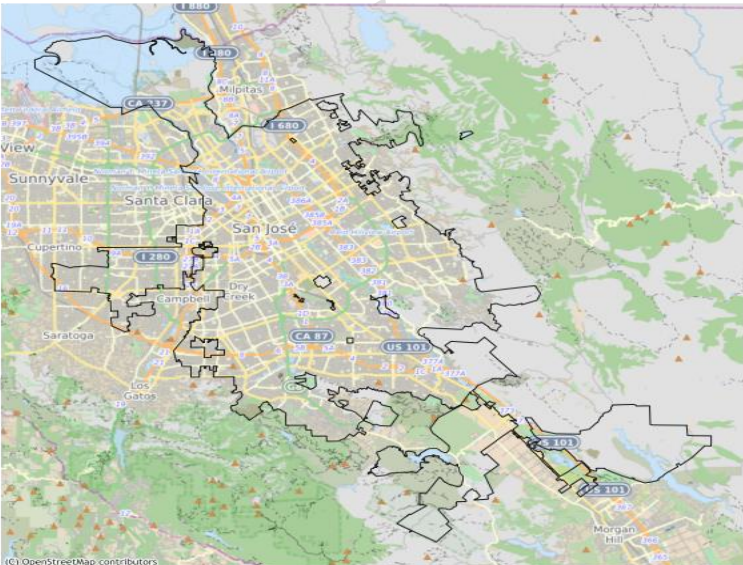


# APPENDIX A

## HOUSING NEEDS DATA: SAN JOSE

ABAG/MTC Staff and Baird + Driskell Community Planning + City of San José



## 0.1 Table of contents

0.1	Table of content .....	2
0.2	List of figures .....	3
0.3	List of tables .....	3
1	Introduction .....	6
2	Summary of Key Facts .....	7
3	Looking to the Future: Regional Housing Needs.....	9
3.1	Regional Housing Needs Determination .....	9
3.2	Regional Housing Needs Allocation.....	9
4	Population, Employment and Household Characteristics .....	11
4.1	Population .....	11
4.2	Age .....	12
4.3	Race and Ethnicity .....	15
4.4	Employment Trends .....	17
4.4.1	Balance of Jobs and Workers.....	17
4.4.2	Sector Composition.....	21
	Resident Employment by Occupation:.....	23
4.4.3	Unemployment .....	23
4.5	Income .....	24
4.6	Tenure .....	28
4.7	Displacement .....	32
5	Housing Stock Characteristics.....	34
5.1	Housing Types, Year Built, Vacancy, and Permits.....	34
5.2	Assisted Housing Developments At-Risk of Conversion .....	37
5.3	Substandard Housing .....	38
5.4	Home and Rent Values .....	39
5.5	Overpayment and Overcrowding.....	43
6	Special Housing Needs .....	52
6.1	Large Households .....	54
6.2	Female-Headed Households .....	56
6.3	Seniors.....	58
6.4	People with Disabilities.....	59
6.5	Homelessness.....	61
6.6	Farmworkers.....	68
6.7	Non-English Speakers.....	69
	Figure 1: Population Growth Trends .....	12
	Figure 2: Population by Age, 2000-2019 .....	13
	Figure 3: Senior and Youth Population by Race .....	14
	Figure 4: Population by Race, 2000-2019 .....	17
	Figure 5: Jobs in a Jurisdiction .....	18
	Figure 6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence.....	19
	Figure 7: Jobs-Worker Ratios, By Wage Group .....	20
	Figure 8: Jobs-Household Ratio .....	21
	Figure 9: Resident Employment by Industry .....	22
	Figure 10: Unemployment Rate.....	24



Figure 11: Households by Household Income Level .....	25
Figure 12: Household Income Level by Tenure .....	27
Figure 13: Poverty Status by Race.....	28
Figure 14: Housing Tenure.....	29
Figure 15: Housing Tenure by Race of Householder .....	30
Figure 16: Housing Tenure by Age.....	31
Figure 17: Housing Tenure by Housing Type .....	32
Figure 18: Households by Displacement Risk and Tenure .....	33
Figure 19: Housing Type Trends .....	34
Figure 20: Housing Units by Year Structure Built.....	35
Figure 21: Vacant Units by Type.....	36
Figure 22: Substandard Housing Issues.....	39
Figure 23: Home Values of Owner-Occupied Units.....	40
Figure 24: Zillow Home Value Index (ZHVI) .....	40
Figure 25: Contract Rents for Renter-Occupied Units .....	41
Figure 26: Median Contract Rent .....	42
Figure 27: Cost Burden by Tenure .....	44
Figure 28: Cost Burden by Income Level .....	45
Figure 29: Cost Burden by Race.....	46
Figure 30: Cost Burden by Household Size .....	47
Figure 31: Cost-Burdened Senior Households by Income Level.....	48
Figure 32: Overcrowding by Tenure and Severity .....	50
Figure 33: Overcrowding by Income Level and Severity.....	51
Figure 34: Overcrowding by Race .....	51
Figure 35: Household Size by Tenure .....	54
Figure 36: Housing Units by Number of Bedrooms .....	56
Figure 37: Household Type .....	57
Figure 38: Female-Headed Households by Poverty Status .....	58
Figure 39: Senior Households by Income and Tenure .....	59
Figure 40: Disability by Type - Seniors (65 and over).....	60
Figure 41: Homelessness by Household Type and Shelter Status, Santa Clara County.....	62
Figure 42: Racial Group Share of General and Homeless Populations, Santa Clara County .....	64
Figure 43: Latinx Share of General and Homeless Populations, Santa Clara County .....	64
Figure 44: Challenges and Other Characteristics for the Population Experiencing Homelessness, Santa Clara County.....	65
Figure 45: Students in Local Public Schools Experiencing Homelessness .....	68
Figure 46: Farm Operations and Farm Labor by County, Santa Clara County .....	69
Figure 47: Population with Limited English Proficiency .....	70

## 0.2 List of figures

## 0.3 List of tables

Table 1: Illustrative Regional Housing Needs Allocation from Draft Methodology.....	10
Table 2: Population Growth Trends .....	11
Table 3: Assisted Units at Risk of Conversion.....	38
Table 4: Population with Developmental Disabilities by Age.....	61
Table 5: Population with Developmental Disabilities by Residence .....	61



DRAFT PENDING HCD REVIEW

DRAFT PENDING HCD REVIEW



ASSOCIATION OF BAY AREA GOVERNMENTS  
METROPOLITAN TRANSPORTATION COMMISSION



Technical Assistance  
for Local Planning  
**HOUSING**

# 1 INTRODUCTION

The Bay Area continues to see growth in both population and jobs, which means more housing of various types and sizes is needed to ensure that residents across all income levels, ages, and abilities have a place to call home. While the number of people drawn to the region over the past 30 years has steadily increased, housing production has stalled, contributing to the housing shortage that communities are experiencing today. In many cities, this has resulted in residents being priced out, increased traffic congestion caused by longer commutes, and fewer people across incomes being able to purchase homes or meet surging rents.

The 2023-2031 Housing Element Update provides a roadmap for how to meet our growth and housing challenges. Required by the state, the Housing Element identifies what the existing housing conditions and community needs are, reiterates goals, and creates a plan for more housing. The Housing Element is an integral part of the General Plan, which guides the policies of San Jose.

## 2 SUMMARY OF KEY FACTS

- **Population** - Generally, the population of the Bay Area continues to grow because of natural growth and because the strong economy draws new residents to the region. The population of San Jose increased, changing by 10.9% from 2010 to 2020<sup>1</sup>, which is above the growth rate of the region. The Association of Bay Area Governments (ABAG) projects that the City's population will grow by about 15% to 1,189,660 in 2030<sup>2</sup>, by the end of this Sixth Cycle Housing Element.
- **Age** - In 2019, San Jose's youth population under the age of 18 was 230,598<sup>3</sup> (22% of total) and senior population 65 and older was 128,611<sup>3</sup> (13% of total). Seniors ages 65 & older are the fastest growing age group and are expected to grow 39% to 178,100 by 2030<sup>2</sup>. Working age population between the ages of 20 and 64 (63% of total) are expected to grow 10% by 2030<sup>2</sup>, (from 645,892 to 710,050).
- **Race/Ethnicity** - Approximately 25.7% of San Jose's population is White while 2.8% is African American and 36.1% is Asian. Within the Asian Population, 30% are Vietnamese, 24% are Chinese and 19% are Asian Indian origin. The percentage of Latinx population is 31.6%. People of color in San Jose comprise a proportion above the overall proportion in the Bay Area as a whole.<sup>4</sup>
- **Number of Homes** - San Jose has 338,509<sup>3</sup> housing units. The number of new homes built in the Bay Area has not kept pace with the demand, resulting in longer commutes, increasing prices, and exacerbating issues of displacement and homelessness. The number of homes in San Jose increased, changing by 7.2% from 2010 to 2020, which is *above* the growth rate of the region.
- **Home Prices** - A diversity of homes at all income levels creates opportunities for all San Jose residents to live and thrive in the community.
  - **Ownership** The median home price was \$1.4 million in Q3 2021. Median home prices increased by 200% from Q3 2000 to Q3 2021.<sup>5</sup>
  - **Rental Prices** - The average rent for an apartment in San Jose was \$2,531 in Q3 2021. Rental prices increased by 58% from Q3 2000 to Q3 2021.<sup>6</sup> To rent a 2 bedroom apartment without cost burden, a family would need to make \$112,080 per year.
- **Housing Type** - It is important to have a variety of housing types to meet the needs of a community today and in the future. In 2020, 62.3% of homes in San Jose were single family, 6.9% were small multifamily (2-4 units), and 27.5% were medium or large multifamily (5+

<sup>1</sup> CA Department of Finance E5 Series

<sup>2</sup> ABAG [Projections 2040 by Jurisdiction](#)

<sup>3</sup> ACS 2019 5 Year S0101

<sup>4</sup> The Census Bureau's American Community Survey accounts for ethnic origin separate from racial identity. The numbers reported here use an accounting of both such that the racial categories are shown exclusive of Latinx status, to allow for an accounting of the Latinx population regardless of racial identity. 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, but occasionally when discussing US Census data, we use Hispanic or Non-Hispanic, to clearly link to the data source.

<sup>5</sup> SCCAOR - Sept 2000-Sept 2021

<sup>6</sup> Costar Average Effective Rents - Sept 2000 - Sept 2021



units). [San Jose has about 11,395 mobile homes, 3% of total housing units.](#) Between 2010 and 2020, the number of multi-family units increased more than single-family units. Generally, in San Jose, the share of single family homes is similar to that of other jurisdictions in the region.

- **Displacement/Gentrification** - According to research from The University of California, Berkeley, 14.2% of households in San Jose live in neighborhoods that are experiencing or at risk of displacement or gentrification. 39.3% of households in San Jose live in neighborhoods where significant portions of the workforce are excluded due to prohibitive housing costs. There are various ways to address displacement including ensuring new housing at all income levels is built.
- **Neighborhood** 32.5% of residents in San Jose live in neighborhoods identified as *highest* or *high resource* areas by State-commissioned research. This neighborhood designation is based on a range of indicators covering areas such as education, poverty, proximity to jobs and economic opportunities, low pollution levels, and other factors, building on a body of research documenting the benefits of growing up in these high resource areas.

**Note on Data**

*Many of the tables in this report are sourced from data from the Census Bureau's American Community Survey or U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data, both of which are samples and as such, are subject to sampling variability. This means that data is an estimate, and that other estimates could be possible if another set of respondents had been reached. We use the five-year release to get a larger data pool to minimize this "margin of error" but particularly for the smaller cities, the data will be based on fewer responses, and the information should be interpreted accordingly.*





## 3 LOOKING TO THE FUTURE: REGIONAL HOUSING NEEDS

### 3.1 Regional Housing Needs Determination

The Plan Bay Area 2050<sup>7</sup> Final Blueprint forecasts that the nine-county Bay Area will add 1.4 million new households between 2015 and 2050. For the eight-year time frame covered by this Housing Element Update, the Department of Housing and Community Development (HCD) has identified the region's housing need as 441,176 units. The total number of housing units assigned by HCD is separated into four income categories that cover housing types for all income levels, from very low-income households to market rate housing.<sup>8</sup> This calculation, known as the Regional Housing Needs Determination (RHND), is based on population projections produced by the California Department of Finance as well as adjustments that incorporate the region's existing housing need. The adjustments result from recent legislation requiring HCD to apply additional adjustment factors to the baseline growth projection from California Department of Finance, in order for the regions to get closer to healthy housing markets. To this end, adjustments focus on the region's vacancy rate, level of overcrowding and the share of cost burdened households, and seek to bring the region more in line with comparable ones.<sup>9</sup> These new laws governing the methodology for how HCD calculates the RHND resulted in a significantly higher number of housing units for which the Bay Area must plan compared to previous RHNA cycles.

### 3.2 Regional Housing Needs Allocation

A starting point for the Housing Element Update process for every California jurisdiction is the Regional Housing Needs Allocation or RHNA - the share of the RHND assigned to each jurisdiction by the Association of Bay Area Governments (ABAG). State Housing Element Law requires ABAG to develop a methodology that calculates the number of housing units assigned to each city and county and distributes each jurisdiction's housing unit allocation among four affordability levels. For this RHNA cycle, the RHND increased by 135%, from 187,990 to 441,776. For more information on the RHNA process this cycle, see ABAG's website: <https://abag.ca.gov/our-work/housing/rhna-regional-housing-needs-allocation>

Almost all jurisdictions in the Bay Area are likely to receive a larger RHNA this cycle compared to the last cycle, primarily due to changes in state law that led to a considerably higher RHND compared to previous cycles.

In January 2021, ABAG adopted a Draft RHNA Methodology, which is currently being reviewed by HCD. For San Jose, the proposed RHNA to be planned for this cycle is 62,200 units, a slated increase from the last cycle. **Please note that the previously stated figures are merely illustrative, as ABAG has yet to issue Final RHNA allocations. The Final RHNA allocations that local jurisdictions will use for their**

---

<sup>7</sup> Plan Bay Area 2050 is a long-range plan charting the course for the future of the nine-county San Francisco Bay Area. It covers four key issues: the economy, the environment, housing and transportation

<sup>8</sup> HCD divides the RHND into the following four income categories:

Very Low-income: 0-50% of Area Median Income

Low-income: 50-80% of Area Median Income

Moderate-income: 80-120% of Area Median Income

Above Moderate-income: 120% or more of Area Median Income

<sup>9</sup> For more information on HCD's RHND calculation for the Bay Area, see this letter sent to ABAG from HCD on June 9, 2020: [https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920\(r\).pdf](https://www.hcd.ca.gov/community-development/housing-element/docs/abagrhna-final060920(r).pdf)



**Housing Elements will be released at the end of 2021.** The potential allocation that San Jose would receive from the Draft RHNA Methodology is broken down by income category as follows:

**Table 1: Illustrative Regional Housing Needs Allocation from Draft Methodology**

Income Group	San Jose Units	Santa Clara County Units	Bay Area Units	San Jose Percent	Santa Clara County Percent	Bay Area Percent
Very Low Income (<50% of AMI)	15088	32316	114442	24.3%	24.9%	25.9%
Low Income (50%-80% of AMI)	8687	18607	65892	14.0%	14.4%	14.9%
Moderate Income (80%-120% of AMI)	10711	21926	72712	17.2%	16.9%	16.5%
Above Moderate Income (>120% of AMI)	27714	56728	188130	44.6%	43.8%	42.6%
<b>Total</b>	<b>62200</b>	<b>129577</b>	<b>441176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: Association of Bay Area Governments Methodology and tentative numbers were approved by ABAG's Executive board on January 21, 2021 (Resolution No. 02-2021). The numbers were submitted for review to California Housing and Community Development in February 2021, after which an appeals process will take place during the Fall of 2021.

**THESE NUMBERS SHOULD BE CONSIDERED PRELIMINARY AND SUBJECT TO CHANGE PER HCD REVIEW**

## 4 POPULATION, EMPLOYMENT AND HOUSEHOLD CHARACTERISTICS

### 4.1 Population

The Bay Area is the fourth-largest metropolitan area in the nation and has seen a steady increase in population since 1990, except for a dip during the Great Recession. Most cities in the region experienced a similar pattern of job and population growth during this time, yet the production of housing did not meet the demand. This has resulted in higher housing costs and insufficient housing to meet the needs of communities.

Founded on November 29, 1777, San Jose was the first town in the Spanish colony Nueva California. When California became a state, in 1850, San Jose was the first incorporated city in the new state and served as the state capital for two years until 1851. San Jose is located in Santa Clara County California. It is the largest city in Santa Clara County, 3rd largest city in California (after Los Angeles and San Diego) and the 10th largest city in the United States. The Association of Bay Area Governments (ABAG) projects that the City's population will grow by about 15% to 1,189,660 in 2030, by the end of this Sixth Cycle Housing Element.

Since 2000, San Jose has grown 10.9%; this rate is *above* that of the region as a whole, at 8.9%.

**Table 2: Population Growth Trends**

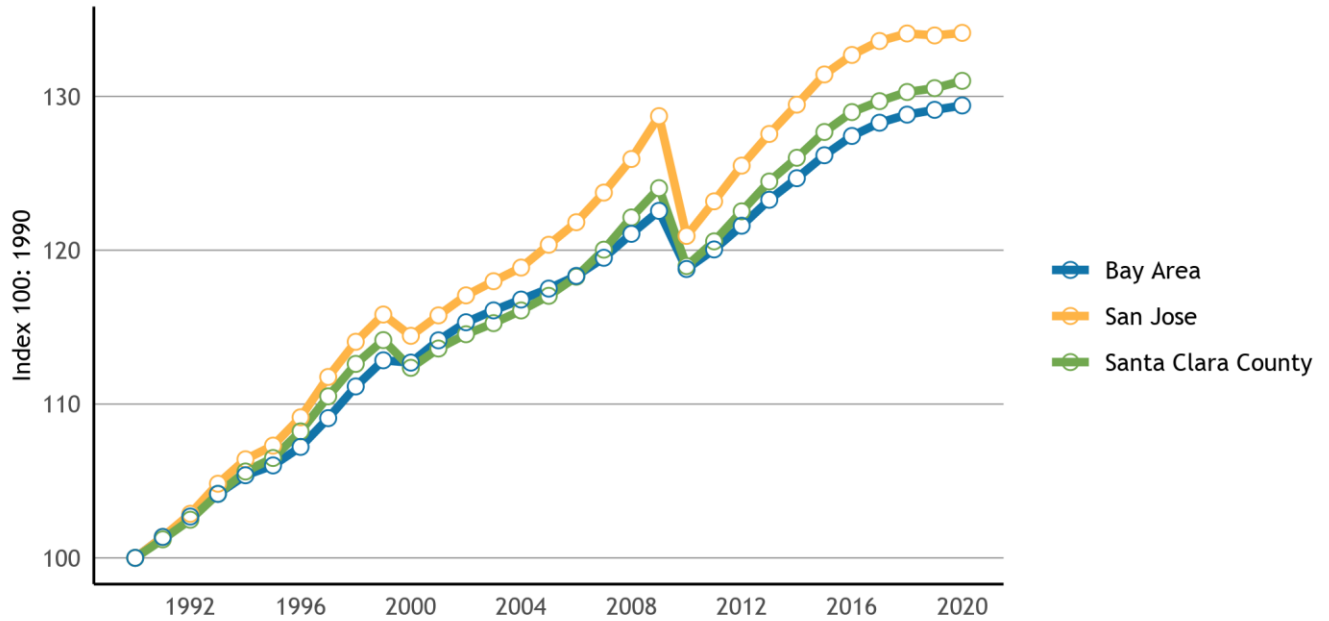
Geography	1990	1995	2000	2005	2010	2015	2020
San Jose	782,224	839,319	895,131	941,435	945,942	1,028,040	1,049,187
Santa Clara County	1,497,577	1,594,818	1,682,585	1,752,696	1,781,642	1,912,180	1,961,969
Bay Area	6,020,147	6,381,961	6,784,348	7,073,912	7,150,739	7,595,694	7,790,537

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

*Source: California Department of Finance, E-5 series*

In 2020, the population of San Jose was estimated to be 1,049,187 (see Table 2). From 2010 to 2020, the population increased by 10.9%, compared to 14.4% during the 1990s and 5.7% during the first decade of the 2000s. The population of San Jose makes up 53.5% of Santa Clara County.<sup>10</sup>

<sup>10</sup> To compare the rate of growth across various geographic scales, Figure 1 shows population for the jurisdiction, county, and region indexed to the population in the year 1990. This means that the data points represent the population growth (i.e. percent change) in each of these geographies relative to their populations in 1990.



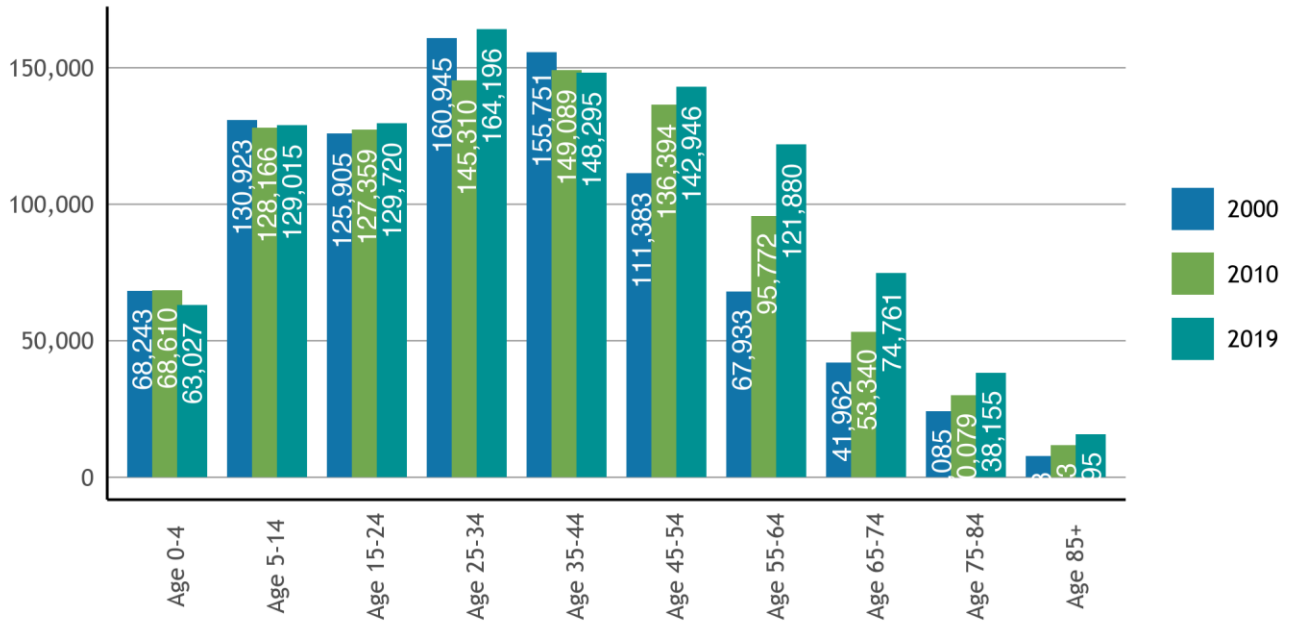
**Figure 1: Population Growth Trends**

Source: California Department of Finance, E-5 series - The data shown on the graph represents population for the jurisdiction, county, and region indexed to the population in the first year shown. The data points represent the relative population growth in each of these geographies relative to their populations in that year. - For some jurisdictions, a break may appear at the end of each decade (1999, 2009) as estimates are compared to census counts. DOF uses the decennial census to benchmark subsequent population estimates.

## 4.2 Age

The distribution of age groups in a city shapes what types of housing the community may need in the near future. An increase in the older population can mean there is a need for more senior housing options, while higher numbers of children and young families can point to the need for more family housing options. There has also been a move by many to age-in-place or downsize to stay within their communities, which can mean more multifamily and accessible units are also needed.

In San Jose, the median age in 2000 was 31.8; by 2019, this figure had increased, landing at around 36.7 years. More specifically, the population of those under 14 has largely remained steady since 2010, while the 65-and-over population has increased (see Figure 2). This points to an increasing demand for senior housing in the future.



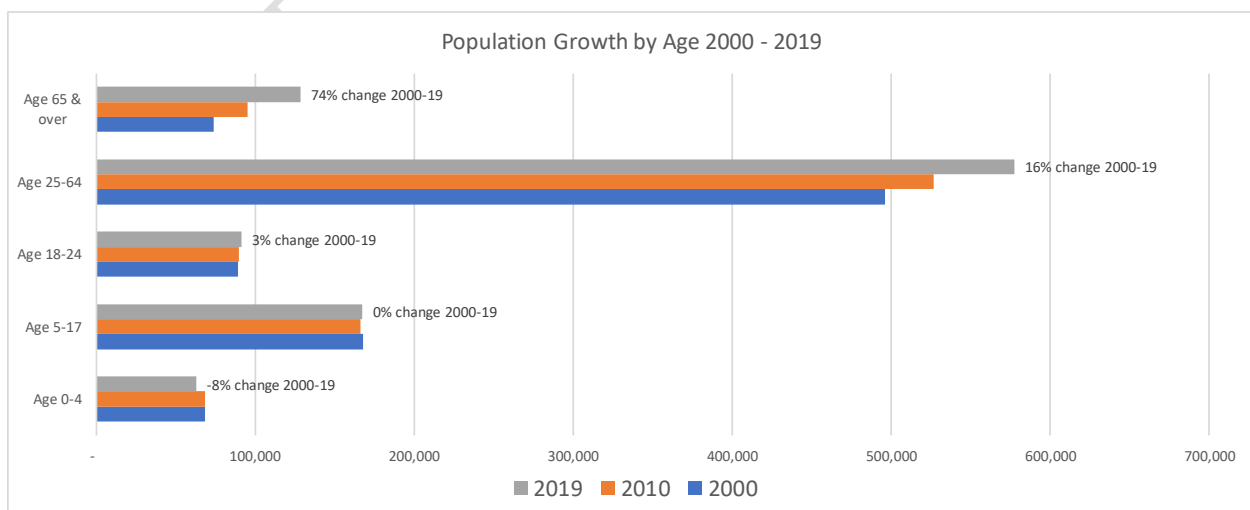
**Figure 2: Population by Age, 2000-2019**

Universe: Total population

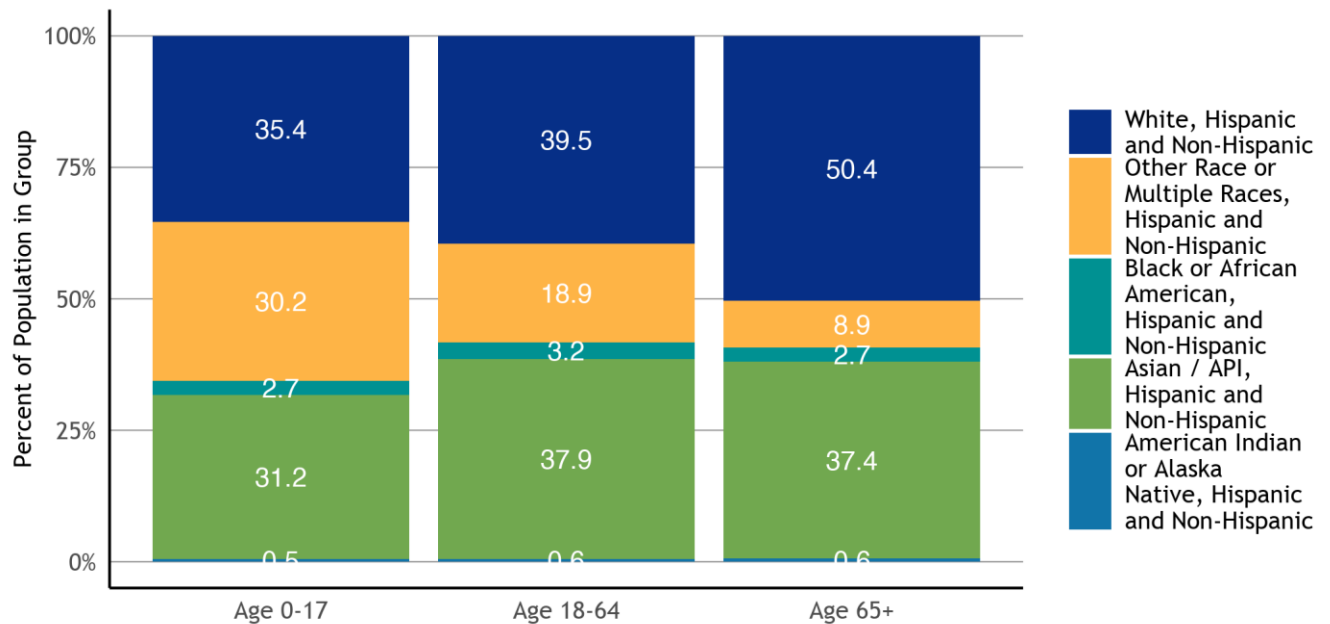
Source: U.S. Census Bureau, Census 2000 SF1, Table P12; U.S. Census Bureau, Census 2010 SF1, Table P12; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001

The percentage of Seniors (65& over) has been growing steadily from 8.3% in 2000 to 12.5% in 2019. ABAG’s *Projections 2040* indicates that this percentage will rise to 14% by 2030.

Seniors have also been the fastest growing population in San Jose from 2000 to 2019, as is shown by the chart below:



Looking at the senior and youth population by race can add an additional layer of understanding, as families and seniors of color are even more likely to experience challenges finding affordable housing. People of color<sup>11</sup> make up a large proportion of both seniors and youth - 50% of seniors and 65% of youth under 18 (see Figure 3).



**Figure 3: Senior and Youth Population by Race**

*Universe: Total population Notes: In the sources for this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity, and an overlapping category of hispanic / non-hispanic groups has not been shown to avoid double counting in the stacked bar chart. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-G)*

<sup>11</sup> Here, we count all non-white racial groups

### 4.3 Race and Ethnicity

Understanding the racial makeup of a city and region is important. These patterns are shaped by both market factors and government actions, such as exclusionary zoning, discriminatory lending practices and displacement that has occurred over time and continues to impact communities of color today<sup>12</sup>.

San Jose is a diverse community with a non-White majority.

San Jose Population by Race

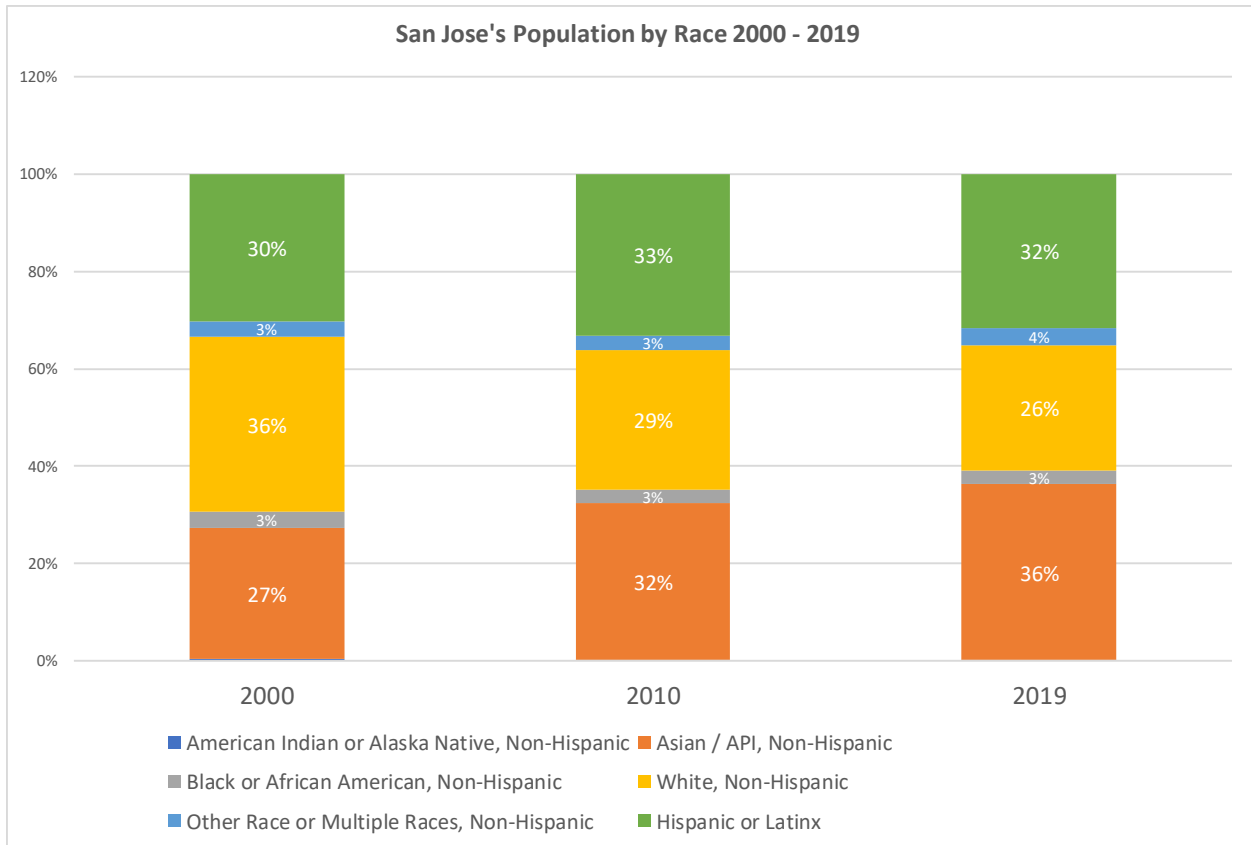
Race/Ethnicity	Population	Percent
American Indian or Alaska Native, Non-Hispanic	1,836	0.2%
Asian / API, Non-Hispanic	370,962	36.1%
Black or African American, Non-Hispanic	29,129	2.8%
White, Non-Hispanic	264,374	25.7%
Other Race or Multiple Races, Non-Hispanic	36,541	3.6%
Hispanic or Latinx	324,848	31.6%
<b>TOTAL</b>	<b>1,027,690</b>	<b>100.0%</b>

Source: ACS 2019 5 Year B03002

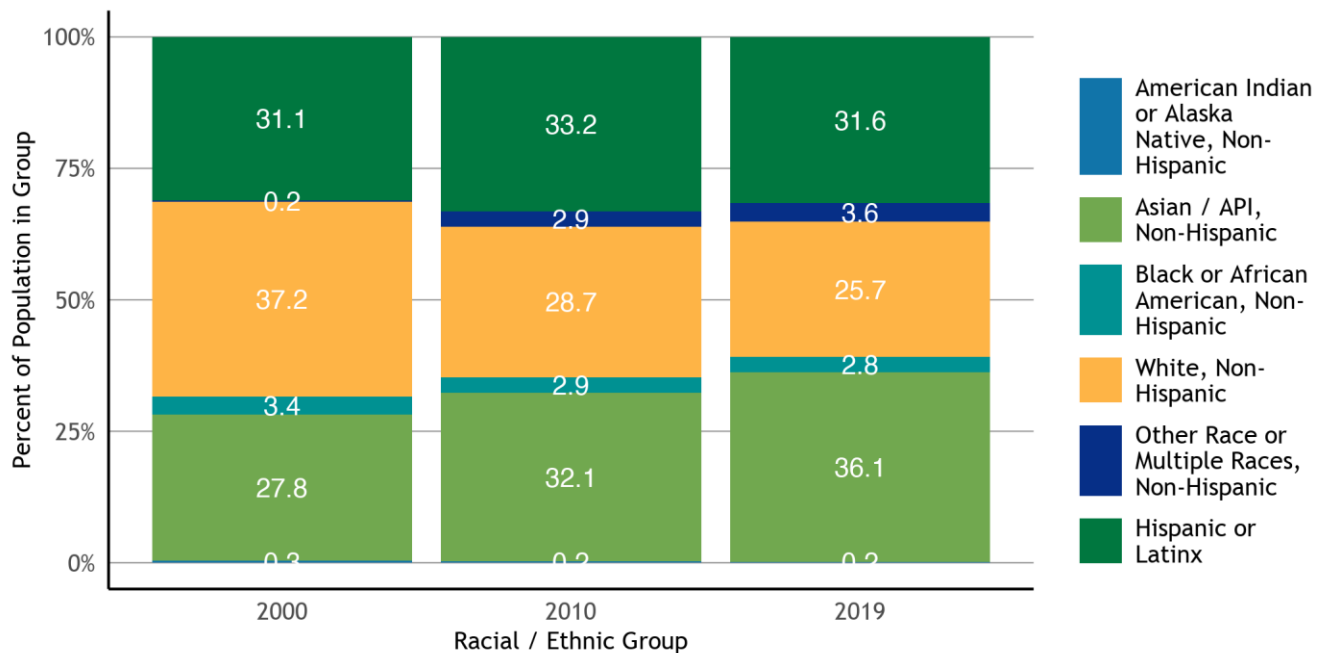
The share of the Asian and Hispanic populations has grown since 2000, while the share of non-Hispanic White population has fallen from 36% in 2000 to 26% in 2019.

---

<sup>12</sup> See, for example, Rothstein, R. (2017). The color of law : a forgotten history of how our government segregated America. New York, NY & London, UK: Liveright Publishing.



Since 2000, the percentage of residents in San Jose identifying as White has decreased, changing by - 30.8%, with the 2019 population standing at 264,374 (see Figure 4). By comparison, all other races and ethnicities increased by 18.2%. Overall, the *Asian / API, Non-Hispanic* population increased the most while the *White, Non-Hispanic* population decreased the most.

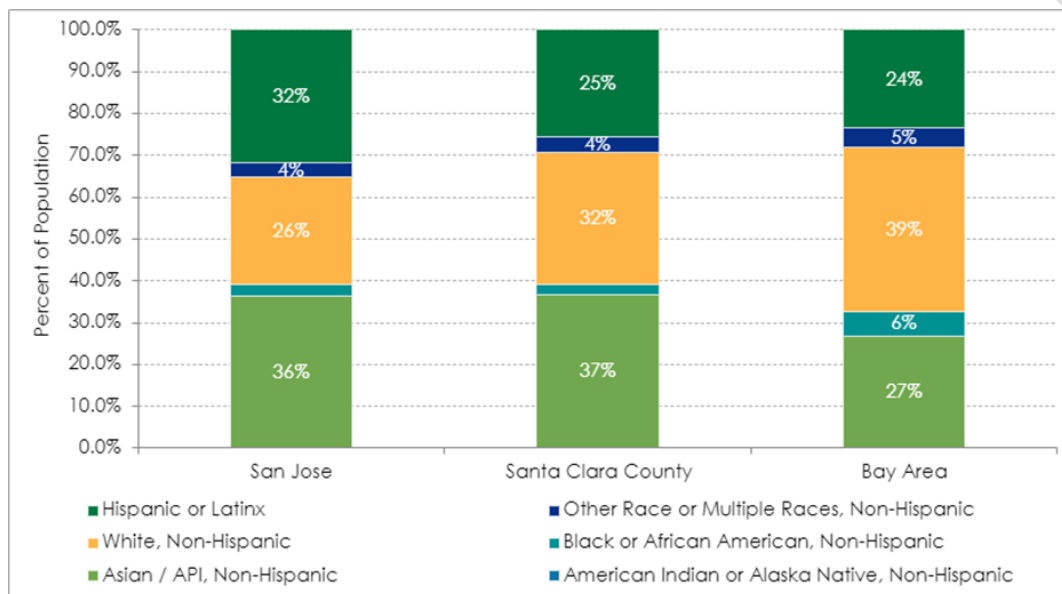




## Figure 4: Population by Race, 2000-2019

Universe: Total population Notes: Data for 2019 represents 2015-2019 ACS estimates. -The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity. Source: U.S. Census Bureau, Census 2000, Table P004; U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

When compared with the rest of the Bay Area, San Jose has a higher share of Asians and Hispanic and a lower share of White, Non-Hispanic population.

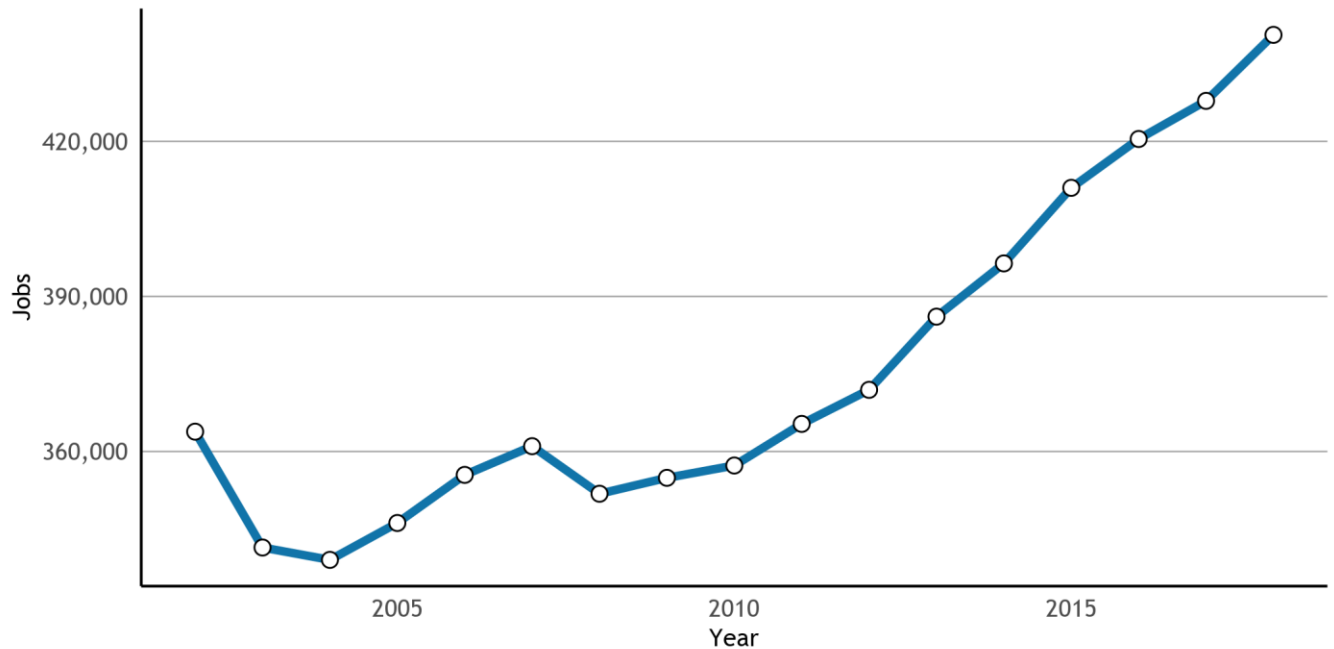


## 4.4 Employment Trends

### 4.4.1 Balance of Jobs and Workers

A city houses employed residents who either work in the community where they live or work elsewhere in the region. Conversely, a city may have job sites that employ residents from the same city, but more often employ workers commuting from outside of it. Smaller cities typically will have more employed residents than jobs there and export workers, while larger cities tend to have a surplus of jobs and import workers. To some extent the regional transportation system is set up for this flow of workers to the region’s many job centers. At the same time, as the housing affordability crisis has illustrated, local imbalances may be severe, where local jobs and worker populations are out of sync at a sub-regional scale.

One measure of this is the relationship between *workers* and *jobs*. A city with a surplus of workers “exports” workers to other parts of the region, while a city with a surplus of jobs must conversely “import” them. Between 2002 and 2018, the number of jobs in San Jose increased by 21.1% (see Figure 5).



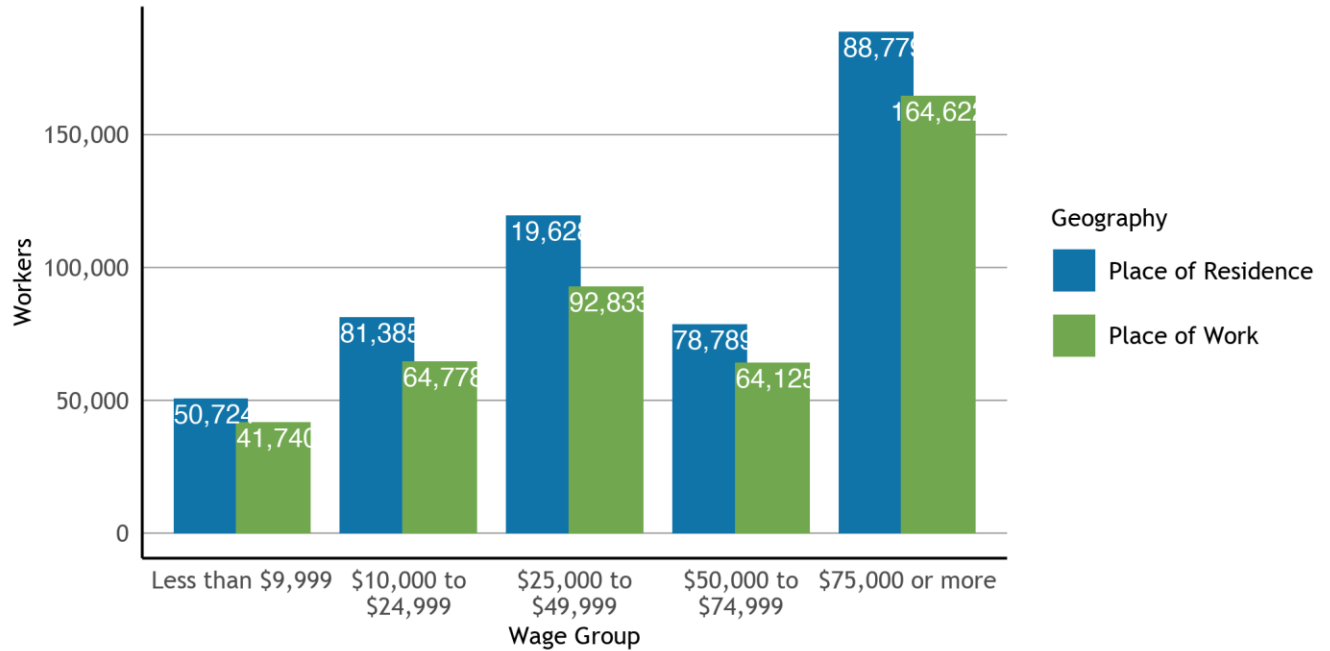
**Figure 5: Jobs in a Jurisdiction**

*Universe: Jobs from unemployment insurance-covered employment (private, state and local government) plus United States Office of Personnel Management-sourced Federal employment Notes: The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized. Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files, 2002-2018*

There are 519,305 employed residents, and 428,098 jobs<sup>13</sup> in San Jose - the ratio of jobs to resident workers is 0.82; San Jose is a *net exporter of workers*.

Figure 6 shows the balance when comparing jobs to workers, broken down by different wage groups, offering additional insight into local dynamics. A community may offer employment for relatively low-income workers but have relatively few housing options for low-wage workers - or conversely, it may residents who are low wage workers but few employment opportunities for them. Such relationships cast extra light on potentially pent-up demand for housing in particular price categories. A relative *surplus* of jobs relative to residents in a given wage category suggests the need to import those workers, while conversely, surpluses of workers in a wage group relative to jobs means the community will export those workers to other jurisdictions. Such flows are not inherently bad, though over time, sub-regional imbalances may appear. San Jose has more low-wage *residents* than low-wage *jobs* (where low-wage refers to jobs paying less than \$25,000). At the other end of the wage spectrum, the city has more high-wage *residents* than high-wage *jobs* (where high-wage refers to jobs paying more than \$75,000). (see Figure 6).

<sup>13</sup> Employed *residents* in a jurisdiction is counted by place of residence (they may work elsewhere) while *jobs* in a jurisdiction are counted by place of work (they may live elsewhere). The jobs may differ from those reported in Figure 5 as the source for the time series is from administrative data, while the cross-sectional data is from a survey.

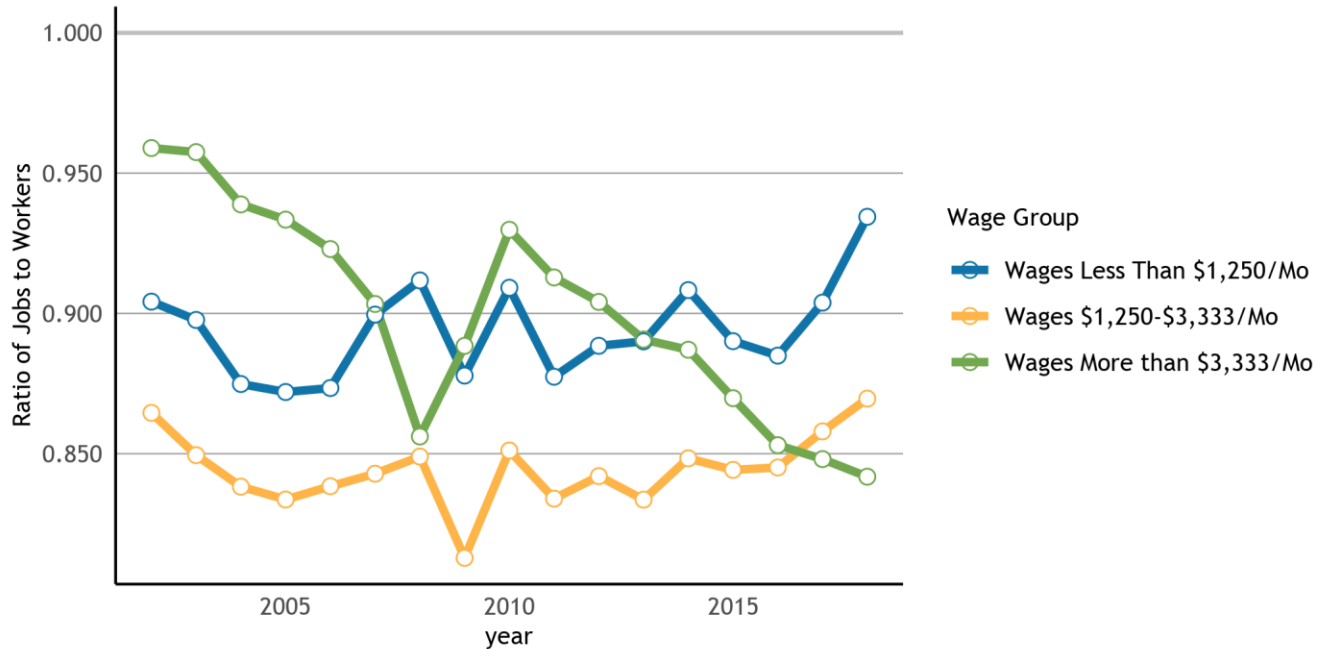


**Figure 6: Workers by Earnings, by Jurisdiction as Place of Work and Place of Residence**

*Universe: Workers 16 years and over with earnings*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519*

Figure 7 shows the balance of a jurisdiction’s resident workers to the jobs located there for different wage groups as a ratio instead - a value of 1 means that a city has the same number of jobs in a wage group as it has resident workers - in principle, a balance. Values above 1 indicate a jurisdiction will need to import workers for those jobs. At the regional scale, this ratio is 1.04 jobs for each household, implying a modest import of workers from outside the region (see Figure 7).

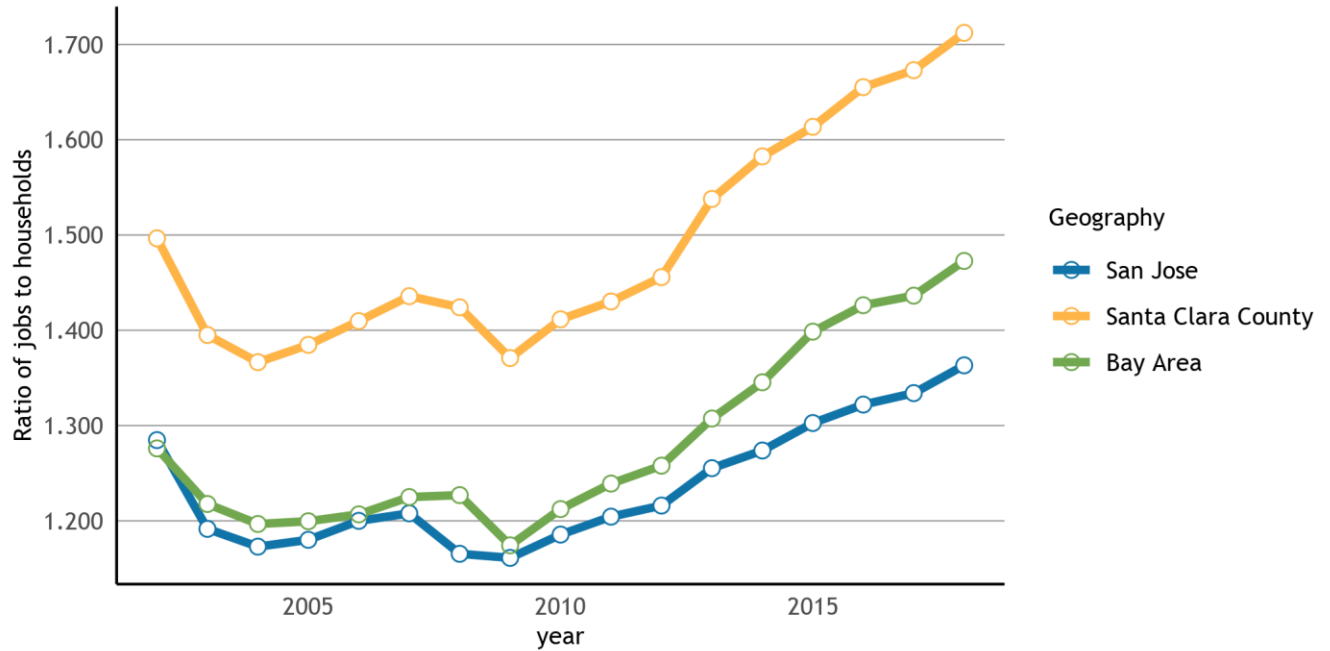


**Figure 7: Jobs-Worker Ratios, By Wage Group**

*Universe: Jobs located in a jurisdiction; Workers located in a jurisdiction. See Tbl 06b for details on the jobs.*

*Notes: The ratio compares a place of work and place of residence jobs by wage group. Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018*

Such balances between jobs and workers may directly influence the housing demand in a community. New jobs draw new residents, and when there is high demand for housing relative to supply, many workers may be unable to afford to live where they work. This dynamic not only contributes to traffic congestion but also means community members have to burden the additional strain and cost of commuting while being unable to live in the places they would like to call home. If there are more jobs than employed residents, it means a city is relatively jobs-rich, with a high jobs to household ratio. Bringing housing into the measure, the *jobs-household ratio* in San Jose has *increased* from 1.28 in 2002, to 1.36 jobs per household in 2018 (see Figure 8).

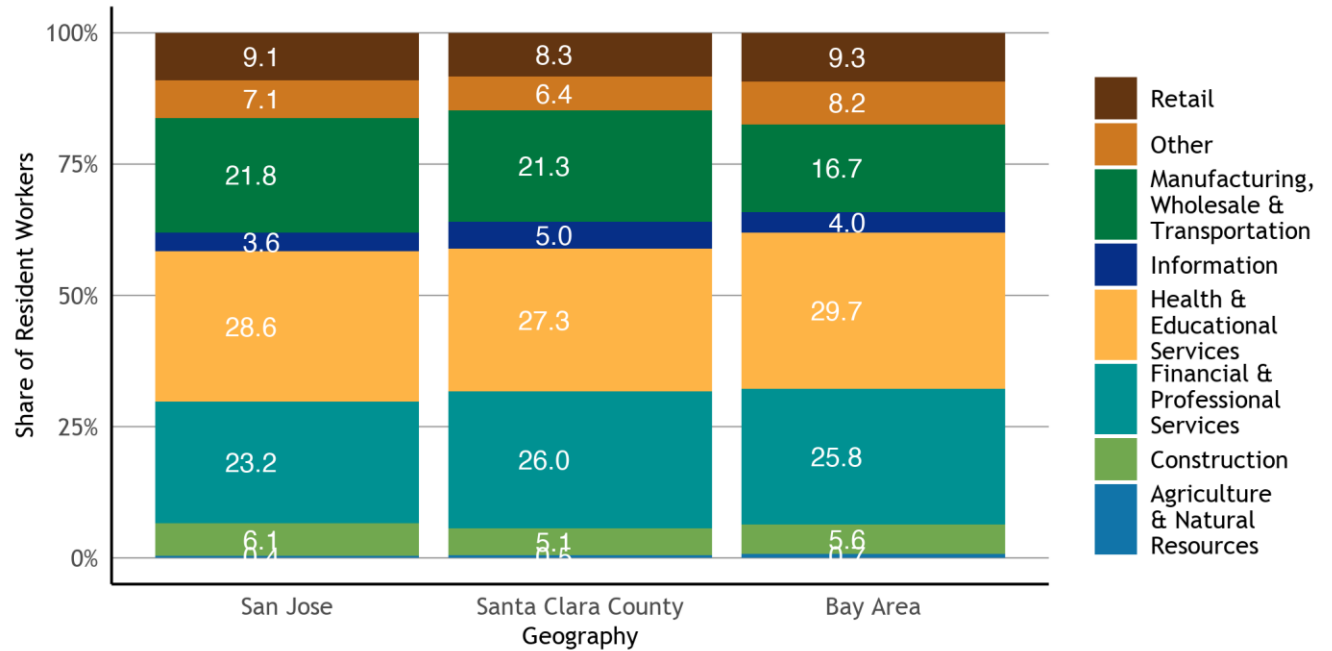


**Figure 8: Jobs-Household Ratio**

*Universe: Jobs located in a jurisdiction; households in a jurisdiction. See Tbl 06b for details on the jobs. Notes: The ratio compares place of work wage and salary jobs with households, or occupied housing units. -A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals. Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2010-2018; California Department of Finance, E-5 (Households)*

#### 4.4.2 Sector Composition

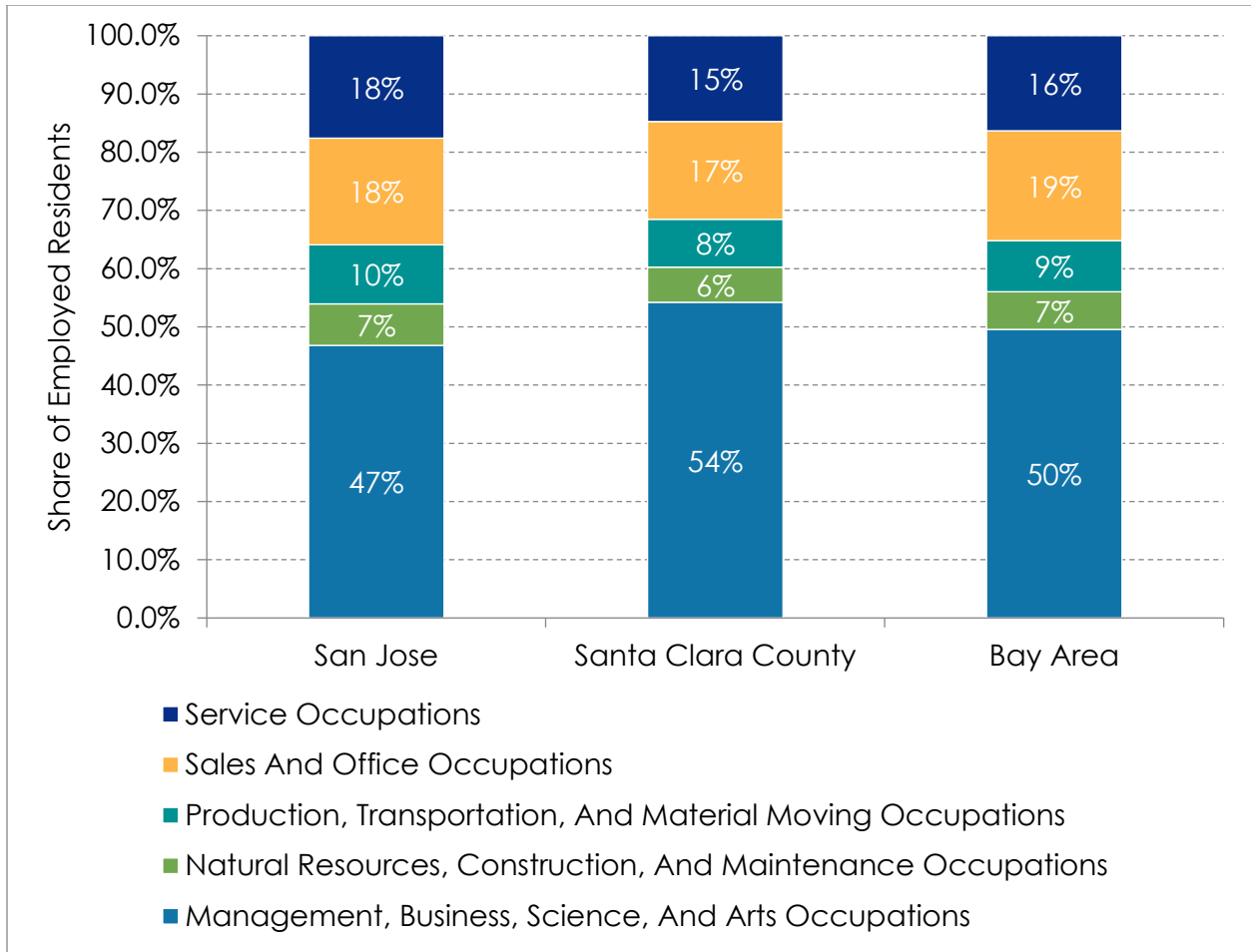
In terms of sectoral composition, the largest industry in San Jose, Santa Clara County and the Bay Area is *Health & Educational Services*, followed by *Financial & Professional Services*.(see Figure 9).



**Figure 9: Resident Employment by Industry**

*Universe: Civilian employed population age 16 years and over* Notes: The data displayed shows the industries in which jurisdiction residents work, regardless of the location where those residents are employed (whether within the jurisdiction or not). Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24030

In terms of occupation, San Jose mirrors the County and the Bay Area. Most of San Jose’s residents (47%) work in Management, Business, Science and Arts, while 36% work in Sales, Office and Service occupations.

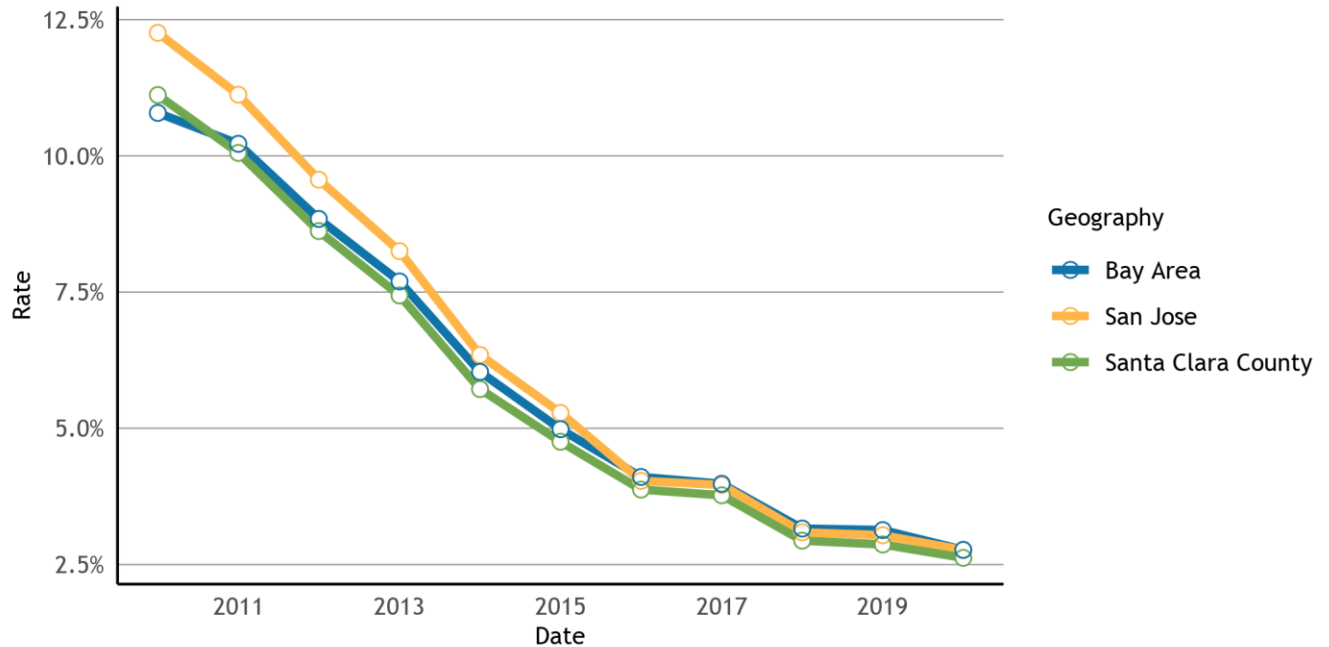


**Resident Employment by Occupation:**

The data displayed shows the occupations of jurisdiction residents, regardless of the location where those residents are employed (whether within the jurisdiction or not). Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C24010

**4.4.3 Unemployment**

In San Jose, there was a -9.5% percentage point decrease in the unemployment rate between 2010 and January 2020. Jurisdictions through the region experienced a sharp rise in unemployment in 2020 due to impacts related to the Covid-19 pandemic, though with a general reduction in the later months of 2020 (see Figure 10).



**Figure 10: Unemployment Rate**

Universe: Civilian noninstitutional population ages 16 and older

Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2020.

## 4.5 Income

Despite the economic and job growth experienced throughout the region since 1990, the income gap has continued to widen. California is one of the most economically unequal states in the nation, and the Bay Area has the highest income inequality between high- and low-income households in the state<sup>14</sup>.

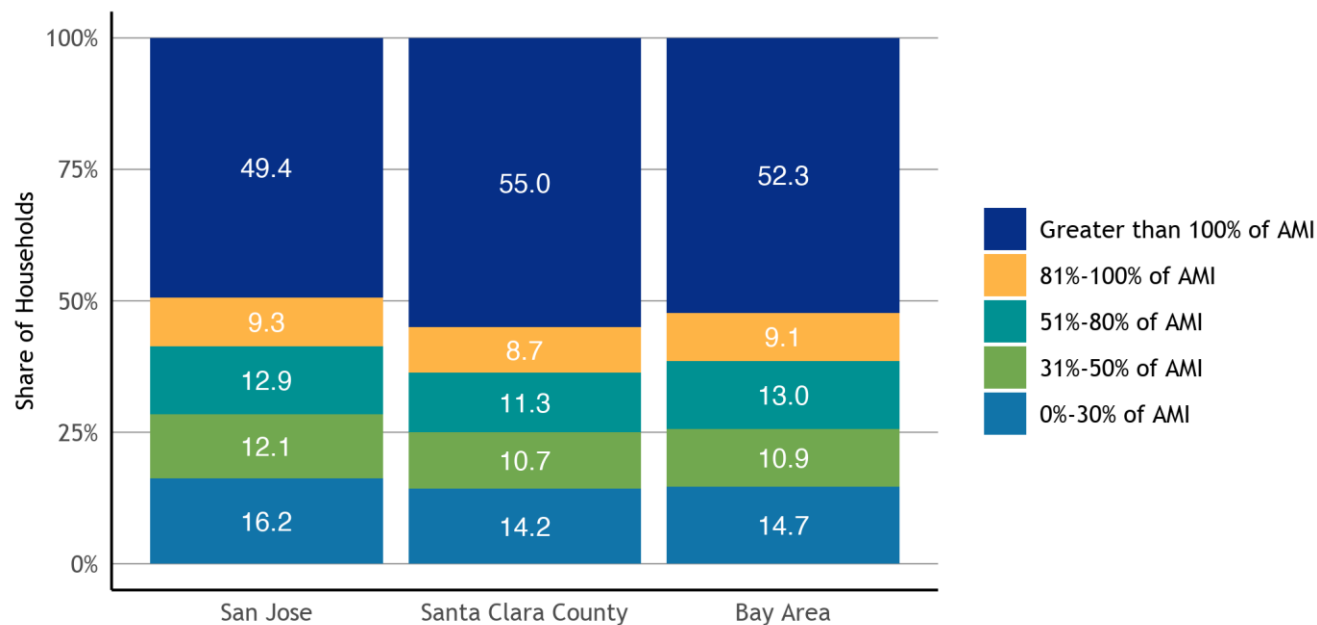
In San Jose, 49.4% of households make more than 100% of the Area Median Income (AMI)<sup>15</sup>, while 50.6% of households make less than 100% of the AMI. 16.2% of San Jose households make less than 30% of AMI, which is considered extremely low-income (see Figure 11).

<sup>14</sup> Bohn, S. et al. 2020. Income Inequality and Economic Opportunity in California. *Public Policy Institute of California*.

<sup>15</sup> Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Households making between 80 and 120 percent of the AMI are moderate-income, those making 50 to 80 percent are low-income, those making 30 to 50 percent are very low-income, and those making less than 30 percent are extremely low-income. This is then adjusted for household size.



Regionally, a slightly higher percentage of households make more than 100% AMI, while a slightly lower percentage make less than 30% AMI.



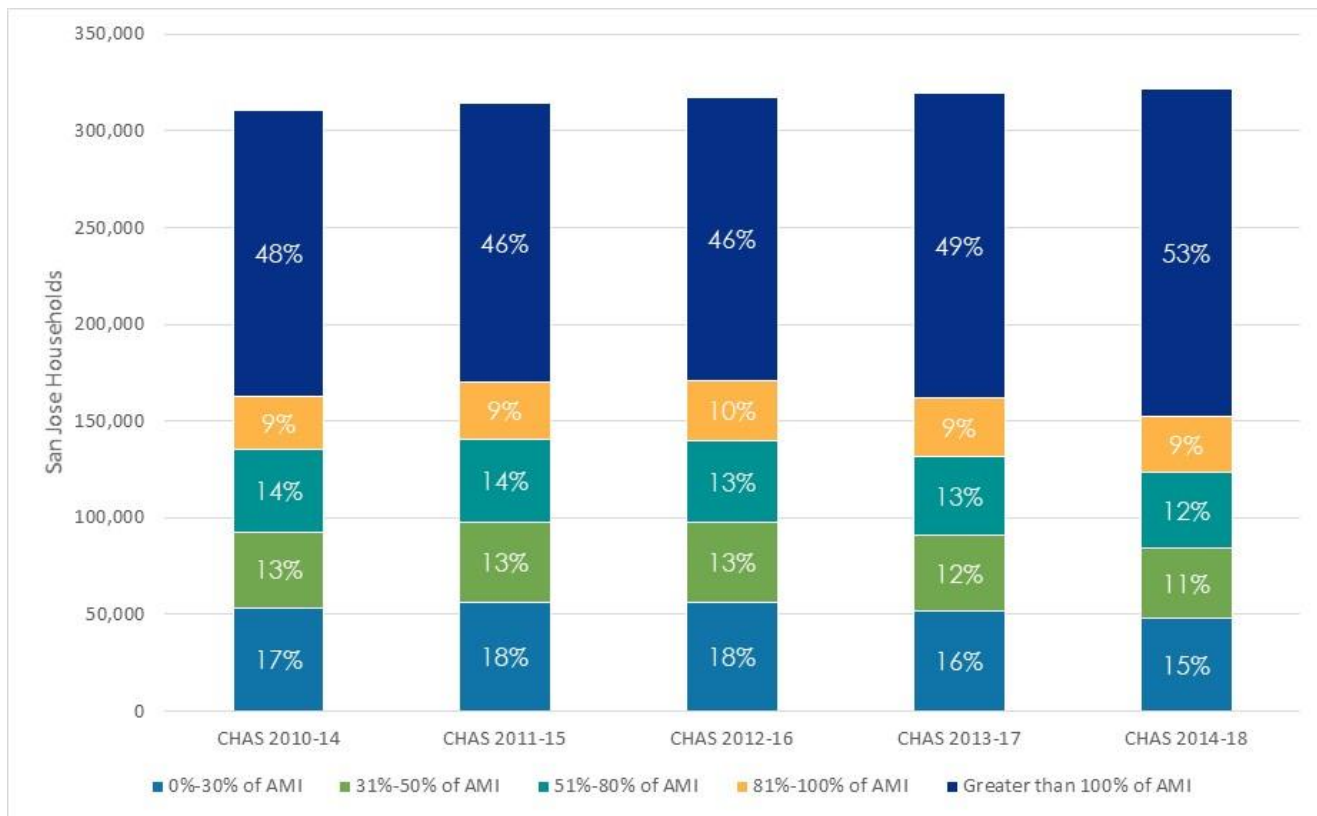
**Figure 11: Households by Household Income Level**

*Universe: Occupied housing units Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

#### 4.5.1 Extremely Low-Income Households

In Santa Clara County, Extremely Low-Income (ELI) households are defined as those earning less than or equal to 30% of the Area Median Income (AMI). 30% AMI is the equivalent to the annual income of \$49,700 for a family of four, according to the 2021 HCD Income Limits. Many households with multiple wage earners - including food service workers, full-time students, teachers, farmworkers and healthcare professionals - can fall into lower AMI categories due to relatively low and stagnant wages in many of these service industries. These ELI households face significant challenges, especially in a high cost economy like the Silicon Valley. Limited supply of low-income housing also adds to the problem, resulting in overcrowding, high cost burden and homelessness.

The percentage of ELI Households in San Jose has dropped slightly over time, as shown in Figure 11a below. Even though the percentage has dropped, over 47,000 households in San Jose remain unable to afford a decent standard of living for themselves and their families.



**Figure 11a: Households by Household Income Level Over Time**

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

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 Jose-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.

Because there are so few homes affordable to people in this lowest income bracket, and many of those that are affordable are rented by people who make more money, the 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. According to 2014-18 CHAS data, 81% of the San Jose area’s ELI households are cost burdened, paying 30% or more of their income on rent and 63% are severely cost burdened, paying 50% or more of their income on rent.

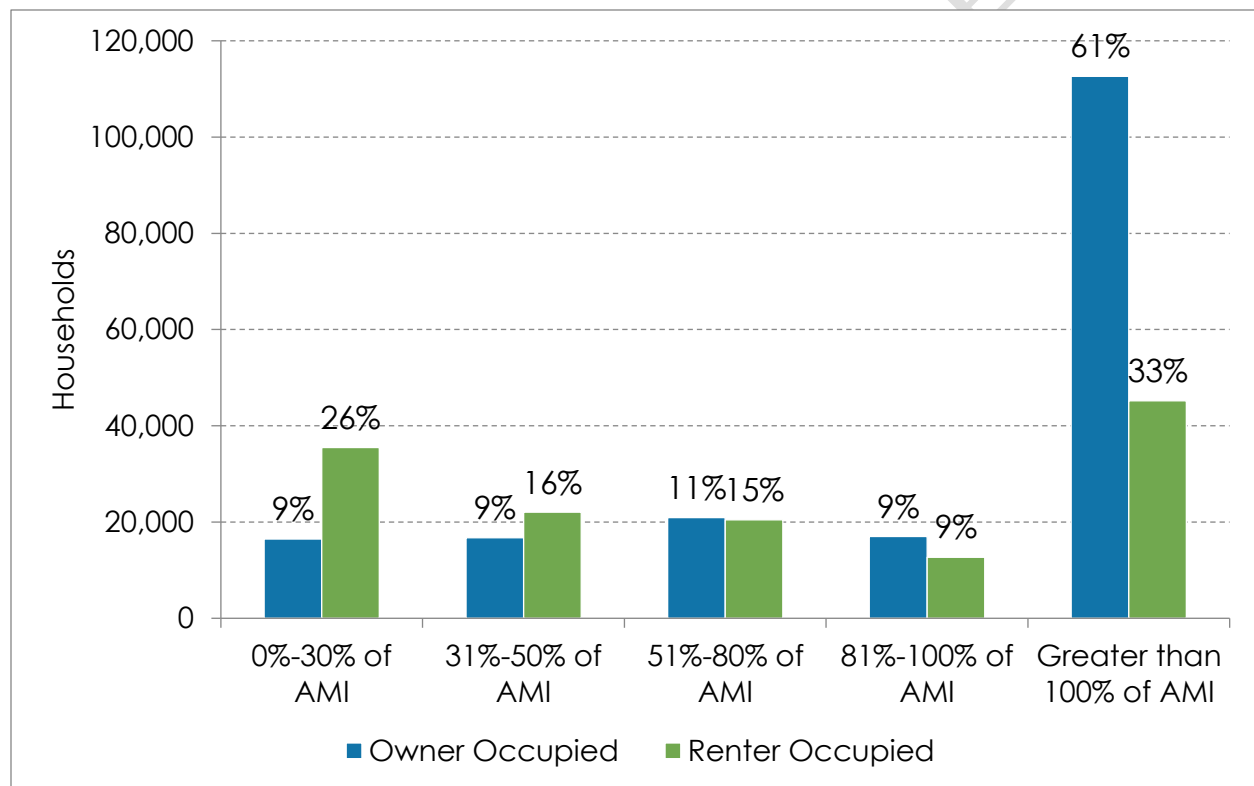
For this current RHNA cycle, the City has been able to meet only 13% of its ELI housing goal. This slower pace in building affordable units generally reflects the time and difficulty in assembling competitive affordable housing financing layers, as well as the scarcity of local, State and federal subsidies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

The City Council has proposed many initiatives to increase the supply of ELI housing. 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. The Affordable Housing Siting Policy adopted in the Fall of 2022 attempts to locate affordable housing including ELI housing in areas of high opportunity.

#### 4.5.2 Income disparity by Tenure

If we take into consideration the tenure of the households, there are significant disparities between the incomes of homeowners and the incomes of renters.

In San Jose, 61% of homeowners are found in the *Greater than 100% of AMI* group (see Figure 12), while only 33% of renters falls in the *Greater than 100% of AMI* income group. Owners have higher incomes and a greater chance of creating generational wealth, when compared to renters.

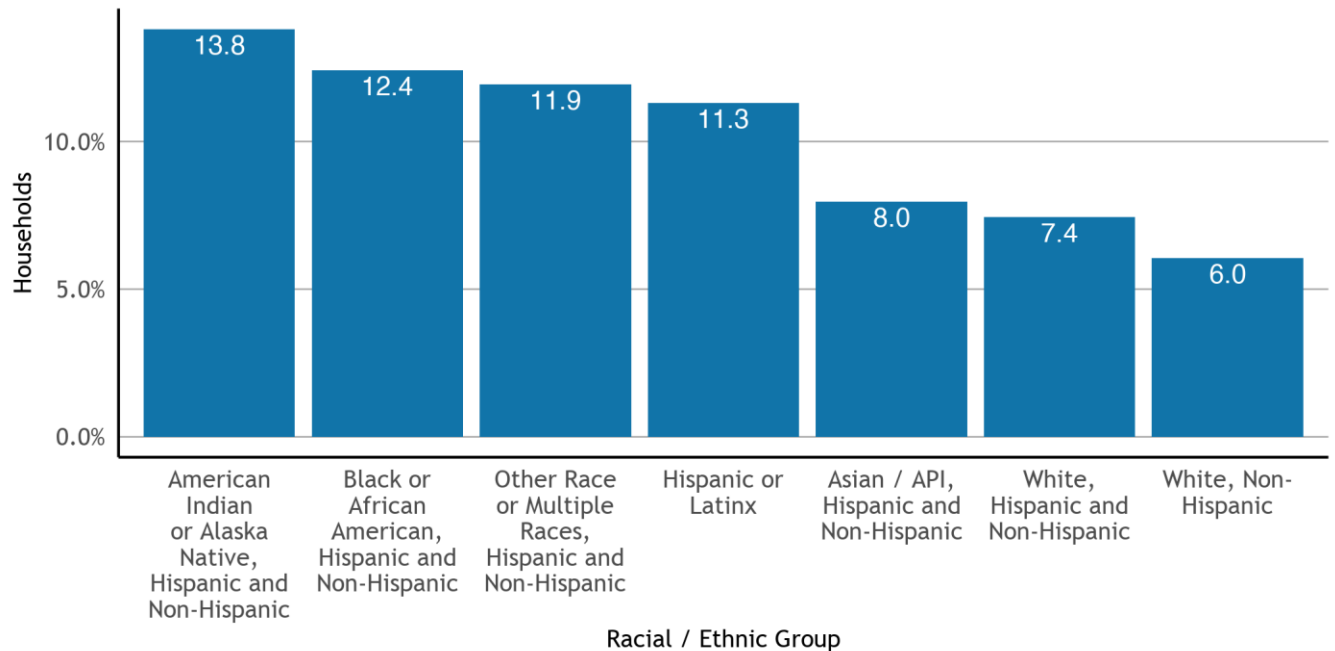


**Figure 12: Household Income Level by Tenure**

Universe: Occupied housing units Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

### 4.5.3 Poverty

About 8.7% of San Jose’s general population have income below poverty levels<sup>16</sup>. Currently, people of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents.<sup>17</sup> These economic disparities also leave communities of color at higher risk for housing insecurity, displacement or homelessness. In San Jose, American Indian or Alaska Native (Hispanic and Non-Hispanic) residents experience the highest rates of poverty, followed by Black or African American (Hispanic and Non-Hispanic) residents. (see Figure 13).



**Figure 13: Poverty Status by Race**

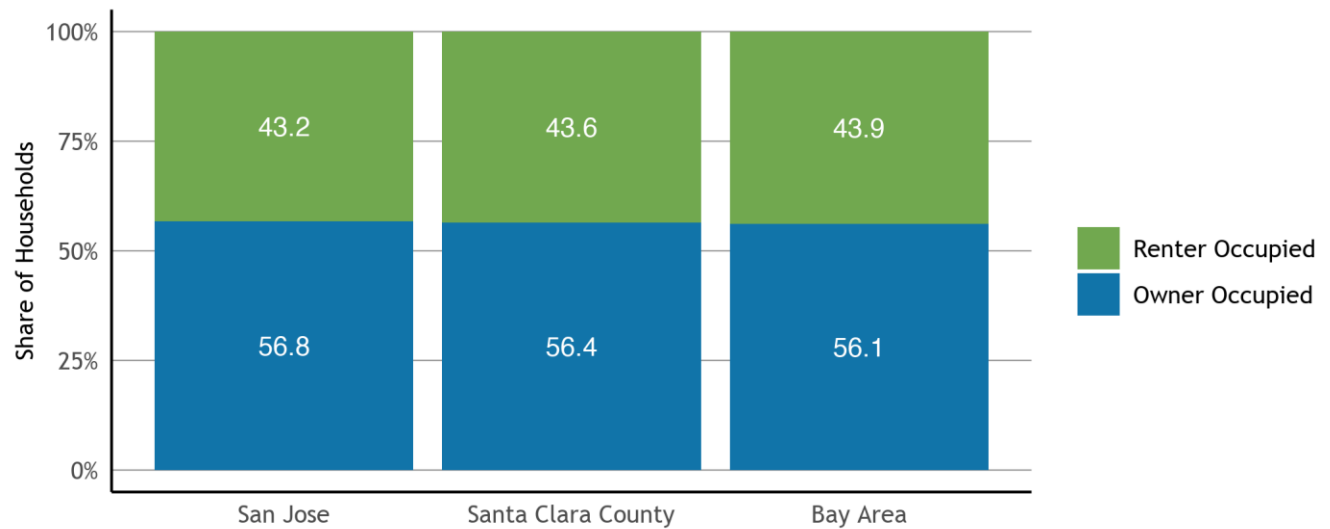
*Universe: Population for whom poverty status is determined Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. -For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. -The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the population for whom poverty status is determined for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the population for whom poverty status is determined. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17001(A-I)*

### 4.6 Tenure

<sup>16</sup> B17001, ACS 2019 5 Year Estimates

<sup>17</sup> Moore, E., Montojo, N. and Mauri, N., 2019. Roots, Race & Place: A History of Racially Exclusionary Housing the San Francisco Bay Area. *Hass Institute*.

The number of residents who own their homes compared to those who rent their homes can help identify the level of housing insecurity - ability for individuals to stay in their homes - in a city and region. Generally, renters may be displaced more quickly if prices increase. In San Jose there are a total of 325,114 housing units, and less residents rent than own their homes: 43.2% versus 56.8% (see Figure 14). This is similar to the trend in Santa Clara County and in the Bay Area.



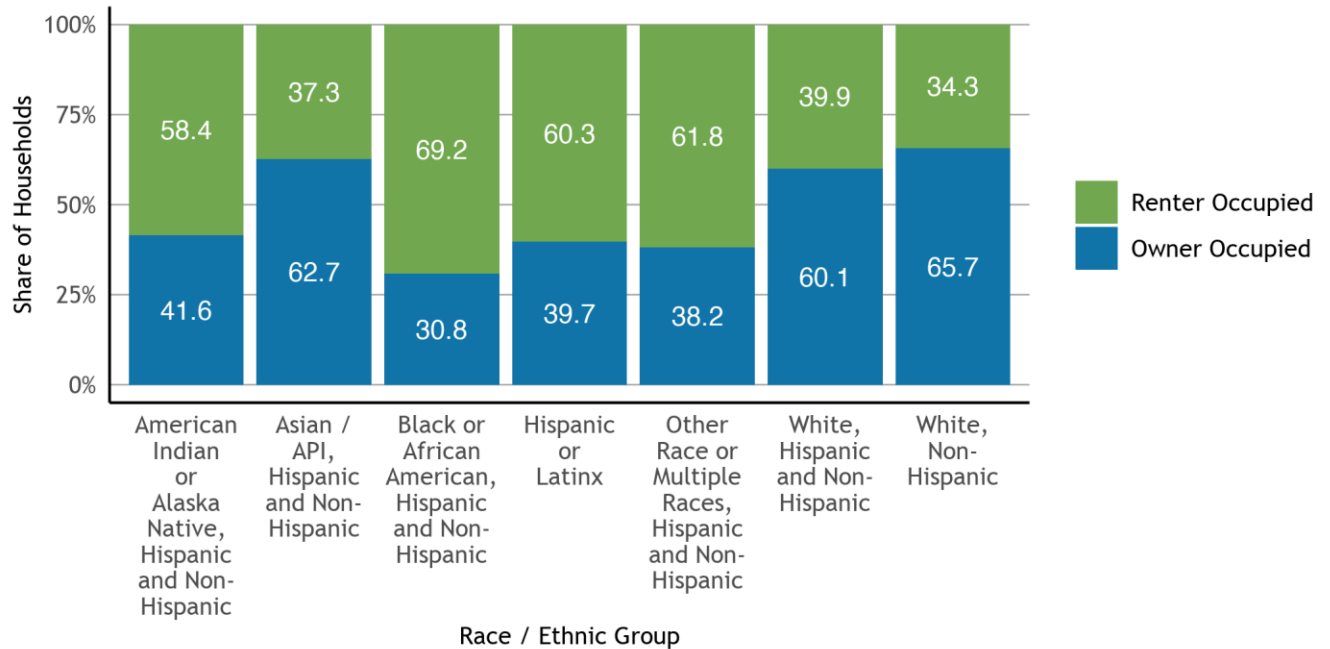
**Figure 14: Housing Tenure**

*Universe: Occupied housing units*

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

Homeownership rates often vary considerably across race/ethnicity in the Bay Area and throughout the country. These disparities not only reflect differences in income and wealth but also stem from federal, state, and local policies that limited access to homeownership for communities of color while facilitating homebuying for white residents. While many of these policies, such as redlining, have been formally disbanded, the impacts of race-based policy are still evident across Bay Area communities.<sup>18</sup> In San Jose, only 30.8% of Black households 39.7% for Latinx households owned their homes. The homeownership rates were much higher for Asian households (62.7%) and for White households (60.1%). Notably, recent changes to state law require local jurisdictions to examine these dynamics and other fair housing issues when updating their Housing Elements.

<sup>18</sup> See, for example, Rothstein, R. (2017). *The color of law : a forgotten history of how our government segregated America*. New York, NY & London, UK: Liveright Publishing.

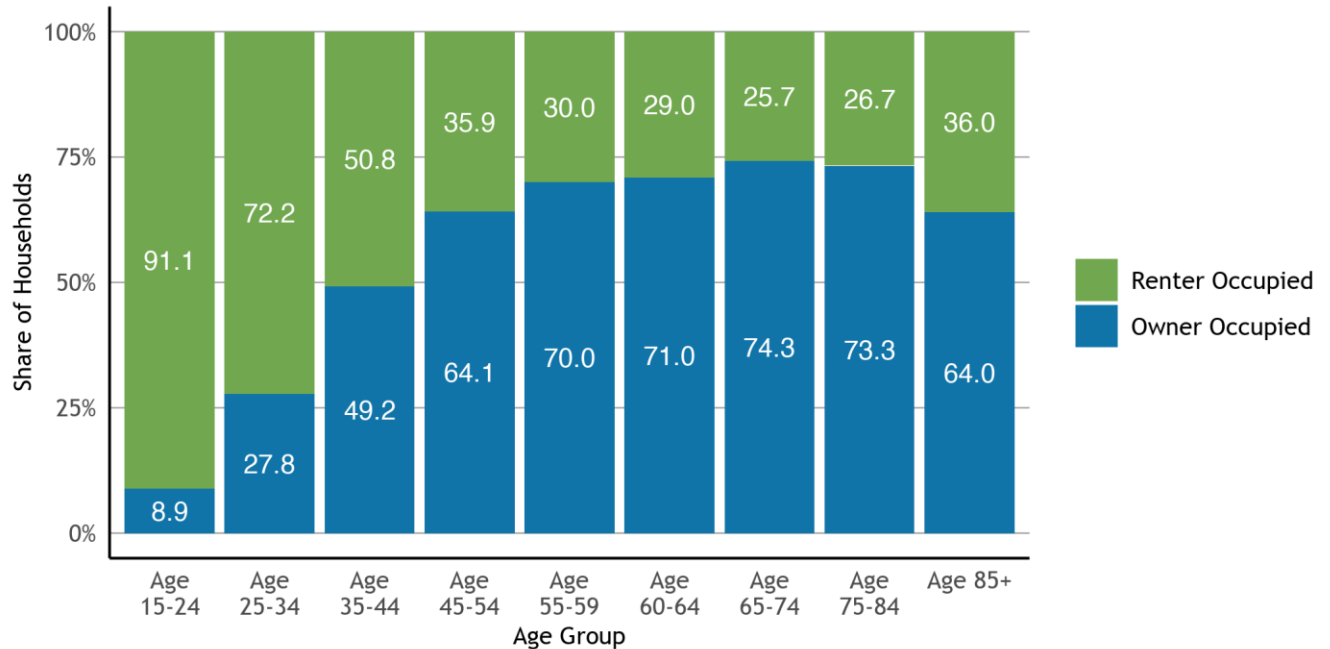


**Figure 15: Housing Tenure by Race of Householder**

*Universe: Occupied housing units Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. -The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I)*

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

In San Jose, 60.1% of householders between the ages of 25 and 44 are renters, while 27.3% of householders over 65 are renters (see Figure 16).

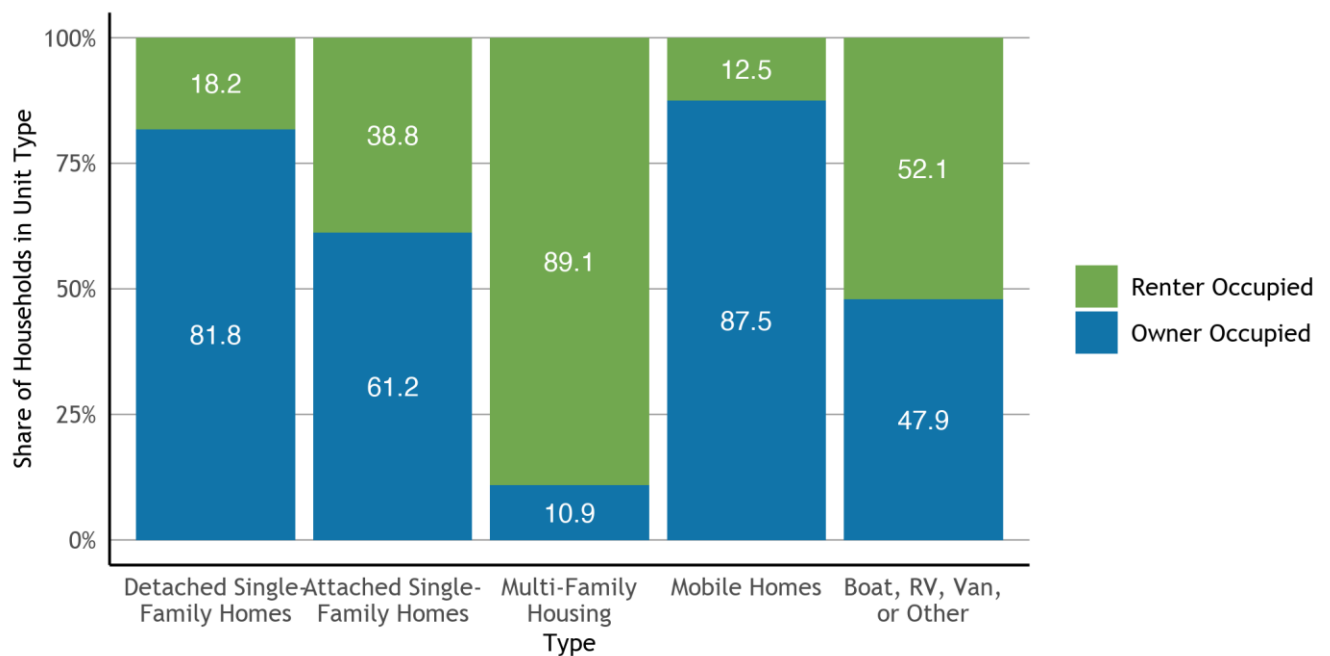


**Figure 16: Housing Tenure by Age**

Universe: Occupied housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007

In many cities, homeownership rates for households in single-family homes are substantially higher than the rates for households in multi-family housing. In San Jose, 81.8% of households in detached single-family homes are homeowners, while 10.9% of households in multi-family housing are homeowners (see Figure 17).



## Figure 17: Housing Tenure by Housing Type

Universe: Occupied housing units

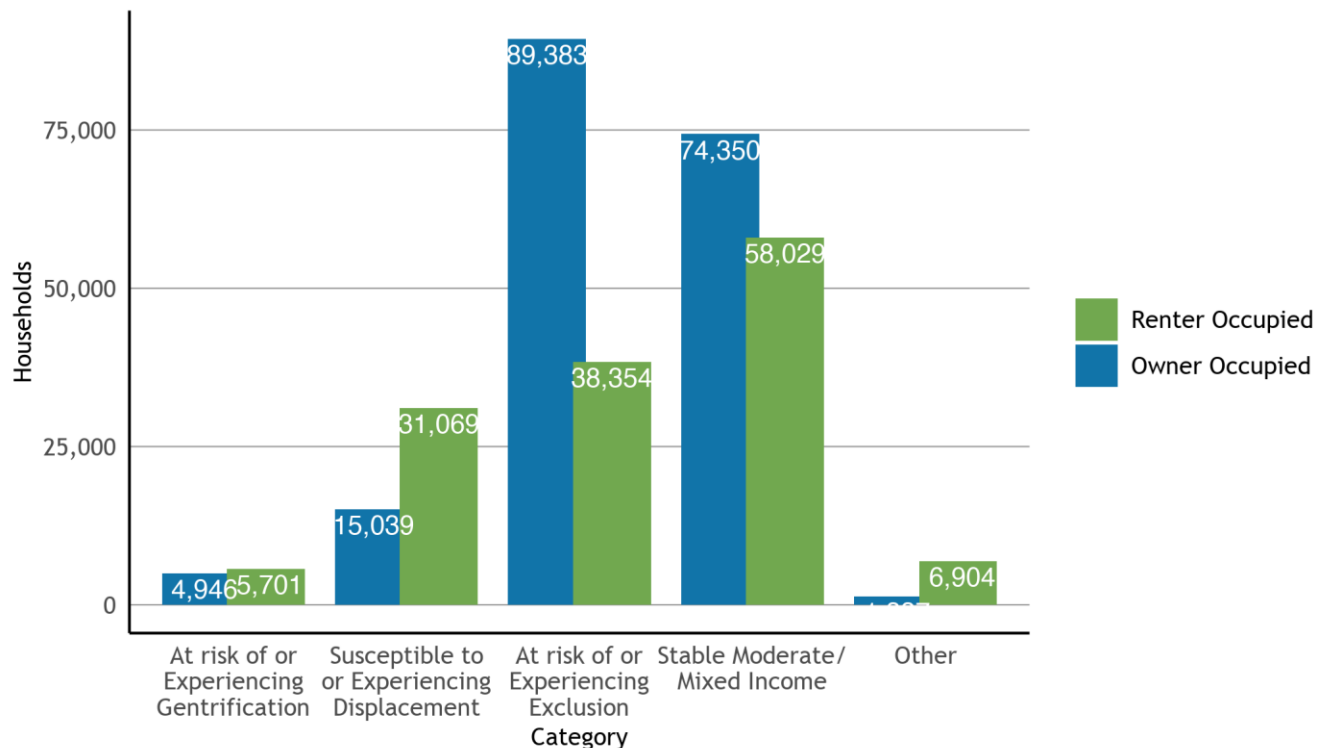
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25032

### 4.7 Displacement

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

The University of California, Berkeley has mapped all neighborhoods in the Bay area, identifying their risk for gentrification. They find that in San Jose, 14.2% of households live in neighborhoods that are susceptible to or experiencing displacement and 3.3% live in neighborhoods at risk of or undergoing gentrification. However, the displacement risk is higher for renter households - 22% live in neighborhoods that are susceptible to or experiencing displacement compared to 8% of owner households who live in such neighborhoods.

Equally important, some neighborhoods in the Bay Area do not have housing appropriate for a broad section of the workforce. UC Berkeley estimates that 39.3% of households in San Jose live in neighborhoods where significant portions of the workforce are excluded due to prohibitive housing costs.<sup>19</sup>



<sup>19</sup> More information is available at <https://www.urbandisplacement.org/>



## Figure 18: Households by Displacement Risk and Tenure

*Universe: Households Notes: Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources. -Categories are combined as follows for simplicity: -At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive -At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification - Stable Moderate/Mixed Income: Stable Moderate/Mixed Income -Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement -Other: High Student Population; Unavailable or Unreliable Data Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure*

---

DRAFT PENDING HCD REVIEW

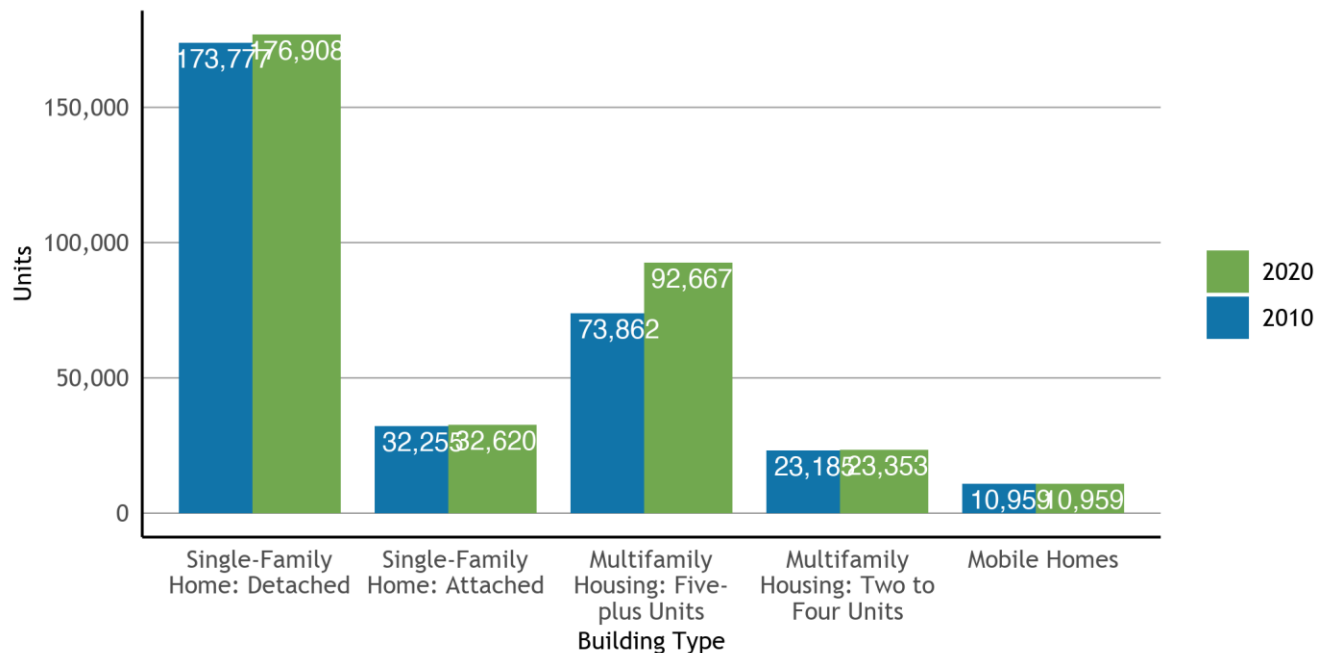


## 5 HOUSING STOCK CHARACTERISTICS

### 5.1 Housing Types, Year Built, Vacancy, and Permits

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

The housing stock of San Jose in 2020 was made up of 52.6% single family detached homes, 9.7% single family attached homes, 6.9% multifamily homes with 2 to 4 units, 27.5% multifamily homes with 5 or more units, and 3.3% mobile homes (see Figure 19). In San Jose, the housing type that experienced the most growth between 2010 and 2020 was *Multifamily Housing: Five-plus Units*, up 25%.



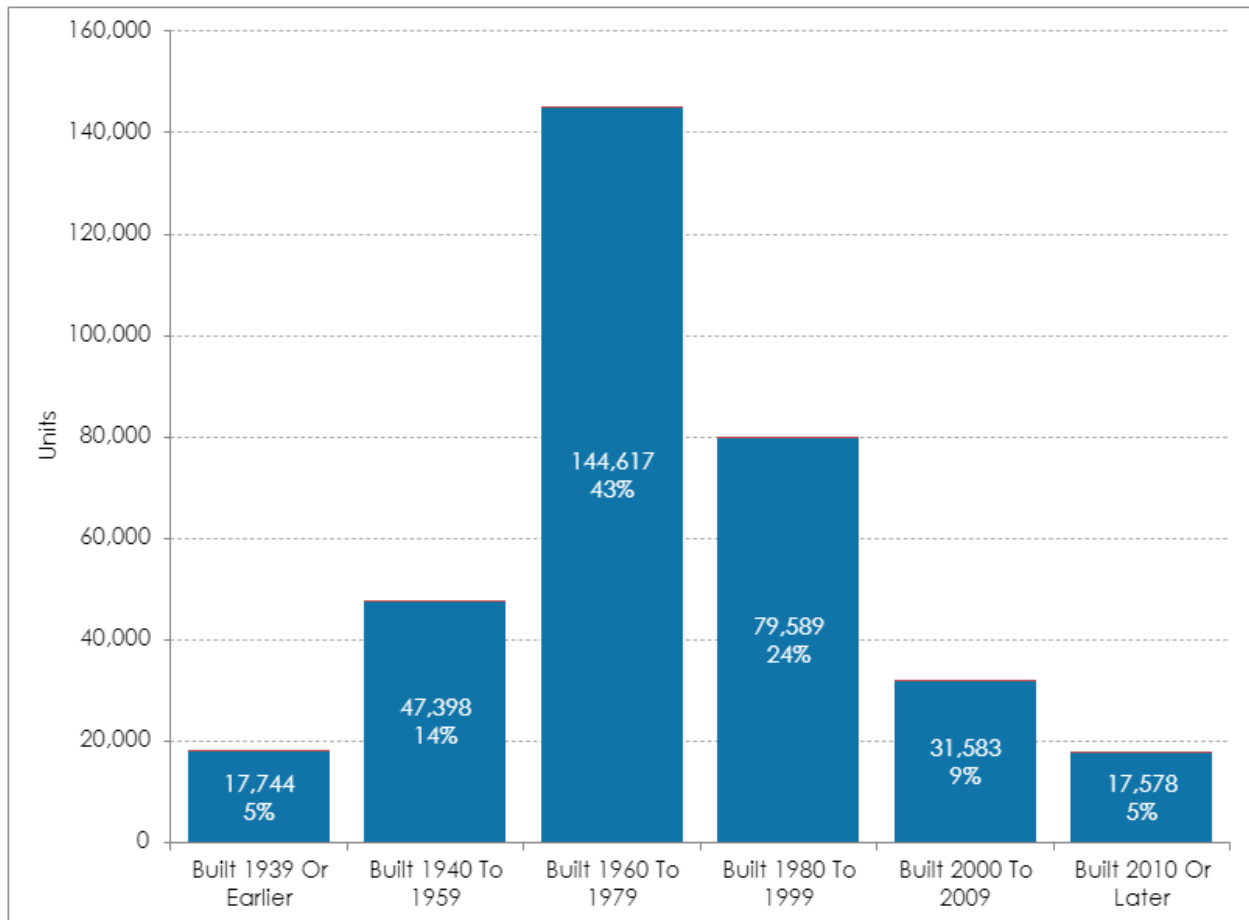
**Figure 19: Housing Type Trends**

Universe: Housing units

Source: California Department of Finance, E-5 series

Production has not kept up with housing demand for several decades in the Bay Area, as the total number of units built and available has not yet come close to meeting the population and job growth experienced throughout the region. In San Jose, the largest proportion of the housing stock is built 1960 to 1979, with 144,617 units built during this period (see Figure 20). Since 2010, 5.2% of the current housing stock was built, which is 17,578 units.





**Figure 20: Housing Units by Year Structure Built**

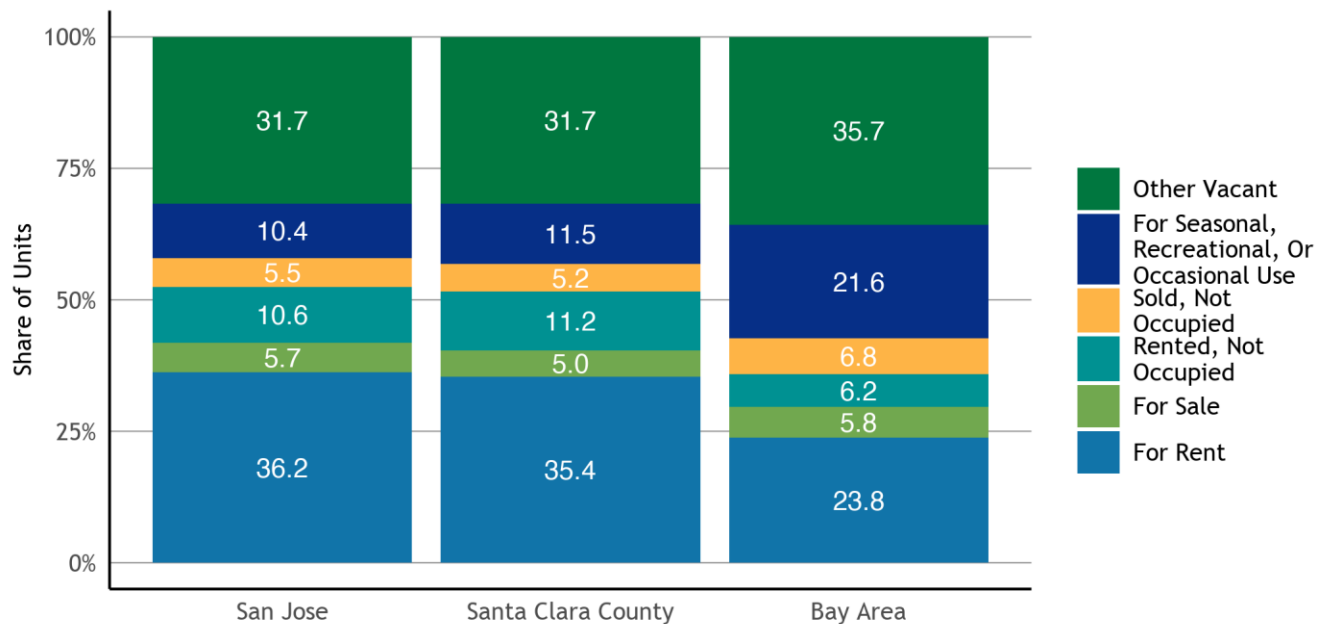
Universe: Housing units

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

Vacant units make up 4.0% of the overall housing stock in San Jose. The rental vacancy stands at 4.3%, while the ownership vacancy rate is 0.8%. Of the vacant units, the most common type of vacancy is *For Rent*. (see Figure 21).

Throughout the Bay Area, vacancies make up 2.6% of the total housing units, with homes listed for rent; units used for *recreational or occasional use*, and units not otherwise classified (*other vacant*) making up the majority of vacancies. The Census Bureau classifies a unit as vacant if no one is occupying it when census interviewers are conducting the American Community Survey or Decennial Census. Vacant units classified as “for recreational or occasional use” are those that are held for short-term periods of use throughout the year. Accordingly, vacation rentals and short-term rentals like AirBnB are likely to fall in this category. The Census Bureau classifies units as “other vacant” if they are vacant due to foreclosure, personal/family reasons, legal proceedings, repairs/renovations, abandonment, preparation for being rented or sold, or vacant for an extended absence for reasons such

as a work assignment, military duty, or incarceration.<sup>20</sup> In a region with a thriving economy and housing market like the Bay Area, units being renovated/repaired and prepared for rental or sale are likely to represent a large portion of the “other vacant” category. Additionally, the need for seismic retrofitting in older housing stock could also influence the proportion of “other vacant” units in some jurisdictions.<sup>21</sup>



**Figure 21: Vacant Units by Type**

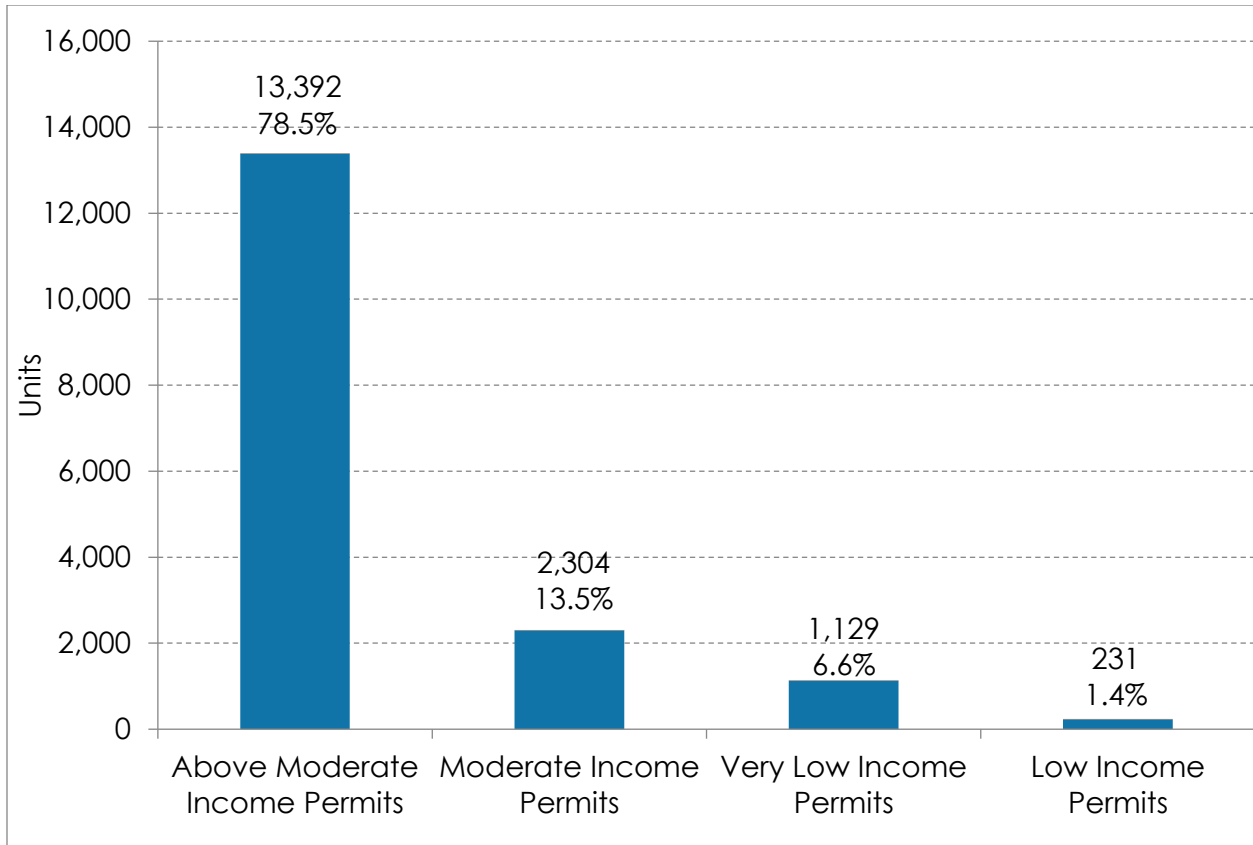
Universe: Vacant housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25004

Between 2015 and 2019, 92.0% of permits issued in San Jose were for moderate and above-moderate income housing and 8.0% were for low or very low income housing (see Figure below).

<sup>20</sup> For more information, see pages 3 through 6 of this list of definitions prepared by the Census Bureau: <https://www.census.gov/housing/hvs/definitions.pdf>.

<sup>21</sup> See Dow, P. (2018). Unpacking the Growth in San Francisco’s Vacant Housing Stock: Client Report for the San Francisco Planning Department. University of California, Berkeley.



Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary (2020)

## 5.2 Assisted Housing Developments At-Risk of Conversion

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

The data in the table below comes from the California Housing Partnership’s Preservation Database, the state’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing. However, this database does not include all deed-restricted affordable units in the state, so there may be at-risk assisted units in a jurisdiction that are not captured in this data table. There are 20,359 assisted units in San Jose in the Preservation Database. Of these units, 0.8% are at *High Risk* or *Very High Risk* of conversion.<sup>22</sup>

<sup>22</sup> California Housing Partnership uses the following categories for assisted housing developments in its database: Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

**Table 3: Assisted Units at Risk of Conversion**

Income	San Jose	Santa Clara County	Bay Area
Low	19196	28001	110177
Moderate	995	1471	3375
High	0	422	1854
Very High	168	270	1053
<b>Total Assisted Units in Database</b>	<b>20359</b>	<b>30164</b>	<b>116459</b>

*Universe: HUD, Low-Income Housing Tax Credit (LIHTC), USDA, and CalHFA projects. Subsidized or assisted developments that do not have one of the aforementioned financing sources may not be included. Notes: While California Housing Partnership’s Preservation Database is the state’s most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table. -California Housing Partnership uses the following categories for assisted housing developments in its database: -Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. -High Risk: affordable homes that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. -Moderate Risk: affordable homes that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer. -Low Risk: affordable homes that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer. Source: California Housing Partnership, Preservation Database (2020)*

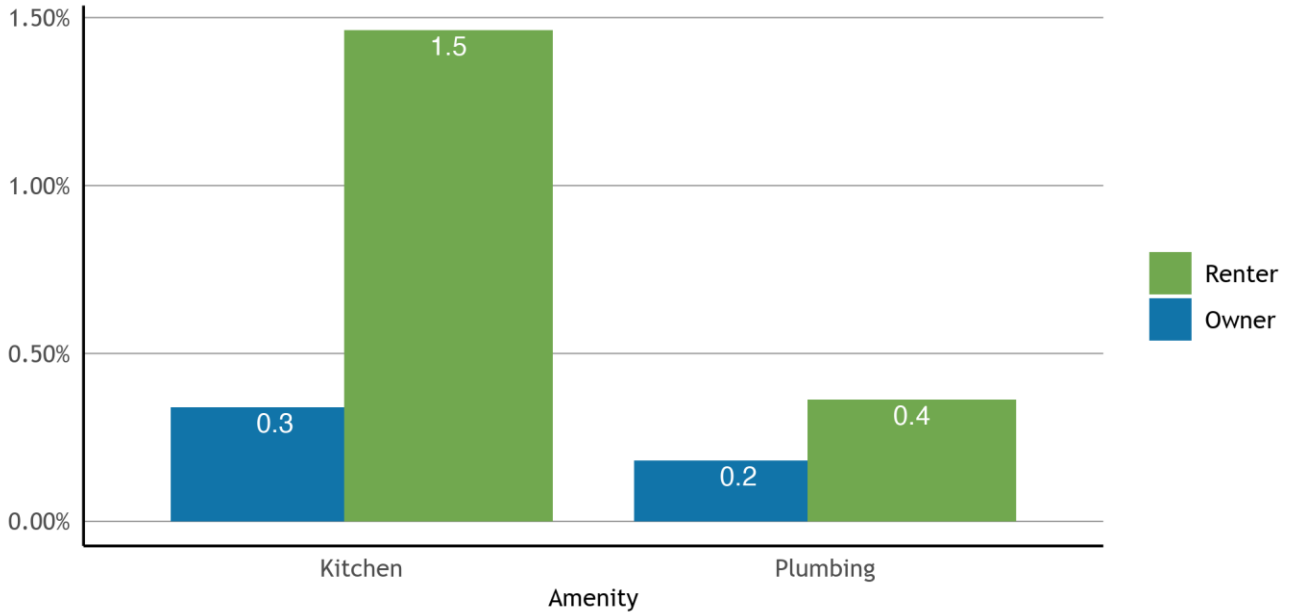
### 5.3 Substandard Housing

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. However, the Census Bureau data included in the graph below gives a sense of some of the substandard conditions that may be present in San Jose. For example, 1.5% of renters in San Jose reported lacking a kitchen and 0.4% of renters lack plumbing, compared to 0.3% of owners who lack a kitchen and 0.2% of owners who lack plumbing.

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

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

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



**Figure 22: Substandard Housing Issues**

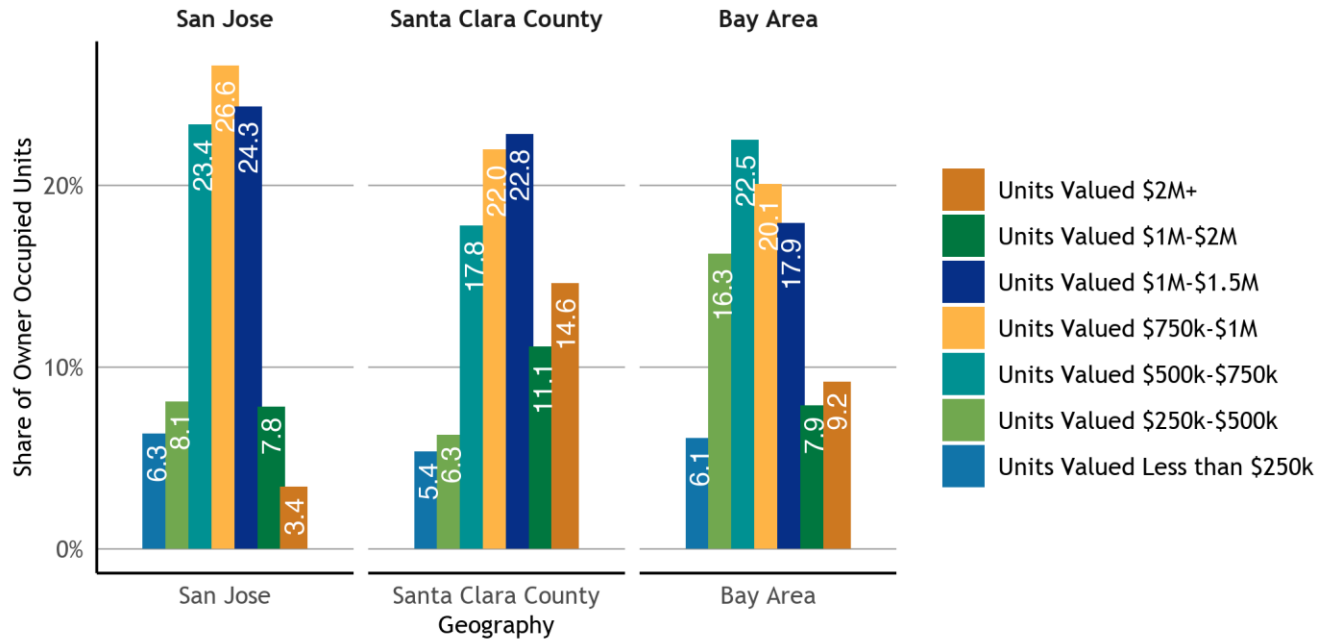
*Universe: Occupied housing units*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049*

## 5.4 Home and Rent Values

While there are a variety of reasons that home values increase, the cost of housing is consistently rising throughout the region. The typical home value in San Jose was estimated at \$1,116,000 by January of 2020, per data from Zillow. The largest proportion of homes were priced between \$750k-\$1M (see Figure 23). By comparison, the typical home value is \$1,290,900 in Santa Clara County and \$1,077,200 the Bay Area, with the majority of units valued \$1m-\$1.5m (county) and \$500k-\$750k (region).

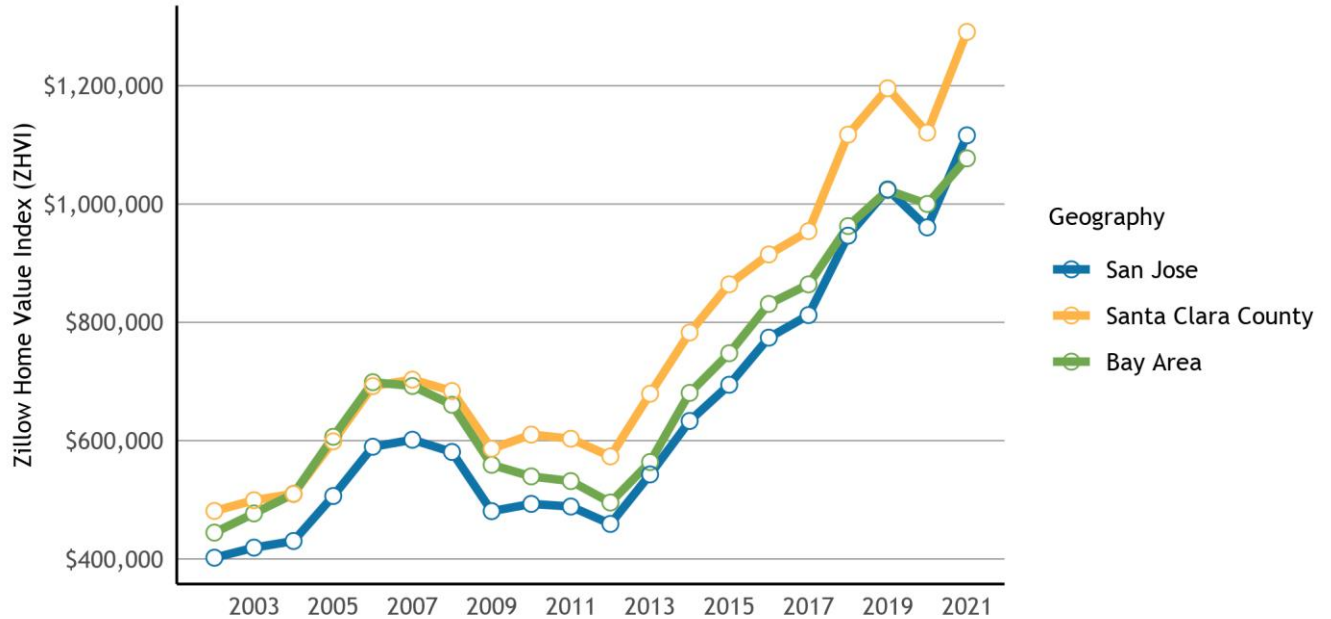
The region's home values have increased steadily since 2000, besides a decrease during the Great Recession. The rise in home prices has been especially steep since 2012, with the median home value in the Bay Area nearly doubling during this time. Since 2000, the typical home value has increased 178% in San Jose from \$402,000 to \$1,116,000. This change is above the change in Santa Clara County (168%), and above the change for the region (142%) (see Figure 24).



**Figure 23: Home Values of Owner-Occupied Units**

Universe: Owner-occupied units

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



**Figure 24: Zillow Home Value Index (ZHVI)**

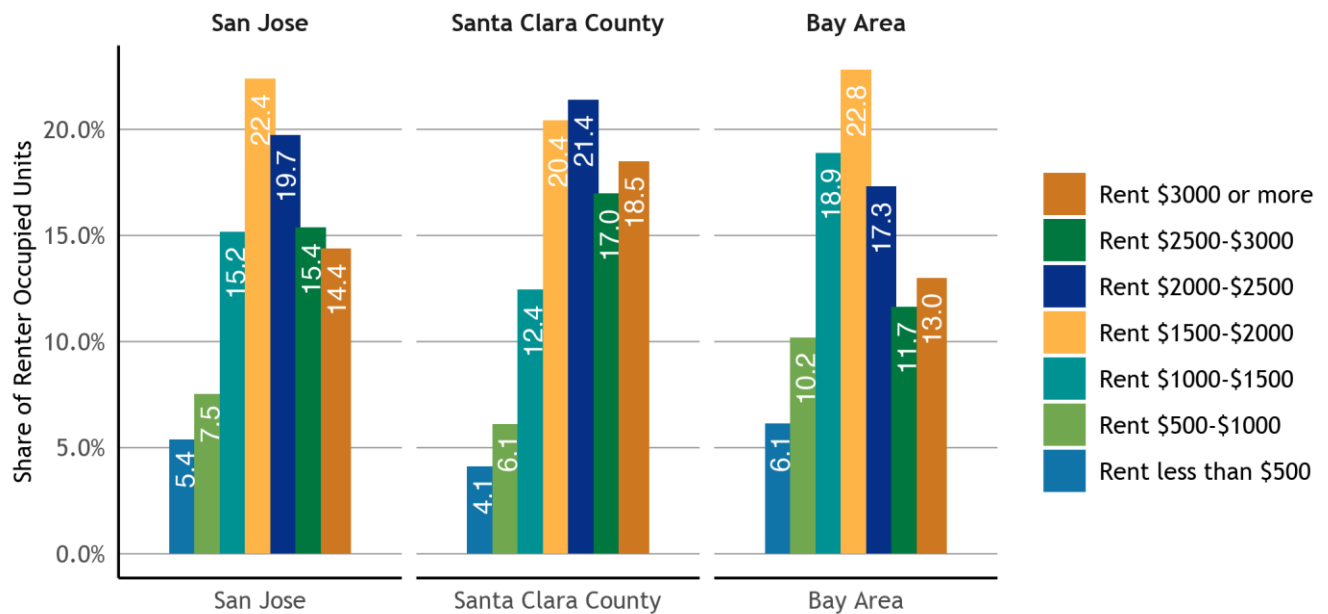
Universe: Owner-occupied housing units Notes: Zillow describes the ZHVI as a smoothed, seasonally adjusted measure of the typical home value and market changes across a given region and housing type. The ZHVI reflects the typical value for homes in the 35th to 65th percentile range. The ZHVI includes all owner-occupied housing



units, including both single-family homes and condominiums. More information on the ZHVI is available from Zillow. Source: Zillow, Zillow Home Value Index (ZHVI)

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

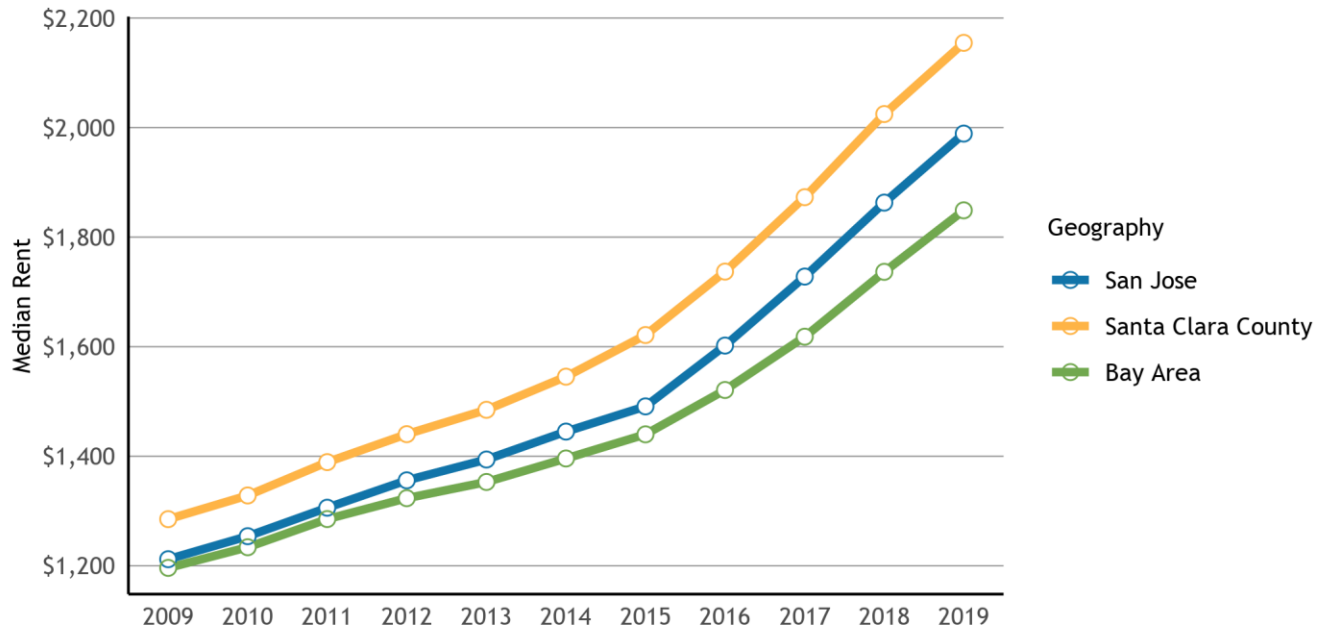
In San Jose, the largest proportion of rental units rented in the *Rent \$1500-\$2000* category, totaling 22.4%, followed by 19.7% of units renting in the *Rent \$2000-\$2500* category (see Figure 25). In Santa Clara County and the Bay Area, the largest share of units is in the \* \$2000-\$2500\* category (county) compared to the *\$1500-\$2000* category for the region as a whole.



**Figure 25: Contract Rents for Renter-Occupied Units**

Universe: Renter-occupied housing units paying cash rent  
 Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056

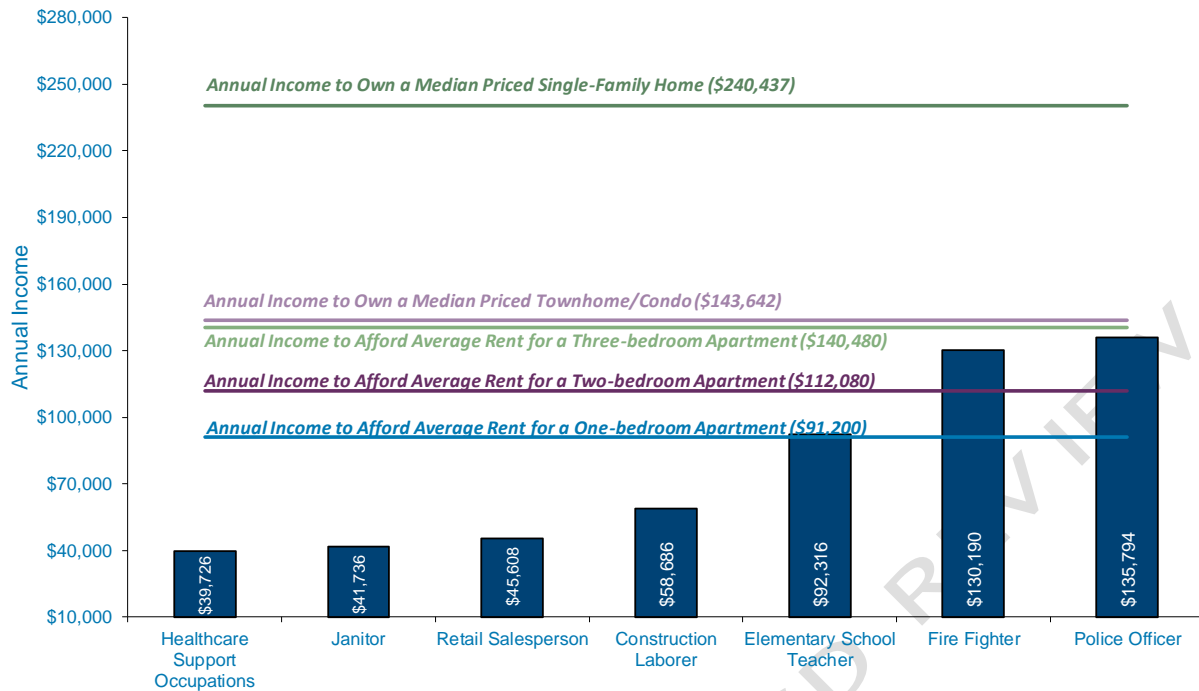
Since 2014, the median rent has increased by 37.6% in San Jose, from \$1,400 to \$1,900 per month (see Figure 26). In Santa Clara County, the median rent has increased 39.4%, from \$1,500 to \$2,100. The median rent in the region has increased significantly during this time from \$1,400 to \$1,850, a 32.2% increase.



**Figure 26: Median Contract Rent**

*Universe: Renter-occupied housing units paying cash rent Notes: For unincorporated areas, median is calculated using distribution in B25056. Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year.*

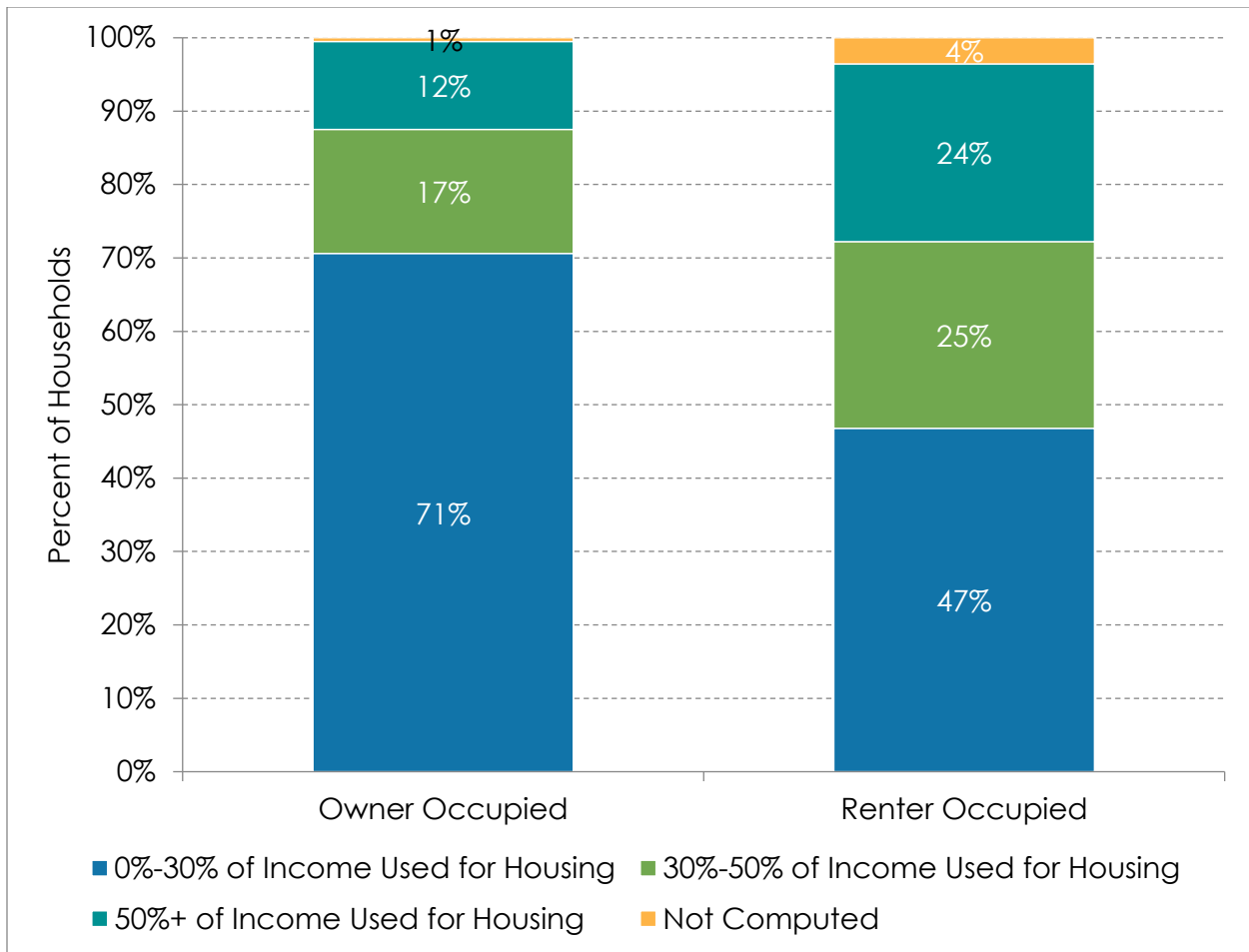
**San Jose’s homes and rents remain unaffordable to many of its residents. Many essential workers are unable to afford average rents for even a one-bedroom apartment unless they are working multiple jobs. The chart below shows the affordability of rents and homes to some of San Jose’s workforce. Income to rent calculation assumes rent payments at 30% of income and a single-income household. Income to mortgage calculations assume mortgage payments at 30% of income, 20% down, 2.9% interest, 1.1% Property Tax, \$300 HOA dues for condos, and a single-income household.**



Source: Employment Development Department (EDD) - First Quarter 2021 Wages; Costar Q3 2021 Average Effective Rents; SCCOAR September 2021 median home sales prices;

## 5.5 Overpayment and Overcrowding

A household is considered “cost-burdened” if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered “severely cost-burdened.” Low-income residents are the most impacted by high housing costs and experience the highest rates of cost burden. Spending such large portions of their income on housing puts low-income households at higher risk of displacement, eviction, or homelessness.

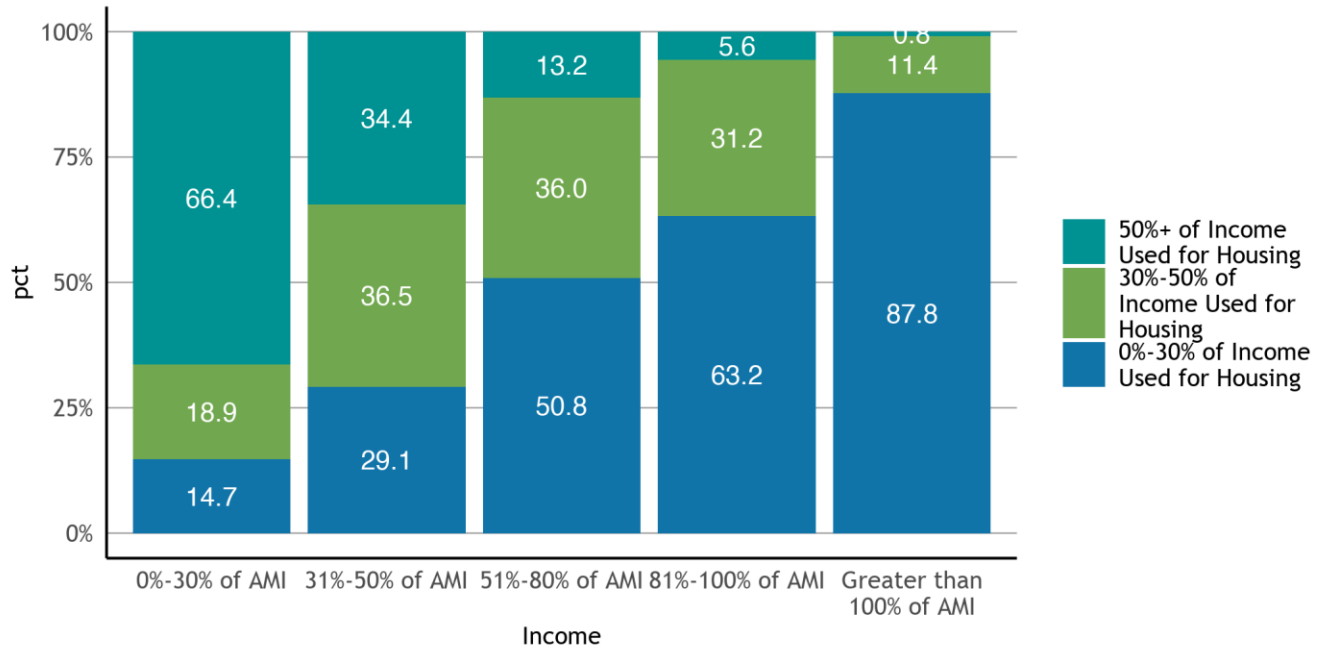


**Figure 27: Cost Burden by Tenure**

*Universe: Occupied housing units Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091*

Renters are often more cost-burdened than owners. While the housing market has resulted in home prices increasing dramatically, homeowners often have mortgages with fixed rates, whereas renters are more likely to be impacted by market increases. When looking at the cost burden across tenure in San Jose, 25.4% of renters spend 30 to 50% of their income on housing compared to 16.9% of those that own (see Figure 27). Additionally, 24.2% of renters spend 50% or more of their income on housing, compared to 12.0% of owners who spend 50% or more of their income on housing.

In San Jose, as a whole, 17.1% of households spend 50% or more of their income on housing, while 20.7% spend 30 to 50%. However, these rates vary greatly across income categories (see Figure 28). For example, 66.4% of households making less than 30% of AMI spend 50% or more of their income on rent. For residents making more than 100% of AMI, just 0.8% spend 50% or more, with 87.8% of these residents spending less than 30% of their income on rent.

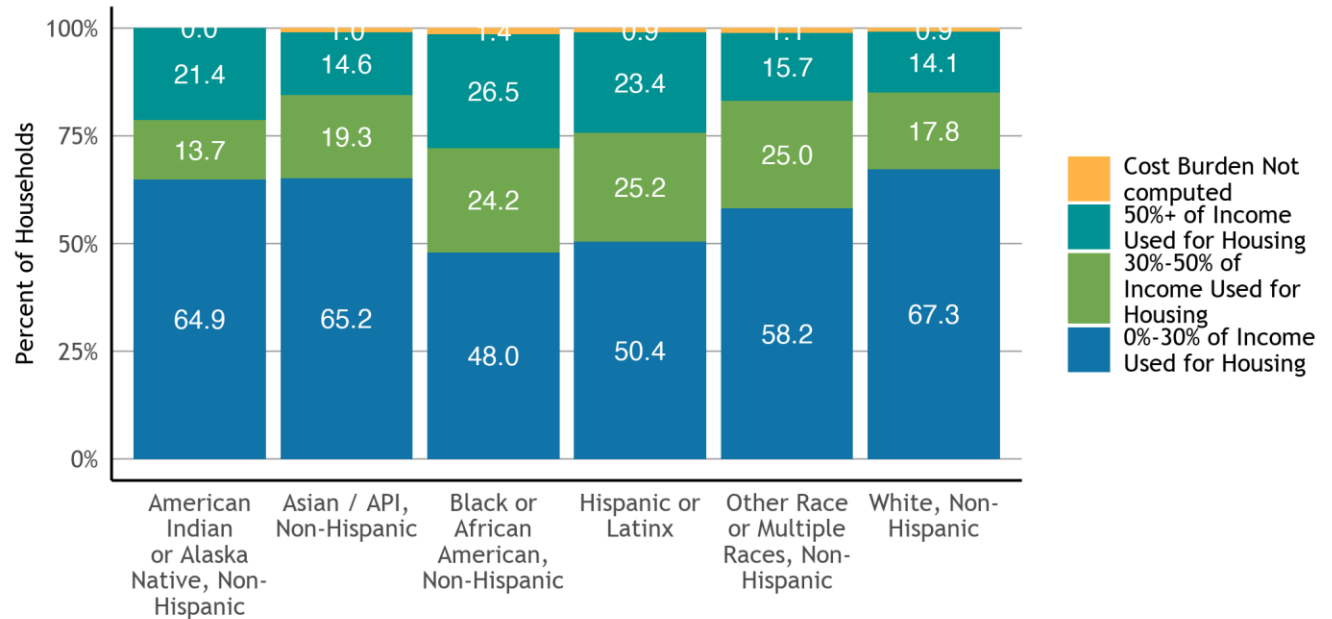


**Figure 28: Cost Burden by Income Level**

*Universe: Occupied housing units Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. -Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

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

*In San Jose, Black or African American, Non-Hispanic residents are the most severely cost burdened with 26.5% spending more than 50% of their income on housing, and Hispanic or Latinx residents are the most cost burdened with 25.2% spending 30% to 50% of their income on housing (see Figure 29).*

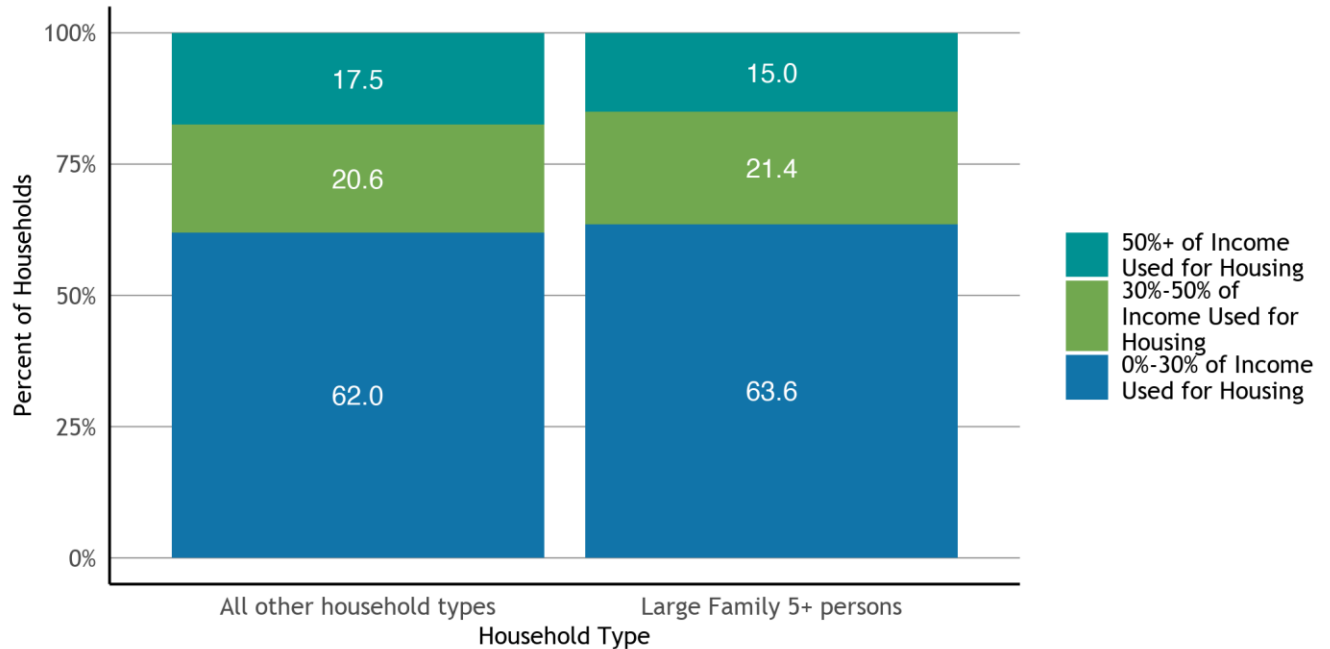


**Figure 29: Cost Burden by Race**

*Universe: Occupied housing units Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. -For the purposes of this graph, the “Hispanic or Latinx” racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

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

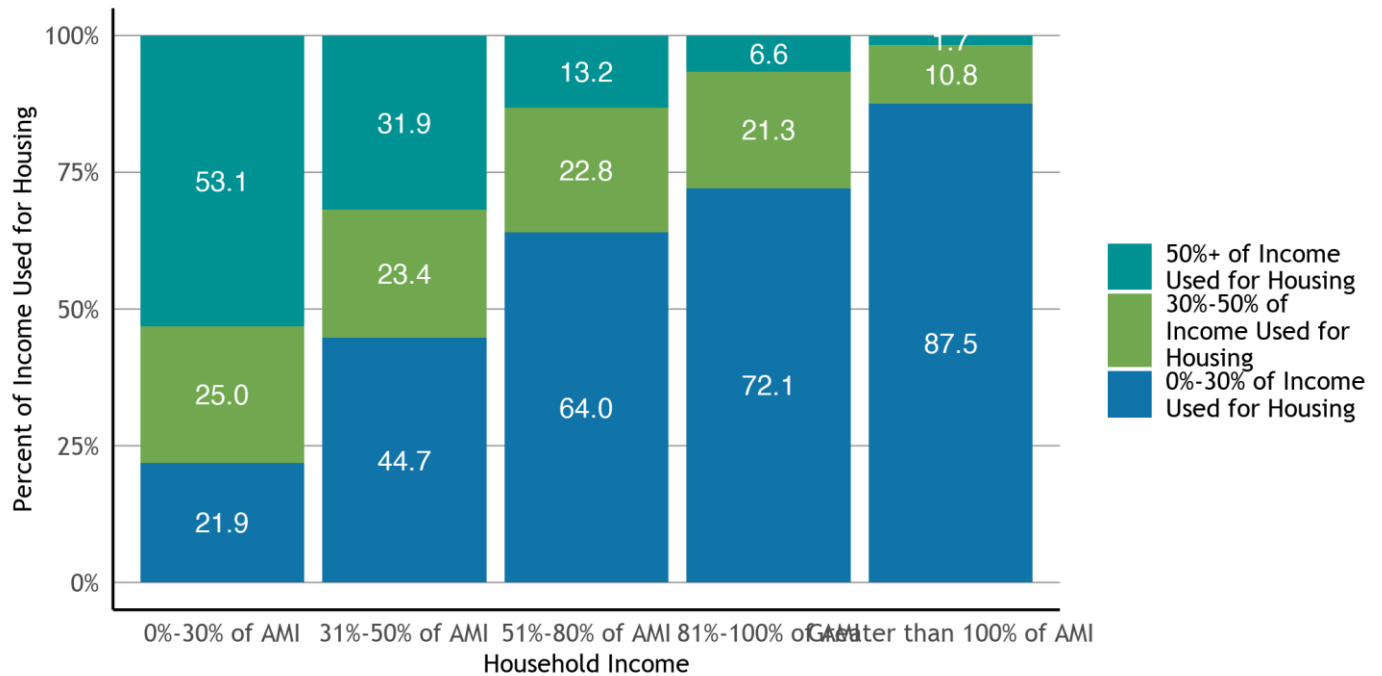
In San Jose, 21.4% of large family households experience a cost burden of more than 30%. Additionally, 15.0% of large family households spend more than half of their income on housing. Some 20.6% of all other households have a cost burden of more than 30% and 17.5% spend more than 50% of their income on housing (see Figure 30).



**Figure 30: Cost Burden by Household Size**

*Universe: Occupied housing units Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

When cost-burdened seniors are no longer able to make house payments or pay rents, displacement from their homes can occur, putting further stress on the local rental market or forcing residents out of the community they call home. Understanding how seniors might be cost-burdened is of particular importance due to their special housing needs, particularly for low-income seniors. 53.1% of seniors making less than 30% of AMI are spending the majority of their income on rent. For seniors making more than 100% of AMI, that percentage drops to 1.7%(see Figure 31).



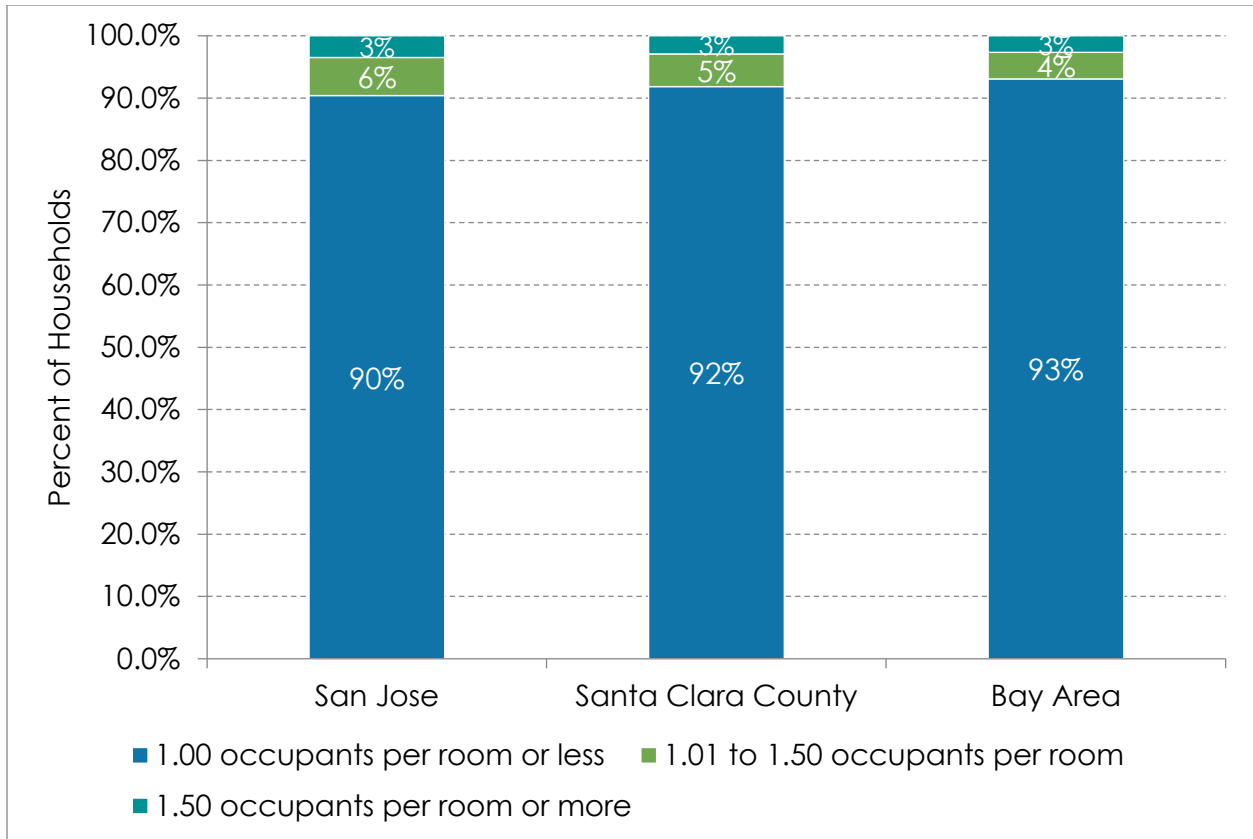
**Figure 31: Cost-Burdened Senior Households by Income Level**

*Universe: Senior households Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. -Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is “select monthly owner costs”, which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. -Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release*

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

Compared to the County and Bay Area, San Jose households experience a slightly higher percentage of overcrowding as is shown below. 6% of San Jose households have 1 - 1.5 occupants per room, compared to 5% in the County and 4% in the Bay Area.

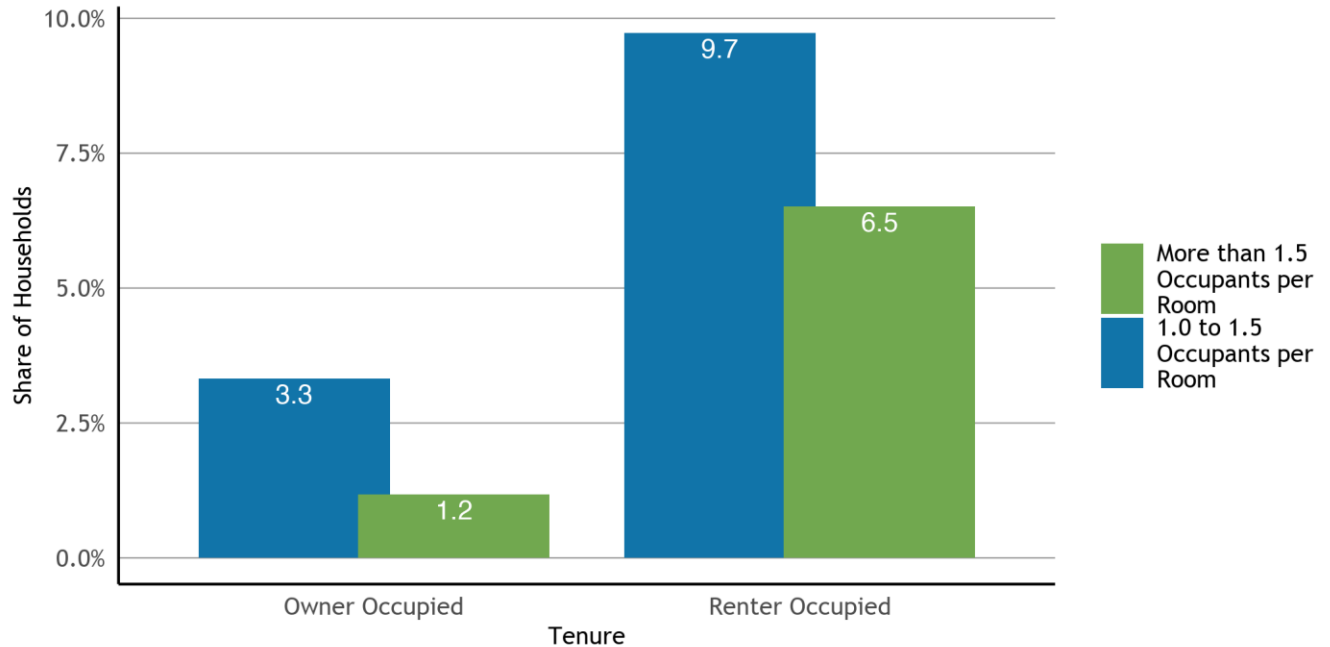




Source:

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

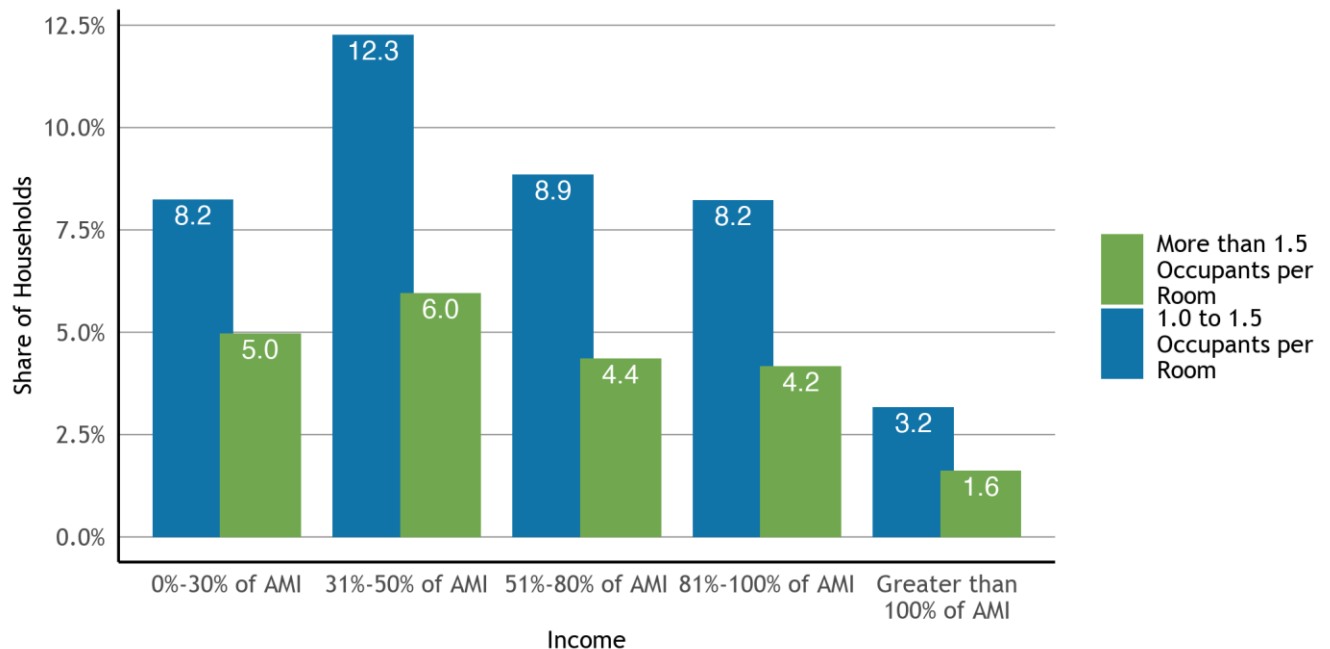
Overcrowding is often related to the cost of housing and can occur when demand in a city or region is high. In many cities, overcrowding is seen more amongst those that are renting, with multiple households sharing a unit to make it possible to stay in their communities. In San Jose, 6.5% of households that rent are severely overcrowded (more than 1.5 occupants per room), compared to 1.2% of households that own (see Figure 32). In San Jose, 9.7% of renters experience moderate overcrowding (1 to 1.5 occupants per room), compared to 3.3% for those own.



**Figure 32: Overcrowding by Tenure and Severity**

*Universe: Occupied housing units* Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

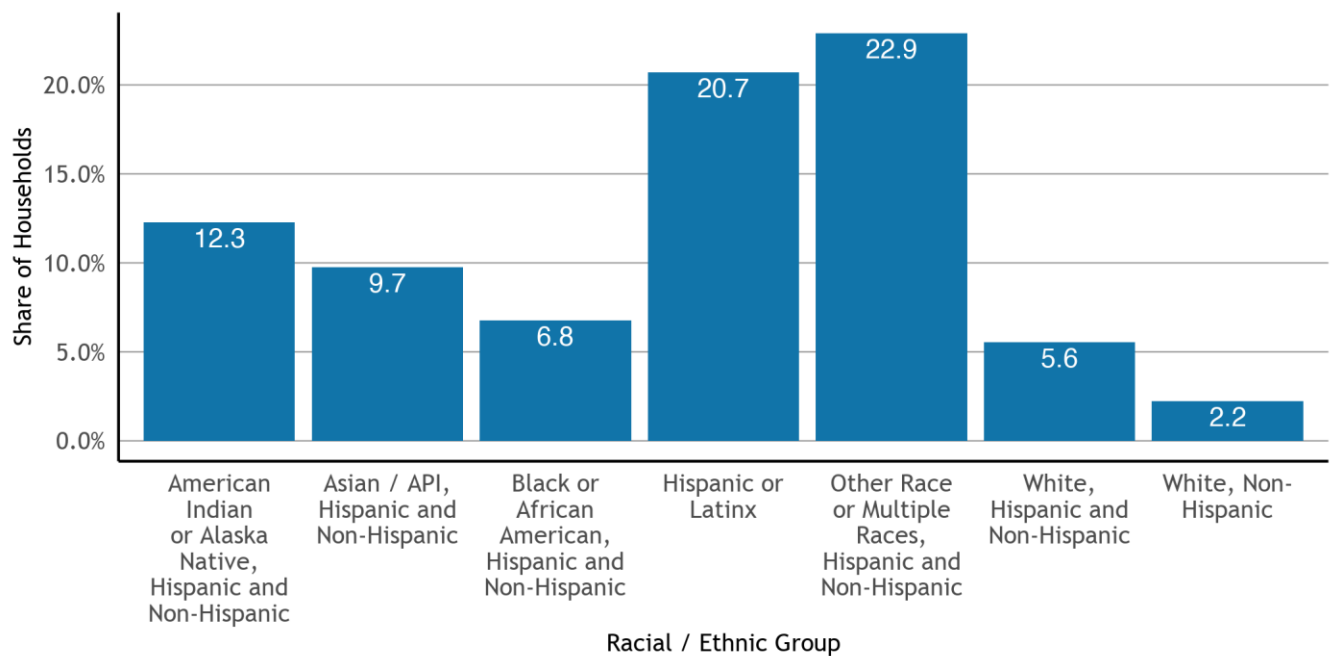
Overcrowding often disproportionately impacts low-income households. 5.0% of very low-income households (below 50% AMI) experience severe overcrowding, while only 1.6% of households above 100% experience this level of overcrowding (see Figure 33).



### Figure 33: Overcrowding by Income Level and Severity

Universe: Occupied housing units Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. -Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Communities of color are more likely to experience overcrowding similar to how they are more likely to experience poverty, financial instability, and housing insecurity. People of color tend to experience overcrowding at higher rates than White residents. In San Jose, the racial group with the largest overcrowding rate is *Other Race or Multiple Races, Hispanic and Non-Hispanic* (see Figure 34)



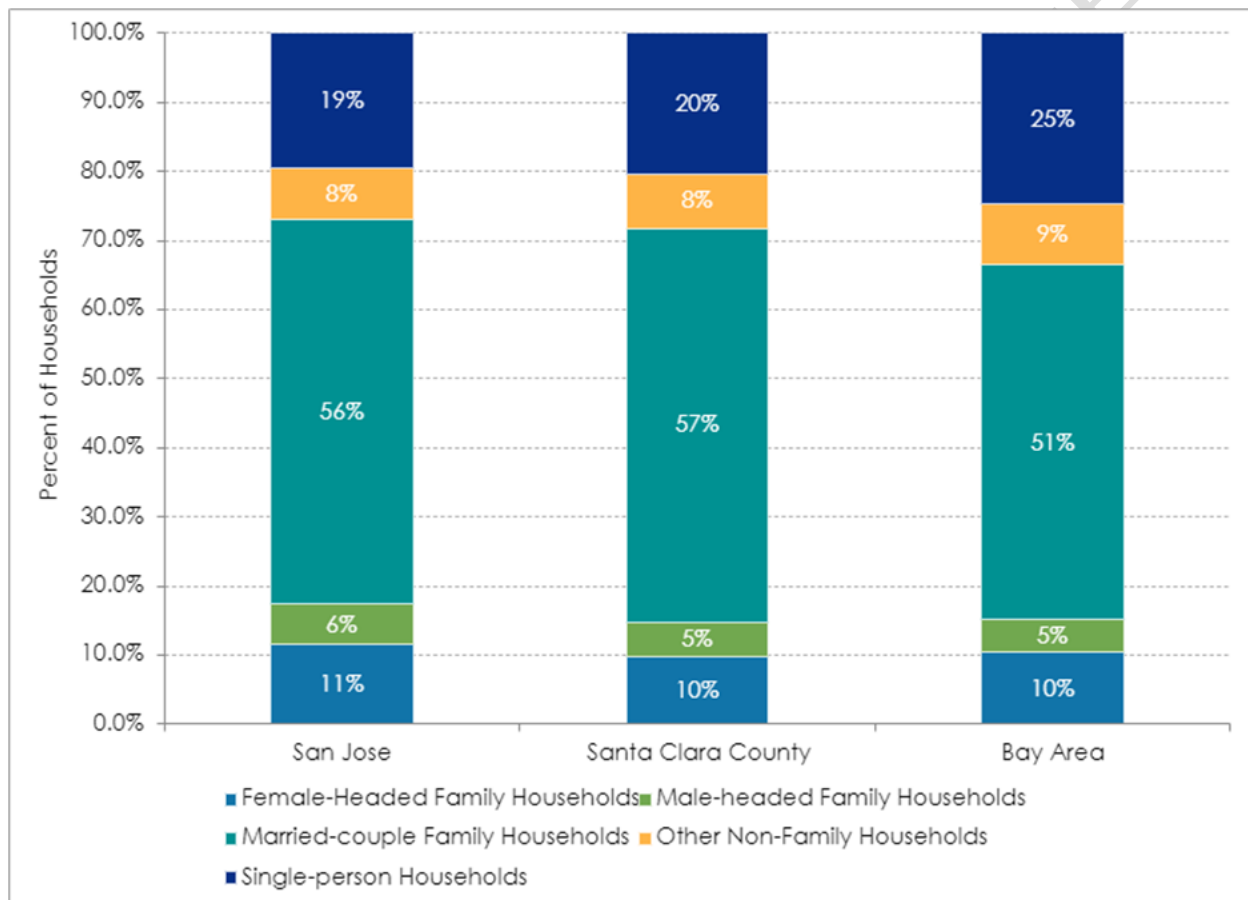
### Figure 34: Overcrowding by Race

Universe: Occupied housing units Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. -For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latinx. Since residents who identify as white and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latinx, data for multiple white sub-groups are reported here. -The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014

## 6 SPECIAL HOUSING NEEDS

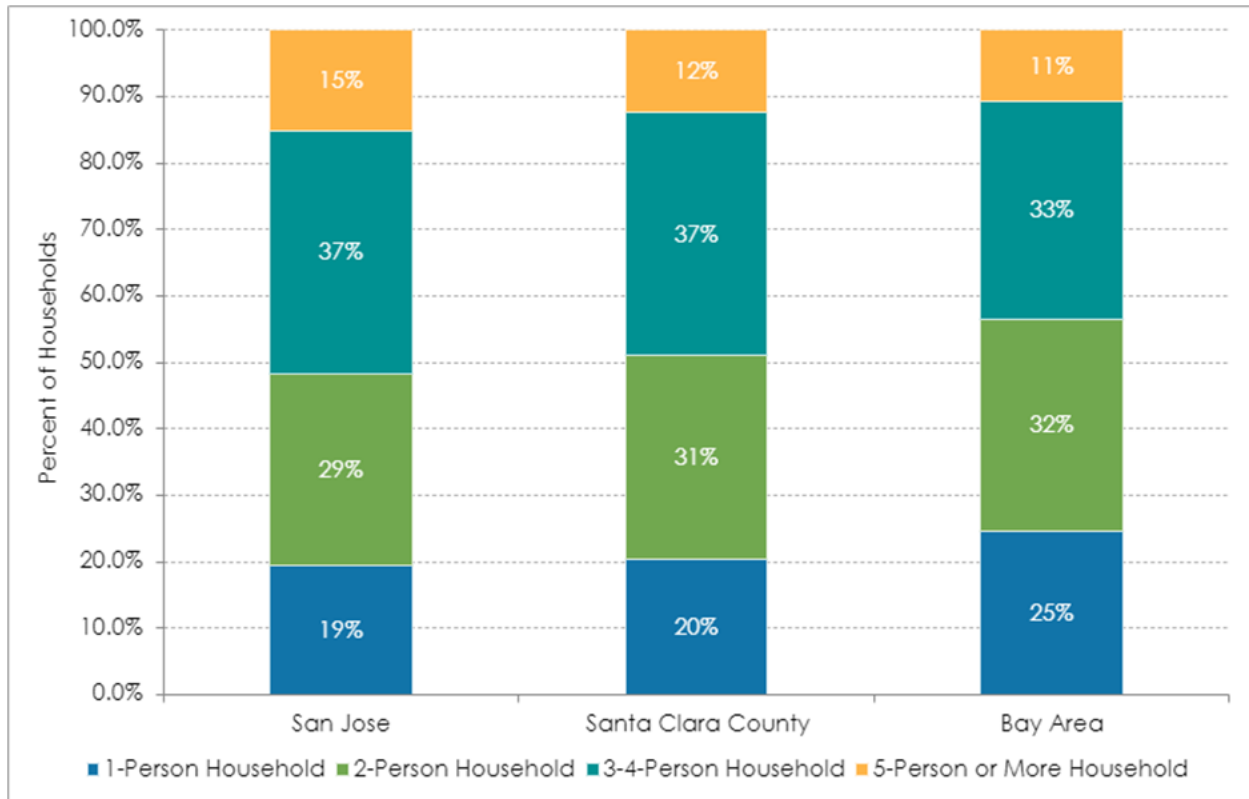
### Household Types and Size of Households

Most of San Jose's Households are Married-couple Family Households (56%), followed by Single-Family Households (19%). San Jose has almost double the number of Female Headed Households than Male Headed Households. In general, San Jose mirrors Santa Clara County's composition but varies from the rest of the Bay Area in one respect - it has a lower percentage of Single-person Households.



Consequently, in terms of Household size, there are fewer one-person households in San Jose and Santa Clara County than in the Bay Area. 66% of San Jose households are 2 to 4 person households. San Jose has a higher share of 5 or more persons households than the County or the Bay Area.

Average household size in San Jose is 3.12 per ACS 2019, down from 3.2 per the Census 2000 and slightly from 3.09 per Census 2010.



#### City of San Jose Household Size

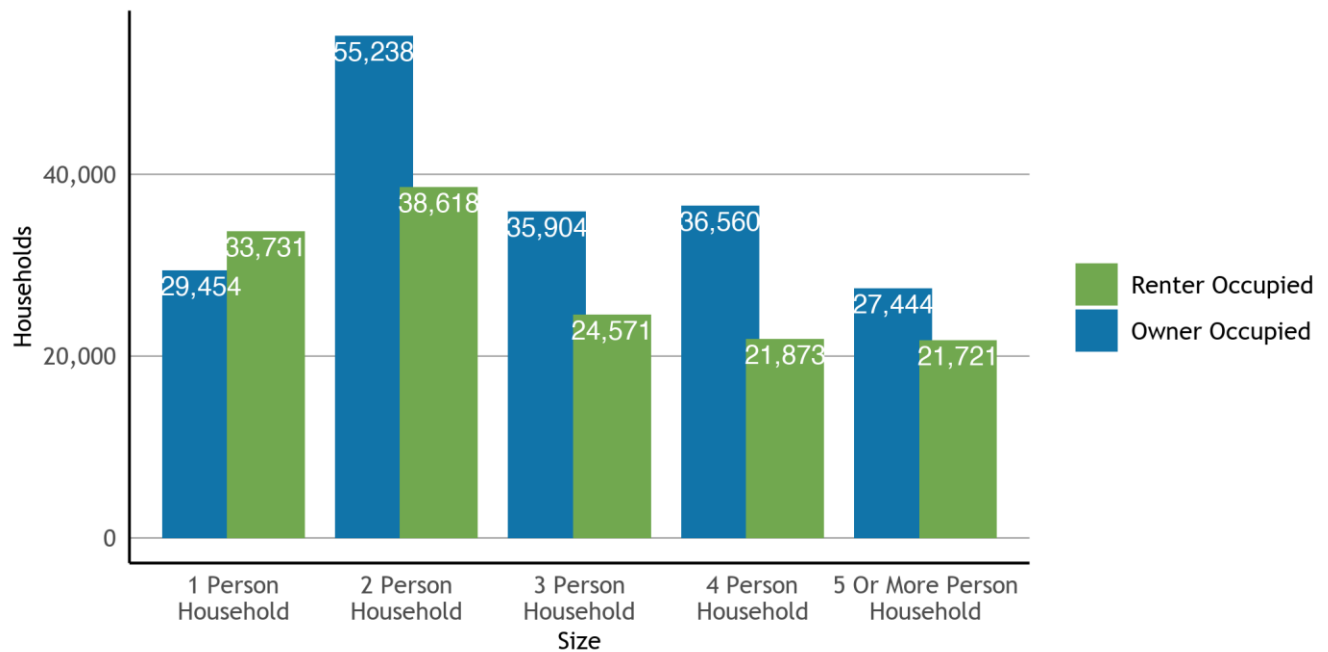
Number of Persons Per Household	Number of Households	Percent
1-Person Household	63,185	19%
2-Person Household	93,856	29%
3-Person Household	60,475	19%
4-Person Household	58,433	18%
5-Person or More Household	49,165	15%
<b>TOTAL</b>	<b>325,114</b>	<b>100%</b>

Source: ACS 2019 5 Year B11016 –  
Includes Family & Non-Family Households

## 6.1 Large Households

Large families are defined by the U.S. Department of Housing and Urban Development (HUD) as families 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.

15% of San Jose's households have 5 or more members. San Jose's Household size by Tenure indicates that only one person households have more renters than owners. For all other household sizes, there are significantly more owners than renters. For large households with 5 or more persons, 56% are owner occupied and 44% are renter occupied. (see Figure 35).

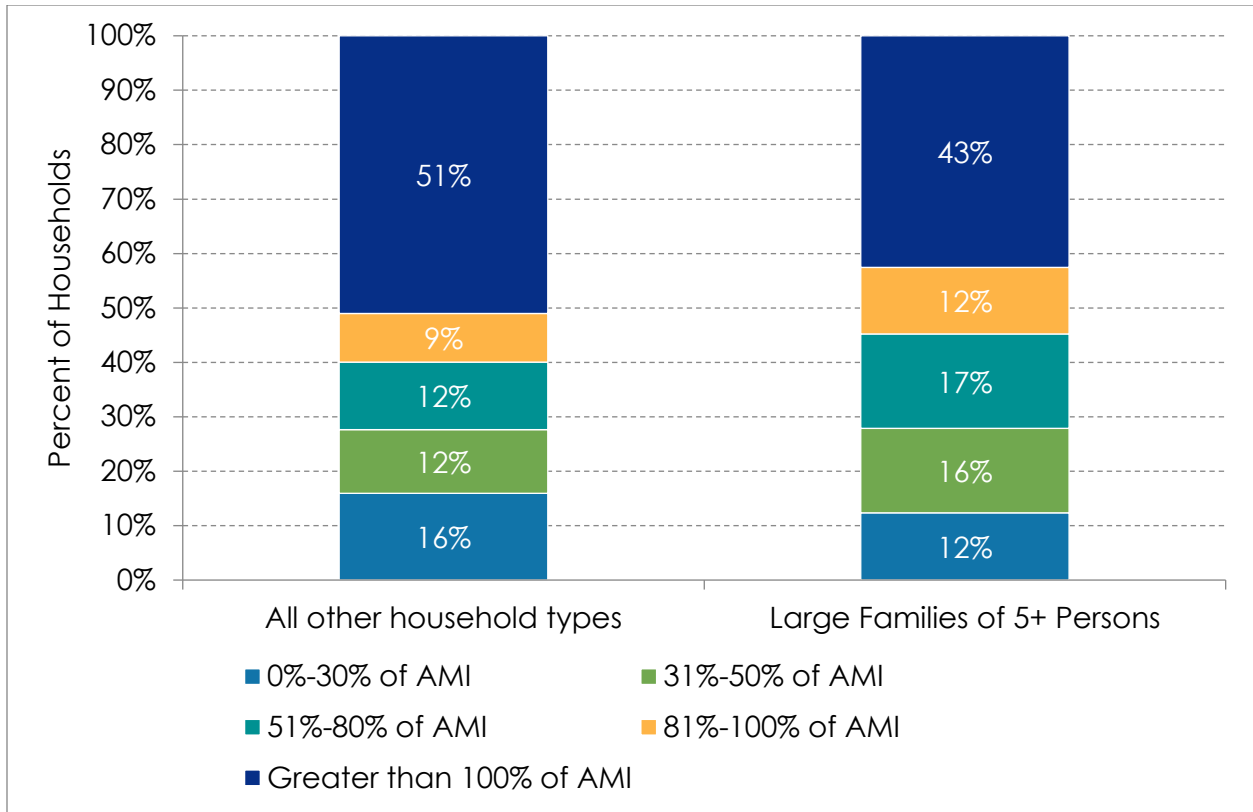


**Figure 35: Household Size by Tenure**

*Universe: Occupied housing units*

*Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009*

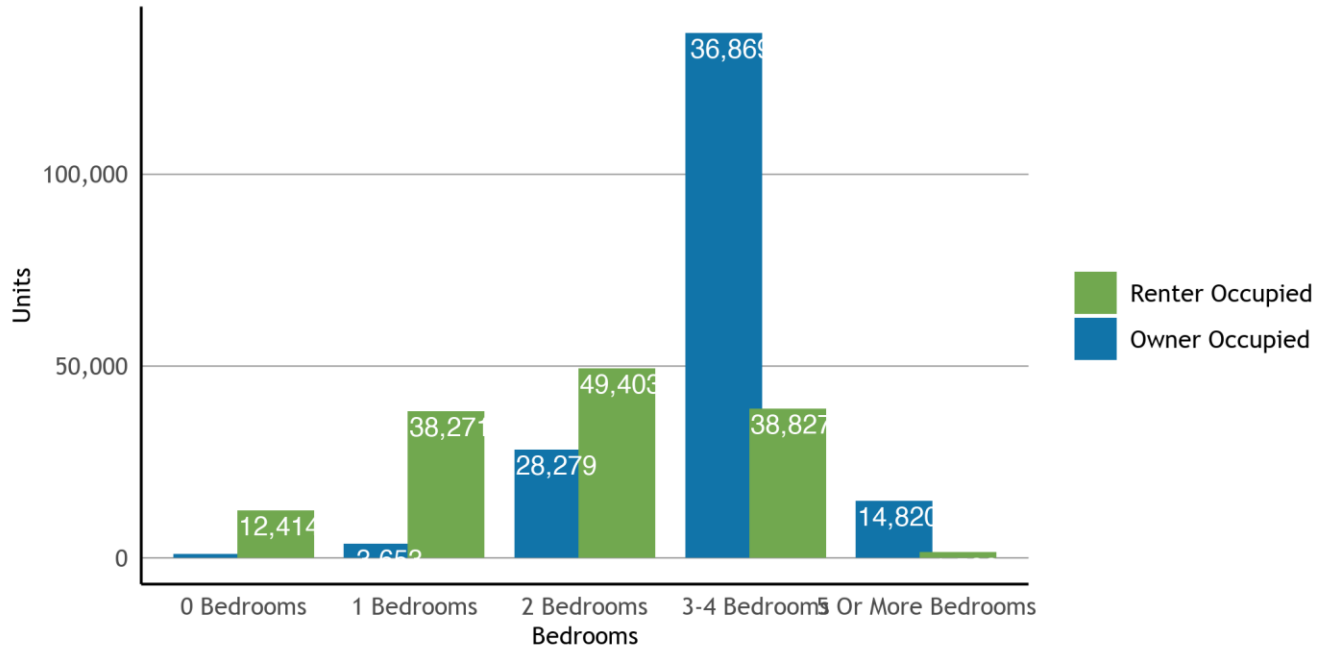
In 2017, 27.9% of large households were extremely or very low-income, earning less than 50% of the area median income (AMI), not any different from smaller households. However, 29% of large households were in the 50% - 100% income category vs 21% for smaller households. 43% of large households earned 100% or more of the AMI compared with 51% for smaller households.



Source:

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

The unit sizes available in a community affect the household sizes that can access that community. Large families are generally served by housing units with 3 or more bedrooms, of which there are 192,115 units in San Jose, 59% of San Jose’s housing stock. Among these large units with 3 or more bedrooms, 21.0% are renter-occupied and 79.0% are owner occupied (see Figure 36).



**Figure 36: Housing Units by Number of Bedrooms**

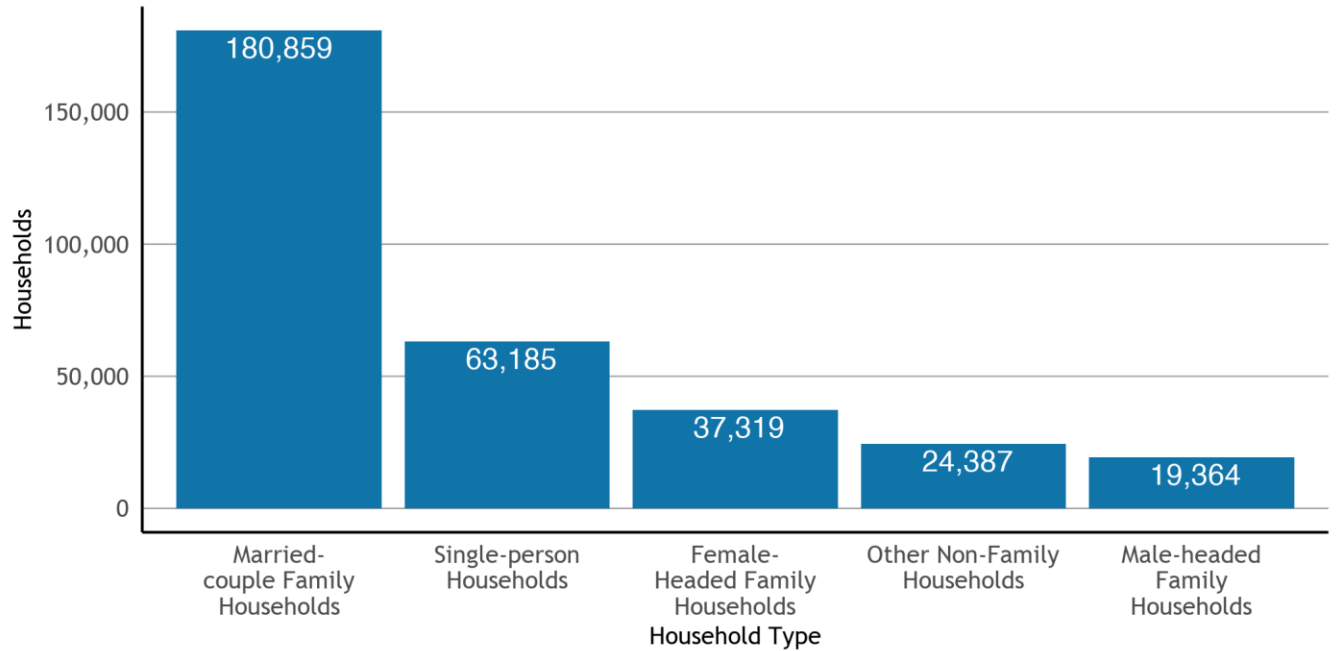
Universe: Housing units

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042

## 6.2 Female-Headed Households

Households headed by one person are often at greater risk of housing insecurity, particularly female-headed households, who may be supporting children or a family with only one income. In San Jose, the largest proportion of households is *Married-couple Family Households* at 55.6% of total, while *Female-Headed Households* make up 11.5% of all households.



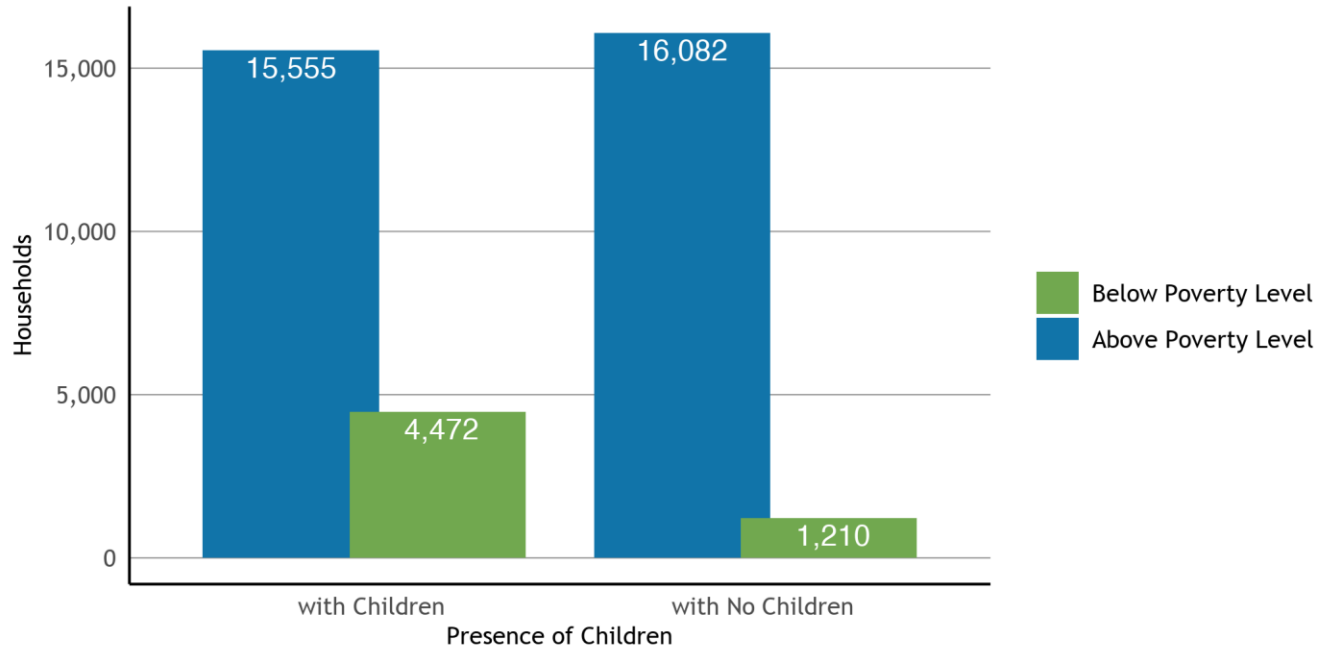


**Figure 37: Household Type**

*Universe: Households Notes: For data from the Census Bureau, a “family household” is a household where two or more people are related by birth, marriage, or adoption. “Non-family households” are households of one person living alone, as well as households where none of the people are related to each other. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001*

Female-headed households with children may face particular housing challenges, with pervasive gender inequality resulting in lower wages for women. Moreover, the added need for childcare can make finding a home that is affordable more challenging.

In San Jose, 22.3% of female-headed households with children fall below the Federal Poverty Line, while 7.0% of female-headed households *without* children live in poverty (see Figure 38).



**Figure 38: Female-Headed Households by Poverty Status**

*Universe: Families Notes: The Census Bureau uses a federally defined poverty threshold that remains constant throughout the country and does not correspond to Area Median Income. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012*

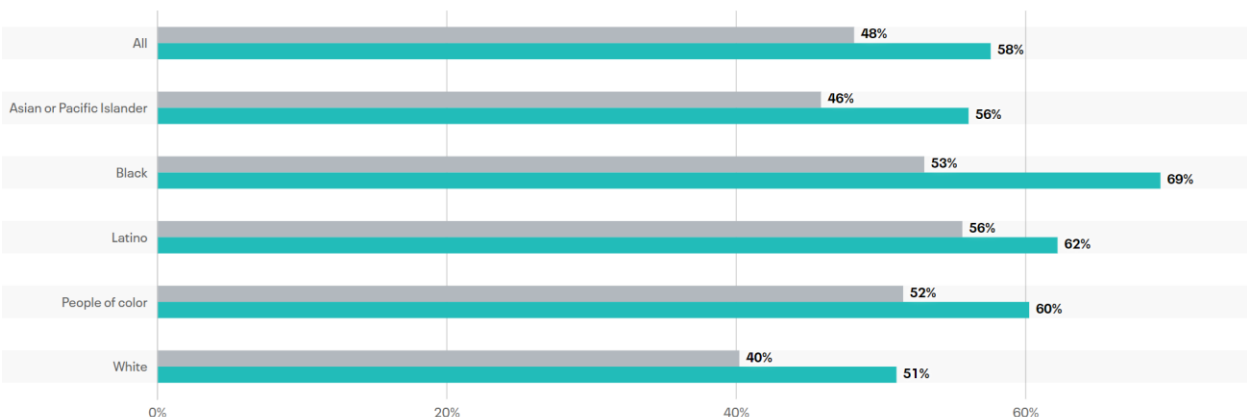
The Bay Area Equity Atlas adds yet another dimension by daylighting the cost burden experienced by females. 2019 IPUMS data for San Jose indicates that, while 58% of all female renters in San Jose are cost burdened (compared with 48% of males), 69% of female black renters and 62% of female latino renters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

### Housing burden San Jose City, CA

Housing burden by tenure, severity, race/ethnicity, and gender: San Jose City, CA; **Tenure:** Renters; **Severity:** Burdened; **Poverty:** All income levels; **Year:** 2019

Male Female

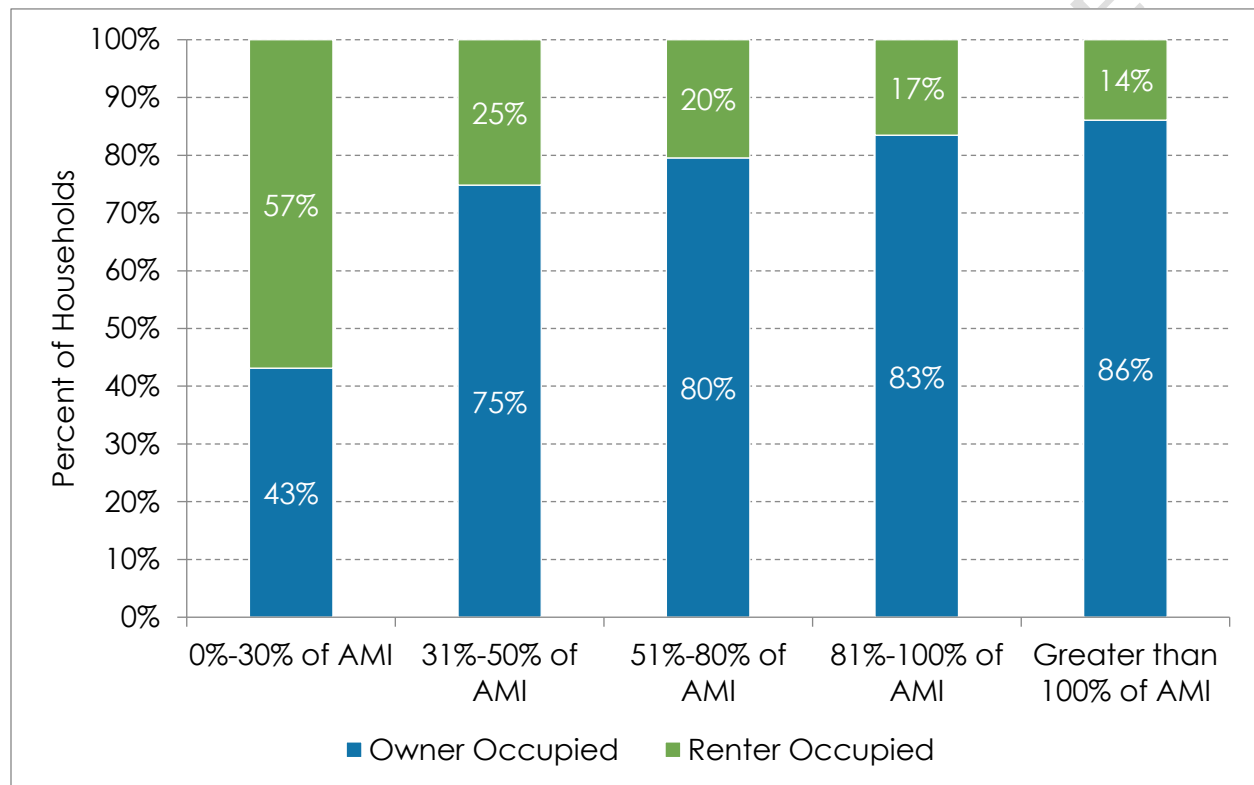
SELECT BREAKDOWN FILTERS: TENURE SEVERITY POVERTY YEAR



### 6.3 Seniors

Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility.

Seniors who rent may be at even greater risk for housing challenges than those who own, due to their limited earning capacity. San Jose’s Seniors earning less than 30% of AMI seem to be the most vulnerable. 57% of San Jose’s Extremely Low-Income Seniors are renters. Comparatively, most higher income Seniors own their homes. 86% of Seniors earning over 100% AMI are homeowners. (see Figure 39).



**Figure 39: Senior Households by Income and Tenure**

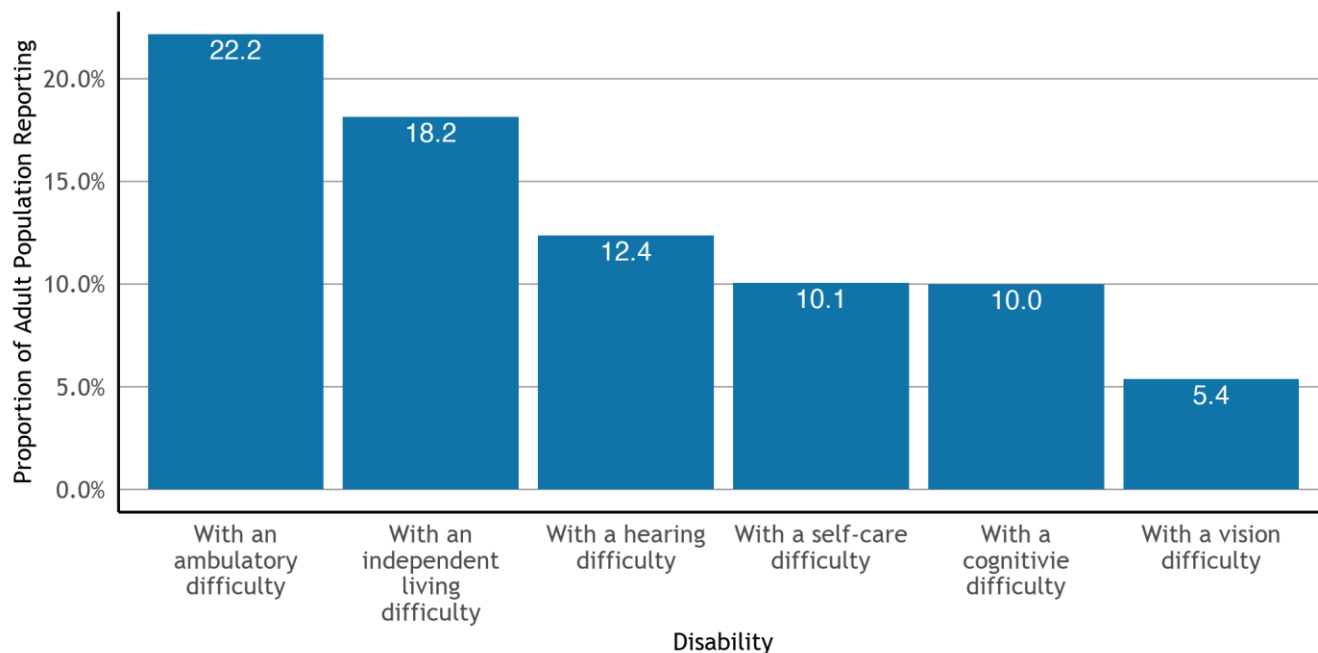
*Universe: Senior households* Notes: For the purposes of this graph, senior households are those with a householder who is aged 62 or older. -Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

### 6.4 People with Disabilities

People with disabilities face additional housing challenges. Encompassing a broad group of individuals living with a variety of physical, cognitive and sensory impairments, many people with disabilities live

on fixed incomes and are in need of specialized care, yet often rely on family members for assistance due to the high cost of care.

When it comes to housing, people with disabilities are not only in need of affordable housing but accessibly designed housing, which offers greater mobility and opportunity for independence. Unfortunately, the need typically outweighs what is available, particularly in a housing market with such high demand. People with disabilities are at a high risk for housing insecurity, homelessness and institutionalization, particularly when they lose aging caregivers. Figure 40 shows the rates at which different disabilities are present among residents of San Jose.<sup>23</sup>



**Figure 40: Disability by Type - Seniors (65 and over)**

*Universe: Civilian noninstitutionalized population 65 years and over Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed. -The Census Bureau provides the following definitions for these disability types: -Hearing difficulty: deaf or has serious difficulty hearing. -Vision difficulty: blind or has serious difficulty seeing even with glasses. -Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions. - Ambulatory difficulty: has serious difficulty walking or climbing stairs. -Self-care difficulty: has difficulty dressing or bathing. -Independent living difficulty: has difficulty doing errands alone such as visiting a doctor’s office or shopping. Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.*

State law also requires Housing Elements to examine the housing needs of people with developmental disabilities. Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down’s Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on Supplemental Security Income, and live with

<sup>23</sup> These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.<sup>24</sup>

In San Jose, the proportion of the population with a developmental disability under the age of 18 is 2.6%, while the proportion of adults 10.4%.

**Table 4: Population with Developmental Disabilities by Age**

Age Group	value
Age 18+	4238
Age Under 18	3246

*Universe: Population with developmental disabilities Notes: The California Department of Developmental services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)*

The most common living arrangement for individuals with disabilities in San Jose is the *home of parent /family /guardian* (see Table 6).

**Table 5: Population with Developmental Disabilities by Residence**

Residence Type	value
Home of Parent /Family /Guardian	5806
Community Care Facility	969
Independent /Supported Living	471
Intermediate Care Facility	138
Other	105
Foster /Family Home	93

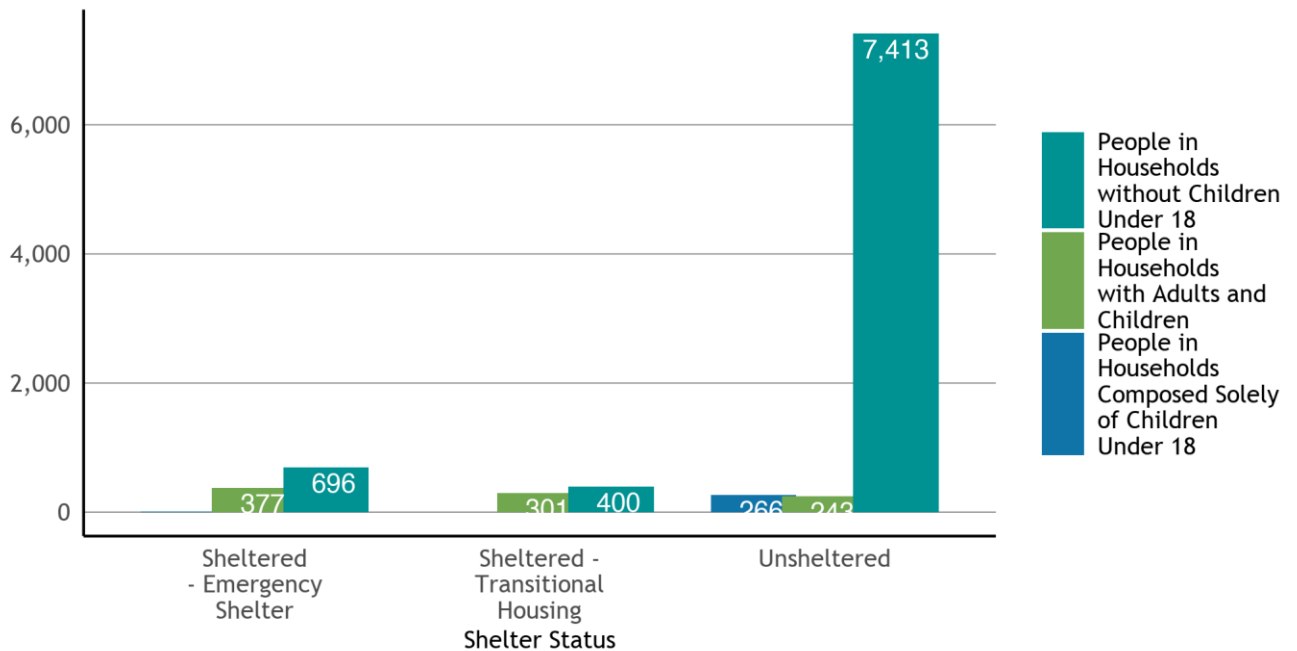
*Universe: Population with developmental disabilities Notes: The California Department of Developmental services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)*

## 6.5 Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness. Far too many residents who have found themselves housing

<sup>24</sup> For more information or data on developmental disabilities in your jurisdiction, contact the Golden Gate Regional Center for Marin, San Francisco and San Mateo Counties; the North Bay Regional Center for Napa, Solano and Sonoma Counties; the Regional Center for the East Bay for Alameda and Contra Costa Counties; or the San Andreas Regional Center for Santa Clara County.

insecure have ended up unhoused or homeless in recent years, either temporarily or longer term. Addressing the specific housing needs for the unhoused population remains a priority throughout the region, particularly since homelessness is disproportionately experienced by people of color, people with disabilities, those struggling with addiction and those dealing with traumatic life circumstances. In Santa Clara County, the most common type of household experiencing homelessness is those without children in their care. Among households experiencing homelessness that do not have children, 87.1% are unsheltered. Of homeless households with children, most are sheltered in emergency shelter (see Figure 41).



**Figure 41: Homelessness by Household Type and Shelter Status, Santa Clara County**

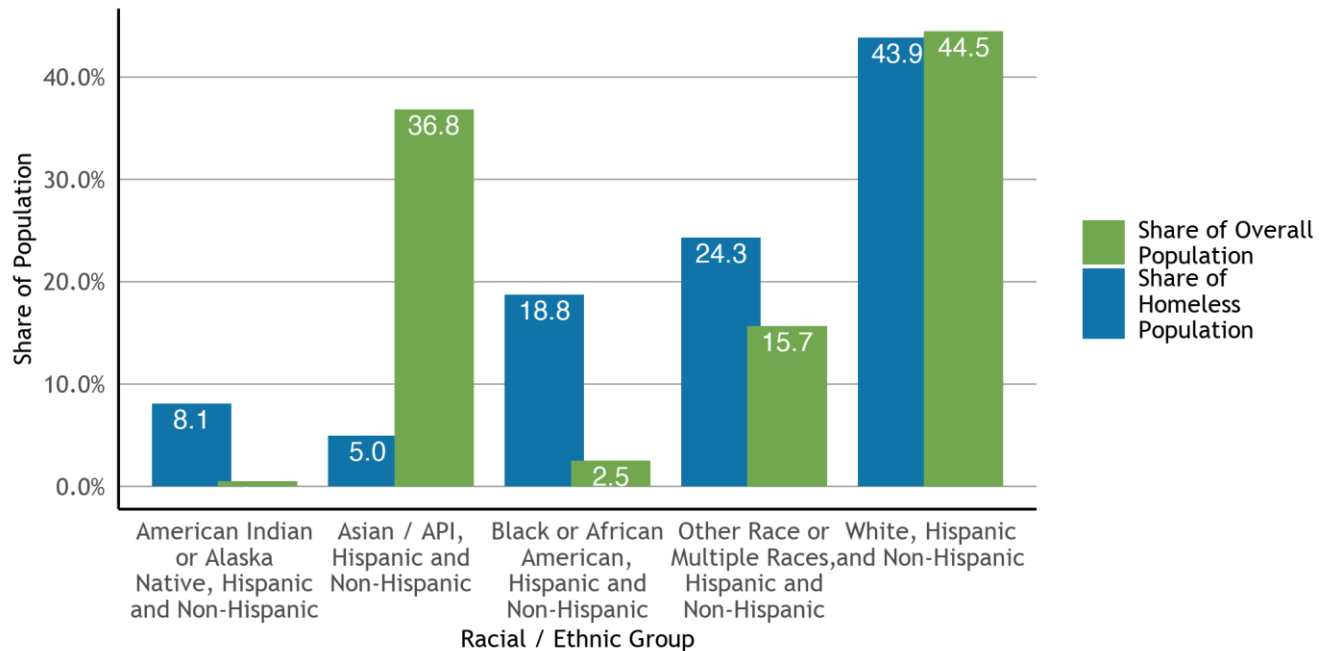
*Universe: Population experiencing homelessness Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. -Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)*

Homelessness, as well as the lack of available housing for extremely low-income populations, continues to be a pressing issue for the City of San José, the County of Santa Clara and the region. According to the U.S. Department of Housing and Urban Development's (HUD) 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.

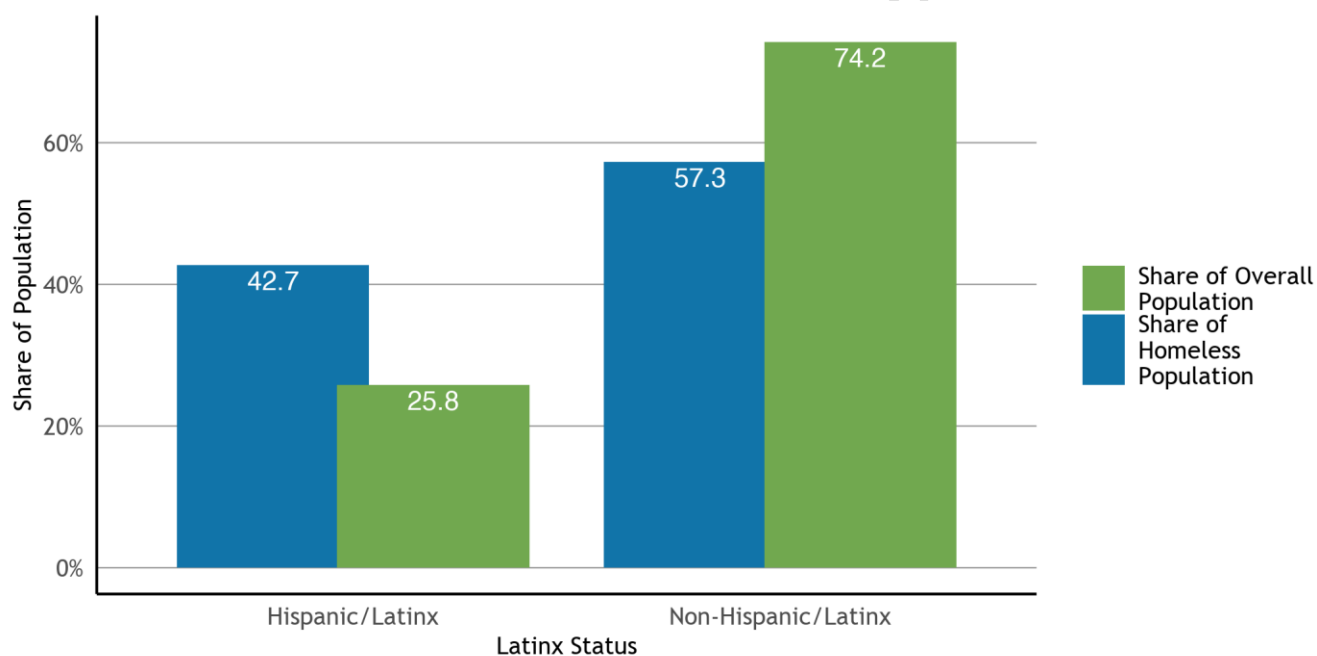
People of color are more likely to experience poverty and financial instability as a result of federal and local housing policies that have historically excluded them from the same opportunities extended to white residents. Consequently, people of color are often disproportionately impacted by homelessness, particularly Black residents of the Bay Area. In Santa Clara County, White (Hispanic and Non-Hispanic) residents experiencing homelessness are the largest racial group and account for 43.9% of the homeless population, while making up 44.5% of the overall population (see Figure 42).



## Figure 42: Racial Group Share of General and Homeless Populations, Santa Clara County

*Universe: Population experiencing homelessness* Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. -Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. -HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals. Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

In San Jose, Latinx residents are disproportionately represented in the homeless population. They represent 42.7% of the population experiencing homelessness, while Latinx residents comprise 25.8% of the general population (see Figure 43).



## Figure 43: Latinx Share of General and Homeless Populations, Santa Clara County

*Universe: Population experiencing homelessness* Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. -Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. -The data from HUD on Hispanic/Latinx ethnicity for individuals experiencing homelessness does not specify racial group identity. Accordingly, individuals in either ethnic group identity category (Hispanic/Latinx or non-Hispanic/Latinx) could be of any racial background. Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

Between January 29 and February 28, 2019, the City of San Jose administered a survey of its homeless population to a randomized sample of individuals and families currently experiencing homelessness.





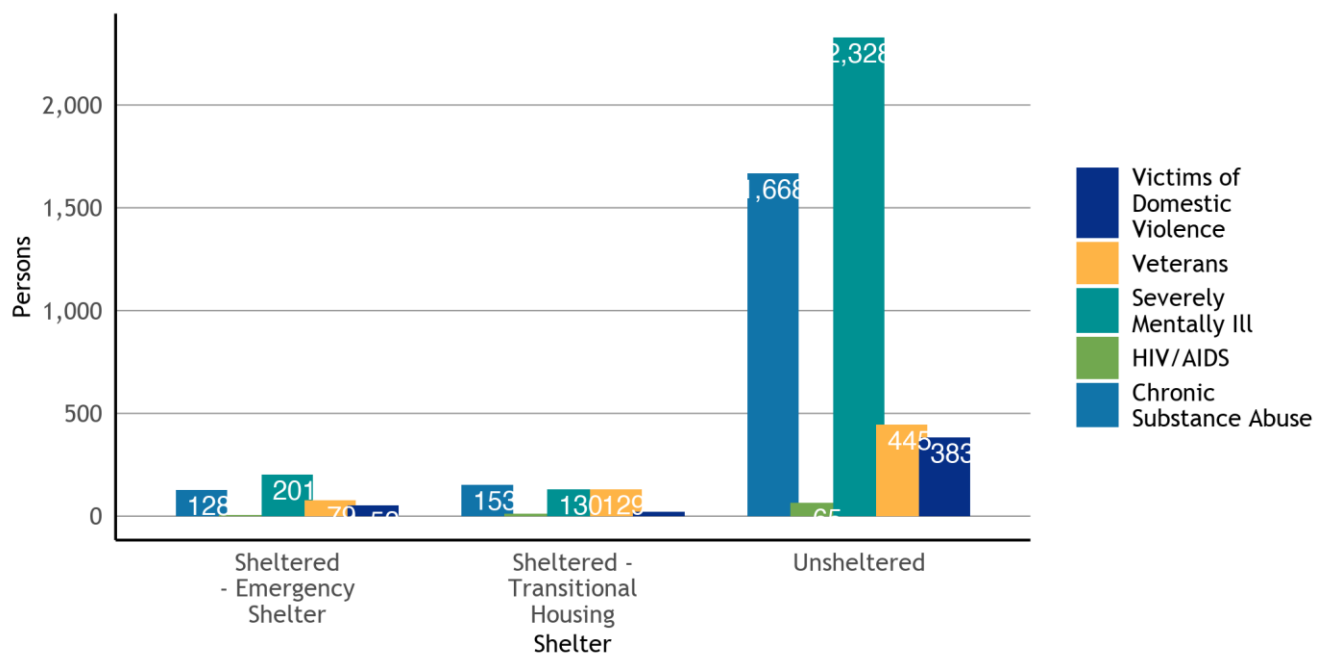
The Homeless Survey effort resulted in 925 unique, complete, and valid surveys collected in the City of San José. In order to gain a more comprehensive understanding of the experiences of individuals and families experiencing homelessness in the City of San José, respondents were asked basic demographic questions including age, gender, sexual orientation, and ethnicity.

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.

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.

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%), whereas a smaller percentage of the homeless survey population identified as Asian (4% compared to 36%).

Many of those experiencing homelessness are dealing with severe issues - including mental illness, substance abuse and domestic violence - that are potentially life threatening and require additional assistance. In Santa Clara County, homeless individuals are commonly challenged by severe mental illness, with 2,659 reporting this condition (see Figure 44). Of those, some 87.6% are unsheltered, further adding to the challenge of handling the issue.



**Figure 44: Challenges and Other Characteristics for the Population Experiencing Homelessness, Santa Clara County**

*Universe: Population experiencing homelessness Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count*

*of sheltered and unsheltered homeless persons on a single night during the last ten days in January. -Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. -These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed. Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)*

In order to adequately address the diversity within the population experiencing homelessness, the federal government identifies four subpopulations with particular challenges or needs, including:

- Individuals with disabilities experiencing chronic homelessness;
- Veterans experiencing homelessness;
- Families with children experiencing homelessness; and
- Youth and young adults experiencing homelessness.

### Chronic Homelessness

Over the last decade, the estimate of individuals in San José experiencing chronic homelessness has fluctuated, and was highest in 2019. There were a total of 1,553 individuals experiencing chronic homelessness in 2019, representing 25% of the overall Point-in-Time homeless population in San José.

The percentage of individual experiencing chronic homelessness who were sheltered in San José increased from 11% to 15% between 2017 and 2019.

San Jose's Homeless Survey data sheds further light on the demographics of its chronically homeless residents. The majority (70%) of survey respondents experiencing chronic homelessness identified as male, slightly higher than the non-chronically homeless population (63%). A similar percentage of respondents experiencing chronic homelessness identified as Hispanic or Latinx (40%), compared to non-chronically homeless respondents (41%). Further, 3% of individuals experiencing chronic homelessness were veterans. In terms of race, 39% of the chronically homeless residents were White 31% were multi-race, 17% were Black or African American and 10% were American Indian or Alaskan Natives. To meet the definition of chronic homelessness, an individual must be experiencing at least one disabling condition. In general, higher rates of health conditions were reported among those who were chronically homeless compared to their non-chronically homeless counterparts. Of the survey respondents experiencing chronic homelessness, 61% reported experiencing a psychiatric or emotional condition, 55% reported experiencing drug/alcohol abuse, and 50% reported experiencing PTSD.

### Veterans experiencing homelessness:

There were 476 veterans experiencing homelessness identified in San José in 2019, representing 8% of the total Point-in-Time homeless population. Sixty-one percent (61%) were unsheltered, while 39% were sheltered. A large majority (88%) of veterans experiencing homelessness identified as male and nearly one-third (29%) identified as Hispanic or Latinx. In terms of racial identity, well over half (58%) identified as White, while 20% identified as Black/African American and another 12% identified as multi-race or other. More than half (52%) of veteran survey respondents experiencing homelessness reported having one or more disabling conditions. The most commonly reported condition homeless

veterans reported experiencing was PTSD (45%). This was followed by a physical disability (42%), a psychiatric or emotional condition (38%), drug/alcohol abuse (38%), and chronic health problems (32%).

#### Families with children experiencing homelessness:

Since 2013, the estimate of homeless families in San José has steadily declined to its lowest in 2019. There were a total of 98 families consisting of 313 individual family members experiencing homelessness in San José in 2019. The families experiencing homelessness subpopulation represented 4% of the Point-in-Time homeless population. The majority (84%) of homeless families were sheltered, while the remaining 16% were unsheltered. Female family members accounted for 54% of the families experiencing homelessness subpopulation, while males accounted for 46%. Further, 47% identified as being of Hispanic/Latinx origin. In terms of racial identity, 42% of family members experiencing homelessness identified as White, while 23% identified as Black/African American. Among families experiencing homelessness, a psychiatric or emotional condition was the most frequently reported health condition (35%), followed by PTSD (24%) and drug/alcohol abuse (19%).

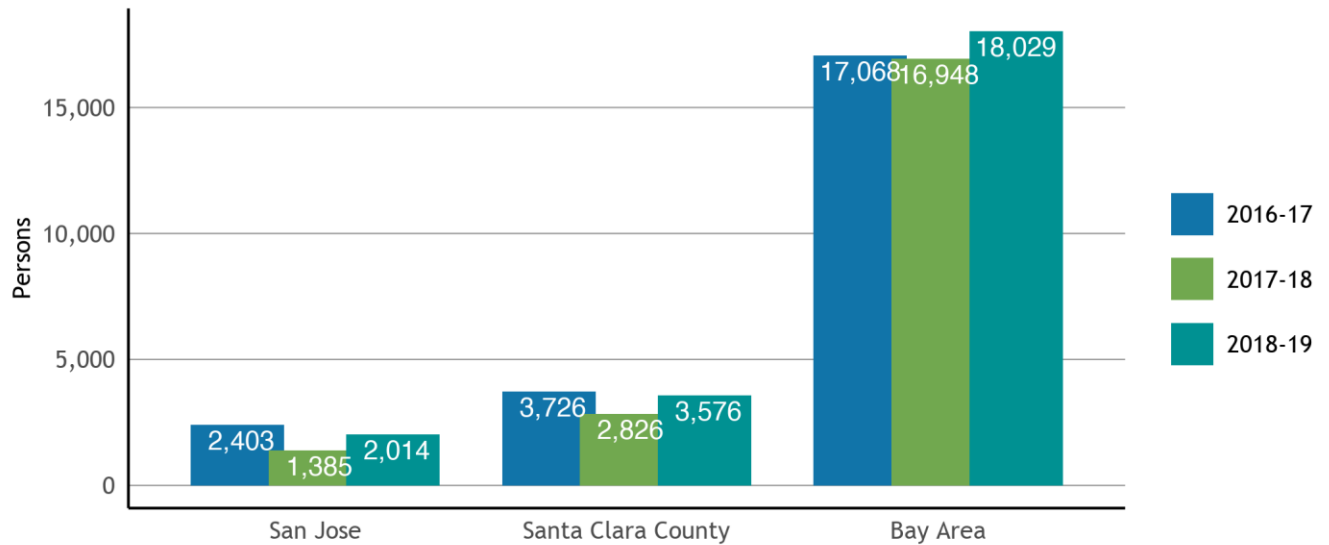
#### Youth and young adults homelessness:

Homelessness among youth and young adults is a difficult problem to identify. Youth and young adults experiencing homelessness are less likely to be found among the adult population experiencing homelessness, preferring locations and times of day that make traditional efforts at enumeration difficult due to living in many different unstable housing situations such as couch surfing, hotel/motel sharing, and non-traditional unsheltered locations. Accordingly, a separate youth count effort was put in place, relying on knowledge gathered from youth currently experiencing homelessness as well as their participation in the count itself. The 2019 Point-in-Time count identified 1,391 youth and young adults experiencing homelessness in San José. This represents an 18% decrease since 2017. Evidence suggests that youth and young adults stay away from shelters, fearing that they will be reported to law enforcement and/or their families. In 2019, the vast majority (94%) of youth and young adults were unsheltered. The youth and young adults experiencing homelessness subpopulation represents almost one-quarter (23%) of the overall homeless population in the City of San José. Over half (52%) of youth and young adults experiencing homelessness identified as male, 39% identified as female, 8% identified as transgender, and 1% didn't identify as male, female, or transgender. Forty-five percent (45%) identified as being of Hispanic/Latinx origin, and racially, 35% identified as White, 29% as Black/African American, and 10% as American Indian or Alaska Native. A substantial number of youth and young adults experiencing homelessness reported experiencing health issues, and surprisingly in some cases, at higher rates than their adult counterparts. Forty-nine percent (49%) of respondents under age 25 reported experiencing a psychiatric or emotional condition, 41% reported experiencing PTSD, and 36% reported experiencing drug/alcohol abuse.

In San Jose, the student population experiencing homelessness totaled 2,014 during the 2018-19 school year and decreased by -16.2% between since the 2016-17 school year (see Figure 45). By comparison, Santa Clara County has seen a -4.0% decrease in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness increased, by 5.6%.

The number of students in San Jose experiencing homelessness in 2019 represents 56.3% of the Santa Clara County total and 11.2% of the Bay Area total.

Students in Local Public Schools Experiencing Homelessness  
Academic Years 2016-2019



**Figure 45: Students in Local Public Schools Experiencing Homelessness**

*Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30) Notes: The California Department of Education considers students to be homeless if they are unsheltered, living in temporary shelters for people experiencing homelessness, living in hotels/motels, or temporarily doubled up and sharing the housing of other persons due to the loss of housing or economic hardship. -The data was reported at school site level, and was assigned to jurisdiction boundaries based on site location. Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019)*

## 6.6 Farmworkers

Across the state, housing for farmworkers has been recognized as an important and unique concern. Farmworkers generally receive wages that are considerably lower than other jobs and may have temporary housing needs. Finding decent and affordable housing can be challenging, particularly in the current housing market.

In some cases, there is limited data about farmworker housing. However, we can gain a better understanding through what information is available about the children of migrant workers. In San Jose, the migrant worker student population totaled 162 in the 2019-20 school year and decreased by -56.9% of students between since the 2016-17 school year. By comparison, the change at the county level is a -49.7% decrease since the 2016-17 school year, and the Bay Area has seen a -14.1% decrease in the number of migrant worker students since the 2016-17 school year.

## FARM-01: Migrant Worker Student Population

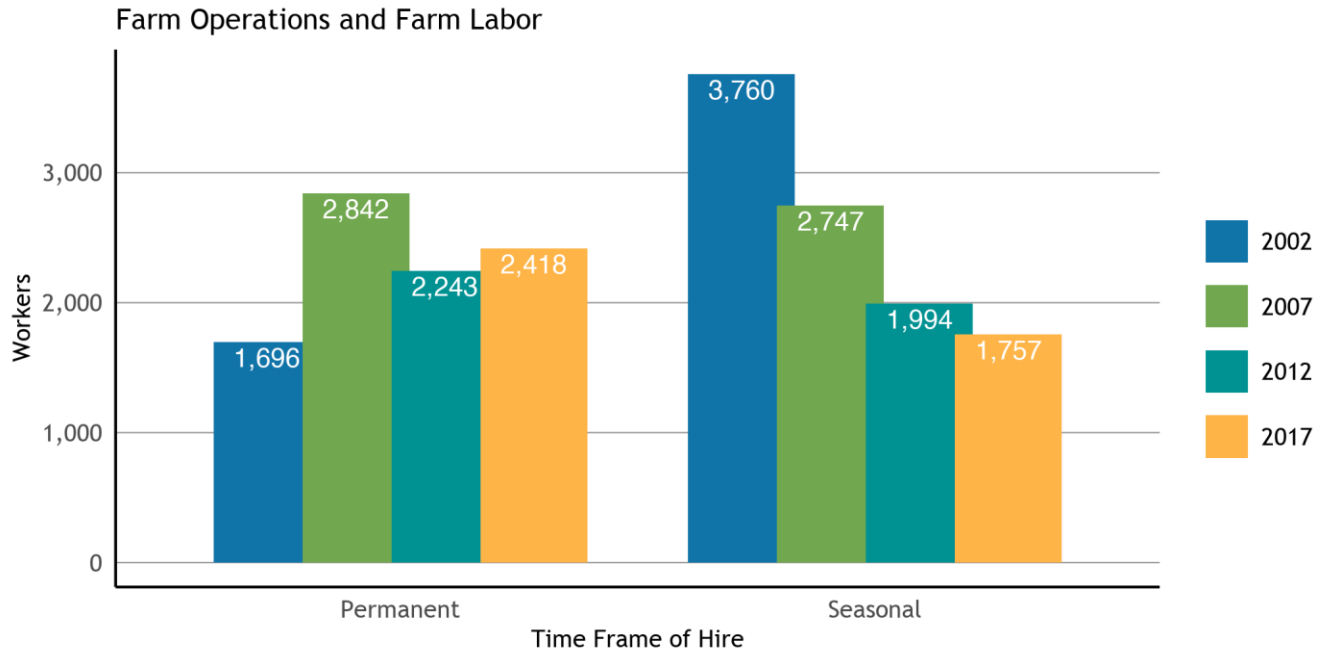
Geography	2016-17	2017-18	2018-19	2019-20
San Jose	376	200	206	162
Santa Clara County	978	732	645	492
Bay Area	4,630	4,607	4,075	3,976

Universe: Total number of unduplicated primary and short-term enrollments within the academic year (July 1 to June 30), public schools

The data used for this table was obtained at the school site level, matched to a file containing school locations, geocoded and assigned to jurisdiction, and finally summarized by geography.

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

According to the U.S. Department of Agriculture Census of Farmworkers, the number of permanent farm workers in Santa Clara County has increased since 2002, totaling 2,418 in 2017, while the number of seasonal farm workers has decreased, totaling 1,757 in 2017 (see Figure 46).



**Figure 46: Farm Operations and Farm Labor by County, Santa Clara County**

Universe: Hired farm workers (including direct hires and agricultural service workers who are often hired through labor contractors) Notes: Farm workers are considered seasonal if they work on a farm less than 150 days in a year, while farm workers who work on a farm more than 150 days are considered to be permanent workers for that farm. Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor

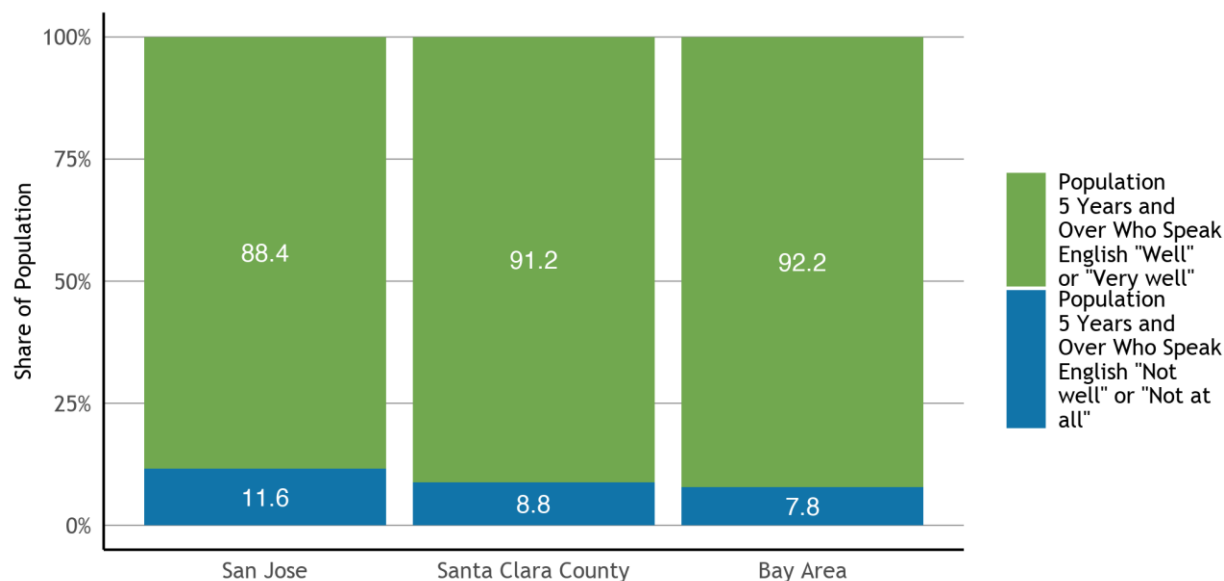
## 6.7 Non-English Speakers

California has long been an immigration gateway to the United States, which means that many languages are spoken throughout the Bay Area. Since learning a new language is universally



challenging, it is not uncommon for residents who have immigrated to the United States to have limited English proficiency. This limit can lead to additional disparities if there is a disruption in housing, such as an eviction, because residents might not be aware of their rights or they might be wary to engage due to immigration status concerns. Cities must also tailor their outreach materials and plans to include those communities with limited English proficiency.

In San Jose, 11.6% of residents 5 years and older identify as speaking English not well or not at all, which is above the proportion for Santa Clara County. Throughout the region the number of residents 5 years and older with limited English proficiency is 8%.



**Figure 47: Population with Limited English Proficiency**

Universe: Population 5 years and over

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B16005

39% of the households in San Jose speak only English. Spanish is the language most spoken among the 61% of the non-English speaking households, followed by Chinese and Vietnamese. Koreans, Vietnamese and Chinese non-English speaking households have the most difficulty with English as is evidenced by the high proportion of limited English-speaking households within those groups - see table below.

Household Language	Total H.holds	% of H.holds	Limited English speaking H.holds	% Limited English speaking H.holds
English only	127,904	39.0%	NA	NA
Spanish:	66,575	20.3%	9,405	14%
French, Haitian, or Cajun:	1,215	0.4%	0	0%

German or other West Germanic languages:	1,763	0.5%	334	19%
Russian, Polish, or other Slavic languages:	4,727	1.4%	876	19%
Other Indo-European languages:	23,946	7.3%	2,440	10%
Korean:	4,276	1.3%	1,702	40%
Chinese (incl. Mandarin, Cantonese):	32,588	9.9%	10,261	31%
Vietnamese:	32,229	9.8%	12,360	38%
Tagalog (incl. Filipino):	11,746	3.6%	984	8%
Other Asian and Pacific Island languages:	15,651	4.8%	1,555	10%
Arabic:	1,295	0.4%	43	3%
Other and unspecified languages:	3,979	1.2%	431	11%
<b>TOTAL</b>	<b>327,894</b>	<b>100.0%</b>	<b>40,391</b>	<b>12%</b>

Universe: Households in San Jose

B16002: Detailed Household Language by Household Limited English-speaking Status

ACS 2019 One Year

## 6.8 Voucher Recipients

Source of income is a protected characteristic under California State Fair Housing Law. In San José, there are almost 13,000 total households who receive Section 8 vouchers and have the following demographic characteristics:

Race/Ethnicity (by head of household)	Number of Households Receiving Vouchers	% of Total Voucher Households
Non-Hispanic White	1,537	12.0%
Black/African American	1,737	13.5%
Native American	237	1.8%
AAPI	5,496	42.2%
Latino/a/x	3,830	29.8%
<b>TOTAL</b>	<b>12,837</b>	
Household Size	Number of Households Receiving Vouchers	% of Total Voucher Households
1-person Household	6,129	47.7%
2-person Household	3,027	23.6%
3-person Household	1,587	12.4%
4-person Household	960	7.5%
5-person & larger Household	1,134	8.8%
Other Demographic Characteristic (by head of household)	Number of Households Receiving Vouchers	% of Total Voucher Households
Seniors (age 62 & older)	6,621	51.6%
Householders w/ Disabilities	7,044	54.9%
Female-headed Households	8,461	65.9%

Veterans (VASH holders only, veteran status not tracked for general voucher population)	713	NA
---	-----	----

Source: Santa Clara County Housing Authority, 2022

---

DRAFT PENDING HCD REVIEW

