the isolation index value for that group in City of San Jose, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for racial groups in their jurisdiction compare to other jurisdictions in the region.

¹⁰ This average only includes the 104 jurisdictions that have more than one census tract, which is true for all comparisons of Bay Area jurisdictions’ segregation measures in this report. The segregation measures in this report are calculated by comparing the demographics of a jurisdiction’s census tracts to the jurisdiction’s demographics, and such calculations cannot be made for the five jurisdictions with only one census tract (Brisbane, Calistoga, Portola Valley, Rio Vista, and Yountville).

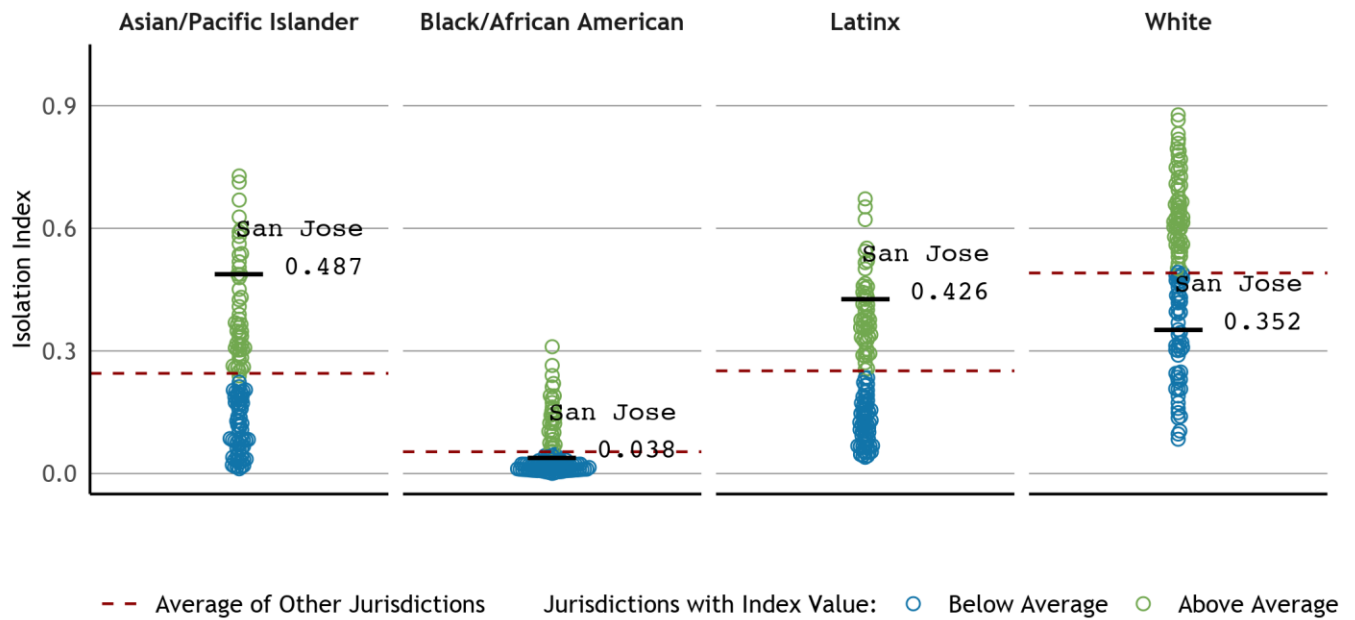


Figure 2: Racial Isolation Index Values for San Jose Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Another way to measure segregation is by using a **dissimilarity index**:

- This index measures how evenly any two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index at the jurisdiction level can be interpreted as the share of one group that would have to move neighborhoods to create perfect integration for these two groups.
- The dissimilarity index ranges from 0 to 1. Higher values indicate that groups are more unevenly distributed (e.g. they tend to live in different neighborhoods).

Dissimilarity Index Guidance for Cities with Small Racial Group Populations

The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population.

HCD's AFFH guidance requires the Housing Element to include the dissimilarity index values for racial groups, but also offers flexibility in emphasizing the importance of various measures. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 4), jurisdiction staff use the isolation index or Thiel's H-Index to gain a more accurate understanding of their jurisdiction's neighborhood-level segregation patterns (*intra-city segregation*).

If a jurisdiction has a very small population of a racial group, this indicates that segregation between the jurisdiction and the region (*inter-city segregation*) is likely to be an important feature of the jurisdiction's segregation patterns.

In City of San Jose, the Black/African American group is 2.7 percent of the population - so staff should be aware of this small population size when evaluating dissimilarity index values involving this group.

Table 2 below provides the dissimilarity index values indicating the level of segregation in San Jose between white residents and residents who are Black, Latinx, or Asian/Pacific Islander. The table also provides the dissimilarity index between white residents and all residents of color in the jurisdiction, and all dissimilarity index values are shown across three time periods (2000, 2010, and 2020).

In San Jose the highest segregation is between Latinx and white residents (see Table 2). San Jose's Latinx /white dissimilarity index of 0.461 means that 46.1% of Latinx (or white) residents would need to move to a different neighborhood to create perfect integration between Latinx residents and white residents.

The "Bay Area Average" column in this table provides the average dissimilarity index values for these racial group pairings across Bay Area jurisdictions in 2020. The data in this column can be used as a comparison to provide context for the levels of segregation between communities of color are from white residents in this jurisdiction.

For example, Table 2 indicates that the average Latinx/white dissimilarity index for a Bay Area jurisdiction is 0.207, so on average 20.7% of Latinx (or white residents) in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect integration between Latinx and white residents in that jurisdiction.

Table 2: Racial Dissimilarity Index Values for Segregation within San Jose

Race	San Jose			Bay Area Average
	2000	2010	2020	2020
Asian/Pacific Islander vs. White	0.483	0.497	0.456	0.185
Black/African American vs. White	0.413*	0.387*	0.373*	0.244
Latinx vs. White	0.536	0.487	0.461	0.207
People of Color vs. White	0.458	0.436	0.400	0.168

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Figure 3 below shows how dissimilarity index values in City of San Jose compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each racial group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each racial group pairing notes the dissimilarity index value in San Jose, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Similar to Figure 2, local staff can use this chart to contextualize how segregation levels between white residents and communities of color in their jurisdiction compare to the rest of the region. However, staff should be mindful of whether a racial group in their jurisdiction has a small population (approximately less than 5% of the jurisdiction’s population), as the dissimilarity index value is less reliable for small populations.

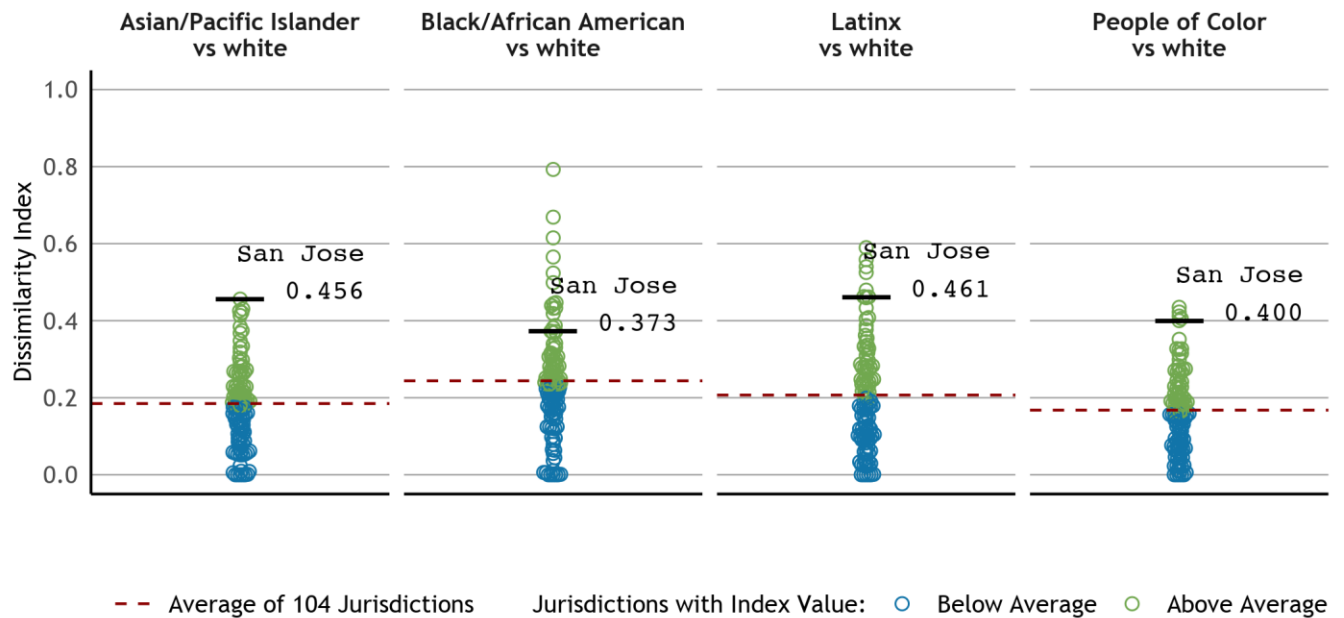


Figure 3: Racial Dissimilarity Index Values for San Jose Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction’s total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction’s population (see Table 4), jurisdiction staff could focus on the isolation index or Thiel’s H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.

The **Theil’s H Index** can be used to measure segregation between all groups within a jurisdiction:

- This index measures how diverse each neighborhood is compared to the diversity of the whole city. Neighborhoods are weighted by their size, so that larger neighborhoods play a more significant role in determining the total measure of segregation.
- The index ranges from 0 to 1. A Theil’s H Index value of 0 would mean all neighborhoods within a city have the same demographics as the whole city. A value of 1 would mean each group lives exclusively in their own, separate neighborhood.
- For jurisdictions with a high degree of diversity (multiple racial groups comprise more than 10% of the population), Theil’s H offers the clearest summary of overall segregation.

The Theil’s H Index values for neighborhood racial segregation in San Jose for the years 2000, 2010, and 2020 can be found in Table 3 below. The “Bay Area Average” column in the table provides the average Theil’s H Index across Bay Area jurisdictions in 2020. Between 2010 and 2020, the Theil’s H Index for racial segregation in San Jose declined, suggesting that there is now less neighborhood level racial segregation within the jurisdiction. In 2020, the Theil’s H Index for racial segregation in San Jose

was higher than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in San Jose is more than in the average Bay Area city.

Table 3: Theil’s H Index Values for Racial Segregation within San Jose

Index	San Jose			Bay Area Average
	2000	2010	2020	2020
Theil's H Multi-racial	0.169	0.161	0.136	0.042

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 4 below shows how Theil’s H index values for racial segregation in San Jose compare to values in other Bay Area jurisdictions in 2020. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil’s H index value for neighborhood racial segregation in San Jose, and the dashed red line represents the average Theil’s H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood racial segregation levels in their jurisdiction compare to other jurisdictions in the region.

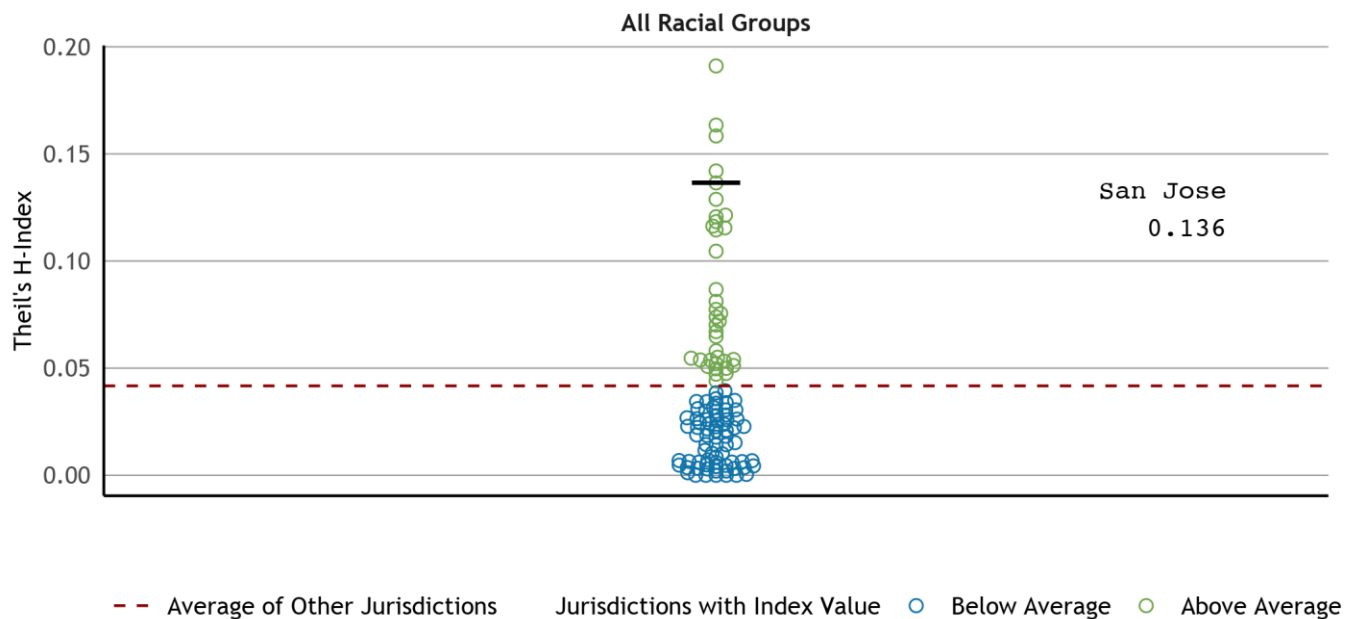


Figure 4: Theil’s H Index Values for Racial Segregation in San Jose Compared to Other Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

2.2 Regional Racial Segregation (*between San Jose and other jurisdictions*)

At the regional level, segregation is measured between *cities* instead of between *neighborhoods*. Racial dot maps are not only useful for examining neighborhood racial segregation within a jurisdiction, but these maps can also be used to explore the racial demographic differences between different jurisdictions in the region. Figure 5 below presents a racial dot map showing the spatial distribution of racial groups in San Jose as well as in nearby Bay Area cities.

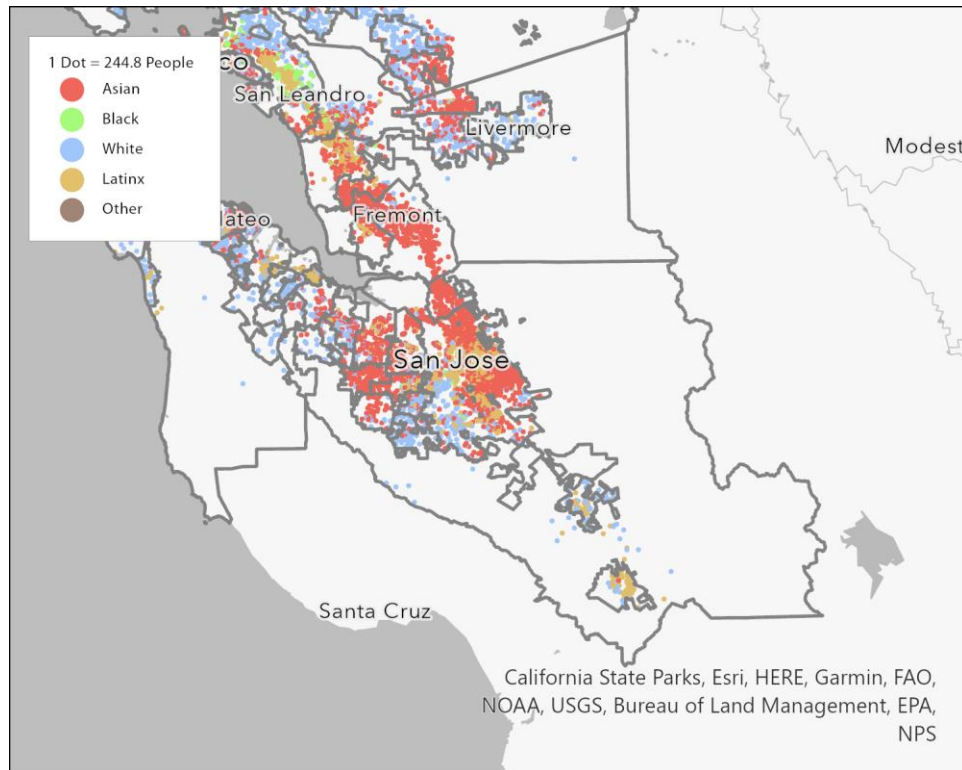


Figure 5: Racial Dot Map of San Jose and Surrounding Areas (2020)

Universe: Population.

Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The plot shows the racial distribution at the census block level for City of San Jose and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

To understand how each city contributes to the total segregation of the Bay Area, one can look at the difference in the racial composition of a jurisdiction compared to the racial composition of the region as a whole. The racial demographics in San Jose for the years 2000, 2010, and 2020 can be found in Table 4 below. The table also provides the racial composition of the nine-county Bay Area. As of 2020, San Jose has a lower share of white residents than the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a higher share of Asian/Pacific Islander residents.

Table 4: Population by Racial Group, San Jose and the Region

Race	San Jose			Bay Area
	2000	2010	2020	2020
Asian/Pacific Islander	26.6%	32.1%	38.5%	28.2%
Black/African American	3.3%	2.9%	2.7%	5.6%
Latinx	30.2%	33.2%	31.2%	24.4%
Other or Multiple Races	3.9%	3.2%	4.2%	5.9%
White	36.0%	28.7%	23.3%	35.8%

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, Census 2010, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Figure 6 below compares the racial demographics in San Jose to those of all 109 Bay Area jurisdictions.¹¹ In this chart, each dot represents a Bay Area jurisdiction. For each racial group, the spread of dots represents the range of that group’s representation among Bay Area jurisdictions. Additionally, the black line within each racial group notes the percentage of the population of City of San Jose represented by that group and how that percentage ranks among all 109 jurisdictions. Local staff can use this chart to compare the representation of different racial groups in their jurisdiction to those groups’ representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

¹¹ While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

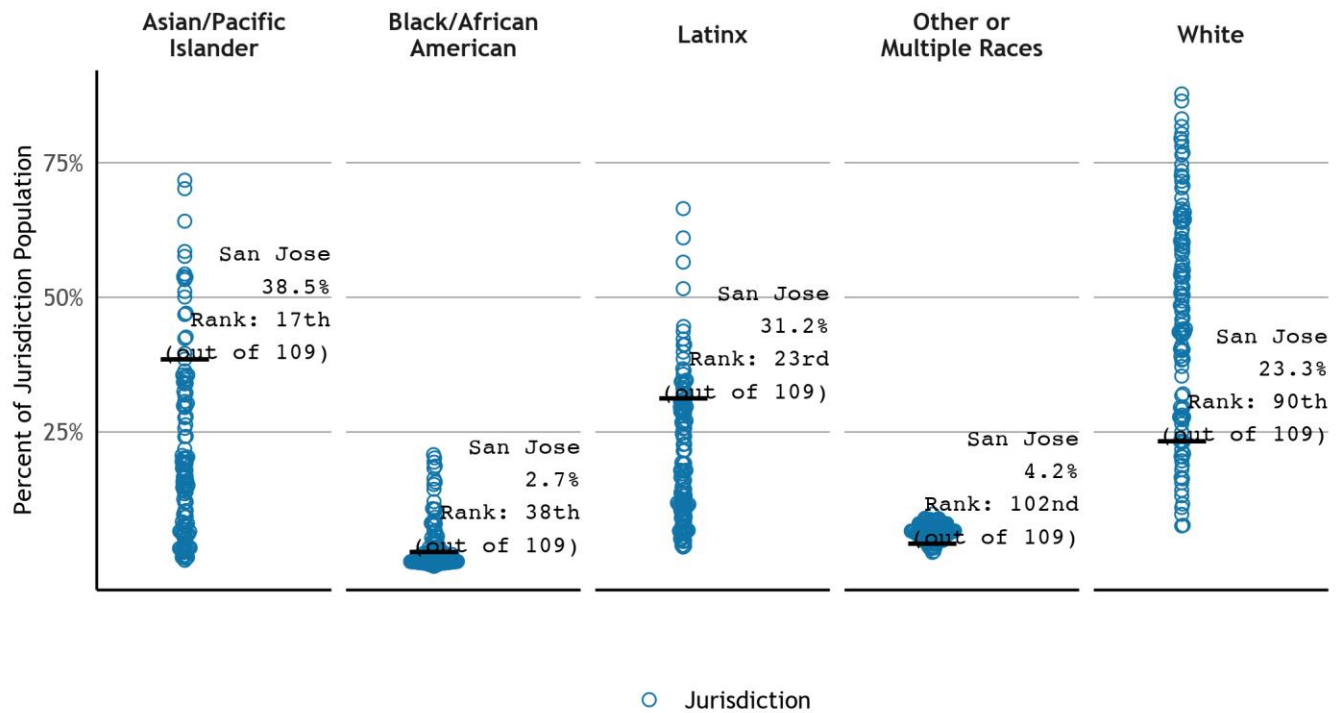


Figure 6: Racial Demographics of San Jose Compared to All Bay Area Jurisdictions (2020)

Universe: Bay Area Jurisdictions.

Source U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

The map in Figure 7 below also illustrates regional racial segregation between San Jose and other jurisdictions. This map demonstrates how the percentage of people of color in San Jose and surrounding jurisdictions compares to the Bay Area as a whole:

- Jurisdictions shaded orange have a share of people of color that is less than the Bay Area as a whole, and the degree of difference is greater than five percentage points.
- Jurisdictions shaded white have a share of people of color comparable to the regional percentage of people of color (within five percentage points).
- Jurisdictions shaded grey have a share of people of color that is more than five percentage points greater than the regional percentage of people of color.

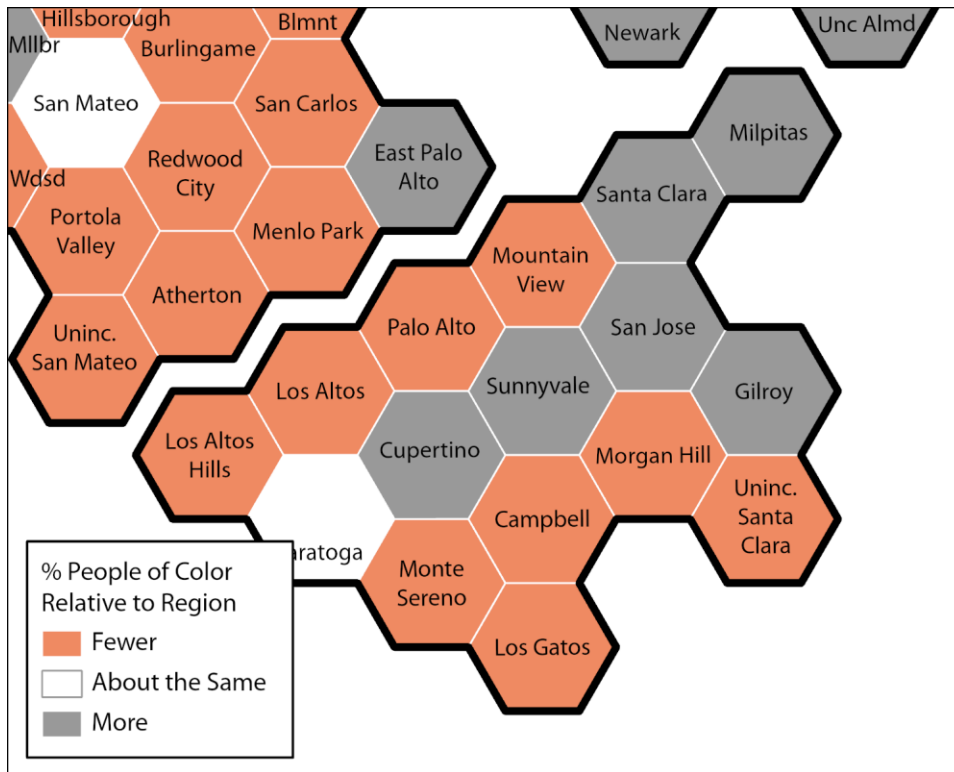


Figure 7: Comparing the Share of People of Color in San Jose and Vicinity to the Bay Area (2020)

Universe: Population.

Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: People of color refer to persons not identifying as non-Hispanic white. The nine-county Bay Area is the reference region for this map.

Segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Table 5 presents dissimilarity index, isolation index, and Theil’s H index values for racial segregation for the entire nine-county Bay Area in 2010 and 2020. In the previous section of this report focused on neighborhood level racial segregation, these indices were calculated by comparing the racial demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 5, these measures are calculated by comparing the racial demographics of local jurisdictions to the region’s racial makeup. For example, looking at the 2020 data, Table 5 shows the white isolation index value for the region is 0.429, meaning that on average white Bay Area residents live in a jurisdiction that is 42.9% white in 2020. An example of regional dissimilarity index values in Table 5 is the Black/white dissimilarity index value of 0.459, which means that across the region 45.9% of Black (or white) residents would need to move to a different jurisdiction to evenly distribute Black and white residents across Bay Area jurisdictions. The dissimilarity index values in Table 5 reflect recommendations made in HCD’s AFFH guidance for calculating dissimilarity at the region level.¹² The regional value for the Theil’s H index measures how

¹² For more information on HCD’s recommendations regarding data considerations for analyzing integration and segregation patterns, see page 31 of the AFFH Guidance Memo.

diverse each Bay Area jurisdiction is compared to the racial diversity of the whole region. A Theil's H Index value of 0 would mean all *jurisdictions* within the Bay Area have the same racial demographics as the entire region, while a value of 1 would mean each racial group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for racial segregation decreased slightly between 2010 and 2020, meaning that racial groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 5: Regional Racial Segregation Measures

Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

3 INCOME SEGREGATION IN CITY OF SAN JOSE

Definition of Terms - Income Groups

When analyzing segregation by income, this report uses income group designations consistent with the Regional Housing Needs Allocation and the Housing Element:

Very low-income: individuals earning less than 50% of Area Median Income (AMI)

Low-income: individuals earning 50%-80% of AMI

Moderate-income: individuals earning 80%-120% of AMI

Above moderate-income: individuals earning 120% or more of AMI

Additionally, this report uses the term "lower-income" to refer to all people who earn less than 80% of AMI, which includes both low-income and very low-income individuals.

The income groups described above are based on U.S. Department of Housing and Urban Development (HUD) calculations for 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 income categories used in this report are based on the AMI for the HUD metro area where this jurisdiction is located.

3.1 Neighborhood Level Income Segregation (*within San Jose*)

Income segregation can be measured using similar indices as racial segregation. Income dot maps, similar to the racial dot maps shown in Figures 1 and 5, are useful for visualizing segregation between multiple income groups at the same time. The income dot map of San Jose in Figure 8 below offers a visual representation of the spatial distribution of income groups within the jurisdiction. As with the racial dot maps, when the dots show lack of a pattern or clustering, income segregation measures tend to be lower, and conversely, when clusters are apparent, the segregation measures may be higher as well.



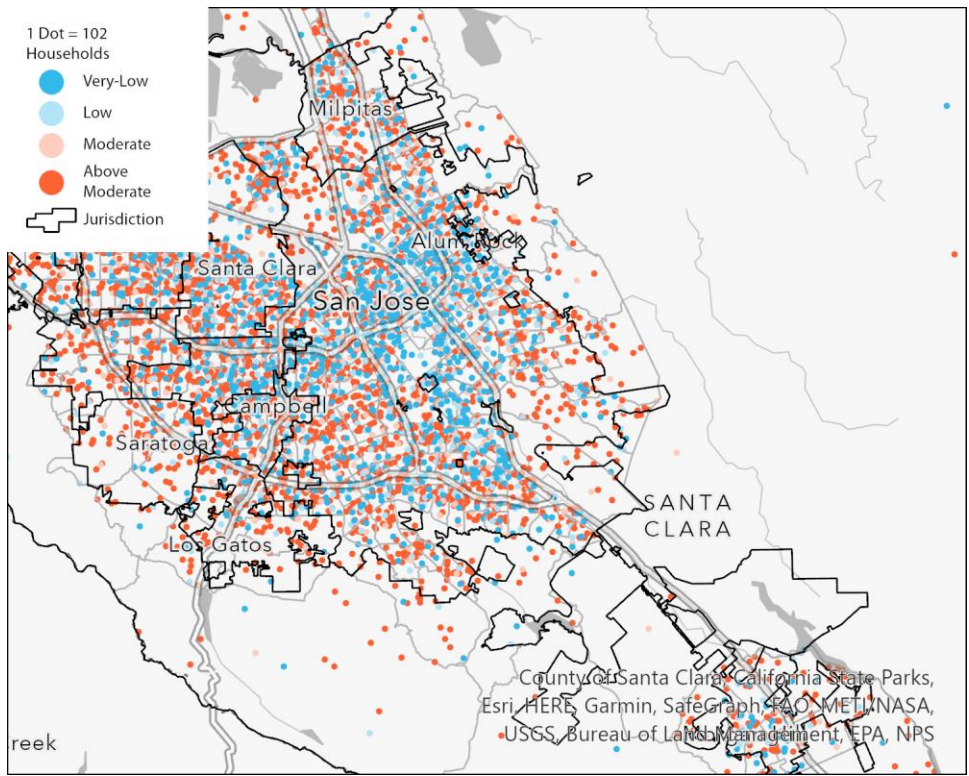


Figure 8: Income Dot Map of San Jose (2015)

Universe: Population.
Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.
Note: The plot shows the income group distribution at the census block group level for City of San Jose and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

The isolation index values for all income groups in San Jose for the years 2010 and 2015 can be found in Table 6 below.¹³ Above Moderate-income residents are the most isolated income group in San Jose. San Jose’s isolation index of 0.465 for these residents means that the average Above Moderate-income resident in San Jose lives in a neighborhood that is 46.5% Above Moderate-income. Among all income groups, the Above Moderate-income population’s isolation index has changed the most over time, becoming less segregated from other income groups between 2010 and 2015.

Similar to the tables presented earlier for neighborhood racial segregation, the “Bay Area Average” column in Table 6 provides the average isolation index value across Bay Area jurisdictions for different income groups in 2015. The data in this column can be used as a comparison to provide context for the levels of segregation experienced by income groups in this jurisdiction. For example, Table 6 indicates the average isolation index value for very low-income residents across Bay Area jurisdictions is 0.269,

¹³ This report presents data for income segregation for the years 2010 and 2015, which is different than the time periods used for racial segregation. This deviation stems from the [data source recommended for income segregation calculations](#) in HCD’s AFFH Guidelines. This data source most recently updated with data from the 2011-2015 American Community Survey 5-year estimates. For more information on HCD’s recommendations for calculating income segregation, see [page 32 of HCD’s AFFH Guidelines](#).

meaning that in the average Bay Area jurisdiction a very low-income resident lives in a neighborhood that is 26.9% very low-income.

Table 6: Income Group Isolation Index Values for Segregation within San Jose

Income Group	San Jose		Bay Area Average
	2010	2015	2015
Very Low-Income (<50% AMI)	0.366	0.415	0.269
Low-Income (50%-80% AMI)	0.137	0.174	0.145
Moderate-Income (80%-120% AMI)	0.207	0.203	0.183
Above Moderate-Income (>120% AMI)	0.532	0.465	0.507

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 9 below shows how income group isolation index values in San Jose compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of isolation index values among Bay Area jurisdictions. Additionally, the black line within each income group notes the isolation index value for that group in San Jose, and each dashed red line represents the Bay Area average for the isolation index for that group. Local staff can use this chart to contextualize how segregation levels for income groups in their jurisdiction compare to the rest of the region.

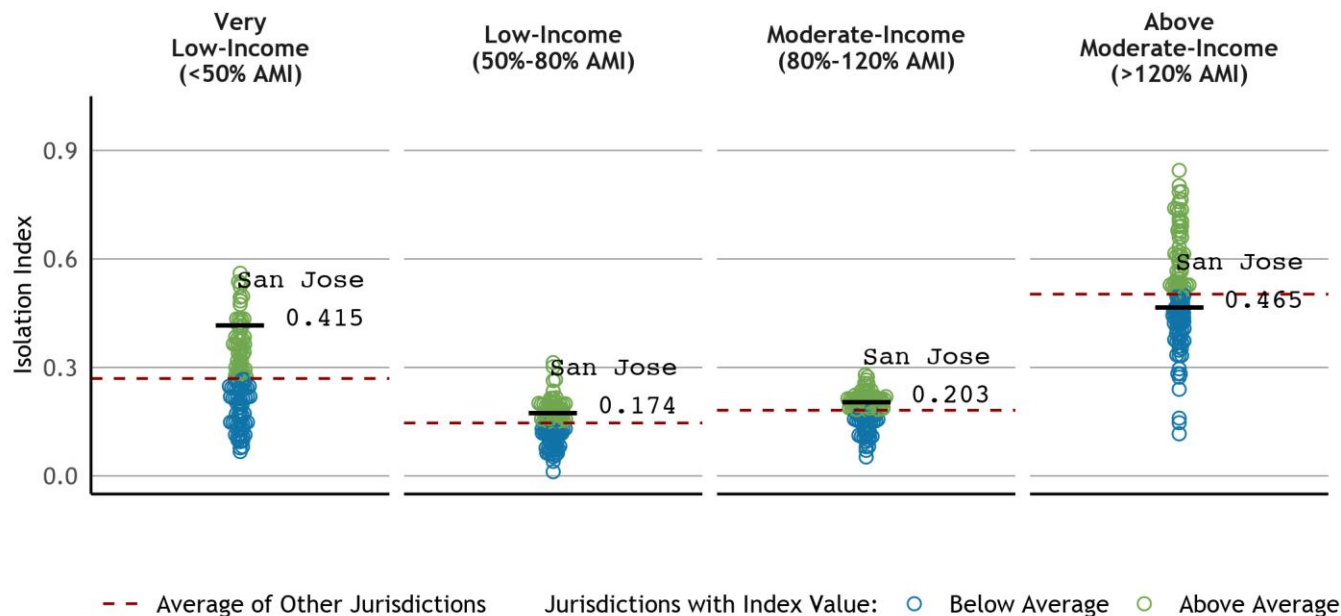


Figure 9: Income Group Isolation Index Values for San Jose Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Table 7 below provides the dissimilarity index values indicating the level of segregation in San Jose between residents who are lower-income (earning less than 80% of AMI) and those who are not lower-income (earning above 80% of AMI). This data aligns with the requirements described in HCD’s AFFH Guidance Memo for identifying dissimilarity for lower-income households.¹⁴ Segregation in San Jose between lower-income residents and residents who are not lower-income increased between 2010 and 2015. Additionally, Table 7 shows dissimilarity index values for the level of segregation in Albany between residents who are very low-income (earning less than 50% of AMI) and those who are above moderate-income (earning above 120% of AMI). This supplementary data point provides additional nuance to an analysis of income segregation, as this index value indicates the extent to which a jurisdiction’s lowest and highest income residents live in separate neighborhoods.

Similar to other tables in this report, the “Bay Area Average” column shows the average dissimilarity index values for these income group pairings across Bay Area jurisdictions in 2015. For example, Table 7 indicates that the average dissimilarity index between lower-income residents and other residents in a Bay Area jurisdiction is 0.198, so on average 19.8% of lower-income residents in a Bay Area jurisdiction would need to move to a different neighborhood within the jurisdiction to create perfect income group integration in that jurisdiction.

¹⁴ For more information, see page 32 of HCD’s AFFH Guidance Memo.

In 2015, the income segregation in San Jose between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions (See Table 7). This means that the lower-income residents are more segregated from other residents within San Jose compared to other Jurisdictions in the region.

Table 7: Income Group Dissimilarity Index Values for Segregation within San Jose

Income Group	San Jose		Bay Area Average
	2010	2015	2015
Below 80% AMI vs. Above 80% AMI	0.332	0.352	0.198
Below 50% AMI vs. Above 120% AMI	0.418	0.450	0.253

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 10 below shows how dissimilarity index values for income segregation in San Jose compare to values in other Bay Area jurisdictions. In this chart, each dot represents a Bay Area jurisdiction. For each income group pairing, the spread of dots represents the range of dissimilarity index values among Bay Area jurisdictions. Additionally, the black line within each income group pairing notes the dissimilarity index value in San Jose, and each dashed red line represents the Bay Area average for the dissimilarity index for that pairing. Local staff can use this chart to contextualize how segregation levels between lower-income residents and wealthier residents in their jurisdiction compared to the rest of the region.

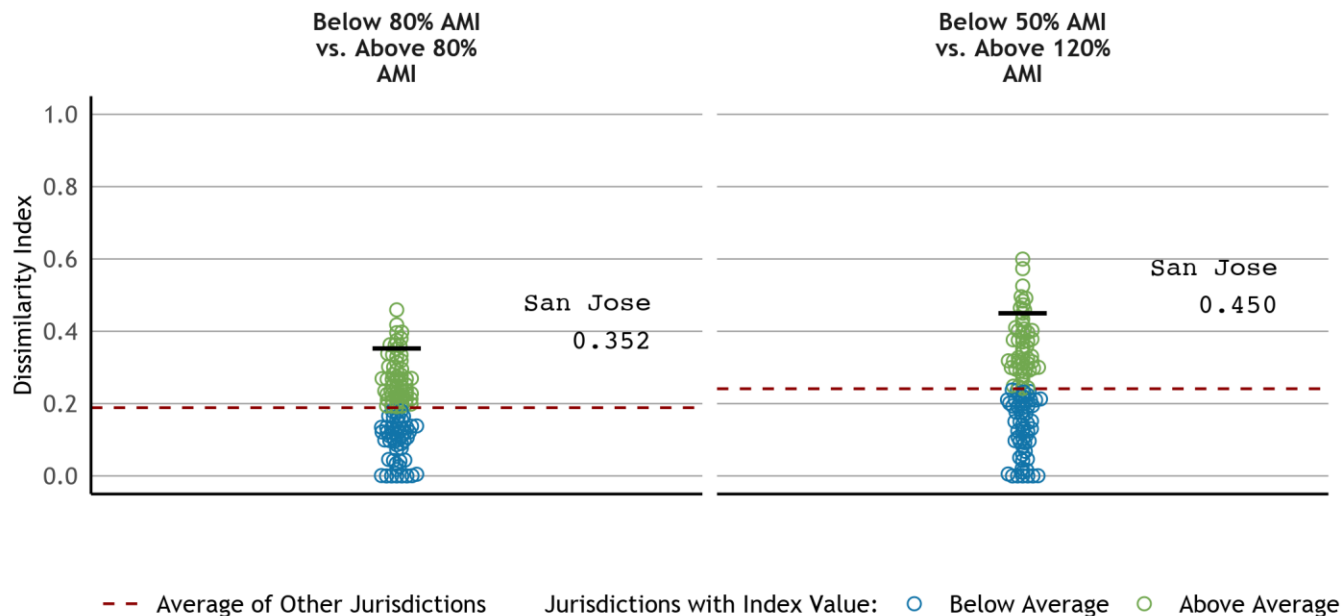


Figure 10: Income Group Dissimilarity Index Values for San Jose Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

The Theil’s H Index values for neighborhood income group segregation in San Jose for the years 2010 and 2015 can be found in Table 8 below. The “Bay Area Average” column in this table provides the average Theil’s H Index value across Bay Area jurisdictions for different income groups in 2015. By 2015, the Theil’s H Index value for income segregation in San Jose was about the same amount as it had been in 2010. In 2015, the Theil’s H Index value for income group segregation in San Jose was higher than the average value for Bay Area jurisdictions, indicating there is more neighborhood level income segregation in San Jose than in the average Bay Area city.

Table 8: Theil’s H Index Values for Income Segregation within San Jose

Index	San Jose		Bay Area Average
	2010	2015	2015
Theil's H Multi-income	0.099	0.101	0.043

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 11 below shows how Theil's H index values for income group segregation in San Jose compare to values in other Bay Area jurisdictions in 2015. In this chart, each dot represents a Bay Area jurisdiction. Additionally, the black line notes the Theil's H index value for income group segregation in San Jose, and the dashed red line represents the average Theil's H index value across Bay Area jurisdictions. Local staff can use this chart to compare how neighborhood income group segregation levels in their jurisdiction compare to other jurisdictions in the region.

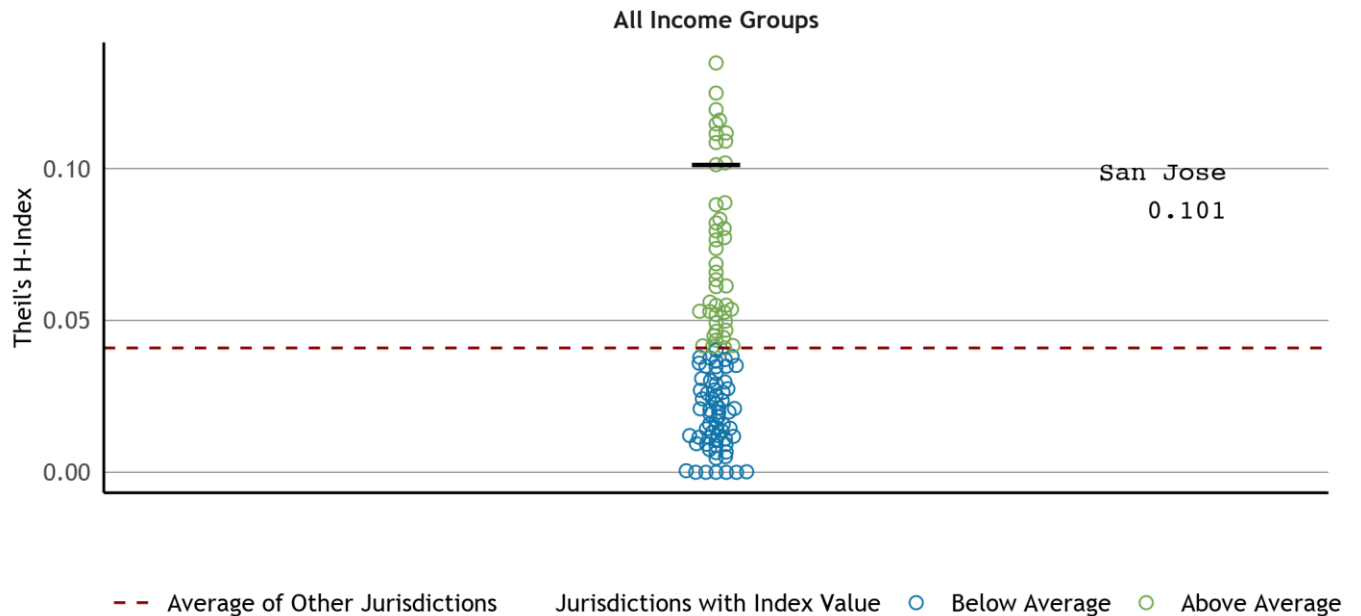


Figure 11: Income Group Theil's H Index Values for San Jose Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

3.2 Regional Income Segregation (*between* San Jose and other jurisdictions)

At the regional level, segregation is measured between jurisdictions instead of between neighborhoods. Income dot maps are not only useful for examining neighborhood income segregation within a jurisdiction, but these maps can also be used to explore income demographic differences between jurisdictions in the region. Figure 12 below presents an income dot map showing the spatial distribution of income groups in San Jose as well as in nearby Bay Area jurisdictions.

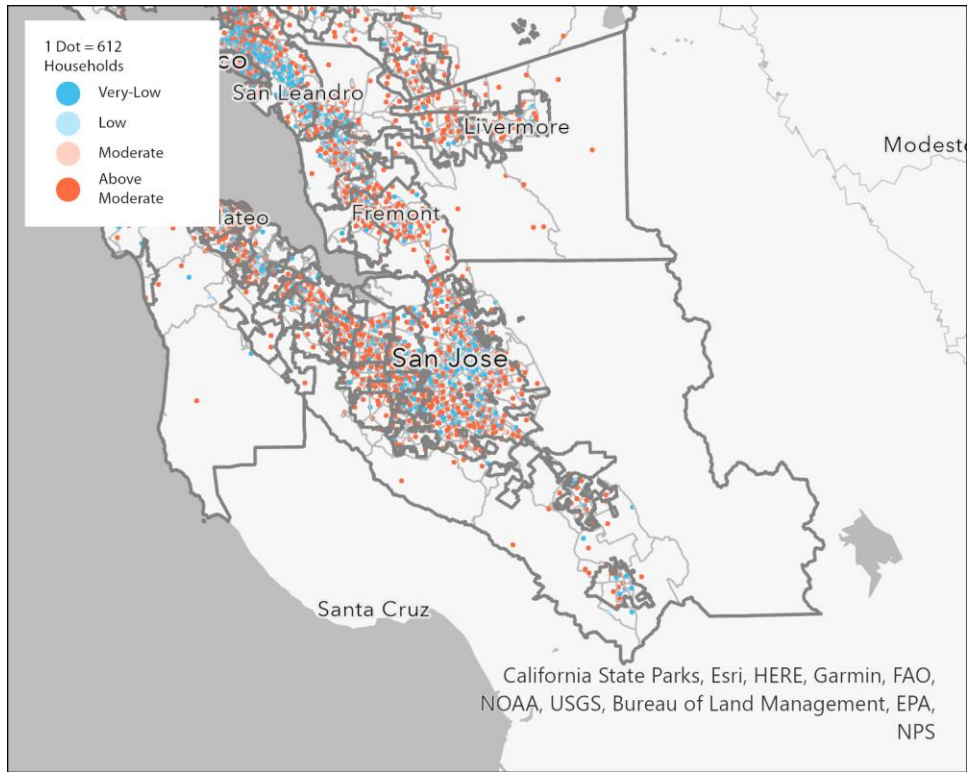


Figure 12: Income Dot Map of San Jose and Surrounding Areas (2015)

Universe: Population.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

Note: The plot shows the income group distribution at the census block group level for City of San Jose and vicinity. Dots in each block group are randomly placed and should not be construed as actual placement of individuals.

When looking at income segregation between jurisdictions in the Bay Area, one can examine how San Jose differs from the region. The income demographics in San Jose for the years 2010 and 2015 can be found in Table 9 below. The table also provides the income composition of the nine-county Bay Area in 2015. As of that year, San Jose had a higher share of very low-income residents than the Bay Area as a whole, a similar share of low-income residents, a similar share of moderate-income residents, and a lower share of above moderate-income residents.

Table 9: Population by Income Group, San Jose and the Region

Income Group	San Jose		Bay Area
	2010	2015	2015
Very Low-Income (<50% AMI)	27.93%	33.16%	28.7%
Low-Income (50%-80% AMI)	10.76%	14.57%	14.3%
Moderate-Income (80%-120% AMI)	18.16%	17.9%	17.6%
Above Moderate-Income (>120% AMI)	43.16%	34.37%	39.4%



Universe: Population.

Source: Data for 2015 is from Housing U.S. Department of and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 13 below compares the income demographics in San Jose to other Bay Area jurisdictions.¹⁵ Like the chart in Figure 3, each dot represents a Bay Area jurisdiction. For each income group, the spread of dots represents the range of that group's representation among Bay Area jurisdictions. The smallest range is among jurisdictions' moderate-income populations, while Bay Area jurisdictions vary the most in the share of their population that is above moderate-income. Additionally, the black lines within each income group note the percentage of San Jose population represented by that group and how that percentage ranks among other jurisdictions. Local staff can use this chart to compare the representation of different income groups in their jurisdiction to those groups' representation in other jurisdictions in the region, which can indicate the extent of segregation between this jurisdiction and the region.

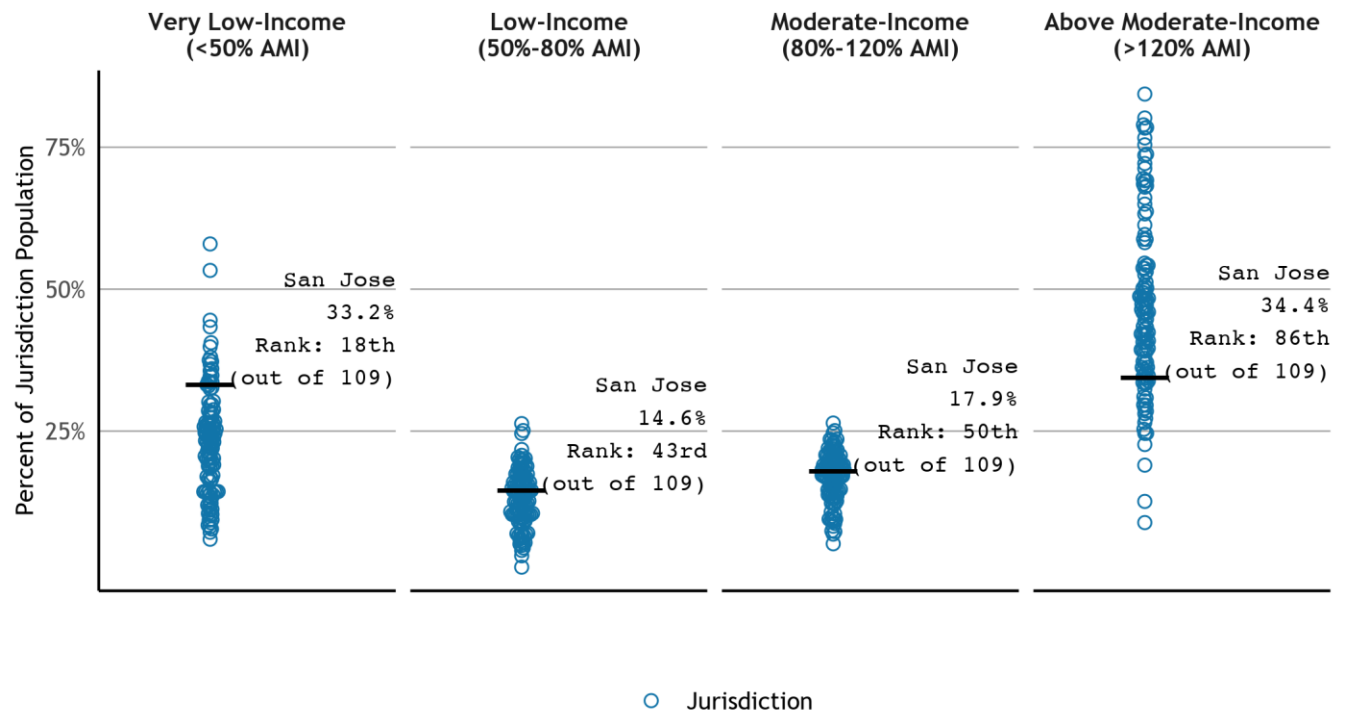


Figure 13: Income Demographics of San Jose Compared to Other Bay Area Jurisdictions (2015)

Universe: Bay Area Jurisdictions.

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data.

¹⁵ While comparisons of segregation measures are made only using the 104 jurisdictions with more than one census tract, this comparison of jurisdiction level demographic data can be made using all 109 jurisdictions.

Income segregation between jurisdictions in the region can also be analyzed by calculating regional values for the segregation indices discussed previously. Similar to the regional racial segregation measures shown in Table 5, Table 10 presents dissimilarity index, isolation index, and Theil's H index values for income segregation for the entire nine-county Bay Area in 2010 and 2015. In the previous section of this report focused on neighborhood level income segregation, segregation indices were calculated by comparing the income demographics of the census tracts within a jurisdiction to the demographics of the jurisdiction as a whole. In Table 10, these measures are calculated by comparing the income demographics of local jurisdictions to the region's income group makeup. For example, looking at 2015 data, Table 10 shows the regional isolation index value for very low-income residents is 0.315 for 2015, meaning that on average very low-income Bay Area residents live in a jurisdiction that is 31.5% very low-income. The regional dissimilarity index for lower-income residents and other residents is 0.194 in 2015, which means that across the region 19.4% of lower-income residents would need to move to a different jurisdiction to create perfect income group integration in the Bay Area as a whole. The regional value for the Theil's H index measures how diverse each Bay Area jurisdiction is compared to the income group diversity of the whole region. A Theil's H Index value of 0 would mean all jurisdictions within the Bay Area have the same income demographics as the entire region, while a value of 1 would mean each income group lives exclusively in their own separate jurisdiction. The regional Theil's H index value for income segregation decreased slightly between 2010 and 2015, meaning that income groups in the Bay Area are now slightly less separated by the borders between jurisdictions.

Table 10: Regional Income Segregation Measures

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

4 APPENDIX 1: SUMMARY OF FINDINGS

4.1 Segregation in City of San Jose

- The isolation index measures the segregation of a single group, and the dissimilarity index measures segregation between two different groups. The Theil's H-Index can be used to measure segregation between all racial or income groups across the city at once.
- As of 2020, Asian residents are the most segregated compared to other racial groups in San Jose, as measured by the isolation index. Asian residents live in neighborhoods where they are less likely to come into contact with other racial groups.
- Among all racial groups, the white population's isolation index value has changed the most over time, becoming less segregated from other racial groups between 2000 and 2020.
- According to the dissimilarity index, within San Jose the highest level of racial segregation is between Latinx and white residents.¹⁶
- According to the Theil's H-Index, neighborhood racial segregation in San Jose declined between 2010 and 2020. Neighborhood income segregation stayed about the same between 2010 and 2015.
- Above Moderate-income residents are the most segregated compared to other income groups in San Jose. Above Moderate-income residents live in neighborhoods where they are less likely to encounter residents of other income groups.
- Among all income groups, the Above Moderate-income population's segregation measure has changed the most over time, becoming less segregated from other income groups between 2010 and 2015.
- According to the dissimilarity index, segregation between lower-income residents and residents who are not lower-income has increased between 2010 and 2015. In 2015, the income segregation in San Jose between lower-income residents and other residents was higher than the average value for Bay Area jurisdictions.

4.2 Segregation Between City of San Jose and Other jurisdictions in the Bay Area Region

- San Jose has a lower share of white residents than other jurisdictions in the Bay Area as a whole, a higher share of Latinx residents, a lower share of Black residents, and a higher share of Asian/Pacific Islander residents.

¹⁶ The analysis conducted for this report suggests that dissimilarity index values are unreliable for a population group if that group represents approximately less than 5% of the jurisdiction's total population. ABAG/MTC recommends that when cities have population groups that are less than 5% of the jurisdiction's population (see Table 15 in Appendix 2), jurisdiction staff could focus on the isolation index or Thiel's H-Index to gain a more accurate understanding of neighborhood-level racial segregation in their jurisdiction.



- Regarding income groups, San Jose has a higher share of very low-income residents than other jurisdictions in the Bay Area as a whole, a similar share of low-income residents, a similar share of moderate-income residents, and a lower share of above moderate-income residents.

5 APPENDIX 2: SEGREGATION DATA

Appendix 2 combines tabular data presented throughout this report into a more condensed format. This data compilation is intended to enable local jurisdiction staff and their consultants to easily reference this data and re-use the data in the Housing Element or other relevant documents/analyses.

Table 11 in this appendix combines data from Table 1, Table 2, and Table 3 in the body of the report. Table 12 in this appendix combines data from Table 6, Table 7, and Table 8 in the body of the report. Table 13 represents a duplication of Table 5 in the body of the report; Table 14 represents a duplication of Table 10 in the body of the report; Table 15 in this appendix represents a duplication of Table 4 in the body of the report, while Table 16 represents a duplication of Table 9 in the body of the report.

Table 11: Neighborhood Racial Segregation Levels in San Jose

Index	Race	San Jose			Bay Area Average
		2000	2010	2020	2020
Isolation	Asian/Pacific Islander	0.382	0.443	0.487	0.245
	Black/African American	0.042	0.039	0.038	0.053
	Latinx	0.454	0.459	0.426	0.251
	White	0.522	0.440	0.352	0.491
Dissimilarity	Asian/Pacific Islander vs. White	0.483	0.497	0.456	0.185
	Black/African American vs. White	0.413*	0.387*	0.373*	0.244
	Latinx vs. White	0.536	0.487	0.461	0.207
	People of Color vs. White	0.458	0.436	0.400	0.168
Theil's H Multi-racial	All	0.169	0.161	0.136	0.042

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Note: If a number is marked with an asterisk (*), it indicates that the index is based on a racial group making up less than 5 percent of the jurisdiction population, leading to unreliable numbers.

Table 12: Neighborhood Income Segregation Levels in San Jose

Index	Income Group	San Jose		Bay Area Average
		2010	2015	2015
Isolation	Very Low-Income (<50% AMI)	0.366	0.415	0.269
	Low-Income (50%-80% AMI)	0.137	0.174	0.145
	Moderate-Income (80%-120% AMI)	0.207	0.203	0.183
	Above Moderate-Income (>120% AMI)	0.532	0.465	0.507
Dissimilarity	Below 80% AMI vs. Above 80% AMI	0.332	0.352	0.198
	Below 50% AMI vs. Above 120% AMI	0.418	0.450	0.253
Theil's H Multi-racial	All	0.099	0.101	0.043

Universe: Population.

Source: Income data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Table 13: Regional Racial Segregation Measures

Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H Multi-racial	All Racial Groups	0.103	0.097

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4.

Table 14: Regional Income Segregation Measures

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H Multi-income	All Income Groups	0.034	0.032

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Table 15: Population by Racial Group, San Jose and the Region

Race	San Jose			Bay Area
	2000	2010	2020	2020
Asian/Pacific Islander	26.64%	32.09%	38.54%	35.8%
Black/African American	3.3%	2.91%	2.71%	5.6%
Latinx	30.17%	33.16%	31.21%	28.2%
Other or Multiple Races	3.86%	3.16%	4.24%	24.4%
White	36.04%	28.69%	23.3%	5.9%

Universe: Population.

Source: IPUMS National Historical Geographic Information System (NHGIS). U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002. Data from 2010 is from U.S. Census Bureau, 2010 Census of Population and Housing, Table P4. Data for 2000 is standardized to 2010 census tract geographies and is from U.S. Census Bureau, Census 2000, Table P004.

Table 16: Population by Income Group, San Jose and the Region

Income Group	San Jose		Bay Area
	2010	2015	2015
Very Low-Income (<50% AMI)	27.93%	33.16%	28.7%
Low-Income (50%-80% AMI)	10.76%	14.57%	14.3%
Moderate-Income (80%-120% AMI)	18.16%	17.9%	17.6%
Above Moderate-Income (>120% AMI)	43.16%	34.37%	39.4%

Universe: Population.

Source: Data for 2015 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data. Data for 2010 is from U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

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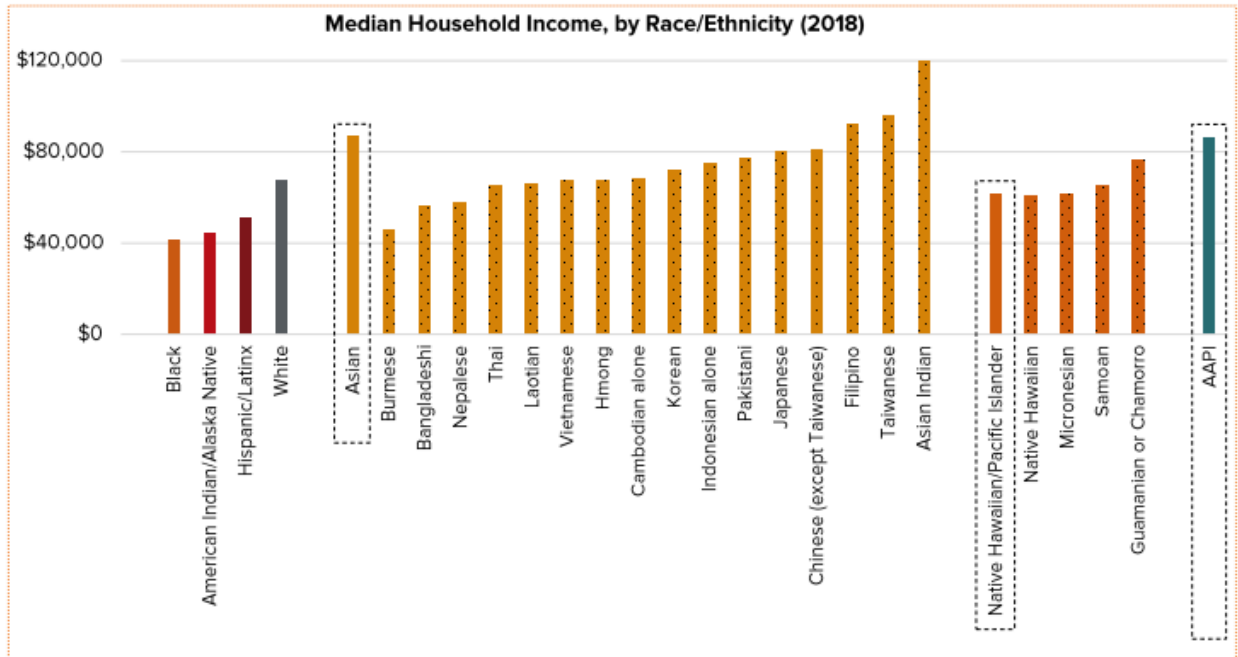
Appendix B

Disaggregated AAPI Data and Analysis

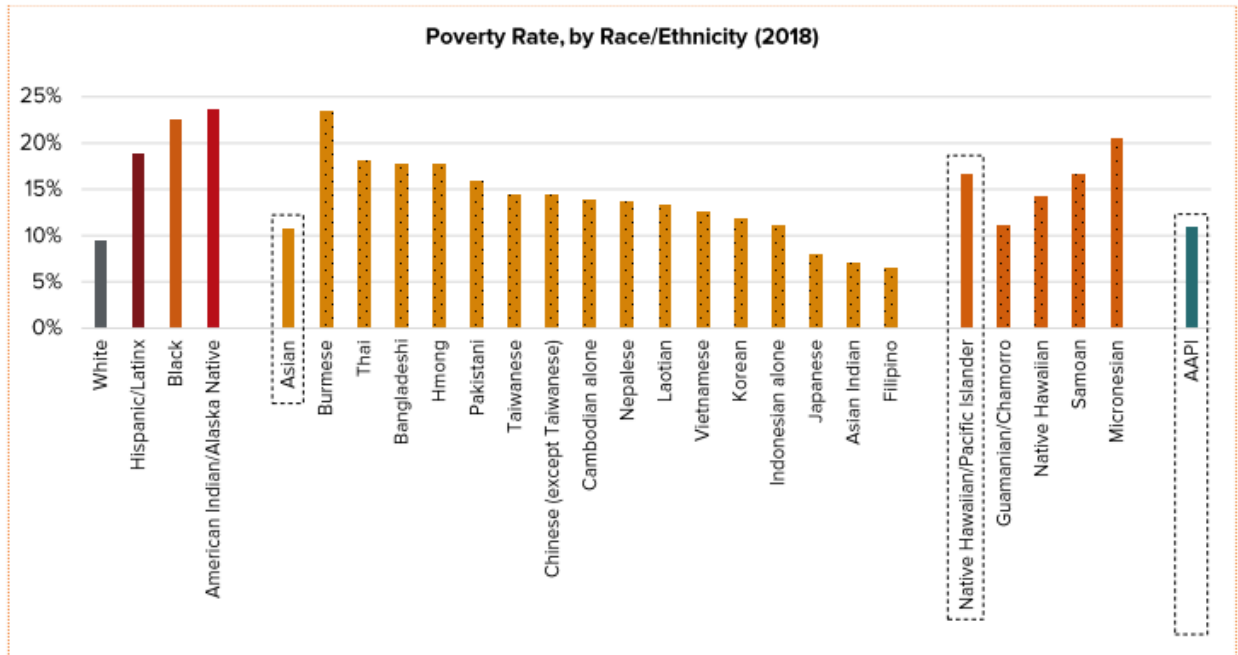
National disaggregated AAPI data¹

By most national housing and economic metrics, the aggregated group of Asian Americans, Native Hawaiians, and Pacific Islanders (AAPIs) is doing well. The AAPI homeownership rate is higher than other communities of color. Poverty is lower. Rent burden is lower. AAPI median household income is higher than non-Hispanic White median household income. However, as shown in Figures 26 and 27, below, housing and economic data varies widely by AAPI-subgroup, with Asian Indian and Chinese sub-groups (the 2 AAPI largest sub-groups in the U.S., accounting for over 40% of the AAPI population) skewing most metrics to show higher degrees of economic success than would characterize most other sub-groups.

¹ This analysis largely drawn from https://prosperitynow.org/sites/default/files/PDFs/Policy/CAPACD-PN_AAPI_Fact_File_FINAL_11.10.20.pdf

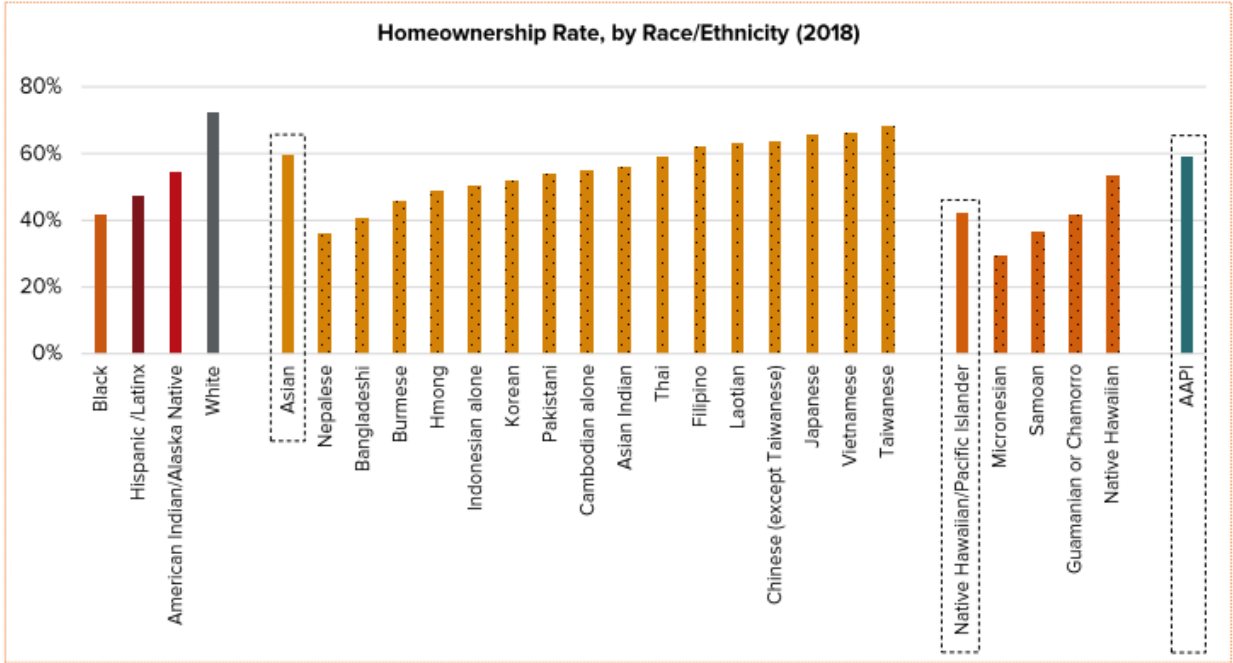


Source: U.S. Census Bureau. (2019). 2018 ACS 1-Year ACS S0201 Select Population Profiles
 Note: The AAPI category is aggregated by weighted averages.

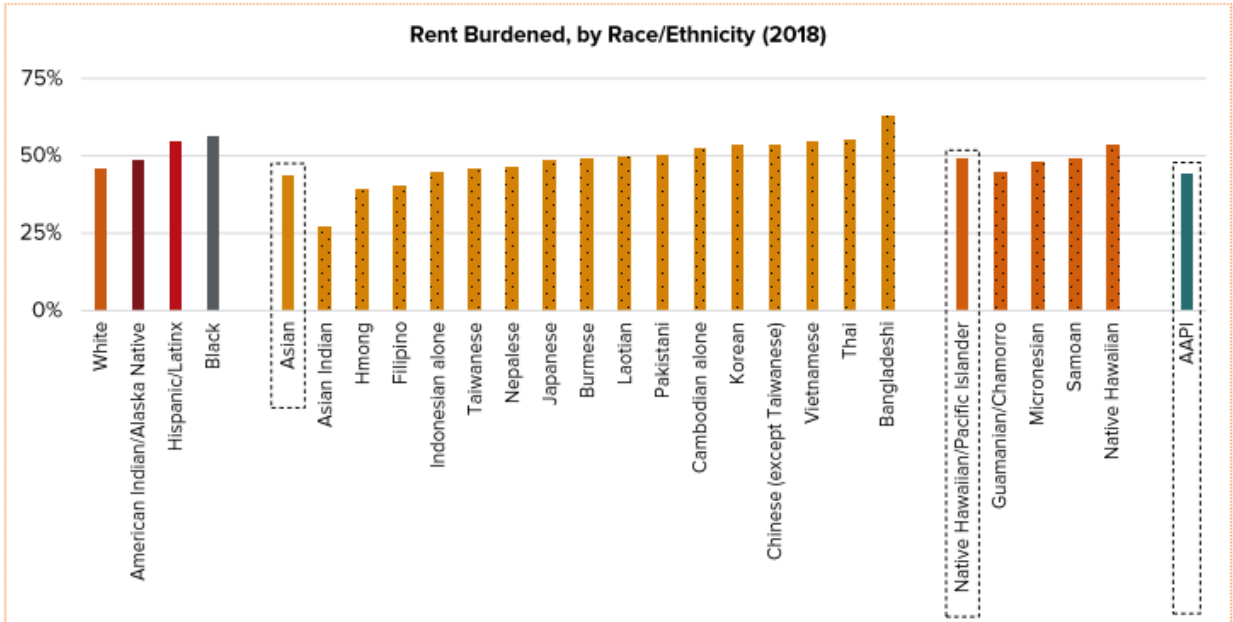


Source: U.S. Census Bureau. (2019). 2018 ACS 1-Year ACS S0201 Select Population Profiles
 Note: The AAPI category is aggregated by weighted averages.

Figure 1: National disaggregated AAPI economic data



Source: U.S. Census Bureau. (2019). 2018 ACS 1-Year ACS S0201 Select Population Profiles
 Note: The AAPI category is aggregated by weighted averages.



Source: U.S. Census Bureau. (2019). 2018 ACS 1-Year ACS S0201 Select Population Profiles
 Note: The AAPI category is aggregated by weighted averages.

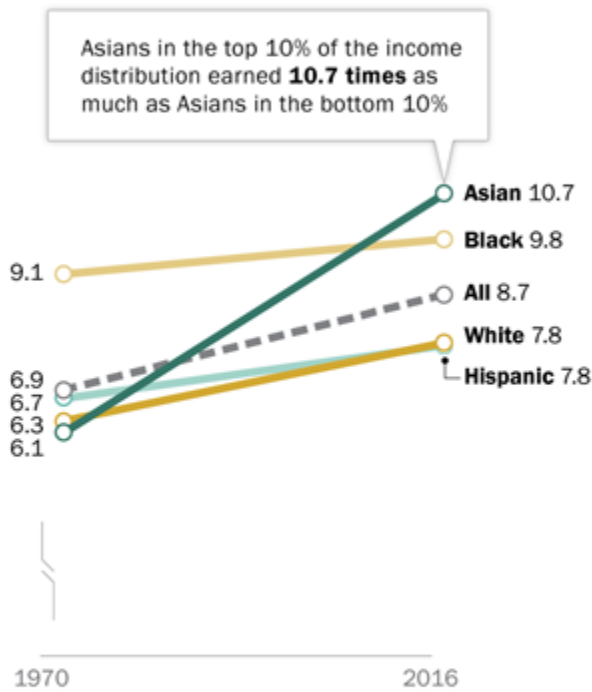
Figure 2: National disaggregated AAPI housing metrics

AAPIs are a diverse collection of communities who have had widely divergent pathways to this country (including populations – like Native Hawaiians – who were indigenous to the U.S. territorial boundaries),

different and varied histories in this country. Per analysis by the Pew Research Center, AAPIs are the most economically divided racial/ethnic group in the U.S.:²

From lowest to highest: Income inequality in U.S. increased most among Asians from 1970 to 2016

Ratio of income at the 90th percentile to income at the 10th percentile



Note: Whites, blacks and Asians include only non-Hispanics and are single-race only in 2016. Hispanics are of any race. Asians include Pacific Islanders. Income is adjusted for household size. See Methodology for details.

Source: Pew Research Center analysis of 1970 decennial census and 2016 American Community Survey (IPUMS).

"Income Inequality in the U.S. Is Rising Most Rapidly Among Asians"

PEW RESEARCH CENTER

Figure 3: Economic inequality within major racial/ethnic groups

Therefore, in order to get a better picture of the economic and housing conditions of AAPIs, aggregate data is inadequate. AAPI Data, to the extent that they are available, should be disaggregated.

² <https://www.pewresearch.org/social-trends/2018/07/12/income-inequality-in-the-u-s-is-rising-most-rapidly-among-asians/>

San José disaggregated AAPI data

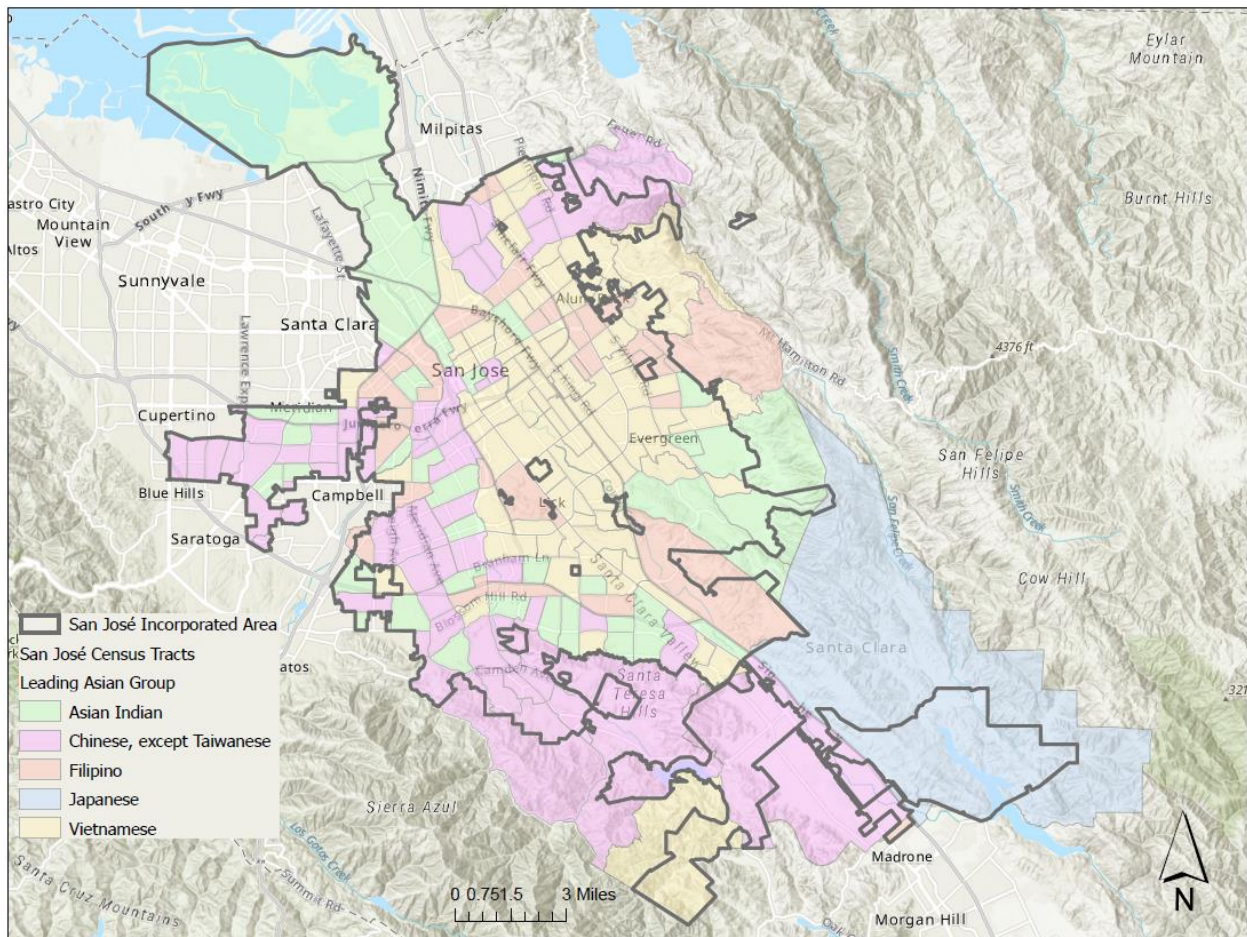
a. Overview

Similar to data about national AAPI groups, housing and economic data in San José varies widely by AAPI sub-group. Disaggregating AAPI data reveals a much more nuanced picture of segregation in San José, in which internal segregation within the AAPI community is more profound than between AAPIs and non-Hispanic Whites or even between non-Hispanic Whites and any other racial/ethnic group. For these reasons, City staff has analyzed – to the extent that data is available – disaggregated AAPI data throughout our AFH, breaking the larger category of AAPI into the following sub-groups:

- Chinese (including Taiwanese) and Asian Indians,
- Southeast Asians,
- All other AAPIs.

b. Geography of AAPIs in San José / Demographics of 4 Largest Sub-groups

Per Map 34, below, Chinese Americans and Indian Americans tend to be the predominant Asian ethnicities in the western, northern, and southern areas of the City and Vietnamese and Filipino Americans tend to be the predominant Asian ethnicities in the central and eastern areas of the City.



Map 1: Distribution of AAPI population by ancestry/ethnicity

These patterns of geographic distribution roughly correlate with San José’s broader patterns of segregation by race and income, with Chinese and Indian people being the predominant Asian ethnicity in West and South San José which are richer and whiter and Vietnamese (with some Filipino/a/x tracts) being the predominant Asian ethnicity in Central and East San José which is less white and lower income.

These four AAPI subgroups – Chinese, Indian, Vietnamese, and Filipino/a/x – the four largest subgroups by population in San José, look even more distinct from each other (and from the larger racial category) when looking at their housing and economic statistics. Per Table 48, below, Vietnamese households in San José have a lower median household income, larger average households, and a higher rate of rent burdened households than San José households in the aggregate. Conversely, Indian and Chinese households in San José have higher median household incomes, smaller average households, and a lower rate of rent burdened households than San José households in the aggregate. Filipino/a/x household economic indicators are generally above Vietnamese and below Indian and Chinese.

AAPI Ethnic Group	San José Population	Median Household Income	Average Household Size	% of Renters who are Rent Burdened	Home-ownership Rate
San José TOTAL	1,021,786	\$115,893	3.07	50.8%	55.2%
Asian Aggregate	385,177	\$119,229	3.23	46.4%	63.6%
Vietnamese	124,680	\$83,175	3.58	67.4%	61.1%
Chinese	109,184	\$168,302	3.28	48.2%	73.3%
Indian	74,856	\$229,179	3.12	15.5%	60.2%
Filipino/a/x	71,528	\$146,969	3.85	45.5%	59.4%

Figure 4: San José Disaggregated AAPI Economic and Housing Data, 2019 1-year ACS

Likewise, looking at population distribution across TCAC/HCD Opportunity Map major categories reveals distinctly different socio-spatial distributions:

TCAC/HCD Opportunity Category	% of City’s Total Population in Category	% of City’s AAPI Population in Category	% of City’s Vietnamese Population in Category	% of City’s Chinese Population in Category	% of City’s Asian Indian Population in Category	% of City’s Filipino/a/x Population in Category
High	33.3%	38.8%	19.1%	56.2%	53.8%	23.5%
Medium	34.7%	28.3%	30.9%	30.0%	35.2%	38.0%
Low	31.9%	33.0%	50.1%	13.8%	11.0%	38.6%

Table 1: Population distribution by Race/Ethnicity by major TCAC/HCD Opportunity Map category

These different groups are emblematic of the AAPI sub-categories created by City staff to further analyze patterns of segregation in our city. Vietnamese Americans are the single largest group in the Southeast Asian sub-category. Indian Americans and Chinese Americans (including Taiwanese) are the groups that define the high proportion tech visa sub-category. And, the Filipino/a/x population’s distribution across the TCAC/HCD’s categories more closely approximates the overall category of AAPIs.

c. AAPIs who represent a High Proportion of Tech-related Visas

As with national AAPI data, Asian Indian and Chinese economic data skews aggregate AAPI data points upward (see Appendix C: Disaggregated AAPI Data and Analysis for more details). That is, Asian Indian and Chinese relative economic success drives aggregate AAPI data around household income, homeownership rate, households that are not rent burdened, etc.³ These differential statistics are largely due to patterns of immigration and employment related to the tech industry and the sector’s high usage rates of high-skilled foreign immigrants, particularly from China and India. Nationally, including renewals, there are over 600,000 highly educated, professional class visas issued⁴ each year. At over 400,000 visas annually, the H-1B visa⁵ is single largest and most well-known of these programs. Over 75% of H-1B visas are issued to immigrants from India and China:

H-1B Visas Issued by Top Five Country of Origin (Includes Initial Employment and Renewals)

Country of Origin	2019	2018	2017	2017-2019 Annual Average
India	278,491	243,994	276,423	266,303
China	50,609	39,700	31,477	40,595
Canada	4,615	3,273	3,442	3,777
South Korea	3,476	3,195	3,307	3,326
Philippines	2,707	2,568	3,822	3,032

NOTE China data does not include Hong Kong or Taiwan, which together account for an additional 2,000+ H-1B visas per year.
NOTE The numbers of annual H-1B visas in the table above do not include the spouses and dependent children of the visa holders, who also receive temporary resident status (through the H-4 visa).

Table 2: H-1B Visas, 2017-2019

Country of origin statistics are similar across other categories of high-skilled employment visas⁶.

Annually, tens of thousands highly skilled employment visas are issued for employees at locations in Santa Clara County. While not all of these high-skilled immigrants end up living in San José, these visas represent an annual influx into the region of highly paid (though perhaps not relative to their peers⁷), highly educated immigrants from China and India. These immigrants tend to settle in west, southwest, and northeast San José, where the school districts are perceived to be better. These immigrants and their children have reshaped the demographics of many formerly predominantly white neighborhoods. Yet, despite shifts in racial demographics, these neighborhoods remain expensive (and therefore exclusionary) as well as high resource/high opportunity.

Interestingly, while a high proportion of these tech-driven immigrants live in high resource/high opportunity neighborhoods – similar to the population of non-Hispanic Whites – they do not have the same geographic distribution pattern as non-Hispanic Whites. The Dissimilarity Index between non-

³ https://prosperitynow.org/sites/default/files/PDFs/Policy/CAPACD-PN_AAPI_Fact_File_FINAL_11.10.20.pdf

⁴ <https://travel.state.gov/content/travel/en/legal/visa-law0/visa-statistics.html>

⁵ See for e.g., <https://www.pewresearch.org/fact-tank/2018/03/29/h-1b-visa-approvals-by-us-metro-area/>

⁶ See for e.g., analysis at https://prosperitynow.org/sites/default/files/PDFs/Policy/CAPACD-PN_AAPI_Fact_File_FINAL_11.10.20.pdf showing over 50% of EB Visas issued to immigrants from China and India and <https://www.pewresearch.org/fact-tank/2017/05/18/more-foreign-grads-of-u-s-colleges-are-staying-in-the-country-to-work/> showing over 50% of OPT Visas issued to immigrants from China and India. Together, these 2 visa programs account for approximately 200,000 annual visa issuances.

⁷ <https://www.epi.org/publication/h-1b-visas-and-prevailing-wage-levels/>

Hispanic Whites and the Asian immigrants with a high proportion tech visas is 45.5, suggesting that the groups are segregated from each other. Chinese and Indians tend to cluster in different high resource neighborhoods in the western part of the City close to Cupertino. While non-Hispanic Whites tend to cluster in high resource neighborhoods in the southern part of the City.

d. Southeast Asian Americans

From the 1970s, San José has been a magnet city for immigrants and refugees from Southeast Asia. Outside of Vietnam, San José is the city with the largest population of Vietnamese people⁸.

In defining the category of Southeast Asian⁹, City of San José staff included only persons from countries covered by the Indochinese Refugee Act of 1975: Vietnam, Laos, and Cambodia. From these countries there are probably close to 10 different, distinct ethnic groups admitted as refugees. The U.S. Census tracks 4: Vietnamese, Cambodian, Laotian, and Hmong.

Unlike the majority of Asian immigrants who come to this country with some form of either institutional support (have a visa through some form of employment or through an educational institution) or family sponsorship, post-1975 refugees from Southeast Asia came to the U.S. with nothing and arrived in a country that provided minimal/insufficient support. While these communities have displayed incredible strength and resilience in the face of trauma, racism, and indifference, economic indicators reveal that many Southeast Asian Americans continue to struggle, even generations after coming to this country.

In San José, as shown above for the Vietnamese community, the majority of Southeast Asian American communities live in TCAC/HCD Low Resource census tracts.

TCAC/HCD Opportunity Category	% of City's Total Population in Category	% of City's AAPI Population in Category	% of City's Vietnamese Population in Category	% of City's Cambodian Population in Category	% of City's Hmong Population in Category	% of City's Laotian Population in Category
High	33.3%	38.8%	19.1%	10.7%	11.9%	18.0%
Medium	34.7%	28.3%	30.9%	29.8%	35.2%	30.2%
Low	31.9%	33.0%	50.1%	59.5%	52.9%	51.8%

Table 3: Population distribution by Southeast Asian groups by major TCAC/HCD Opportunity Map category

e. All other AAPIs

Not including the AAPI subgroups in the high proportion tech visa category (Asian Indians and Chinese (including Taiwanese)) and the Southeast Asian category (Cambodians, Hmong, Lao, and Vietnamese),

⁸ The Los Angeles region – Orange County, in particular – has a larger population of Vietnamese Americans than San José and the greater Bay Area. However, no single city in the LA MSA has a larger population of Vietnamese Americans than San José.

⁹ For more background on Southeast Asian communities <https://www.searac.org/> is a good place to start. For an academic piece with good background on the history of SE Asian refugees and definition of terms, please see [A Historical Analysis of Southeast Asian Refugee Communities: Post-war Acculturation and Education in the U.S.](#), by Stacy Kula and Susan Paik

there are 15 other AAPI subgroups that the Census records as having at least 300 people (listed in rough order from largest to smallest):

- Filipino/a/x,
- Korean,
- Japanese,
- Pakistani,
- Samoan,
- Thai,
- Micronesian,
- Indonesian,
- Guamanian/Chamorro,
- Native Hawaiian,
- Bangladeshi,
- Indonesian,
- Nepalese,
- Burmese,
- Malaysian.

Aggregating these diverse subgroups (some of whom have large, established populations that have been in this country for over a century; some of whom are small populations made exclusively of recent immigrants/refugees) into a catchall category is not entirely sensible (though no less nonsensical than the original, overarching AAPI racial category). However, per the dissimilarity analysis summarized below, while the Southeast Asian and high proportion tech visa Asian groups are geographically dissimilar, the grouping of All Other AAPIs has a low segregation score between both Southeast Asians and High Proportion Tech Visa Asians – indicating that patterns of geographic distribution are similar to both other populations and that the aggregated category of “All Other AAPIs” is effectively a geographic and demographic bridge between the two more geographically and economically dissimilar AAPI sub-populations.

Item / Comparison	Southeast Asian vs. Asian Indian and Chinese	Southeast Asian vs. All Other AAPIs	Asian Indian and Chinese vs. All Other AAPIs
Dissimilarity Index Value	0.53	0.36	0.33
Characterization of Dissimilarity	Moderate Segregation / Borderline High Segregation	Low Segregation	Low Segregation

Table 4: Disaggregated AAPI Categories Similarity/Dissimilarity

Notably, the degree of segregation between Southeast Asians and high proportion tech visa Asians (i.e., Asian Indians and Chinese) is higher than between AAPIs and non-Hispanic Whites.

Likewise, looking at Other AAPIs' distribution across the City by TCAC/HCD Opportunity map categories, All Other AAPIs' spatial distribution is between the two poles represented by the Southeast Asians on one pole and high proportion tech visa Asians on the other, with all other AAPIs existing in a middle ground.

TCAC/HCD Opportunity Category	% of City's Total Population in Category	% of City's AAPI Population in Category	% of City's Asian Indian and Chinese Population in Category	% of City's SE Asian Population in Category	% of City's All Other AAPI Population in Category
High	33.3%	38.8%	55.1%	18.8%	34.2%
Medium	34.7%	28.3%	32.5%	30.8%	36.6%
Low	31.9%	33.0%	12.4%	50.4%	29.1%

Table 5: Disaggregated AAPI Categories population distribution by Race/Ethnicity by major TCAC/HCD Opportunity Map category

Appendix C

Rationale and Methodology for Alternative R/ECAP and RCAA Criteria

This appendix provides further detail and explanation on City of San José staff's methodology for creating alternative criteria for more locally applicable definitions of Racially/Ethnically Concentrated Areas of Poverty (RECAPs) and Racially Concentrated Areas of Affluence (RCAA).

HUD R/ECAPs

The U.S. Department of Housing and Urban Development (HUD) identifies 11 census tracts as R/ECAPs in San José¹⁰:

1. 5009.02
2. 5013.00
3. 5016.00
4. 5031.05
5. 5031.10
6. 5031.13
7. 5031.17
8. 5032.14
9. 5036.04
10. 5037.09
11. 5037.10

HUD's definition of R/ECAP's definition of R/ECAPs has two fundamental problems:

1. *Old Data*: HUD uses 2013 5-year ACS data to define R/ECAPs¹¹. This data a decade old. In a hot, dynamic market like the Bay Area, even data that is a few years old is stale. For example, from 2010 to 2020, median gross rent in San José rose from \$1,585 to \$2,232, an increase of 41% (compared to an increase of 18% for the national median gross rent). These rapidly rising housing costs have been driving displacement and demographic change, especially in lower-income neighborhoods.
2. *National Poverty Data*: California has both a substantially higher cost of living (especially housing costs) and a higher minimum wage than the rest of the country. This means both that lower wage workers in California have higher incomes than their counterparts across the country and that their relatively higher income does not translate into a substantially higher quality of life. That is, there are people in California who have incomes higher than the federal poverty line but who have effectively the same economic standing as people in poverty in lower cost regions. Therefore, economic need in California should be determined at higher incomes than the national poverty threshold.

¹⁰ Per <https://egis.hud.gov/affht/>

¹¹ <https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf>

Updated R/ECAPs Using HUD's Definition

HUD defines R/ECAPs as census tracts where:

1. Non-Hispanic Whites represent less than 50% of the tract population AND
2. The tract has high poverty as defined by one of the following, whichever is lower:
 - The tract Poverty Rate is over 40% -OR-
 - The tract Poverty Rate is greater than 3 times the regional/MSA poverty rate.¹²

Using the above criteria but with 2019 5-year ACS data (instead of 2010 data as used by HUD in their published list of R/ECAPs), there are 7 R/ECAP census tracts in San José (green highlighted tracts are also on the published HUD list as described above):

1. 5009.01
2. 5009.02
3. 5010.00
4. 5013.00
5. 5016.00
6. 5037.09
7. ~~5057.00~~

However, simply updating the data doesn't solve for the problem of using national poverty data, as described above.

California Poverty Rate R/ECAPs

Because of California's higher cost of living relative to the nation, the Public Policy Institute of California (PPIC) has defined a higher income threshold for determining poverty in California. Based on PPIC's analysis of 2019 data, a family of four making less than \$35,600 is beneath the PPIC calculation of California's poverty line.¹³ Using this income threshold, there are 8 R/ECAP census tracts in San José (purple highlighted tracts are also on the published HUD list as describe above) that are less than 50% non-Hispanic white and have over 40% of households making less than \$35,000 (purple highlighted tracts are also on the published HUD list as described above):

1. 5009.02
2. 5010.00
3. 5031.05
4. 5031.22
5. 5031.23
6. 5037.09
7. 5037.10
8. 5037.12

¹² Per 2019 5-year ACS data, the Santa Clara County poverty rate was 7.5%. Three times this rate is 22.5%. Therefore 22.5% was used as the benchmark poverty rate for the updated R/ECAP analysis.

¹³ <https://www.ppic.org/publication/poverty-in-california/>

Combined List of R/ECAP Tracts

Because City of San José staff intends that our AFH analysis comply with HUD guidelines AND because we want our data to be more current AND because we want our analysis to be relevant to the economic context of the state and the region, we are using the HUD published list of tracts as well as the updated list of tracts (HUD definition with 2019 5-year ACS) and the tracts based upon the estimated PPIC California Poverty Rate. The table below summarizes all the qualifying factors for each of the 17 census tracts on the City of San José combined list of R/ECAPs (highlighted cells indicate the qualifying economic metric):

Tract	Qualifies under which R/ECAP definition	2013 Poverty Rate	2019 Poverty Rate	% of Households with annual income less than \$35,000	% Non-Hispanic White
5009.01	Updated-HUD	30.8%	26.1%	26.2%	31.3%
5009.02	HUD, Updated-HUD, CA Poverty	49.5%	43.6%	40.1%	23.0%
5010.00	Updated-HUD, CA Poverty	22.9%	28.8%	43.3%	22.9%
5013.00	HUD, Updated-HUD	31.7%	29.5%	24.2%	20.5%
5016.00	HUD, Updated-HUD	35.9%	24.0%	27.1%	49.0%
5031.05	HUD, CA Poverty	33.9%	18.1%	43.2%	31.0%
5031.10	HUD	34.1%	18.6%	19.7%	3.4%
5031.13	HUD	32.2%	17.2%	23.8%	10.5%
5031.17	HUD	31.8%	13.4%	29.4%	2.0%
5031.22	CA Poverty	19.1%	22.1%	59.3%	5.0%
5031.23	CA Poverty	20.4%	15.5%	41.9%	26.3%
5032.14	HUD	32.3%	16.6%	35.4%	38.7%
5034.02	HUD	29.3%	15.2%	24.1%	3.2%
5036.01	HUD	32.3%	15.2%		21.0%

5037.09	HUD, Updated-HUD, CA Poverty	35.8%	38.1%	52.4%	3.4%
5037.10	HUD, CA Poverty	31.1%	15.9%	45.4%	4.6%
5037.12	CA Poverty	17.3%	16.3%	41.8%	2.7%
5057.00	Updated HUD	20.6%	25.1%	14.9%	35.6%

The table below summarizes that all the combined R/ECAP tracts are in low opportunity TCAC/HCD Opportunity Areas; are experiencing displacement, at risk of displacement or have a high student population; and, are in school districts with high rates of students of free lunch or reduced lunch.

Tract	Simplified TCAC/HCD Opportunity Category	UDP Simplified Category	School District(s)	2019 Median household income	2019 Gross Median Rent	2019 Median Home Value
5009.01	Low	Displacement	SJUSD	\$90,822	\$1,901	\$721,200
5009.02	Low	High Student	SJUSD	\$45,000	\$1,636	\$1,150,000
5010.00	Low	Displacement	SJUSD	\$40,453	\$1,452	\$833,900
5013.00	Low	High Student	SJUSD	\$116,250	\$1,750	\$992,800
5016.00	Low	High Student	SJUSD	\$62,932	\$1,897	\$786,600
5031.05	Low	Displacement	Franklin-Mckinley; ESUHSD	\$44,545	\$686	\$666,300
5031.10	Low	Displacement	Franklin-Mckinley; ESUHSD	\$49,844	\$1,611	NA
5031.13	Low	Displacement	SJUSD	\$76,528	\$1,865	\$610,500
5031.17	Low	Displacement	Franklin-Mckinley; ESUHSD	\$57,857	\$1,626	\$567,900
5031.22	Low	Displacement	Franklin-Mckinley; ESUHSD	\$26,019	\$737	NA
5031.23	Low	Displacement	SJUSD	\$47,636	\$1,619	NA

5032.14	Low	Displacement	Franklin-Mckinley; ESUHSD	\$60,136	\$1,173	NA
5034.02	Low	Displacement	Alum Rock; ESUHSD	\$51,100	\$1,522	\$606,500
5036.01	Low	Displacement	SJUSD	\$51,050	\$1,474	\$651,100
5037.09	Low	Displacement	Alum Rock; ESUHSD	\$30,724	\$810	\$744,600
5037.10	Low	Displacement	Alum Rock; ESUHSD	\$44,688	\$972	\$657,700
5037.12	Low	Displacement	Alum Rock; ESUHSD	\$44,911	\$1,455	\$440,600
5057.00 ¹⁴	Moderate	Moderate	Santa Clara Unified School District	\$88,333	\$1,876	\$1,071,400

RCAAs

Per HCD’s guidance on Racially Concentrated Areas of Affluence (RCAAs),¹⁵ City of San José staff have developed a locally specific definition of RCAAs. The HCD’s RCAA criteria has two components: income and proportion of non-Hispanic Whites. The cited national criteria for a RCAA was a tract where the median annual income \$112,852 (i.e., 150% of a state median income of \$75,235) and where the tract was over 49.125% non-Hispanic White (i.e., 125% of the jurisdiction-wide proportion of non-Hispanic White of 39.3%). In San José, there were 23 Census Tracts that met these criteria. However, as discussed in Appendix B above, in Silicon Valley, because of the prevalence of tech professionals in the region, immigrants from India and China (who are the primary beneficiaries of a set of immigration policies which privilege high skilled, highly educated tech workers) have residential distribution patterns that are more similar to non-Hispanic Whites than to other communities of color.¹⁶

¹⁴ NOTE: Tract 5057 was removed as a R/ECAP area because the 2019 poverty rate is not reflected by the number of households making under \$35,000, calling into question whether the 2019 poverty rate is a reliable number. Further, the does not display other characteristics associated with R/ECAP areas in San José (i.e., is not a low opportunity area, is not at risk of displacement, and is not in a school district with a high percentage of students qualifying for free or reduced lunch.

¹⁵ https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf, p.33

¹⁶ Per Appendix B, above, in the Silicon Valley, immigrants who are the greatest proportion of beneficiaries of high skill, high tech visas – i.e., immigrants from India and China – are affluent and tend to live in the area’s more exclusionary areas. For example, 55.1% of all persons of Indian and Chinese descent in San José live in census tracts that are high or highest opportunity per TCAC/HCD Opportunity Map analysis. By comparison, 48.2% of non-Hispanic Whites live in high or highest opportunity census tracts – the highest proportion of any racial/ethnic

Therefore, for a City of San José specific RCAA definition, using the same median annual income threshold, the San José specific RCAA racial composition threshold is 67.25% of the population of the tract at non-Hispanic White or Asian Indian or Chinese (i.e., 125% of the jurisdiction-wide combined proportion of non-Hispanic Whites plus Asian Indians plus Chinese of 53.8%).

With these revised criteria, there are 46 total RCAA tracts in the City, per the following qualifying criteria:

Tract [1] = HCD RCAA only [2] = CSJ RCAA only [3] = Both RCAAs	% Non-Hispanic White	% Asian Indian + Chinese	Combined % non-Hispanic White + Asian Indian + Chinese	2019 Median Income
5005.00 [1]	57.0%	4.5%	61.5%	\$133,162
5023.01 [3]	66.4%	3.3%	69.7%	\$162,235
5024.00 [3]	66.3%	5.7%	72.0%	\$128,889
5025.00 [3]	65.0%	7.1%	72.1%	\$179,205
5026.03 [2]	63.1%	7.5%	70.6%	\$151,696
5027.02 [3]	53.9%	14.8%	68.7%	\$162,933
5028.00 [1]	53.4%	7.4%	60.8%	\$144,870
5029.01 [3]	55.8%	13.4%	69.2%	\$122,614
5029.02 [3]	59.9%	11.0%	70.9%	\$162,045
5029.03 [3]	61.8%	6.9%	68.7%	\$150,139
5029.07 [3]	61.1%	6.4%	67.5%	\$146,389
5029.08 [1]	52.5%	7.6%	60.1%	\$136,563
5030.01 [3]	66.7%	9.1%	75.8%	\$188,674
5030.02 [3]	61.7%	8.9%	70.6%	\$146,600
5030.03 [3]	60.0%	7.8%	67.8%	\$139,500
5033.30 [2]	9.7%	62.5%	72.2%	\$210,313
5033.34 [2]	20.3%	47.9%	68.2%	\$250,000+
5050.06 [2]	24.2%	56.3%	80.5%	\$166,174

group if AAPIs are not disaggregated. But when disaggregated, Asian Indian and Chinese Americans are more concentrated in high opportunity neighborhoods than non-Hispanic Whites.

5050.08 [2]	23.0%	44.8%	67.8%	\$142,540
5058.00 [1]	51.5%	6.0%	57.5%	\$135,662
5059.00 [2]	48.6%	20.1%	68.7%	\$113,398
5062.02 [2]	39.7%	31.7%	71.4%	\$156,169
5063.02 [1]	48.3%	19.9%	68.2%	\$138,750
5066.03 [1]	52.4%	13.9%	66.3%	\$173,000
5066.04 [2]	48.3%	23.8%	72.1%	\$156,711
5068.02 [3]	58.8%	14.0%	72.8%	\$152,045
5068.03 [3]	52.2%	19.7%	71.9%	\$158,750
5068.04 [2]	64.1%	16.3%	80.4%	\$161,806
5069.00 [2]	65.9%	11.9%	77.8%	\$193,667
5074.02 [2]	60.6%	18.9%	79.5%	\$172,639
5078.07 [2]	15.2%	71.8%	87.0%	\$192,979
5078.08 [2]	19.6%	67.0%	86.6%	\$218,229
5079.03 [2]	20.2%	65.7%	85.9%	\$192,813
5079.04 [2]	26.7%	61.7%	88.4%	\$206,607
5079.05 [2]	19.3%	57.8%	77.1%	\$149,514
5079.06 [2]	21.2%	64.7%	85.9%	\$211,250
5119.05 [2]	45.9%	33.3%	79.2%	\$209,167
5119.07 [2]	38.6%	28.6%	67.2%	\$185,795
5119.09 [2]	43.0%	35.1%	78.1%	\$221,538
5119.10 [3]	60.8%	17.2%	78.0%	\$233,125
5119.11 [3]	54.3%	16.4%	70.7%	\$133,219
5119.12 [2]	34.5%	33.4%	67.9%	\$234,861
5119.13 [3]	61.3%	16.7%	78.0%	\$184,821
5119.14 [3]	57.8%	16.4%	74.2%	\$200,673
5120.45 [1]	53.1%	11.4%	64.5%	\$131,900
5122.00 [2]	66.9%	2.9%	69.8%	\$139,479

Tract	Simplified TCAC/HCD Opportunity Category	UDP Simplified Category	School District(s)	2019 Gross Median Rent	2019 Median Home Value
5005.00 [1]	Moderate	Exclusive	SJUSD	\$1,603	\$1,088,700
5023.01 [3]	High	Exclusive	SJUSD; Campbell Union; Campbell UHSD	\$2,077	\$1,429,200
5024.00 [3]	High	Exclusive	SJUSD	\$2,023	\$1,129,700
5025.00 [3]	High	Exclusive	SJUSD	\$1,787	\$1,246,800
5026.03 [2]	High	Exclusive	Cambrian; Campbell Union; Campbell UHSD	\$2,441	\$1,205,900
5027.02 [3]	High	Moderate	Campbell Union; Campbell UHSD	\$2,473	\$1,057,400
5028.00 [1]	High	Exclusive	Cambrian; Union; Campbell UHSD	\$2,826	\$1,146,200
5029.01 [3]	High	Moderate	Cambrian; Union; Campbell UHSD	\$1,912	\$989,700
5029.02 [3]	High	Moderate	Cambrian; Union; Campbell UHSD	\$3,500+	\$1,149,200
5029.03 [3]	High	Exclusive	SJUSD	\$3,045	\$1,155,000

5029.07 [3]	High	Moderate	Union; SJUSD	\$3,004	\$953,200
5029.08 [1]	High	Moderate	Cambrian; Union; Campbell UHSD	\$2,158	\$996,600
5030.01 [3]	High	Exclusive	SJUSD	\$2,898	\$1,157,800
5030.02 [3]	High	Exclusive	SJUSD	\$1,931	\$1,063,400
5030.03 [3]	High	Exclusive	SJUSD	\$3,024	\$979,700
5033.30 [2]	High	Exclusive	Evergreen	\$2,827	\$1,279,400
5033.34 [2]	High	Exclusive	Evergreen	\$3,500+	\$1,660,000
5050.06 [2]	Moderate	Exclusive	Santa Clara; Orchard	\$2,925	\$822,100
5050.08 [2]	High	Unavailable or Unreliable Data	Santa Clara	\$2,958	NA
5058.00 [1]	High	Moderate	SJUSD	\$2,336	\$1,008,900
5059.00 [2]	High	Moderate	Santa Clara	\$2,068	\$1,120,500
5062.02 [2]	High	Exclusive	Moreland; Campbell UHSD	\$2,296	\$1,392,100
5063.02 [1]	Moderate	Exclusive	Campbell Union; Campbell UHSD	\$2,254	\$1,062,800
5066.03 [1]	High	Moderate	Moreland; Campbell UHSD	\$2,569	\$1,130,000
5066.04 [2]	High	Exclusive	Campbell Union; Campbell UHSD	\$1,850	\$1,257,900
5068.02 [3]	High	Exclusive	Union; Campbell UHSD	\$2,565	\$1,173,300

5068.03 [3]	High	Moderate	Union; Campbell UHSD	\$2,336	\$1,170,300
5068.04 [2]	High	Exclusive	Union; Campbell UHSD	\$3,500+	\$1,277,000
5069.00 [2]	High	Exclusive	Los Gatos; Campbell UHSD	\$2,378	\$1,633,000
5074.02 [2]	High	Exclusive	Moreland; Saratoga; Campbell UHSD	\$3,351	\$1,784,900
5078.07 [2]	High	Exclusive	Cupertino; Fremont UHSD	\$3,117	\$1,687,000
5078.08 [2]	High	Exclusive	Cupertino; Fremont UHSD	\$3,321	\$1,774,800
5079.03 [2]	High	Exclusive	Cupertino; Fremont UHSD	\$3,500+	\$1,667,600
5079.04 [2]	High	Exclusive	Cupertino; Fremont UHSD	\$3,268	\$1,692,400
5079.05 [2]	High	Moderate	Cupertino; Fremont UHSD	\$2,183	\$1,501,900
5079.06 [2]	High	Exclusive	Cupertino; Fremont UHSD	\$3,500+	\$1,669,200
5119.05 [2]	High	Exclusive	SJUSD	\$3,375	\$1,379,000
5119.07 [2]	High	Exclusive	SJUSD	\$3,500+	\$1,176,000
5119.09 [2]	High	Exclusive	SJUSD	\$3,282	\$1,509,800
5119.10 [3]	High	Exclusive	SJUSD	\$3,500+	\$1,549,700
5119.11 [3]	High	Exclusive	SJUSD	\$1,677	\$1,358,000
5119.12 [2]	High	Exclusive	SJUSD	\$3,500+	\$1,394,600
5119.13 [3]	High	Exclusive	Union; SJUSD; Campbell UHSD	NA	\$1,272,700

5119.14 [3]	High	Exclusive	SJUSD	\$3,500+	\$1,210,700
5120.45 [1]	High	Exclusive	Oak Grove; ESUHSD	\$3,004	\$874,100
5122.00 [2]	High	Exclusive	Morgan Hill, SJUSD	\$2,309	\$984,400

Appendix D

Displacement Analysis

The UC Berkeley [Urban Displacement Project](#) has done 2 major analyses about gentrification and displacement in the SF Bay Area. The first was released in 2017 (using 2015 5-year ACS data, so will be referred to as the 2015 map or dataset) and the second was released in 2021 (using 2019 5-year ACS data, the 2019 map or dataset). Every census tract in the Bay Area (including San José) was analyzed for displacement / displacement risk based upon such data as rent, home values, rent burden, change in rent and home values, income of residents, etc. In our comparison of the 2015 UDP analysis of City of San José census tracts to the 2019 UDP analysis, City staff makes the following findings:

1. *San José is becoming more Exclusive/Exclusionary:* In 2015, there were 39 census tracts designated as Exclusive / At Risk of Becoming Exclusive. In 2019, this number increased to 90 census tracts, or 42% of the entire City.
2. *San José neighborhoods designated as Stable are rapidly changing:* In 2015, there were 96 census tracts designated as Stable moderate / Mixed-income. Almost half of these “Stable” tracts (i.e., 48%) became Exclusive / At Risk of Becoming Exclusive by 2019.
3. *Lower-income neighborhoods are experiencing high rates of displacement:* Per the 2015 data, there were 74 census tracts were designated as Displacement / At Risk of Displacement tracts. Despite expansion of the definition of the category to include all lower-income census tracts, the number of these tracts was reduced by half.

The bottom line is that displacement is occurring at a rapid pace in our City and the character and composition of our City community is changing. There is a shrinking window of opportunity to prevent the disruption of lower-income people’s lives due to such displacement. Because low-income people (especially renters) in San José are disproportionately people of color, this is a fair housing and racial justice issue and needs to be addressed with urgency.

Overall Change in UDP Typologies

Rapidly rising rents (see Section immediately following) are driving shifts in the types of neighborhoods in the City. In the approximate past 5 years, per the table below, neighborhoods in the City have shifted dramatically towards becoming higher income and more exclusive, with fewer neighborhoods

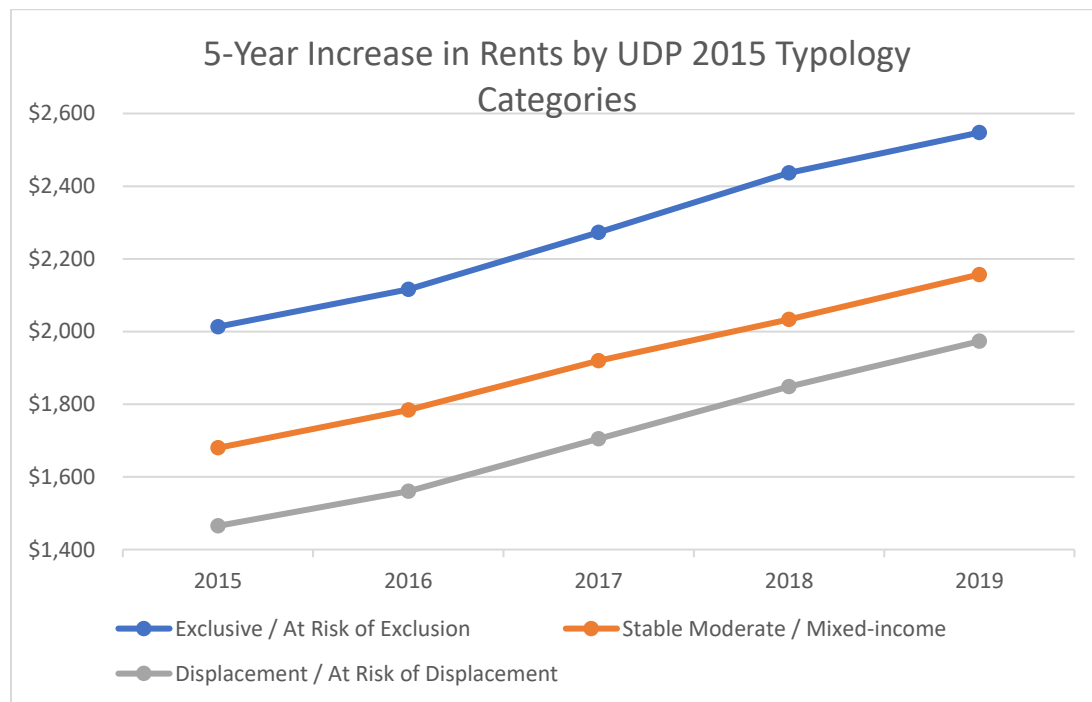
Category	Exclusive / At risk of becoming exclusionary	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
Recent (2019 5-yr ACS)	90	85	37	6
Previous (2015 5-yr ACS)	39	96	74	9
Change	+51	-11	-37	-3

# of People living in these Tracts (2019)*	474,278	443,574	187,653	31,328
% of City Population	42%	39%	17%	3%

* = some Census tracts include unincorporated areas or cross city boundaries so total population of census tracts in San José exceeds the total City population

Rising Rents

Citywide, according to the 5-year ACS, median gross rent rose by 33%, from \$1,585 in 2015 to \$2,107 in 2019. Per the chart below, at a 5-year percentage increase of 35%, rents rose the fastest in census tracts designated as “Displacement / At risk of displacement” by the UPD per 2015 data.



Decreasing numbers of lower-income households

The number of households in San José earning less than \$100,000 in annual income decreased by 17%, with the largest numeric decreases in non-Hispanic White households (a decrease of over 12,000 households) and Latino/a/x households (a decrease of almost 11,000 households).

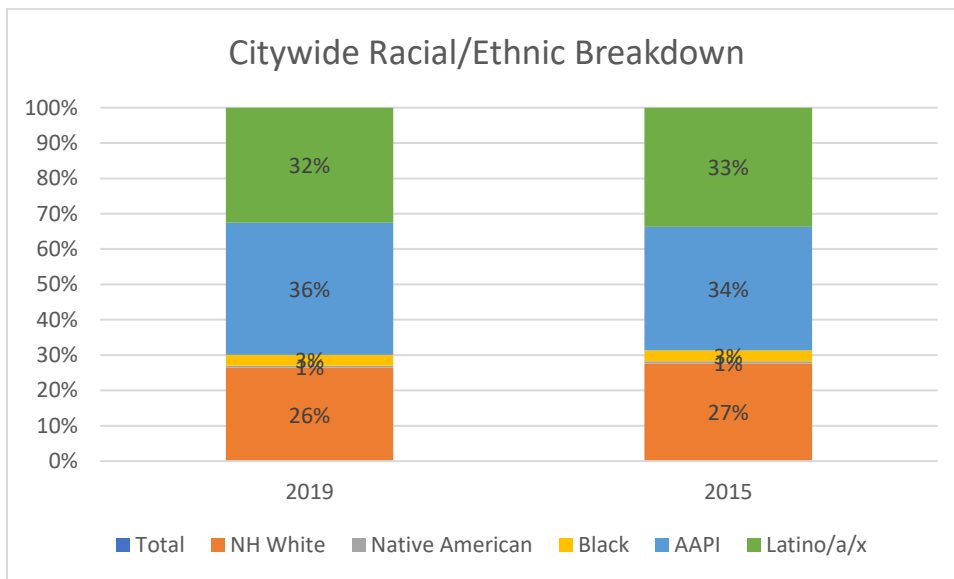
	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	148,831	46,090	1,322	7,269	43,404	48,375
2015	179,407	58,579	1,541	7,886	50,137	59,026

# HHs change	(30,576)	(12,489)	(219)	(617)	(6,733)	(10,651)
% HHs change	-17%	-21%	-14%	-8%	-13%	-18%

Please note that the decrease in numbers of households making less than \$100,000 per year does not signify that all of these households have been displaced from the City. Many of these households likely still live in the City but with an increased annual household income (i.e., a household that was making less than \$100,000 in 2015 made more than \$100,000 in 2019). It is, however, a potential indicator of displacement and where the changes are the greatest flag potential places and communities where displacement is likely happening.

Shifting demographics

This loss of lower-income households contributed to an overall racial/ethnic shift where the City saw a 2% decrease in non-Hispanic White population, a 1% decrease in Latino/a/x population, and a 9% increase in AAPI population – all while the total population of the City increased by 3%.



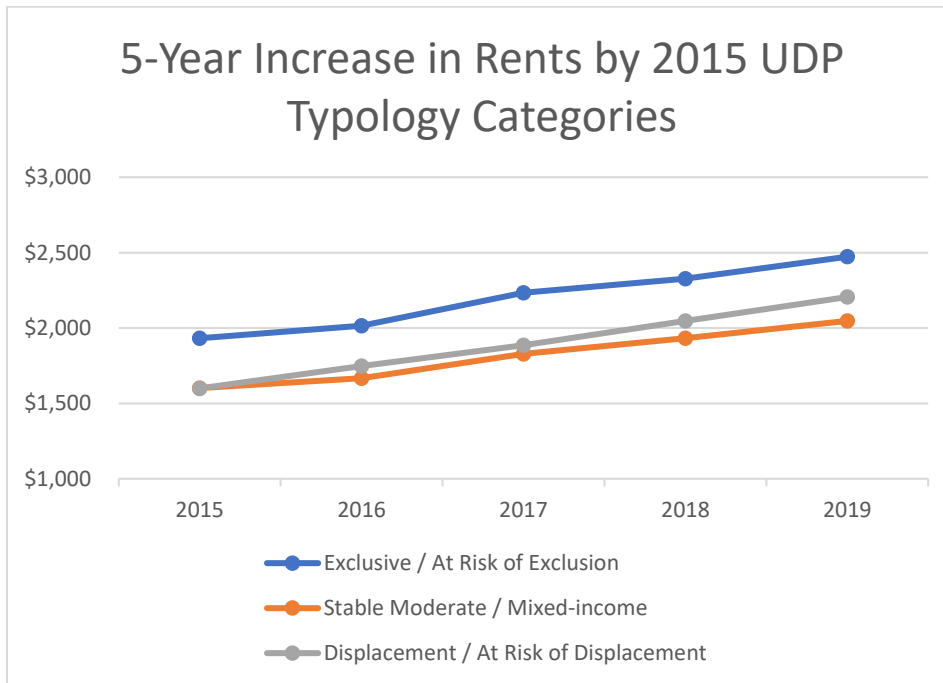
Displacement and neighborhood change by City of San José Council District, 2015 to 2019

District One

From 2015 to 2019, D1 became more exclusive.

	Exclusive / At risk of exclusion	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
2019	11	11	2	0
2015	9	10	5	0
# of Tracts Change 2015 to 2019	+2	+1	-3	0

Median rent in the district rose from \$1,688 in 2015 to \$2,214 in 2019, an increase of 31%. Rents in tracts with that were classified in 2015 as “Displacement/At risk of displacement” rose the fastest, at 38% over the 5-year period.

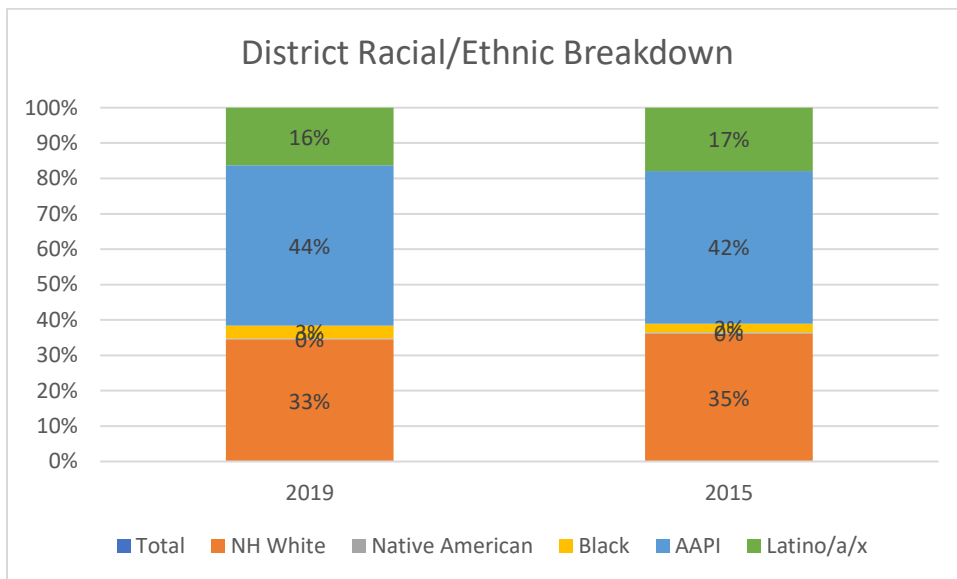


The number of households in D1 earning less than \$100,000 in annual income decreased by over 11%, with the largest numeric decrease in non-Hispanic White households making less than \$100,000 per year.

	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	18,850	8,291	79	1,308	5,029	3,672

2015	23,882	10,829	90	1,081	6,762	4,713
# HHs change	(5,032)	(2,538)	(11)	227	(1,733)	(1,041)
% HHs change	-21%	-23%	-12%	21%	-26%	-22%

This loss of lower-income households contributed to an overall racial/ethnic shift where the District saw an 8% decrease in non-Hispanic White population, a 13% decrease in Latino/a/x population, and a 2% increase in AAPI population.

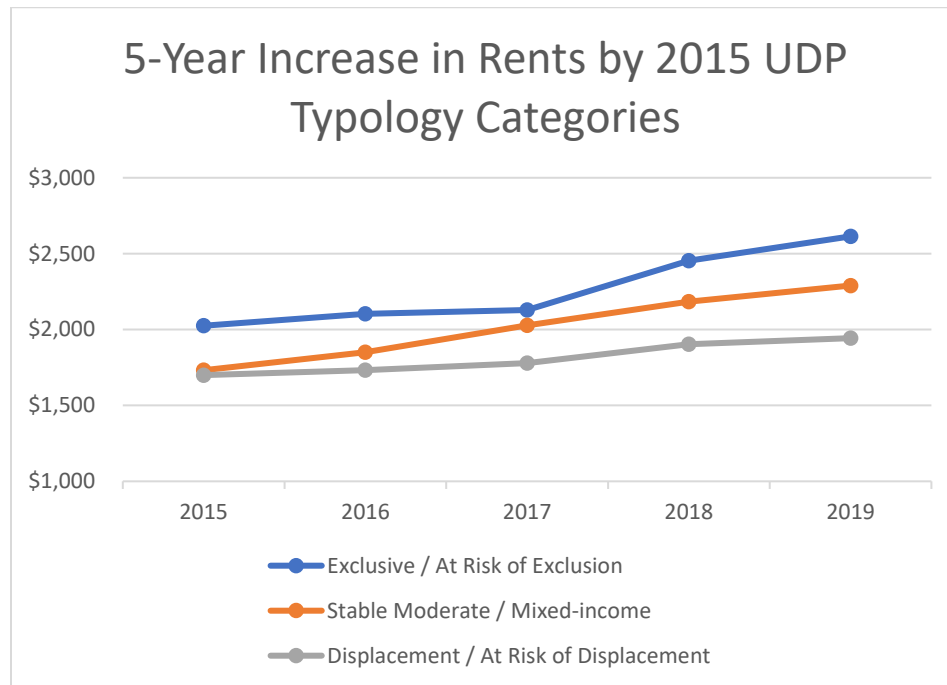


District Two

From 2015 to 2019, D2 became more exclusive.

	Exclusive / At risk of exclusion	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
2019	9	11	1	0
2015	5	14	2	0
# of Tracts Change 2015 to 2019	+4	-3	-1	0

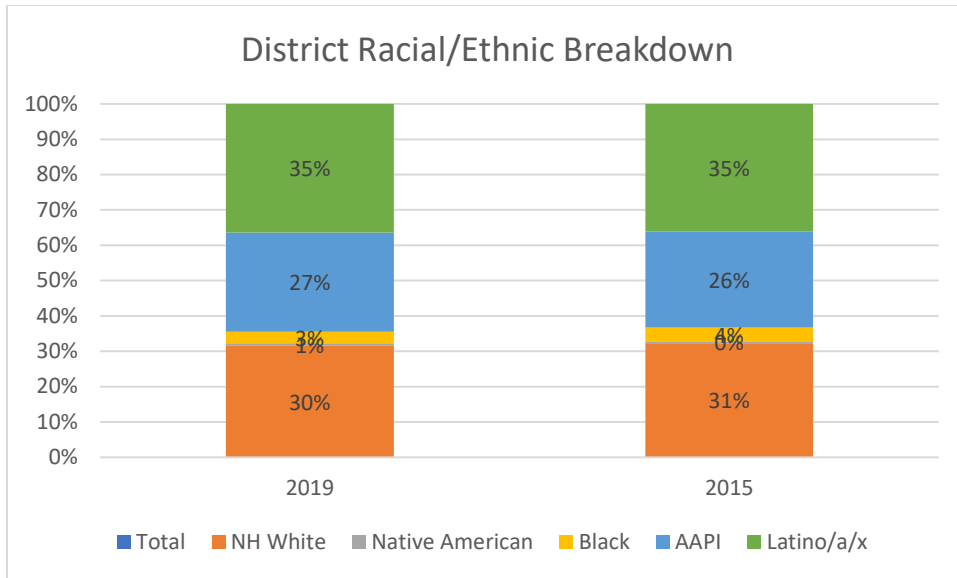
Median rent in the district rose from \$1,835 in 2015 to \$2,366 in 2019, an increase of 29%. Rents in tracts with that were classified in 2015 as “Stable Moderate / Mixed-income” rose the fastest, at 32% over the 5-year period.



The number of households in D2 earning less than \$100,000 in annual income decreased by 16%, with the largest numeric decrease in non-Hispanic White households making less than \$100,000 per year.

	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	13,778	5,164	147	477	3,151	4,633
2015	16,415	6,270	71	943	3,684	5,179
# HHs change	(2,637)	(1,106)	76	(466)	(533)	(546)
% HHs change	-16%	-18%	107%	-49%	-14%	-11%

Despite the decrease in the number of lower-income households, the overall racial/ethnic demographic mix of the neighborhood stayed relatively constant with small increases in the AAPI and Latino/a/x populations – 7% and 5% increases respectively – that were slightly higher than the overall District population increase of 4%.

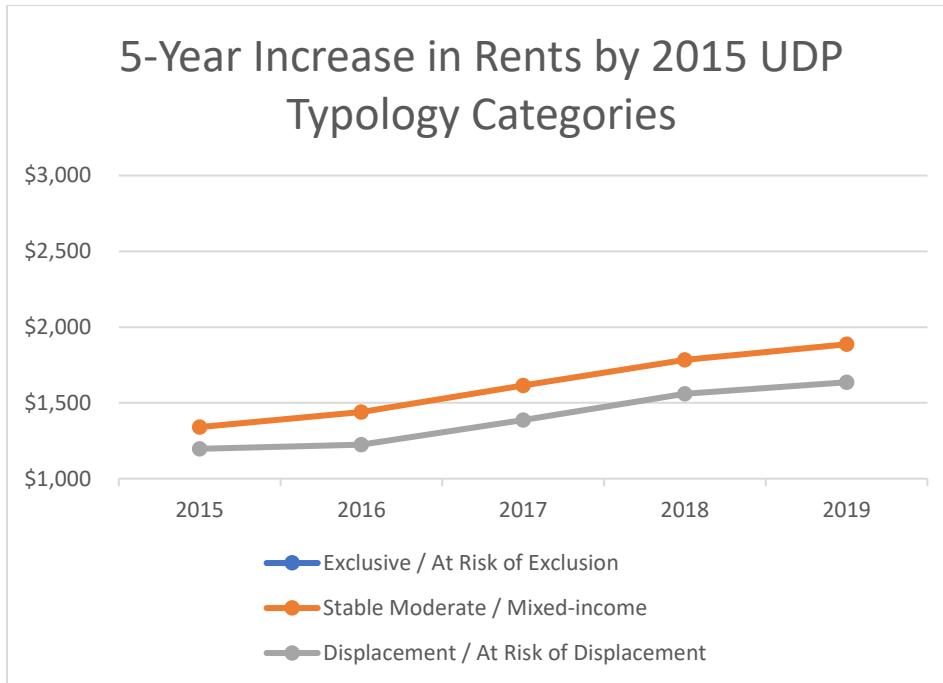


District Three

From 2015 to 2019, D3 experienced a high level of displacement with a number of low-income neighborhoods at risk of displacement transitioning to moderate income or student neighborhoods.

	Exclusive / At risk of exclusion	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
2019	1	7	12	3
2015	0	1	21	1
# of Tracts Change 2015 to 2019	+1	+6	-9	+2

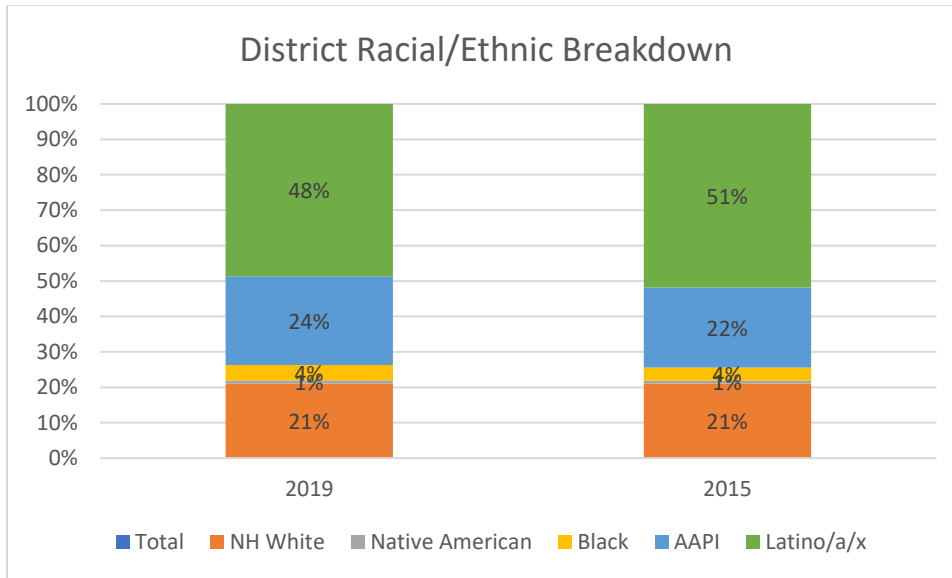
Median rent in the district rose from \$1,303 in 2015 to \$1,810 in 2019, an increase of 39%. Rents in tracts that were classified in 2015 as “Stable Moderate / Mixed-income” rose the fastest, at 41% over the 5-year period (though this only was 1 tract).



The number of households in D3 earning less than \$100,000 in annual income decreased by 11%, with the largest numeric decrease in Latino/a/x households making less than \$100,000 per year.

	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	22,163	4,849	243	1,269	5,749	9,732
2015	25,029	5,725	326	1,182	5,901	11,813
# HHs change	(2,866)	(876)	(83)	87	(152)	(2,081)
% HHs change	-11%	-15%	-25%	7%	-3%	-18%

This loss of lower income households contributed to an overall racial/ethnic shift where the District saw an 3% decrease in Latino/a/x population, despite a 4% overall increase in the District’s total population. The district transitioned from being a majority Latino/a/x district to having a plurality.

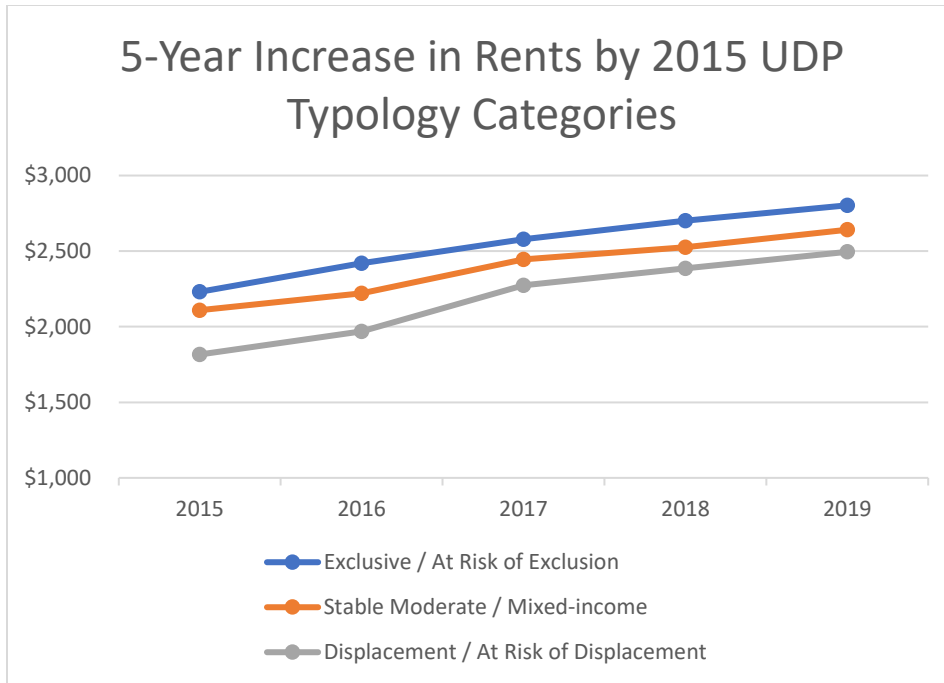


District Four

From 2015 to 2019, D4 experienced a high level of displacement with *all* low-income neighborhoods at risk of displacement transitioning to moderate income or student neighborhoods.

	Exclusive / At risk of exclusion	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
2019	8	11	0	2
2015	4	11	5	1
# of Tracts Change 2015 to 2019	+4	0	-5	+1

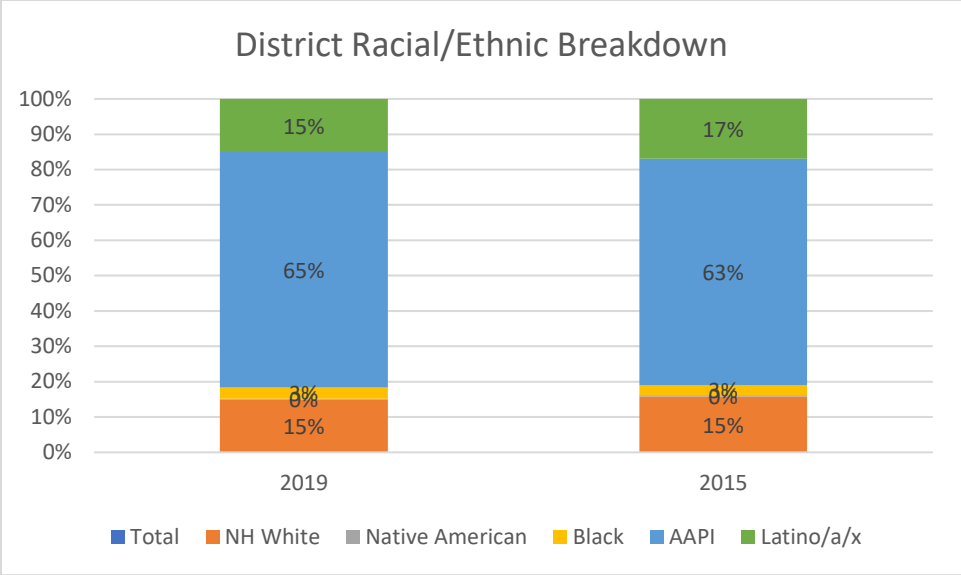
Median rent in the district rose from \$2,086 in 2015 to \$2,666 in 2019, an increase of 28%. Rents in tracts with that were classified in 2015 as “Displacement / At risk of displacement” rose the fastest, at 47% over the 5-year period.



The number of households in D4 earning less than \$100,000 in annual income decreased by 14%, with the largest numeric decrease in AAPI households making less than \$100,000 per year.

	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	14,049	2,755	30	819	7,963	2,231
2015	16,375	3,305	41	667	9,029	3,069
# HHs change	(2,326)	(550)	(11)	152	(1,066)	(838)
% HHs change	-14%	-17%	-27%	23%	-12%	-27%

Despite the decrease in numbers of low-income households, the District saw a 10% increase in population, led by a 13% increase in the AAPI population. The District's Latino/a/x population dropped by 1%.

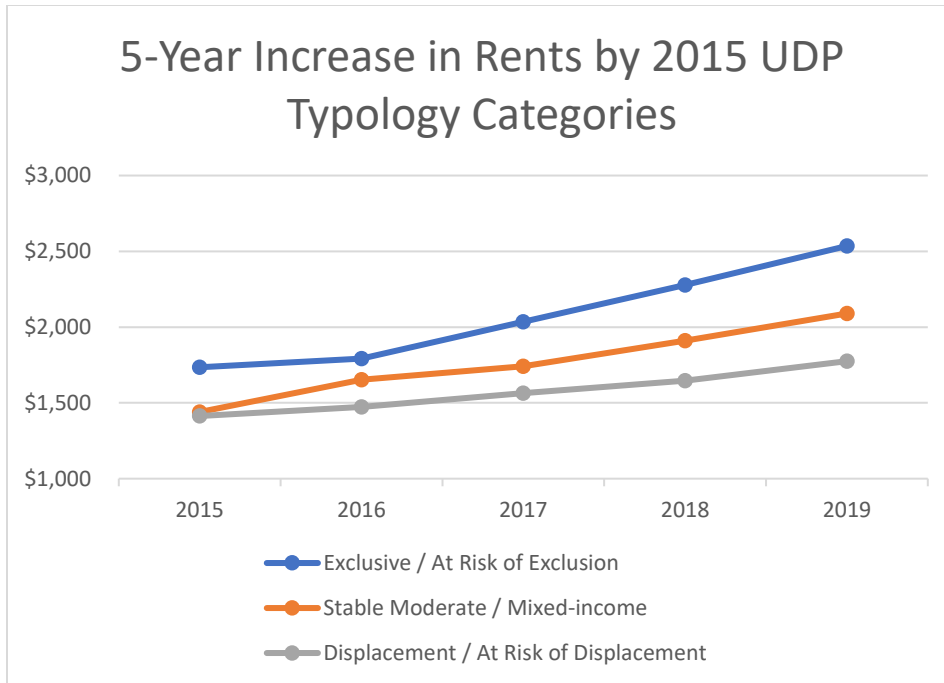


District Five

From 2015 to 2019, D5 experienced a high level of displacement with the majority of all low-income neighborhoods at risk of displacement transitioning to moderate income or at risk of exclusion neighborhoods.

	Exclusive / At risk of exclusion	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
2019	10	7	6	0
2015	1	5	17	0
# of Tracts Change 2015 to 2019	+9	+2	-11	0

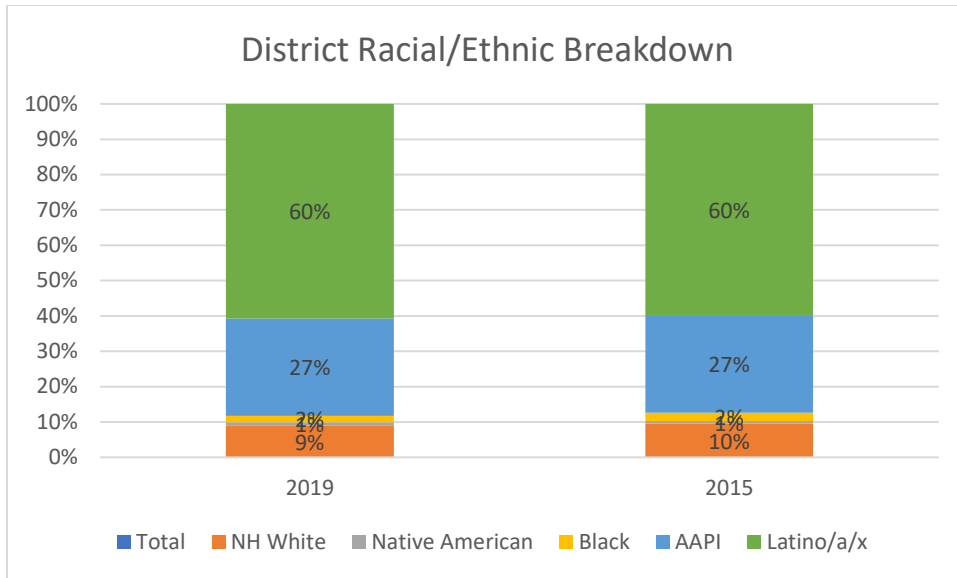
Median rent in the district rose from \$1,427 in 2015 to \$1,865 in 2019, an increase of 31%. Rents in tracts with that were classified in 2015 as “Exclusive / At risk of exclusion” rose the fastest, at 46% over the 5-year period (though this only was 1 tract).



The number of households in D5 earning less than \$100,000 in annual income decreased by 14%, with the largest numeric decrease in Latino/a/x households making less than \$100,000 per year.

	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	16,681	2,084	216	615	4,983	8,801
2015	21,269	2,869	186	865	6,059	11,310
# HHs change	(4,588)	(785)	30	(250)	(1,076)	(2,509)
% HHs change	-22%	-27%	16%	-29%	-18%	-22%

Despite the decrease in the number of lower-income households, the overall racial/ethnic demographic mix of the neighborhood stayed relatively constant, with a small increase (3%) in the Latino/a/x populations.

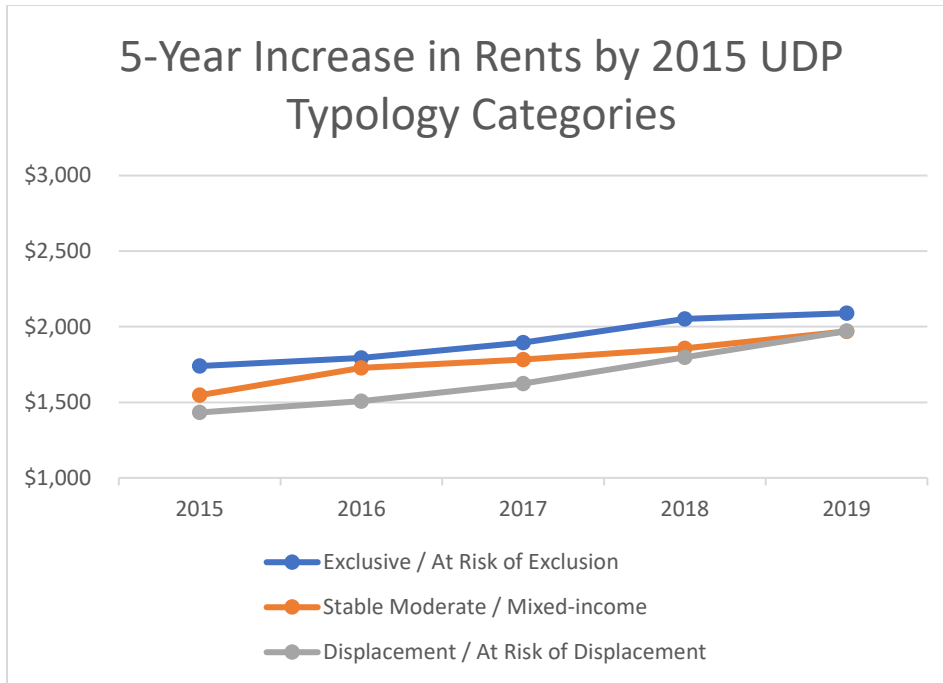


District Six

From 2015 to 2019, D6 experienced a high level of displacement with the majority of all low-income neighborhoods at risk of displacement transitioning to moderate income or at risk of exclusion neighborhoods.

	Exclusive / At risk of exclusion	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
2019	9	9	4	1
2015	7	5	10	1
# of Tracts Change 2015 to 2019	+2	+4	-6	0

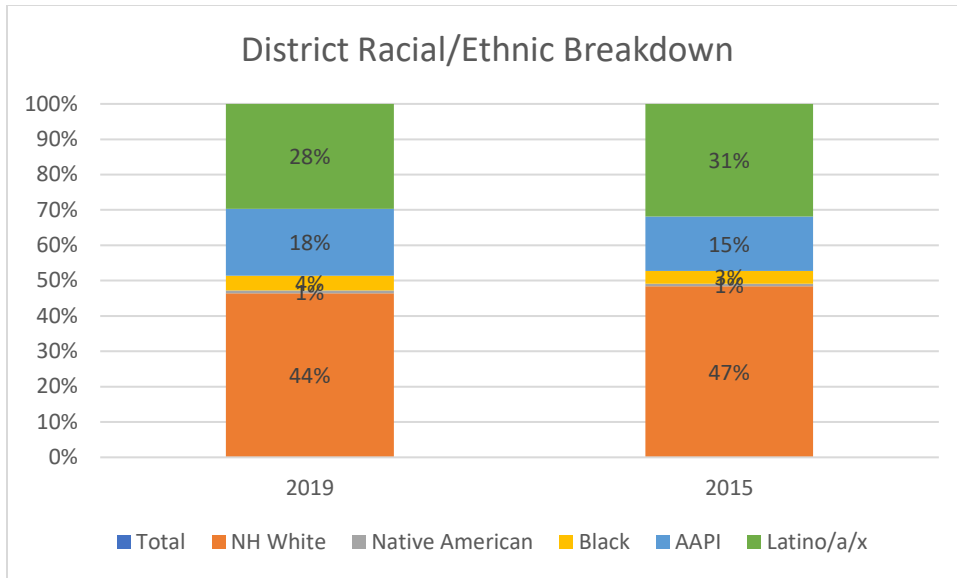
Median rent in the district rose from \$1,518 in 2015 to \$2,001 in 2019, an increase of 32%. Rents in tracts with that were classified in 2015 as “Displacement / At risk of displacement” rose the fastest, at 38% over the 5-year period.



The number of households in D6 earning less than \$100,000 in annual income decreased by 14%, with the largest numeric decrease in non-Hispanic White households making less than \$100,000 per year.

	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	22,557	10,178	300	1,246	3,237	6,946
2015	26,374	12,544	239	1,277	3,343	8,408
# HHs change	(3,817)	(2,366)	61	(31)	(106)	(1,462)
% HHs change	-14%	-19%	26%	-2%	-3%	-17%

This loss of lower-income households contributed to an overall racial/ethnic shift where the District saw an 3% decrease in non-Hispanic White population, a 6% decrease in Latino/a/x population, and an 18% increase in AAPI population.

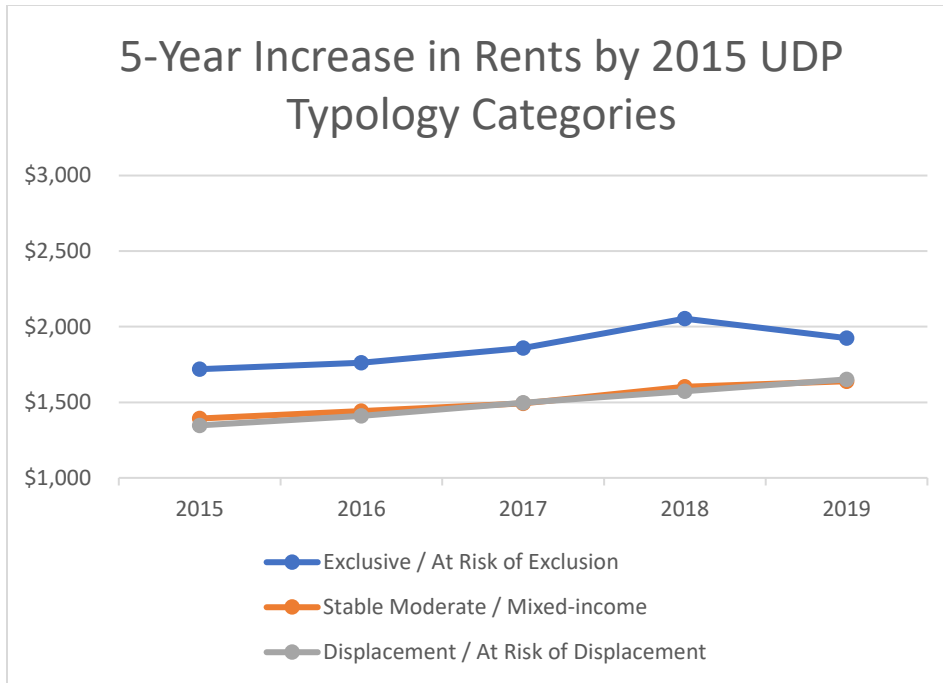


District Seven

From 2015 to 2019, 6 census tracts classified as stable low-income (and thus included in the “Stable Moderate / Mixed-income” category) were reclassified as “Low-income/Susceptible to displacement” (and thus included in the “Displacement / At risk of displacement” category). Including these reclassifications, the majority of tracts in D7 are experiencing displacement or at risk of displacement.

	Exclusive / At risk of exclusion	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
2019	5	4	12	0
2015	1	13	5	2
# of Tracts Change 2015 to 2019	+4	-9	+7	-2

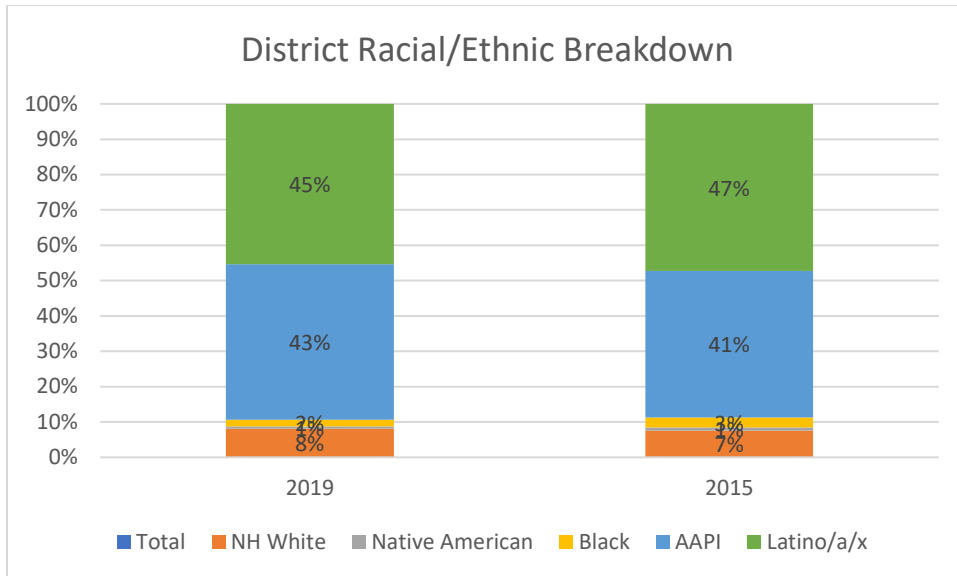
Median rent in the district rose from \$1,378 in 2015 to \$1,629 in 2019, an increase of 18%. Rents in tracts with that were classified in 2015 as “Displacement / At risk of displacement” rose the fastest, at 23% over the 5-year period.



The number of households in D7 earning less than \$100,000 in annual income decreased by 12%, with the largest numeric decrease in Latino/a/x households making less than \$100,000 per year.

	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	18,354	2,043	142	453	7,499	8,058
2015	20,764	2,436	283	712	8,204	8,937
# HHs change	(2,410)	(393)	(141)	(259)	(705)	(879)
% HHs change	-12%	-16%	-50%	-36%	-9%	-10%

This loss of lower-income households contributed to an overall racial/ethnic shift where the District saw an a 6% decrease in Latino/a/x population, a 44% decrease in Black population and an 5% increase in AAPI population.

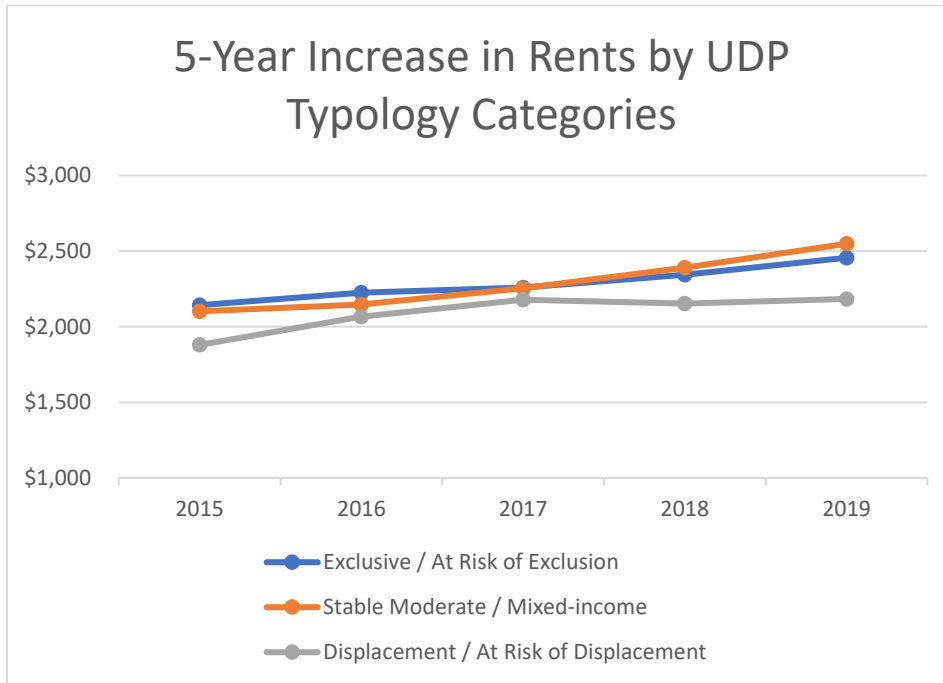


District Eight

From 2015 to 2019, D8 became more exclusive.

	Exclusive / At risk of exclusion	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
2019	12	9	0	0
2015	3	15	2	1
# of Tracts Change 2015 to 2019	+9	-6	-2	-1

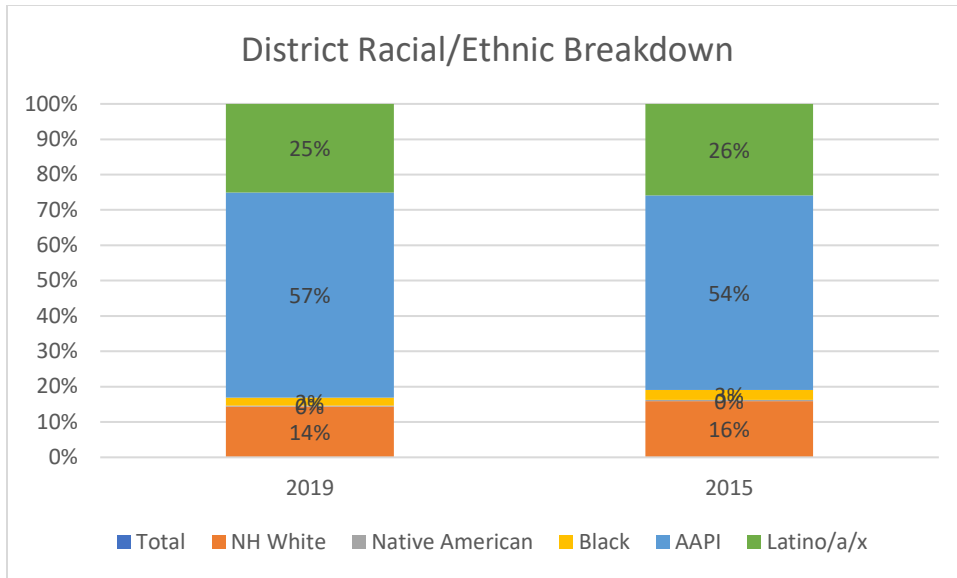
Median rent in the district rose from \$2,090 in 2015 to \$2,510 in 2019, an increase of 20%. Rents in tracts with that were classified in 2015 as “Stable Moderate / Mixed-income” rose the fastest, at 21% over the 5-year period.



The number of households in D8 earning less than \$100,000 in annual income decreased by 22%, with the largest numeric decrease in Latino/a/x households making less than \$100,000 per year.

	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	9,777	2,742	69	304	4,130	2,412
2015	12,553	3,575	86	531	4,728	3,568
# HHs change	(2,776)	(833)	(17)	(227)	(598)	(1,156)
% HHs change	-22%	-23%	-20%	-43%	-13%	-32%

This loss of lower-income households contributed to an overall racial/ethnic shift where the District saw a 3% decrease in Latino/a/x population, an 11% decrease in non-Hispanic White population and a 5% increase in AAPI population.

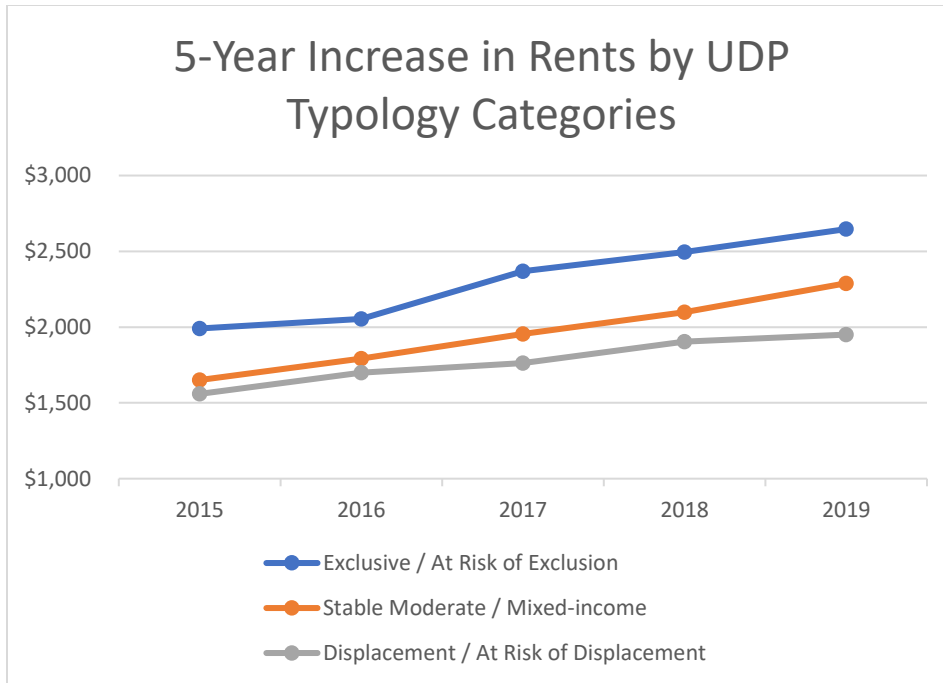


District Nine

From 2015 to 2019, D9 became more exclusive.

	Exclusive / At risk of exclusion	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
2019	11	10	0	0
2015	7	12	2	0
# of Tracts Change 2015 to 2019	+4	-2	-2	0

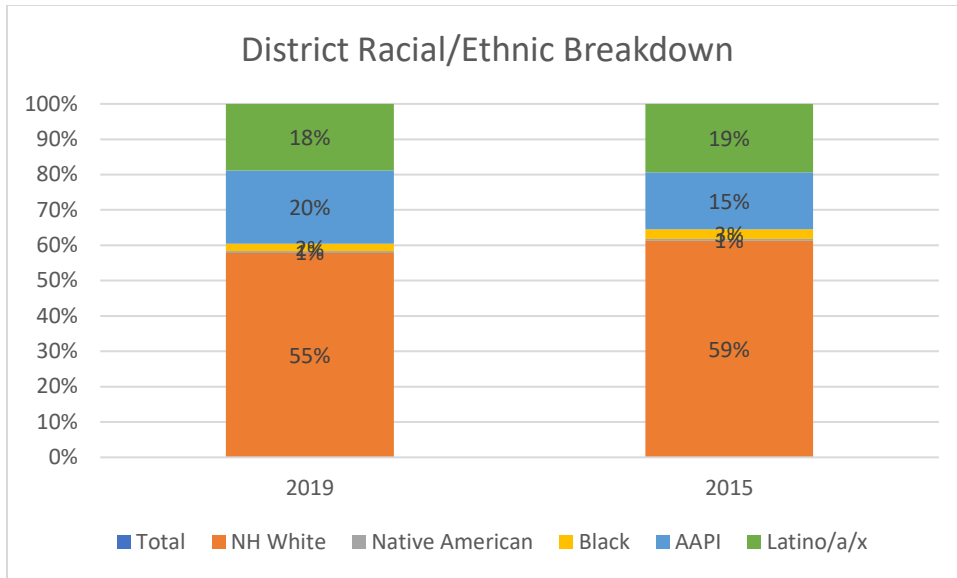
Median rent in the district rose from \$1,528 in 2015 to \$2,317 in 2019, an increase of 35%. Rents in tracts with that were classified in 2015 as “Stable Moderate / Mixed-income” rose the fastest, at 39% over the 5-year period.



The number of households in D9 earning less than \$100,000 in annual income decreased by 24%, with the largest numeric decrease non-Hispanic White households making less than \$100,000 per year.

	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	14,711	9,033	138	373	2,287	2,654
2015	19,449	13,003	203	520	2,301	3,178
# HHs change	(4,738)	(3,970)	(65)	(147)	(14)	(524)
% HHs change	-24%	-31%	-32%	-28%	-1%	-16%

This loss of lower-income households contributed to an overall racial/ethnic shift where the District saw a 2% decrease in non-Hispanic White population and a 25% increase in AAPI population.

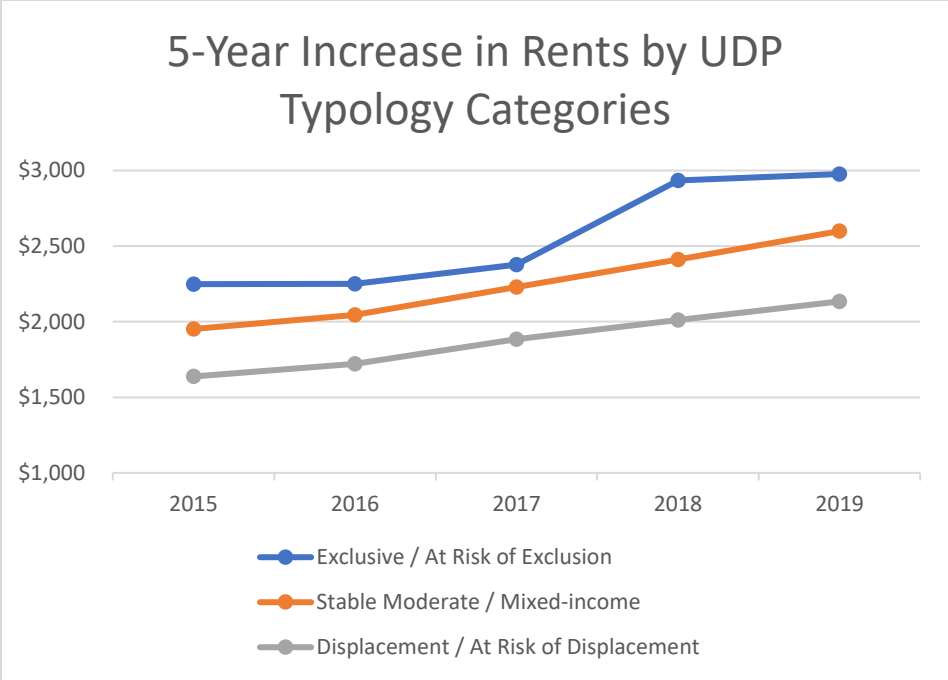


District Ten

From 2015 to 2019, D10 became more exclusive.

	Exclusive / At risk of exclusion	Stable Moderate / Mixed-income	Displacement / At risk of displacement	Student / NA
2019	14	6	1	0
2015	2	10	5	4
# of Tracts Change 2015 to 2019	+12	-4	-4	-4

Median rent in the district rose from \$1,829 in 2015 to \$2,405 in 2019, an increase of 32%. Rents in tracts with that were classified in 2015 as “Stable Moderate / Mixed-income” rose the fastest, at 33% over the 5-year period.

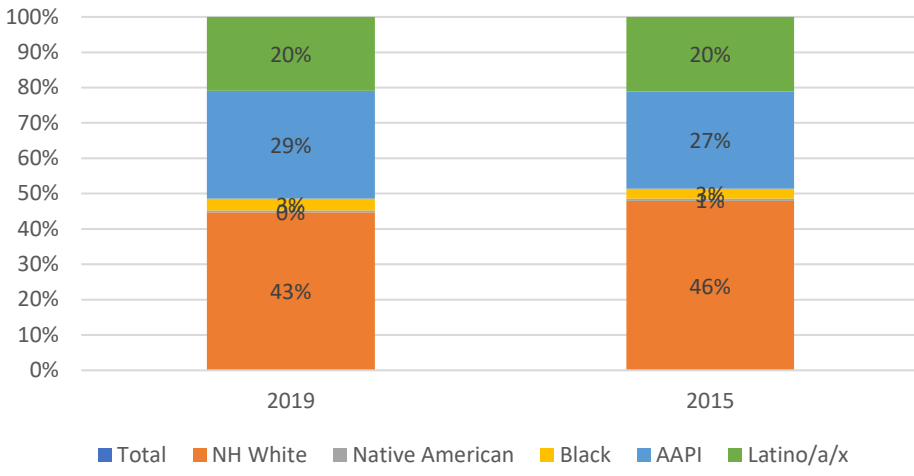


The number of households in D10 earning less than \$100,000 in annual income decreased by 17%, with the largest numeric decrease non-Hispanic White households making less than \$100,000 per year.

	Total Households earning <\$100k/yr	Non-Hispanic White HHs, <\$100k/yr	Black HHs <\$100k/yr	Native American HHs <\$100k/yr	AAPI HHs <\$100k/yr	Latino/a/x HHs <\$100k/yr
2019	148,831	46,090	1,322	7,269	43,404	48,375
2015	179,407	58,579	1,541	7,886	50,137	59,026
# HHs change	(30,576)	(12,489)	(219)	(617)	(6,733)	(10,651)
% HHs change	-17%	-21%	-14%	-8%	-13%	-18%

This loss of lower-income households contributed to an overall racial/ethnic shift where the District saw a 6% decrease in non-Hispanic White population and a 10% increase in AAPI population.

District Racial/Ethnic Breakdown



Appendix E

Additional Demographic Data about Persons with Disabilities

This Appendix contains additional demographic data about San José's approximately 90,000 residents with disabilities. This data is from the U.S. Census American Community Survey and is subject to the constraints/limitations of its source.

Persons with Disability by Race/Ethnicity

Relative to the City's overall racial/ethnic breakdown, Latino/a/x individuals and AAPIs are underrepresented in the disabled population. This may be due to a number of different factors including the relative younger age of communities with higher proportions of recent immigrants; the lack of outreach and materials for non-English speaking populations; the tendency to over-diagnose Black and Indigenous children with disabilities.

Civilian, Non-institutionalized Population with Disabilities

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Non-Hispanic White	30,057 (30.4%)	30,863 (38.0%)	-754 / -2.4%
Black/African American	3,792 (4.3%)	3,607 (4.5%)	185 / 5.1%
Native American, Alaskan Native	781 (0.9%)	1,012 (1.2%)	-231 / -22.8%
AAPI	27,820 (31.4%)	23,481 (29.0%)	4,339 / 18.5%
Latino/a/x	24,480 (27.7%)	21,333 (26.3%)	3,147 / 14.8%
TOTAL [# (100%)]	88,533 (100%)	81,049 (100%)	

Civilian, Non-institutionalized Population, Total (for comparison of racial/ethnic breakdown)

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Non-Hispanic White	262,932 (25.7%)	269,555 (27.4%)	-6,623 / -2.5%
Black/African American	30,533 (3.0%)	30,863 (3.1%)	-330 / -1.1%
Native American, Alaskan Native	5,715 (0.6%)	6,220 (0.6%)	-505 / -8.1%
AAPI	373,079 (36.4%)	330,619 (33.6%)	42,460 / 12.8%
Latino/a/x	323,581 (31.6%)	325,392 (33.1%)	-1,811 / -0.6%
TOTAL [# (%)]	1,023,950 (100%)	982,892 (100%)	

Race/Ethnicity by Disability

Non-Hispanic White

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
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Total Civilian, Non-institutionalized Population	262,932	269,555	-6,623 / -2.5%
Disabled Population	30,057	30,811	-754 / -2.4%
% of Total	11.4%	11.4%	

Black/African American

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	30,533	30,863	-330 / -1.1%
Disabled Population	3,792	3,607	185 / 5.1%
% of Total	12.4%	11.7%	

Native American, Alaskan Native

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	5,715	6,220	-505 / -8.1%
Disabled Population	781	1,012	-231 / -22.8%
% of Total	13.7%	16.3%	

Asian American, Native Hawaiian, Pacific Islander

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	373,079	330,619	42,460 / 12.8%
Disabled Population	27,820	23,481	4,339 / 18.5%
% of Total	7.5%	7.1%	

Latino/a/x

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	323,581	325,392	-1,811 / -0.6%
Disabled Population	24,480	21,333	3,147 / 14.8%
% of Total	7.6%	6.6%	

Persons with Disability by Gender

Civilian, Non-institutionalized Population with Disabilities

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Male	41,632 (47.0%)	38,467 (47.5%)	
Female	46,910 (53.0%)	42,582 (52.5%)	
TOTAL [# (100%)]	88,533 (100%)	81,049 (100%)	

Gender by Disability

Male

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	516,412	492,875	23,537 / 4.8%
Disabled Population	41,632	38,467	3,165 / 8.2%
% of Total	8.1%	7.8%	

Female

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	507,538	490,017	17,521 / 3.6%
Disabled Population	46,910	42,582	4,328 / 10.2%
% of Total	9.2%	8.7%	

Persons with Disability by Age

As we age, we become more vulnerable to certain categories of disabilities. Therefore, there is a higher proportion of persons with disabilities in older age ranges. In recent years, San José's population has been aging which should correlate with increasing rates of persons with disabilities in the overall population.

Civilian, Non-institutionalized Population with Disabilities

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Under 5 years	516 (0.6%)	465 (0.6%)	51 / 11.0%
5 to 17 years	5,582 (6.3%)	5,194 (6.4%)	388 / 7.5%
18 to 64 years	40,460 (45.7%)	37,513 (46.3%)	2,947 / 7.9%
65 years and older	41,975 (47.4%)	37,877 (46.7%)	4,098 / 10.8%
TOTAL [# (100%)]	88,533 (100%)	81,049 (100%)	

Civilian, Non-institutionalized Population, Total (for comparison of age breakdown)

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Under 5 years	63,025 (6.2%)	67,201 (6.8%)	-4,176 / -6.2%
5 to 17 years	167,432 (16.4%)	169,192 (17.2%)	-1,760 / -1.0%

18 to 64 years	666,685 (65.1%)	640,834 (65.2%)	25,851 / 4.0%
65 years and older	126,808 (12.4%)	105,665 (10.8%)	21,143 / 20%
TOTAL [# (100%)]	1,023,950 (100%)	982,892 (100%)	

Age by Disability

Under 5 years

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	63,025	67,201	-4,176 / -6.2%
Disabled Population	516	465	51 / 11.0%
% of Total	0.8%	0.7%	

5 to 17 years

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	167,432	169,192	-1,760 / -1.0%
Disabled Population	5,582	5,194	388 / 7.5%
% of Total	3.3%	3.1%	

18 to 64 years

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	666,685	640,834	25,851 / 4.0%
Disabled Population	40,460	37,513	2,947 / 7.9%
% of Total	6.1%	5.9%	

65 years and older

	2019 5-yr ACS	2014 5-yr ACS	Change # / %
Total Civilian, Non-institutionalized Population	126,808	105,665	21,143 / 20.0%
Disabled Population	41,975	37,877	4,098 / 10.8%
% of Total	33.1%	35.8%	

Appendix G

Additional Fair Housing Enforcement and Compliance Documentation

Consortium Case Study

The City contracts with the Law Foundation of Silicon Valley to coordinate a consortium of fair housing service providers (Consortium). Through this contract, five programs provide services to support fair housing in San José. These programs include the Asian Law Alliance (ALA), Mental Health Advocacy Project, Project Sentinel (PS), and Senior Adults Legal Assistance (SALA). To illustrate the types of fair housing issues that the Consortium has observed to be increasing San José, the Consortium reported the following case study:

Ms. M's ex-partner was a Section 8 voucher holder who lived with their three minor children in a unit. Sadly, he contracted COVID-19, was hospitalized, and then passed away. Before he passed away, he asked the then pregnant Ms. M to move into his apartment with her current partner to care for their children. She moved in, updated the landlord on what was happening, and paid two month's rent in advance. She reached out to Housing Authority to be added to the voucher. However, Ms. M was hospitalized for 3 weeks from complications of her case of COVID-19, diagnosed with heart failure, and had a pre-term cesarean section. She returned home from the hospital one day before received a 3-day eviction notice for unauthorized occupancy. When she was served an unlawful detainer lawsuit, she connected with the Law Foundation. A Law Foundation Attorney took on Ms. M's eviction case for full representation. A reasonable accommodation request was made asking for more time for Ms. M to be added to her children's Section 8 voucher and once done, dismiss the case against her. The request was denied, as the landlord claimed Ms. M was not a tenant who was entitled to reasonable accommodations. However, Law Foundation was able to continue to negotiate and Ms. M, her partner, and newborn were successfully added to the voucher. The case settled with a move-out agreement that provided Ms. M a little over 3 months to move out with her family.

Document Review / Records Search

In addition to what was presented in Section D., above, City staff performed the following Fair Housing document reviews and records searches.

Recent HUD enforcement actions related to fair housing cases were reviewed. Documents issued by HUD for 2020 Fair Housing Act Charges and 2020-2019 Conciliation Agreements did not include any cases or allegations of discriminatory redlining in San José.¹⁷

HCD also has a role in enforcing state housing laws and may get involved with monitoring or providing letters that involve a potential violation of a jurisdiction's housing element; however, HCD did not issue letters to the City of San José in 2018-2019 related to enforcement of Fair Housing Element Law.¹⁸

¹⁷ HUD Fair Housing Enforcement Activity, "Documents Issued by HUD in Fair Housing Cases," https://www.hud.gov/program_offices/fair_housing_equal_opp/enforcement, accessed March 2022.

¹⁸ HCD Accountability and Enforcement, "Enforcement Letters Issued," updated: 05/18/2021, <https://www.hcd.ca.gov/community-development/accountability-enforcement.shtml>, accessed March 2022.

In reviewing the Department of Justice housing enforcement case records for the City of San José, there was no cases filed with the California Northern District.¹⁹

In reviewing the letters of findings issued and lawsuits filed by the State of California Department of Justice, Office of the Attorney General from 2018-2020, there were no reports pertaining to housing rights enforcement for the City of San José.²⁰

There also did not appear to be reports of complaints or cause determinations from Department of Fair Housing and Employment (DFEH) against the City of San José.²¹

In a search on the DFEH website, there were notices of settlements for cases within the City of San José:

- DFEH settled a case in 2017 against an owner who had several apartment complexes and rental homes in San José who had been discriminating against tenants with disabilities by not allowing them to have emotional support animals. DFEH stated in the settlement, that the law requires landlords to modify policies, including no-pet policies, to reasonably accommodate people with disabilities.²²
- DFEH filed a case in Santa Clara County Superior Court against San José property owners in 2017 for denying the reasonable accommodation requests of tenants with disabilities who presented medical documentation attesting to their need for an assistance animal. The case, which DFEH settled, was based on a violation of the Fair Employment and Housing Act (FEHA) and the Unruh Civil Rights Act, after the landlord told them they did not need a dog to survive.²³

As part of the settlement these cases, the property owners agreed to develop fair housing policies, including updating antidiscrimination policies and adding policies for reasonably accommodating applicants and tenants with disabilities, post fair housing posters, and attend annual fair housing training.

City Compliance with Fair Housing Laws and Regulations

Per below, the City of San José maintains and develops fair housing policies in response to advancements in state law and best practices.

¹⁹ U.S. Department of Justice Civil Rights Division, “Housing and Civil Enforcement Cases,” <https://www.justice.gov/crt/housing-and-civil-enforcement-cases>, accessed March 2022.

²⁰ California HCD, “Accountability and Enforcement,” <https://www.hcd.ca.gov/communitydevelopment/accountability-enforcement.shtml>, accessed March 2022.

²¹ California Department of Fair Employment and Housing (DFEH), “Legal Records and Reports,” <https://www.dfeh.ca.gov/legalrecords/#reportsBody>, accessed on March 2022.

²² California Department of Fair Employment and Housing (DFEH), “Landlord to Pay \$100,000 to Settle Fair Housing Case Involving Emotional Support Animals,” <https://www.dfeh.ca.gov/wp-content/uploads/sites/32/2017/11/Chow-PR-20171129.pdf>, accessed March 2022

²³ California Department of Fair Employment and Housing (DFEH), “LANDLORD TO PAY \$40,000 TO SETTLE FAIR HOUSING CASE INVOLVING EMOTIONAL SUPPORT ANIMAL,” <https://www.dfeh.ca.gov/wp-content/uploads/sites/32/2017/07/Chen-PR2017-07-05.pdf>, accessed March 2022.

Requirement	Response
California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2)	The Introduction to the Housing Element defines fair housing under the California Fair Employment and Housing Act and states the City’s intent to further fair housing in accordance with state requirements by identifying and removing impediments and constraints. <u>Key constraints.</u> <u>Key</u> policies to further fair housing choice in the City include XS-18, S-20, S-21, S-22, S-24 and S-26. <u>Y, Z</u>
FEHA Regulations (California Code of Regulations (CCR), title 2, sections 12005-12271)	In summarizing and applying the information and results of the AI, the Housing Element discusses the need for the City of San José to increase availability of affordable units among the important actions. In support of this policy, strategies including XX-S-20 to develop fair-housing compliant tenant preferences and issue Notices of Funding Availability (NOFAs) for City funds that award points for serving protected classes populations and XX-P-10 continue to work with developers to standardize fees, requirements, approvals to develop streamlined permitting and fee processes and reduce other barriers. outreach <u>In support of Goal 3 Housing stability and opportunities to build wealth for all residents, one of the proposed strategies, S-23, is activities on Fair Housing challenges, programming, and solutions, one of the proposed activities is</u> to Create basic ‘Know Your Rights and Responsibilities’ materials for landlords and tenants in multiple languages and Increase S-22 prioritize programs and funding to do more extensive on fair housing testing, <u>outreach/education and legal representation and policy work.</u>
Government Code section 65008 covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy.	The policy framework and recommended programs in the Housing Element are based on the foundation that state law requires citizens in the City of San José to have fair housing choice, free from discrimination based on membership in a protected class, as stated in the introduction of the Housing Element. (f) In addition, several policies <u>strategies</u> specifically support housing opportunities for individuals and communities. <u>Several of these strategies include: S-16 Require affirmative fair housing marketing to be done in English plus top 3 languages for all City-funded affordable housing; S-17 Complete a report to review best practices in housing formerly incarcerated people and assess the feasibility, impact and enforcement options of a Fair Chance / Ban the Box ordinance for rental housing applicants that would limit the use of criminal records by property managers when they are screening prospective tenants; S-21 Continue to fund nonprofit organizations to affirmatively further Fair Housing throughout the City, and develop metrics to better understand the City's impact from funding fair housing grantees; S-24 Increase fair housing education, monitoring, and enforcement in target neighborhoods, especially on source of income discrimination; I-26 Engage in and support efforts at the state and federal levels to amend fair housing laws to allow for race-targeted</u>

	<p><u>housing assistance in jurisdictions where the jurisdiction has made documented findings of fact that race-based housing discrimination has occurred; and P-17 Fully implement and evaluate effectiveness of the City's new Affordable Housing Siting Policy in generating new affordable housing developments in higher opportunity areas.</u></p>
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Requirement	Response
<p>Government Code section 8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.</p>	<p>State law requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing. <u>The Housing Authority of the County of Santa Clara (HACSC) provides rental housing assistance to low income households throughout the County. The HACSC and the Housing Authority of the City of San José (HACSJ) entered into a cooperative agreement in 1976 where the HACSC manages all of the HACSJ's housing programs. Chapter 1, 24 CFR 982.53 (b) (2) of the HACSC Administrative Plan states "The PHA will affirmatively further fair housing in the administration of the program."</u> The HACSC plan also outlines steps to affirmatively further fair housing, including not denying any family or individual the equal opportunity to apply for or receive assistance under the Section 8 Programs on the basis of ancestry, color, disability, familial or marital status, national origin, race, religion, gender, gender identity, sex, sexual orientation or source of income.</p>
<p>Government Code section 11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.</p>	<p>The City complies with the full and equal access provisions of standard state grant funding agreements.</p>
<p>Density Bonus Law (Gov. Code, § 65915.)</p>	<p>The City's <u>Municipal Code General Plan calls allows</u> for more affordable housing policies <u>units at greater densities than otherwise allowed under applicable zoning district and General Plan land use designation</u> that will allow affordable residential development at densities beyond the maximum density allowed under an existing Land Use/Transportation Diagram designation, consistent with the minimum requirements of the State Density Bonus Law (Government Code Section 65915) and local ordinances.</p>
<p>Housing Accountability Act (Gov. Code, § 65589.5.)</p>	<p><u>The City has established objective approval requirements for the types of housing covered by the Housing Accountability Act. In addition, the Housing Element Section 4.3.8 provides a comprehensive constraints analysis based on housing types covered by the Housing Accountability Act (e.g., emergency shelters, farmworker housing).</u></p>

Requirement	Response
No-Net-Loss Law (Gov. Code, § 65863)	<p>The goals, policies, and programs and strategies listed throughout the Housing Element are intended to help reduce barriers to and create opportunities for housing production. In accordance with State requirements, the City prepares Housing Element Annual Progress Reports after each calendar year to assess the City’s progress toward its eight-year regional housing needs target (RHNA) housing production targets and toward the implementation of housing activities identified in the Housing Element. Appendix XX- Chapter 5 of the Housing Element provides the City of San Jose Adequate Sites Inventory based on the housing unit target meet the RHNA target, the City, per California Government Code. In addition, there are sufficient properties Citywide for lower-income housing according to State requirements. In addition, XX requires the City to also look at housing production goals by Community Planning Area based on an analysis of feasible site suitability.</p>
Least Cost Zoning Law (Gov. Code, § 65913.1)	<p>HCD approved Association of Bay Area Governments (ABAG)'s RHNA Plan in January of 2022. The City is compliant with this section, as demonstrated by the (Adequate) Sites Inventory in the 2021-2029 Housing Element which identified <u>identifies</u> capacity of over XXX74,330 units to meet a housing need of XXX62,200 housing units. The City has determined its housing capacity for the Adequate Sites Inventory through an in-depth review of all vacant and developable land. The City conducted a comprehensive inventory of all vacant and nonvacant developable land within the City limits that allows for housing and available to develop within the Housing Element planning period. While State law requires that the City demonstrate enough housing capacity to meet RHNA targets, the City chooses to inventory all potentially developable land. This approach has been adopted in acknowledgment that many factors affect housing development feasibility, including decisions by private property owners and developers.()</p>
Excessive subdivision standards (Gov. Code, § 65913.2.)	<p>This is a longstanding section of the state code that restricts a jurisdiction from imposing criteria that would make housing development infeasible and consider the effect of ordinances adopted and actions taken by it with respect to the housing needs. The City’s code is in compliance with state law.</p>

Requirement	Response
Limits on growth controls (Gov. Code, § 65302.8.)	<p>Housing elements in California are required to demonstrate the jurisdiction can accommodate the projected housing need and analyze the impact of any growth management controls. The Urban Growth Boundary (UGB) was originally adopted and incorporated into the San José 2020 General Plan by a unanimous vote of the City Council in November 1996. The UGB, like the prior growth management programs and policies that preceded it, has been very effective at managing the City’s rapid growth without inhibiting it. New development has successfully occurred only within the City’s urban service area. Since establishing the UGB, the rate of development has not declined; the City has issued building permits for over (55,000) XXX residential units and millions of square feet of commercial development. Other governmental and non-governmental constraints to housing production are acknowledged and discussed in <u>Chapter 4 of the the Housing Element.</u> In addition,</p> <p>Chapter XX provides analysis of constraints and zoning analysis. Actions the City has taken to reduce constraints include- Eliminated commercial space requirements in many affordable housing developments, Adopted new downtown and citywide design guidelines to facilitate a consistent and efficient review process of proposed developments and Established a dedicated planner that streamlines entitlements and provides additional support to 100% affordable developments that reserve at least 30% of the units for extremely low income or permanent supportive households.XYZ</p> <p>(streamlining accessory dwelling unit, density bonus program for micro-units, allow by-right development of transitional housing facilities and permanent supportive housing in zones that allow multifamily housing.)</p>
Housing Element Law (Gov. Code, § 65583, esp. subds. (c)(5), (c)(10).)	<p>The plan strives to identify more than needed housing capacity in order to facilitate compliance with the new No Net Loss requirements and provide a comprehensive set of goals, objectives, policies and proposed programs to affirmatively further fair housing opportunities and promote housing for all in San José. It identifies this housing capacity primarily on sites located near transit and in walkable areas, consistent with General Plan and Climate Action Plan, many of which are non-vacant. The Housing Element supports the developability of non-vacant sites with substantial data, analysis, and recent development examples.</p>

Community input from the last Analysis of Impediments

The City prepared the Analysis of Impediments to Fair Housing Choice (AI) with the assistance of LeSar Development Consultants (LDC) for the 2016 to 2020 time period. The purpose of the AI is to assemble fair housing information, identify any existing impediments to fair housing choice, and recommend actions to overcome those impediments.

Approximately 4,847 entities, organizations, agencies, and persons were directly engaged via outreach efforts and asked to share materials with their beneficiaries, partners, and contacts. Through these communications, stakeholders were invited to participate in one of the forums planned throughout the County and to submit survey responses.

The following themes emerged for the housing issue area:

- Ensure availability of affordable housing, including transitional housing
- Provide legal services to protect fair housing rights and to mediate tenant/landlord legal issues
- Address affordable housing eligibility restrictions to expand the number of residents who can qualify
- Provide affordable rental housing for low income families, at-risk families and individuals with disabilities
- Fund additional homeless prevention programs
- Provide rental subsidies and assistance for low income families to support rapid re-housing

A Regional Needs Survey was conducted to solicit input from residents and workers in the County of Santa Clara. To give as many people as possible the chance to voice their opinion, emphasis was placed on making the survey widely available and gathering a large number of responses rather than administering the survey to a controlled, statistically representative pool.

A total of eleven regional and community forums were held to gather community input and feedback for the creation of the City’s Consolidated Plan and AI. Three regional forums were held in Mountain View, San José, and Gilroy from September 2014 to November 2014; the City held four additional local community forums in September and October 2014. A total of 1,472 survey responses were collected from September 19, 2014 to November 15, 2014, including 1,078 surveys collected electronically and 394 collected on paper. The surveys were available in five languages.

The table below shows the highest level of need for each of the housing-related improvements and the share of respondents who rated each category as “high level” of need.

Priority Rank	Housing: High Level of Need	Share of Respondents
1	Increase affordable rental housing inventory	63.1%
2	Rental assistance for the homeless	51.0%
3	Affordable housing located near transit	48.6%
4	Housing for other special needs (such as seniors and persons with disabilities)	48.0%
5	Permanent supportive rental housing for the homeless	46.8%

6	Energy efficiency and sustainability improvements	41.6%
7	Healthy homes	37.5%
8	Down-payment assistance to purchase a home	33.8%
9	Code enforcement, in coordination with a neighborhood plan	33.4%
10	Housing accessibility improvements	29.7%
11	Rental housing rehabilitation	27.7%
12	Emergency home improvement/repair	24.9%
13	Owner-occupied housing rehabilitation	18.5%

Source: 2016-2020 San José Analysis of Impediments to Fair Housing Choice