Appendix L:
Assessment of Fair Housing

Assessment of Fair Housing
County of Santa Clara Housing Element Update (2023-2031)

<u>**Table of Contents**</u>

 ## X.1 Executive Summary

Affirmatively Furthering Fair Housing

"Affirmatively furthering fair housing" means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)"

Source: California Department of Housing and Community Development Guidance, 2021, page 14.

This Assessment of Fair Housing (AFH) is a component of the County of Santa Clara (the County) Housing Element Update for the planning period of 2023-2031. The AFH is intended to provide a holistic look – informed by data, maps, community input, and policy analysis – into the trends and factors affecting access to housing and opportunity on the basis of protected characteristics under federal and state fair housing laws. The federal Fair Housing Act prohibits discrimination on the basis of race, color, national origin, religion, sex, familial status, and disability status. The California Fair Employment and Housing Act adds several additional protected characteristics including, but not limited to, sexual orientation, gender identity, military and veteran status, and source of income. The AFH includes goals and priorities that are intended to foster more integrated communities, reduce disparities in housing (such as higher rates of housing cost burden), and increase access to opportunity by addressing the root causes of inequality. The County's Housing Element must include an AFH component as a result of A.B. 686, a law passed by the California Legislature in 2018 to incorporate a duty to affirmatively further fair housing (AFFH) into state law. Recipients of federal housing and community development funds have had an AFFH obligation since 1968.

The AFH also outlines fair housing priorities and goals to overcome fair housing issues. In addition, the AFH lays out meaningful strategies that can be implemented to achieve progress towards the County of Santa Clara's obligation to affirmatively further fair housing. The Lawyers' Committee for Civil Rights Under Law (Lawyers' Committee) and Root Policy prepared this AFH, in consultation with the County of Santa Clara (County), and with input from a wide range of stakeholders through a community participation process detailed in section X.2.

To provide a foundation for the conclusions and recommendations presented in this AFH, the Lawyers' Committee and Root Policy reviewed and analyzed:

- Data from the U.S. Census Bureau and other sources about the demographic, housing, economic, and educational landscape of the county, entitlement cities, nearby communities, and the broader region;

- Various County planning documents and ordinances, including the 2020-2025 Santa Clara County Community Plan to End Homelessness and the Santa Clara Valley Agricultural Plan;

- Data reflecting housing discrimination complaints; and

- The input of a broad range of stakeholders that deal with the realities of the housing market and the lives of members of protected classes in Santa Clara County.

The AFH draws from these sources and others to conduct an analysis of fair housing issues such as patterns of integration and segregation of members of protected classes, racially or ethnically concentrated areas of poverty regionally, disparities in access to opportunity for protected classes, and disproportionate housing needs. The analysis also examines publicly supported housing in the County as well as fair housing issues for persons with disabilities. Private and public fair housing enforcement, outreach capacity, and resources are evaluated as well. The AFH identifies contributing factors to fair housing issues and suggests steps that the County can take to overcome these barriers. This AFH envisions that the County and other partners will collaborate to lead these suggested steps. These partnerships may exist between County offices and departments; the County, cities, and the Santa Clara County Housing Authority (SCCHA); or the County and non-governmental partners, like Destination: Home.

Where data specifically for the unincorporated areas of the county (Unincorporated County) were available, the analysis of local conditions in this AFH focuses on those areas. For some important fair housing issues, there is limited data available specific only to the Unincorporated County, and, in those instances, the data in this AFH reflects what is referred to as the Urban County. The Urban County does not include all urbanized areas of the county but rather consists of the Unincorporated County as well as the incorporated areas of Campbell, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, Morgan Hill, and Saratoga. The Urban County is a significant geography for planning purposes because it consists of the areas in which the County is principally responsible for the administration of Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD).

Overview of Santa Clara County

Santa Clara County is located in the Bay Area of Northern California and is home to Silicon Valley and is part of the San José-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area (Region). The Region consists of Santa Clara and San Benito Counties in their entirety. Where this Assessment refers to the Region, it is referring to that geographic area and not to the broader San Francisco Bay Area. It has a population of nearly two million people and is highly diverse, with no majority racial/ethnic group. Asian American and Pacific Islanders are the most prevalent (35%), followed by white (33%), Latinx (26%), and Black (2%) residents. However, these trends vary throughout the county jurisdictions. While Asian and Pacific Islander populations predominantly reside in the Urban County, Cupertino, San José, Santa Clara (City), Sunnyvale, and the Region, Latinx people predominantly reside in Gilroy, and white residents predominantly reside in Mountain View and Palo Alto. Across the entitlement jurisdictions, San José displays the highest levels of segregation, with Asian American and Pacific Islanders and Latinx residents more likely to live in the segregated eastern part of the city. High levels of jobs-housing imbalance – the disconnect between where job growth is occurring and where housing is being produced – plays a major role in these patterns with Latinx and Vietnamese residents having limited access to jobs-rich areas in comparison to white, Chinese, and Indian residents. Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs) in the county and the Region are predominantly located in eastern San José, aligning with existing and historical segregative patterns.

There is a significant immigrant population in Santa Clara County, with top national origins of Mexico (7%), India (6%), China (6%), Vietnam (5%) and the Philippines (3%). These population shares are closely mirrored at the level of the Region. However, in which entitlement jurisdictions these immigrant groups choose to settle varies. Cupertino has significant immigrant populations from India and China but lower populations from Mexico and Vietnam than much of the rest of the county. Meanwhile, Mexican immigrants are strongly represented in Gilroy (17%), Mountain View (6%), and San José (10%). Indian immigrants are highly represented in Cupertino (17%), Mountain View (7%), Santa Clara City (13%), and Sunnyvale (15%). Vietnamese immigrants are most strongly represented in San José (8%), and Chinese immigrants have a strong presence in Cupertino (16%), Mountain View (8%), Palo Alto (10%), San José (5%), Santa Clara City (6%), and Sunnyvale (9%). While immigrant populations are not a perfect analogue for communities with Limited English Proficiency, countywide, Spanish, Chinese, and Vietnamese are the most prevalent languages.

Across nearly every jurisdiction, Black and Latinx residents face the highest rate of housing problems, and Latinx families are overcrowded at a rate of 12%. This is three times the rate of the next highest share, Asian American or Pacific Islanders, at 4%. Additionally, throughout the County, there are clear disparities in access to opportunity across several categories – including environmental health, labor market, and school proficiency – which all seem to be higher in the western part of the County (including Cupertino, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, and Saratoga), and lower in San José.

There is very little traditional public housing in Santa Clara County, with an alternative reliance on Project-Based Section 8 and Low-Income Housing Tax Credit (LIHTC) units, as well as Housing Choice Vouchers. Many of the entitlement jurisdictions utilize inclusionary zoning programs, Accessory Dwelling Unit (ADU) programs, and/or mobile home rent stabilization ordinances to supplement their affordable housing stock.

There is relatively little concentration of persons with disabilities in the County, as well as a lower relative share than in other, comparable housing markets. For example, the share of residents who have disabilities who live in Project-Based Section 8 units roughly aligns with the County's population share of residents with disabilities. However, Housing Choice Voucher holders have disabilities at twice the rate, suggesting that persons with disabilities do not face disproportionate burdens to accessing the limited supply of vouchers in the county. While there are very few publicly supported housing developments reserved for people with disabilities, a significant share is reserved for seniors, who are more likely to have disabilities. Additionally, newer and larger developments are subject to increased accessibility construction standards, making them a more viable option for affordable housing residents with disabilities.

Fair housing enforcement in Santa Clara County includes private fair housing organizations, which contract with various jurisdictions to provide housing mediation and arbitration, while also pursuing private fair housing enforcement actions and providing outreach to Santa Clara County residents.

History of Segregation in Santa Clara County

On June 23, 2020, The County of Santa Clara adopted a resolution declaring racism a public health crisis that needed to be addressed with social justice policy at the local, state, and federal levels.[1] The public health crisis impacts County residents. Today, Black, Indigenous, and Latinx families in Santa Clara are disproportionately cost-burdened, denied mortgage applications, and subject to eviction compared to white residents.[2] Housing discrimination in the area is a contemporary issue—as evident in one apartment complex's 2015 blanket discrimination against Mexican prospective tenants on the basis of national origin.[3] Further, Santa Clara County, like much of America, is segregated. Neighborhoods in the county rank among the top-ten most segregated white, Asian, and Latino neighborhoods respectively.[4] Santa Clara County and the majority of Bay Area counties, is *more* segregated than it was in 1970.[5] Combating segregation in Santa Clara

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[1] Santa Clara Cnty. Bd. of Supervisors, Resolution 101830, *Declaring Racism a Public Health Crisis* (June 23, 2020), http://sccgov.iqm2.com/Citizens/Detail_LegiFile.aspx?Frame=&MeetingID=12210&MediaPosition=&ID=101830&CssClass=.

[2] *Santa Clara County*, RACE COUNTS, https://www.racecounts.org/county/santa-clara/ (last visited July 21, 2023).

[3] *Project Sentinel v. Associated Capital Consultants, Inc. et al.*, 09-15-1261-8 (U.S. Dep't Hous. and Urb. Dev. Aug. 31, 2015) (conciliation agreement), https://www.hud.gov/sites/documents/16PSVASSPCOATEDCAPITAL.PDF.

[4] Stephen Menendian et al., *The Most Segregated Neighborhoods in the San Francisco Bay Area*, OTHERING & BELONGING INSTITUTE AT UC BERKELEY (Oct. 11, 2021), https://belonging.berkeley.edu/most-segregated-cities-bay-area-2020.

[5] *Id.*

County requires understanding the historical arc that has led to it—one characterized by conjoined public and private efforts to exclude non-white people from the region.

The tradition of displacement, dispossession, and exclusion of property on racial grounds in the San Francisco Bay is an old one. Prior to colonization, dozens of diverse Native groups lived in the area, but under Spanish, Mexican, and United States rule, the population of indigenous peoples in the area had been decimated.[6] In the mid-nineteenth century, the United States government forced 119 California tribes into a treaty that provided for nineteen reservations.[7] The Senate then provided only five, comprising less than one-sixteenth of the land detailed in the treaty terms.[8] The federal government also neglected to perform its promises of defensive and legal protection to the indigenous groups and their property rights—subjecting them to rampant acts of private violence and legal displacement.[9]

The interplay between private and public action in the displacement of Native peoples continued to be reflected in the treatment of Asian immigrants and Black Americans in the region. The federal government passed the Chinese Exclusion Act of 1882 while the California legislature passed the Alien Land Laws, denying Asian immigrants the opportunity to obtain citizenship and the ability to purchase or even engage in contract cropping of agricultural land respectively.[10] While the Alien Land Laws were still in effect, the federal government forcibly interred all people of Japanese dissent during World War II, forcing many to sell property for far below fair price in private sales.[11] Private violence also included arsonists burning down San José's Chinatown and other neighborhoods as well as violent riots.[12]

Even after the Supreme Court ruled that racially explicit zoning was illegal in 1917, officials from the County continued to play a key role in perpetuating segregation.[13] In 1955, when the Quaker racial justice group American Friends Service Committee noticed that developers in the county were refusing to sell and rent to Black families, despite having numerous unsold units affordable to Black workers at the Ford plant, it endeavored to build an integrated subdivision in an unincorporated area of the county.[14] When news broke that the subdivision would be integrated, however, the County Board of Supervisors quickly worked to rezone the site—redesignating its use from residential to industrial—in order to prevent the creation of mixed-race communities.[15] Two incorporated Santa Clara County towns where backup development sites were located reacted similarly, refusing

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[6] Eli Moore et al., HAAS INSTITUTE FOR A FAIR AND INCLUSIVE SOCIETY AT UC BERKELEY, Roots, Race, & Place: A History Of Racially Exclusionary Housing in the San Francisco Bay Area 16-17 (2019).
[7] *Id*. at 17
[8] *Id*.
[9] *Id*. at 17, 19.
[10] *Id*. at 19
[11] *Id*.
[12] *Id*. at 23-24
[13] *Buchanan v. Warley*, 245 U.S. 60 (1917).
[14] RICHARD ROTHSTEIN, THE COLOR OF LAW, 116-17
[15] *Id*.

to grant approvals or ballooning minimum lot sizes to make sales to working-class people impossible.[16]

Around the same time, Ford had announced that it was moving production to Milpitas, forcing workers to search for new housing in the area.[17] Santa Clara County neighborhoods were largely racially restricted at the time, allowing white workers to readily find housing while Black workers struggled.[18] A proposed development near Milpitas was originally intended to be nondiscriminatory, but to exclude Black workers moving to the area the sanitary district for Milpitas increased the rate it would charge the development for sewer access to ten times what it previously advised the developer.[19] The sanitary district that made this decision was chaired at the time by a member of the County Board of Supervisors—the same governing body that blocked the American Friends Service Committee development.[20]

The County government also partook in a national effort of "urban renewal," which displaced thousands of people of color. The national effort involved local agencies designating neighborhoods as "blighted" in order to seize properties from homeowners and renters alike for demolition.[21] The County government directed interstate and expressway development through East San José, an area with a particularly concentrated Spanish-speaking population, leading to the bulldozing of those neighborhoods.[22] Though required by law to replace the demolished homes, the County government only built one for every ten homes lost in the project.[23]

As with the region's early history of racial exclusion—private actors worked in tandem with government efforts to preserve racial segregation. In the early 20th century, a white salesman founded a private community in unincorporated Santa Clara County on segregationist and white supremacist ideals called Holy City.[24] Once plastered with racist signs, the town has remained vacant since 1940s when its founder was charged with sedition for his support of the Nazi regime.[25] Still, it is a reminder of the myriad of ways segregationists in 20th century Santa Clara County sought to preserve white supremacy through exclusion.

The key form that segregation was preserved in the County by private actors was not through unincorporated towns like Holy City, however, but instead through racial steering. Racial steering involves real estate agents deliberately dissuading Black buyers from

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[16] *Id.*

[17] *Id.* at 119.

[18] *Id.*

[19] *Id.*

[20] *Id.*

[21] Eli Moore et al., Haas Institute for a Fair and Inclusive Society at UC Berkeley, Roots, Race, & Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area 45 (2019).

[22] *Id.* at 47

[23] *Id.*

[24] Katie Dowd, *The Un-Holy History of Holy City, the Bay Area's Most Racist Tourist Trap*, SFGATE (Nov. 5, 2019 1:45 PM), https://www.sfgate.com/sfhistory/article/holy-city-santa-cruz-father-william-riker-13035533.php.

[25] *Id.*

purchasing property in all-white neighborhoods.[26] At the same time, such agents would direct white homebuyers into white neighborhoods and assure them that they could continue to agree with neighbors to keep people of color out—even after the Supreme Court made racially restrictive covenants illegal.[27] In this way, real estate agents operated to keep Black populations out of the predominantly white towns in Santa Clara County and direct them towards areas like East Palo Alto in unincorporated San Mateo, often misrepresenting the quality of housing.[28] In the 1960s, realtors and advocates noted the particular strength and breadth of racial steering practices in Santa Clara County.[29]

The middle of the 20th century can be characterized by public efforts to resist integration in Santa Clara County. Both the County government itself and the incorporated towns of Santa Clara worked in tandem to ensure that nondiscriminatory development was an impossibility.[30] Meanwhile, residents and realtors in the County supported the segregationist system through private practices. The effects of this approach reverberate today—as less than three percent of the remaining county residents are Black or African American identifying.[31] Although Santa Clara County is diverse—with large Asian and Latinx populations—the survival of segregated neighborhoods and substandard housing conditions for non-white populations serves as a continued reminder of the importance of affirmatively furthering fair housing in the 21st century.

Contributing Factors to Fair Housing Issues

This Assessment includes a discussion and analysis of the following contributing factors to fair housing issues:

1. Access to financial services

2. Access for persons with disabilities to proficient schools

3. Access to publicly supported housing for persons with disabilities

4. Access to transportation for persons with disabilities

5. Admissions and occupancy policies and procedures, including preferences in publicly supported housing

6. Availability of affordable units in a range of sizes

7. Availability, type, frequency, and reliability of public transportation

8. Community opposition

9. Deteriorated and abandoned properties

10. Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking

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[26] ELI MOORE ET AL., HAAS INSTITUTE FOR A FAIR AND INCLUSIVE SOCIETY AT UC BERKELEY, ROOTS, RACE, & PLACE: A HISTORY OF RACIALLY EXCLUSIONARY HOUSING IN THE SAN FRANCISCO BAY AREA 50 (2019).

[27] *Id.*

[28] *Id.*

[29] *Id.* at 49-50.

[30] RICHARD ROTHSTEIN, THE COLOR OF LAW.

[31] U.S. Census Bureau, QuickFacts, Santa Clara County, California, *available at* https://www.census.gov/quickfacts/fact/table/santaclaracountycalifornia/PST045222.

11. Displacement of residents due to economic pressures

12. Impediments to mobility

13. Inaccessible public or private infrastructure

14. Inaccessible government facilities or services

15. Lack of access to opportunity due to high housing costs

16. Lack of affordable, accessible housing in a range of unit sizes

17. Lack of affordable in-home or community-based supportive services

18. Lack of affordable, integrated housing for individuals who need supportive services

19. Lack of assistance for housing accessibility modifications

20. Lack of assistance for transitioning from institutional settings to integrated housing

21. Lack of community revitalization strategies

22. Lack of local private fair housing outreach and enforcement

23. Lack of local public fair housing enforcement

24. Lack of local or regional cooperation

25. Lack of meaningful language access for individuals with limited English proficiency

26. Lack of private investment in specific neighborhoods

27. Lack of public investment in specific neighborhoods, including services or amenities

28. Lack of resources for fair housing agencies and organizations

29. Lack of state or local fair housing laws

30. Land use and zoning laws

31. Lending discrimination

32. Location of accessible housing

33. Location of employers

34. Location of environmental health hazards

35. Location of proficient schools and school assignment policies

36. Location and type of affordable housing

37. Loss of affordable housing

38. Occupancy codes and restrictions

39. Private discrimination

40. Quality of affordable housing information programs

41. Regulatory barriers to providing housing and supportive services for persons with disabilities

42. Siting selection policies, practices, and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs

43. Source of income discrimination

44. State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing and other integrated settings

45. Unresolved violations of fair housing or civil rights law

Proposed Goals and Actions

To address the contributing factors described above, this Assessment proposes the following goals and actions for the County. Section X.4 of this Assessment includes a narrative description of each goal and action as well as a series of tables that link each of the below items to contributing factors and other relevant details.

I. Promote residential racial and ethnic integration and reduce displacement[32] by increasing the supply of affordable housing in high opportunity areas, areas with ongoing displacement, and areas where residents are at risk of displacement.

    a. Advocate for flexible public funding that can expedite and increase affordable housing development.

    b. Expand private sector support for affordable housing.

    c. Accelerate affordable housing development by leveraging County resources, including geographic information mapping tools and others, to identify, prioritize, and develop publicly-owned sites that are suitable for development, with an emphasis on parcels in high opportunity areas.

    d. Support and provide technical assistance to Santa Clara County cities to help expand inclusionary housing and commercial linkage fee policies for development of affordable housing.

    e. Facilitate the production of farmworker housing by building upon the actions outlined in the 2018 Santa Clara Valley Agricultural Plan, including through grant funding opportunities.

    f. Collaborate with cities to apply for and secure funding to implement plans to increase rental and ownership housing that is affordable for low-income households and assist persons who are experiencing homelessness.

    g. Help community-based organizations form or increase their activities as Community Development Corporations, with the primary goal of increasing affordable housing.

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[32] Throughout this document, references to displacement refer to both direct displacement – evictions, foreclosures, and the demolition of housing – and indirect displacement – residents moving away in the face of increased housing costs, inadequate housing, or other factors.

II. Reduce zoning and land use barriers to affordable housing development.

    a. Provide support to cities considering zoning changes in high opportunity areas to foster the development of affordable housing.

III. Protect tenants from displacement by increasing tenant protection and housing preservation strategies and access to resources before and during eviction proceedings.

    a. Explore expanding funding for tenants in landlord-tenant proceedings.

    b. Support education for tenants, landlords, and other housing providers regarding tenants' rights laws.

    c. Facilitate discussion of tenant protection strategies among cities.

    d. Track and collaborate to preserve affordable housing developments with expiring subsidy contracts countywide.

    e. Collaborate with Santa Clara County Superior Court and other partners to facilitate access to resources for vulnerable tenants engaged in eviction proceedings.

IV. Increase access to opportunity for residents of historically disinvested low-income communities.

    a. Increase the number of free public transit passes and other transportation options for people who are unhoused to access services.

    b. Study increasing access to services in South County including the cities of Morgan Hill, Gilroy, San Martin, and parts of the unincorporated county.

V. Promote racial equity in homeless services and permanent housing supportive services.

    a. Provide demographic data, including race and ethnicity, in all reports on homelessness to highlight and address inequities.

    b. Provide trauma-informed care and racial equity/anti-racism training, as well as training on providing services that are accessible to persons with limited English proficiency and to persons with disabilities, to all staff working with people experiencing homelessness.

    c. Align racial equity work in the homelessness sector with other racial equity initiatives in Santa Clara County.

VI. Continue support for fair housing enforcement, education, and outreach.

The proposed goals and strategies also further the strategies in the 2020-2025 Santa Clara County Community Plan to End Homelessness, a roadmap for ending homelessness in the county. The tables in section X.4 detail ties between this plan and each of the above items.

X.2.   Community Participation Process

There were two community participation processes to ensure that the fair housing analysis reflects conditions in the community and that the goals and strategies are targeted and feasible. The participation of a wide range of stakeholders was of critical importance. The first process was for the AFH and the second was for the Housing Element. A broad array of outreach was conducted during these community engagement processes, which included print and social media engagement, community meetings, focus groups, surveys, and the establishment of a countywide Santa Clara AFH Advisory Committee.

In preparing this AFH, the Lawyers' Committee held numerous in-person stakeholder meetings with hundreds of stakeholders, including tenants, landlords, homeowners, public housing residents, fair housing organizations, civil rights and advocacy organizations, legal services provers, social services providers, housing developers, local housing and planning staff, and industry groups to hear directly about fair housing issues affecting residents of Santa Clara County. Multiple meetings were co-hosted by the SCCHA and advertised directly to voucher holders and residents of project-based voucher developments.

All community meetings had translation services available, if requested. Multiple meetings had Spanish translators and another had Vietnamese translators. Flyers promoting meetings were in Spanish in areas with high concentrations of Spanish-speaking residents. In addition, all meetings were held in locations accessible to people with mobility issues. The Executive Summary of the AFH will be translated into Spanish, Chinese, Tagalog, and Vietnamese.

Geographically specific community meetings were held across Santa Clara County, including the Urban County, South County, Central County, and the cities of San José and Santa Clara. In addition, several focus groups were conducted to focus on specific fair housing issues and issues encountered by specific communities and populations. They included formerly incarcerated individuals, homeless individuals and families, nonprofit affordable housing developers, domestic violence survivors, seniors, persons with HIV/AIDS, the Vietnamese community, geographically-oriented focus groups, the Latinx community, the Filipino community, and students and educators.

In December of 2019, the Santa Clara AFH Advisory Committee, comprised of thirteen members and representing several community and stakeholder groups, was established to provide ongoing input during the AFH process. The input of the AFH Advisory Committee helped shape goals and recommendations in the AFH.

Below is a list of AFH meetings:

Public Community Meetings
San José Evening Community Meeting   November 13, 2019
City of Santa Clara Community Meeting   November 14, 2019

San José Daytime Community Meeting	November 16, 2019
Palo Alto Community Meeting	December 9, 2019
Cupertino Community Meeting	December 10, 2019
Urban County Community Meeting (Campbell)	December 11, 2019
Gilroy Community Meeting	December 11, 2019
Sunnyvale Community Meeting	December 12, 2019
Mountain View Community Meeting	January 15, 2020
Evening Urban County Community Meeting	April 10, 2022

Focus Groups

Formerly Incarcerated Individuals	December 12, 2019
Homeless Individuals and Families	December 12, 2019
Non-Profit Affordable Housing Developers	December 13, 2019
Women	December 13, 2019
Seniors	January 13, 2020
Central County	January 13, 2020
Health Trust for HIV/AIDS	January 14, 2020
Vietnamese Community	January 15, 2020
South County	January 15, 2020
Filipino Community	January 26, 2020
Schools/Educators	January 27, 2020
Seniors	January 29, 2020
Latinx Community	January 29, 2020

Stakeholder Meetings

Project Sentinel	October 1, 2019
San José NAACP	October 1, 2019
Asian Law Alliance	October 2, 2019
Law Foundation of Silicon Valley	October 2, 2019
Latinos United for a New America	October 21, 2019
California Apartment Association	October 21, 2019
The Silicon Valley Organization	October 21, 2019
Catalyze SV	October 21, 2019
Santa Clara County Housing Authority	October 21, 2019
International Children Assistance Network	October 21, 2019
Bay Area Legal Aid	October 22, 2019
Housing Trust Silicon Valley	October 22, 2019
Gilroy Compassion Center	October 22, 2019
City of Gilroy	October 22, 2019
Senior Adults Legal Assistance	October 22, 2019
Day Worker Center of Mountainview	October 22, 2019
Santa Clara County Association of Realtors	October 23, 2019
City of Santa Clara	October 23, 2019
City of Sunnyvale	October 23, 2019
Silicon Valley at Home	October 23, 2019

Bay Area Homeowners Network	October 23, 2019
Sunnyvale Community Services	November 12, 2019
SOMOS Mayfair	November 14, 2019
Amigos de Guadalupe	November 15, 2019
West Valley Community Services	November 15, 2019
Habitat for Humanity	December 10, 2019
Working Partnerships USA	December 11, 2019
Law Foundation of Silicon Valley and City of Morgan Hill	February 16, 2022

<u>Meetings with Jurisdictions</u>

Urban County Cities	August 16, 2021
Housing / CDBG Coordinators' Meeting	August 12, 2020, January 13, 2021, September 22, 2021, and February 23, 2022

As detailed in the first chapter of the Housing Element, the County undertook a comprehensive community participation and outreach strategy. The County compiled a list of stakeholders representing service providers, housing advocates, affordable housing developers, government agencies, county departments, environmental advocates, and others. The County also included stakeholders involved in the Applicant Roundtable (representing the County's most frequent development applicants), stakeholders suggested by the County Office of Supportive Housing, and elected and/or appointed officials and their representatives. Stakeholders were invited to a series of workshops to provide feedback to the project team at key milestones. Formal invitations were issued to stakeholders prior to each workshop to encourage participation. Attendees were asked to act as ambassadors for the project, sharing community meeting opportunities through their networks. Approximately 52 organizations were represented at the stakeholder workshops.

Three community workshops were hosted over the course of the engagement program, to invite members of the community to provide input in Phase 1 (Q2, 2022) and Phase 2 (Q3, 2022). Community workshops were advertised through stakeholder partners, the County's social media channels (Facebook, Nextdoor, Instagram, and Twitter), and the County website. Interpretation services were made available at all community workshops in Spanish, Vietnamese, Cantonese, and Mandarin. Email invitations were issued to those who registered for updates on the project website. A total of 97 participants attended community workshops over the course of the engagement program.

All workshop materials were also made available on the project website for public review. All summaries were translated into Spanish, Simplified Chinese, and Vietnamese, with some translated into Tagalog.

Primary Findings

This section summarizes the primary findings from the AFH for the Unincorporated County, including: demographic summary, segregation and integration, access to opportunity, disparate housing needs, public housing analysis, fair housing enforcement and outreach capacity, and contributing factors to fair housing.

Demographic Summary

- **Unincorporated County is slightly less racially and ethnically diverse than the county overall and the region**. Almost half (46%) of residents are White non-Hispanic and 31% Hispanic or Latinx, both of which declined between 2010 and 2019. This compares to the regional shares of 32% White non-Hispanic and 27% Hispanic or Latinx. The share of Asian or Pacific Islander residents has grown significantly, from 11% in 2000 to 15% in 2019, yet is still significantly lower than the region overall (36%).

- In 2015, income segregation in Unincorporated County was higher than the average value for Bay Area jurisdictions. **Income segregation has increased significantly while racial segregation has declined over the last decade.**

- White residents are the most segregated group in the county with higher levels of segregation between White and Hispanic residents. Over the last decade, neighborhoods in the unincorporated county have become less racially segregated though this could be related to the increase in gentrification and housing costs.

- Racial and ethnic minorities have higher rates of poverty compared to White and Asian residents. Poverty is particularly high for Black or African American residents and American Indian or Alaska Native residents.

- Eight percent of residents in Unincorporated County have a disability. The most common disability types are ambulatory difficulties, cognitive difficulties, and independent living difficulties. <u>Disabled residents have not had their accessibility needs met as many residents require greater access to accessible housing units. In fact, it is estimated that:</u>

  - ➢ 76,000 county residents need units accessible to persons with ambulatory difficulties,
  - ➢ 44,000 need units accessible to persons with hearing difficulties, and
  - ➢ Over 27,000 residents need units accessible to persons with vision difficulties.

Disproportionate Housing Needs

- **Most racial and ethnic minority populations are disproportionately impacted by low household incomes, poverty, housing problems, and overcrowding,** compared to non-Hispanic White and Asian residents in Unincorporated County:

  - Housing cost burden disproportionately impacts Black or African American residents, Hispanic residents, and American Indian or Alaska Native residents.

  - Black and Latinx residents are more likely to live in substandard living conditions and report having housing problems, defined by HUD as any of the following: incomplete kitchen or plumbing, overcrowding, or cost-burdened, with 50% to 60% of those populations experiencing housing problems, compared to 25% to 40% of White households.

  - Overcrowding is significantly higher for non-White households: the number of overcrowded non-White households is at least three times higher than the number of White residents experiencing overcrowding.

  - Census tracts with overcrowding overlap with segregation by race and have a high proportion of low-income, single mother families, indicating that households could be doubling up in order to avoid displacement. Overcrowding is most prominent in San José and one census tract in Campbell.

- In the Urban County, Asian and Pacific Islander residents are overrepresented in Project-based Section 8 units, multifamily units, and are more likely to have a housing voucher. Black or African American and Hispanic residents are overrepresented in LIHTC units. There has been little analysis done on racial disparities in voucher utilization and or if vouchers are underutilized due to racial discrimination. However, voucher holders often struggle to find or access housing as many landlords do not accept vouchers as a source of income. This means that Asian and Pacific Islander residents likely face greater barriers entering housing that meets their needs.

- Housing needs also differ geographically:

  - **Low-income communities in San José overlap with historical redlining practices**, specifically the Home Owner's Loan Corporation's (HOLC) neighborhood ranking system. Concentrated areas of low income were given grades C (declining) or D (hazardous), resulting in public and private disinvestment and limited homeownership opportunities.

  - Patterns in Gilroy are particularly important, given the city's large population of working class residents and rural communities. In fact,

according to research from the University of California, Berkeley, two of the most segregated neighborhoods in the Bay Area region are located in Gilroy.[33]

  ➢ Low-income census tracts in San José are concentrated in areas with older housing with over 80% of total units built before 1960 indicating that residents of Santa Clara County have limited housing options and are more likely to face barriers accessing newer housing that meets their needs. Residents living in poverty are also more likely to live in these areas.

  ▪ A slight majority of residents in Santa Clara County are homeowners (56%). Married family households are more likely to own their home with almost three in four owning their home. This compares to 45% of female householders who own their home, most of whom are living in the inner-city of San José. White and Asian households have homeownership rates more than double the homeownership rates of Latinx and Black households.

▪ Between 2013 and 2022, fair housing inquiries were highest in Palo Alto, Sunnyvale, and Saratoga. During this time, there were very few fair housing causes in Santa Clara County and unincorporated areas.

Access to Opportunity

▪ **Santa Clara County's student population is far more diverse than the county's overall population.** Hispanic students comprise the greatest share (39%) followed by Asian and non-Hispanic White students. **More than a quarter are socioeconomically disadvantaged and one in five are English learners.**

▪ **Low-income families, students with special needs, and most racial and ethnic groups face barriers accessing positive education outcomes,** compared to White and Asian students:

  ➢ Hispanic and low-income families had the lowest early care and education attendance rates among children under six years. Families also reported higher levels of concern in meeting their children's education and health needs.

  ➢ Hispanic or Latino students and students with disabilities have the lowest access to proficient schools in the urban county. Disabled students are suspended three times the rate of other students.

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[33] Stephen Menendian, Samir Gambhir, and Othering & Belonging Institute, "Racial Segregation in the San Francisco Bay Area, Part 1," *UC Berkeley* (University of California, Berkeley, October 30, 2018), https://belonging.berkeley.edu/racial-segregation-san-francisco-bay-area-part-1.

> ➢ Black or African American students, disabled students, and socioeconomically disadvantaged students were least likely to meet English and Math testing standards.

- **The suspension rate for disabled students is three times greater than that for non-disabled students.** High suspension rates for students with disabilities are most prominent in the Gilroy Unified and Morgan Hill Unified school districts**. Suspension rates are also high in San José, which has a higher concentration of children with disabilities.**

- Santa Clara County is comparatively limited in the public transportation and transit options available for residents and workers. This has caused **significant barriers for all residents with low transportation indexes for all residents regardless of race/ethnicity and economic status**:

  > ➢ Access to transportation is also low given schedule delays, wait times, and long commutes. For example, workers commuting to work by the 68 bus from Gilroy to San José would endure a commute of at least 1 hour and 51 minutes (round trip).

- Lower-income census tracts in San José, Watsonville, Gilroy, and Salinas have comparatively less healthy conditions as indicated by the Healthy Places Index of 23 social determinants of health indicators. Additionally, San José and Gilroy are designated as food deserts by the USDA indicating that the majority of the population in these areas live at least one mile from a supermarket.

- **Children under the age of six are at higher risk of lead exposure in Santa Clara County, with at least 2,000 children showing elevated levels of lead in their blood**. Lead exposure is a particular concern for children near the Reid-Hillview Airport, which has historically used leaded aviation gasoline.[34]

- Santa Clara County has an extreme jobs-housing imbalance, as indicated by the Labor Market and Jobs Proximity Indices that disproportionately impacts Latinx and Vietnamese residents.

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[34] https://news.sccgov.org/news-release/findings-county-commissioned-airborne-lead-study-published-online-proceedings-national.

X.3: Fair Housing Analysis

This section summarizes the primary AFH findings for the Unincorporated County, including the following parts:

Part A: Demographic Summary

Part B: General Issues (Segregation/Integration, R/ECAPs, Disparities in Access to Opportunities and Disproportionate Housing Needs

Part C: Public Supported Housing Analysis

Part D: Disability and Access

Part E: Fair Housing Enforcement, Outreach Capacity and Resources

This section provides a comparative analysis of fair housing in the Unincorporated County to that of the Region as delineated by HUD, which includes Santa Clara County and San Benito County.

Regional maps and data distinguish between the two regions.

Part A: Demographic Summary
The Demographic Summary provides an overview of data concerning race and ethnicity, sex, familial status, disability status, limited English proficiency, national origin, and age. The data included reflects the composition of the Santa Clara County-San Benito County Region and the unincorporated areas of Santa Clara County (Unincorporated County).

Primary findings.

- **Unincorporated County is slightly less racially and ethnically diverse than the county overall and the Region**. Almost half (46%) of residents are White non-Hispanic and 31% Hispanic or Latinx, both of which declined between 2010 and 2019. This compares to the regional shares of 32% White non-Hispanic and 27% Hispanic or Latinx. The share of Asian or Pacific Islander residents has grown significantly from 11% in 2000 to 15% in 2019, yet is still significantly lower than the region overall (36%).

- In 2015, income segregation in Unincorporated County was higher than the average value for the Region. **Income segregation has increased significantly while racial segregation has declined over the last decade.**

- White residents are the most segregated group in the county with higher levels of segregation between White and Hispanic residents. Over the last decade, neighborhoods in the Unincorporated County have become less racially segregated though this could be related to the increase in gentrification and housing costs.

- Racial and ethnic minorities have higher rates of poverty compared to White and Asian residents. Poverty is particularly high for Black or African American residents and American Indian or Alaska Native residents.

- Eight percent of residents in Unincorporated County have a disability. The most common disability types are ambulatory difficulties, cognitive difficulties, and independent living difficulties. Disabled residents have not had their accessibility needs met as many residents require greater access to accessible housing units. In fact, it is estimated that:

  - ➢ 76,000 county residents need units accessible to persons with ambulatory difficulties,

  - ➢ 44,000 need units accessible to persons with hearing difficulties, and

  - ➢ Over 27,000 residents need units accessible to persons with vision difficulties.

Race and ethnicity. A slight majority of the population of Santa Clara County is white, and Hispanic residents are the second largest segment of the County's population, accounting for nearly one-third of residents. Asian and Pacific Islander residents are the third largest group. In comparison to the County, the population of the region is less heavily white and Hispanic and more heavily Asian and Pacific Islander. Both the County and the region have low populations of Black and Native American residents.

Over time, there has been a slight increase in Asian populations and a slight decrease in the non-Latinx white population in the County. The Latinx and Black populations have remained consistent. In the region, there has been a more significant increase in the Asian population as well as a more significant decrease in the non-Latinx white population, with the Latinx and Black populations remaining consistent.

Table A.1: Population by Race, 2000-2019, Unincorporated County

Race or Ethnicity	2000	%	2010	%	2019	%
White, Non-Hispanic	55,274	57%	42,417	47%	38,599	46%
Hispanic or Latinx	28,444	29%	30,085	33%	26,054	31%
Asian or Pacific Islander	11,099	11%	12,475	14%	13,232	16%
Black or African American	2,021	2%	1,586	2%	1,583	2%
American Indian/Alaska Native	445	0%	348	0%	142	0%
Other Race/Multiple Races	225	0%	3,049	3%	4,089	5%

Source: 2019 American Community Survey (ACS) Data

Table A.2: Population by Race, 2000-2019, Region

Race or Ethnicity	2000	%	2010	%	2019	%
White, Non-Hispanic	768,747	44.29%	648,063	35.28%	628,606	31.62%
Hispanic or Latinx	428,868	24.71%	510,396	27.79%	527,059	26.51%
Asian or Pacific Islander	428,868	24.71%	611,013	33.26%	707,309	35.58%
Black or African American	52,151	3.00%	5,343	2.05%	45,713	2.30%
American Indian /Alaska Native	10,290	0.56%	1,776	0.68%	3,552	0.18%

Source: 2019 ACS Data

National Origin. Within the County, the most common country of origin is Mexico. The remaining most common countries of origin are, in order: Vietnam, India, Philippines, Iran, and Korea. In the region, Mexico is also the most common country, followed by India, Vietnam, China, the Philippines, and Korea. In general, a smaller proportion of residents of the County were born outside of the United States than of residents of the broader region.

Table A.3: Population by National Origin, 2019, Unincorporated County

Place of Birth for Foreign-Born Population	Total	%
Mexico	6,008	7%
China	3,235	4%
Vietnam	1,703	2%
India	882	1%
Philippines	752	1%
Iran	479	1%
Korea	475	1%
United Kingdom	462	1%
Germany	409	0.5%
Canada	302	0.4%

Source: 2019 ACS Data

Table A.4: Population by National Origin, 2019, Region

Place of Birth for Foreign-Born Population	Total	%
Mexico	133,149	6.70%
India	128,853	6.48%
Vietnam	103,648	5.21%
China	94,284	4.74%
Philippines	57,317	2.88%
Korea	21,793	1.10%
Iran	17,627	0.89%

Japan	10,986	0.55%
Canada	9,617	0.48%
United Kingdom	9,561	0.48%

Source: 2019 ACS Data

Limited English Proficiency. The most commonly spoken language for those in the County with Limited English Proficiency (LEP) is Spanish. The remaining most common languages for those with Limited English Proficiency are, in order: Chinese, Vietnamese, Other Indo-European Languages, and Other Asia and Pacific Islander Languages. In the region, Spanish is also the most commonly spoken language, followed by Vietnamese, Chinese, Tagalog, and Korean. A slightly smaller proportion of the population of the County has limited English proficiency than in the broader region.

Table A.5: Limited English Proficiency 5+ Years of Age or Older, Unincorporated County

Language or Language Group	Speak at Home and Speak English Less Than Very Well, Total	Speak at Home and Speak English Less Than Very Well, %
Spanish	6,293	8%
Chinese (incl. Mandarin, Cantonese)	1,358	2%
Vietnamese	1,210	2%
Other Indo-European Languages	496	1%
Other Asian and Pacific Islander Languages	265	0.3%
Tagalog	194	0.2%
Korean	188	0.2%

Table A.6: Limited English Proficiency 5+ Years of Age or Older, Region

Language or Language Group	Speak at Home and Speak English Less Than Very Well, Total	Speak at Home and Speak English Less Than Very Well, %
Spanish	147,705	8.48%
Vietnamese	69,212	3.98%
Chinese	61,687	3.54%
Tagalog	19,949	1.15%
Korean	12,494	0.72%
Other Indic Language	7,078	0.41%
Other Asian Language	6,838	0.39%
Japanese	6,069	0.35%
China	5,253	0.30%
Russian	4,197	0.24%

Disability. The most common type of disability experienced by residents of the County is ambulatory difficulty, followed by independent living difficulty, followed by cognitive

difficulty. The remaining most common disabilities are, in order of prevalence: hearing difficulty, self-care difficulty, and vision difficulty. The most common type of disability experienced by residents of the County is independent living difficulty, followed closely by ambulatory difficulty. The remaining most common disabilities are, in order of prevalence: cognitive difficulty, hearing difficulty, self-care difficulty, and vision difficulty. There is an equal proportion or residents with a disability in the County and region.

Table A.7: Disability by Type, 2019, Unincorporated County

Disability	%
With an Ambulatory Difficulty	3.9%
With a Cognitive Disability	3.3%
With an Independent Living Difficulty	3.3%
With a Hearing Difficulty	2.6%
With a Self-Care Difficulty	2.0%
With a Vision Difficulty	1.3%

Table A.8: Disability by Type, 2019, Region

Disability	%
With an Ambulatory Difficulty	4.4%
With a Cognitive Disability	3.3%
With an Independent Living Difficulty	4.5%
With a Hearing Difficulty	2.3%
With a Self-Care Difficulty	2.1%
With a Vision Difficulty	1.4%

Table A.9: Population by Disability Status, 2019

Jurisdiction	With a Disability, Total	With a Disability, %
Unincorporated County	6,923	8%
Region	159,633	8%

Source for tables A.7-A.9: 2019 ACS Data

Age. The majority, or 70%, of residents in the County fall within the 15-64 age group. For residents under 14, and 65 or older, 15% fall into each category. The region has a similar proportion of populations by age. There has been a slight increase in the population of elderly residents over time, along with a slight decrease in the number of youth.

Table A.10: Population by Age, 2000-2019, Unincorporated County

Age	2000 Total	2000 %	2010 Total	2010 %	2019 Total	2019 %
0-14	19,812	20%	16,009	18%	12,366	15%
15-64	70,667	70%	63,767	71%	58,973	70%
65+	9,821	10%	10,184	11%	12,360	15%

Table A.11: Population by Age, 2000-2019, Region

Age	2000 Total	2000 %	2010 Total	2010 %	2019 Total	2019 %
Under 18[1]	432,649	24.9%	445,611	24.3%	444, 060	22.3%
18-64	1,127,524	65.0%	1,188,996	64.7%	1,282,083	64.5%
65+	163,480	9.4%	202,304	11.0%	261,703	13.2%

Source for tables A.10-A11: 2019 ACS Data

Familial Status. Families with children constitute approximately one-third of all County households, which is a slightly lower share than in the region.

Table A.12: Households by Presence of Children, 2019, Unincorporated County

Presence of Children	Total	%
1 or More Children Under 18	7,919	32%
No Children	16,882	68%

Table A.13: Households by Presence of Children, 2019, Region

Presence of Children	Total	%
1 or More Children Under 18	240,494	36.5%
No Children	417,856	63.5%

Source for Tables A.12-A13: 2019 ACS Data

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[1] Data set is reported for Under 18, not 0-14.

Part B: General Issues

Part B includes the following sections:

i.   Segregation/Integration of the population by protected classes including race and ethnicity, national origin, disability status, familial status, and income and poverty status.

ii.   Analysis of racially and ethnically concentrated areas of poverty and affluence.

iii. Disparities in access to opportunity.

iv.   Disproportionate housing needs.

Primary findings:

Disproportionate Housing Needs

- **Most racial and ethnic minority populations are disproportionately impacted by low household incomes, poverty, housing problems, and overcrowding,** compared to non-Hispanic White and Asian residents in Unincorporated County:

  ➢ Housing cost burden disproportionately impacts Black or African American residents, Hispanic residents, and American Indian or Alaska Native residents.

  ➢ Black and Latinx residents are more likely to live in substandard living conditions and report having housing problems defined by HUD as any of the following: incomplete kitchen or plumbing, overcrowding, or cost-burdened, with 50% to 60% of those populations experiencing housing problems, compared to 25% to 40% of White households.

  ➢ Overcrowding is significantly higher for non-White households: the number of overcrowded non-White households is at least three times higher than the number of White residents experiencing overcrowding.

  ➢ Census tracts with overcrowding overlap with segregation by race and have a high proportion of low-income, single mother families indicating that households could be doubling up in order to avoid displacement. Overcrowding is most prominent in San José and one census tract in Campbell.

- In the Urban County, Asian and Pacific Islander residents are overrepresented in Project-based Section 8 units, multifamily units, and are more likely to have a housing voucher. Black or African American and Hispanic residents are overrepresented in LIHTC units. There has been little analysis done on racial disparities in voucher utilization and or if vouchers are underutilized due to racial discrimination. However, voucher holders often struggle to find or access housing as many landlords do not accept vouchers as a source of income. This means that Asian and Pacific Islander residents likely face greater barriers entering housing that meets their needs.

- Housing needs also differ geographically:

  ➢ **Low-income communities in San José overlap with historical redlining practices**, specifically the HOLC's neighborhood ranking system. Concentrated areas of low income were given grades C (declining) or D

(hazardous), resulting in public and private disinvestment and limited homeownership opportunities.

> ➢ Patterns in Gilroy are particularly important given the city's large population of working class residents and rural communities. In fact, according to research from the University of California, Berkeley, two of the most segregated neighborhoods in the Bay Area are located in Gilroy.[2]

> ➢ Low income census tracts in San José are concentrated in areas with older housing with over 80% of total units built before 1960 indicating that residents of Santa Clara County have limited housing options and are more likely to face barriers accessing newer housing that meets their needs. Residents living in poverty are also more likely to live in these areas.

- A slight majority of residents in Santa Clara County are homeowners (56%). Married family households are more likely to own their home with almost three in four owning their home. This compares to 45% of female householders who own their home, most of whom are living in the inner-city of San José. White and Asian households have homeownership rates more than double the homeownership rates of Latinx and Black households.

Access to Opportunity

- **Santa Clara County's student population is far more diverse than the county's overall population.** Hispanic students comprise the greatest share (39%) followed by Asian and non-Hispanic White students. **More than a quarter are socioeconomically disadvantaged and one in five are English learners.**

- **Low-income families, students with special needs, and most racial and ethnic groups face barriers accessing positive education outcomes** compared to White and Asian students.

> ➢ Hispanic and low-income families had the lowest early care and education attendance rates among children under six years. Families also reported higher levels of concern in meeting their children's education and health needs.

> ➢ Hispanic or Latino students and students with disabilities have the lowest access to proficient schools in the urban county. Disabled students are suspended three times the rate of other students.

> ➢ Black or African American students, disabled students, and socioeconomically disadvantaged students were least likely to meet English and Math testing standards.

- **The suspension rate for disabled students is three times greater than that for non-disabled students.** High suspension rates for students with disabilities are most prominent in the Gilroy Unified and Morgan Hill Unified school districts. **Suspension rates are also high in San José which has a higher concentration of children with disabilities.**

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[2] Stephen Menendian, Samir Gambhir, and Othering & Belonging Institute, "Racial Segregation in the San Francisco Bay Area, Part 1," *UC Berkeley* (University of California, Berkeley, October 30, 2018), https://belonging.berkeley.edu/racial-segregation-san-francisco-bay-area-part-1.

- Santa Clara County is comparatively limited in the public transportation and transit options available for residents and workers. This has caused **significant barriers for all residents with low transportation indexes for all residents regardless of race/ethnicity and economic status.**
  - Access to transportation is also low given schedule delays, wait times, and long commutes. For example, workers commuting to work by the 68 bus from Gilroy to San José would endure a commute of at least 1 hour and 51 minutes (round trip).
- Lower income census tracts in San José, Watsonville, Gilroy, and Salinas have comparatively less healthy conditions as indicated by the Healthy Places Index of 23 social determinants of health indicators. Additionally, San José and Gilroy are designated as food deserts by the USDA indicating that the majority of the population in these areas live at least one mile from a supermarket.
- **Children under the age of six are at higher risk of lead exposure in Santa Clara County, with at least 2,000 children showing elevated levels of lead in their blood**. Lead exposure is a particular concern for children near the Reid-Hillview Airport which has historically used leaded aviation gasoline.
- Santa Clara County has an extreme jobs-housing imbalance, as indicated by the Labor Market and Jobs Proximity Indices that disproportionately impacts Latinx and Vietnamese residents.

i. Segregation/Integration. This section discusses integration and segregation of the population by protected classes including race and ethnicity, national origin, disability status, familial status, and income and poverty status.

> **Integration and Segregation**
>
> **"Integration** generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.
>
> **Segregation** generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area."

Source: California Department of Housing and Community Development Guidance, 2021, page 31.

The analysis includes a review of data, maps, local knowledge, and community input regarding segregation and integration on the basis of race, national origin, ancestry, familial status, disability, income and poverty, and religion in the region and the County. Segregation and integration patterns for residents with disabilities are presented in this section; a more in-depth analysis can be found in the Part D: Disability and Access section of this assessment.

The concepts of segregation and integration relate to the concentration, or lack thereof, of members of particular groups in specific parts of a geographic area in comparison to that area as a whole. Segregation can exist *within* cities or towns where, for example, Latinx residents are concentrated in a small number of neighborhoods. Segregation can also exist *between* cities and towns that are part of a broader county or region. As noted in the Executive Summary, the data used to inform the analysis of segregation within the region is based on the San José-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area, which consists of the entirety of Santa Clara and San Benito Counties.

The analysis primarily addresses the extent to which patterns of segregation and integration exist in Santa Clara County and the region and addresses many of those factors in detail in the Contributing Factors Appendix, as well as in other sections, some of which are historical in nature. Among the most important causes of segregation in the region are land use and zoning laws in areas with low Latinx and Vietnamese populations, the related jobs-housing imbalance between communities in Santa Clara County, lack of affordable housing in certain areas, and private discrimination.

Redlining and discriminatory mortgage approval practices were particularly prominent in the Bay Area and Santa Clara County. During the New Deal Era, HOLC created a neighborhood ranking system (known as redlining). Using the ranking system, local real estate developers and appraisers in over 200 cities assigned grades to residential neighborhoods based on demographics and other socioeconomic characteristics. The maps and neighborhood ratings set the rules for decades of discriminatory real estate practices. Grades assigned to communities in Santa Clara County and the Bay Area are illustrated in Maps B.1 and B.2 below.

Map B.1. HOLC Redlining Grade, Santa Clara County, 2021
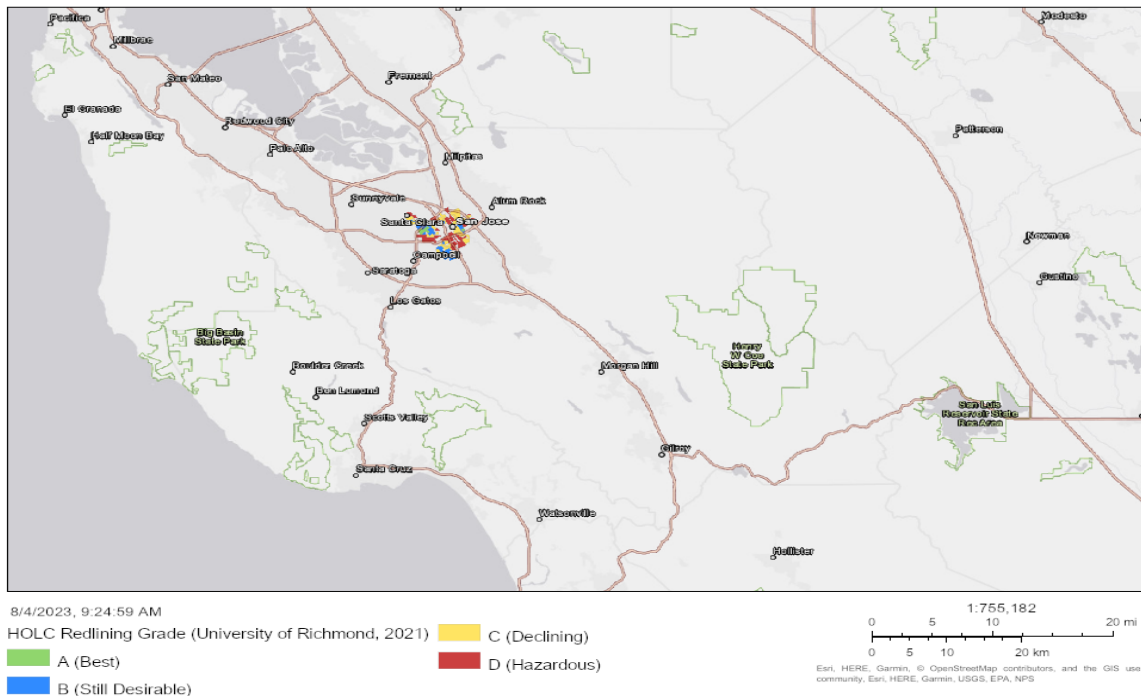
Source: California Department of Housing and Community Development AFFH Data Viewer and the University of Richmond.

Map B.2. HOLC Redlining Grade, Region, 2021
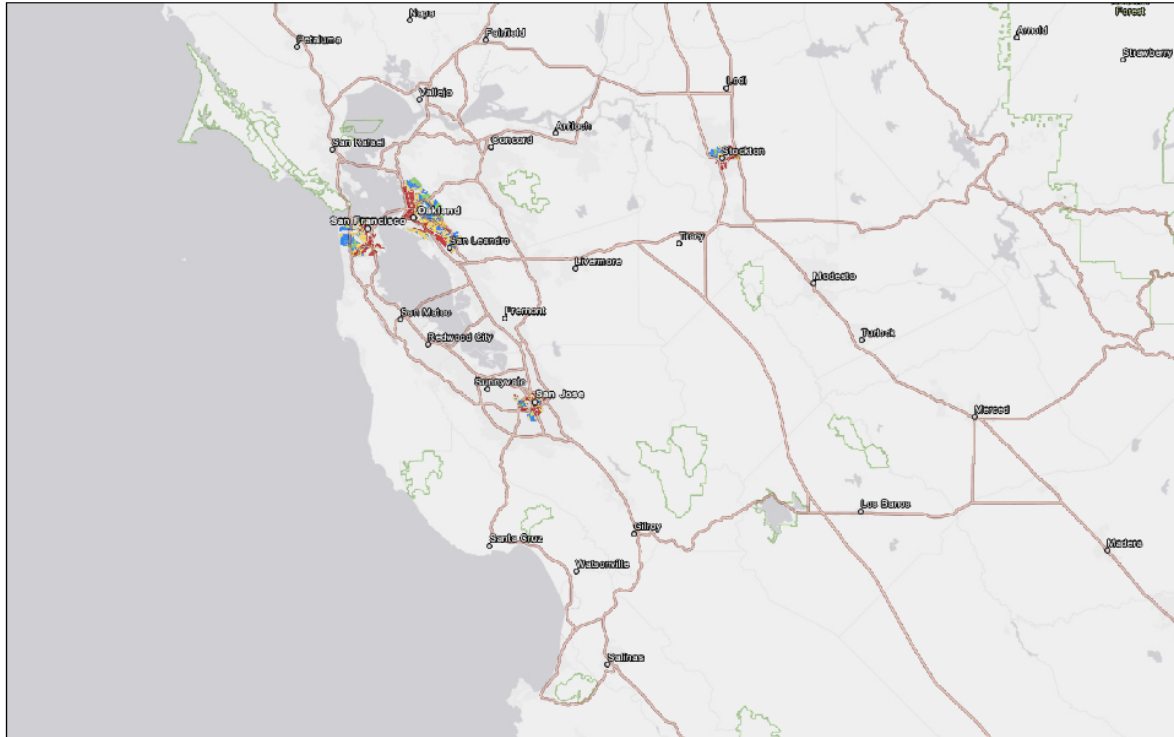
8/4/2023, 9:38:47 AM

HOLC Redlining Grade (University of Richmond, 2021)

A (Best)

B (Still Desirable)

C (Declining)

D (Hazardous)

1:1,643,095

0 10 20 40 mi

0 15 30 60 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer and the University of Richmond.

Dissimilarity and isolation indices. A common metric used to determine levels of residential segregation between groups is the Dissimilarity Index. The Dissimilarity Index shows the degree to which two groups are evenly distributed across a geographic area and measures the percentage of a certain group's population that would need to move to a different census tract[3] to be evenly distributed within a city, county, or metropolitan area in relation to another group. The higher the Dissimilarity Index, the more uneven the population of different groups is in relation to each other. For example, if a Latinx/white dissimilarity index is 65, then 65 percent of Latinx residents would need to move for Latinx residents and whites to be evenly distributed across the city. The higher the Dissimilarity Index, the more segregated an area is. A Dissimilarity Index of less than 40 is considered a low level while an Index of 40 to 55 is considered a moderate level and values over 55 are considered a high level of segregation. The point of the Dissimilarity Index is not that the value should be 0, reflecting no racial or ethnic demographic differences between neighborhoods. Rather, what these data show is that, when the index is particularly high,

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[3] Census tracts are geographic areas within counties, designated by the Census Bureau, that typically have populations of approximately 5,000. Their boundaries often, but do not always, follow neighborhood boundaries.

it is likely that there are structural forces that are preventing people of particular races or ethnicities from making empowered choices about where they want to live (see table B.1)

Social scientists also use the Isolation and Exposure Indices to measure segregation. The Isolation Index measures what percentage of the census tract in which a person of a certain racial identity lives is comprised of other persons of that same racial/ethnic group. Values for the Isolation Index range from 0 to 100. The Exposure Index is a group's exposure to all racial groups. Values for the Exposure Index also range from 0 to 100. A larger value means that the average group member lives in a census tract with a higher percentage of people from another group. These indices, when taken together, capture the neighborhood demographics experienced, on average, by members of a particular racial or ethnic group within a city or metropolitan area.

The Association of Bay Area Governments (ABAG) and the Urban Policy Lab at the University of California, Merced, conducted an analysis of segregation patterns for jurisdictions and communities in the Bay Area. The analysis was completed to highlight the way in which local governments and land use policies impact and perpetuate segregation patterns.

Table B.2 reflects moderate levels of segregation for Black and Latinx residents and low levels of segregation for Asian or Pacific Islander residents. The contrast between the low levels of segregation for Asian or Pacific Islander residents reflected above, and moderate levels of segregation at the regional level, likely stem from the omission of cities with large Asian or Pacific Islander populations from the data. The cities of Milpitas, San José, Santa Clara, and Sunnyvale are all either majority or plurality Asian or Pacific Islander.

Table B.1: Dissimilarity Index

	Value	Level of Segregation
Dissimilarity Index Value (0-100)	0-40	Low Segregation
	41-54	Moderate Segregation
	55-100	High Segregation

Source: HUD AFFH Tool Table 3 – Racial/Ethnic Dissimilarly Trends

Table B.2: Dissimilarity Index Values by Race/Ethnicity for Unincorporated County

Racial/Ethnic Dissimilarity Index	2000 Trend	2010 Trend	2020 Trend
Non-White/White	35.9	35.5	27.3
Black/White	40.5	41.6	43.3
Latinx/White	47.1	46.4	46.0
Asian or Pacific Islander/White	38.4	37.2	28.0

Source: HUD AFFH Tool Table 3 – Racial/Ethnic Dissimilarly Trends

In the region, Dissimilarity Index data shows low levels of segregation for Black residents in relation to white residents and moderate levels of segregation for Latinx residents and moderate to low segregation for Asian or Pacific Islander residents.

Table B.3: Dissimilarity Index Values by Race/Ethnicity, Region

Racial/Ethnic Dissimilarity Index	2000 Trend	2010 Trend	2020 Trend
Non-White/White	40.52	39.53	-
Black/White	39.80	38.59	35.3
Latinx/White	50.72	47.62	45.4
Asian or Pacific Islander/White	41.97	43.07	39.8[4]

Source: HUD AFFH Tool Table 3 – Racial/Ethnic Dissimilarly Trends

These data reflect relatively similar levels of segregation for White, Latinx, and Asian[5] residents of the region with each group likely to reside in census tracts where their respective racial or ethnic group is the largest group but does not make up a majority of the population. Black residents are likely to live in census tracts that closely mirror the demographics of the region as a whole. White, Latinx, and Asian residents all experience similar levels of isolation and relatively similar levels of exposure to other groups. White isolation has decreased over time, while Latinx isolation has increased slightly and Asian isolation has increased significantly. Those trends are largely a factor of relative rates of population growth among those groups rather than increasing levels of segregation. On a superficial level, Isolation Index data would seem to show that integration for Black residents has increased because, on average, they are living in less heavily Black neighborhoods. However, the Exposure Index shows that the neighborhoods in which Black residents live have become much less heavily white. Thus, it is difficult to support the conclusion that Black residents have significantly increased access to neighborhoods from which they had been excluded. Instead, neighborhoods where Black residents live, like most neighborhoods in Santa Clara County, have become much more heavily Asian and slightly more heavily Latinx over time.

Table B.4: Isolation Index Values, Unincorporated County

Isolation Index	2000	2010	2020
White	58.7	52.1	50.2
Black	3.9	3.4	4.1
Latinx	44.8	49.5	45.7
Asian	21.1	23.6	22.3

Table B.5: Isolation Index Values, Region

Isolation Index	2000	2010	2020
White	56.2	47.6	39.1
Black	4.2	4	3.8

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[4] 2020 Dissimilarity Index data is available for white residents in relation to Asian residents but not in relation to Asian or Pacific Islander residents collectively.
[5] Isolation and Exposure Index data does not aggregate Asian and Pacific Islander populations into a combined category, unlike HUD-provided Dissimilarity Index data.

| Latinx | 41.7 | 43.4 | 41.1 |
| Asian | 37.6 | 45.4 | 51.1 |

Source:
https://s4.ad.brown.edu/projects/diversity/segregation2020/msa.aspx?metroid=41940

Segregation Trends. Understanding trends in segregation and their causes is critical to selecting strategies for reducing segregation. The data above shows increases in segregation for some groups, but it is important to understand that, if a group goes from comprising a very small percentage of the population to a much larger one, it is virtually inevitable that Dissimilarity and Isolation Indices will increase and Exposure will decrease. Similarly, the displacement of members of group out of an area entirely, such as Black residents of Santa Clara County, can create the illusion of greater integration of that group.

Santa Clara County. In the County, Dissimilarity Index values reflect virtually unchanged levels of segregation for all racial and ethnic groups since 1990.

Region. Since 1990, the Dissimilarity Index for Asian or Pacific Islander residents in relation to white residents has increased, suggesting greater segregation, while indices for Black and Latinx residents are largely unchanged. A likely explanation for the juxtaposition between increased segregation of Asian or Pacific Islander residents and unchanged segregation of Latinx residents, despite increasing both groups' growth, is that Latinx residents were much more segregated in 1990. Improved enforcement of the Fair Housing Act likely helped reduce what was a greater barrier for Latinx residents not too long ago. Exposure Index data reflects that all groups' exposure to both Latinx and Asian or Pacific Islander residents has increased since 1990. Maps B.3 show trends since 1990 for Santa Clara County and the region.

Map B.3: Race/Ethnicity in 1990, Santa Clara County and Region
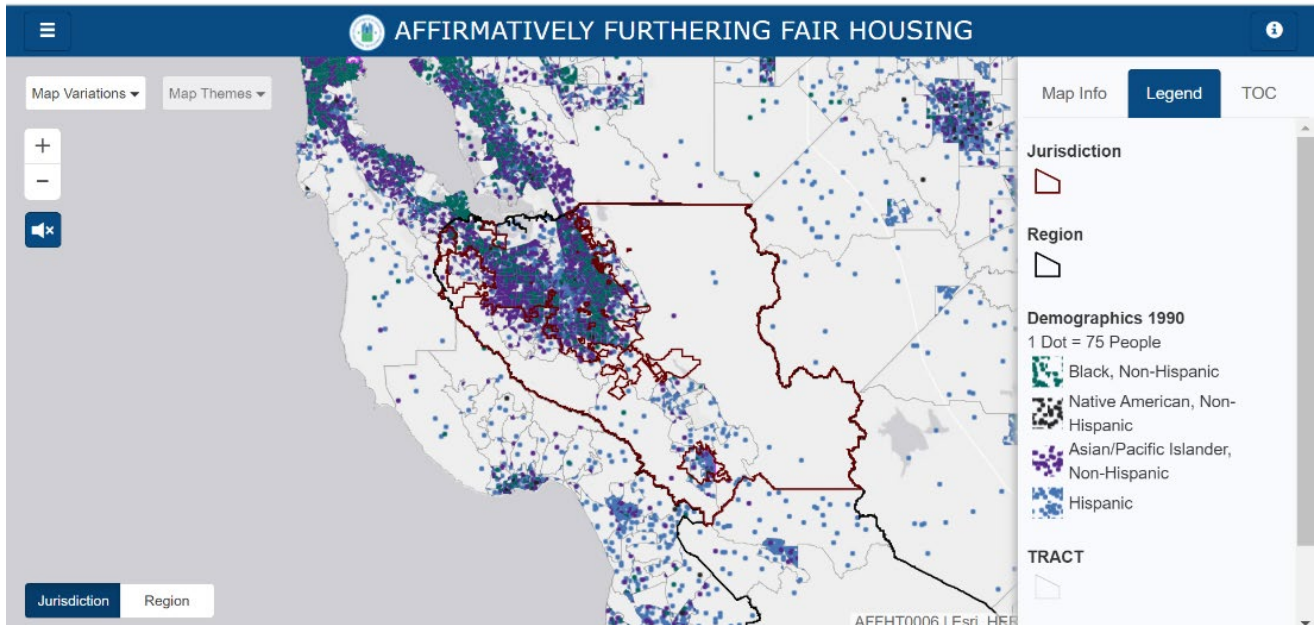
Map B.4: Race/Ethnicity in 2000, Santa Clara County and Region

Map B.5: Race/Ethnicity in 2010, Santa Clara County and Region
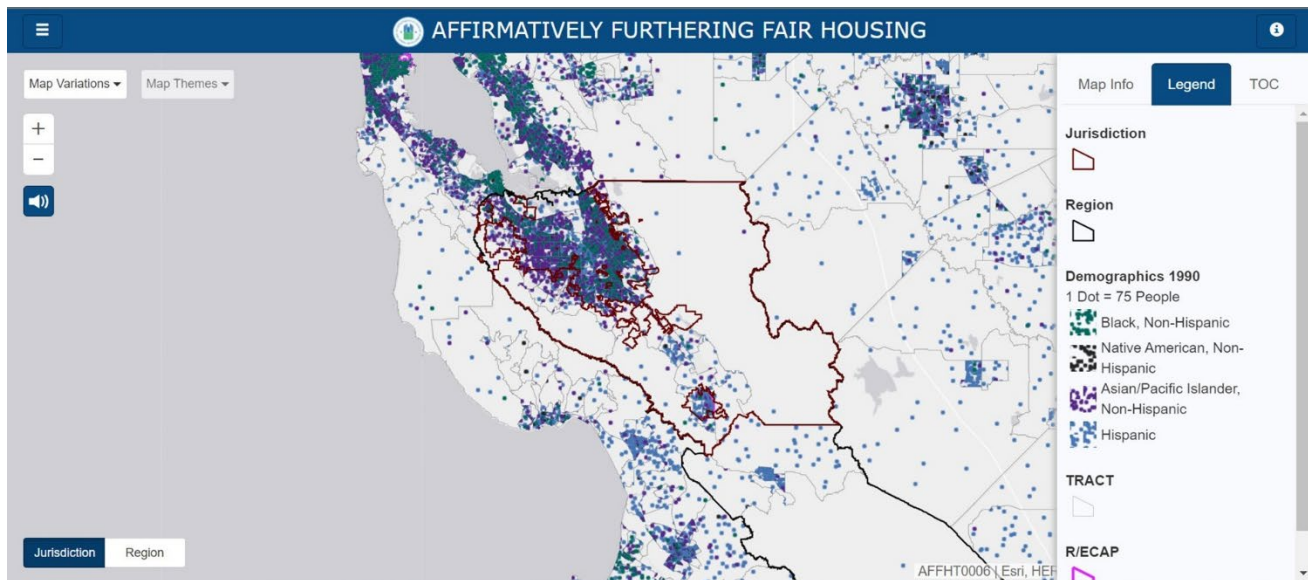
In the county, three trends since 1990 are noteworthy. First, in affluent West Valley communities like Saratoga, Los Gatos, and Los Altos, the population has become more heavily Asian or Pacific Islander, and these communities all have high combined white and Asian or Pacific Islander populations. These areas have continued to have higher concentrations of white residents than other parts of the county or region, but those concentrations have still declined in tandem with the increasing Asian or Pacific Islander population. Latinx population has not significantly increased in these communities. Second, the percentage of the population that is Latinx in Morgan Hill has increased. Lastly, the same is true in the northeastern portions of the city of Campbell, near the San José border.

Regionally, the most evident trends since 1990 include significant reductions in white population in Milpitas, Cupertino, Santa Clara, Sunnyvale, and areas through San José, paired with significant increases in Asian population throughout those areas. When a broader view of the region is adopted, there have also been significant reductions in Black population in historical centers like East Palo Alto, East and West Oakland, the Western Addition in San Francisco, and Richmond, along with increases in Black population in eastern Contra Costa County and Vallejo.

Map B.6 shows that Unincorporated County currently has a higher white population and lower Latinx/Hispanic and Asian populations compared to the region.

Map B.6: Predominant Populations by Race, Santa Clara County and Region
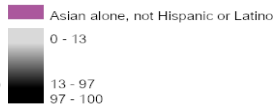
Maps B.5 and B.6 show racial segregation and integration patterns in Santa Clara County in 2010 and 2020. Very few communities in Santa Clara County were racially integrated in 2010. Cities with racially integrated communities included Mountain View, Sunnyvale, Santa Clara City, and areas between Saratoga and Campbell.

San José and Cupertino had much higher levels of racial segregation than the county overall, nearly all census tracts in both cities show high levels of racial segregation between minority groups and other residents. Patterns in San José are likely influenced by the city's larger population of low-income residents. Conversely, Cupertino's median household income is among the highest in the county, suggesting segregation patterns are being influenced by the city's racial and ethnic composition. High white segregation was most prominent in Palo Alto, Los Altos, Los Gatos, and Saratoga and Campbell (in part).

These patterns are consistent with the Bay Area shown in maps B.6 and B.7: traditionally lower income areas show high levels of POC segregation in 2010. Segregation among non-White residents is most prominent in Daly City, South San Francisco, Millbrae, Oakland, San Leandro, Redwood City, and San Francisco (in part). Berkeley also appears to be highly segregated though this is likely the result of the city's large student population which is often more diverse and of lower income.

Santa Clara County has higher levels of white segregation than the region as a whole. Within Santa Clara County, the most integrated areas are within the city of Campbell, particularly its northern portions. Additionally, in much of Morgan Hill and San Martin, Latinx and white residents are integrated, but, as in South County generally, the Asian or Pacific Islander population is small. Affluent communities like Saratoga, Los Gatos, Los Altos, and Los Altos Hills have disproportionately small Latinx populations. There is also some segregation of Latinx and Asian or Pacific Islander residents in unincorporated areas within or adjacent to the east side of San José, like Alum Rock.

Map B.7: Racial Segregation/Integration by Census Tract, Santa Clara County   2010
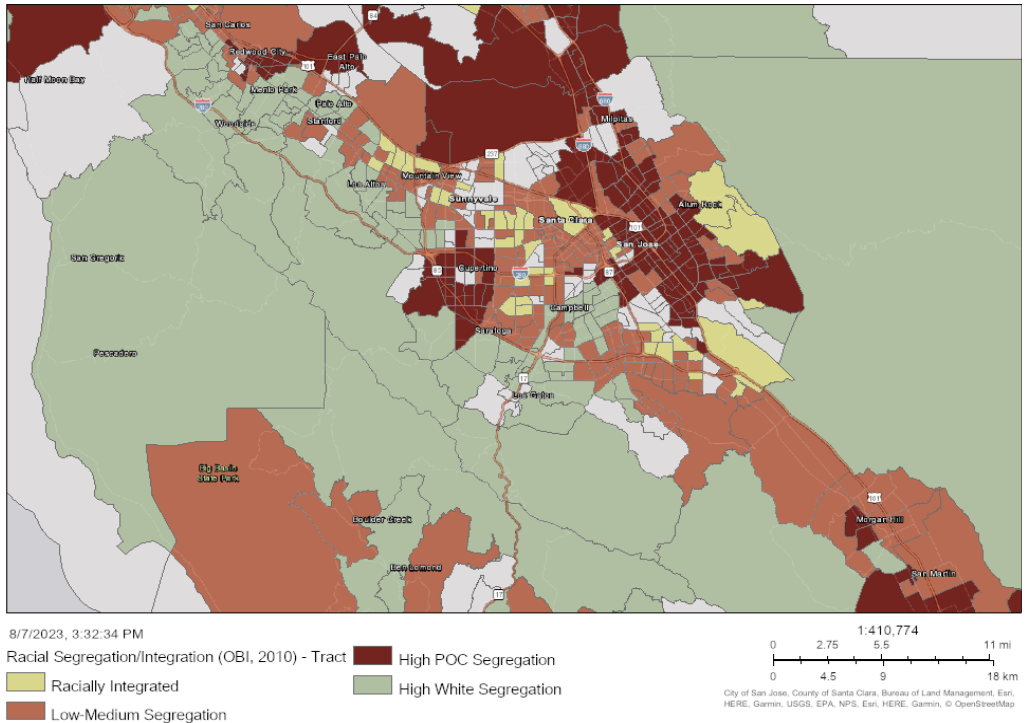
Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.8: Racial Segregation/Integration by Census Tract, Santa Clara County, 2020
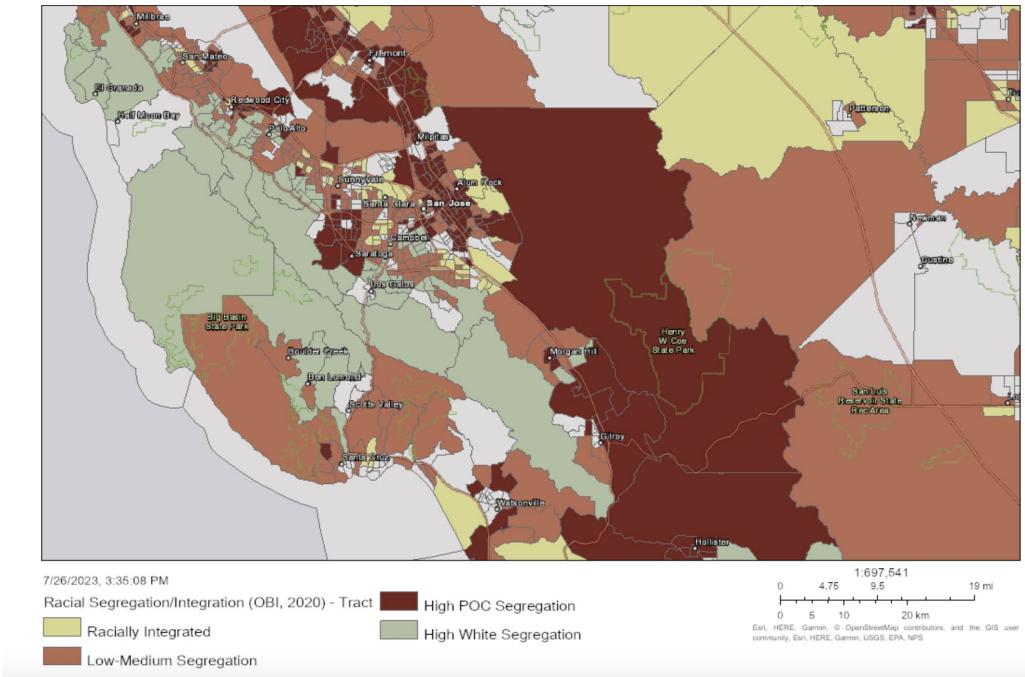
Map B.9 Racial Segregation/Integration by Census Tract, Region, 2010
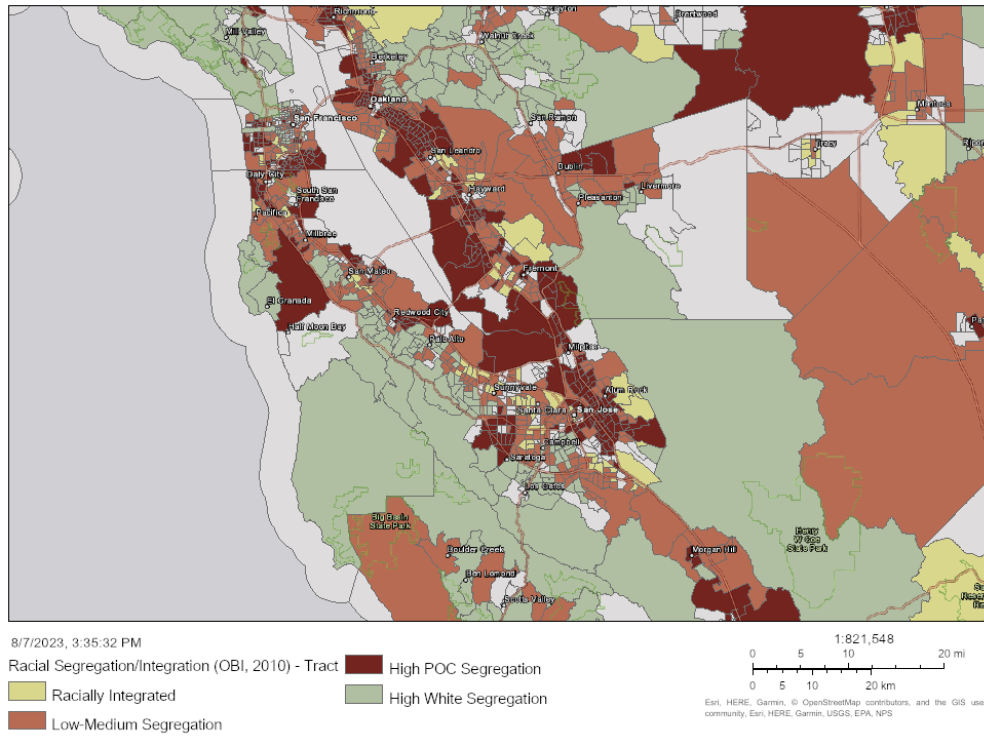
Map B.10: Racial Segregation/Integration by Census Tract, Region, 2020
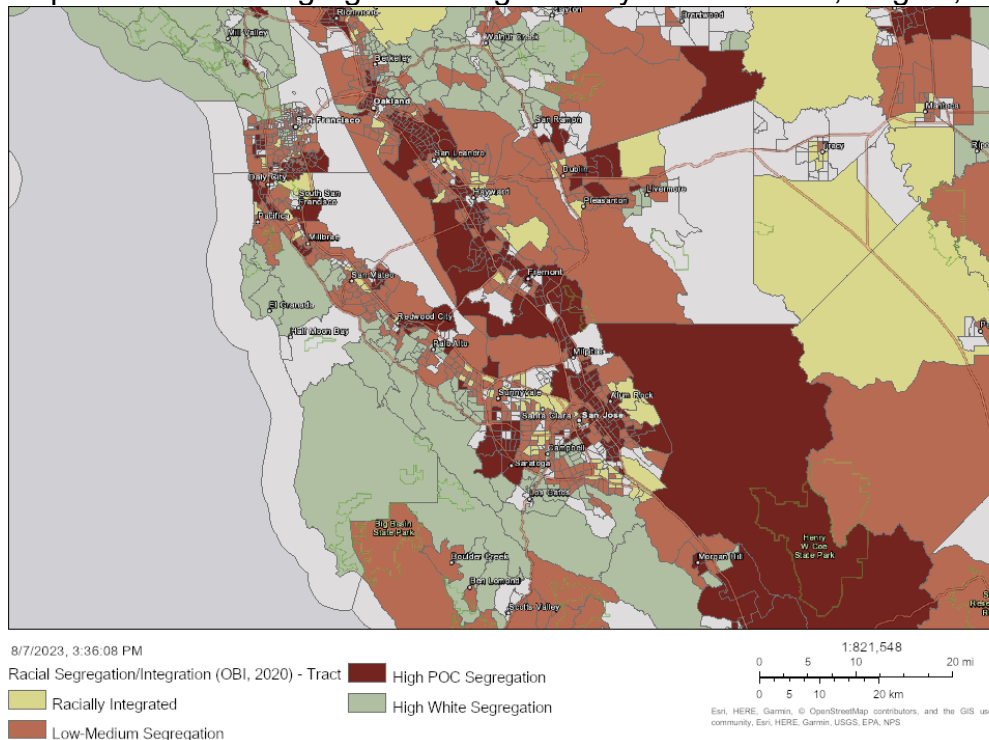
Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.11: Neighborhood Segregation, Region
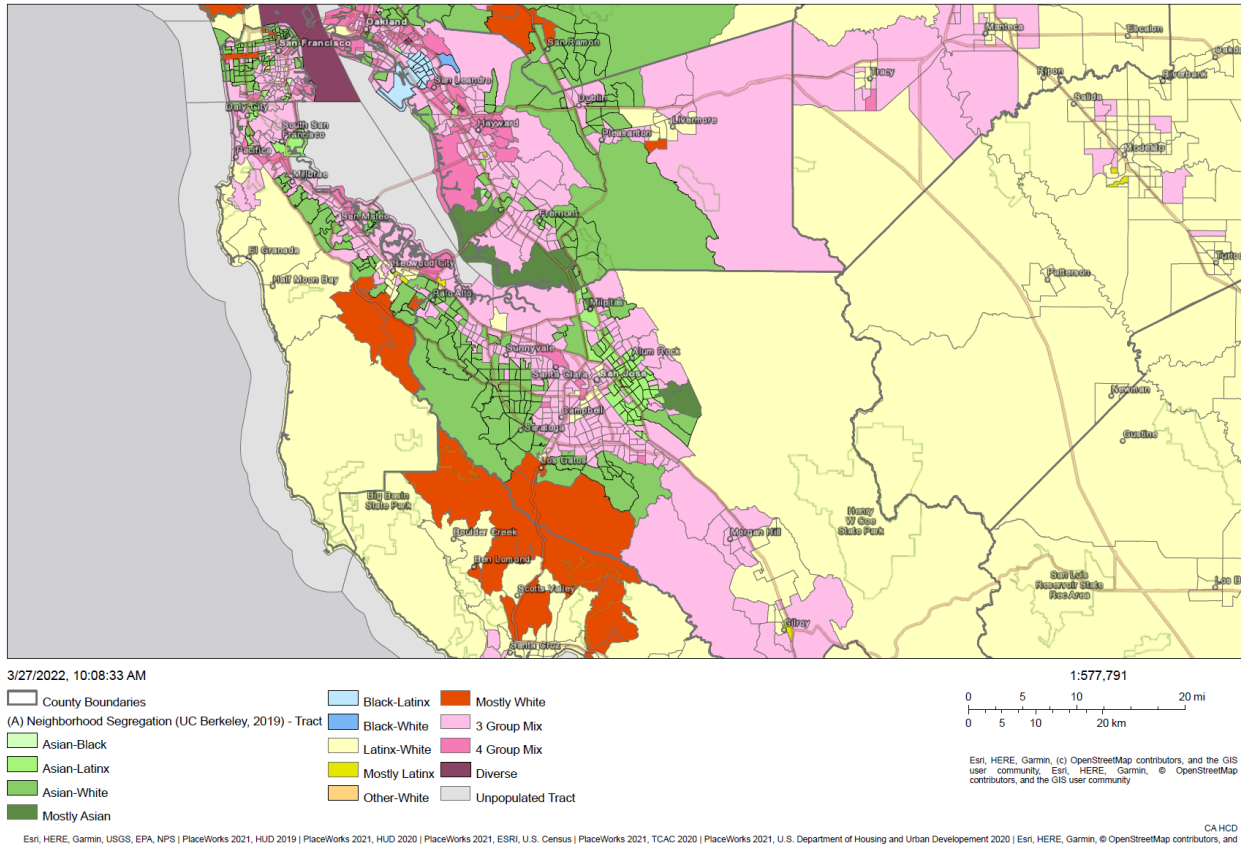
Map B.11 above reflects more substantial patterns of segregation in the region. Areas of white population concentration consist primarily of portions of South and West San José, smaller cities in the West Valley, and portions of Mountain View and Palo Alto, along with some rural portions of San Benito County. There are no areas of Black population concentration within the more narrowly defined region. Areas of Hispanic population concentration consist of parts of Downtown, East, and South San José, part of Morgan Hill, most of Gilroy and Hollister, and small portions of Santa Clara and Sunnyvale. Areas of Asian population concentration include parts of East, North, and West San José, virtually all of Cupertino, most of Sunnyvale, and parts of Santa Clara.

Broadening the scope of analysis, there are areas of Black population concentration in East and West Oakland, the Bayview-Hunter's Point neighborhood of San Francisco, Richmond, and small parts of Dublin, Pittsburg, and Vallejo. Additional areas of white population concentration include much of central Contra Costa County, the Oakland Hills, Berkeley, much of northern and western San Francisco, most of Marin County, and parts of San Mateo County such as Belmont, Menlo Park, San Carlos, and Woodside. Additional areas of Hispanic population concentration include much of Hayward, parts of East Oakland, the Mission District in San Francisco, much of Richmond and adjoining San Pablo in western Contra Costa County, much of Bay Point and Pittsburg in eastern Contra Costa County, and East Palo Alto in San Mateo County. Additional areas of Asian population concentration include Fremont, Union City, and southern San Leandro;

Downtown Oakland; Hercules; Daly City and Foster City; and much of southeastern and western San Francisco, along with the more centrally located Chinatown area.

Segregation by National Origin & Limited English Proficiency. In addition to patterns of segregation and integration by race, this Assessment looks at similar patterns by national origin, limited English proficiency (LEP) status, and ancestry. Those patterns at the County and region are described below.

Map B.12: National Origin, Santa Clara County
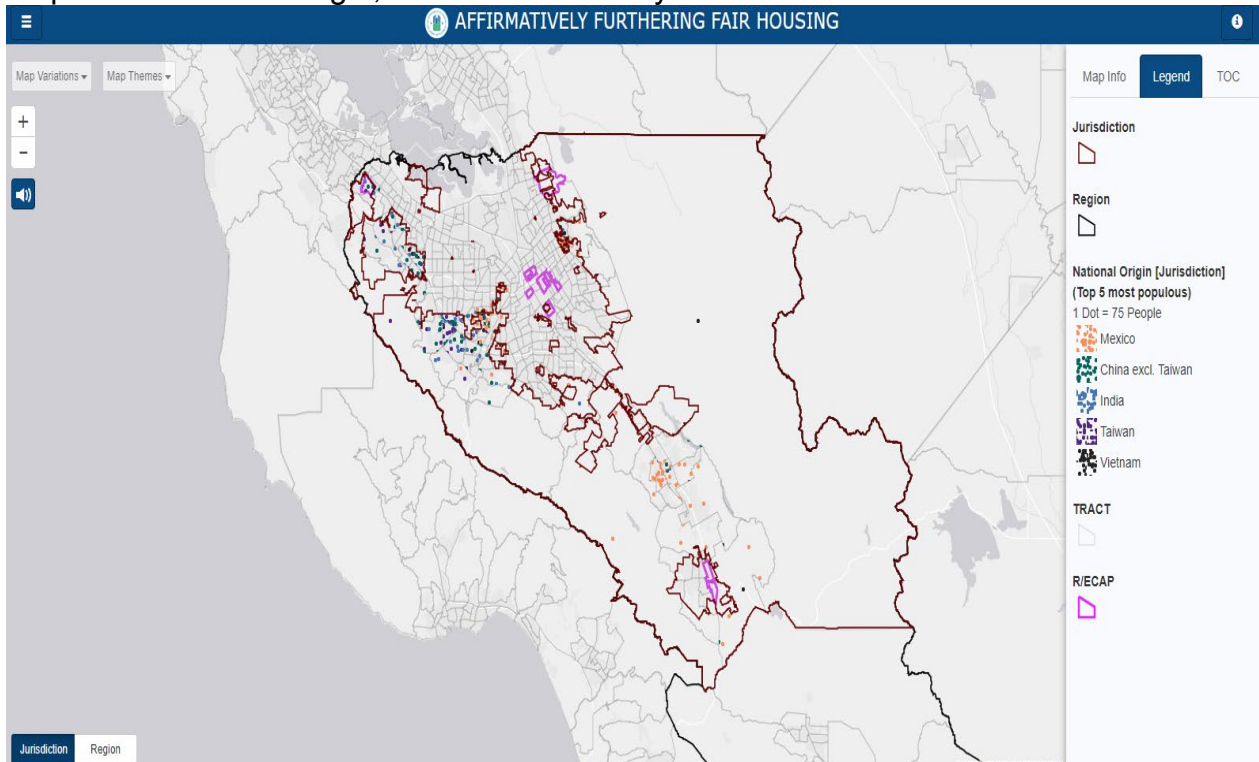
Santa Clara County. In the County, there are relative concentrations of individuals of Mexican national origin in Morgan Hill as well as in unincorporated areas adjacent to the east side of San José. There is also one unincorporated census tract adjacent to the east side of San José in which there is a concentration of individuals of Indian national origin. There are relative concentrations of persons of Indian and Chinese national origin in Saratoga and Los Gatos, although those concentrations are lower than in nearby cities like Cupertino. There is one census tract in Los Altos Hills that has a slight concentration of people of Indian national origin, but Los Altos and Los Altos Hills generally do not have concentrations of foreign-born residents.

Region. Within the region, individuals of Mexican national origin are relatively concentrated in the east side of San José, Morgan Hill, Gilroy, and Hollister, the latter of which is located in San Benito County which borders Santa Clara County to the south. People of Vietnamese national origin are concentrated on the east side of San José and in Milpitas. People of Indian national origin are concentrated in Cupertino, Sunnyvale, Santa Clara, and in north San José. People of Filipino national origin are comparatively

integrated throughout the central and northern portions of Santa Clara County with the exception of Downtown San José. Here, the Filipino population is relatively small. People of Chinese national origin are concentrated in Cupertino and in Milpitas.

Map B.13: National Origin, Region

Name: Map 3 - National Origin

Description: Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Santa Clara County (CDBG)

Region: San Jose-Sunnyvale-Santa Clara, CA

HUD-Provided Data Version: AFFHT0006
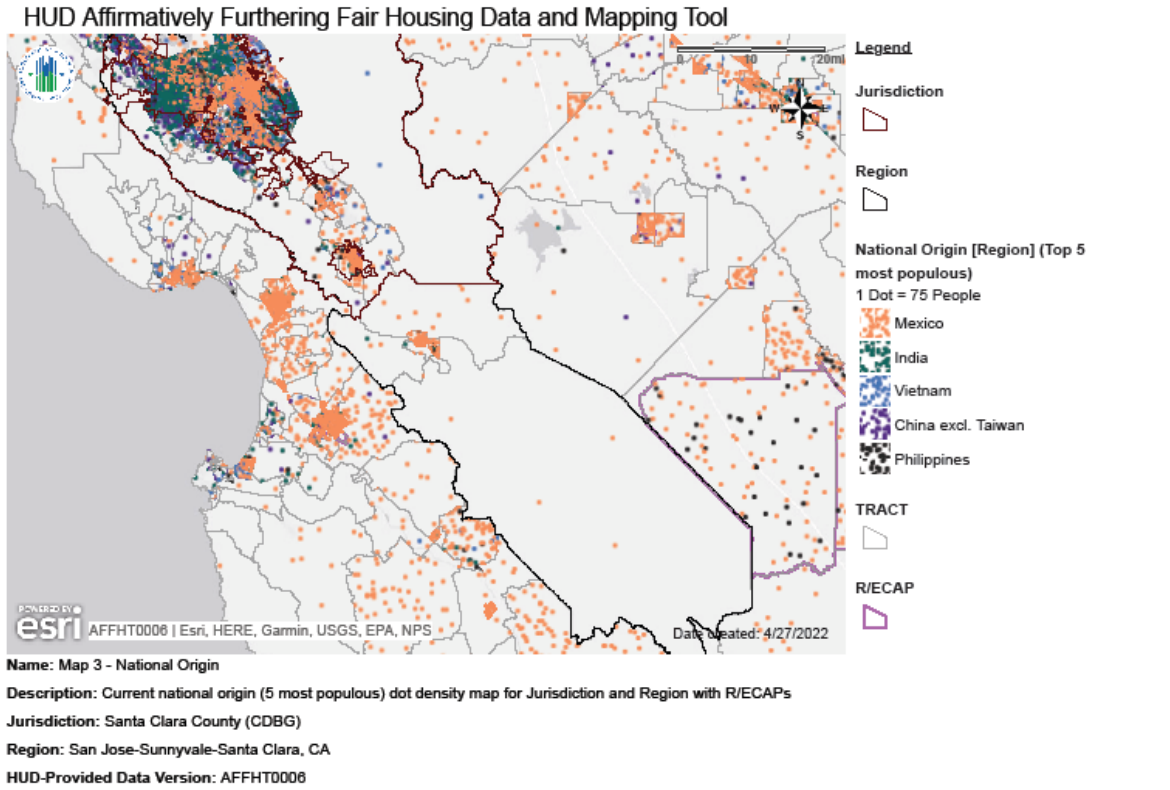
Santa Clara County. In the County, Spanish speaking LEP residents are concentrated in Morgan Hill, unincorporated areas adjacent to the east side of San José, and, to a lesser extent, in the portions of Campbell closest to the city of San José. LEP population in Saratoga, Los Gatos, Los Altos, and Los Altos Hills is more likely to consist of Chinese speaking individuals. Vietnamese speaking LEP residents are concentrated in the unincorporated areas adjacent to the east side of San José. Persian speaking LEP residents are not concentrated in any particular area.

Map B.14: Limited English Proficiency, Santa Clara County
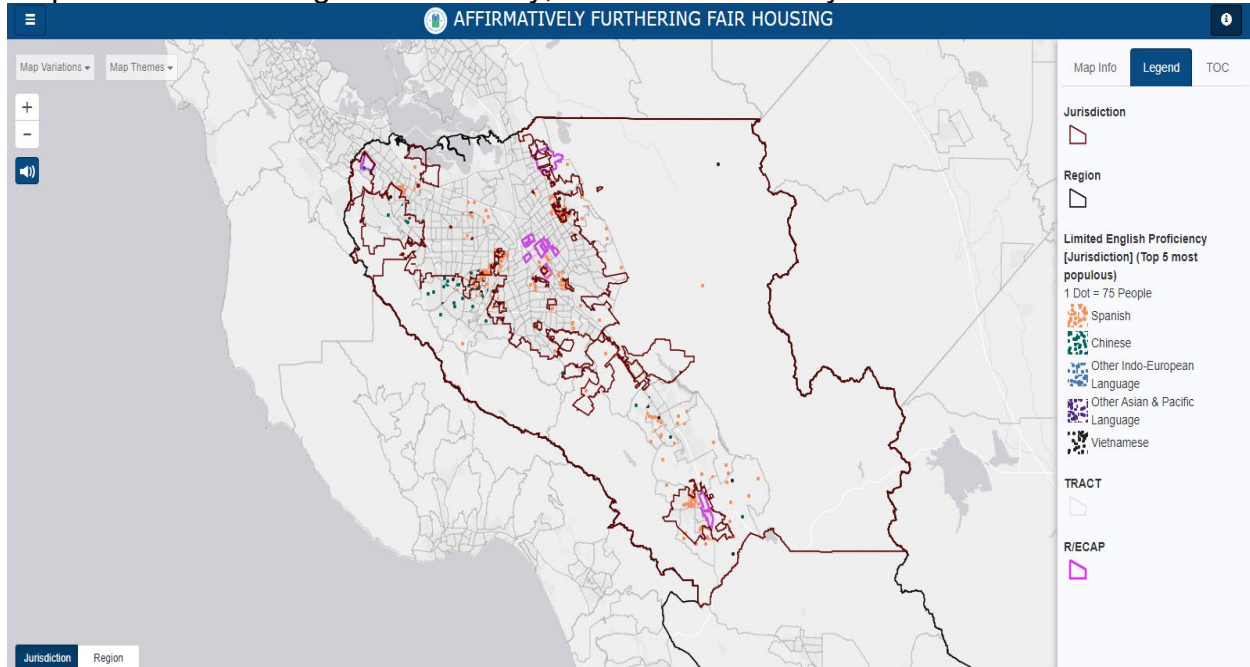
Source:

San José-Sunnyvale-Santa Clara, CA Region. In the region, Spanish speaking LEP residents are relatively concentrated in the east side of San José, Morgan Hill, Gilroy, and Hollister. Vietnamese speaking LEP residents are relatively concentrated on the east side of San José and Milpitas. Chinese speaking LEP residents are relatively concentrated in Cupertino, the west side of San José, and southern Sunnyvale. Tagalog speaking LEP residents are relatively concentrated on the east side of San José but are less heavily concentrated than LEP residents who primarily speak Spanish, Vietnamese, and Chinese. Korean speaking LEP residents are somewhat concentrated in Cupertino and the west side of San José, but they are also less heavily concentrated than most other LEP groups shown on the map above.

Map B.15: Limited English Proficiency, Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool
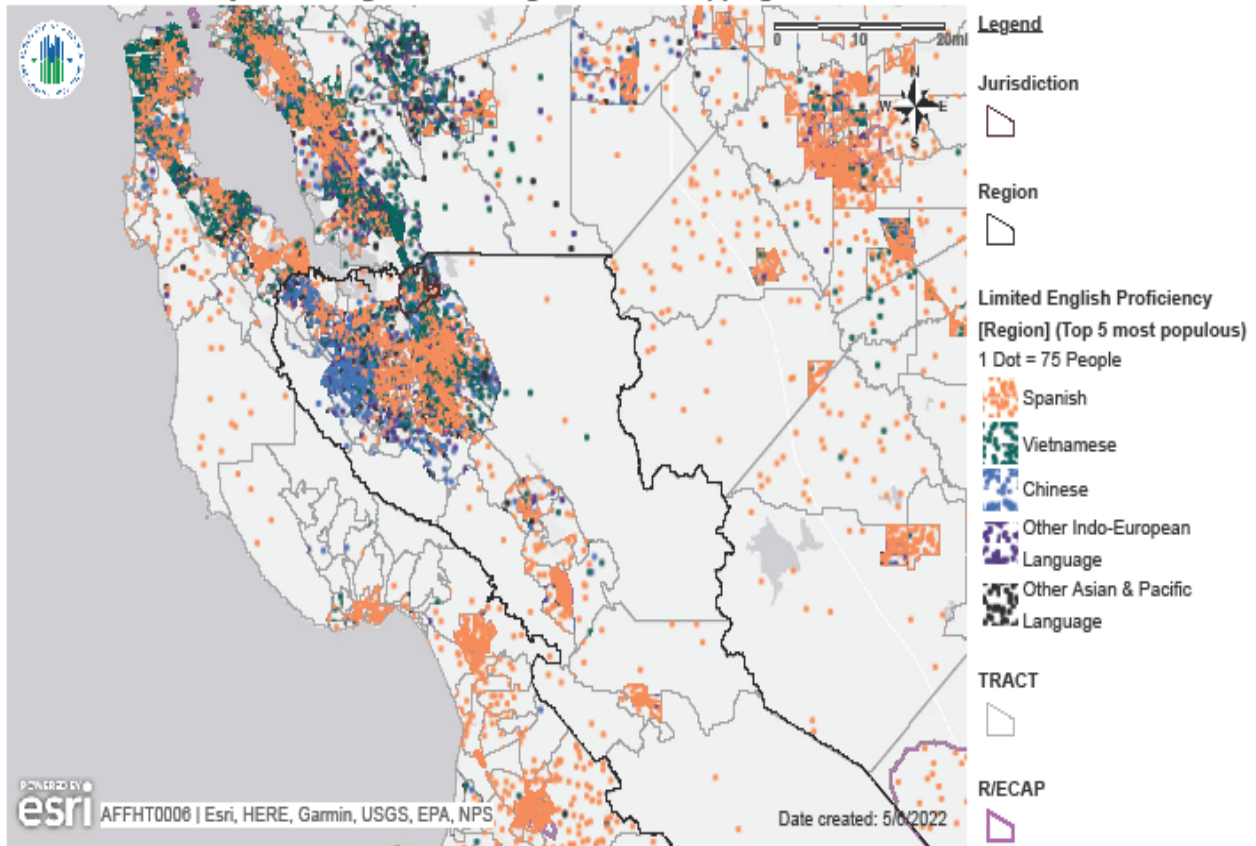
Name: Map 4 - LEP

Description: LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs

Jurisdiction: Milpitas City (CDBG)

Region: San Jose-Sunnyvale-Santa Clara, CA

HUD-Provided Data Version: AFFHT0006

Segregation by household income and poverty. Income segregation (and income inequality) is rapidly increasing across Santa Clara County and the Region. These patterns have been exacerbated by rising housing costs, stagnant wages, and community disinvestment that have caused barriers to accessing community assets and equitable opportunities.

Map B.15 shows low to moderate income populations in Santa Clara County and regional communities in 2015. In the County, low to moderate income households were more likely to living in Mountain View, San José, Santa Clara, and Campbell. Cupertino and Saratoga each had one census tract where 50% to 75% of the total population had low to moderate incomes.

Regional concentrations are located in San Carlos, Redwood City, East Palo Alto, and Stanford. Income segregation patterns in East Palo Alto are likely the result of rampant gentrification occurring across the city. Gentrification has been exacerbated by large tech

companies (e.g., Facebook, Apple) moving into traditionally lower income communities. As more high-income workers re-locate to East Palo Alto, housing prices will continue to rise and displacement will become more common. Conversely, income segregation in Stanford has likely been influenced by the Stanford's large student population; most of which do not hold full-time jobs.

Map B.16: Low to Moderate Income Population by Block Group, Santa Clara County, 2015
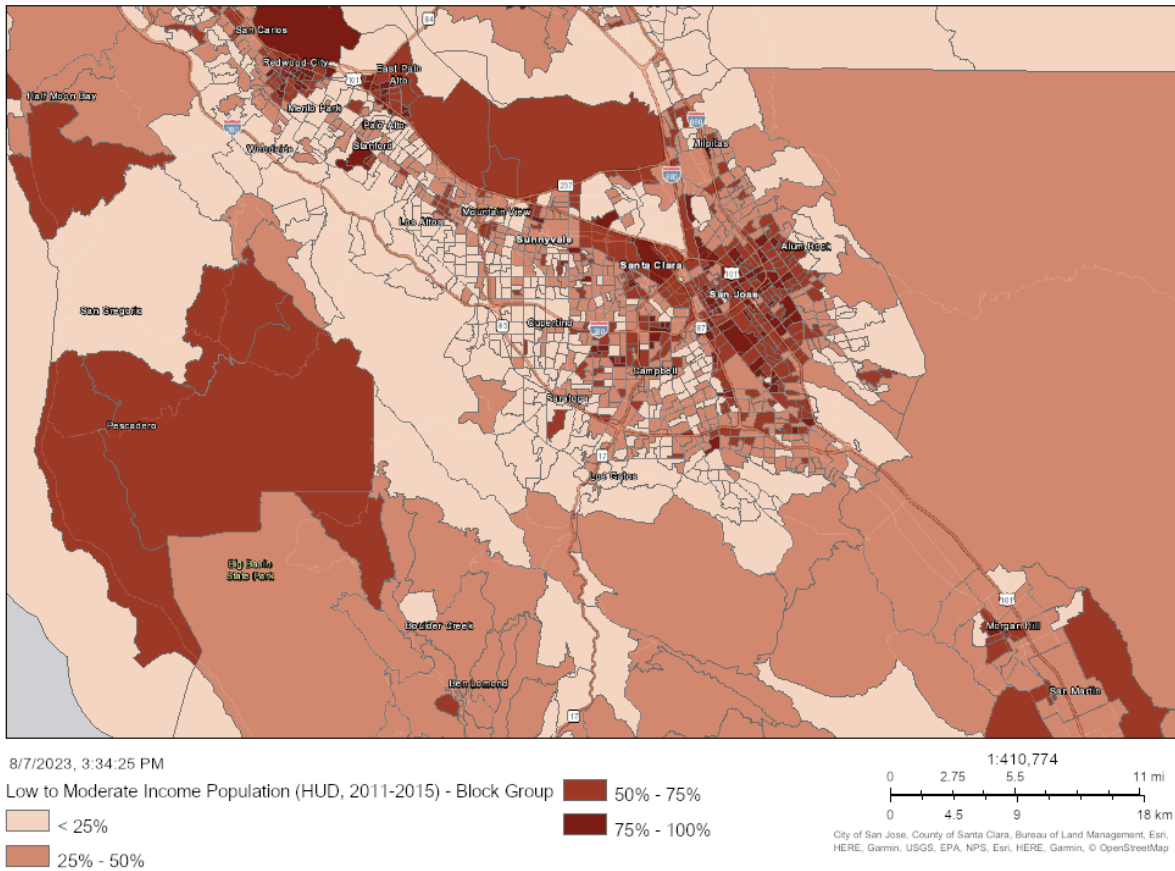
Source: California Department of Housing and Community Development AFFH Data Viewer.

Maps B.17 and B.18 show more recent income segregation patterns in Santa Clara County and the Region. Households in Santa Clara County tend to have higher incomes, especially in Sunnyvale, Saratoga, Cupertino, Los Gatos and Milpitas. Very few census tracts in the county have households with incomes below $55,000 though concentrations do exist in San José and Palo Alto.

It is important to note that communities in San José with lower median incomes were also given low grades by the HOLC's neighborhood ranking system (see Map 1). Neighborhoods in these census tracts were assigned grades between C (declining) and D (hazardous). These findings suggest that historically segregated communities are still experiencing the harmful consequences of discriminatory housing practices.

Map B.17: Median Income by Census Tract, Santa Clara County, 2021
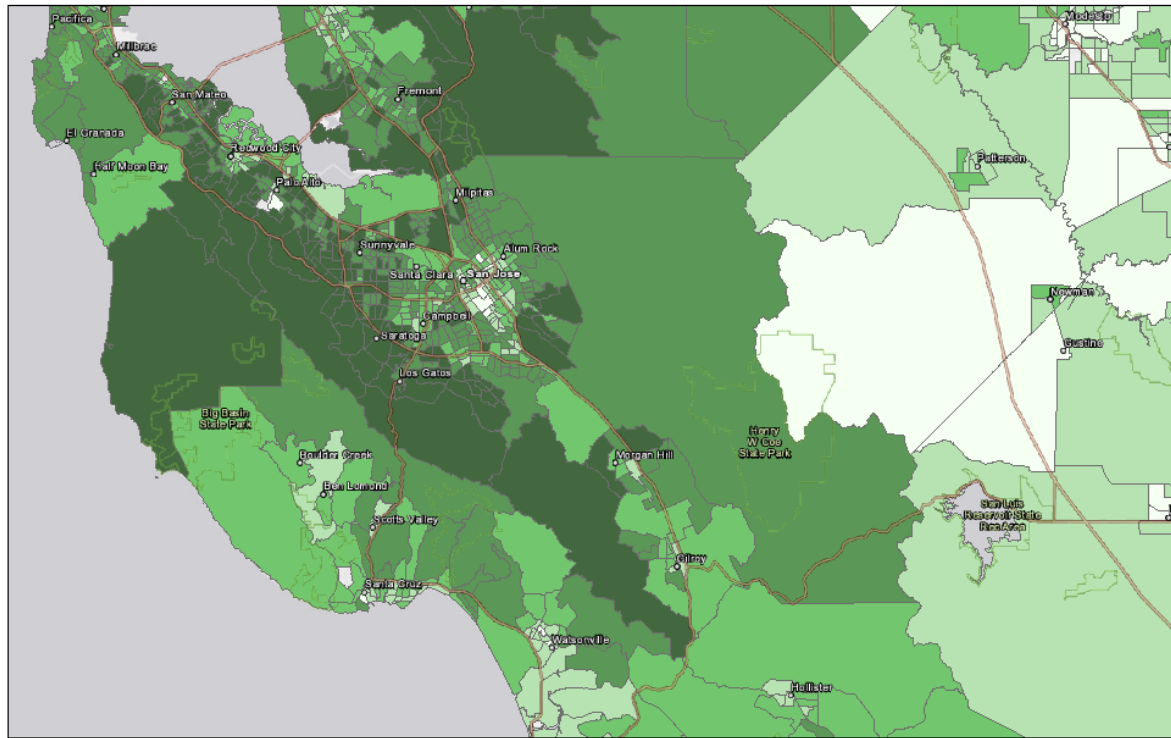
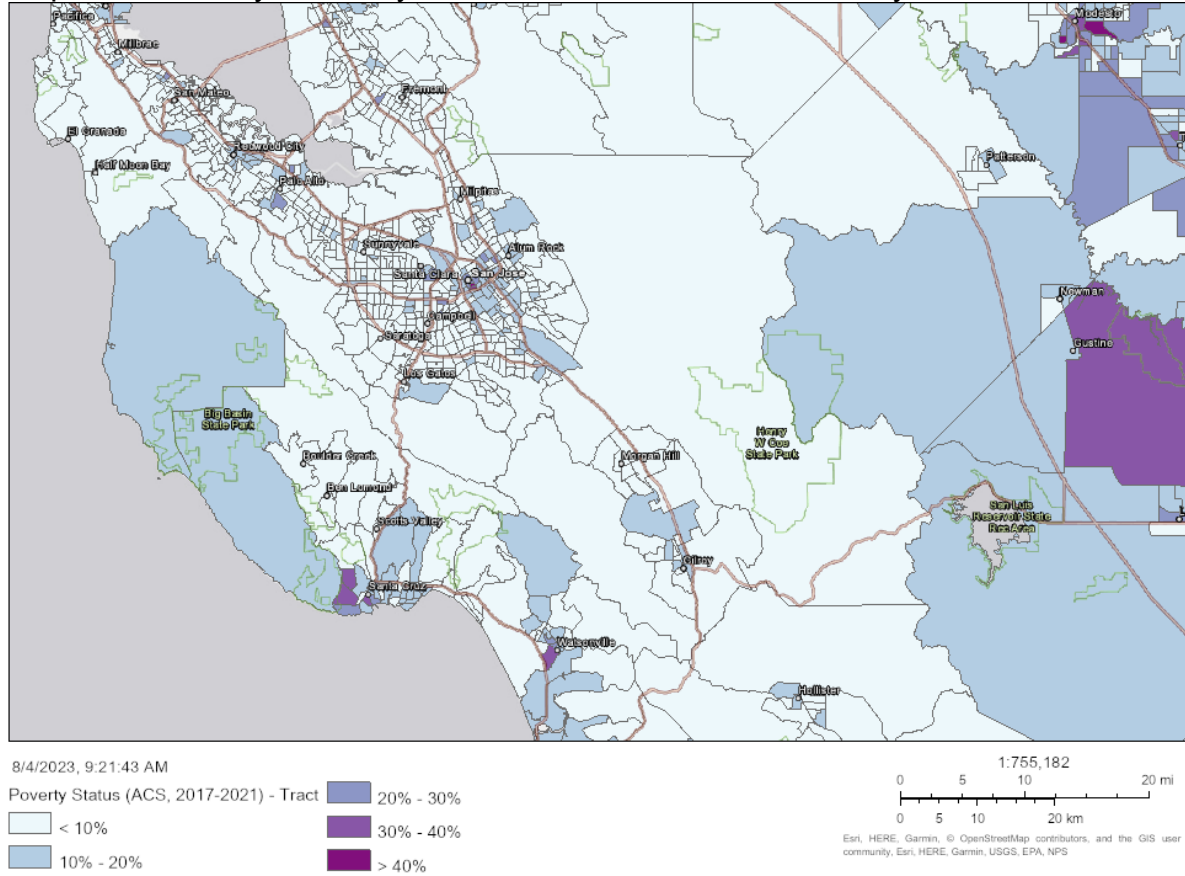Source: California Department of Housing and Community Development AFFH Data Viewer.

Regional concentrations of lower income households are evident in South San Francisco, Redwood City, Oakland, San Leandro, Watsonville, Stockton, and one census tract in Santa Cruz.

Map B.18: Median Income by Census Tract, Region, 2021
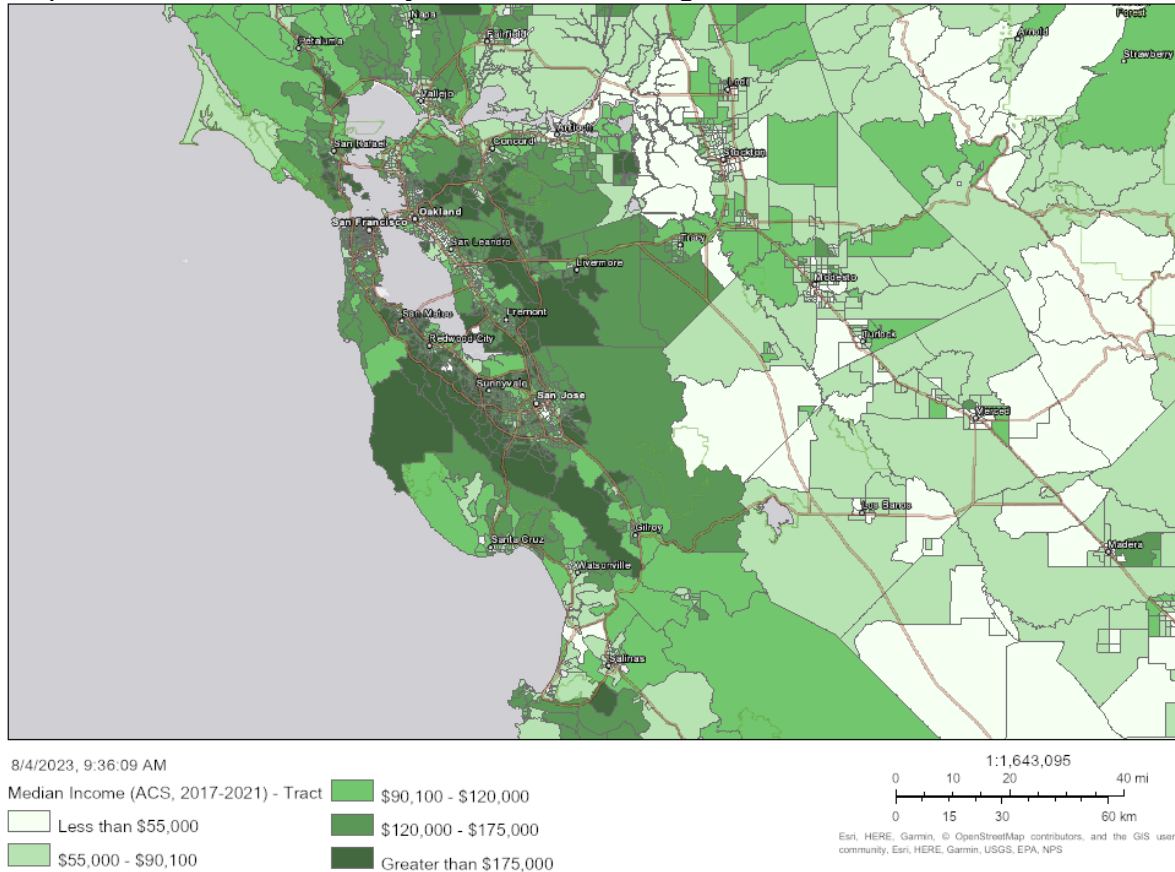
Source: California Department of Housing and Community Development AFFH Data Viewer.

In the region, the highest income households are concentrated in the West Valley portion of northwestern Santa Clara County while the lowest income households are most likely to live in Downtown and East San José and the eastern portion of the city of Gilroy. San Benito County, which comprises the portion of the region not accounted for by Santa Clara County, is relatively lower income than Santa Clara County. Lower income portions of the region tend to be more heavily Hispanic and, in some cases, Vietnamese than higher income areas, which are more heavily white, Asian Indian, and Chinese.

In 2021, Santa Clara County had an overall poverty rate of seven percent. Poverty rates were highest for American Indian/Alaska Native residents (16%), Black/African American residents (11%), and residents with less than a high school education (14%). However, according to a study from the California Budget and Policy Center, **Santa Clara County's poverty rates increase to 18% when factoring in housing costs, meaning almost one in five residents live in poverty**. These findings suggest that despite the county's overall affluence, residents are experiencing significant income inequality. Income inequalities experienced by many residents are likely the result of Silicon Valley; dramatic

wage gaps, high housing prices, and shifts in the regional economy—all of which have shrunk the middle class and increased poverty levels.[6]

Maps B.19 and B.20 illustrate the number of residents living in poverty in Santa Clara County and the Region. There are very few concentrations of poverty in the County and the region overall. Concentrations of poverty are located in communities around San Francisco, Oakland, San Leandro, Redwood City, Santa Cruz, Watsonville, and a few census tracts in San José.

Map B.19: Poverty Status by Census Tract, Santa Clara County, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer.

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[6] https://www.newgeography.com/content/005501-the-demographics-poverty-santa-clara-county.

Map B.20: Poverty Status by Census Tract, Region, 2021
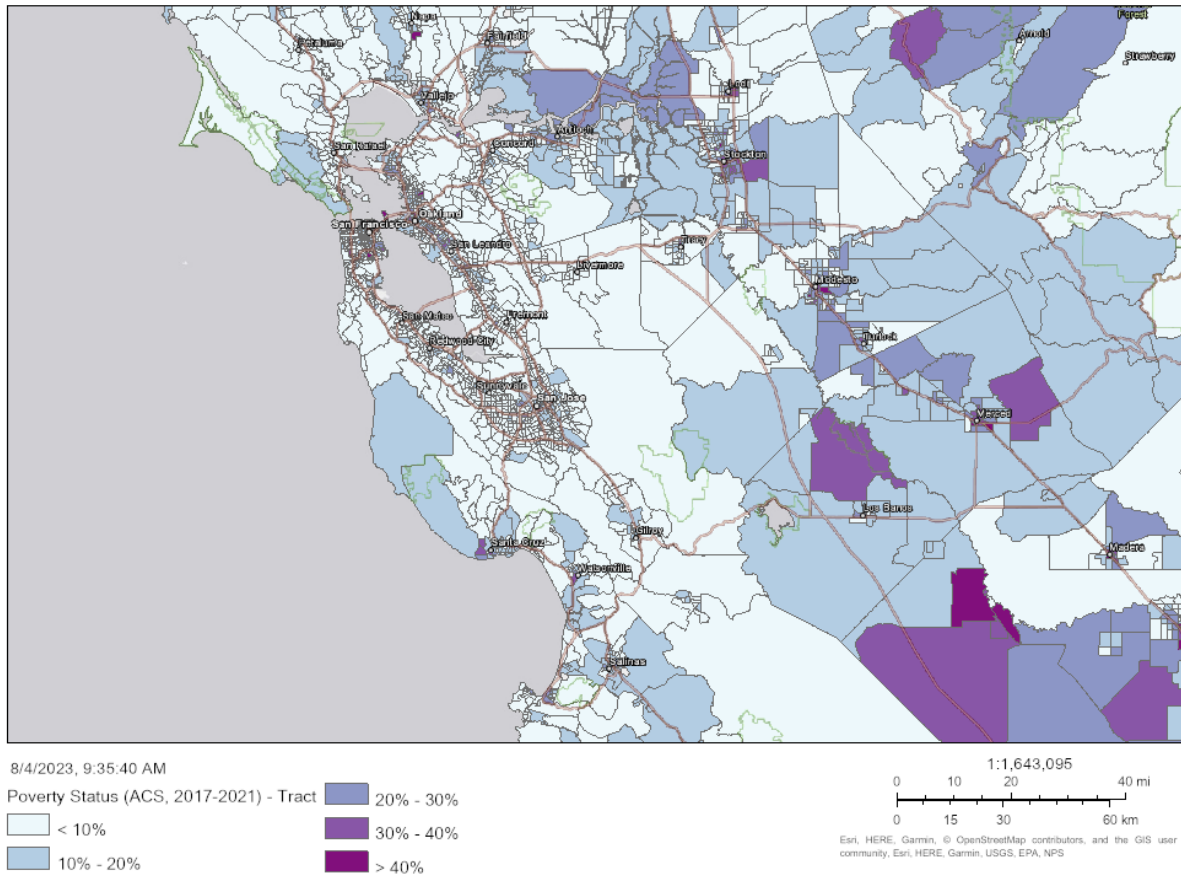
8/4/2023, 9:35:40 AM
Poverty Status (ACS, 2017-2021) - Tract

☐	< 10%	☐	20% - 30%
☐	10% - 20%	☐	30% - 40%
		☐	> 40%

1:1,643,095

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Segregation by Family Status. Under the Fair Housing Act (FHA) and California State Law, familial status is protected against housing discrimination by all housing providers. Familial status covers families with children under 18 years, pregnant persons, persons in the process of securing legal custody of a minor child (including adoptive/foster parents), and permissions with written permission from the parent or legal guardian.[7]

In line with both federal and state law, Unincorporated County has implemented a range of programs to support families and prevent discrimination. For the upcoming planning period, Santa Clara County will work with its partners to adopt meaningful policies and programs that will facilitate housing choice and ensure housing stability for families and other household types. This section provides an in-depth analysis of household composition in Santa Clara County including segregation patterns and other unique needs.

Households with children are particularly vulnerable to displacement and long-term housing stability. This is especially true for lower income households living in high income

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[7] https://www.hud.gov/program_offices/fair_housing_equal_opp/discrimination_against_families_children.

areas with limited affordable housing. Affordability challenges are often exacerbated for these households with the added cost of living (e.g., childcare, recreation/activities, education).

Table B.6 shows household type by tenure for Santa Clara County in 2021. As shown below, married couple households are significantly more likely to own their home than other households: almost three in four households (67%) own their home compared to only 33% of renters. Expectedly, over half of nonfamily households (60%) in the county are renters.

Table B.6: Household Type by Tenure, Santa Clara County, 2021

Household Type	Renter Households	Owner Households
Total Households	43.90%	56.10%
Married Family	32.80%	67.20%
Male Householder, no spouse present	51.90%	48.10%
Female Householder, no spouse present	55.10%	44.90%
Nonfamily	60.20%	39.80%

Source: 2021 5-year ACS.

Maps B.21 and B.22 show the percentage of children living in married family households in Santa Clara County and the Region. The majority of children in Santa Clara County and unincorporated areas live in married family households, especially in Saratoga, Los Gatos, and Milpitas; all of which have several census tracts where more than 80% of children are living in married couple households. These patterns are similar to the Region overall which show the majority of children living in married family households.

San José has the smallest share of children in married couple households in Santa Clara County. Several census tracts in the city show only 20% to 40% of children living in these households. Importantly, these census tracts overlap with income segregation patterns in the city: **In San José, census tracts with smaller shares of children in married households have a large number of households with incomes below $55,000**. This is supported by local data which shows married couple households as having higher household incomes than single households and residents living alone. These trends are likely attributed to married households having more than one earner per household.

Map B.21: Percent of Children in Married Couple Households by Census Tract,
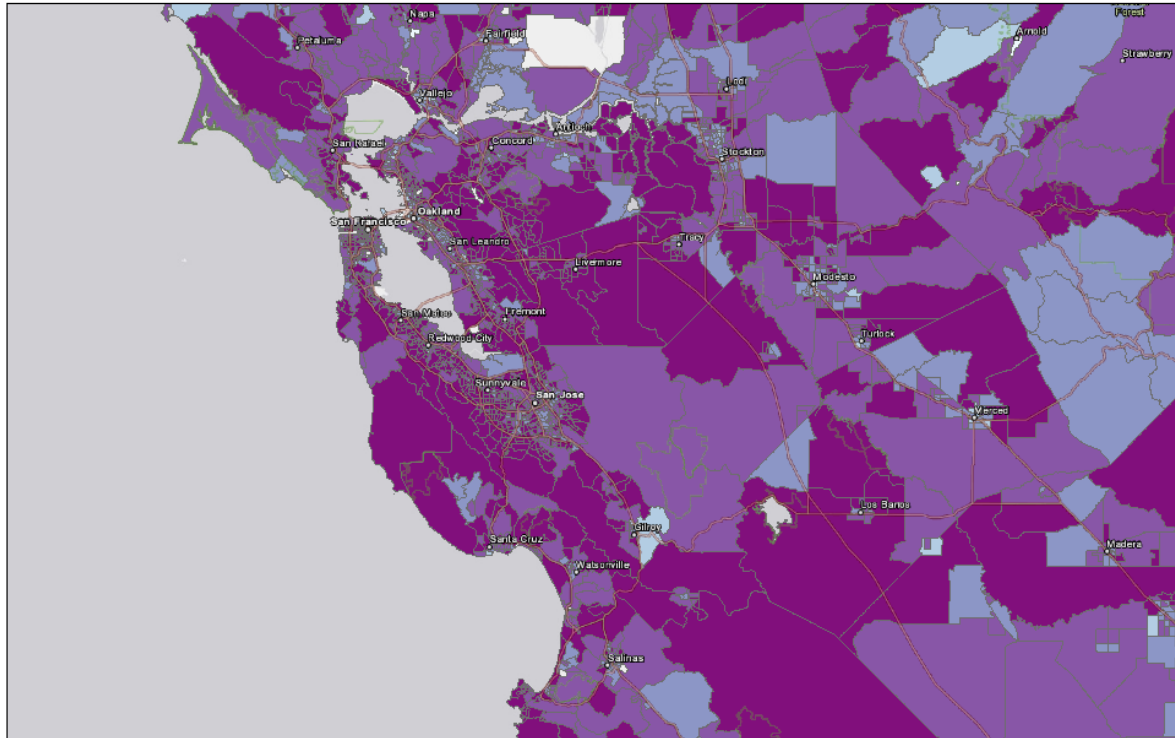Santa Clara County, 2021
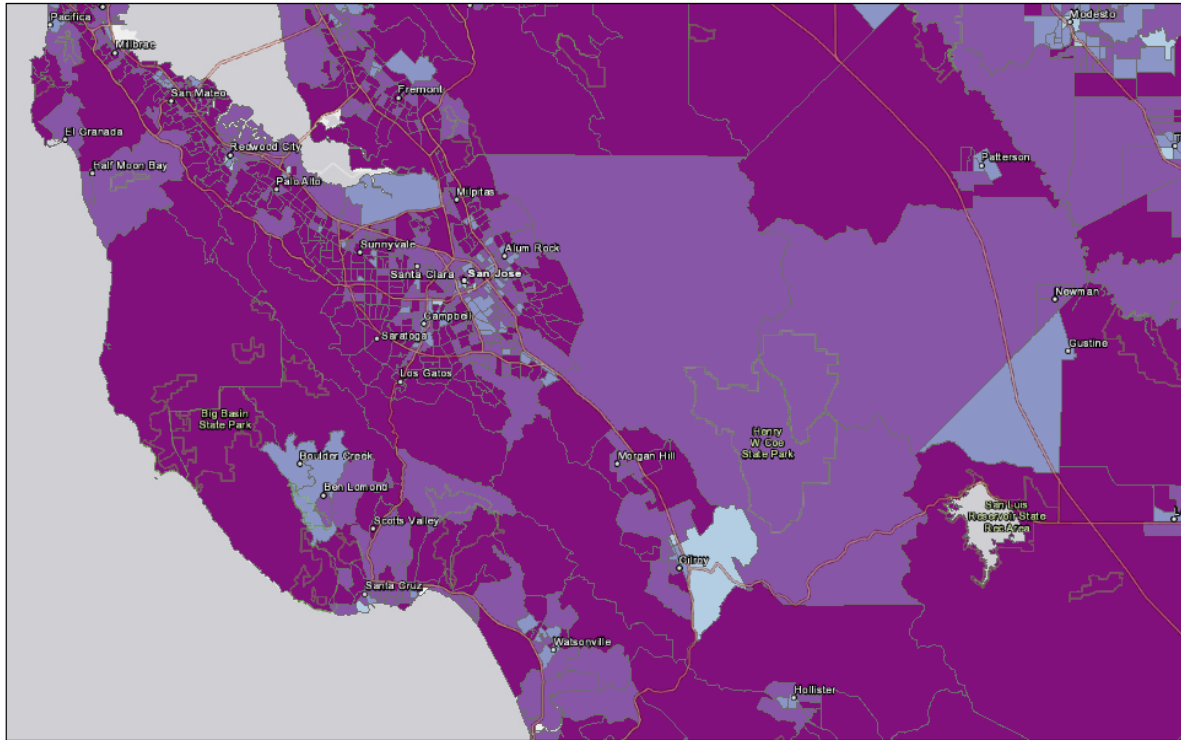
8/4/2023, 9:23:33 AM
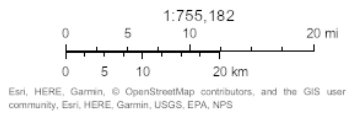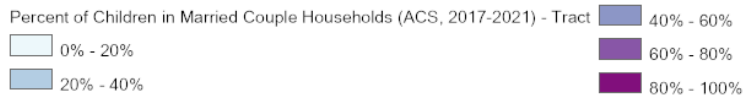
Percent of Children in Married Couple Households (ACS, 2017-2021) - Tract

- 0% - 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%

1:755,182

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user
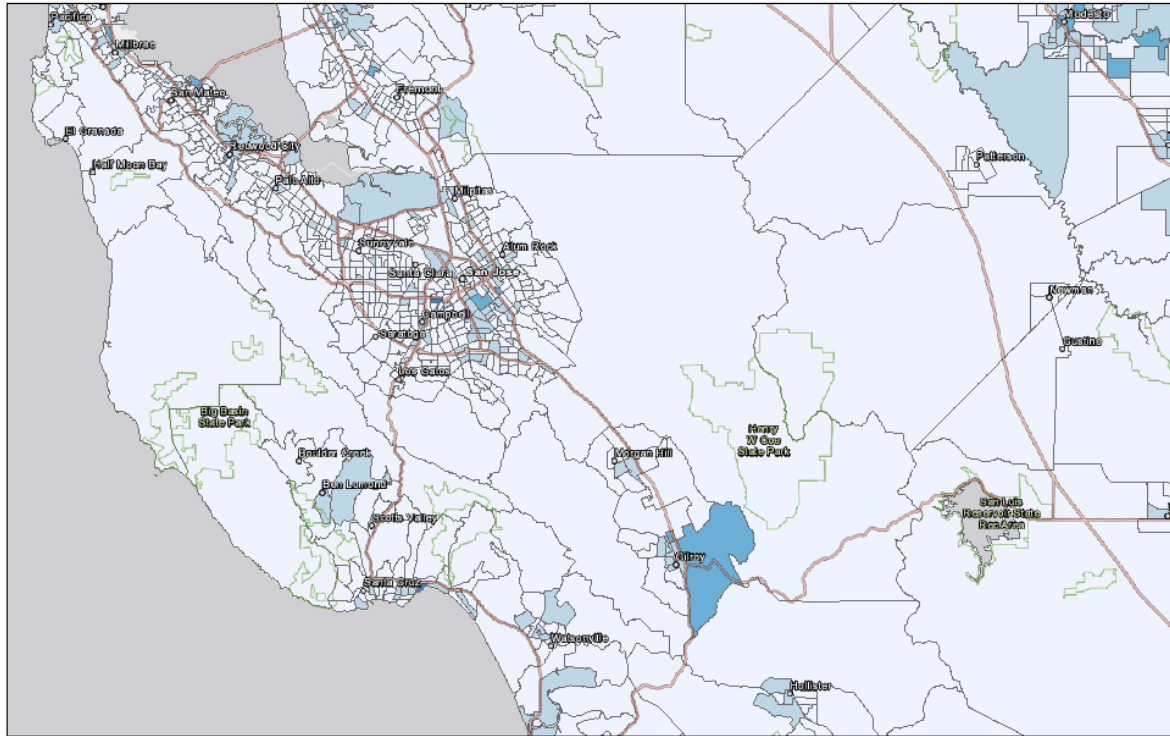community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data
Viewer.

Map B.22: Percent of Children in Married Couple Households by Census Tract, Region, 2021

8/4/2023, 9:37:38 AM

Percent of Children in Married Couple Households (ACS, 2017-2021) - Tract

- 0% - 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%

1:1,643,095

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Maps B.23 and B.24 show the percentage of children living in households with a female householder (no spouse present) in Santa Clara County and the Region. In line with the findings presented above, a small share of children live in a single head household in the county and region.

However, there are notable concentrations of these households in the county, specifically in San José and Gilroy. San José has one census tract where up to 60% of children live with female householders while Gilroy (in its entirety) show up to 60% of children living with female householders. Patterns in Gilroy are particularly important given the city's large population of working class residents and rural communities. In fact, according to research from the University of California, Berkely, two of the most segregated neighborhoods in the region are located in Gilroy.[8] Regional concentrations in the Bay Area are located in San Francisco, Oakland, and Redwood City—all of which are of traditionally lower incomes.

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[8] Stephen Menendian, Samir Gambhir, and Othering & Belonging Institute, "Racial Segregation in the San Francisco Bay Area, Part 1," *UC Berkeley* (University of California, Berkeley, October 30, 2018), https://belonging.berkeley.edu/racial-segregation-san-francisco-bay-area-part-1.

Map B.23: Percent of Children in Female Householder by Census Tract, Santa Clara County, 2021

8/4/2023, 9:23:14 AM

Children in Female Householder No Spouse Present (ACS, 2017-2021) - Tract

Less than 20%

20% - 40%

40% - 60%

60% - 80%
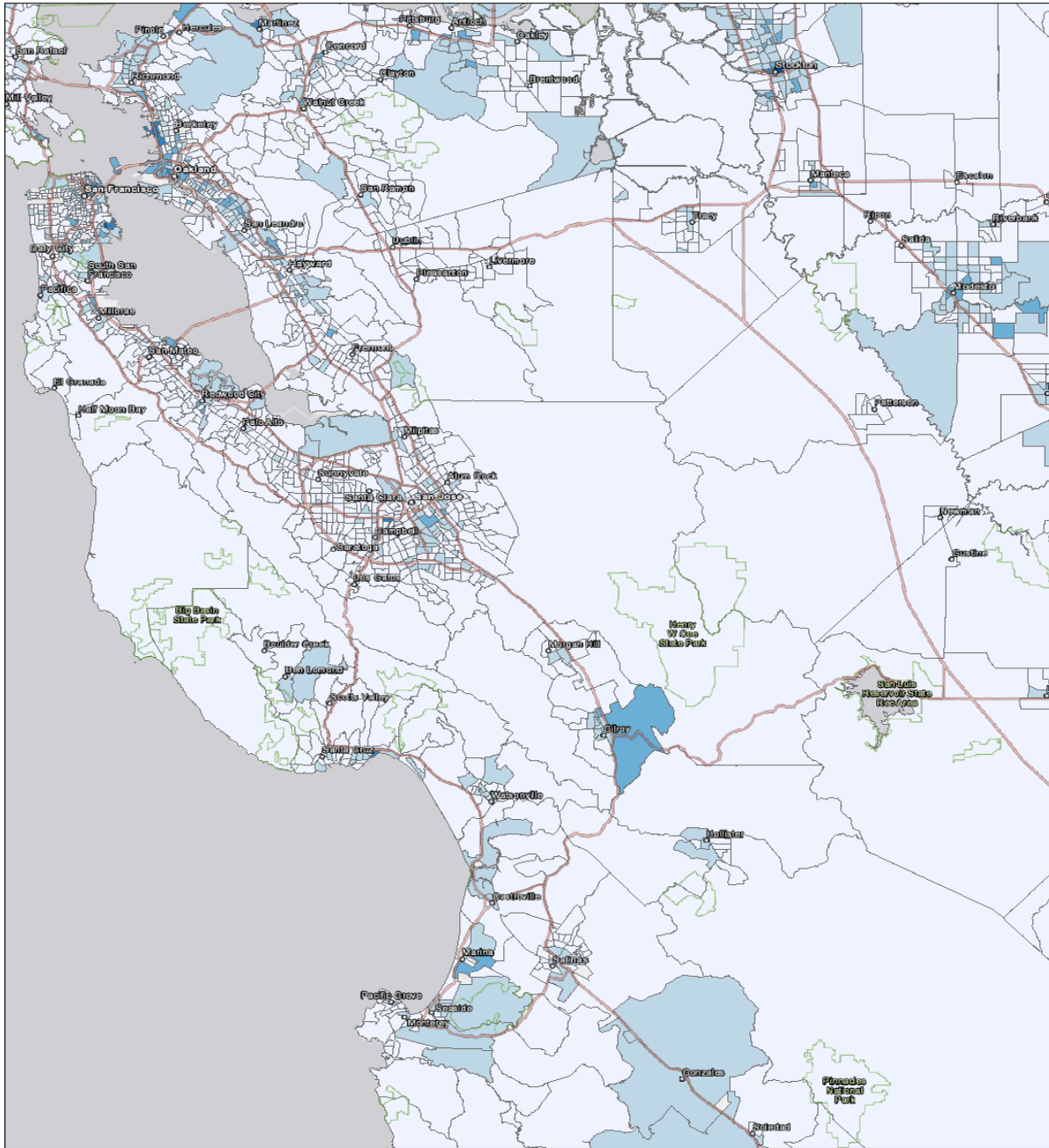
1:755,182

0   5   10   20 mi
0   5   10   20 km

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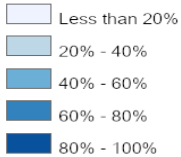
Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.24: Percentage of Children in Female Householder, No Spouse/Partner Present Households by Census Tract, Region, 2021

7/28/2023, 11:54:15 PM

Children in Female Householder No Spouse Present (ACS, 2017-2021) - Tract
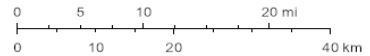
Less than 20%

20% - 40%

40% - 60%

60% - 80%

80% - 100%

1:687,395

0   5   10   20 mi

0   10   20   40 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and
the GIS user community, Esri, HERE, Garmin, USGS, EPA,
NPS

Maps B.25 and B.26 show the percentage of residents living with a spouse in Santa Clara County and the Region in 2021. Residents living with their spouse are more likely to be

living in Campbell, Los Gatos, Saratoga, and Sunnyvale. Of jurisdictions in the county, Sunnyvale has the largest share of residents living with a spouse at over 80%. Overall, these patterns are consistent with regional trends: households are concentrated in Oakland and Livermore.

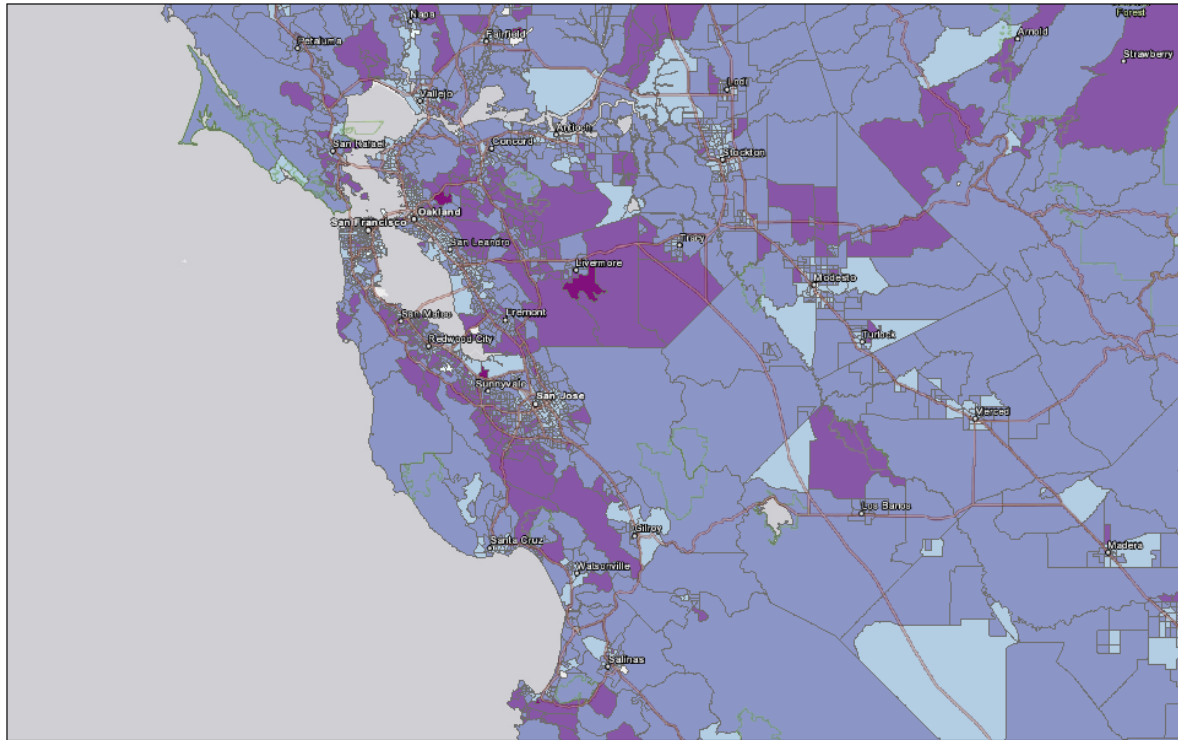Map B.25: Percent of Population Living with Spouse by Census Tract, Santa Clara County, 2021
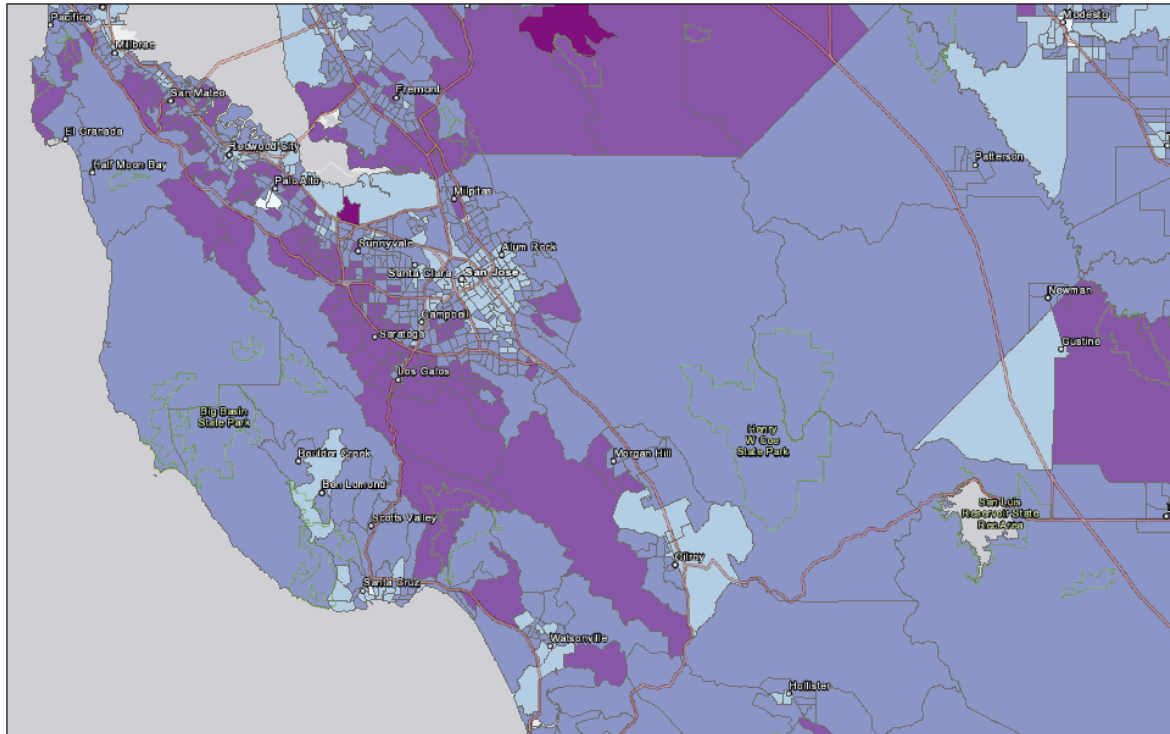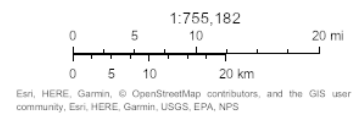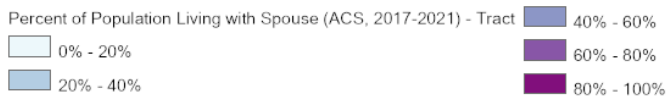
Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.26: Percent of Population Living with Spouse by Census Tract, Region, 2021

8/4/2023, 9:36:36 AM

Percent of Population Living with Spouse (ACS, 2017-2021) - Tract

- 0% - 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%

1:1,643,095

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS
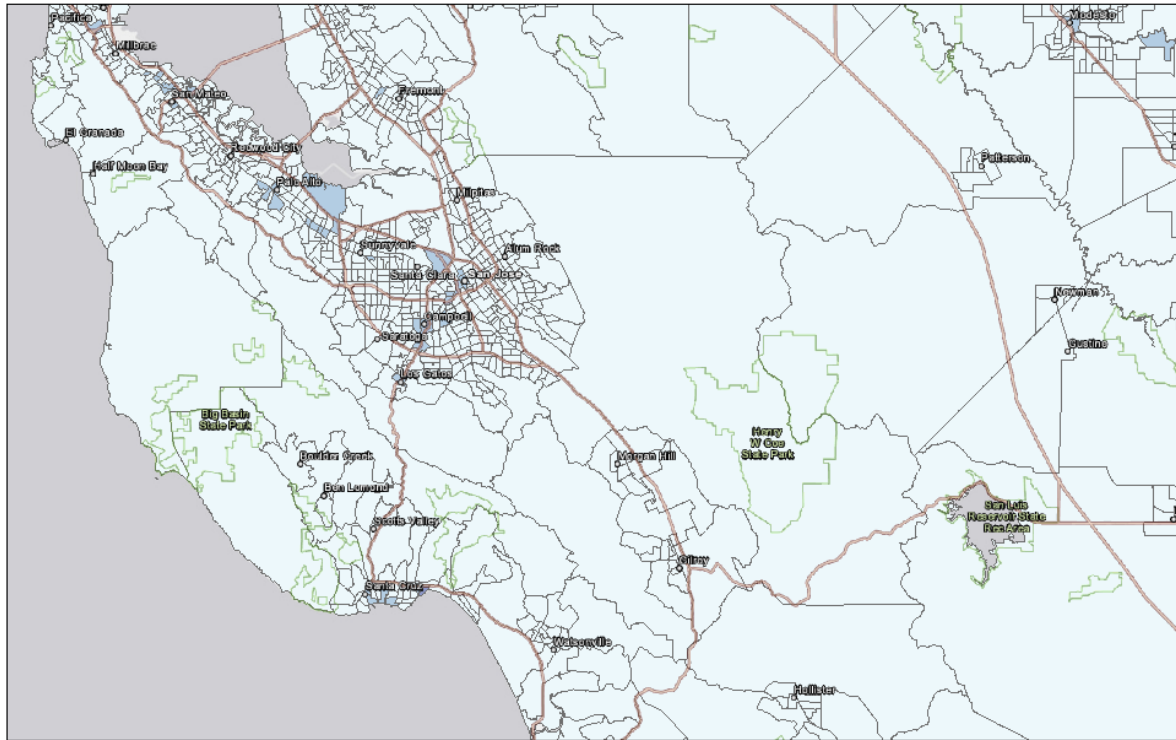
Source: California Department of Housing and Community Development AFFH Data Viewer.

Given the above findings, it is unsurprising that very few residents live alone in Santa Clara County and most of the Region. Densely populated areas in the region have larger shares of residents living alone, specifically San Francisco, City of San Mateo, and Santa Cruz.

Concentrations in the county include communities in Palo Alto, Saratoga, Campbell, Santa Clara, and San José. These findings are shown in Maps B.30 and B.31.

Map B.27: Percent of Population Living Alone by Census Tract, Santa Clara County, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.28: Percent of Population Living Alone by Census Tract, Region, 2021

8/4/2023, 9:38:08 AM

Percent of Population Living Alone (ACS, 2017-2021) - Tract

- 0% - 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%

1:1,643,095

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Segregation by Disability Status. According to 2021 5-year ACS data, only eight percent (8%) of Santa Clara County have a disability. Maps B.29 and B.30 show the percentage of residents with a disability in Santa Clara County and the Region. Overall, there are no significant concentrations of disabled residents in the county though one census tract in San José has a larger population of residents with a disability at between 20% and 30% of the total population. These patterns are similar to the Region, excluding communities in San Francisco, Oakland, and Walnut Creek.

Map B.29: Population with a Disability by Census Tract, Santa Clara County, 2021

8/4/2023, 12:04:02 PM

Population With a Disability (ACS, 2017-2021) - Tract   10% - 20%
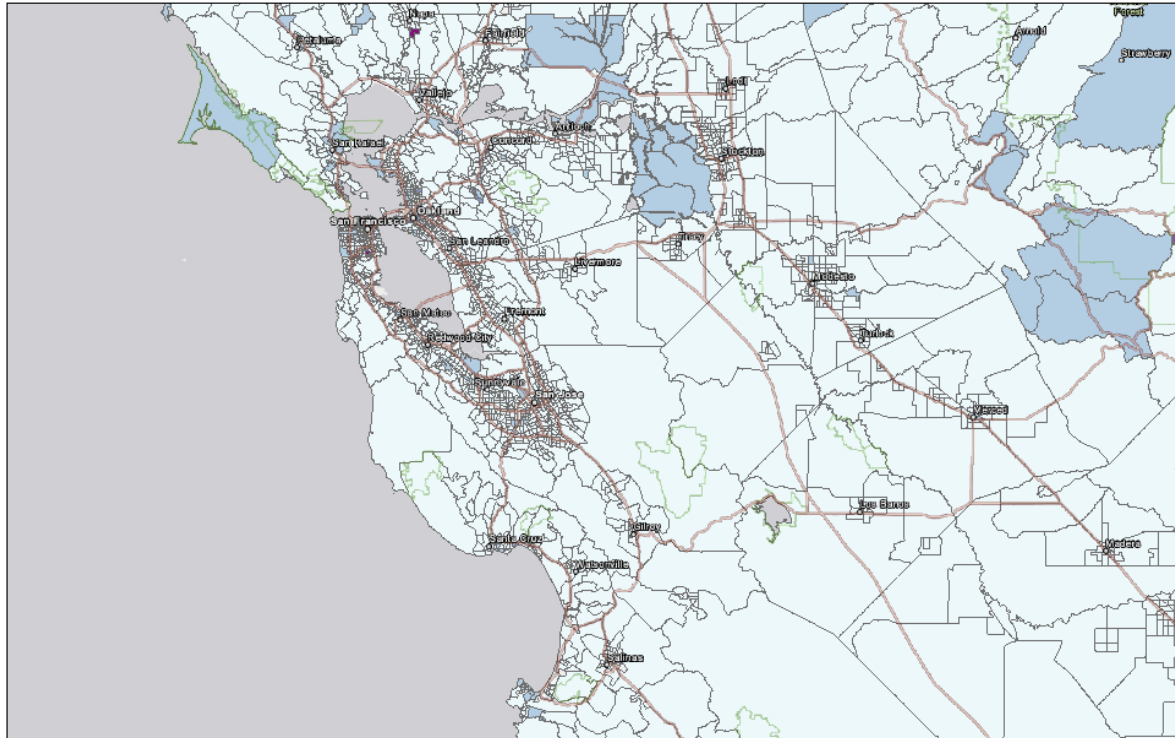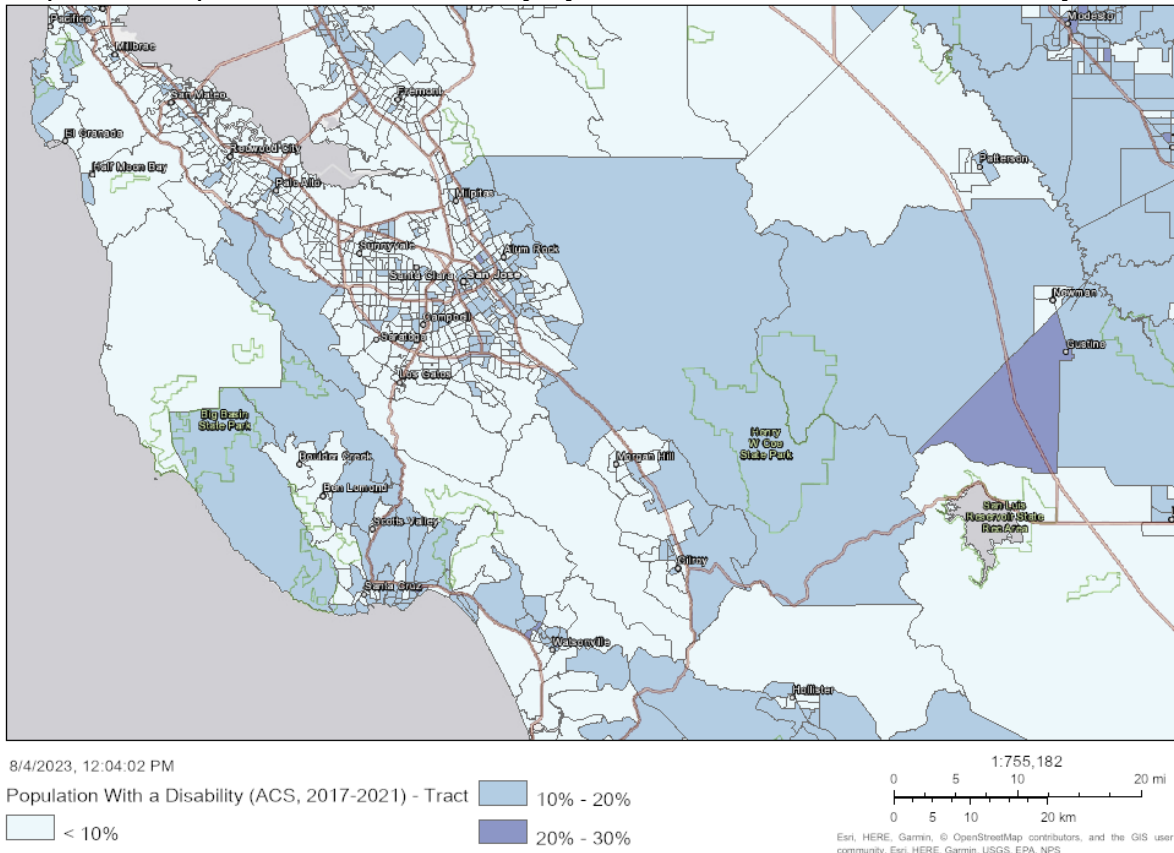
< 10%   20% - 30%

1:755,182

0   5   10   20 mi

0   5   10   20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.
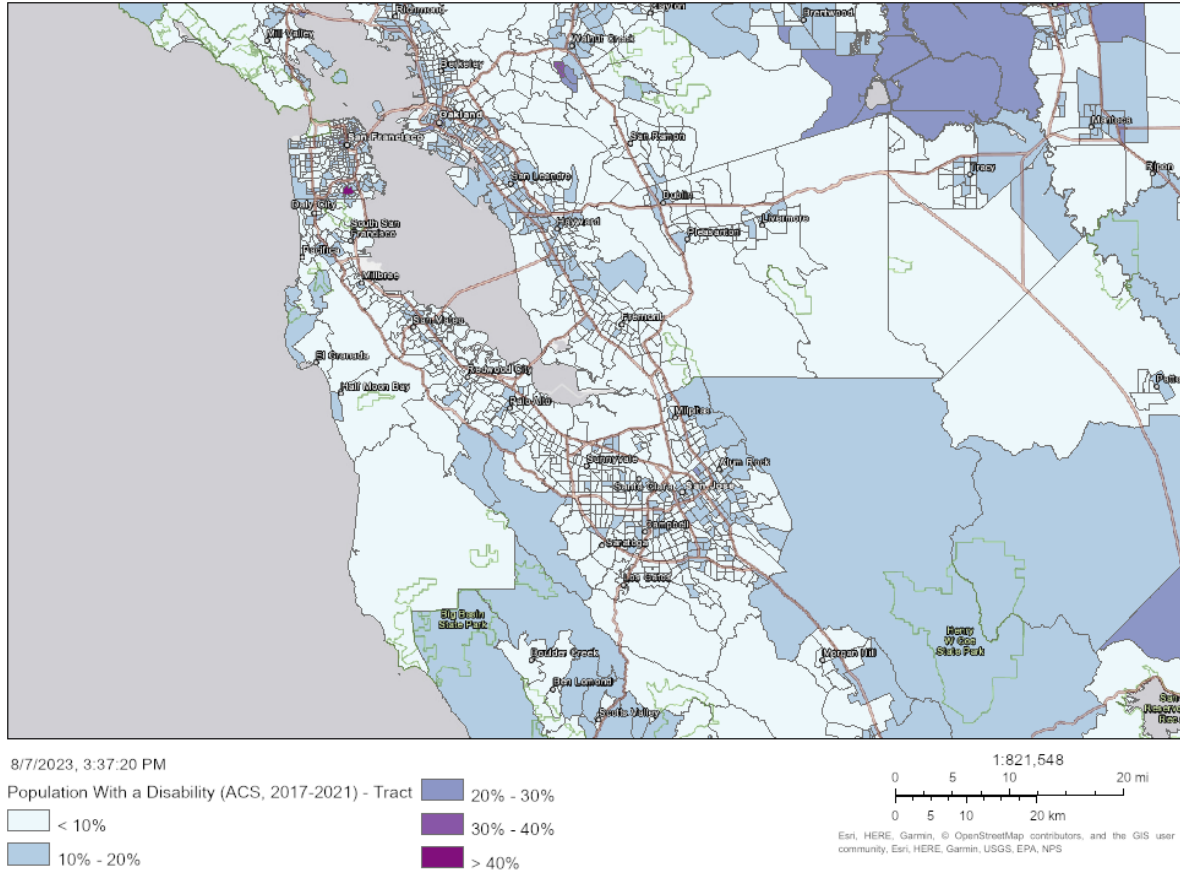
Map B.30: Population with a Disability by Census Tract, Region

8/7/2023, 3:37:20 PM

Population With a Disability (ACS, 2017-2021) - Tract

☐ < 10%	■ 20% - 30%
■ 10% - 20%	■ 30% - 40%
	■ > 40%

1:821,548

0   5   10   20 mi

0   5   10   20 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Segregation by Renter and Owner-Occupied Housing Types. There are no areas with high concentrations of renters in the Unincorporated County. In the region, renter households are concentrated in the city of San José; in a corridor along El Camino Real spanning the cities of Mountain View, Palo Alto, Santa Clara, and Sunnyvale; in the unincorporated area encompassing the campus of Stanford University and its immediate surroundings; in Gilroy; and in Hollister. These areas include most of the segregated, predominantly Latinx areas in the region, with the exception of some predominantly Latinx areas in the furthest east portions of the east side of San José. They also include some comparatively integrated areas, particularly Mountain View, Santa Clara, and Sunnyvale. By contrast, areas with high concentrations of owner-occupied homes include Cupertino, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, Saratoga, south San José, the hills to the east of San José, and rural areas in South County and in neighboring San Benito County. These areas include areas with relatively low Latinx populations, as well as low Vietnamese populations, though south San José is relatively integrated in comparison to other predominantly owner-occupied communities.

Map B.31: Percent of Households in Renter-Occupied Housing Units, Santa Clara County and Region

7/29/2023, 9:17:48 AM
Renter Occupied Housing Units (ACS, 2017-2021) - Tract

- <20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%

1:687,395

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS
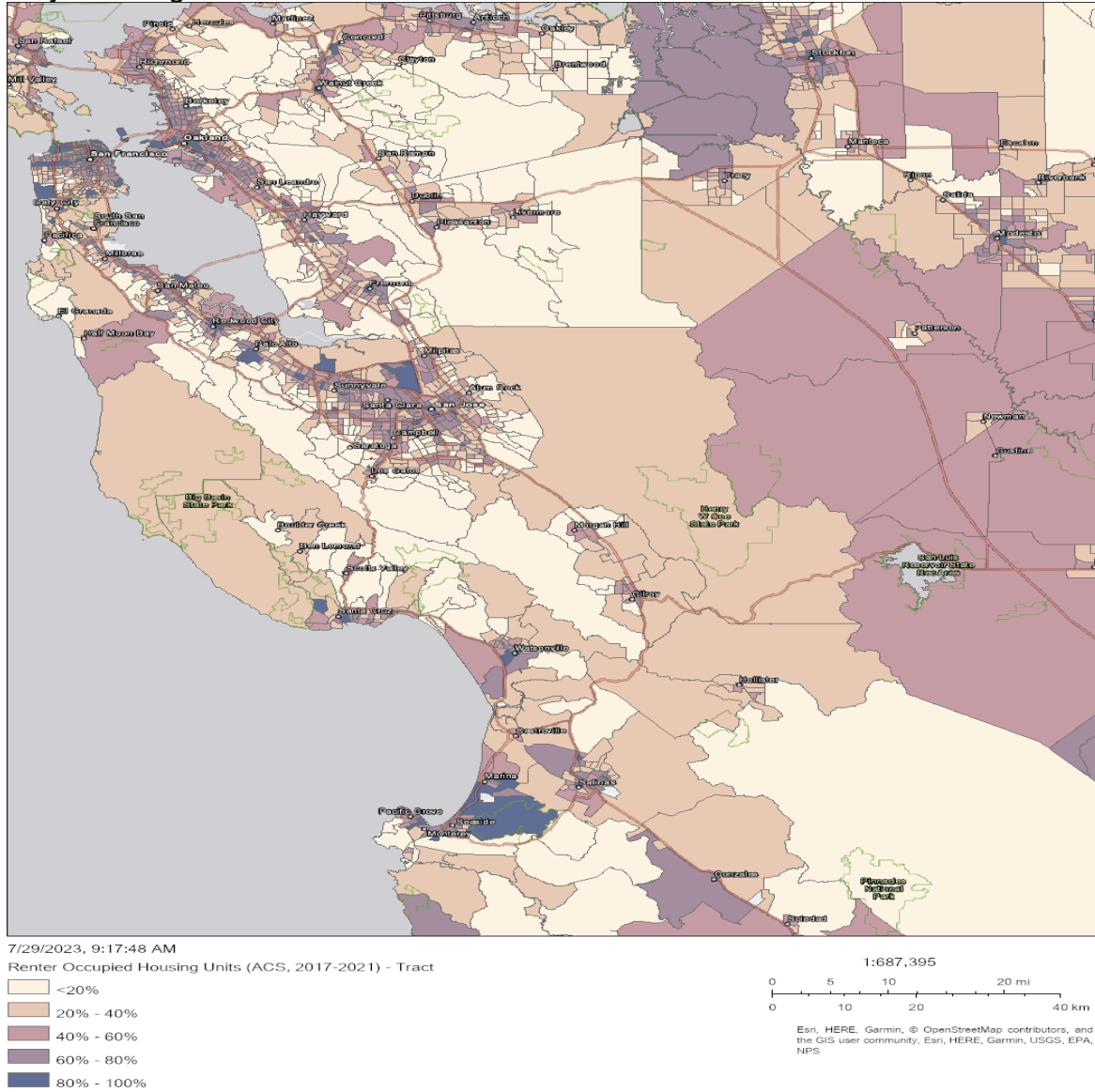
Contributing Factors of Segregation. *Consider the listed factors and any other factors affecting the jurisdiction and region. Identify factors that significantly create, contribute to, perpetuate, or increase the severity of segregation.*

Please see section X.5, Contributing Factors Appendix, for further discussion of the following Contributing Factors to Segregation. Please see section X.4 for more details on the proposed goals and actions to address these contributing factors.

- Community opposition
- Displacement of residents due to economic pressures
- Lack of community revitalization strategies
- Lack of private investment in specific neighborhoods

60

- Lack of public investment in specific, neighborhoods, including services and amenities
- Lack of local or regional cooperation
- Land use and zoning laws
- Lending discrimination
- Location and type of affordable housing
- Loss of affordable housing
- Occupancy codes and restrictions
- Private discrimination
- Source of income discrimination

ii: Racially or Ethnically Concentrated Areas of Poverty and Racially Concentrated Areas of Affluence

Racially Concentrated Area of Poverty or an Ethnically Concentrated Area of Poverty (R/ECAP) and Racially Concentrated Areas of Affluence (RCAAs) represent opposing ends of the segregation spectrum from racially or ethnically segregated areas with high poverty rates to affluent predominantly White neighborhoods. Historically, HUD has paid particular attention to R/ECAPs as a focus of policy and obligations to AFFH. Recent research out of the University of Minnesota Humphrey School of Public Affairs argues for the inclusion of RCAAs to acknowledge current and past policies that created and perpetuate these areas of high opportunity and exclusion.[9]

It is important to note that R/ECAPs and RCAAs are not areas of focus because of racial and ethnic concentrations alone. This study recognizes that racial and ethnic clusters can be a part of fair housing choice if they occur in a non-discriminatory market. Rather, R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity, and conversely, RCAAs are meant to identify areas of particular advantage and exclusion.

R/ECAPs

HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty:

- A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR

- A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

Source: California Department of Housing and Community Development Guidance, 2021.

R/ECAPs are geographic areas with significant concentrations of poverty and minority populations. HUD has developed a census-tract based definition of R/ECAPs. In terms of racial or ethnic concentration, R/ECAPs are areas with a non-white population of 50 percent or more. With regards to poverty, R/ECAPs are census tracts in which 40 percent or more of individuals are living at or below the poverty limit or that have a poverty rate three times the average poverty rate for the metropolitan area, whichever threshold is lower. Racially Concentrated Areas of Affluence (RCAAs) are areas with concentrations of white residents and higher income residents. The California Department of Housing and Community Development (HCD) defines RCAAs as having a non-Hispanic white population concentration of at least 1.25 times that of the council of governments region

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[9] Goetz, E. G., Damiano, A., & Williams, R. A. (2019). Racially Concentrated Areas of Affluence: A Preliminary Investigation. Cityscape: A Journal of Policy Development and Research, 21(1), 99–124

in which a municipality is located and a median household income of at least 1.5 times that of the relevant council of governments region.

Where one lives has a substantial effect on mental and physical health, education, crime levels, and economic opportunity. Urban areas that are more residentially segregated by race and income tend to have lower levels of upward economic mobility than other areas. Research has found that racial inequality is thus amplified by residential segregation. Concentrated poverty is also associated with higher crime rates and worse health outcomes. However, these areas may also offer some opportunities as well. Individuals may actively choose to settle in neighborhoods containing R/ECAPs due to proximity to job centers. Ethnic enclaves in particular may help immigrants build a sense of community and adapt to life in the U.S. The businesses, social networks, and institutions in ethnic enclaves may help immigrants preserve their cultural identities while providing a variety of services that allow them to establish themselves in their new homes. Overall, identifying R/ECAPs facilitates understanding of entrenched patterns of segregation and poverty. RCAAs may be home to concentrated advantage across a range of opportunity indicators, and many RCAAs developed as they did, in part, as a result of historic housing segregation and explicitly discriminatory practices.

R/ECAP and RCAA tracts in Santa Clara County and the B Region. When identifying and analyzing R/ECAPS in Santa Clara County and the Region, it is crucial that the local conditions of these areas be considered to inform fair housing goals, policies, and programs. Importantly, patterns of racial segregation significantly impact concentrated areas of poverty for marginalized groups. As discussed in previous sections, segregation patterns and poverty concentrations are the result of discriminatory housing practices and zoning and land use policies (among others). As written in UC Berkeley's Racial Segregation in the San Francisco Bay Area Report, "City planners zoned areas adjacent to neighborhoods with apartment buildings and multifamily units (which were predominantly low income and Black) for industrial and commercial use, concentrating poverty and exposing these communities to dangerous environmental hazards."[10]

Research has documented the negative impacts of concentrated poverty on economic and social opportunities and outcomes.[11] These impacts have been entrenched in racially concentrated areas of poverty and reinforce socioeconomic disparities along racial lines.[12] The intersection of segregation and poverty across the Region is clear and can be demonstrated by children's income as well as the decreased likelihood of moving to a low poverty neighborhood in adulthood.[13]

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[10] Othering & Belonging Institute, "Racial Segregation in the San Francisco Bay Area," *UC Berkeley* (University of California, Berkeley, February 6, 2019), https://belonging.berkeley.edu/segregationinthebay.
[11] Edward G. Goetz, Anthony Damiano, Rashad A. Williams, and University of Minnesota, "Racially Concentrated Areas of Affluence: A Preliminary Investigation," *Cityscape: A Journal of Policy Development and Research* 21, no. 1 (2019), https://www.huduser.gov/portal/periodicals/cityscpe/vol21num1/ch4.pdf.
[12] Ibid.
[13] Othering & Belonging Institute, "Racial Segregation in the San Francisco Bay Area."

The California Department of Housing and Community Development (HCD) created an alternative metric for Racially Concentrated Areas of Affluence (RCAA) to better reflect California's relative diversity and regional conditions. According to HCD, RCAAs are areas with census tracts with a Location Quotient (LQ) of more than 1.25 and a median income 1.5 times higher than the COG AMI (or 1.5 times the state AMI, whichever is lower).[14]

Map B.32: High Segregation and Poverty, Santa Clara County and Region
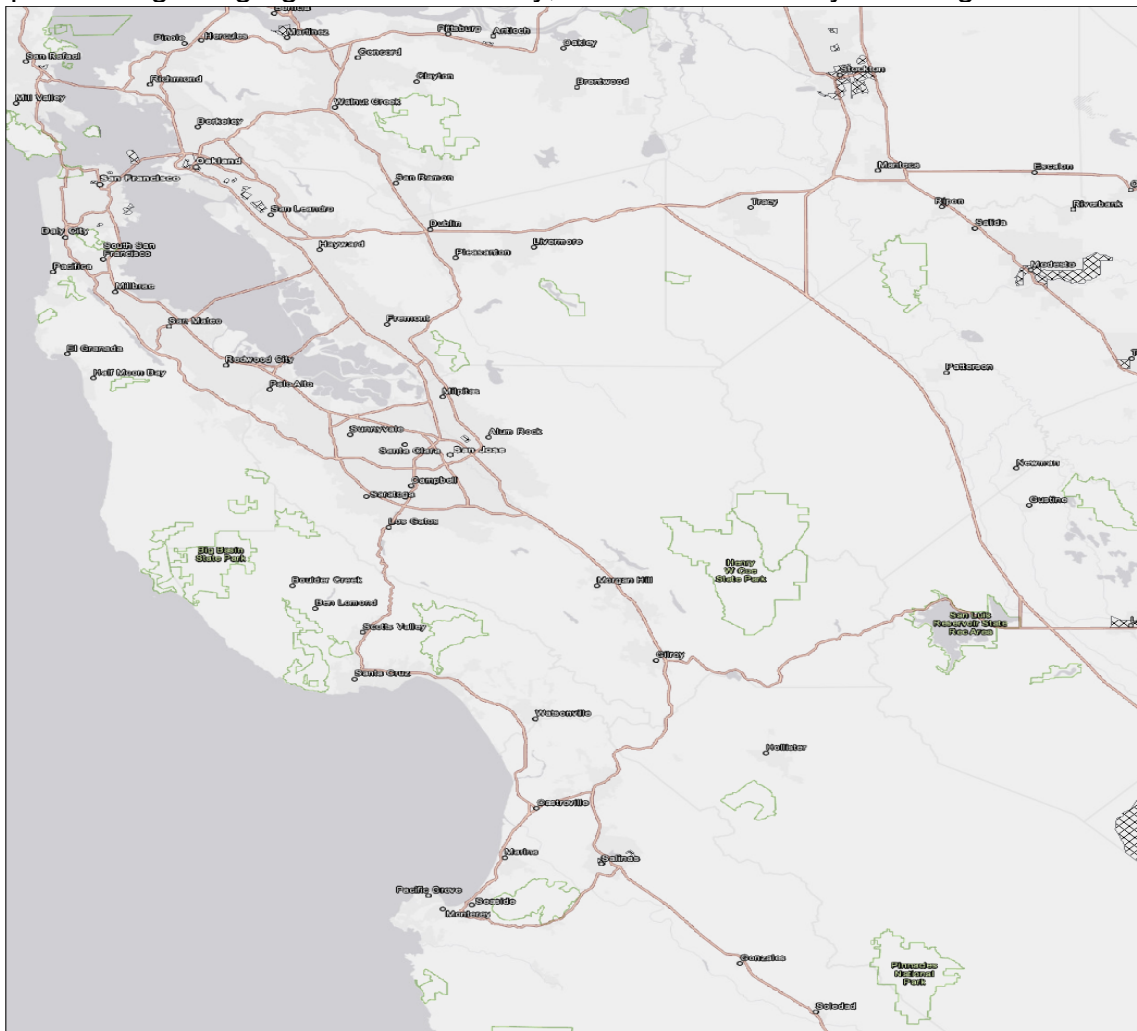
7/29/2023, 11:47:17 AM

⬛ COG Geography TCAC/HCD Opportunity Map - High Segregation and Poverty (HCD, 2023) - Tract

1:698,160

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS
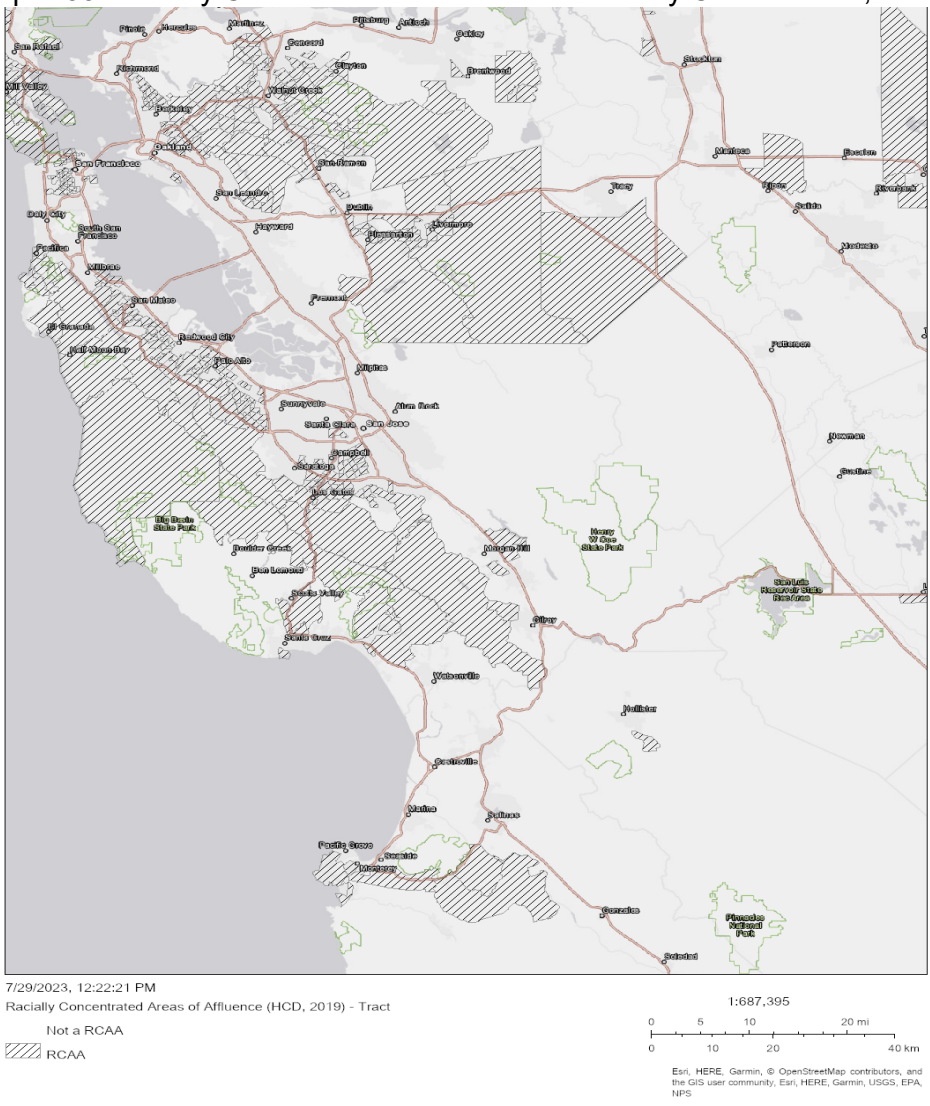
Source: California Department of Housing and Community Development AFFH Data Viewer.

There is one area of high segregation and poverty in Santa Clara County and the region, located in in San José. Other areas outside of the region where there is high segregation and poverty include Lodi, Stockton, Modesto, and Turlock.

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[14] https://abag.ca.gov/technical-assistance/racially-concentrated-areas-affluence.

There is currently only one R/ECAP that is either partially or entirely in Unincorporated Santa Clara County. This R/ECAP is located in south-central San José and includes the County Fairgrounds, an unincorporated enclave with no residential development, along with the adjoining residential areas that are within city limits. Of note is a former R/ECAP on Stanford University's campus. Stanford campus's former R/ECAP included a significant population in the Unincorporated County. However, the reasons for its race/ethnicity and socioeconomic demographics are very different from the vast majority of R/ECAPs and are not truly reflective of the composition of a more traditional R/ECAP. More specifically, Stanford has a comparatively larger student population than surrounding communities. Full-time students tend to have lower incomes and are more diverse than total residents in Santa Clara County and unincorporated areas.

Map B.33: Racially Concentrated Areas of Affluence by Census Tract, Santa Clara County, 2021
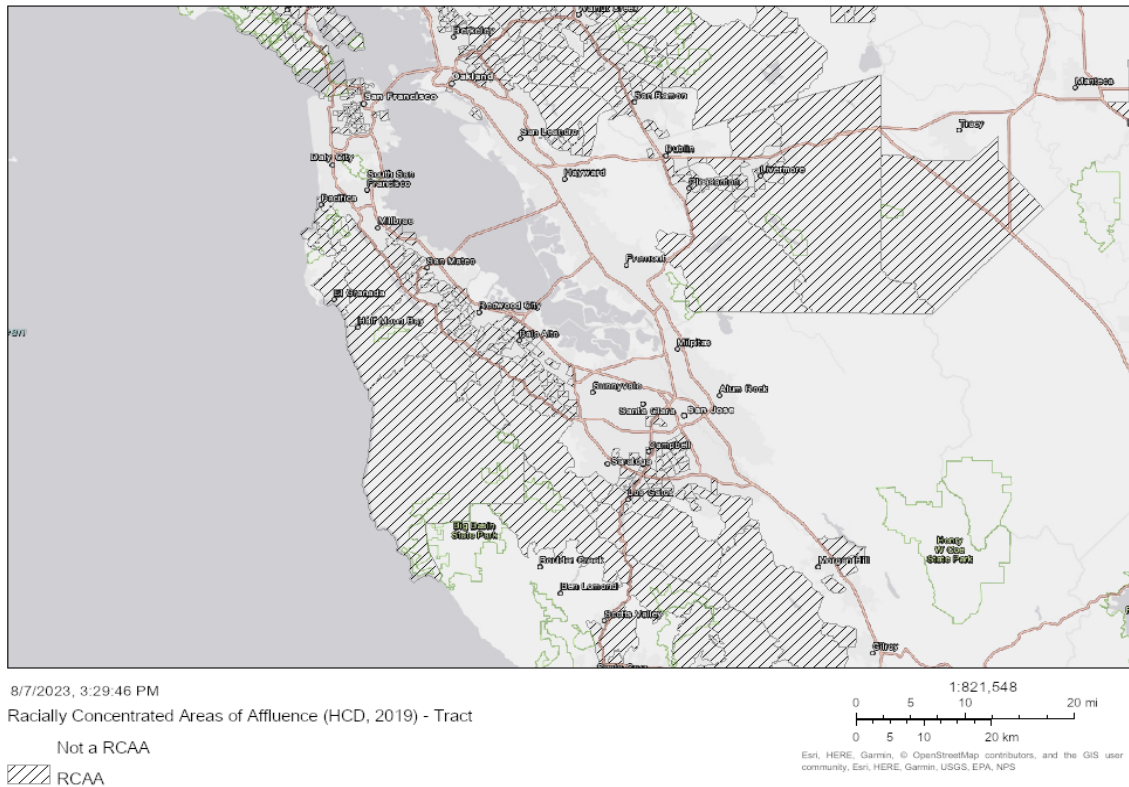

Source: California Department of Housing and Community Development AFFH Data Viewer.

Most of Unincorporated County is not located in Racially Concentrated Areas of Affluence. The areas of the county located in RCAAs include the western parts of Santa Clara County, Morgan Hill, Campbell, and Los Gatos. These areas have relatively higher household incomes, relatively higher concentrations of white residents, and relatively lower concentrations of Hispanic residents.

At the same time, rather than being places where development patterns were established by historical patterns of segregation, these areas are ones in which relatively recent, single-family homes predominate. The relative lack of multifamily housing in these areas likely plays some role in their race and socioeconomic status demographics but not to the same extent as the age of the housing. It is also important to note that, although these areas meet the definition of RCAAs, they actually have much lower household incomes than the most affluent parts of the region, some of which are not RCAAs. This is because a number of the highest income census tracts in the region, located in Cupertino and Saratoga, in particular, have relatively low white population concentrations and majority Asian and Pacific Islander populations.

In the Region, RCAAs are concentrated in the West Valley as well as in parts of South San José. There is also one RCAA in Ridgemark, an unincorporated place just south of Hollister in San Benito County.
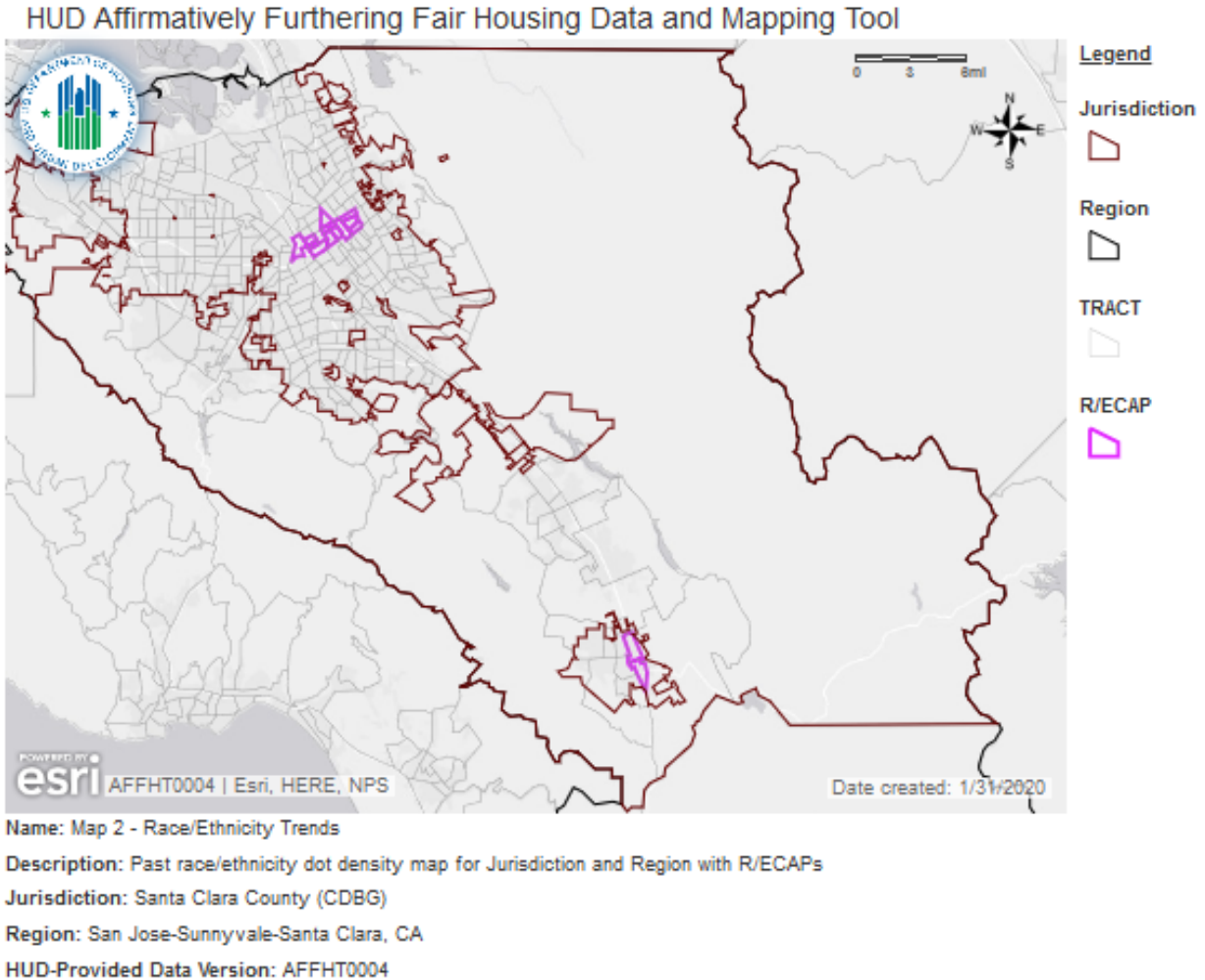
Map B.34: Racially Concentrated Areas of Affluence by Census Tract, Region, 2019

Source: California Department of Housing and Community Development AFFH Data Viewer.
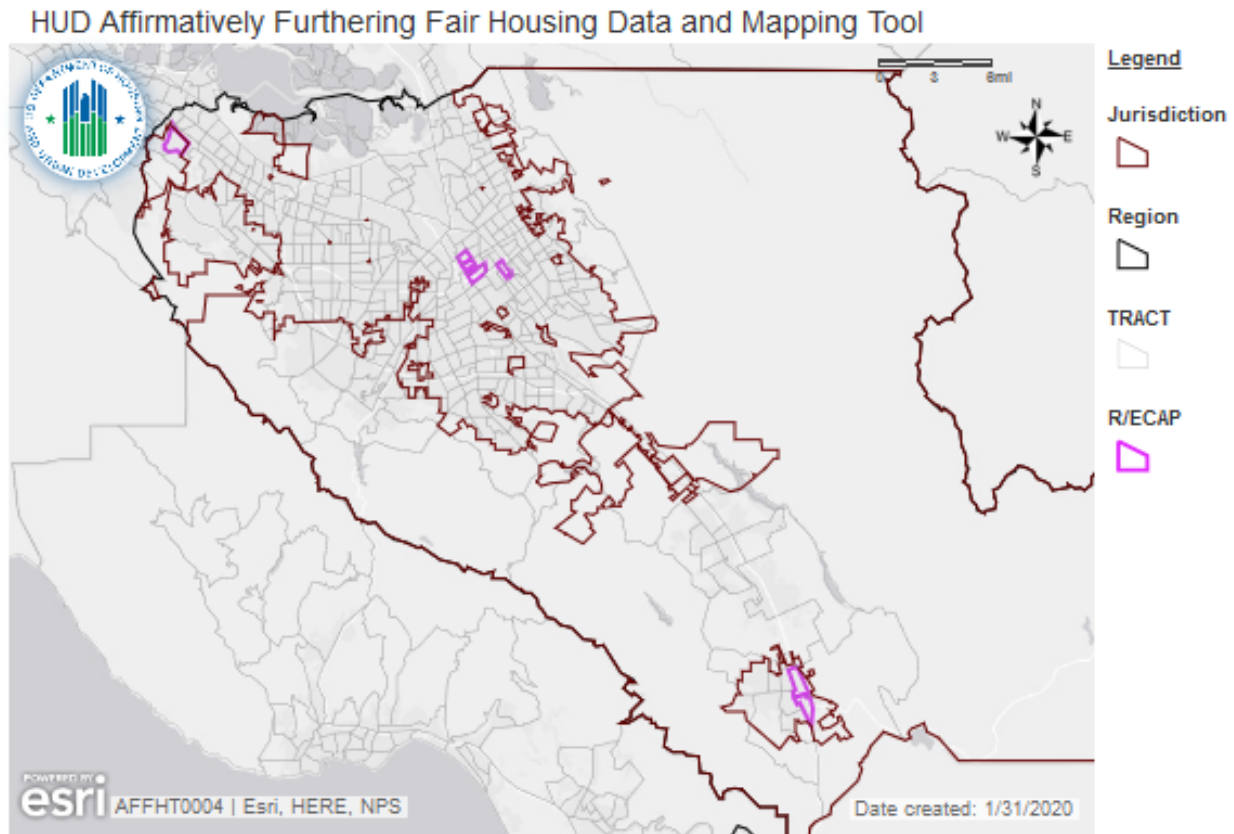
R/ECAP Trends in Santa Clara County and Region 1990-2020. In 1990, there were no R/ECAPs in Unincorporated Santa Clara County. There were two R/ECAPs in the center of Gilroy, as well as 12 in San José, each of which are directly adjacent. These R/ECAPs reflect the high levels of segregation in eastern San José and central Gilroy present in 1990.

Map B.35: R/ECAPs in 1990, Santa Clara County

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 2 - Race/Ethnicity Trends

Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Santa Clara County (CDBG)

Region: San Jose-Sunnyvale-Santa Clara, CA

HUD-Provided Data Version: AFFHT0004

In 2000, there was one new R/ECAP in the northwestern corner of the Unincorporated County, but it was an anomaly. Located on the Stanford University campus, it likely had a diverse student body who earned little or no income. The two adjacent R/ECAPs in Gilroy remained, but the number of R/ECAPs in San José decreased. Only five R/ECAPs remained in San José, four of which were adjacent to one another with the fifth close by. While the San José R/ECAPs in 1990 stretched horizontally across the city, in 2000, they were located in the same general area but stretched vertically. A notable difference between 1990 and 2000 was an increase in overall diversity, resulting in a reduction of racial segregation. This increase in diversity, at least in part, explained the decrease in the number of R/ECAPs in 2000.

Map B.36: R/ECAPs in 2000, Santa Clara County

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 2 - Race/Ethnicity Trends

Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

Jurisdiction: Santa Clara County (CDBG)

Region: San Jose-Sunnyvale-Santa Clara, CA
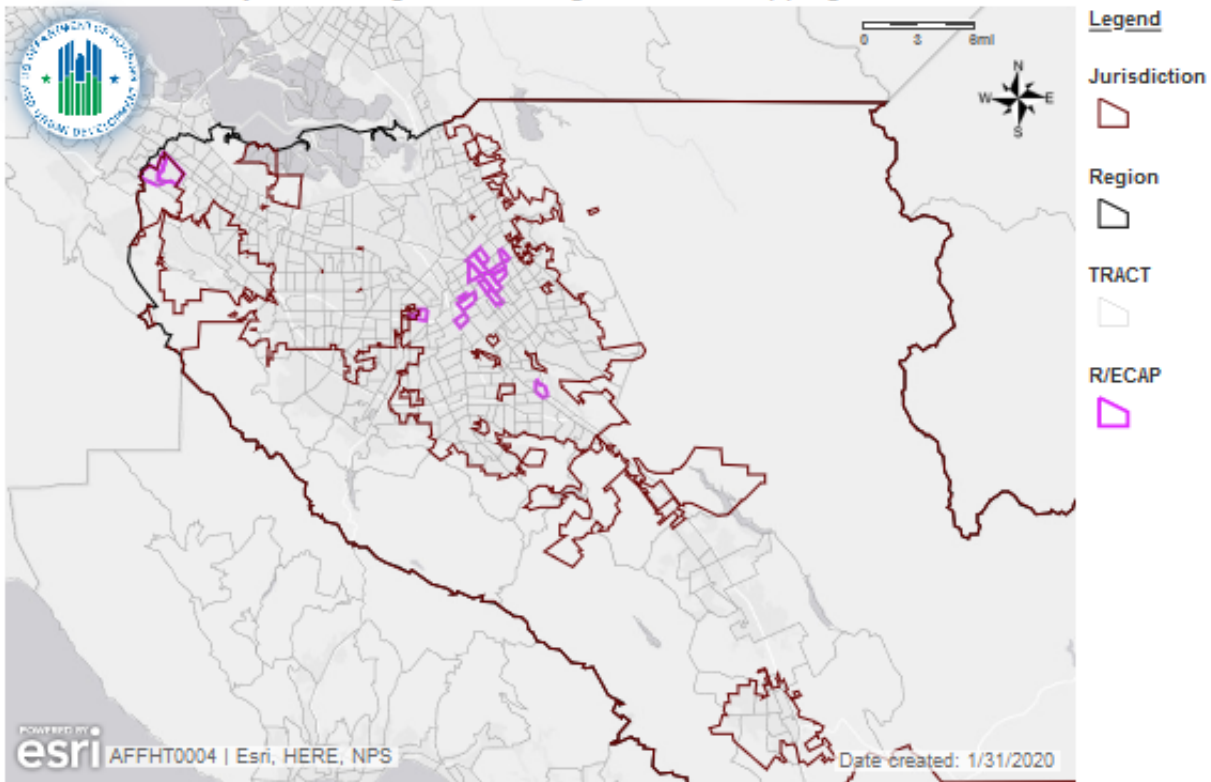
HUD-Provided Data Version: AFFHT0004

In 2010, the R/ECAPs map changed again. Nearly all the R/ECAPs from 2000 carried over, with new ones being located just to the east of the existing ones. Additionally, there were a couple located farther west, including one R/ECAP that was partially in the unincorporated Parkmoor neighborhood of San José, and one located farther south. The diversity of the County also continued to grow in this period, which might explain the shifting of some of the R/ECAPs away from the eastern-central part of San José. Gilroy's two R/ECAPs in Gilroy were eliminated.

It is hard to fully explain the R/ECAP patterns observed, especially because this analysis utilizes a more generous definition for present-day R/ECAPs to capture the realities of the high cost of living in the area. However, even using the updated definition, R/ECAPs in San José have remained consistent, even while shifting slightly to adjacent census tracts over times. Notably, fewer R/ECAPs existed in 2000 than in 1990 or 2010. The increase in R/ECAPs from 2000 to 2010, and the shift toward the eastern side of San José, which has been historically segregated, might suggest a tendency toward resegregation. On the other hand, the elimination of the R/ECAPs in Gilroy, which has remained a majority-

minority city, might suggest an increase in the financial health of its residents, rather than a desegregation or a decrease in diversity.

In 2020, the R/ECAPs map changed again, and both Stanford and Parkmoor/Buena Vista were removed from the R/ECAP map. There are today 11 R/ECAPs identified in East and South San José and two R/ECAPs identified in central Gilroy. Of these, only one R/ECAP, located in the North Monterey area of San José, contains any unincorporated lands, the Santa Clara County Fairgrounds.

Map B.37: R/ECAPs in 2010, Santa Clara County

Name: Map 2 - Race/Ethnicity Trends
Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs
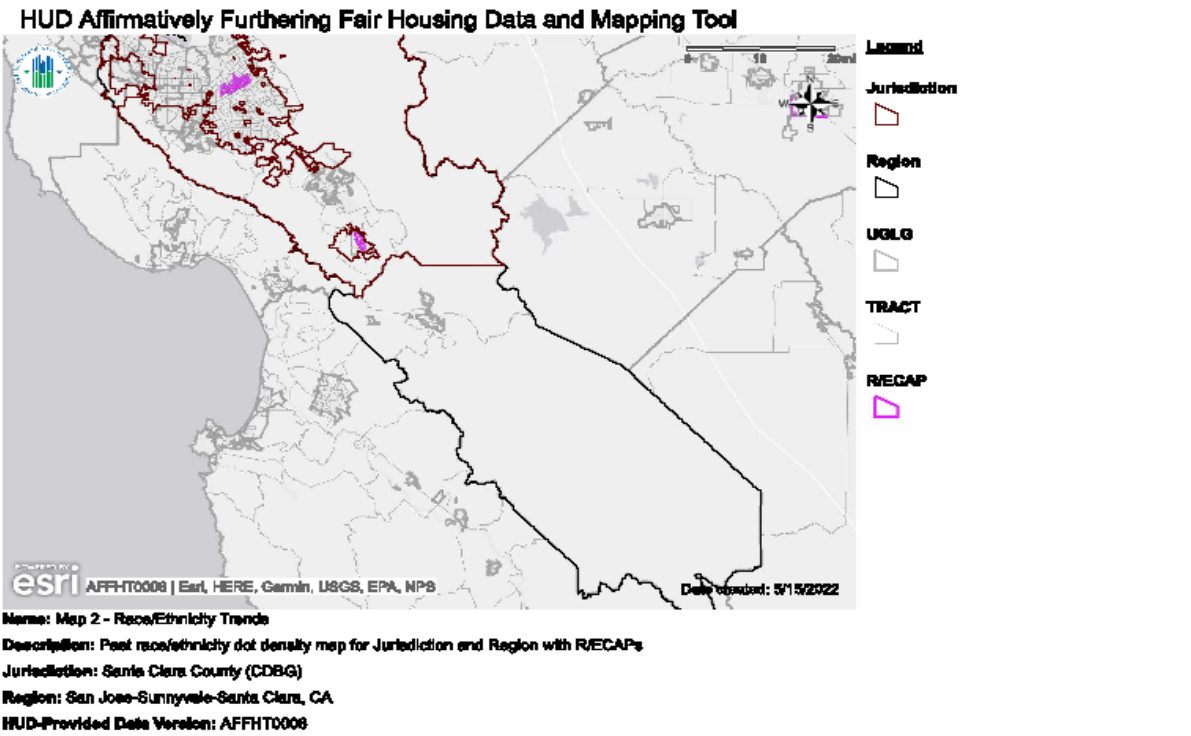Jurisdiction: Santa Clara County (CDBG)
Region: San Jose-Sunnyvale-Santa Clara, CA
HUD-Provided Data Version: AFFHT0004

The San José-Sunnyvale-Santa Clara Region has seen significant change since 1990. In the cluster of R/ECAPs in San José, Hispanic residents have become a greater concentration of the population as white residents have moved outwards. In contrast, the two census tracts designated as R/ECAPs in Gilroy in 2000 were no longer designated as R/ECAPs in 2010, despite having a greater concentration of Hispanic residents than earlier. These two census tracts have been re-designated as R/ECAPs, however, as of the latest data. In the northwest corner of the region, Stanford University has been designated as a R/ECAP since 2000, but this change likely comes from the fact that the

university's student population has included a smaller proportion of white residents over time.

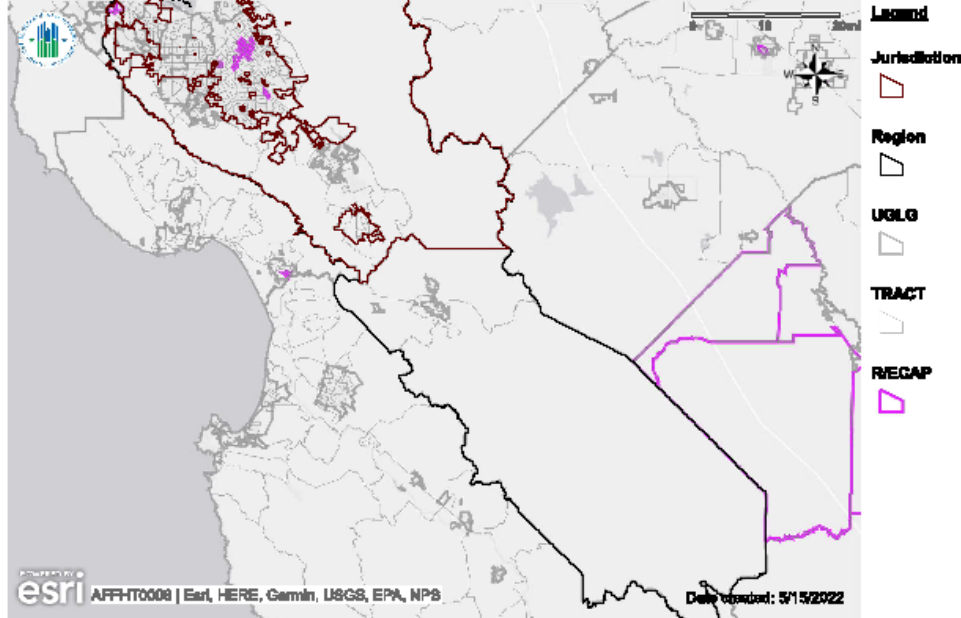Map B.38: R/ECAPs in 1990, Region

Map B.39: R/ECAPs in 2000, Region
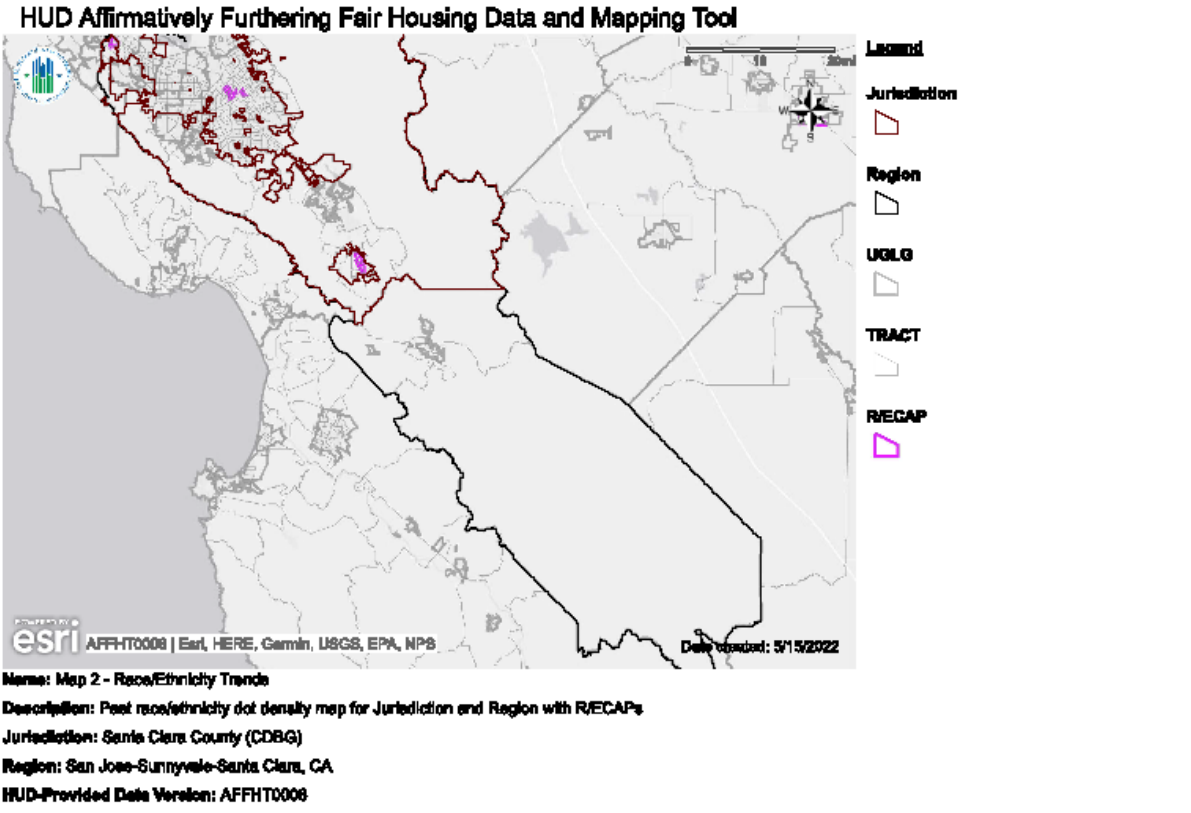
Map B.40: R/ECAPs in 2010, Region

Name: Map 2 - Race/Ethnicity Trends
Description: Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs
Jurisdiction: Santa Clara County (CDBG)
Region: San Jose-Sunnyvale-Santa Clara, CA
HUD-Provided Data Version: AFFHT0006

Contributing Factors of R/ECAPs.

Please see section X.5, Contributing Factors Appendix, for further discussion of the following Contributing Factors to R/ECAPs. Please see section X.4 for more details on the proposed goals and actions to address these contributing factors.

- Community opposition
- Deteriorated and abandoned properties
- Displacement of residents due to economic pressures
- Lack of community revitalization strategies
- Lack of local or regional cooperation
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Land use and zoning laws
- Location and type of affordable housing
- Loss of affordable housing
- Occupancy codes and restrictions
- Private discrimination
- Source of income discrimination

iii: Disparities in Access to Opportunity

This section discusses disparities in access to opportunity among protected classes including access to quality education, employment, transportation, and environment.
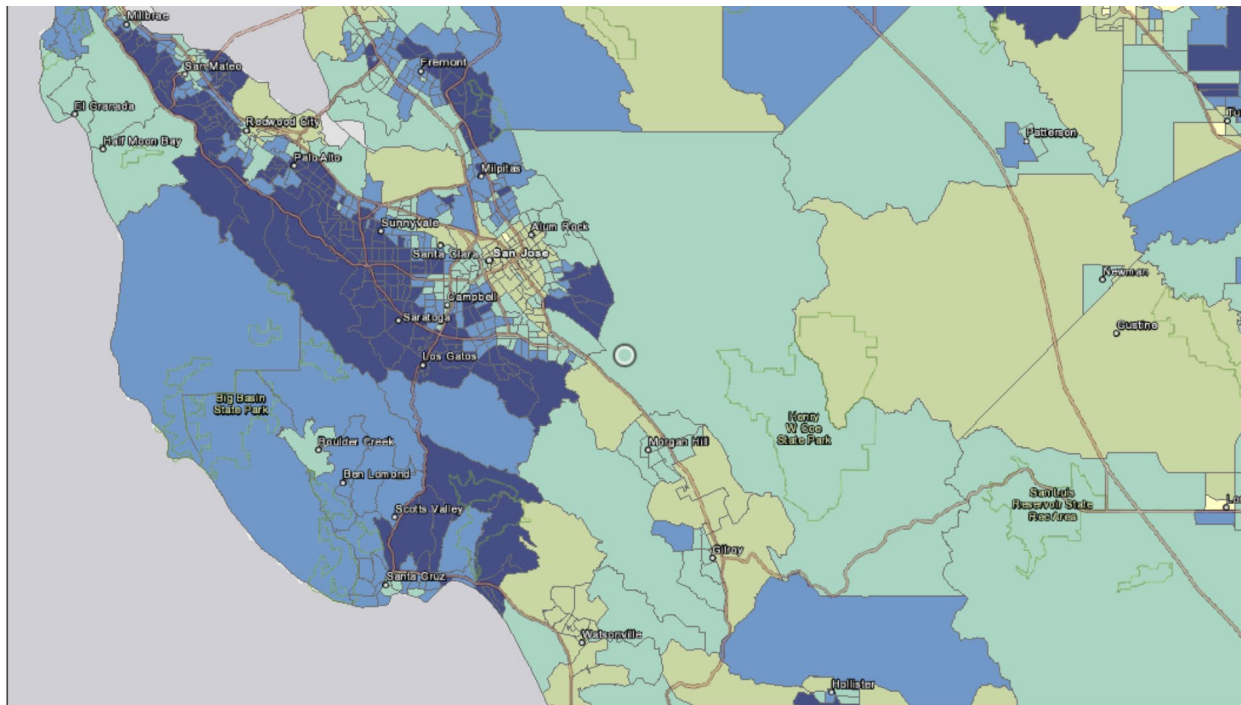

Access to Opportunity

"Access to opportunity is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to 'high resource' neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food, and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions)."

Source: California Department of Housing and Community Development Guidance, 2021, page 34.

The California Tax Credit Allocation Committee (TCAC) in collaboration with HCD developed a series of opportunity maps that help to identify areas of the community with good or poor access to opportunity for residents. These maps were developed to align funding allocations with the goal of improving outcomes for low-income residents—particularly children.

Map B.41: TCAC/HCD Opportunity Map - Composite Score by Census Tract, 2023

Overall, most areas of the County generally have high access to opportunity and limited exposure to adverse community factors, but it is not uniform. The higher resourced areas are generally the western and central areas of the county. The County's eastern areas are lower resourced and of lower income which is likely the result of discriminatory housing practices that led to public and private community disinvestment. Limited transportation options have also played a role by restricting access to local jobs and community assets.

Many of these trends are replicated regionally. With some notable exceptions, such as jobs-rich Cupertino, areas with greater transit and job access tend to be those with worse environmental health. Additionally, areas with less transit and job access tend to be those with greater access to proficient schools and low poverty neighborhoods. This mirrors patterns of segregation and R/ECAPs in the Region. R/ECAPs, which tend to be disproportionately Hispanic, generally have higher access to transportation and higher job proximity (which does not necessarily mean that neighborhood residents are able to secure those jobs) and less access to proficient schools, environmentally healthy neighborhoods, and low poverty neighborhoods.

This section provides an overview of patterns in disparities in access to opportunity based on where people live in Santa Clara County and the broader region, including the Region. This section reviews data concerning access to education, transportation, employment, and environmental health. The measures of access to opportunity compare census tracts in the area covered by this Assessment to all census tracts across the State of California, in most cases, or to all census tracts nationwide, for some. Therefore, it is important to keep in mind that data showing high access to public transportation, for example, relies on a comparison of the Unincorporated County and other parts of Santa Clara County to places like Redding or Bakersfield that have extremely limited transportation infrastructure in addition to places that are more genuinely comparable. Equally, environmental health data relies on a comparison of the area to rural areas with little vehicle traffic and little or no industrial activity. Access to opportunity can have a complex relationship with patterns of segregation, both reflecting existing segregation and reinforcing those patterns.

For example, in light of the correlation between race, ethnicity, and socioeconomic status, communities in Santa Clara County with high white, Chinese, and Indian populations often have stronger tax bases than communities with larger Latinx and Vietnamese populations. Since property taxes, though limited by Proposition 13, are a key component of funding for public services like education, parks, and recreation, the location of amenities like high-performing schools can follow these patterns of segregation. The patterns themselves can reinforce segregation when households with more economic mobility, who may be disproportionately white, Chinese, or Indian, prioritize moving to areas that already have strong public schools.

Disparities in Access to Opportunity – Education. This section explores education as an opportunity factor to identify educational disparities among residents in Santa Clara

County and the Unincorporated County. Educational opportunities are analyzed through the education level of residents, student demographics, academic performance and outcomes, and school readiness. An analysis of English learners, students in special education, and access to postsecondary education are also included.

Residents of Santa Clara County have high levels of education. According to 2021 5-year American Community Survey (ACS) data, 28% of residents have a bachelor's degree and 27% have a graduate or professional degree. Residents with a college education (or higher) tend to have higher incomes, particularly residents with graduate degrees. In 2021, the median earnings for these residents was almost $138,000 compared to less than $40,000 for residents that did not graduate high school. This is particularly important given the county's high housing prices and limited affordable inventory as residents in this group are likely struggling to avoid being cost burdened and/or displaced.

Local schools. Santa Clara County is served by 12 school districts and 32 Local Education Agencies (LEAs) including: the <u>Santa Clara County Office of Education</u>, elementary school districts, high school districts, and unified school districts. For the 2021-2022 academic school year, Santa Clara County had a total of 408 schools with a total enrollment of 241,326 students in elementary to high school.[15] The Office of Education for Santa Clara County provides a range of services to students, school districts, and for professional development.[16] These services include:

- Alternative education (court and community schools),
- Childcare resources and referrals,
- Early learning,
- Foster and homeless youth services,
- Migrant education,
- Opportunity Youth Academy,
- Special education,

- Environmental education programs,
- Inclusion services,
- Civic engagement,
- LGBTQ+ support,
- Behavioral interventions and supports,
- School climate, leadership, and instructional services,
- Universal design for learning, and
- Youth health and wellness.

In the 2021-2022 academic year, there were a total of 10,545 full-time teachers and 1,542 full and part-time employees. Teachers in the county have a median salary of $98,326, most of which will likely struggle to stay in the community with the county's limited affordable housing inventory. However, Santa Clara County and the Office of Education have worked diligently to expand housing opportunities for teachers and educators through advocacy efforts and several educator programs, including HUD's Good Neighbor Next Door; Teacher Next Door; Educator Mortgage; Homes for Heros;

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[15] https://www.sccoe.org/aboutsccoe/Documents/IMPACT_Brochure_2023.pdf.
[16] Ibid.

Homebuyer Empowerment Loan Program (HELP); Empower Homebuyers Santa Clara County; NeighborhoodLIFT; Housing Industry Pilot Program; and other local teacher assistance programs.

Figure B.1 provides an overview of the county's student population by race and ethnicity as well as special needs groups. Primary findings illustrated below include:

- **Santa Clara County has a diverse student population** compared to overall residents: 39% of students identify as Hispanic or Latino and 31% as Asian. Non-Hispanic White students account for only 17% of total students.
- **In the 2021-2022 academic year, 36% of students were socioeconomically disadvantaged**. The large number of disadvantaged students is likely related to the county's non-White student population which are more likely to face affordability challenges and housing barriers.

Figure B.1: Students by Race/Ethnicity and Special Needs, Santa Clara County, 2021-22

Source: Santa Clara County Office of Education.
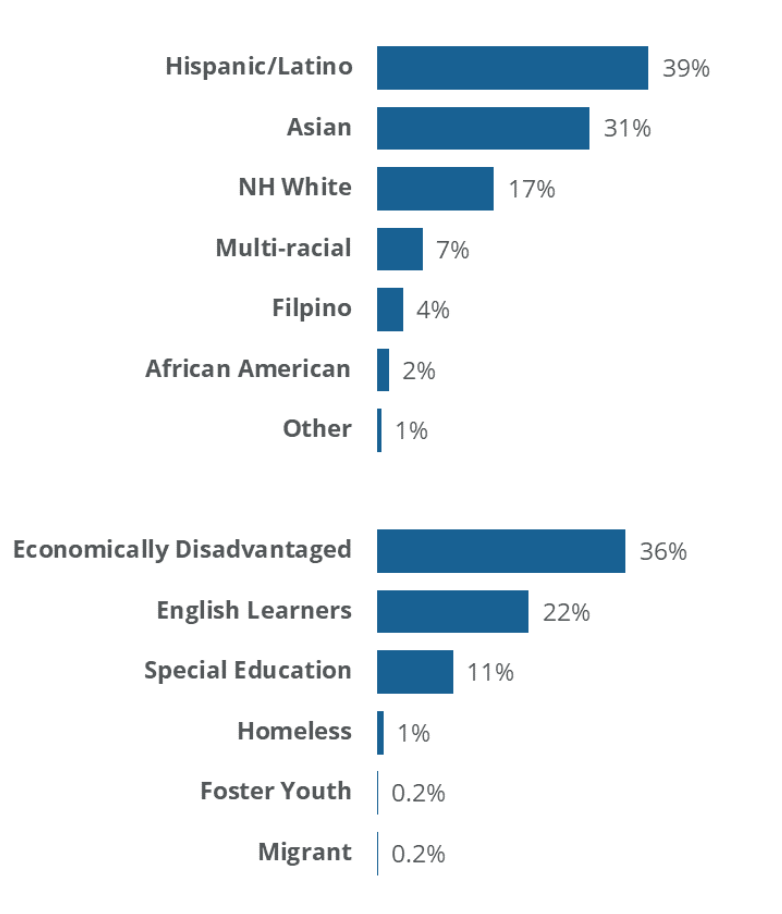
According to student data from the Office of Education, there were 4,480 English learners in Santa Clara County's school districts during the 2021-22 academic year (grades K-12). Students learning English are more likely to speak Spanish, Vietnamese, Mandarin, Amharic, and other non-English languages. Less than one percent of students account for all other languages.

In the 2018-2019 academic year, Santa Clara County had a total of 29,292 students enrolled in special education programs. Of these students, the most common disability

type are learning disabilities (37%) followed by speech impairments, autism, and other health impairments. Intellectual and emotional disabilities account for less than 10% of students enrolled in special education. These findings are illustrated in Figure B.2 below.

Figure B.2:
Students in Special Education by Disability Type, Santa Clara County, 2018-19
Note:
Percentages may not equal 100%, the Office of Education does not report data for values under eleven.

Source:
Santa Clara County Office of Education.
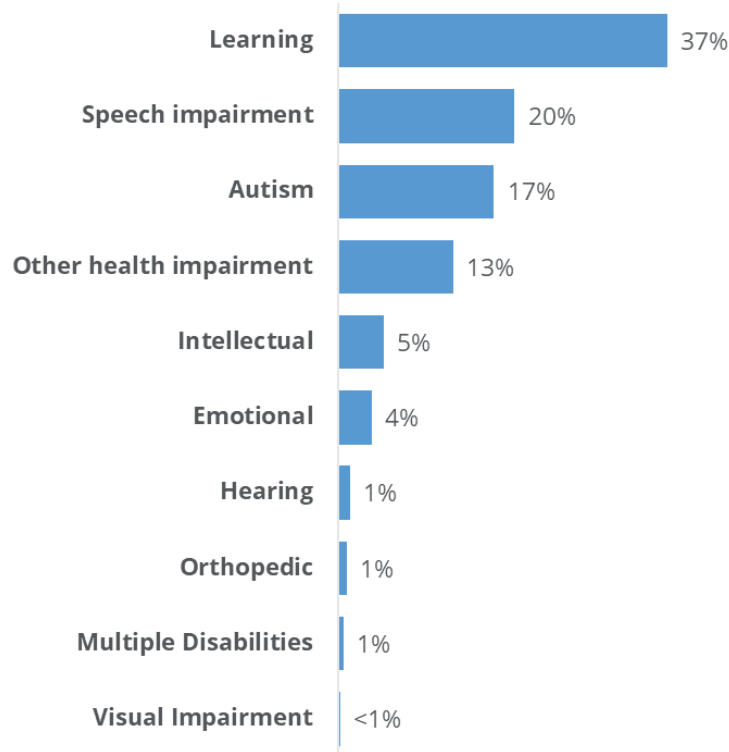
These findings will inform Unincorporated Santa Clara County's policies and programs to meaningfully address education disparities among students and families.

School readiness. In partnership with Applied Survey Research (ASR), the Santa Clara County Office of Education and FIRST 5 Santa Clara conducted a countywide Kindergarten Parent Survey to assess children's kindergarten readiness skills and identify education disparities for children through demographic factors, child health and wellbeing, formal early care and education attendance, bedtime, child resilience, single parenthood, and housing stability.[17] The survey was administered online between September and October 2020 and received a total of 342 responses from kindergarten and transitional kindergarten partners/caregivers.
Key findings from the survey as well as racial/ethnic and socioeconomic disparities are highlighted below.

- **Lower income households and non-White families reported higher levels of concern for meeting their children's basic needs**, specifically educational and health needs.
- Parents from lower income and non-White families expressed higher levels of concern about managing their child's behavior and reported lower levels of child resilience (e.g., regulating emotions, adapting to change).

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[17] https://www.sccoe.org/Documents/Santa-Clara-School-Readiness-Parent-Survey-Report-2020.pdf.

- **Low-income families are more likely to use parenting services such as parent education**. This is particularly important for Santa Clara County given the challenges low income households face and suggests that the county and unincorporated areas will need to invest in parent education services to ensure they are easily accessible and affordable to families.
- White children had the highest rate of well-child and dental visits while **lower income and Hispanic/Latino families had the lowest health screening and early care and education (ECE) attendance rates**.
- Since 2018, families have had reduced access to early intervention services and reduced access to childcare: **44% of children with special needs did not receive the professional help they needed during the COVID-19 pandemic and 87% of families reported losing childcare**.

With these findings, the Office of Education and FIRST 5 Santa Clara developed a set of approaches for the community to pursue to address education challenges across the county in areas including: basic needs support, parenting support, health care and early intervention, early care and education, support for providers, and targeted investments to promote equity. Recommendations are summarized below.

- Advocate for income and job loss supports and reduce barriers for families accessing basic needs supports and services;
- Address barriers to the delivery of parent education programs and resources that help parents engage in nurturing and supportive parenting practices;
- Increase the availability of mental health treatment and trauma-informed services for children and their parents/caregivers.
- Reduce barriers to access to health care and early intervention services for children;
- Invest in the stabilization of childcare and promote wraparound early care and education programs that build cognitive skills and address children's social and emotional needs.
- Target investments and supports for families with the greatest need, including those living in lower income communities and communities of color.

Unincorporated County will use these findings to inform policies and practices that will expand education opportunities and provide greater support to low-income families and families with unique needs.

Barriers in Access to Higher Performing Schools in Santa Clara County and Regionally. For many low-income families, housing and education are inextricably linked. When families are relegated to segregated, low-opportunity areas, chances are they are farther away from high-performing schools with resources to help their children succeed. This section provides an overlapping analysis of where different racial/ethnic groups live and how that impacts their ability to access proficient schools throughout Santa Clara County and the Region.

The analysis in this section is based on a combination of data sources. The tables represent the HUD School Proficiency index which compares the fourth-grade test scores

of elementary schools to the neighborhoods they live in or near to block-group level census data to determine which neighborhoods have access to proficient schools. Values range from 0 to 100, where a higher score represents higher quality school systems. This data is then broken down by race and ethnicity. In addition to HUD, the California Department of Education provides detailed data on both school districts and individual schools via their Dashboard tool. This analysis will look at portions of this data as it relates to protected classes in the participating jurisdictions, including overall ratings of schools, graduation rates, and school discipline rates.

Table B.7: School Proficiency Index, by Race/Ethnicity, Santa Clara Urban County

Total Population	School Proficiency Index
White, Non-Latinx	77.49
Black, Non-Latinx	68.99
Latinx	51.88
Asian or Pacific Islander, Non-Latinx	82.53
Native American, Non-Latinx	62.46

Source: HUD AFFH data.

In the County, Asian or Pacific Islander residents have the most access to proficient schools with a score of 82.53, followed closely (roughly five points) by white students. Latinx residents have the least access to proficient schools, with a school proficiency index of just 51.88. Native American and Black residents are somewhere between, with scores of 62.46 and 68.99, respectively.

Regardless of race or ethnicity, School Proficiency Indices are higher in the Urban County than they are in the broader region. This trend is consistent with the fact that most of the cities that are part of the Urban County consist wholly or predominantly of high resource communities. Disparities between groups in the region are also similar to those found in the County with Black, Latinx, and Native American residents – and Latinx residents, in particular – having relatively lower access to proficient schools and White and Asian or Pacific Islander residents having greater access. Unlike in the County, white residents have greater access to proficient schools than Asian or Pacific Islander residents. This difference is likely attributable to the large population of Vietnamese ancestry in parts of the region that are outside of the Urban County and that do not have high performing schools, like the east side of San José. Looking at the population below the federal poverty line reduces School Proficiency Index values across racial and ethnic groups but does not change patterns of disparity between groups.

Table B.8: School Proficiency Index, by Race/Ethnicity, Region

Total Population	School Proficiency Index
White, Non-Latinx	70.27
Black, Non-Latinx	57.64
Latinx	48.93
Asian or Pacific Islander, Non-Latinx	67.19

Native American, Non-Latinx	56.83
Population Below Federal Poverty Line	
White, Non-Latinx	63.94
Black, Non-Latinx	53.41
Latinx	44.53
Asian or Pacific Islander, Non-Latinx	58.14
Native American, Non-Latinx	52.47

Source: HUD School Proficiency Index

Academic performance. Test scores for students in Santa Clara County were relatively low during the 2021-2022 academic year. According to the California Assessment of Student Performance and Progress, 47% of students met or exceeded the standard for English Language Arts (ELA) and 34% met or exceeded the standard for Math.

Figures B.9 and B.10 show ELA test results and math test results for students of all grades in Santa Clara County by achievement level and socioeconomic characteristics, respectively. Key findings presented the figures below include:

- **Students in Santa Clara County were more likely to meet standards for ELA than Math**: over a quarter of students met ELA testing standards compared to only 17% who met Math standards.
- **Black or African American students, disabled students, and economically disadvantaged students were significantly less likely than other groups to meet both ELA and Math standards**. These patterns are also prominent among American Indian/Alaska Native students and Hispanic or Latino students.
- **The education level of parents has a clear impact on academic performance and testing standards**. For ELA and Math testing, students with parents who have higher levels of educational attainment were far more likely to exceed testing standards than other students. These findings make evident the importance of expanding access to post-secondary education among adults and families.

Table B.9:
ELA Test
Results,
Santa Clara
County,
2021-22

Source:

California
Assessment
of Student
Performance
and
Progress.

	Standard Not Met	Standard Nearly Met	Standard Met	Standard Exceeded
Total Students	**30%**	**23%**	**27%**	**21%**
Race and Ethnicity				
White	19%	20%	32%	30%
Black or African American	46%	23%	20%	10%
American Indian or Alaska Native	41%	25%	22%	11%
Asian	12%	13%	28%	47%
Filipino	12%	18%	34%	36%
Pacific Islander	35%	26%	26%	14%
Hispanic or Latino	38%	26%	24%	12%
Multi-racial	21%	19%	29%	31%
Parent Education				
Less than High School	47%	25%	20%	7%
High School Graduate	41%	26%	23%	10%
Some College / Associate Degree	30%	26%	28%	16%
College Graduate	18%	20%	32%	30%
Graduate School	11%	14%	30%	44%
Economic Status				
Economically Disadvantaged	40%	25%	24%	12%
Not Disadvantaged	17%	19%	31%	34%
Disability Status				
With a Disability	65%	19%	11%	19%
No Disability	26%	23%	29%	23%

Table B.10: Math Test Results, Santa Clara County, 2021-22

Source: California Assessment of Student Performance and Progress.

	Standard Not Met	Standard Nearly Met	Standard Met	Standard Exceeded
Total Students	**42%**	**25%**	**17%**	**16%**
Race and Ethnicity				
White	26%	25%	24%	24%
Black or African American	62%	22%	11%	5%
American Indian or Alaska Native	55%	25%	13%	8%
Asian	14%	16%	22%	48%
Filipino	21%	25%	26%	28%
Pacific Islander	48%	28%	15%	9%
Hispanic or Latino	53%	26%	14%	7%
Multi-racial	30%	23%	21%	26%
Parent Education				
Less than High School	63%	23%	10%	4%
High School Graduate	55%	26%	13%	6%
Some College / Associate Degree	45%	29%	18%	10%
College Graduate	26%	26%	24%	25%
Graduate School	16%	19%	23%	41%
Economic Status				
Economically Disadvantaged	53%	25%	14%	8%
Not Disadvantaged	25%	24%	23%	29%
Disability Status				
With a Disability	74%	15%	7%	5%
No Disability	38%	26%	19%	18%

Postsecondary education. Access to postsecondary education plays a critical role in life trajectories, quality of life, and economic development. With higher levels of education, residents are more likely to be engaged in the community, contribute to the local economy, and live stable lives.

College-going rates are an important indicator for equitable access to postsecondary education opportunities. California's Department of Education provides college-going rate (CGR) reports for public high school students across the state. Of students who completed high school in Santa Clara County, 78% enrolled in college within 12 months of graduation. Santa Clara County's CGR is significantly higher than that of the state: California public high schools have an average CGR rate at only 62%.

Importantly, the number of high school graduates enrolled in college varies by race and ethnicity, special needs, and by school district. As shown in Figure B.11:
- Los Gatos-Saratoga Union High School District had the highest college-going rate with 88% of students enrolled in college. Fremont Union and Palo Alto Unified districts also had high rates at 86%.

- **Hispanic or Latino students are far less likely to attend college after high school graduation than other racial and ethnic groups.** Other racial disparities include:
  - ➢ Hispanic/Latino students in Santa Clara Unified are significantly less likely to enroll in college: only five percent of students enrolled in college after high school graduation.
  - ➢ In all school districts, over 85% of Asian students attended college. College-going rates are highest in Fremont Union High, Los Gatos-Saratoga Union High, and Milpitas Unified.
  - ➢ College-going rates for Black or African American students are particularly low in Gilroy Unified and higher in Fremont Union High (93%) and Mountain View-Los Altos Union High (91%).
- Palo Alto Unified had the highest college-going rate for Filipino students: all Filipino students in the district enrolled in college after graduating high school in 2020-21.
- On average, **55% of students with disabilities in the County attended college after high school graduation**. Disabled students attending schools in East Side Union High and Gilroy Unified have lower college-going rates than other districts. Los Gatos-Saratoga High School has notably higher rates at 79% (similar to socioeconomically disadvantaged students).
- Socioeconomically disadvantaged students have comparatively higher college-going rates than other special needs groups, particularly in Los Gatos-Saratoga Union High, Palo Alto Unified, and Milpitas Unified districts.

Table B.11: Public High School Graduates Enrolled in College by School District, Santa Clara County, 2020-2021

	Campbell Union High	East Side Union High	Fremont Union High	Gilroy Unified	San Jose Unified	Milpitas Unified	Morgan Hill Unified	Palo Alto Unified	Santa Clara Unified	Los Gatos-Saratoga Union	Mountain View Los Altos Union High	Santa Clara County Office of Education
Total High School Graduates	77%	73%	86%	73%	73%	83%	76%	86%	71%	88%	81%	72%
Race and Ethnicity												
Non-Hispanic White	84%	69%	78%	84%	85%	83%	80%	85%	76%	86%	82%	76%
Black or African American	78%	72%	93%	72%	80%	68%	-	86%	70%	-	91%	65%
Asian	89%	90%	93%	91%	92%	93%	91%	91%	90%	93%	88%	92%
Hispanic or Latino	62%	59%	66%	67%	61%	68%	67%	76%	5%	81%	71%	63%
Filipino	71%	72%	74%	92%	71%	74%	94%	100%	72%	-	77%	91%
Multi-racial	79%	74%	89%	85%	67%	83%	80%	87%	6%	86%	87%	88%
Student Group												
English Learners	46%	59%	59%	62%	51%	61%	48%	54%	49%	-	48%	56%
Homeless Youth	55%	52%	-	-	47%	43%	67%	-	-	-	-	-
Disabled Students	55%	44%	66%	43%	53%	59%	55%	65%	46%	79%	52%	48%
Socioeconomically Disadvantaged	64%	68%	74%	64%	62%	74%	70%	77%	61%	79%	71%	61%

Note: Data represent public high school students who enrolled in college within 12 months of graduation.
Source: California Department of Education.

As shown in the above figures, the Los Gatos-Saratoga High School District has higher college-going rates for special needs groups than other districts, specifically socioeconomically disadvantaged students, and students with disabilities. This could be related to the district being located in a high resource area, which often have greater access to quality schools than areas of lower incomes/opportunity.

Residential Housing Patterns and Disparities in Access to Schools in Santa Clara County and Regionally. The following analysis is based on maps from the HUD AFFH Data and Mapping Tool, which overlays dot density representations of different racial and ethnic groups with shading that represents scores on the School Proficiency Index. This allows us to compare the geographic locations of racial and ethnic concentrations as well as the concentrations higher access to proficient schools. Areas of the darkest shading represent higher scores on the school proficiency index, areas of the lightest shading represent lower scores on the School Proficiency Index.

Map B.42: Race/Ethnicity and School Proficiency, Santa Clara Urban County
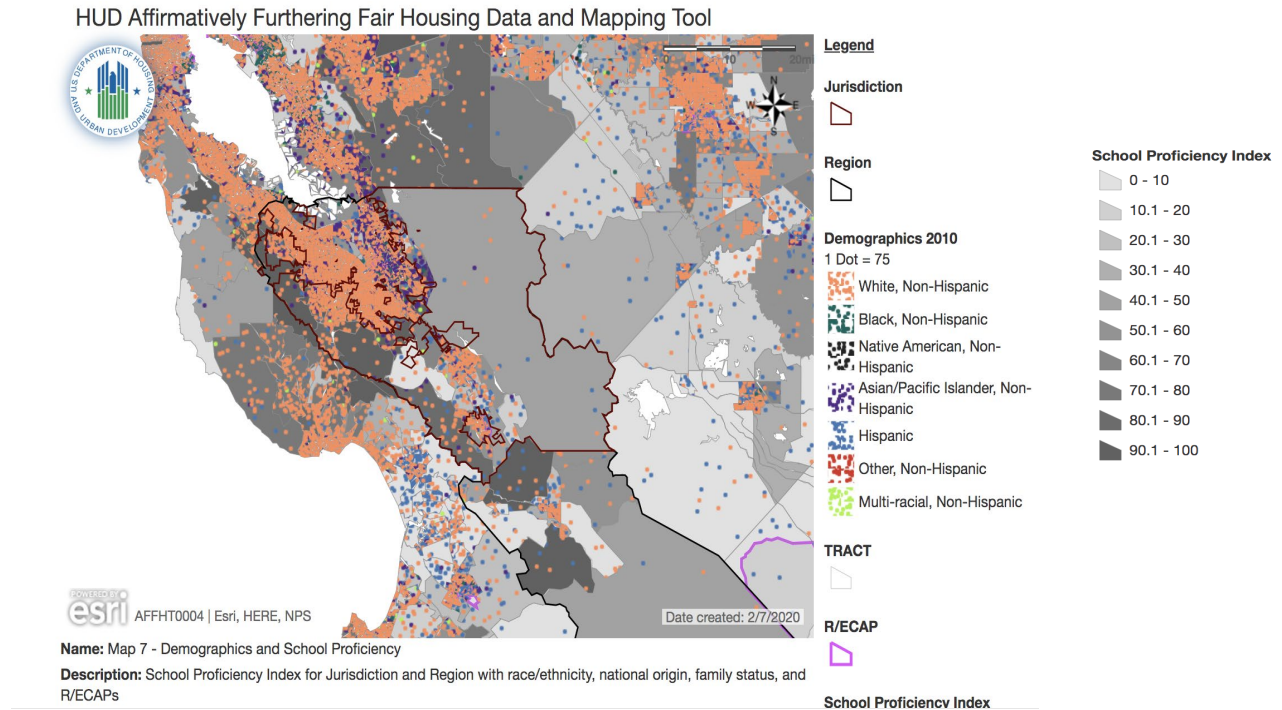
Countywide, white residents are clustered in the northwest portion of the county. This area of the county has dark shading, corresponding to higher access to proficient schools. Towards the center of the county are concentrations of other racial groups, including Asian and Latinx residents. This area has slightly lighter shading, indicating less access to proficient schools. However, when comparing parts of the Urban County to each other, areas with higher Asian or Pacific Islander populations, like Saratoga, have greater access to proficient schools than places with less access, like Morgan Hill and San Martin.

Map B.43: National Origin and School Proficiency, Santa Clara County
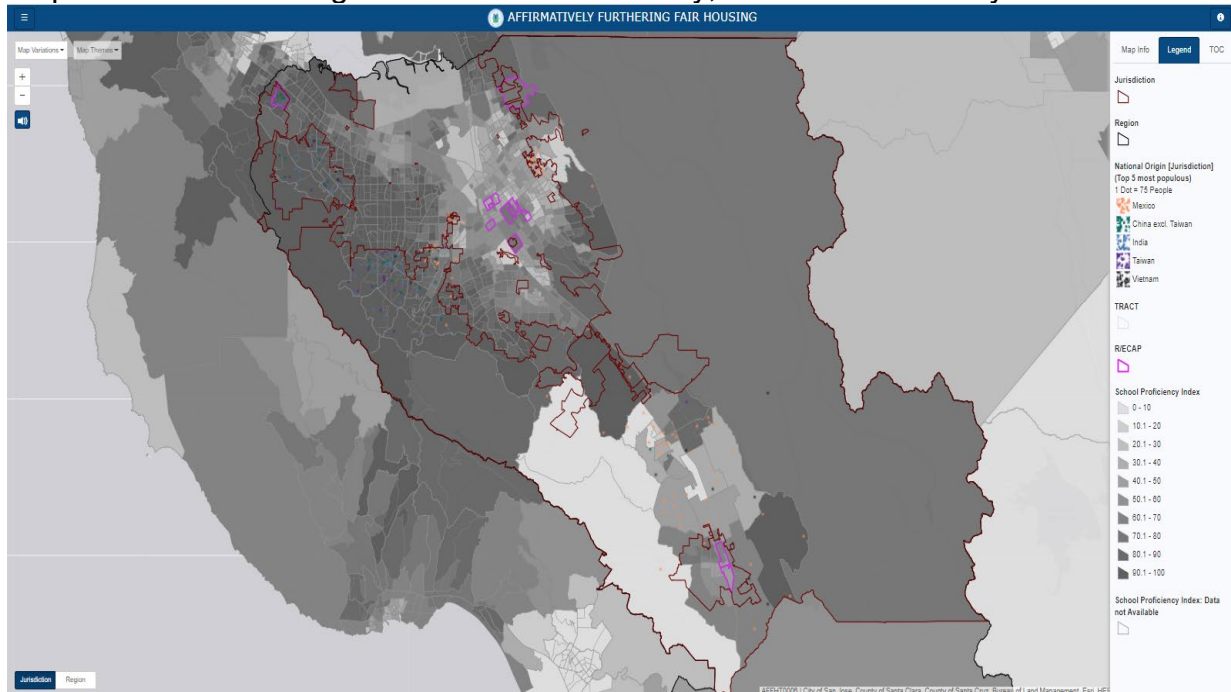
Source : HUD AFFH Data and Mapping Tool.

In the County, people of Indian, Chinese, and Taiwanese national origin are most likely to live in the West Valley in areas with highly proficient schools. People of Mexican national origin are most likely to live in unincorporated areas adjacent to the east side of San José as well as in Morgan Hill and San Martin, areas with relatively lower access to proficient schools than in the West Valley. People of Vietnamese national origin are also most likely to live in unincorporated areas adjacent to the east side of San José.

Disparities in Access to Opportunity – Employment. Access to employment at a decent wage is a hallmark of broader access to opportunity. The neighborhood or city in which a person lives can affect one's access to employment. This can happen both through proximity of residential areas to places with high concentrations (or low concentrations) of jobs and through barriers to residents of particular neighborhoods accessing jobs, even when they are close by. HUD's Jobs Proximity and Labor Market Indices measure how close residents live to concentrations of jobs and the extent to which residents are employed, respectively. The higher an index value (or closer to 1) reflects closer proximity to jobs, for the Jobs Proximity Index, and a higher percentage of residents who are employed, for the Labor Market Index. The jobs-housing imbalance in Santa Clara County is particularly extreme and isolates Latinx and Vietnamese residents from jobs-rich places.

Disparity in Access to Jobs and Labor Markets in Santa Clara County and Regionally. In the County, white and Asian or Pacific Islander residents have the highest levels of labor market engagement, Black residents have somewhat lower levels of labor market engagement, and Latinx and Native American residents have the lowest levels of

labor market engagement. All racial and ethnic groups have broadly similar levels of proximity to jobs.

Table B.12: Labor Market and Jobs Proximity Indices, Santa Clara Urban County

Total Population	Labor Market Index	Jobs Proximity Index
White, Non-Latinx	81.19	57.34
Black, Non-Latinx	72.37	59.75
Latinx	60.56	59.12
Asian or Pacific Islander, Non-Latinx	82.54	53.84
Native American, Non-Latinx	62.46	57.50

Impact of Housing Patterns on Access to Jobs for Protected Classes in Santa Clara County and Regionally. In Santa Clara County, job proximity is highest in northern portions of the West Valley and is lowest in South County. Labor market engagement is highest in the West Valley, comparatively moderate in Campbell, and lowest in South County. In general, areas that are more heavily white have higher labor market engagement and proximity to jobs, and areas that are more heavily Latinx have lower labor market engagement and proximity to jobs.

In the region, jobs proximity is highest in communities that have relatively low Latinx populations and relatively high combined white and Asian or Pacific Islander populations. Areas with high jobs proximity are concentrated in the north and west sides of San José, in Cupertino, in Palo Alto, and in the parts of Mountain View, Santa Clara, and Sunnyvale that are between U.S. Route 101 and the San Francisco Bay. The parts of the latter three cities are actually more heavily Latinx than their encompassing cities but are less heavily Latinx than other parts of the region, such as the east side of San José, Morgan Hill, and Gilroy. Labor market engagement is highest in the West.

Map B.44: Job Proximity, Santa Clara County
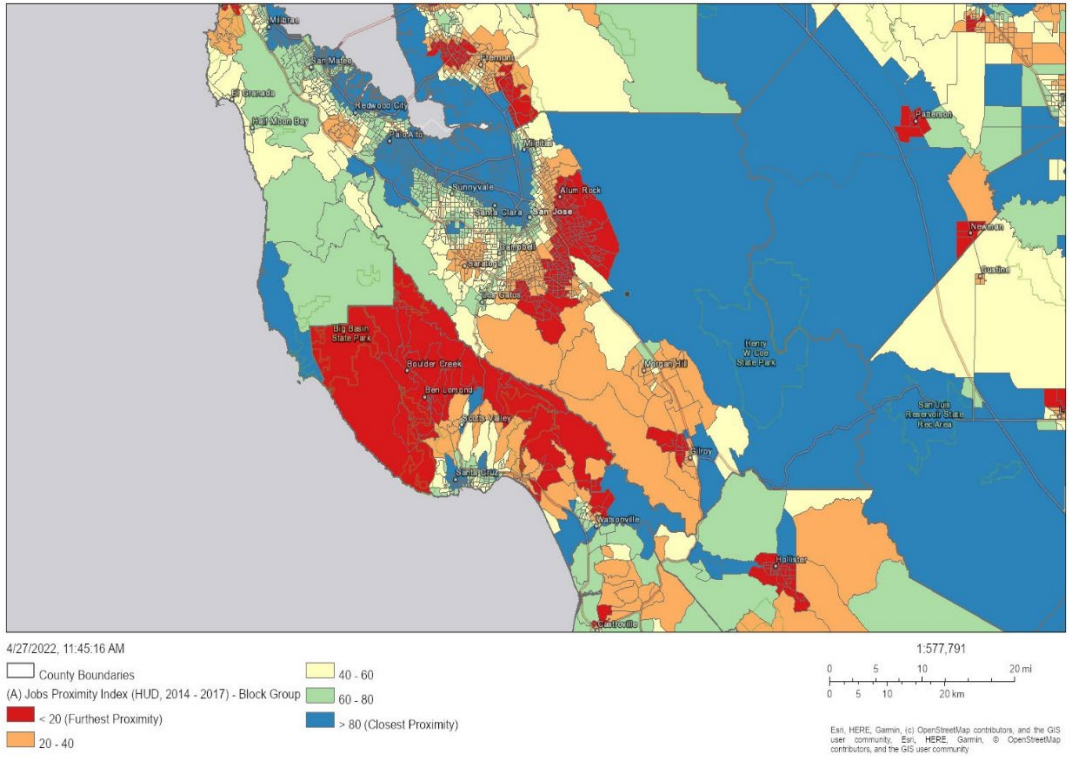
Disparities in Access to Opportunity – Transportation. The AARP Livability Index scores communities and neighborhoods based on transportation metrics and policies related to convenience, safety, and a range of transportation options. Scores consider indicators such as: the frequency of transit service, ADA-accessible stations, traffic and congestion, transportation costs, and crash rates. In 2022, Santa Clara County received a transportation score of 51 out of 100. Findings for Santa Clara County are summarized below.[18]

- There are seven buses and trains per hour for residents using local transit services;
- 84% of transit stations in the county are in compliance with accessibility requirements under the Americans with Disabilities Act (ADA);
- Every year, there is 62 hours of congestion per person in the county; and
- Transportation costs for households are around $14,943 per year.

Having high quality transit areas and stops is critical to expanding access to transportation for all residents in the community. Maps B.48 and B.49 show the location of high-quality transit areas in Santa Clara County and the Bay Area. Communities within a half mile from high quality transit areas are concentrated in San Francisco, San Mateo City, Redwood City, and Oakland—the large number of quality transit areas in these cities is likely related to their population size and densely built housing units.

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[18] https://livabilityindex.aarp.org/search/Santa%20Clara%20County,%20California,%20United%20States.
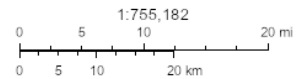
For Santa Clara County, high quality transit areas are concentrated in Palo Alto, Milpitas, Fremont, Santa Clara, Campbell, and Saratoga. Los Gatos has very few high quality transit areas for residents.

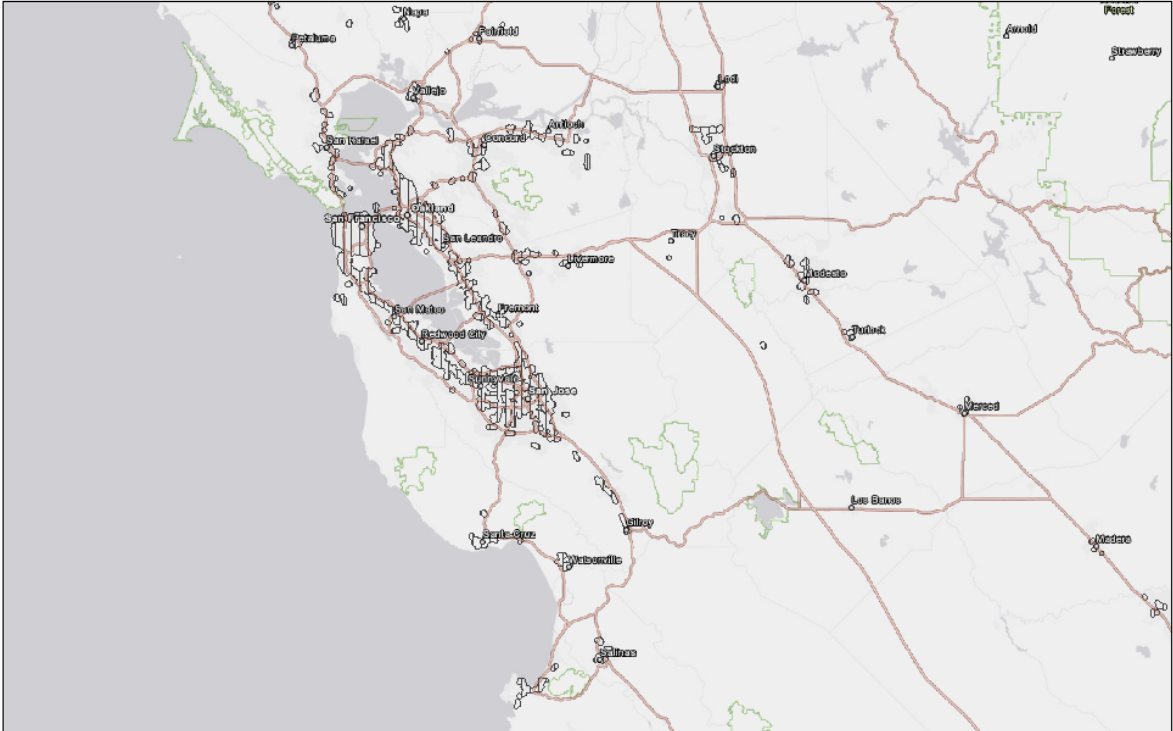Map B.45: High Quality Transit Areas, Santa Clara County, 2022
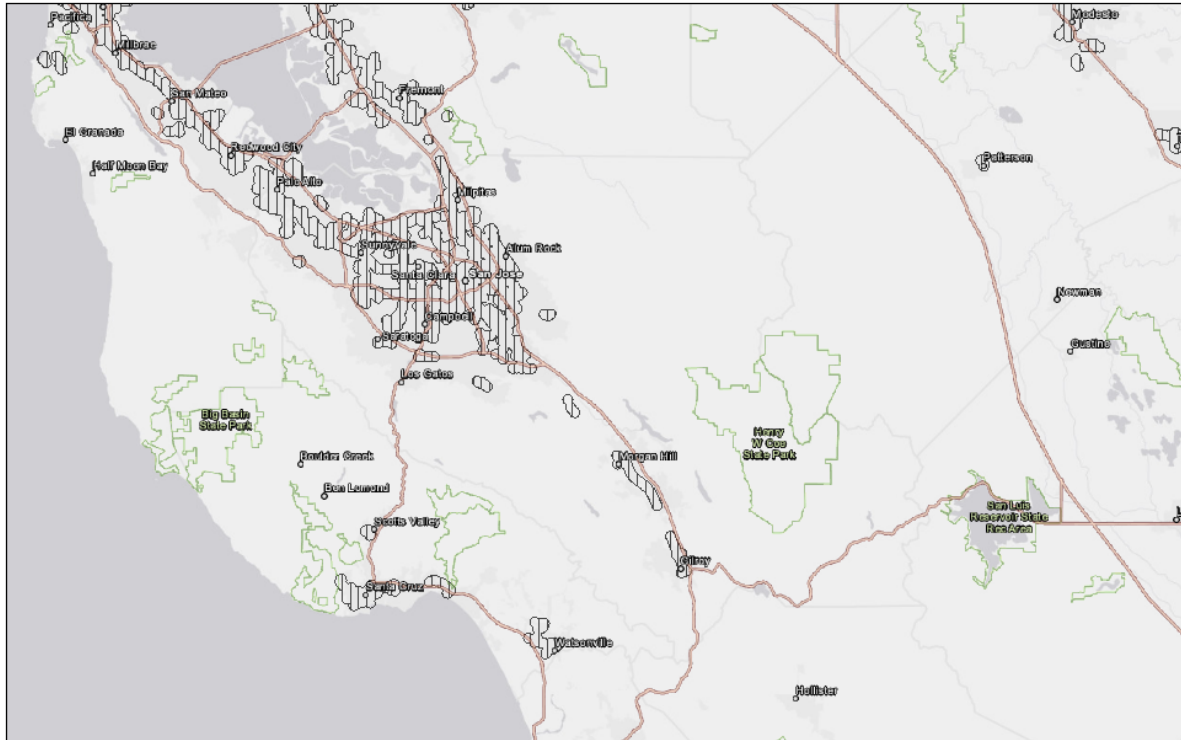
8/4/2023, 9:15:06 AM

1/2 Mile from High Quality Transit Area

1:755,182

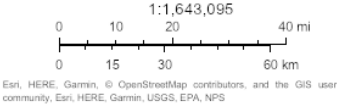Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

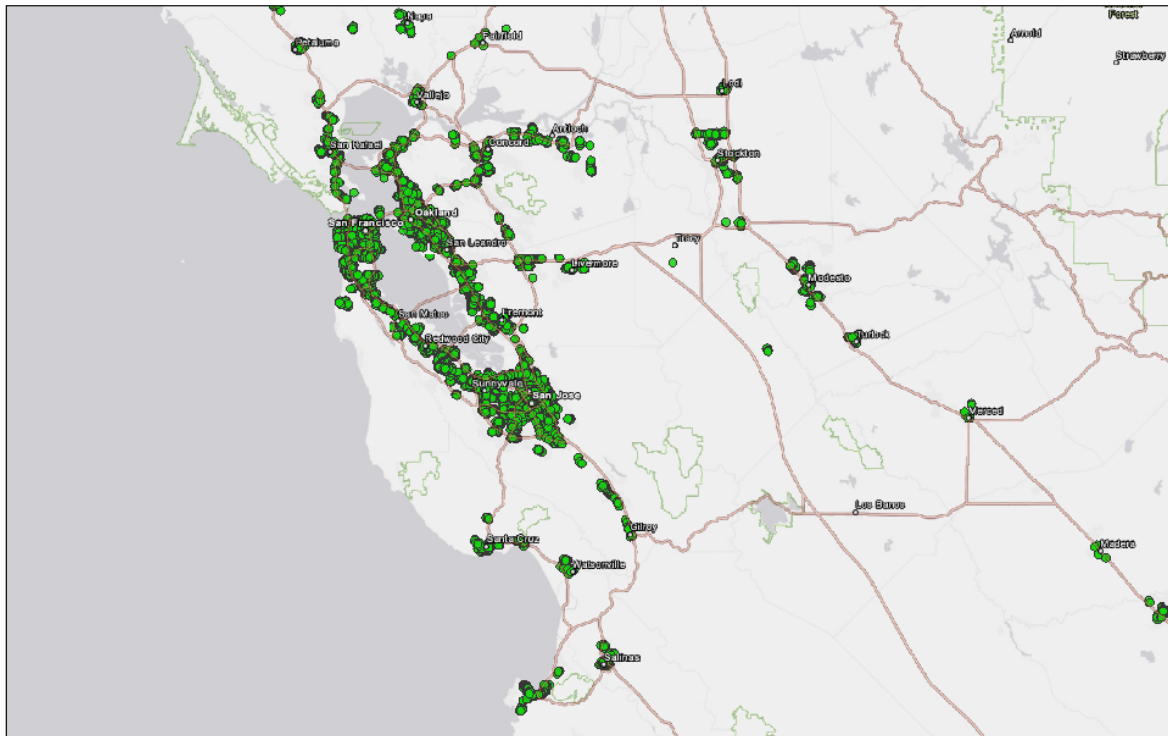Map B.46: High Quality Transit Areas, Region, 2022

8/4/2023, 9:33:46 AM

1/2 Mile from High Quality Transit Area

1:1,643,095

0   10   20   40 mi

0   15   30   60 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user
community, Esri, HERE, Garmin, USGS, EPA, NPS

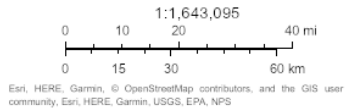Source: California Department of Housing and Community Development AFFH Data
Viewer.

Maps B.47 and B.48 show the location of high-quality transit stops in Santa Clara
County and the Region. The County and the Unincorporated County have several
high-quality transit stops for residents; most of which are evenly distributed across
jurisdictions. These patterns are consistent with that of the Bay Area overall.

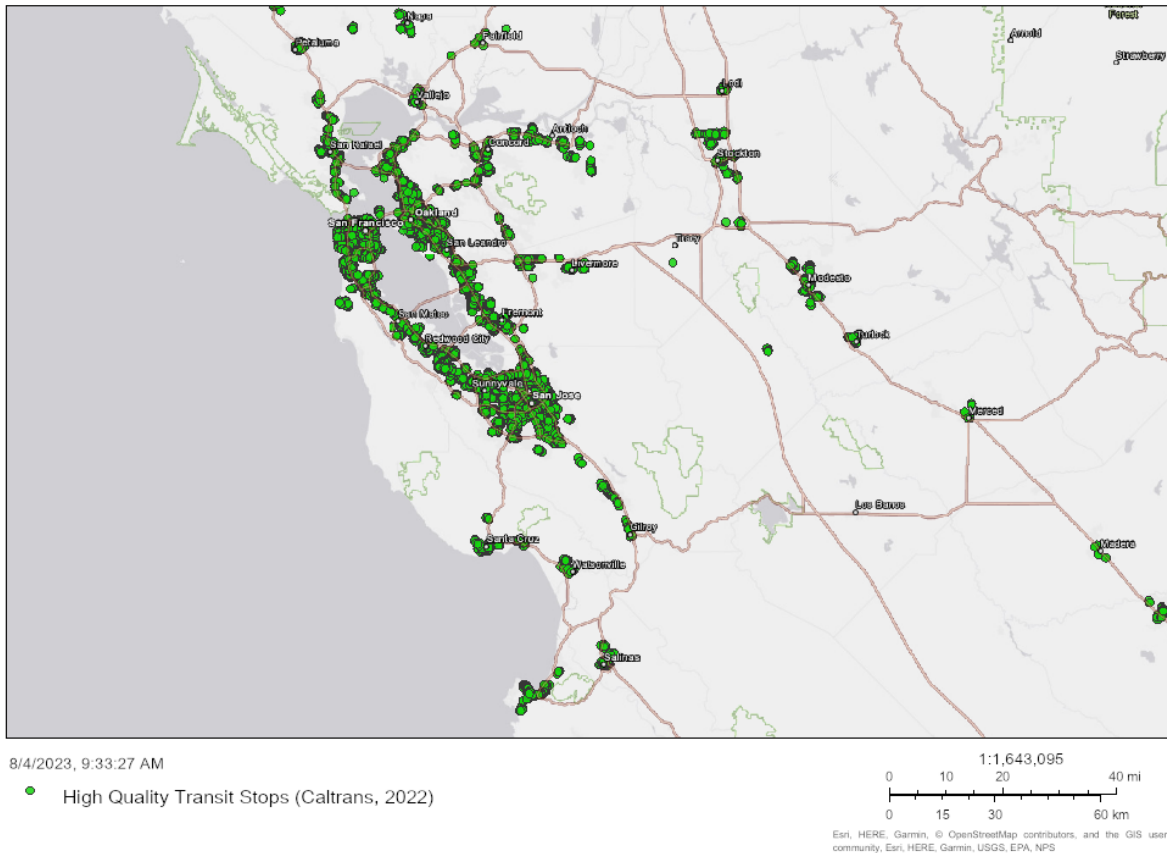Map B.47: High Quality Transit Stops, Santa Clara County, 2022

8/4/2023, 9:33:27 AM

● High Quality Transit Stops (Caltrans, 2022)

1:1,643,095

0   10   20   40 mi

0   15   30   60 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.48: High Quality Transit Stops, Region, 2022

8/4/2023, 9:33:27 AM

● High Quality Transit Stops (Caltrans, 2022)

1:1,643,095

| 0 | 10 | 20 | | 40 mi |

| 0 | 15 | 30 | | 60 km |

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data
Viewer.

Transportation Cost and Equitable Access in Santa Clara County and Regionally.
The Low Transportation Cost Index and Transit Trips Index are used to measure access
to transportation within a location. The Low Transportation Cost Index measures access
to low-cost transportation services, and the Transit Trips Index measures how often
residents take transit trips. The index scores range from 0-100. A higher score correlates
to greater transportation access.

Data reflecting relatively high access to public transit in the County may be somewhat
misleading due to the range of different types of communities, including rural areas, which
the indices consider in drawing comparisons. Stakeholders repeatedly emphasized the
limitations of existing public transportation, and a review of services maps and schedules
reveals significant gaps.

The Transportation subsection of Disparities in Access to Opportunity analyzes access
to public transportation and transportation cost, disaggregated by race/ethnicity. There
are two opportunity indices that measure access to transportation: the Transit Index and
the Low Transportation Cost Index. The Transit Index is a HUD calculation that estimates
transit trips for a family of three, with a single parent, with an income of 50% of the median
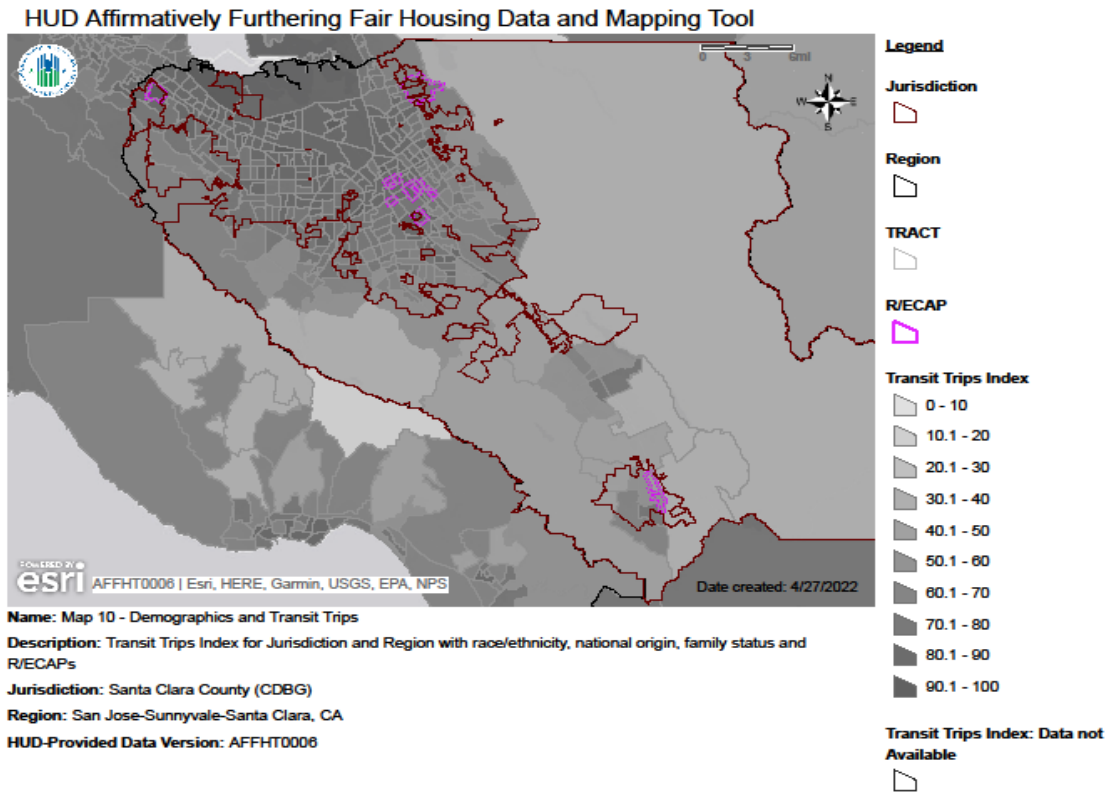
income for renters in the region. The higher the number, the more likely residents in that neighborhood utilize public transit. The Low Transportation Cost Index is a HUD calculation that estimates transportation costs for a family of three, with a single parent, with an income at 50% of the median income for renters in the region. The higher the number, the better (i.e., the lower the cost of transportation in the neighborhood). There are not significant differences across racial/ethnic groups in the County in the Transit Index and the Low Transportation Cost Index.

Table B.13: Transportation Indices, Santa Clara Urban County

| Race or Ethnicity	Transit Index	Low Transportation Cost Index
White, Non-Latinx	59.30	82.15
Black, Non-Latinx	63.36	87.12
Latinx	59.20	82.89
Asian or Pacific Islander, Non-Latinx	61.22	82.48
Native American, Non-Latinx	58.38	83.70

Transportation Equity and Housing. In much of the County, Transit Index scores are low. As you near the most populous parts of northern Santa Clara County, scores increase dramatically. The County is fairly diverse, although affluent white and Asian American or Pacific Islander residents tend to be concentrated in the western, more suburban part of the County. Families with children are also concentrated in that area. Additionally, in terms of national origin, foreign-born residents from countries like Canada are much more likely to live in the outer cities of Saratoga, Los Gatos, and Monte Sereno, while foreign-born residents from Mexico are more likely to be concentrated in unincorporated areas on the east side of San José as well as in Morgan Hill.

Map B.49: Transit Trips, Santa Clara County

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

TRACT

R/ECAP

Transit Trips Index
0 - 10
10.1 - 20
20.1 - 30
30.1 - 40
40.1 - 50
50.1 - 60
60.1 - 70
70.1 - 80
80.1 - 90
90.1 - 100

Transit Trips Index: Data not Available

Name: Map 10 - Demographics and Transit Trips
Description: Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Santa Clara County (CDBG)
Region: San Jose-Sunnyvale-Santa Clara, CA
HUD-Provided Data Version: AFFHT0006

Date created: 4/27/2022

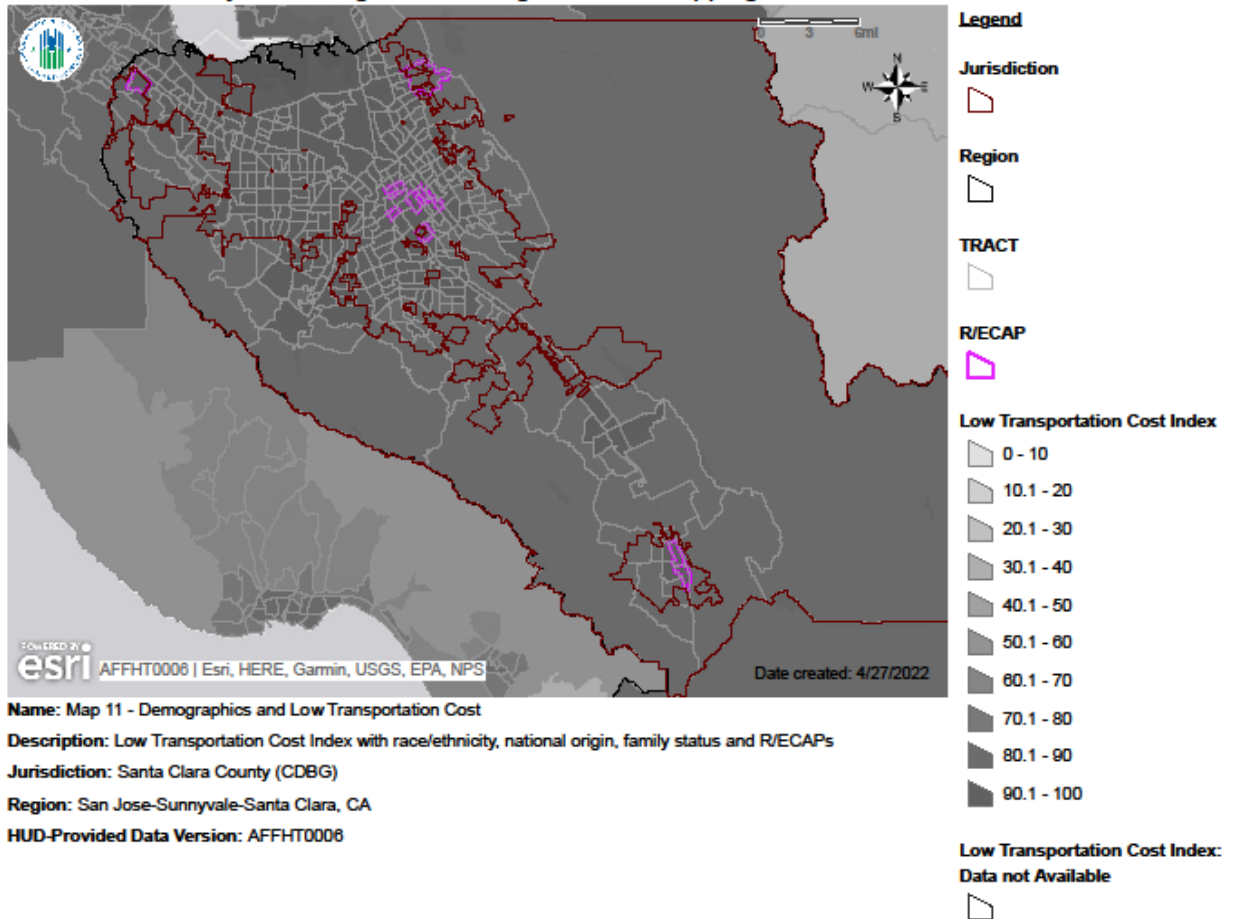AFFHT0006 | Esri, HERE, Garmin, USGS, EPA, NPS

The regional map indicates that communities in the northern part of San Benito County have better access to public transportation than the southern remainder of that county (with much less population density), which has middling results. Families with children and immigrants tend to cluster in these areas with strong public transportation use. Within the region, Santa Clara County generally affords greater access to transportation than San Benito County.
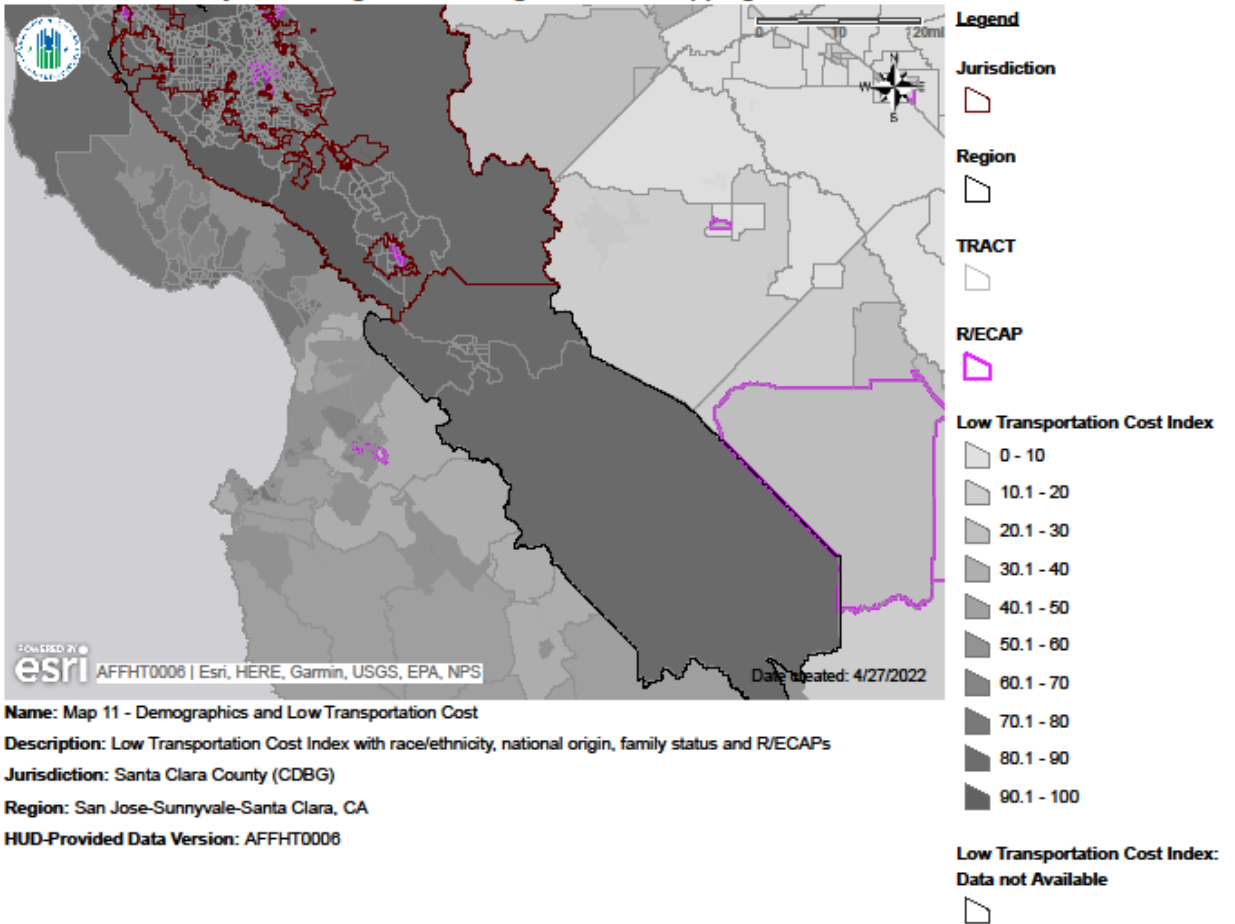
Map B.50: Transit Trips, Region
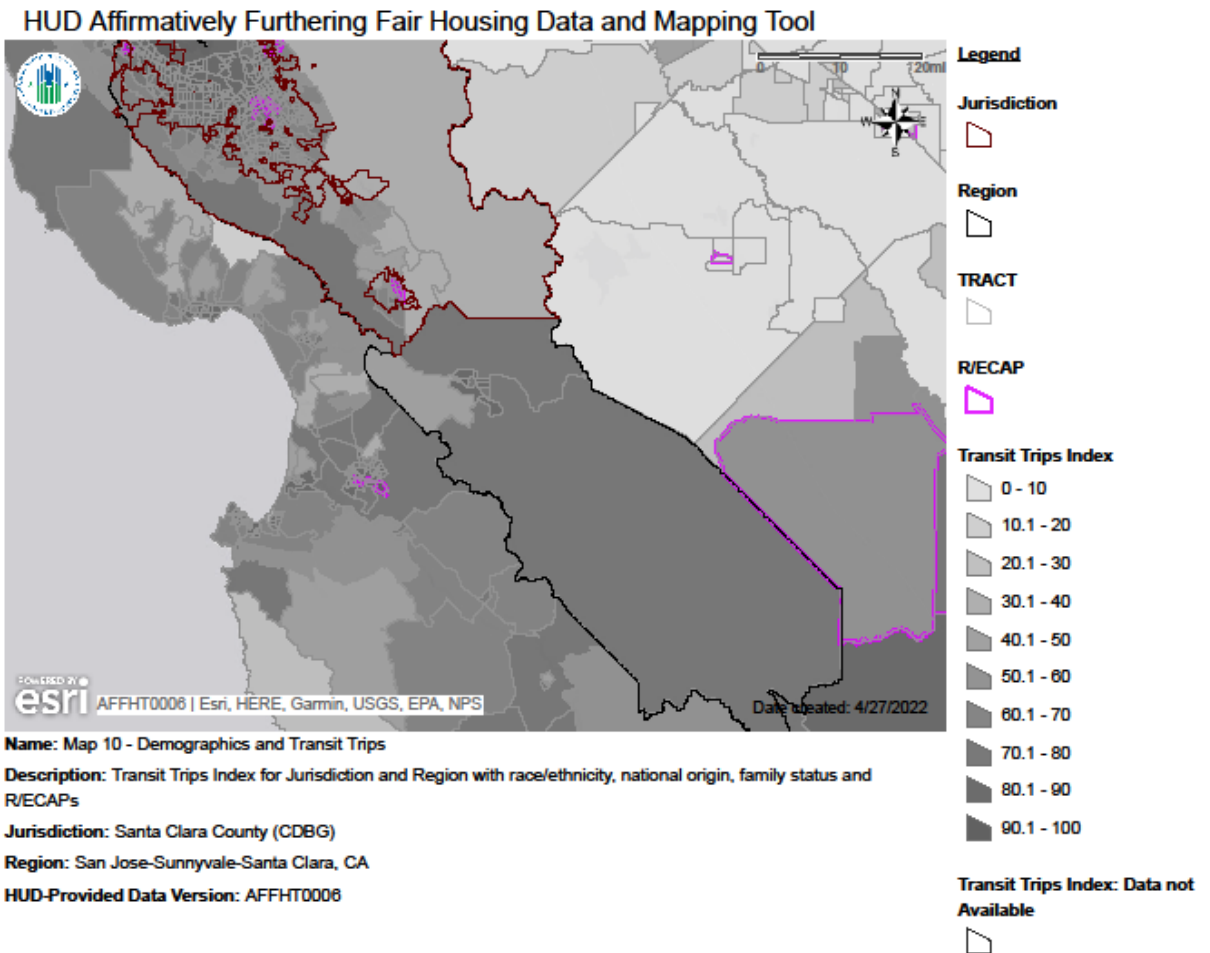
Map B.51: Low Transportation Cost, Santa Clara County

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Name: Map 11 - Demographics and Low Transportation Cost
Description: Low Transportation Cost Index with race/ethnicity, national origin, family status and R/ECAPs
Jurisdiction: Santa Clara County (CDBG)
Region: San Jose-Sunnyvale-Santa Clara, CA
HUD-Provided Data Version: AFFHT0006

Legend

Jurisdiction

Region

TRACT

R/ECAP

Low Transportation Cost Index
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

Low Transportation Cost Index: Data not Available

Date created: 4/27/2022

Much of the County has very high Low Transportation Cost Index scores, meaning that estimated transportation costs are very low. The general trend shows an increase in this index score as you move toward the suburbs in either direction, away from central San José.

Map B.52: Low Transportation Cost, Region

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

Legend

Jurisdiction

Region

TRACT

R/ECAP

Low Transportation Cost Index
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

**Low Transportation Cost Index:
Data not Available**

Name: Map 11 - Demographics and Low Transportation Cost

Description: Low Transportation Cost Index with race/ethnicity, national origin, family status and R/ECAPs

Jurisdiction: Santa Clara County (CDBG)

Region: San Jose-Sunnyvale-Santa Clara, CA

HUD-Provided Data Version: AFFHT0006

AFFHT0006 | Esri, HERE, Garmin, USGS, EPA, NPS   Date created: 4/27/2022

Like the other jurisdictions in this analysis, areas that have high public transportation use in the Transit Trips Index map seem to have lower Low Transportation Cost Index scores. In other words, data from the indices suggests that low-income people who live in areas where low-income people frequently use public transit have higher transportation costs than low-income people who live in areas where low-income people do not frequently use transit. This may be a result of high transit fares, low costs of car commuting in areas without transit (possibly as a result of free or relatively low-cost parking in those areas). It is possible that gas price increases that post-date the data reflected in these indices would cancel out the apparent increased affordability of transportation in places without transit. Another possible explanation for this circumstance is that public transit in relatively transit-rich parts of Santa Clara County still is not as robust as in San Francisco or Oakland, thus requiring many low-income households to both incur expenses on transit fares and to absorb the costs of care ownership.

Transportation and employment. Access to transportation is crucial to ensuring all residents have equal access to economic development and employment opportunities. Limited access to transportation options that are affordable and accessible can present a range of employment and economic development barriers, especially when households are forced to purchase (or lease) a vehicle they cannot otherwise afford because public transportation costs are too high and/or transit stations are located in inconvenient areas.

Table B.14 presents commuting patterns in Santa Clara County by protected class and other socioeconomic characteristics. As illustrated below, workers in Santa Clara County are more likely to drive alone to work than carpool (9%) or use public transportation (3%). Commuting patterns vary by household income: households with incomes below $25,000 and households with incomes above $75,000 were more likely to travel to work by public transit than households in middle income groups. For low-income households, only 18% commute to work by car which is likely related to the high cost of owning (or leasing) a car as well as high gas prices. Importantly, however, only 24% use public transportation. Lower usage of public transportation could indicate geographic disparities in accessing transportation options and/or high public transportation costs (see Maps D.12 and D.13 below).

Table B.14: Commute Patterns by Protected Class, Santa Clara County, 2021

Protected Class / Characteristic	Drove Alone	Carpooled	Public Transportation
Workers 16 years and over	653,861 or 67%	91,433 or 9%	33,409 or 3%
Male	57%	51%	59%
Female	43%	50%	41%
Non-Hispanic White	31%	19%	26%
Black or African American	3%	2%	4%
Asian	38%	42%	42%
Hispanic or Latino	25%	33%	24%
Native	52%	43%	48%
Foreign born	48%	57%	53%
Income < $25,000	18%	26%	24%
Income $25,000 - $50,000	21%	24%	15%
Income $50,000 - $75,000	15%	14%	12%
Income > $75,000	47%	36%	50%
Workers in poverty	5%	8%	10%

Note: Some percentages may not equal 100%, other modes of transportation were excluded from these ACS data.
Source: 2021 5-year ACS.

Maps B.53 and B.54 show the housing and transportation index for Santa Clara County and the Bay Area in 2022. The transportation index shows the percentage of household income being spent on housing and transportation costs and serves as an additional indicator for cost burdened households and displacement risk.

As shown below, households located in Los Gatos, Saratoga, Sunnyvale, Campbell, and Morgan Hill are spending between 50% and 75% of their income on their housing and transportation. Despite being a lower income community, households in San José are spending less on their housing and transportation costs though this could be related to the city's comparatively lower housing prices and wide variety of transportation options.

These findings differ from the region overall. Households across the Region are spending between 50% and 75% of their income on housing and transportation, particularly in San

Mateo City, Redwood City, Oakland, and Livermore. Communities near Tracy and Salianas are spending much more at over 75%.

Map B.53: Housing and Transportation Index by Block Group, Santa Clara County, 2022

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.54: Housing and Transportation Index by Block Group, Region, 2022
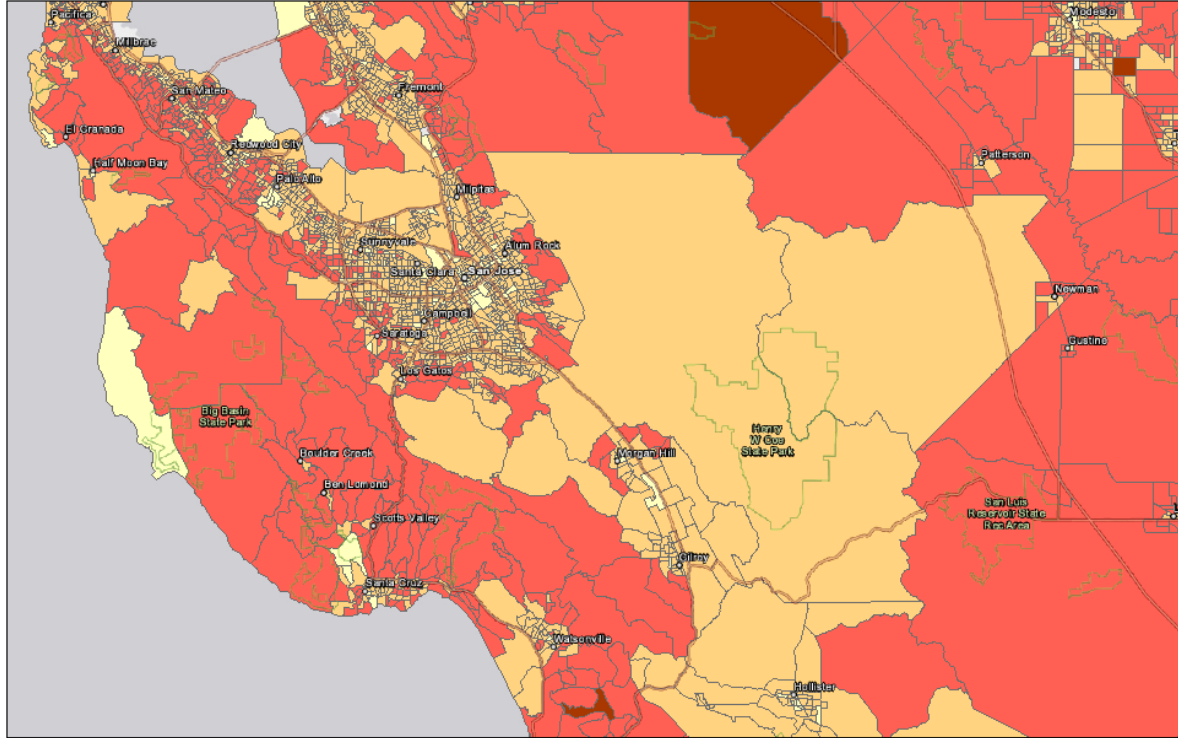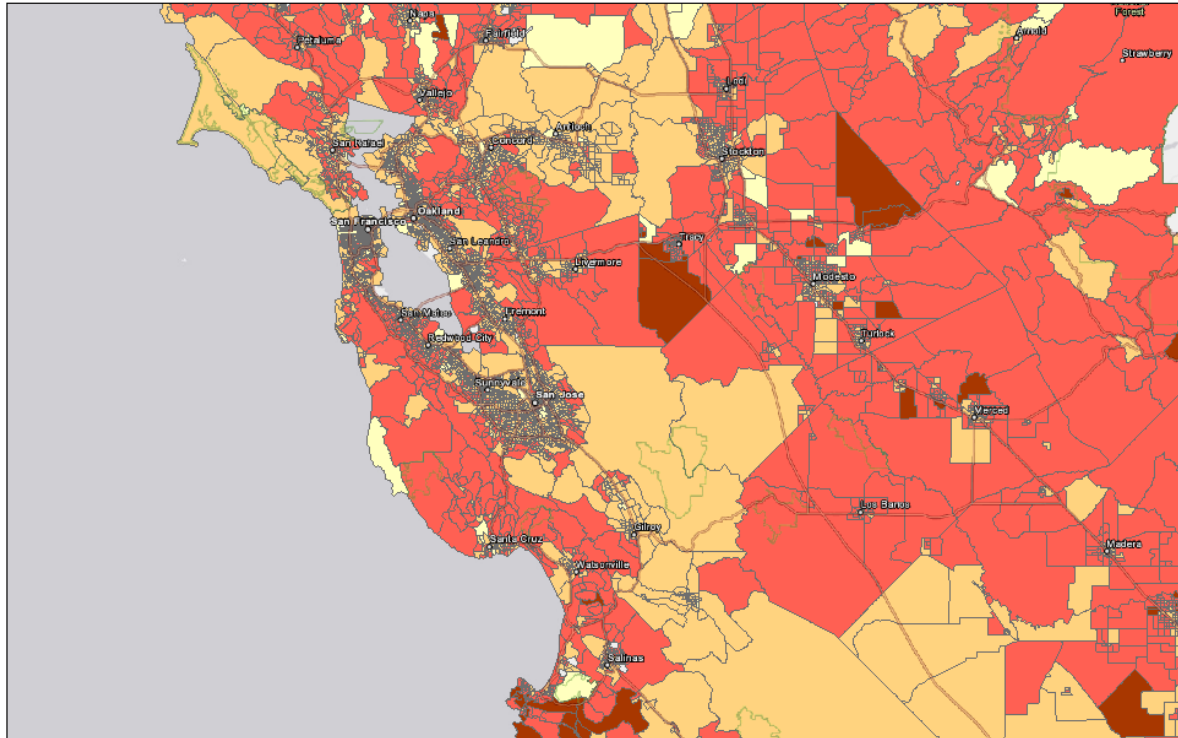
8/4/2023, 9:34:09 AM

Housing and Transportation Index (CNT, 2022) - Block Group

- 30% or less
- 30% - 50%
- 50% - 75%
- More than 75%

1:1,643,095

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

To ensure all households have equal access to employment opportunities, jobs must be accessible to residents by both vehicle and public transit. Maps B.58 and B.59 show the number of jobs accessible to households by a 45-minute public transit ride in Santa Clara County and the Region.
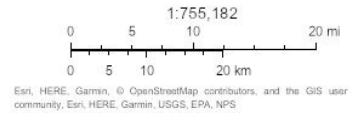
Map B.55. Jobs Within a 45 Minute Transit Ride by Block Group, Santa Clara County, 2018
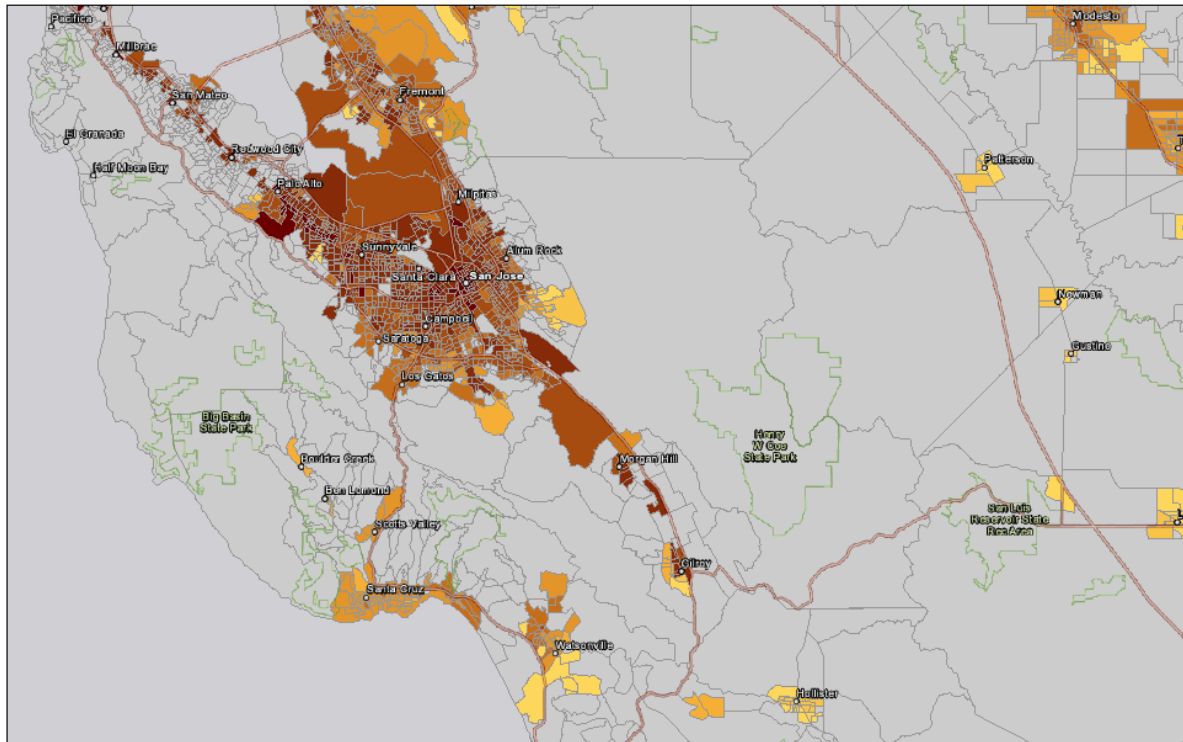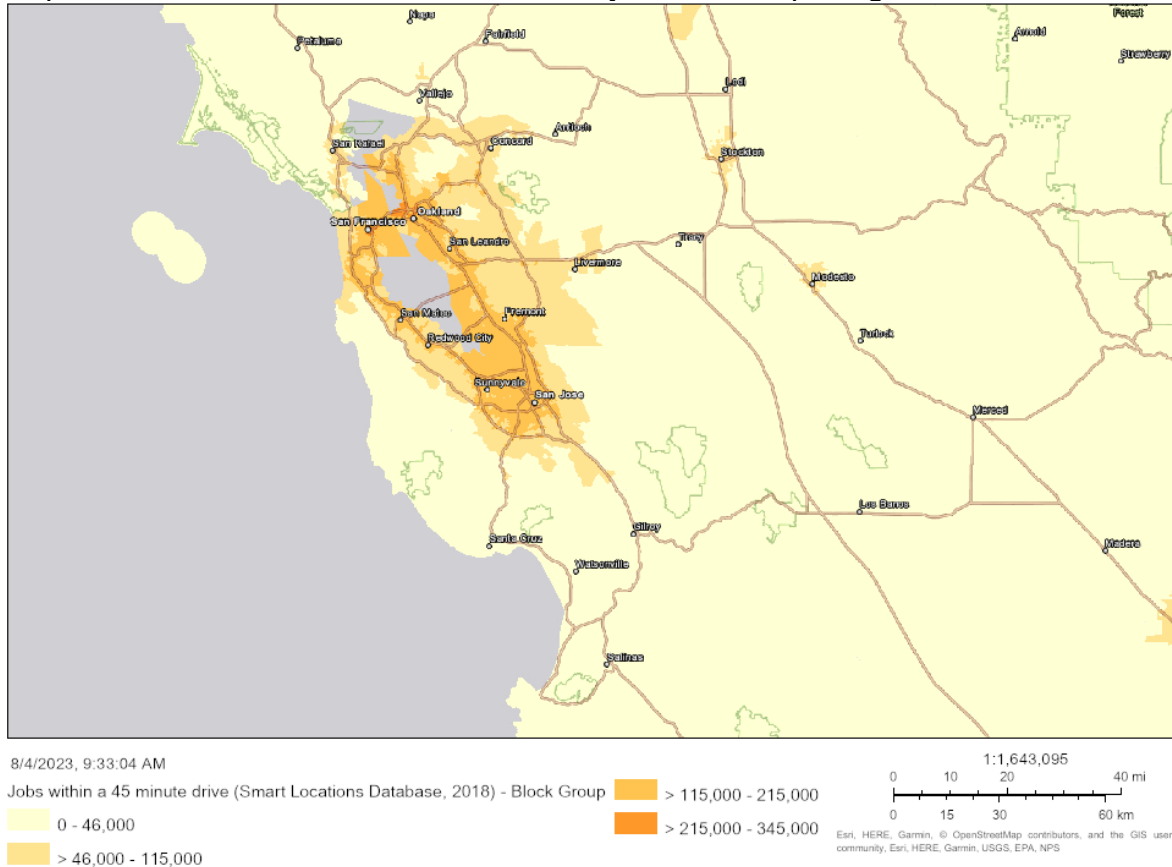

8/4/2023, 9:16:18 AM

Jobs within 45 min transit ride (Smart Locations Database, 2018) - Block Group

No Data

1 - 2,500

2,501 - 5,000

5,001 - 10,000

10,001 - 25,000

1:755,182

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.56: Jobs Within a 45 Minute Transit Ride by Block Group, Region, 2018
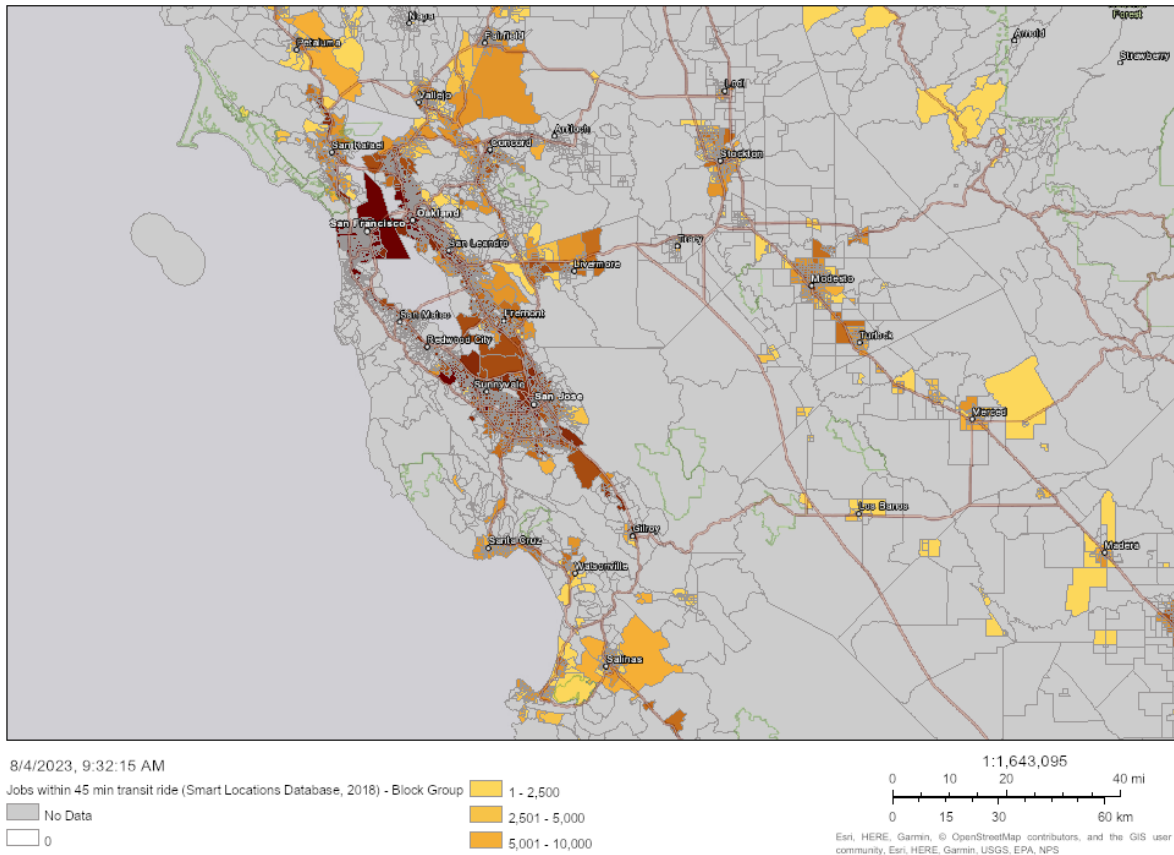
8/4/2023, 9:32:15 AM

Jobs within 45 min transit ride (Smart Locations Database, 2018) - Block Group

No Data

0

1 - 2,500

2,501 - 5,000

5,001 - 10,000

1:1,643,095

0   10   20   40 mi

0   15   30   60 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user
community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data
Viewer.

Given the large number of residents who drive to work alone via car, truck, or van, it is
essential that workers in Santa Clara County have equal access to jobs by car ride.
Similar to the above analysis, Maps B.57 and B.58 show the number of jobs within a 45-
minute drive for Santa Clara County and the Region in 2018. 57

Map B.57. Jobs Within a 45 Minute Drive by Block Group, Santa Clara County, 2018

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.58: Jobs Within a 45 Minute Drive by Block Group, Region, 2018

8/4/2023, 9:33:04 AM

Jobs within a 45 minute drive (Smart Locations Database, 2018) - Block Group

0 - 46,000

> 46,000 - 115,000

> 115,000 - 215,000

> 215,000 - 345,000

1:1,643,095

0   10   20   40 mi

0   15   30   60 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Programs, Policies, or Funding Mechanisms Impacting Transportation Access.
There are several public transportation options connecting Santa Clara County and beyond, although each has its drawbacks. Caltrain, a commuter rail service, runs through Santa Clara County and up to San Francisco, where it connects with BART (San Francisco's light rail system). County residents may connect directly to BART through stations in Milpitas and north San José. Additional BART stations are planned in the County. Within Santa Clara County, the Valley Transportation Authority (VTA) provides light rail and bus service. The Altamont Corridor Express (ACE) Commuter Services connects San José and the surrounding area to points north and east of Santa Clara County by commuter rail.

Public transportation in the County has significant gaps that render existing systems, including Valley Transportation Authority and Caltrain, less usable to low-income residents, who are disproportionately members of protected classes. Bus service can be quite limited in many areas in the county, especially outside of the population center of San José. Where service does exist, 30-minute gaps between buses and wait times are common. The problems of traffic and congestion compounds this problem, though commuting times have shortened during the pandemic with remote work. Prior to the

pandemic, travel between South County and San José was nearly two hours without accounting for unexpected traffic. While Caltrain is faster than bus travel, it can be too unaffordable for low-income individuals, especially if it is a regular commuting need. VTA's light rail system is limited, as it does not travel past Mountain View, does not connect to Cupertino, and does not connect to South County.

Santa Clara County has taken steps to become more bike-friendly. Multiple cities have developed bicycle plans. Los Gatos, a town that is part of the Urban County, is an example, having updated its Bicycle and Pedestrian Master Plan in late 2020.

Overall, while there are systems of public transportation in place which address some of these needs, there are still affordability gaps, wait times, traffic, and distance/expansion concerns that should be addressed as the County works toward equity in access to opportunity and transportation.

Disparities in Access to Opportunity – Access to Environmentally Healthy Neighborhoods. Past and present discriminatory housing policies and practices—including long-term disinvestment—have resulted in neighborhoods with concentrated poverty, limited access to opportunity, and unsafe environmental conditions (among others). This section provides a comprehensive analysis of equitable access to environmentally healthy neighborhoods by protected class groups and other socioeconomic characteristics. As defined by HCD, environmentally healthy neighborhoods encompasses several factors: healthy food options, clean air and water, safe neighborhoods, safety from environmental hazards, and access to social services and cultural institutions.

Santa Clara County received an environmental opportunity score of 47 out of 100. Environmental scores are measured by metrics and policies related to air and water quality, energy efficiency, and hazard mitigation plans. According to the Livability Index:[19]
- Zero percent (0%) of residents were exposed to drinking water violations;
- There are 11 unhealthy air quality days per year;
- More than a quarter (29%) of residents are exposed to near-roadway pollution but levels of local industrial pollution are low; and
- Santa Clara County has several multi-hazard plans approved by FEMA and local plans to prepare for an aging population.

In January 2017, the Office of Environmental Health Hazard Assessment (OEHHA) released Version 3.0 of the California Communities Health Screening Tool, known as the CalEnviroScreen. The CalEnviroScreen is a screening tool that evaluates the burden of pollution from multiple sources in communities while accounting for vulnerability to the adverse effects of pollution. Census tracts are ranked based on potential exposures to pollutants, adverse environmental conditions, socioeconomic factors, and the prevalence of health conditions. Lower scores suggest more positive environmental factors; higher scores indicate communities with more negative environmental factors.
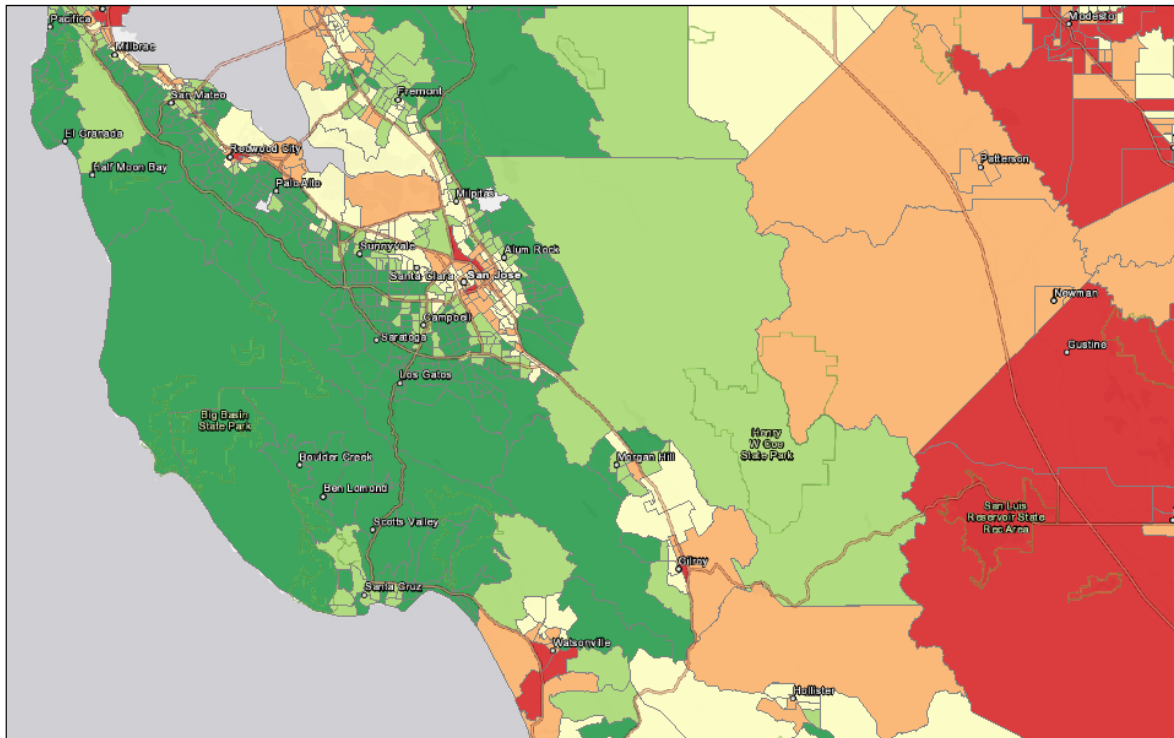
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[19] https://livabilityindex.aarp.org/search/Santa%20Clara%20County,%20California,%20United%20States.

Maps B.62 and B.63 illustrate the CalEnviroScreen score for Santa Clara County and the Region. Findings presented in the maps are summarized below.

- Most areas in Santa Clara County have more positive environmental factors with scores between 0 and 20 and up to 40.
- San José, Watsonville, and Gilroy are outliers, all of which have more negative environmental factors and overlap with low income communities:
    - **San José:** three census tracts in the inner portion of the city have the worst environmental factors with scores above 80.
    - **Watsonville:** three census tracts have the most negative factors; other tracts have scores between 60 and 80.
    - **Gilroy:** one census tract with the worst environmental factors; all others range between 40 and 80.
- Similar to the county, more negative environmental factors are located in lower income communities across the Region including San Francisco, South San Francisco, Oakland, San Leandro
- Nearly all of Los Banos has more negative factors similar to communities near Stockton, Modesto, and Vallejo.

Map B.59: CalEnviroScreen 4.0 by Census Tract, Santa Clara County, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.60: CalEnviroScreen 4.0 by Census Tract, Region, 2021
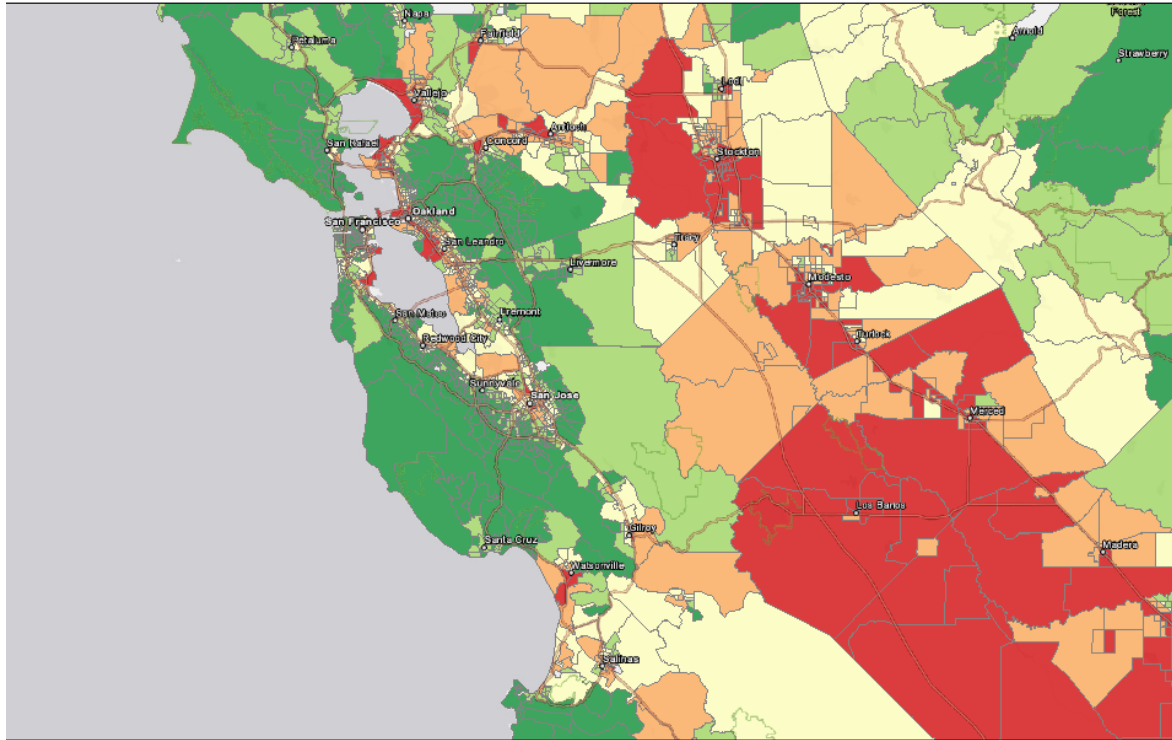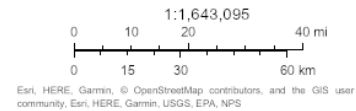
Source: California Department of Housing and Community Development AFFH Data Viewer.

In line with Senate Bill 535 (SB 535), the screening tool also considers census tracts with disadvantaged communities. In 2012, SB 535 was passed to establish requirements for minimum funding levels to "Disadvantaged Communities" (DACs). The legislation also gave CalEPA the responsibility for identifying these communities based on geographic, socioeconomic, public health, and environmental hazard criteria.[20]

Maps B.61 and B.62 show where disadvantaged communities are located across Santa Clara County and the Region. In Santa Clara County, there are very few identified DACs which are largely concentrated in San José and communities in Sunnyvale and Santa Clara. Disadvantaged communities in San José have the lowest household incomes in the county. Disadvantaged communities in the region overall are concentrated in Oakland, San Leandro, and parts of San Francisco.

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[20] https://oehha.ca.gov/calenviroscreen/sb535.

Map B.61: SB 353 Disadvantaged Communities, Santa Clara County, 2022
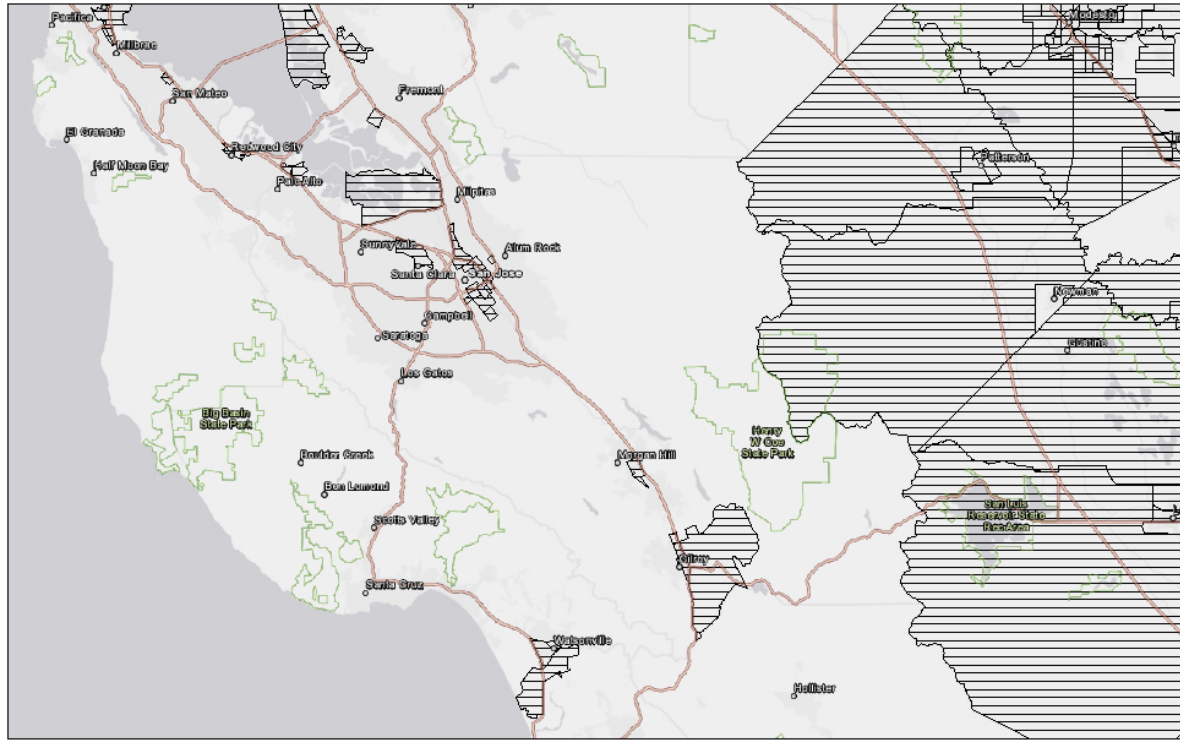
Source: California Department of Housing and Community Development AFFH Data Viewer.

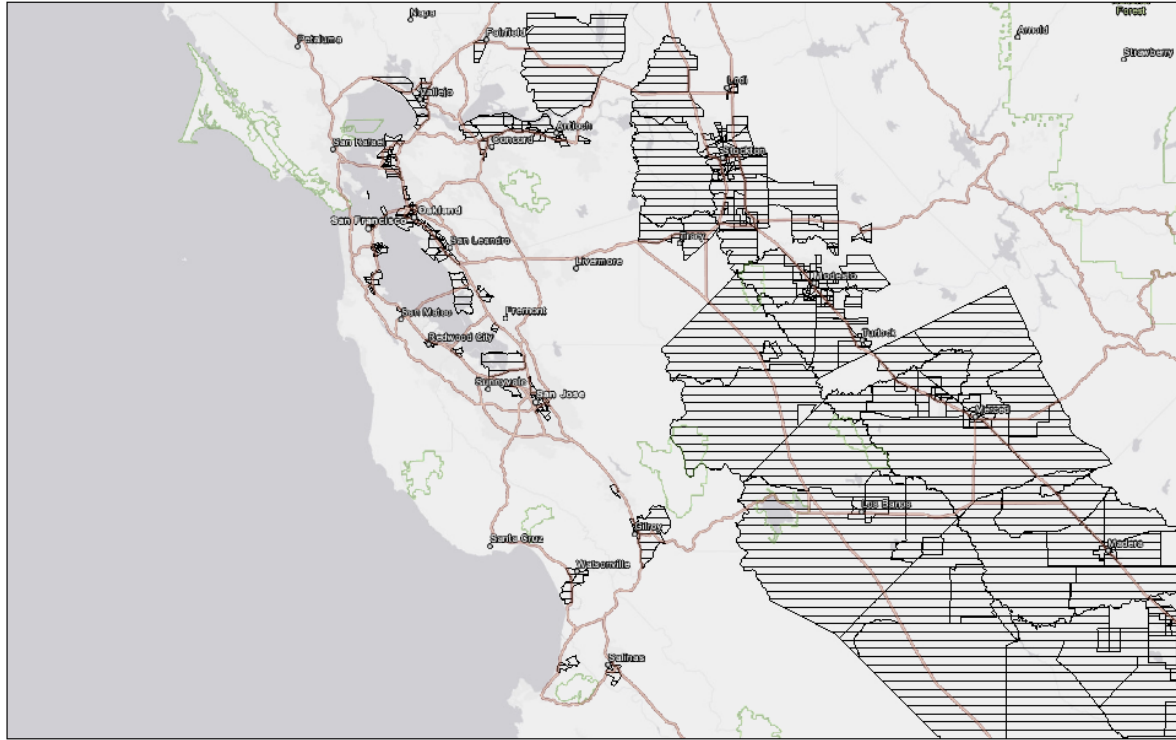Map B.62: SB 535 Disadvantaged Communities, Region, 2022

8/4/2023, 9:41:49 AM

1:1,643,095

☰ SB 535 Disadvantaged Communities (OEHHA, 2022)

0   10   20   40 mi
0   15   30   60 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Equitable Access to Environmentally Healthy Neighborhoods in Santa Clara County and Regionally. The Environmental Health Index values in this section consider respiratory and neurological health risks in relation to the rest of the country. A lower index score indicates lower access to environmentally healthy neighborhoods.

Table B.15: Environmental Health Index, Santa Clara Urban County

Total Population	Environmental Health Index
White, Non-Latinx	48.24
Black, Non-Latinx	37.87
Latinx	42.54
Asian or Pacific Islander, Non-Latinx	49.50
Native American, Non-Latinx	44.90

In the county, Black, Latinx, and Native American residents face slightly less access to environmentally healthy neighborhoods than do white or Asian residents. However, the disparity is most significant for Black residents.

As part of the Public Health Alliance of Southern California project, the Healthy Places Index (HPI)—a policy platform to advance health equity through open and accessible data—maps data on the social conditions that drive health including education and job opportunities, clean air and water, and other indicators positively associated with life expectancy at birth.[21] The HPI organizes 23 social determinants of health in nearly 8,000 California census tracts (approximating neighborhoods) into eight domains or policy action areas: economic, education, social, housing, transportation, neighborhood built-environment, air and drinking water quality, and health care access. Scores are ranked from the least- to most-health community conditions—in other words, lower scores represent less health conditions; higher scores represent more health community conditions.

The HPI for Santa Clara County and the Region are presented in Maps D.22 and D.23 below. Primary findings from the HPI county and regional analysis are summarized below.

- The majority of Santa Clara County and unincorporated communities have healthy community conditions with the exception of census tracts in San José. There are a few census tracts in the city with the lowest index score while others were scored between 25 and 50. Watsonville, Gilroy, and Salinas also have comparatively lower healthy conditions.
- Tracts with the least healthy community conditions overlap with concentrations of low-income households. This suggests that not all economic segments of the community have equitable access to environmentally healthy neighborhoods.
- These trends are similar to the Region overall: places with low HPIs overlap with concentrations of low-income households. This is most prominent in communities around San Francisco, Oakland, San Leandro, and Redwood City.

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[21] https://www.healthyplacesindex.org/learning-center.

Map B.63: Healthy Places Index, Santa Clara County, 2022
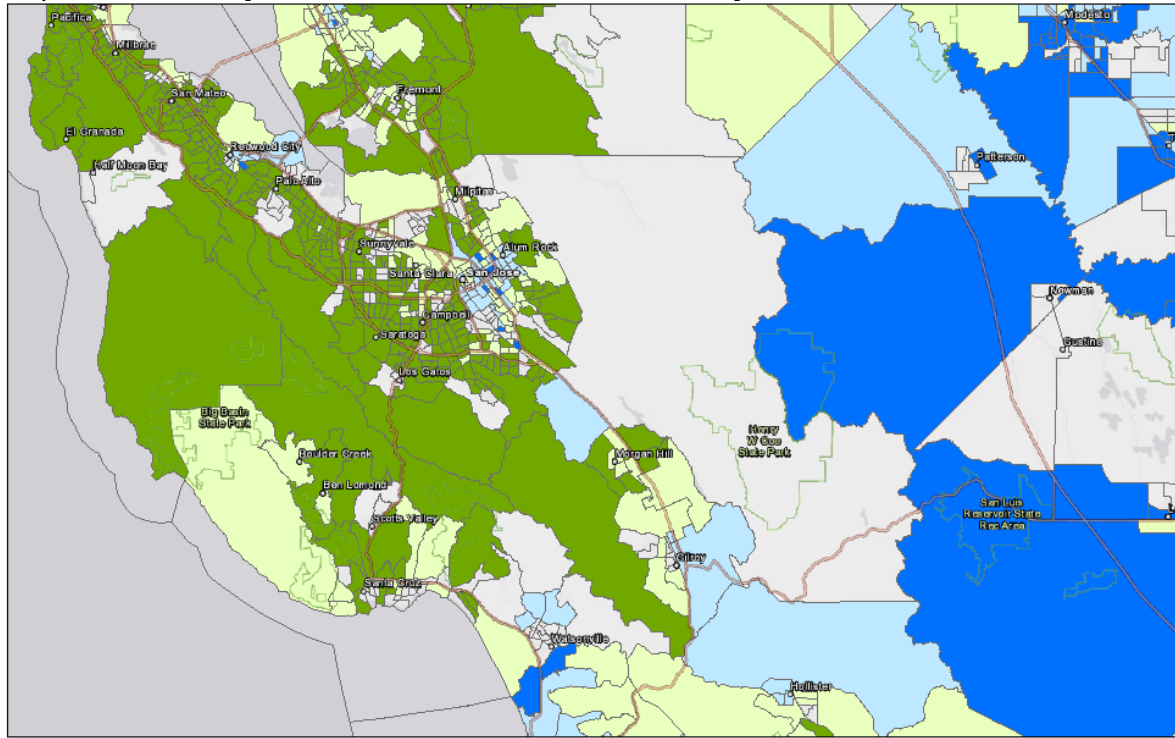
Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.64: Healthy Places Index, Region, 2022
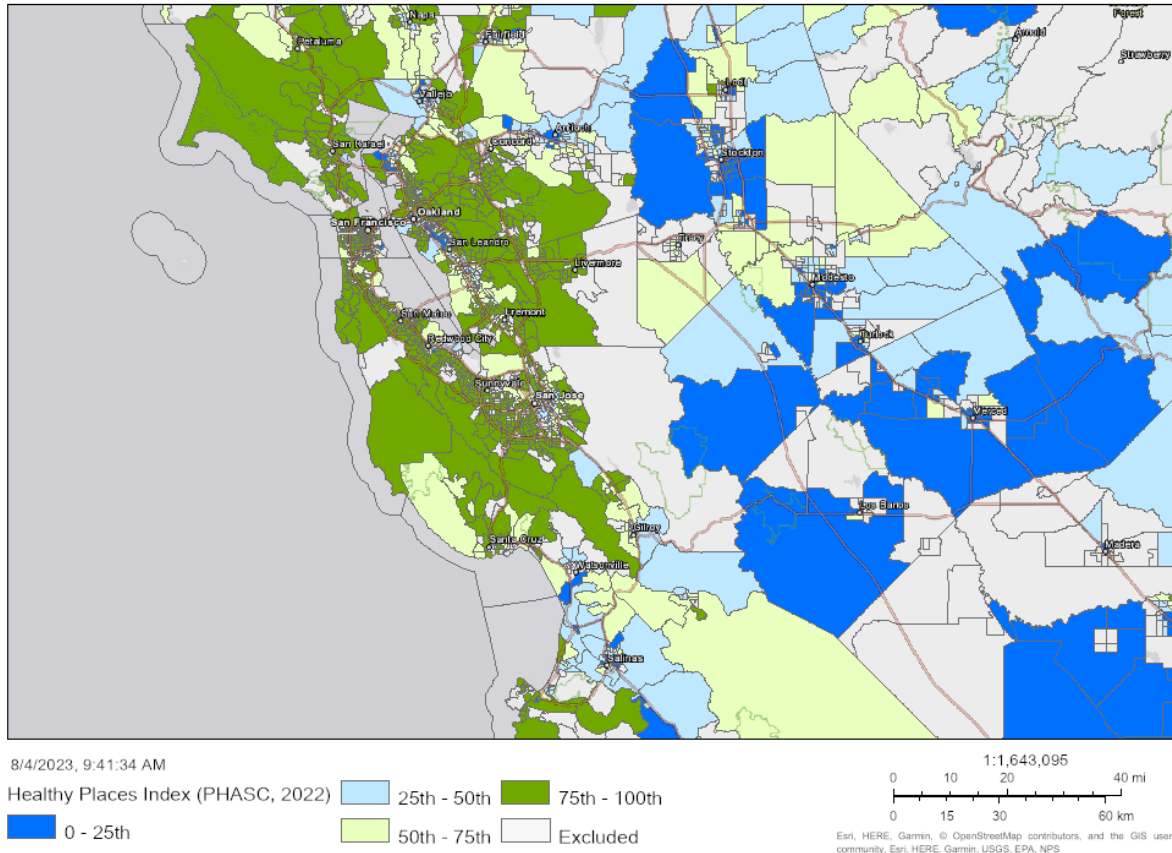
Source: California Department of Housing and Community Development AFFH Data Viewer.

In 2022, the AARP Public Policy Institute released its Livability Index for neighborhoods and communities in the United States, including Santa Clara County. The Livability Index uses over 50 national and state data sources and is based on 61 indicators to determine how a community supports its members in seven critical categories: housing, neighborhood, transportation, environment, health, engagement, and opportunity. Higher scores suggest equitable living environments; lower scores indicate more negative living environments. Santa Clara County scored 81 out of 100 for AARP's health category. Health scores are measured by metrics and policies that promote health behaviors. In Santa Clara County:

- 99% of households in the county had access to exercise opportunities;
- There were 2.2 grocery stores and farmer's markets and 2.7 parks within a half mile of communities;
- No areas in Santa Clara County experience health care professional shortages; and
- Only 10% of adults smoke regularly.

Lead exposure in children. There is no safe level of lead exposure in children. Research has demonstrated the effect lead exposure has on children's educational attainment, cognitive function, and behavioral and emotional regulation at concentrations below the

current reference level (5µg/dL). However, California's Blood Lead Levels (BLL) testing and reporting program show elevated levels of BLL among young children in a number of zip codes across the County of Santa Clara. In fact, at least 2,000 children under the age of six in Santa Clara County have elevated BLL.[22] According to the Office of Education for Santa Clara County, communities surrounding the Reid-Hillview Airport (which uses leaded aviation gasoline) is of particular concentration due to the number of children, childcare providers, and schools in close proximity to the airport.[23] In other words, children living in communities with increased risk of lead exposure are more likely to experience attention and executive function challenges, poor academic performance, and emotional problems (among others).

Housing Patterns and Equitable Access to Healthy Neighborhoods. The Unincorporated County, which is less intensively developed than the County's larger cities, tends to have higher Environmental Health Index values than the broader County and region.

Map B.65: TCAC Opportunity Areas – Environmental Score, Santa Clara County

TCAC Opportunity Areas - Environmental Score
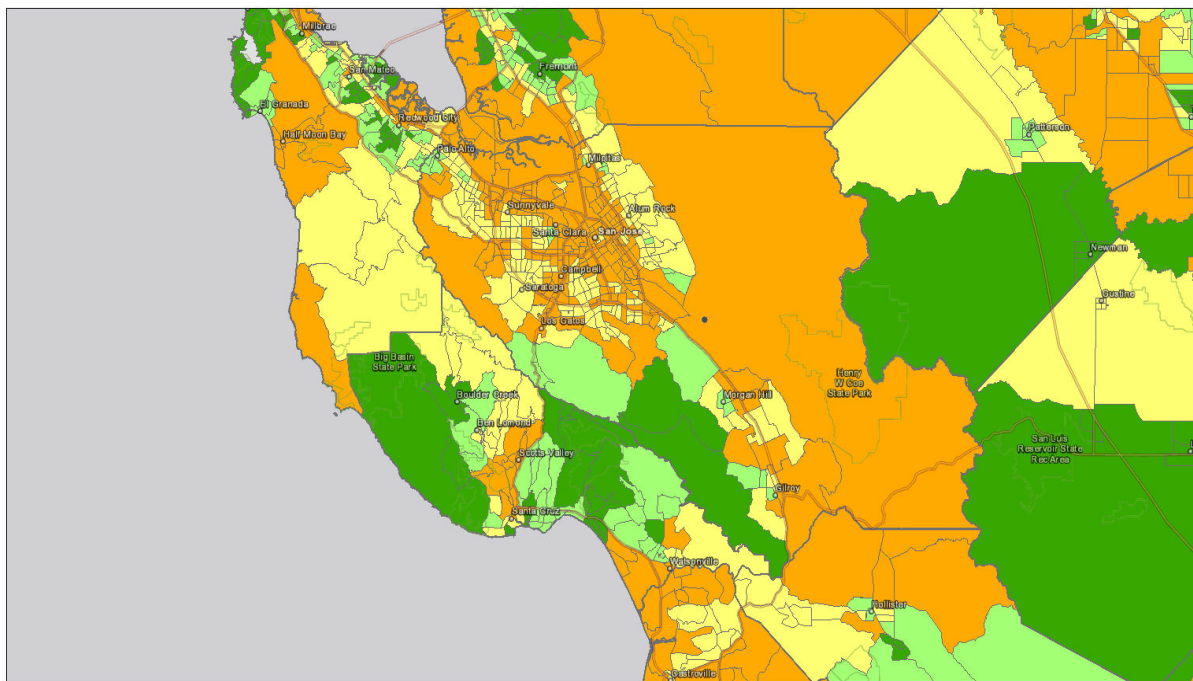
4/27/2022, 1:00:55 PM

□ County Boundaries
(R) TCAC Opportunity Areas (2021) - Environmental Score -Tract
■ < .25 (Less Positive Environmental Outcomes)
■ .25 - .50

■ .50 - .75
■ .75 - 1 (More Positive Environmental Outcomes)
■ No Data

1:577,791
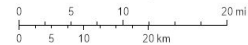
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CA HCD

Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, HUD 2020 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks 2021, TCAC 2020 | PlaceWorks 2021, U.S. Department of Housing and Urban Development 2020 | Esri, HERE, Garmin, © OpenStreetMap contributors, and

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[22]https://www.sccoe.org/Documents/Whitepaper%20Children%27s%20Exposure%20to%20Lead%20in%20Santa%20Clara%20County.pdf.
[23] Ibid.

Food deserts are one measure of environmental health in a region. Map B.69 shows food deserts in green. Food deserts in Santa Clara County are primarily located in San José and Gilroy. Food deserts are defined as low-income census tracts where a significant portion of the population resides more than one mile from a supermarket.

Map B.66: Food Deserts, Santa Clara County

Source: https://www.ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/
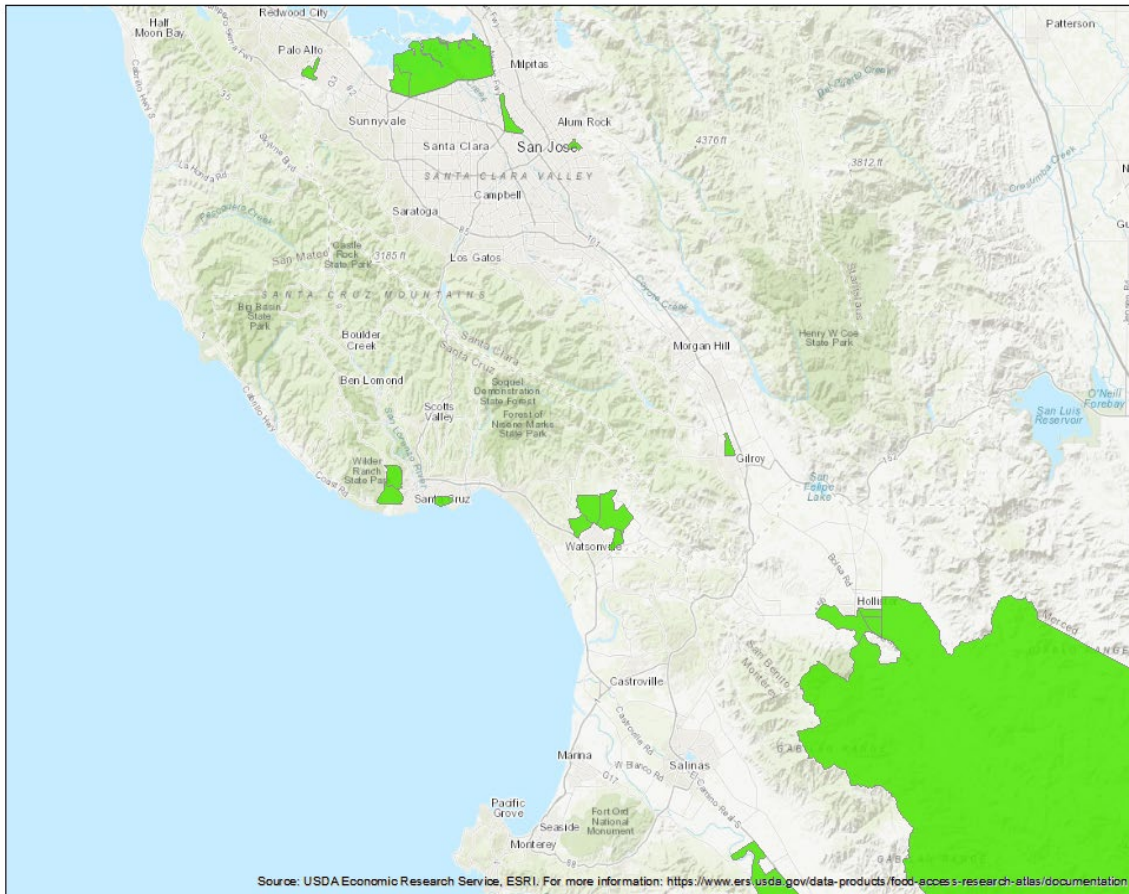
High and Low Access areas across indicators. Job proximity and transit access are greatest in the northern part of Santa Clara County though access is lower in the West Valley than it is in the cities of Santa Clara, Sunnyvale, Mountain View, and Palo Alto. Access to proficient school and low poverty neighborhoods is highest in the West Valley as well as in the parts of larger North County cities that are further south and west of U.S. Route 101. South County generally has higher access to environmentally healthy neighborhoods.

Contributing Factors of Disparities in Access to Opportunity
Please see section X.5, Contributing Factors Appendix, for further discussion of the following Contributing Factors to Disparities in Access to Opportunity. Please see section X.4 for more details on the proposed goals and actions to address these contributing factors.

- Access to financial services
- Availability, type, frequency, and reliability of public transportation
- Impediments to mobility
- Lack of access to opportunity due to high housing costs
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Lack of local or regional cooperation
- Land use and zoning laws
- Lending discrimination
- Location and type of affordable housing
- Location of employers
- Location of environmental health hazards
- Location of proficient schools and school assignment policies
- Loss of affordable housing
- Occupancy codes and restrictions
- Private discrimination
- Source of income discrimination

iv: Disproportionate Housing Needs

This section discusses disproportionate housing needs for protected classes including cost burden and severe cost burden, overcrowding, substandard housing conditions, homelessness, displacement, and other considerations.

> **Disproportionate Housing Needs**
>
> **"Disproportionate housing needs** generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions."

Source: California Department of Housing and Community Development Guidance, 2021, page 39.

Housing stock: Age and Condition. The age of housing units is an important indicator in determining the condition of housing in Santa Clara County and its unincorporated areas. Older housing stocks tend to place residents at greater risk of living in housing with lead-based paint and/or without accessibility improvements (e.g., grab bars in the shower, stepless entry). Lead based paint is a significant risk for residents in units built before 1978 when it was banned for residential use. The condition of housing units also plays a role in quality of life, outcomes, and stable housing environments. Maps E.1 and E.2 show the percentage of total housing units built before 1960 for Santa Clara County and the Region. Primary findings illustrated in the maps are summarized below.

- Housing units in Santa Clara County are older with notable concentrations of units built before 1960 in San José, Alum Rock, Campbell, and a few census tracts in Los Gatos; all of which show 80% of units or more built during this time.
- Compared to the region overall, the county's housing stock is younger. Areas with the largest number of old housing units in the Region are San Francisco, Oakland, San Leandro, City of San Mateo, and Redwood City. San Francisco likely has a larger supply of older units given the city's large population and densely built housing.

Map B.67: Age of Structures by Census Tract, Santa Clara County, 2021
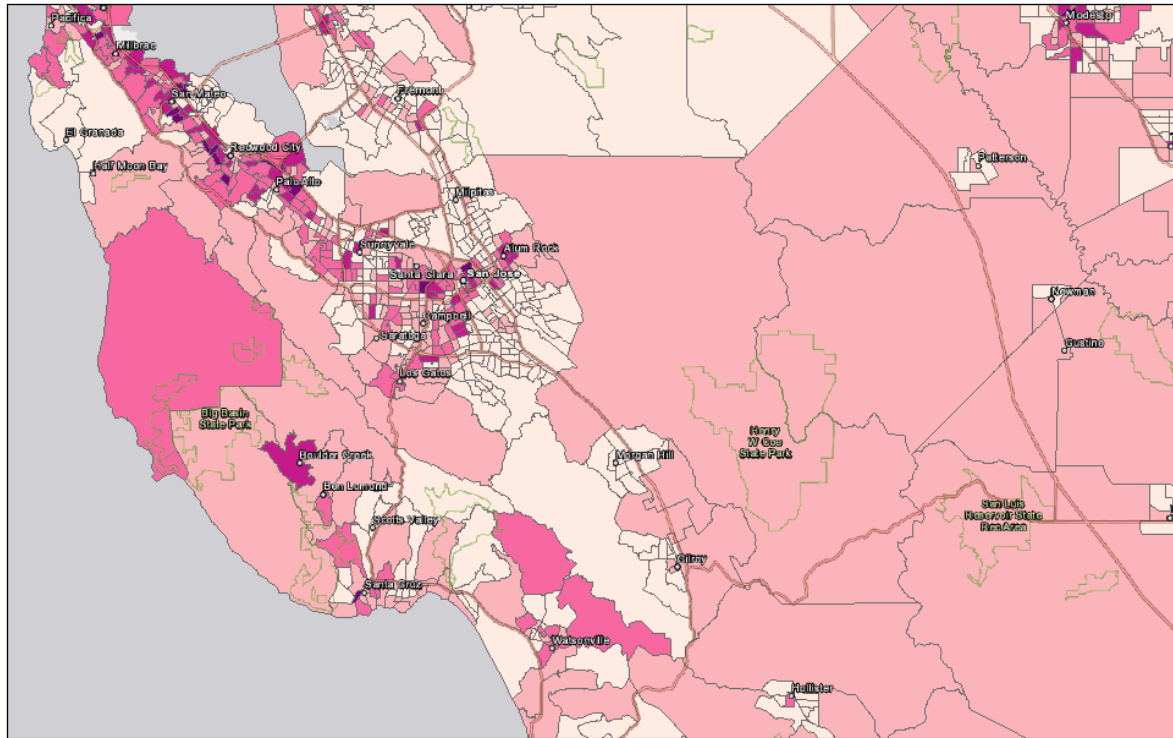
8/4/2023, 9:11:17 AM

Age of Structures (ACS, 2017 2021) - Tract

0.00 - 20.00

20.01 - 40.00

40.01 - 60.00

60.01 - 80.00

80.01 - 100.00

1:755,182

0   5   10   20 mi

0   5   10   20 km

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Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.68: Age of Structures by Census Tract, Region, 2021
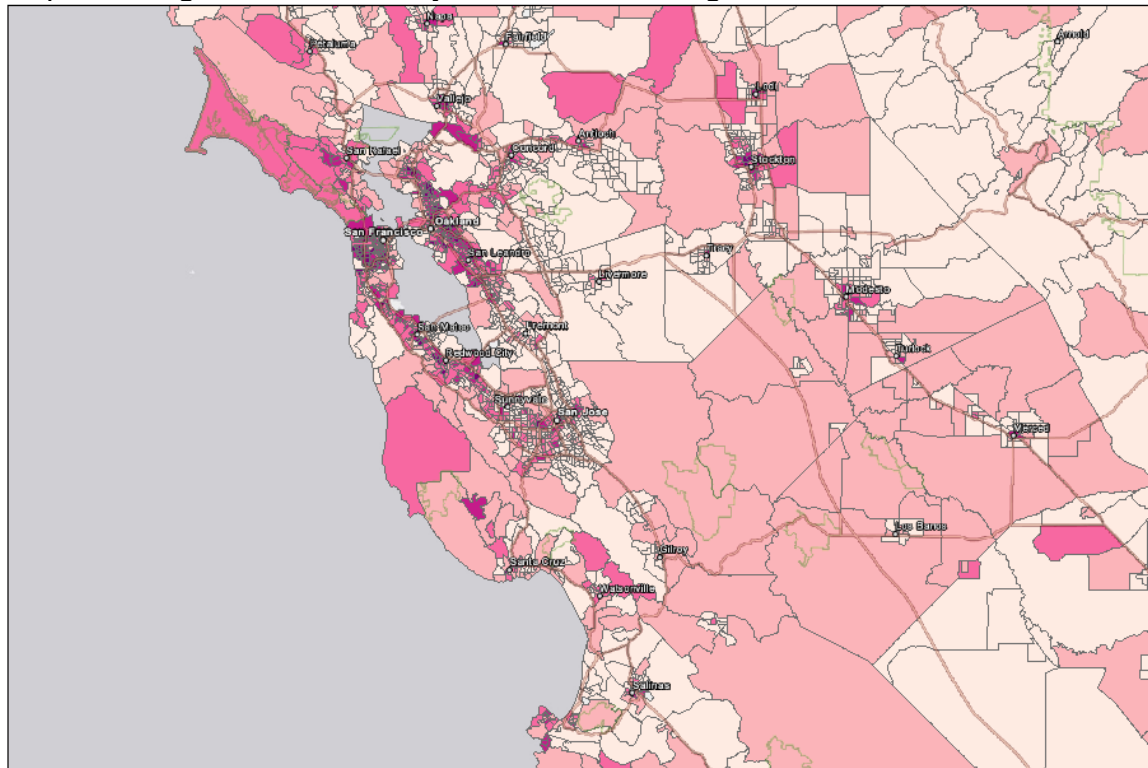
8/4/2023, 9:29:03 AM

Age of Structures (ACS, 2017 2021) - Tract

☐ 0.00 - 20.00

☐ 20.01 - 40.00

☐ 40.01 - 60.00

☐ 60.01 - 80.00

☐ 80.01 - 100.00

1:1,643,095

Esri, HERE, Garmin, © OpenStreetMap contributors, and community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

In Santa Clara County, lower income households are more likely to live in older housing units. As shown in Map B.69, low-income census tracts in San José (less than $55,000) are concentrated in areas with older housing: in these areas, over 80% of total units were built before 1960. This is a significant finding as it suggests that residents of Santa Clara County have limited housing options and are more likely to face barriers accessing newer housing that meets their needs. Residents living in poverty are also more likely to live in these areas (Map E.4).

Map B.69: Median Income by Census Tract, Santa Clara County, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.70: Poverty Status by Census Tract, Santa Clara County, 2021
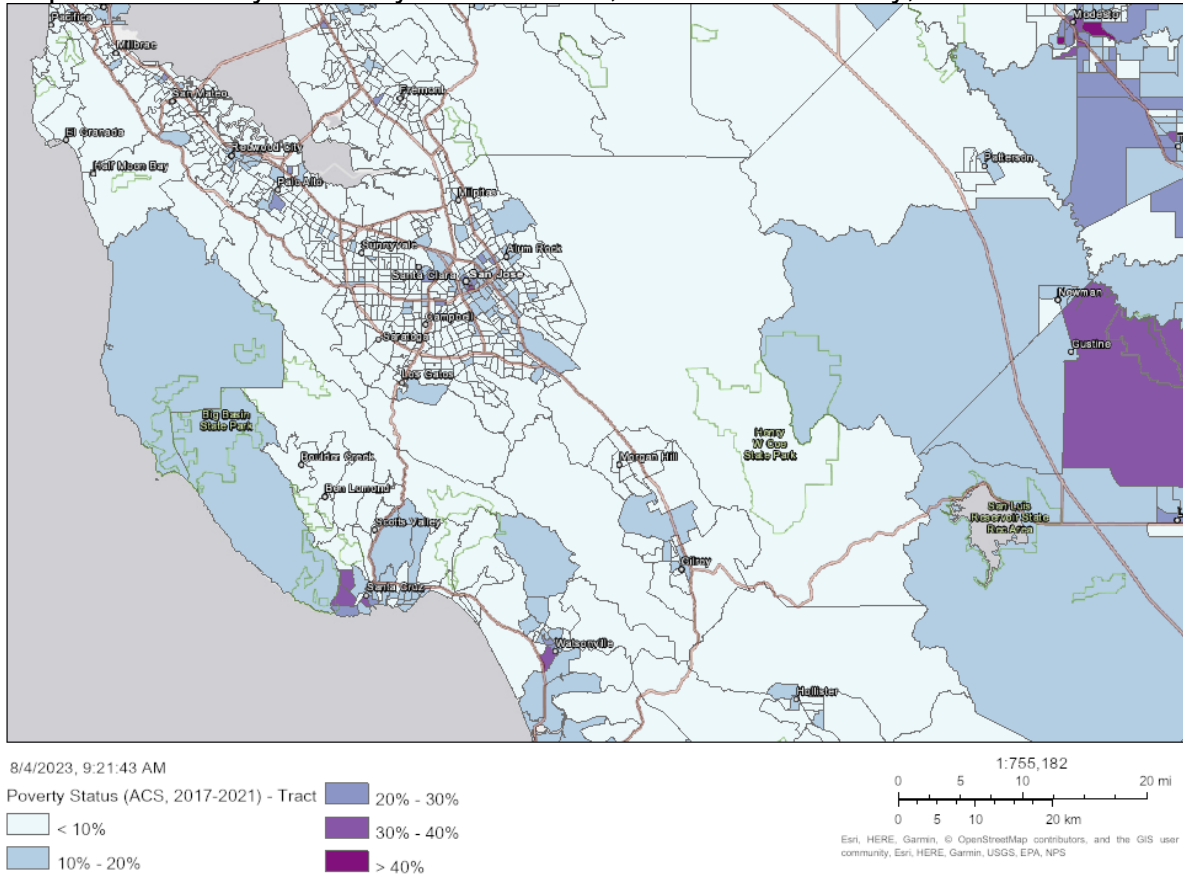
Source: California Department of Housing and Community Development AFFH Data Viewer.

These patterns are similar for disabled residents in the county: census tracts with larger supplies of units built before 1960 have higher concentrations of disabled residents at 10% to 20% of the total population (Map IV-5). San José has one census tract where 20% to 30% of the population has a disability and up to 40% of units were built before this time.

These findings are particularly important because older housing units are less likely to have accessibility improvements which limits housing choice for disabled persons in the county. According to research from the AARP Public Policy Institute, **48% of units in the county have zero step entrances but there are no local inclusionary design laws to make housing accessible to disabled residents.** As such, Santa Clara County will target existing and new resources to these areas to ensure residents have equal access to housing and opportunity. Please refer to Chapter 4 of the County Housing Element for details on the related programs being implemented during the 2023-2031 planning period.

Map B.71: Population with a Disability by Census Tract, Santa Clara County, 2021
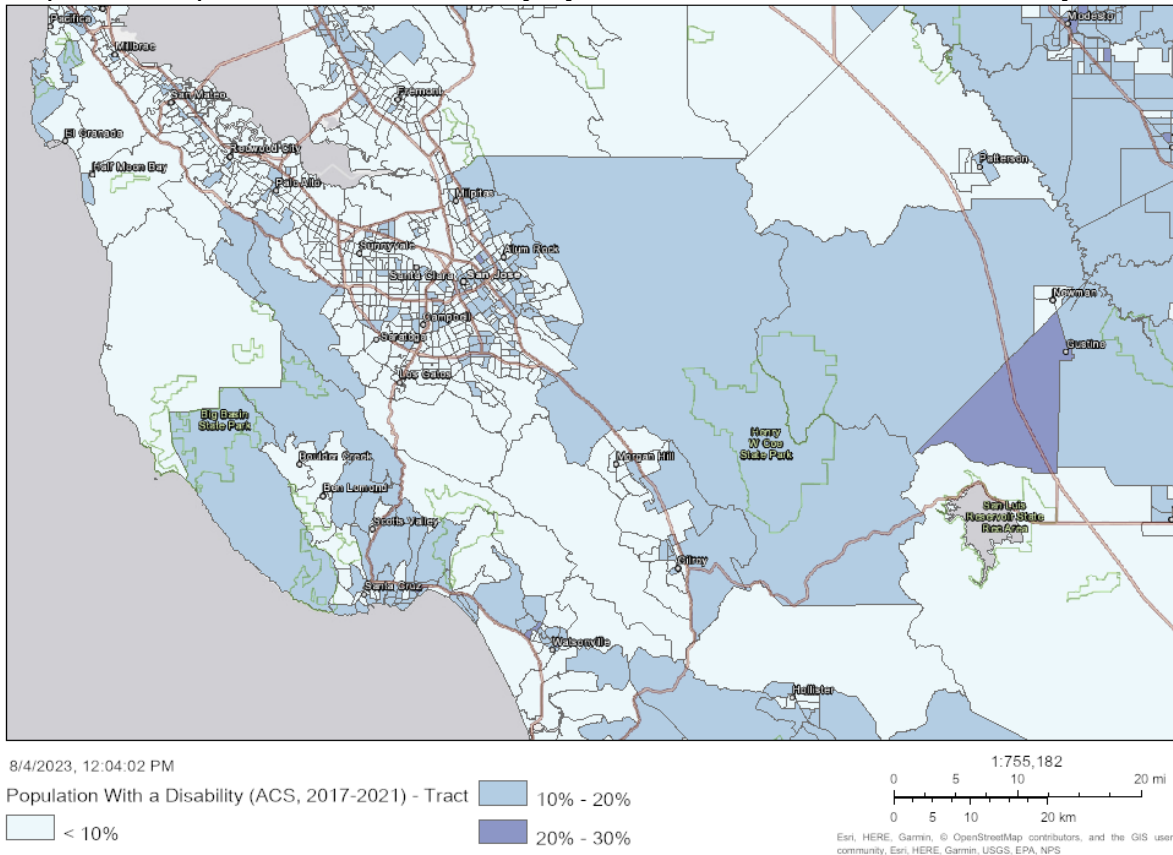
Source: California Department of Housing and Community Development AFFH Data Viewer.

Mobile and manufactured homes are especially at risk of being in poor condition. To effectively address these housing units, Unincorporated County identified the location of mobile home parks and communities using HCD's AFFH Data Viewer (version 2.0). Having identified these areas, the county and unincorporated jurisdictions will be able to allocate existing and new resources to meet the housing needs of residents living in mobile/manufactured homes.

Primary findings illustrated in Map B.75 (below) include:
- Mobile home parks are concentrated near Sunnyvale, San José, and along the city boundaries of Campbell and Saratoga. Between 700 to 1,000 mobile home communities are located in Sunnyvale's census tracts and up to 700 parks are located in San José.
- For the region overall, mobile home parks are concentrated in Santa Cruz, Watsonville, Half Moon Bay, Palo Alto, Redwood City, and communities near Fremont.

Given these concentrations, Santa Clara County and unincorporated areas will target funding and other resources to these areas to meet the repair and maintenance needs of residents. This is especially important for the county and region as mobile/manufactured

homes are often affordable alternatives for lower income households to transition to homeownership.

Map B.72: Mobile Home Parks, Santa Clara County and Region, 2022
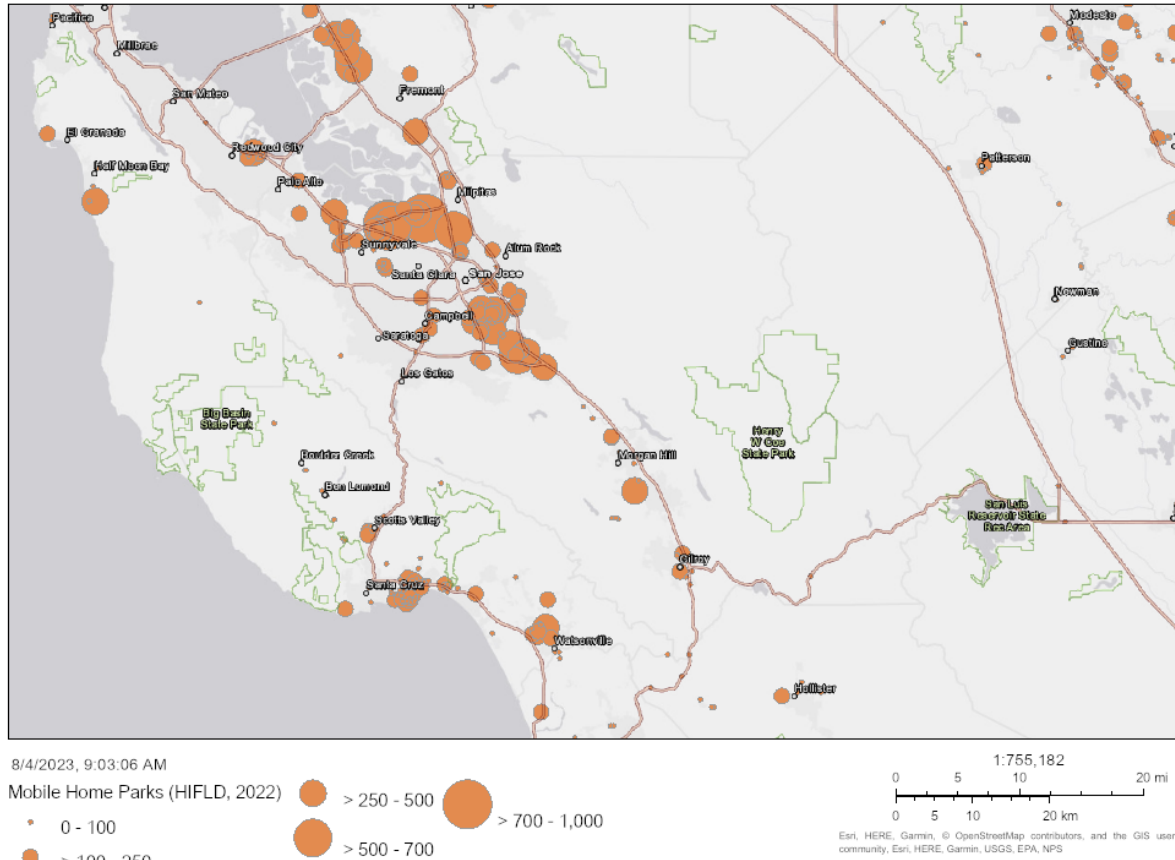
Source: California Department of Housing and Community Development AFFH Data Viewer.

Across Santa Clara County, residents face high rates of housing problems, severe housing problems, and severe cost burden. The four HUD-designated housing problems are "1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened"[24]. Households are considered to have a housing problem if they experience at least one of the above. This analysis also considers what HUD designates as severe housing problems, which are a lack of kitchen or plumbing, more than one person per room, or cost burden greater than 50%. The two latter factors, overcrowding and cost burden, are particularly high in Santa Clara County, and they are slightly higher than rates for the region. Black and Latinx residents are particularly affected by these problems.

Substandard housing. Substandard housing conditions present significant housing barriers for residents across Santa Clara County and the Region. Maps B.76 and B.77 illustrate the percentage of units lacking complete kitchen facilities in the county and

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[24] https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html

Region for 2021. As shown below, Unincorporated County has a small supply of units without complete kitchen facilities though there are notable concentrations located in Sunnyvale, San José, and Los Gatos.

These patterns are consistent with the Region which has an overall lower share of substandard units. Areas with the largest share include San Francisco, Fremont, Redwood City, and Santa Cruz.

Map B.73: Percent of Units Lacking Complete Kitchen by Census Tract, Santa Clara County, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.74: Percent of Units Lacking Complete Kitchen by Census Tract, Region, 2021
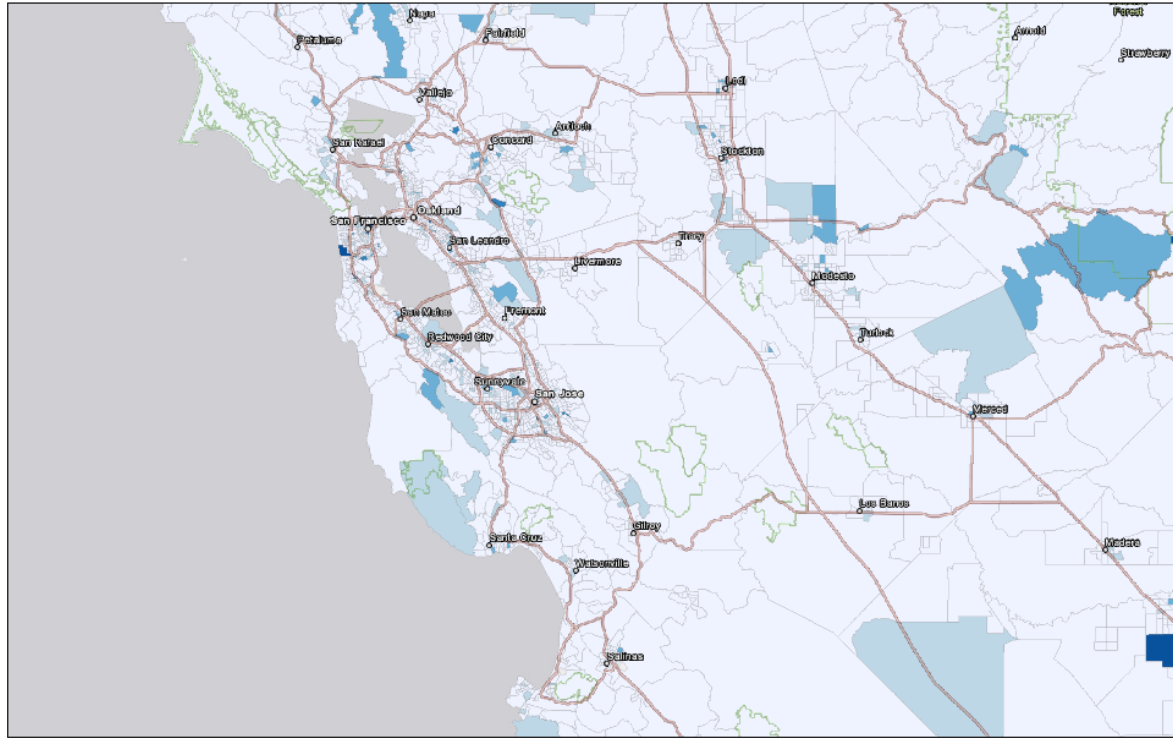
Source: California Department of Housing and Community Development AFFH Data Viewer.

Maps B.75 and B.76 show the percentage of units lacking complete plumbing facilities in Santa Clara County and the region. The unincorporated county has a very small number of units lacking plumbing: only two census tracts show five to ten percent of units as lacking plumbing, all other tracts have less than five percent of units lacking plumbing. This is consistent with the region overall. Santa Cruz is an outlier with more than 20% of units without plumbing, which could be related to the large number of mobile home parks located in the area (see Map B.72 above).

Map B.75: Percent of Units Lacking Complete Plumbing by Census Tract, Santa Clara County, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.76: Percent of Units Lacking Complete Plumbing by Census Tract, Region, 2021
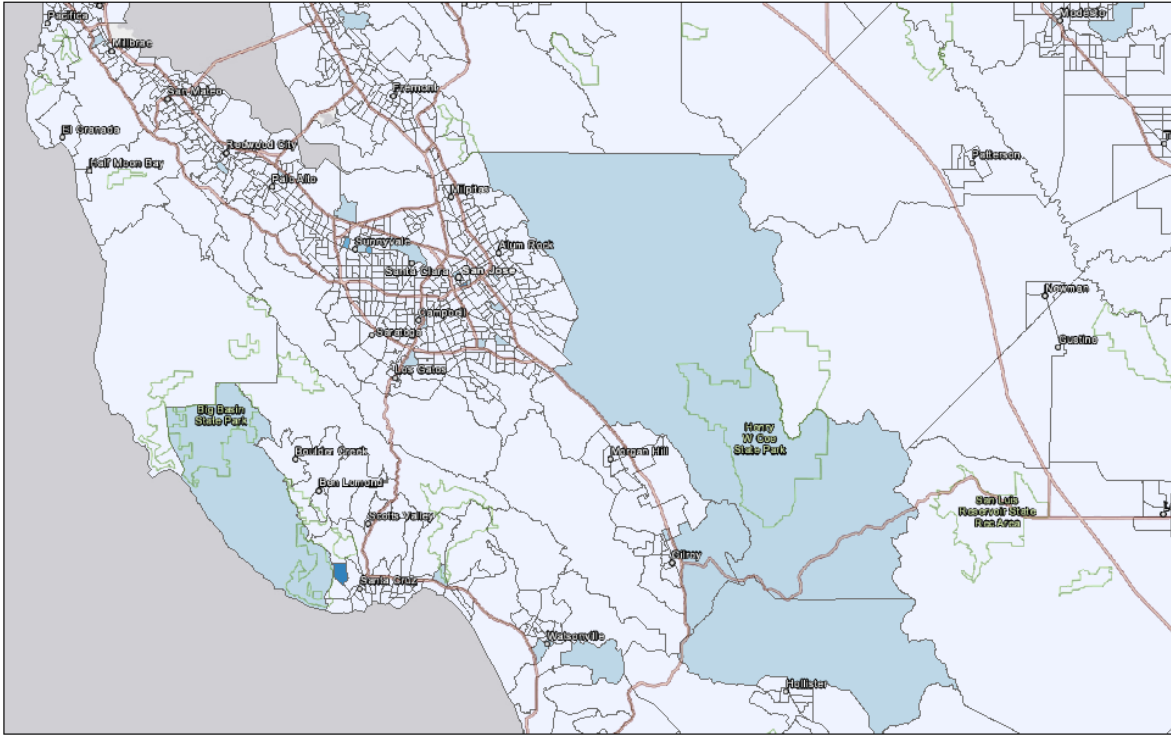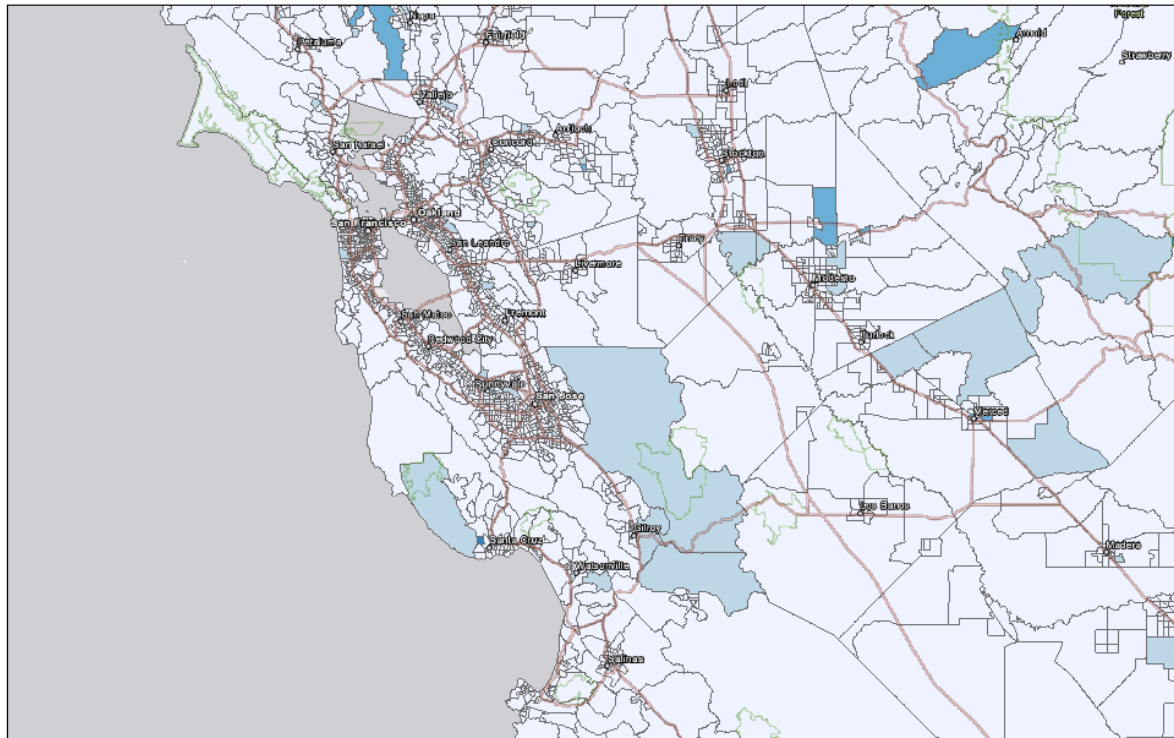
8/4/2023, 9:29:29 AM

Percent of units lacking complete plumbing (ACS, 2017 - 2021) - Tract

Less than 2.0%

2% - 5%

5% -10%

10% - 20%

More than 20%

1:1,643,095

0   10   20   40 mi

0   15   30   60 km

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Source: California Department of Housing and Community Development AFFH Data Viewer.

Region. Residents in the region experience extreme housing needs. Significant racial discrepancies exist in housing problems, severe housing problems, and cost burden across the region. Overall, Black or Latinx residents are more likely to have housing problems, with 49.86% and 58.84% of those populations experiencing them. These rates for white and Asian and Pacific Islander residents, at 26.67% and 36.40%, respectively, are lower. Slightly over a third of all residents in the region experience any of the four housing problems. Households with over five people or non-family households are likely to experience higher rates of housing problems.

The percentages of residents facing severe housing problems is slightly lower, though this number is still very high for Latinx residents at 39.25%. Just under one-fifth of residents in the region experience at least one severe housing problem. Fewer residents across all racial/ethnic groups, household types and sizes experience severe housing cost burden. While households with housing problems are present in San Benito County, there is a clear concentration of households with housing problems in San José, Mountain View, and Palo Alto.

The Santa Clara Urban County has clear disparities in households experiencing housing problems, which closely follow patterns already clear in the regional analysis. While 46.12% of households as a whole experience at least one housing problem, 62.60% of Black households and 64.06% of Latinx households experience at least one housing problem. Lower percentages of households experience severe housing problems than regular housing problems, and this is consistent across both the Urban County and the region.

Table B.15: Demographics of Households Reporting HUD Defined Housing Problems, Santa Clara Urban County & Region

Households experiencing any of 4 housing problems	Santa Clara Urban County			Region		
	# Households	% w/Problems	% Severe	# Households	% w/Problems	% Severe
Race/Ethnicity						
White, Non-Latinx	52,910	34.54%	16.07%	344,129	26.67%	13.06%
Black, Non-Latinx	1,083	62.60%	27.24%	16,918	49.86%	28.59%
Latinx	11,169	64.06%	32.33%	128,156	58.84%	39.25%
Asian or Pacific Islander, Non-Latinx	16,084	34.48%	17.12%	214,010	36.40%	20.94%
Native American, Non-Latinx	100	45.00%	20.00%	3,184	16.08%	9.30%
Other, Non-Latinx	2,003	55.12%	22.07%	49,769	12.53%	6.55%
Total	83,349	46.12%	18.75%	756,166	34.42%	19.63%
Household Type and Size						
Family households, <5 people	53,432	29.28%	NA	381,126	34.63%	NA
Family households, 5+ people	7,386	50.54%	NA	81,786	58.24%	NA
Non-family households	19,206	54.01%	NA	175,107	46.36%	NA

Table B.16: Demographics of Households with Severe Housing Cost Burden

	Santa Clara Urban County		Region	
Race/Ethnicity	# Households	% with Severe cost burden	# Households	% with Severe Cost Burden
White, Non-Latinx	52,910	15.00%	344,129	11.51%
Black or African American	1,083	19.39%	16,918	24.04%
Latinx	11,169	21.38%	128,156	23.38%
Asian or Pacific Islander	16,084	13.83%	214,010	13.04%
Native American	100	20.00%	3,184	7.66%
Other	2,003	17.32%	49,769	5.23%
Total	83,349	15.75%	756,166	13.81%
Household Type and Size				
Family Households, <5 People	53,432	12.24%	381,126	10.75%
Family Households, 5+ People	7,386	14.27%	81,786	13.36%
Non-Family Households	19,206	28.92%	175,107	12.96%

Table B.17: Cost Burden by Tenure

Tenure	0%-30% of Income for Housing	30%-50% of Income for Housing	50%+ of Income for Housing	Not Computed
Owner Occupied	11, 684	3,056	2,158	140
Renter Occupied	3,277	2,002	1,734	750
Totals	14,961	5,058	3,892	890

Table B.18: Cost Burden by Income Level

Income	0%-30% of Income for Housing	30%-50% of Income for Housing	50%+ of Income for Housing
0%-30% of AMI	371	278	1,898
31%-50% of AMI	924	1,372	1,330
51%-80% of AMI	1,462	938	633
81%-100% of AMI	1,321	632	180
Greater than 100% of AMI	11,666	1,966	259
Totals	15,744	5,186	4,300

Table B.19: Household Income Level by Tenure

Income	Owner Occupied	Renter Occupied
0%-30% of AMI	1,250	1,692
31%-50% of AMI	1,495	2,037
51%-80% of AMI	1,755	1,281
81%-100% of AMI	1,254	868
Greater than 100% of AMI	11,701	2,249
Totals	**17,455**	**8,127**

Both renters and homeowners in Unincorporated County are likely to be cost burdened. However, renters are significantly more likely to have lower incomes, and it is no surprise that low-income households are far more likely to spend more than fifty percent of their income towards their housing costs.

Table B.20: Percentage of Overcrowded Households by Race or Ethnicity, Region

Race/Ethnicity	% Overcrowded
White, Non-Latinx	1.81%
Black	6.14%
Native American	11.59%
Asian American/Pacific Islander	9.15%
Latinx	19.65%

Source: 2013-2017 American Community Survey

Overcrowding is a significant issue in many communities within the region. Overcrowding, which typically exceeds 2.0%, is low for white households compared to other races and ethnicities. In the region, all other ethnicities and races had at least three times as many households experiencing overcrowding when compared to white households. Latinx households in the region had the highest rate of overcrowding at 19.65%.

Map B.77: Overpayment by Renters in Santa Clara County
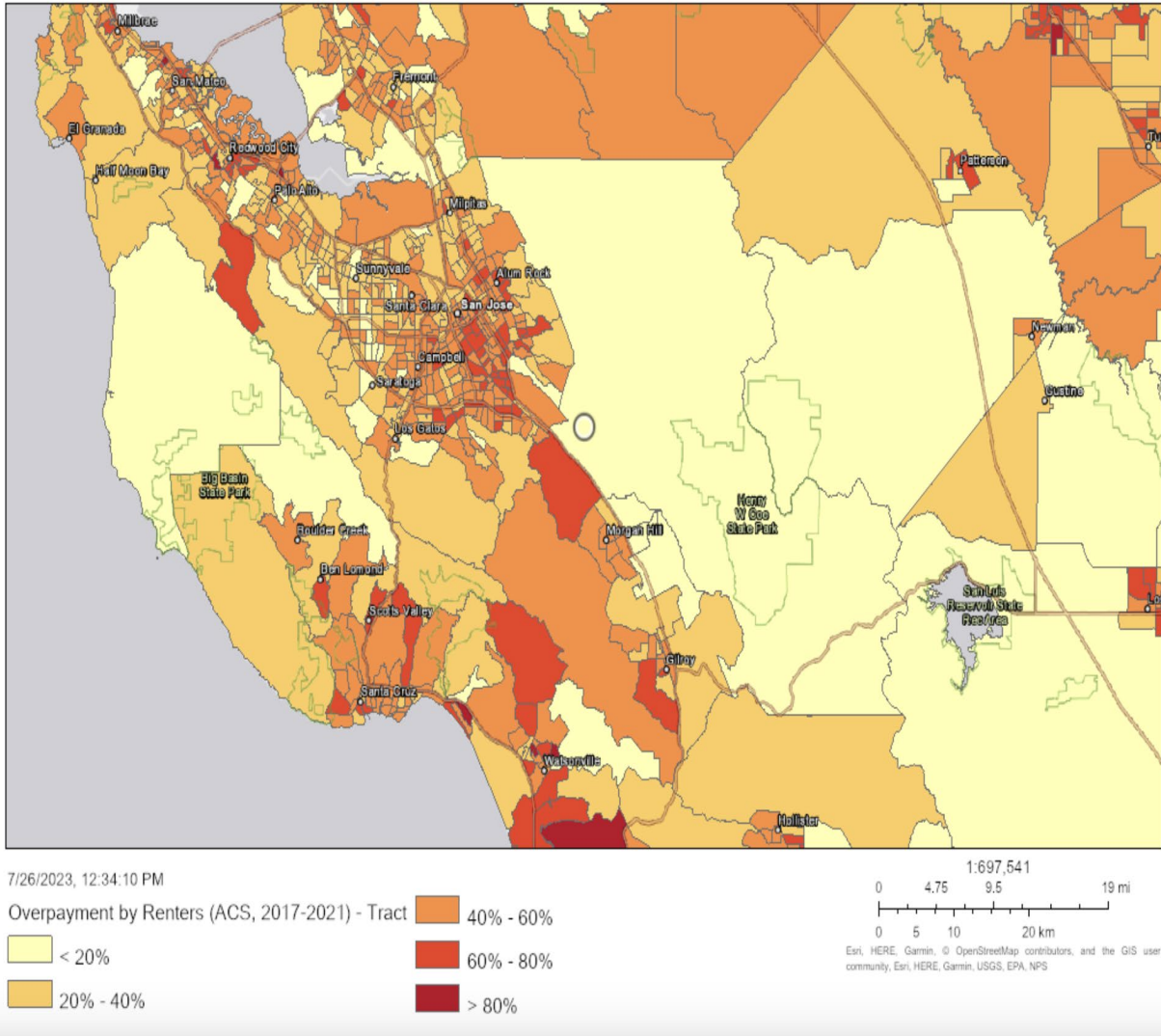
Within the unincorporated county, overpayment – sometimes referred to as cost burden – appears to be more prevalent in the unincorporated urban islands surrounded by and/or adjacent to San Jose. In particular, Alum Rock, which is predominantly Hispanic or Latino, appears to have a high rate of overpayment. The unincorporated county's rural areas, which are disproportionately non-Hispanic white, have relatively low rates of overpayment. Rates of overpayment in Stanford, which is plurality non-Hispanic white but has a significant Asian and Pacific Islander minority, and San Martin, which is predominantly Hispanic or Latino, are more moderate. Regionally, overpayment most pronounced in south and east San Jose as well as in Gilroy. These areas tend to be

disproportionately Hispanic or Latino, with some heavily Vietnamese-American areas included, as well.

Map B.78: Overpayment by Owners in Santa Clara County
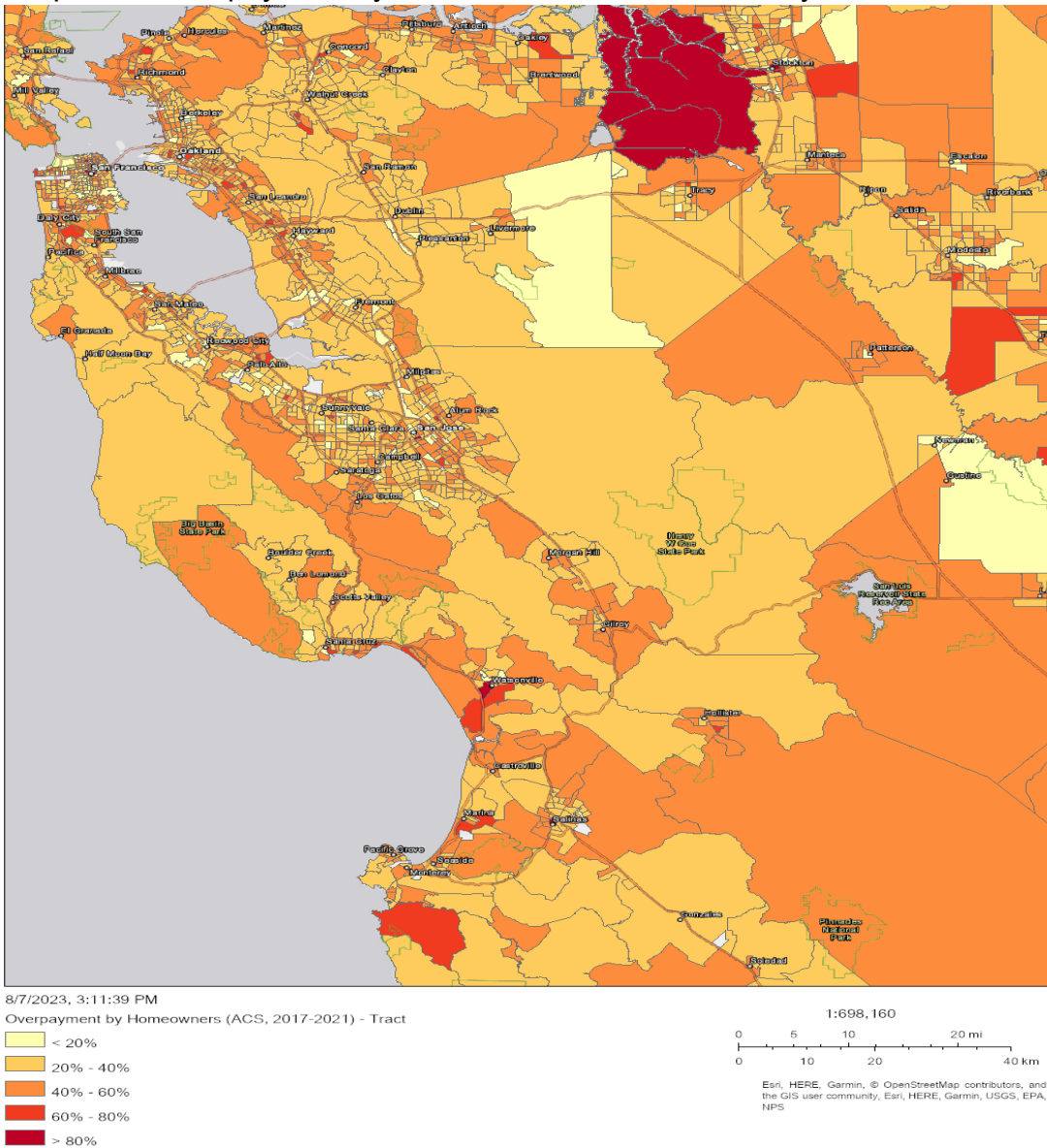
8/7/2023, 3:11:39 PM
Overpayment by Homeowners (ACS, 2017-2021) - Tract

- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- > 80%

1:698,160

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Patterns of overcrowding in the unincorporated county and the broader region largely mirror patterns of overpayment with the caveat that overcrowding is subject to fewer extremes than overpayment. The same disproportionately Hispanic or Latino areas have more overcrowding, but the degree to which that is true is less extreme than with respect to overpayment.

Map B.79: Overcrowding by Census Tract, Santa Clara County, 2021
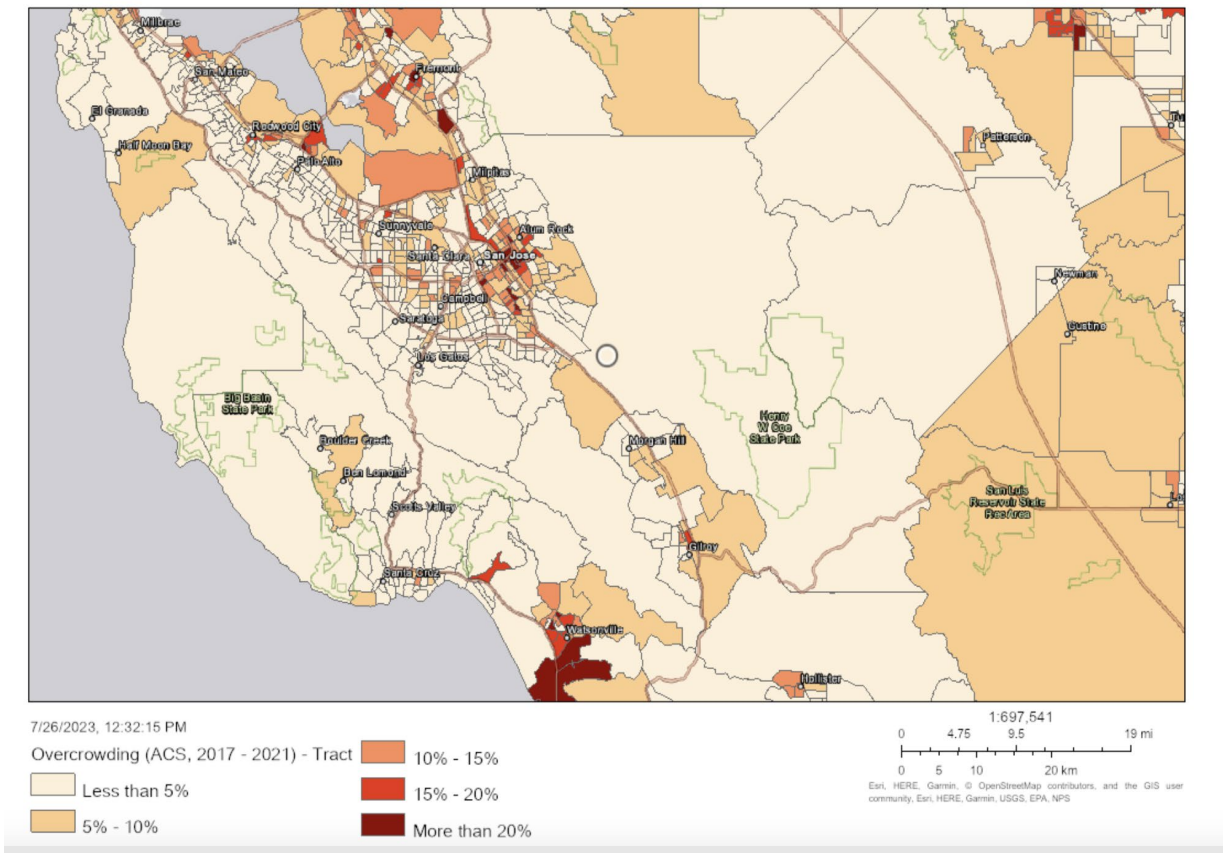
Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.80: Overcrowding by Census Tract, Region, 2021
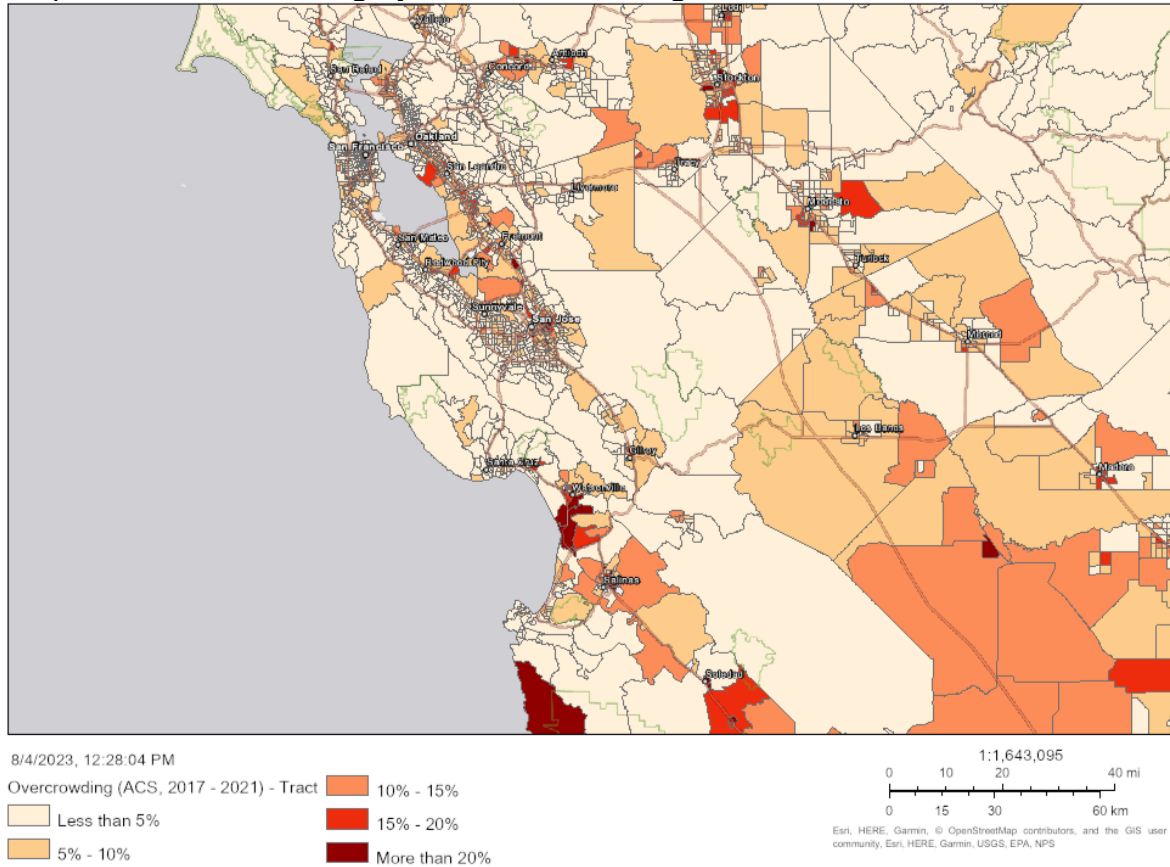
8/4/2023, 12:28:04 PM

Overcrowding (ACS, 2017 - 2021) - Tract

Less than 5%

5% - 10%

10% - 15%

15% - 20%

More than 20%

1:1,643,095

0   10   20   40 mi

0   15   30   60 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Overcrowding. Maps B.79 and B.80 show the number of overcrowded households in Santa Clara County and the Region. Overcrowded households in Santa Clara County are concentrated in San José and Alum Rock: overcrowded households in these areas account for more than 20% of all households. Sunnyvale has two census tracts with comparatively higher rates of overcrowding at up to 20%. These patterns are consistent with the region overall. Jurisdictions with the largest share of overcrowded households include Oakland, San Leandro, Fremont, Redwood City, Watsonville, and Salinas.

Census tracts with higher rates of overcrowding in San José overlap with segregation patterns in the city: tracts with higher shares of overcrowded households also have higher populations of single mothers and low-income households. These findings suggest that female householders are not only of lower income but have had to double up with family/friends to avoid being cost burdened and or being displaced.

Map B.81: Children in Female Householder Households No Spouse by Census Tract, Santa Clara County, 20213
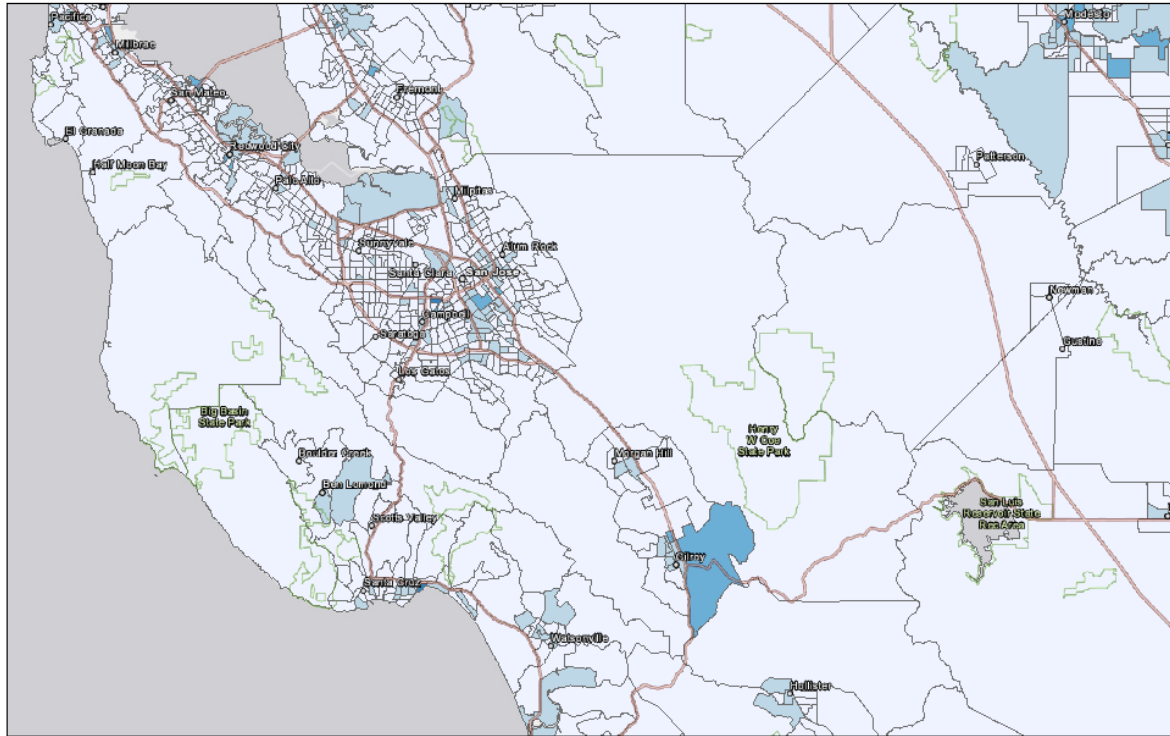
8/4/2023, 9:23:14 AM

Children in Female Householder No Spouse Present (ACS, 2017-2021) - Tract 40% - 60%

Less than 20% 60% - 80%

20% - 40%

1:755,182
0 5 10 20 mi
0 5 10 20 km
Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer.

Relatedly, maps B.82 and B.83 show the number of severely overcrowded households in the county and region. As shown below, jurisdictions with concentrations of overcrowded households also have larger shares of severely overcrowded households. These patterns are most prominent in San José. However, it is important to note that Campbell has one census tract where 15% to 20% of households are severely overcrowded but no tracts have a large number of overcrowded households. These trends are similar to that of the region with concentrations located in San Francisco, Oakland, San Rafael, and Watsonville.

Santa Clara County/Region. Housing problems are mostly concentrated in a few areas of the cities in the county. These include significant areas in the North Whisman neighborhood of Mountain View and in Downtown San José, East San José, and Japantown. Overall, Latinx or Asian residents primarily reside or make up most of the areas that experience more housing problems.

Map B.82: Severe Overcrowding by Census Tract, Santa Clara County, 2021
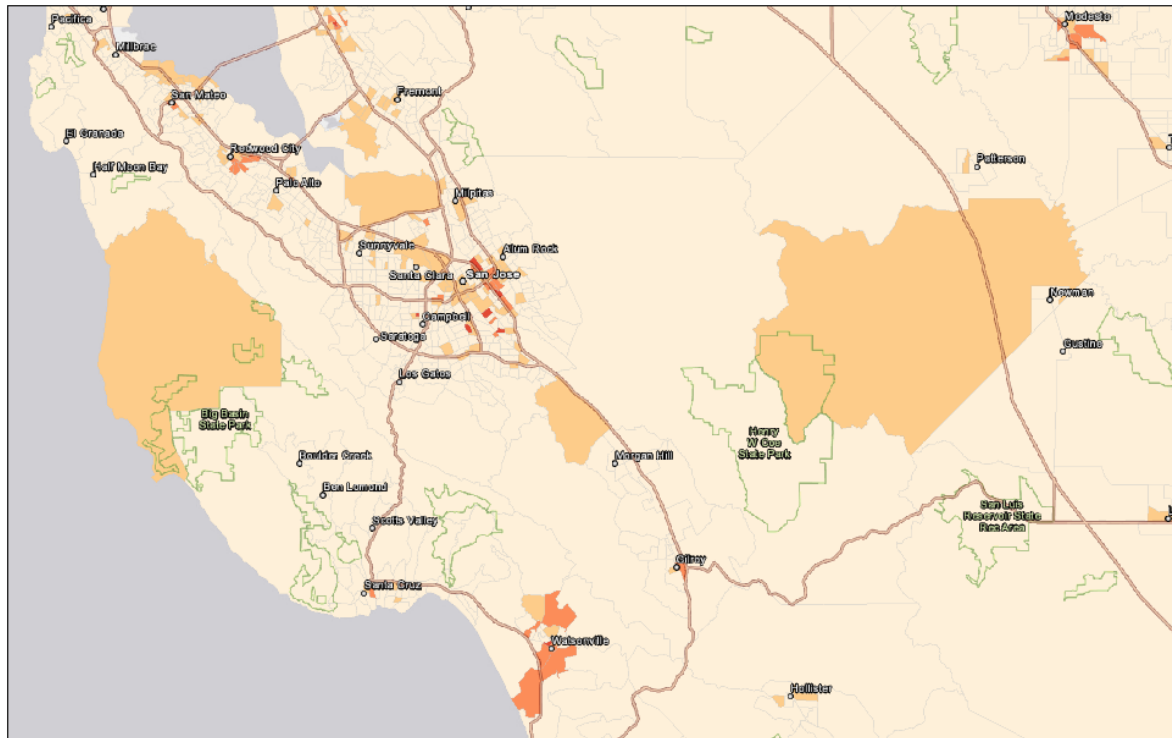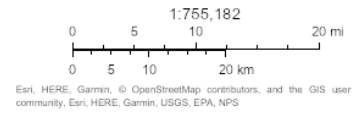
Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.83: Severe Overcrowding by Census Tract, Region, 2021
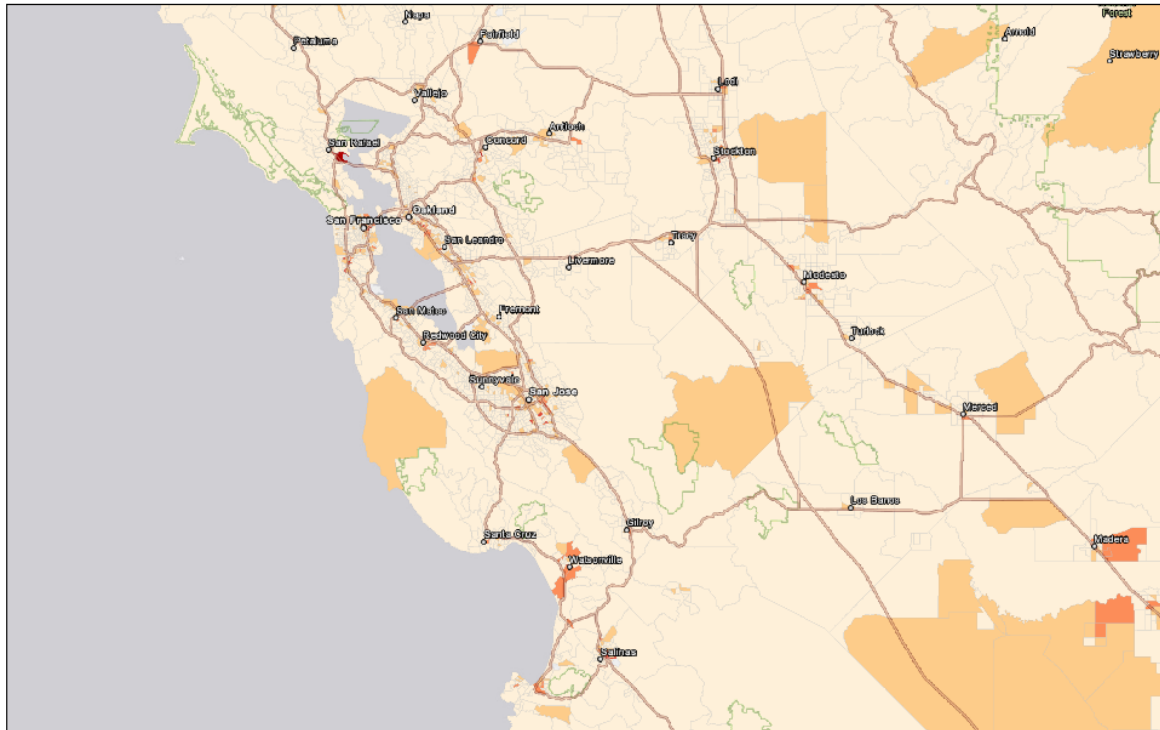
Source: California Department of Housing and Community Development AFFH Data Viewer.

Renter and owner-occupied housing by race/ethnicity in the jurisdiction and Region. Tenure in table B.21 refers to the arrangements under which the household occupies housing (i.e., either owned or rented). Across the region, white and Asian residents are primarily owners, whereas Black, Latinx and Pacific Islander residents are primarily renters. Similar patterns exist across most jurisdictions.

Table B.21: Housing Tenure by Race/Ethnicity, Santa Clara County and Region, 2013-2017 American Community Survey

Race/Ethnicity	Tenure	Santa Clara County, California	Region
White, Non-Latinx	Total:	265,262	273,703
	Owner	171,774	177,994
	Renter	93,488	95,709
Black	Total:	16,756	16,918
	Owner	5,383	5,477
	Renter	11,373	11,441
Latinx	Total:	120,017	128,156
	Owner	47,934	52,301
	Renter	72,083	75,855
Native American	Total:	3,026	3,184
	Owner	1,331	1,421
	Renter	1,695	1,763
Asian	Total:	211,620	212,066
	Owner	125,564	125,882
	Renter	86,056	4,691
Pacific Islander	Total:	1,921	57
	Owner	574	31
	Renter	1,347	26

Displacement Risk. High levels of displacement of low-income residents, who are disproportionately likely to be Black, Vietnamese, or Latinx or have disabilities, is occurring at a countywide level and in specific cities throughout Santa Clara County. Rising housing costs that have outpaced income growth among low-income workers have contributed to this trend. Although displacement has been significant, it has not taken the form of decreases in the absolute number of residents of a particular racial or ethnic group. Instead, there has been a relative decline in Latinx and Black population, with each group comprising a smaller proportion of an increasingly populous area. This relative decline does not necessarily mean that displacement has occurred, but there is substantial evidence that it has. Specifically, nearly all stakeholders consulted in the community engagement process discussed the problem of rampant displacement; newcomers of the same racial and ethnic groups moving to the area are likely partially offsetting what might otherwise appear to be group population decline; and the birth of children is likely doing so, as well. The tables below show, since 2010, for Santa Clara County and the seven participating jurisdictions, change in the percentage and absolute number of residents who are Latinx, Black, or Vietnamese.

Table B.22: Latinx Population in Santa Clara County and Selected Cities, 1990 to Present

Geography	1990	%	2010	%	2017	%
Santa Clara County	307,113	20.50%	479,210	26.90%	498,253	26.10%
Cupertino	1,937	4.80%	2,113	3.60%	2,347	3.90%
Gilroy	14,762	46.90%	28,214	57.80%	32,820	60.60%
Mountain View	10,645	15.80%	16,071	21.70%	14,586	18.20%
Palo Alto	2,906	5.20%	3,974	6.20%	4,865	7.30%
San José	204,012	26.10%	313,636	33.20%	330,827	32.30%
Santa Clara	13,589	14.50%	22,589	19.40%	21,371	17.10%
Sunnyvale	15,030	12.80%	26,517	18.90%	25,174	16.60%

The data shows that at the countywide level, as well as in four of the five cities with the highest concentrations of Latinx residents, the percentage of Latinx residents has fallen in recent years. Moreover, in Mountain View, Santa Clara, and Sunnyvale, the absolute number of Latinx residents has decreased. Gilroy, along with cities outside of Santa Clara County, including some as far away as the Central Valley, is a somewhat frequent destination of households who can no longer afford to live in the central and northern portions of Santa Clara County. In part because of their longer history of high housing prices, Cupertino and Palo Alto had fewer low-income Latinx residents who were vulnerable to displacement than did other cities. Latinx residents in those two cities also tend to have higher incomes than Latinx residents of other cities in the county. According to the 2013-2017 ACS, the median household income for Latinx households in Cupertino ($94,167) is 36.3% higher than countywide ($69,052). In Palo Alto, the median household income for Latinx households is 14.3% higher than countywide.

As additional context, it is important to view decreases, whether relative or absolute, in the Latinx population of communities within Santa Clara County in the context of national and statewide trends toward increasing Latinx population. Between the 2010 Census and

the 2013-2017 ACS, the Latinx population of California grew from 14,103,719 (37.6%) to 15,105,860 (38.8%). Rapidly increasing housing costs in places like Santa Clara County mean that that growth is occurring in places, like the Central Valley, that are comparatively isolated from well-paying jobs, healthy environmental conditions, and access to opportunity more broadly. Between 1990 and 2010, in contrast to the overall trend, Latinx population concentration actually decreased in Cupertino.

Table B.23: Change in Black Population in Santa Clara County and Selected Cities, 1990 to Present

Geography	1990	%	2010	%	2017	%
Santa Clara County	52,884	3.50%	42,331	2.40%	45,479	2.40%
Cupertino	399	1.00%	322	0.60%	295	0.50%
Gilroy	227	0.70%	709	1.50%	799	1.50%
Mountain View	3,246	4.80%	1,468	2.00%	1,319	1.60%
Palo Alto	1,612	2.90%	1,131	1.80%	808	1.20%
San José	34,858	4.50%	27,508	2.90%	29,147	2.80%
Santa Clara	2,187	2.30%	2,929	2.50%	4,242	3.40%
Sunnyvale	3,655	3.10%	2,533	1.80%	2,403	1.60%

The Black population in Santa Clara County has historically been much lower than in other parts of the Bay Area. That is partially the product of a legacy of intentional discrimination in the housing market. Although there have been some areas, particularly in the east side of San José, that have had relative concentrations of Black residents, these neighborhoods (approximately 10-12% Black as of the 1990 Census) did not have the degree of concentration present in Richmond's Iron Triangle, West Oakland, or San Francisco's Western Addition. Accordingly, the scale of displacement has been different from displacement of Santa Clara County's historically larger Latinx population than it has been for Black households. Nonetheless, between 2010 and the 2013-2017 ACS, most of the participating cities saw decreases in Black population concentration, and four cities in the north of the county had decreases in the absolute number of Black residents. Displacement of Black residents was more pronounced between 1990 and 2010 with the largest decreases in Mountain View, Palo Alto, San José, and Sunnyvale.

Table B.24: Change in Vietnamese Population in Santa Clara County and Selected Cities, 1990 to Present

Geography	1990	%	2010	%	2017	%
Santa Clara County	54,739	3.70%	125,695	7.10%	134,546	7.00%
Cupertino	352	0.90%	745	1.30%	626	1.00%
Gilroy	61	0.20%	464	1.00%	293	0.50%
Mountain View	943	1.40%	694	0.90%	748	0.90%
Palo Alto	41	0.10%	401	0.60%	752	1.10%
San José	41,107	5.30%	100,486	10.60%	108,110	10.60%
Santa Clara	3,481	3.70%	4,498	3.90%	4,332	3.50%
Sunnyvale	2,716	2.30%	3,030	2.10%	2,626	1.70%

Data reflecting the Vietnamese population in Santa Clara County, which has the lowest income levels and therefore highest displacement risk among the four largest Asian ancestry groups in the county (Chinese, Indian, and Filipino in addition to Vietnamese), is more ambiguous but does point towards the likelihood of some hyper-localized displacement as well as the future risk of more widespread displacement. The proportion and absolute number of Vietnamese residents fell in four participating jurisdictions (Cupertino, Gilroy, Santa Clara, and Sunnyvale). These figures both increased in one jurisdiction (Palo Alto) and the number increased while the percentage was flat in two more (Mountain View and San José). This occurred while the Asian population more generally was increasing significantly with population gains concentrated in other groups. Between the 2010 Census and the 2013-2017 ACS, the Indian population of Santa Clara County grew from 6.6% to 8.8%, and the Chinese population grew from 8.6% to 9.6%.

Displacement of Vietnamese residents is most likely to be occurring are areas immediately to the north, east, and south of downtown San José. The farther a neighborhood in East San José is from downtown, the lower the displacement risk is at this point in time. Between 1990 and 2010, Vietnamese population increased countywide due largely to a significant increase in San José and more modest increases in other cities. Vietnamese population in Mountain View actually decreased during that period. The relationship of displacement to economic pressures in Santa Clara County and the participating cities is straightforward. There has been tremendous job growth in the county, including a large proportion of high-paying jobs in the technology sector. Housing production, whether for market-rate housing or affordable housing, has not kept pace, causing high-wage workers to bid up the cost of scarce housing. According to an analysis of 2017 ACS data by Silicon Valley@Home, only three jurisdictions in Santa Clara County – the affluent bedroom communities of Los Altos Hills, Monte Sereno, and Saratoga – have more housing units than they do jobs. Several jurisdictions – including Mountain View, Palo Alto, and Santa Clara – have more than twice as many jobs as they do housing units. At the same time, housing unit production has not been concentrated in the areas where housing-jobs imbalance has been most extreme. More development is occurring in San José, which has a more modest imbalance. Although the regional effects of housing production in San José on affordability may be positive, the localized effects in low-income communities of color have included dramatically increased housing costs.

The two maps that follow illustrate the phenomenon of increased housing costs in downtown San José and East San José, in particular. The first map reflects 2013-2017 ACS data for median gross rents by census tract while the second shows 2005-2009 ACS data. In the first map, most census tracts in downtown San José and the east side of San José are in the third shaded band, reflecting median gross rents of $1,262 to $1,690.[25] In the second map, more census tracts fall in the second band, reflecting median gross rents of $877 to $1,065. This is a significant leap in an eight-year period that has no corollary with the income levels of residents of these neighborhoods.

Map B.84: Median Gross Rent by Census Tract, Santa Clara County, 2013-2017 American Community Survey

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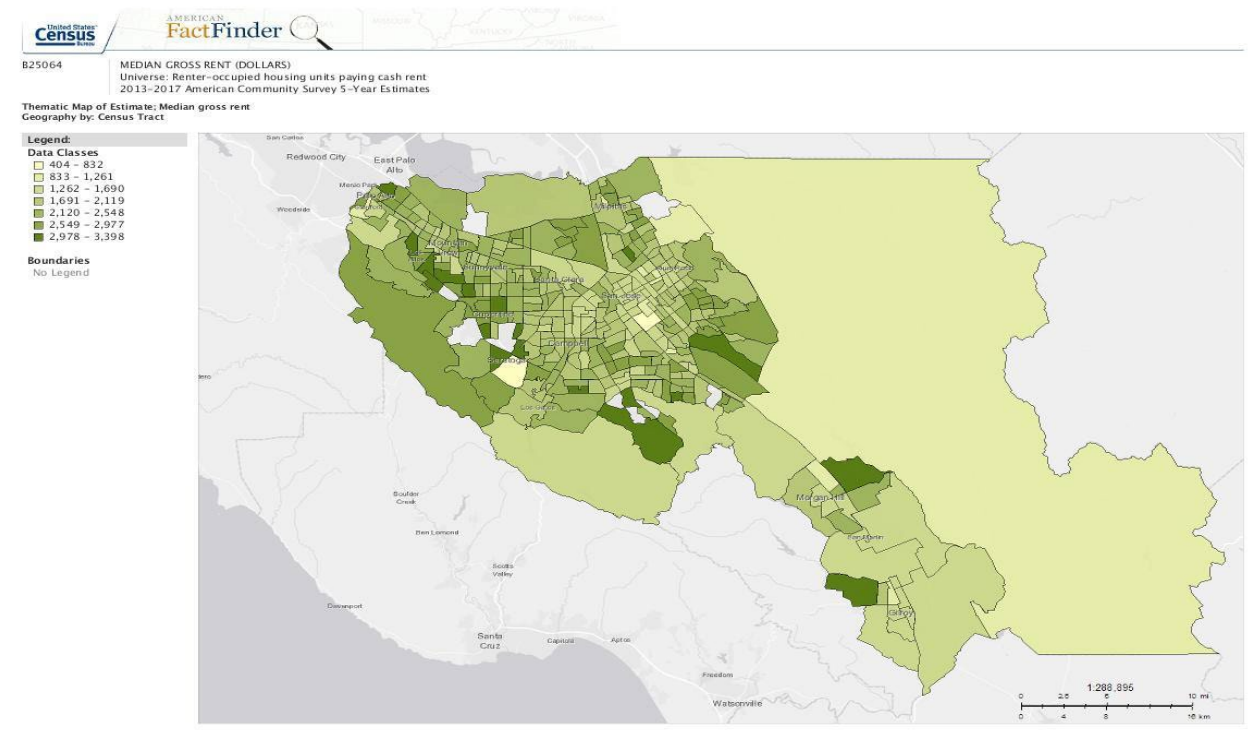
[25] Note that these are lower than current market rents due to the time lag between the 2013-2017 ACS and the effect of rent control on rents paid by long-time tenants.

Map B.85: Median Gross Rent by Census Tract, Santa Clara County, 2005-2009 American Community Survey
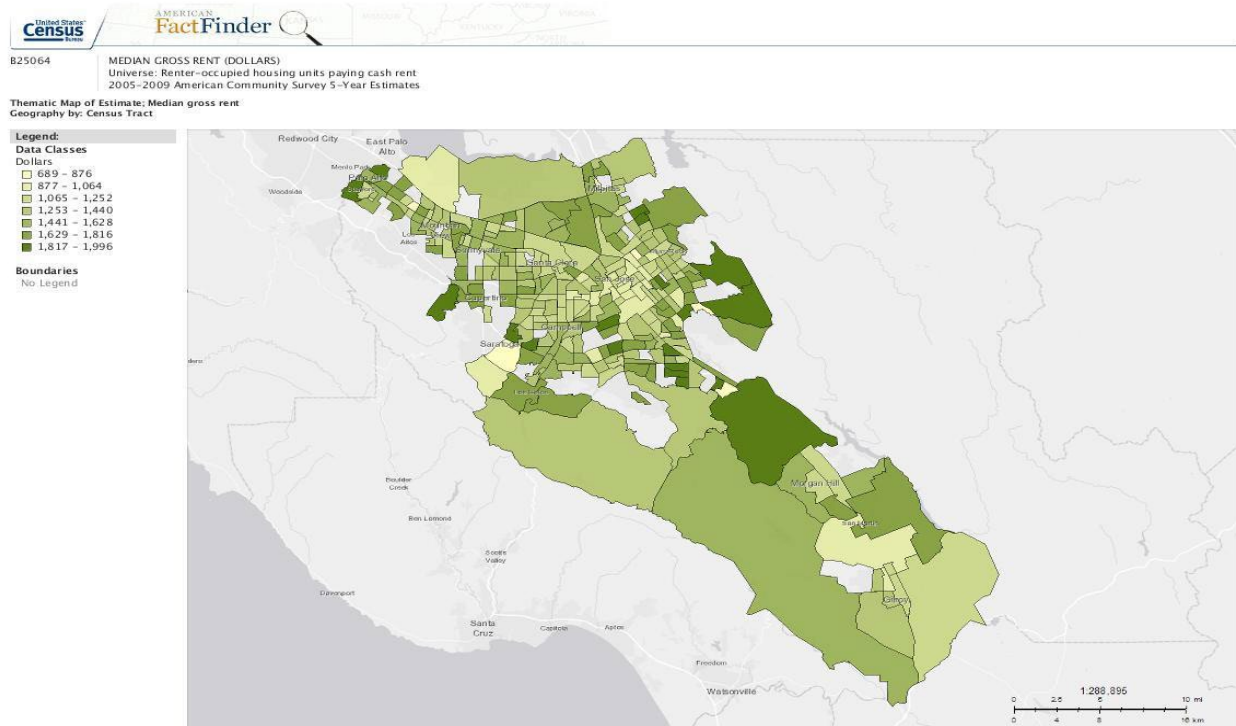
The maps below are from the Urban Displacement Project, which is based at the University of California Berkeley. At a countywide scale, the map reflects displacement risk in urbanized census tracts. Census tracts that are low-income and therefore susceptible to displacement are filled in shades of purple while moderate to high income census tracts, in which there are comparatively few low-income households that could be displaced, are filled in shades of orange. Among low-income census tracts, the darker the shading is, the higher the risk of displacement. Among moderate- to high-income census tracts, with one exception, the darker the shading is, the less access low-income households have. The exceptions are the yellow-orange shading of census tracts where "advanced gentrification" is occurring. Unlike the other moderate- to high-income tracts, these are tracts that were formerly low-income but where displacement has been so severe that the socioeconomic composition of the neighborhood has flipped. In census tracts that are characterized by advanced gentrification, that are "at risk of exclusion," or that are undergoing "ongoing exclusion," displacement risk is still a valid concern despite the relatively low concentration of low-income households. If older publicly supported housing in those areas have expiring subsidies, or if rent-controlled units are taken off the rental market through Ellis Act conversions, rare pockets of affordability in high income areas can disappear, further segregating those areas.

Map B.86: Displacement Risk by Census Tract, Santa Clara County, 2021
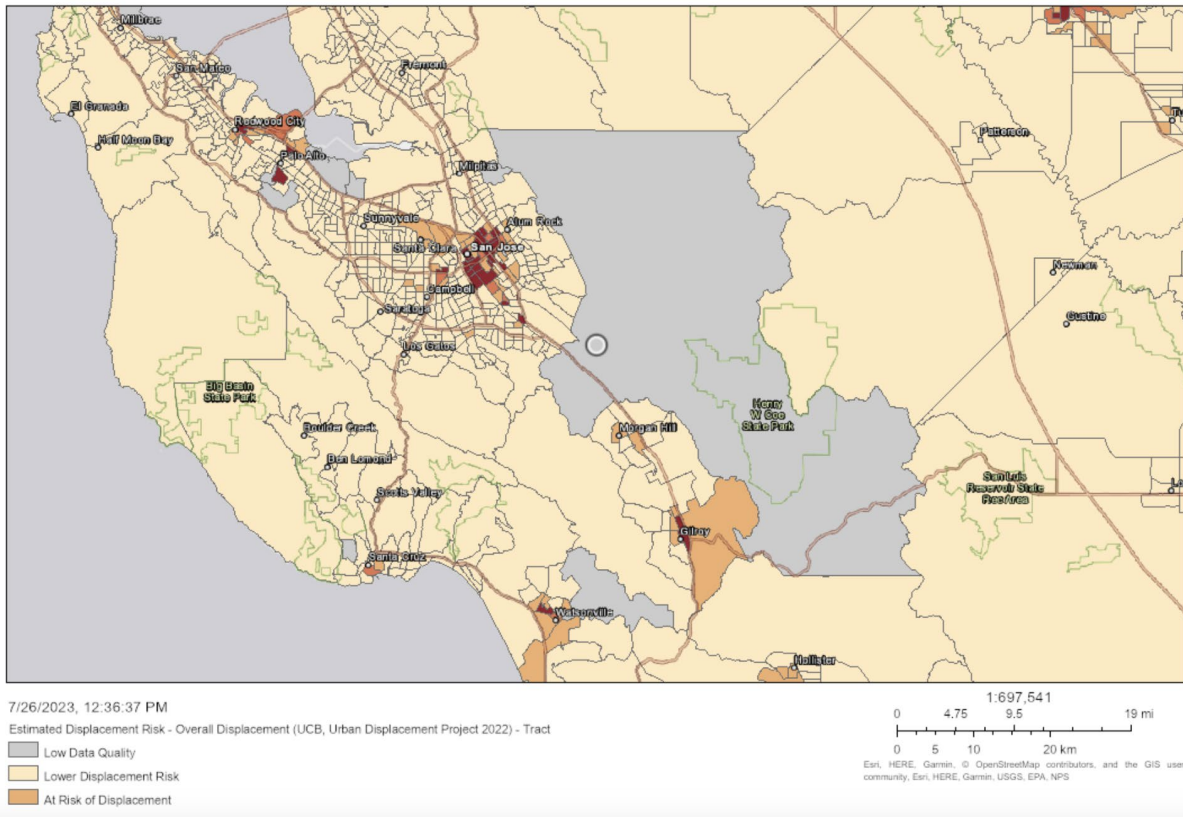
At a countywide level, the maps above broadly mirror patterns of segregation discussed previously in this Assessment. That is because there is a strong correlation between race, ethnicity, and ancestry – particularly Latinx ethnicity and Vietnamese ancestry – and low-income status in Santa Clara County and across its cities. Therefore, jurisdictions like Cupertino, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, and Saratoga that have low Latinx and Vietnamese populations are characterized by moderate- to high-income levels and varying levels of exclusion. Campbell is subject to very different patterns, with a mix of areas of ongoing exclusion, ongoing gentrification and/or displacement, and low-income population without current displacement underway.

Palo Alto, likely due to its student population, has a mix of low-income and moderate- to high-income areas, but its low-income tracts have not lost low-income households. Many, though not all, full-time students are not as price sensitive as other households due to family support with living expenses or student loans and other university assistance. Outside of South County, Santa Clara County's other cities –Mountain View, San José, Santa Clara, and Sunnyvale – all reflect more complex patterns. In the three cities to the west and northwest of San José (Mountain View, Santa Clara, and Sunnyvale), the southern portions of those cities are more likely to be moderate- to high-income and marked by patterns of exclusion. The central and northern portions of these cities are more likely to be characterized by advanced gentrification, ongoing gentrification and/or displacement, or risk of gentrification and/or displacement.

These patterns are fairly consistent in Mountain View and Sunnyvale, while patterns in Santa Clara are less regular with areas at risk of exclusion in the northern portion of that city and gentrification and low-income concentration most pronounced in the central portion of the city. Additionally, parts of southern Santa Clara are relatively low-income though these areas have generally lower displacement risk than neighborhoods to their north.

Given the complexity of patterns of displacement risk in the city of San José, a more granular, zoomed-in view, reflected in the map above, is necessary. Areas with advanced gentrification, ongoing gentrification and/or displacement, and risk of gentrification or displacement are concentrated in downtown San José and in the parts of the east side immediately to the east of downtown, as well as immediately to the north and west of downtown. Areas of exclusion tend to be located in newly built-up parts of north San José, parts of west San José, and the western and far southern portions of south San José. Southeastern San José tends to have relatively low-income levels but less immediate risk of displacement. It is clear that targeted strategies to mitigate displacement should focus on downtown San José and the areas most closely adjacent to it. This is at odds with at least one recent policy choice by the City of San José, exempting downtown residential developments from inclusionary requirements. Inclusionary housing, alongside other, complementary strategies, is a proven anti-displacement strategy and is especially necessary in neighborhoods where new, market-rate construction is most likely to cause displacement.

In South County, Morgan Hill has patterns of advanced gentrification, ongoing gentrification and/or displacement, and risk of gentrification and/or displacement on its predominantly Latinx west side and risk of exclusion or stable but moderate- or high-income population on its more heavily white and Asian or Pacific Islander east side. In Gilroy, the heavily Latinx central and eastern portions of the city are either at risk of gentrification and/or displacement or have ongoing gentrification and/or displacement. The more heavily white western and northwestern portions of the city feature advanced gentrification, low-income population without displacement, or moderate- to high-income population without displacement. These areas may be coded as low-income because of the use regional income levels as a benchmark. In the local context of Gilroy with more modest wages in its local job market, however, these areas are moderate to high income places.

Maps B.87 and B.88 show the displacement risk for households with incomes at or below 50% Area Median income (AMI) for Santa Clara County and the Region. As shown below, households with incomes at or below 50% AMI are most at risk for displacement in San José and parts of Campbell and Saratoga. County patterns are similar to that of the Bay Area. Households are most at risk of displacement in Oakland, San Leandro, Redwood City, and parts of San Francisco.

Map B.87: Estimated Displacement Risk 0-50% AMI by Census Tract, Santa Clara County, 2022
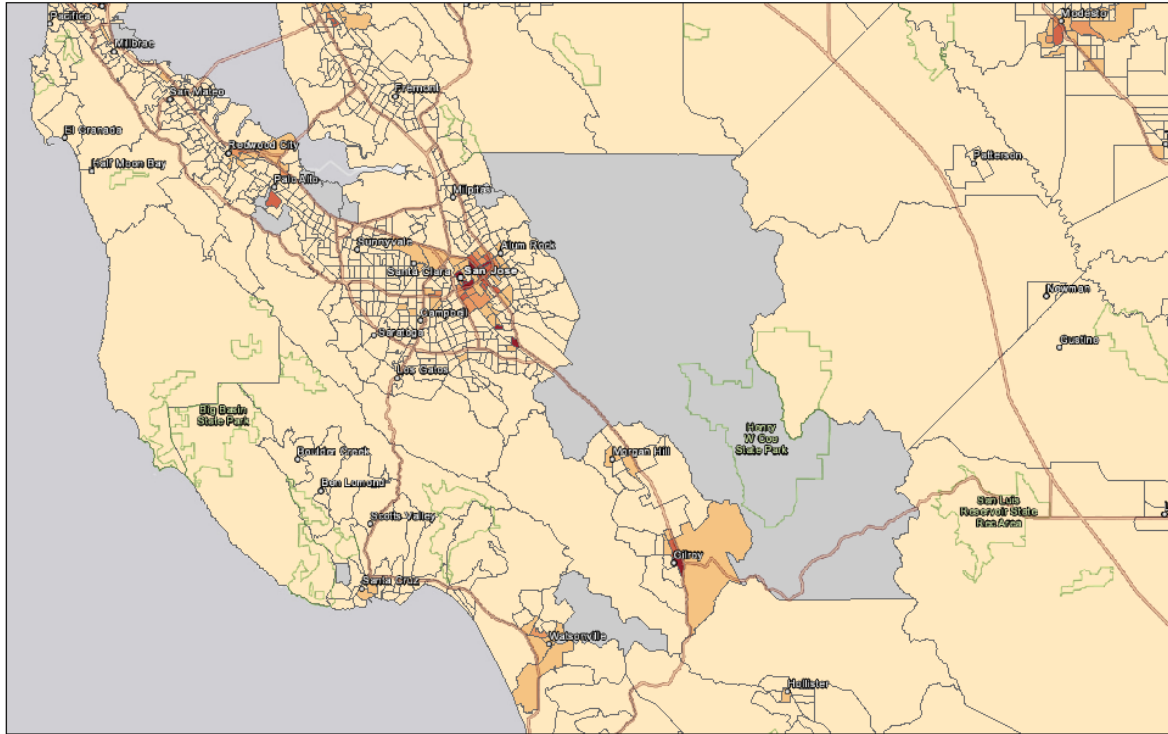
8/4/2023, 9:13:25 AM

Estimated Displacement Risk - 0% - 50% AMI (UCB, Urban Displacement Project 2022) - Tract

Low Data Quality

Lower Displacement Risk

At Risk of Displacement

Elevated Displacement

High Displacement

1:755,182

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS
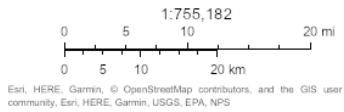
Source: California Department of Housing and Community Development AFFH Data Viewer and UCB Urban Displacement Project.

Map B.88: Estimated Displacement Risk 0-50% AMI by Census Tract, Region, 2022
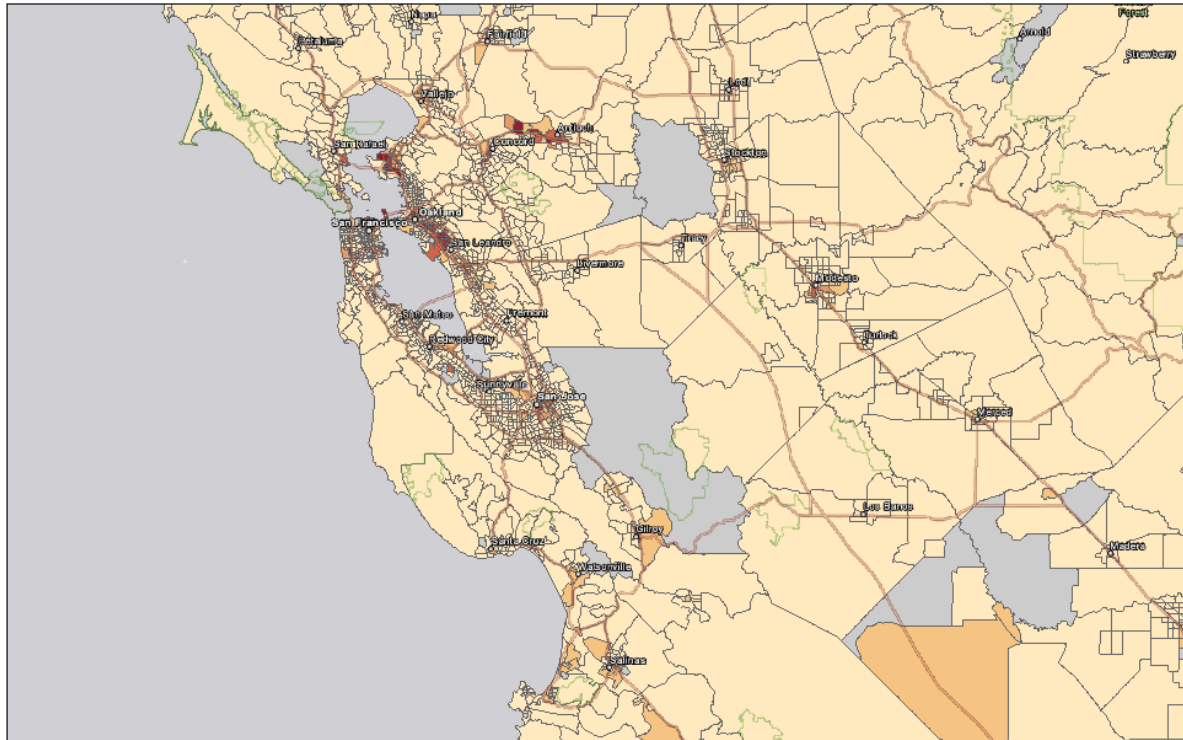
8/4/2023, 9:30:38 AM

Estimated Displacement Risk - 0% - 50% AMI (UCB, Urban Displacement Project 2022) - Tract

☐ Low Data Quality

☐ Lower Displacement Risk

☐ At Risk of Displacement

☐ Elevated Displacement

☐ High Displacement

1:1,643,095

0   10   20   40 mi

0   15   30   60 km

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer and the UCB Urban Displacement Project.

Maps B.89 and B.90 show the estimated displacement risk of households with incomes at or below 50% AMI and 80% AMI in the county and region. Displacement risk for these households follows similar trends for households at or below 50% AMI at both the county and regional levels.

146

Map B.89: Estimated Displacement Risk 50-80% AMI by Census Tract, Santa Clara County, 2022
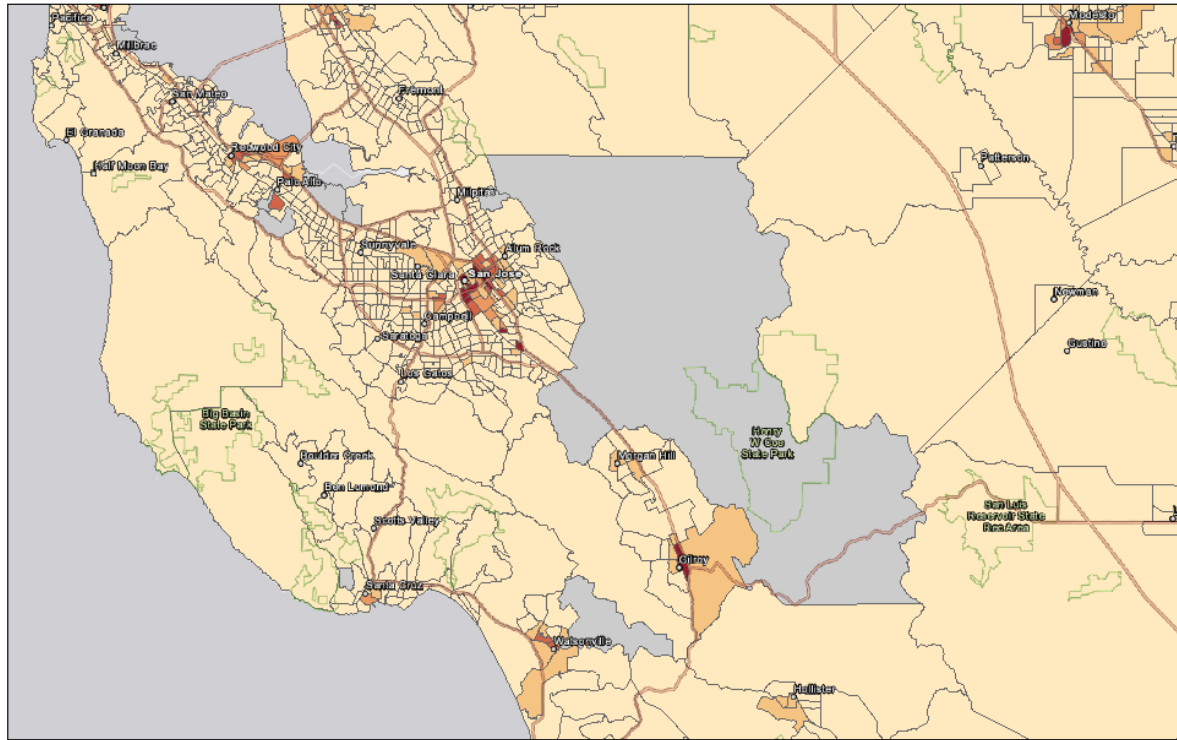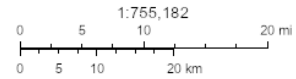
Source: California Department of Housing and Community Development AFFH Data Viewer and the UCB Urban Displacement Project.

Map B.90: Estimated Displacement Risk 50-80% AMI by Census Tract, Region, 2022
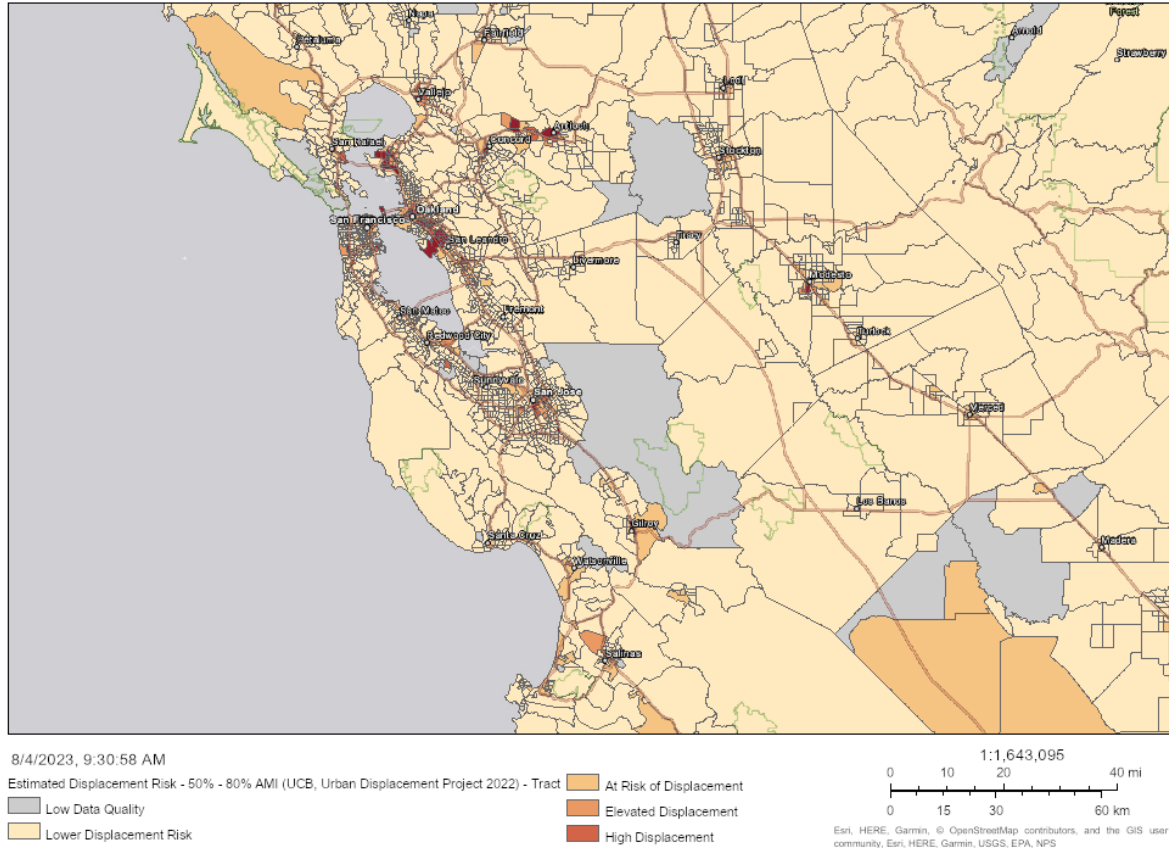
Source: California Department of Housing and Community Development AFFH Data Viewer and the UCB Urban Displacement Project.

Extremely low-income households. Extremely low income (ELI) households (below 30% AMI) face significant housing barriers and have limited opportunity especially in areas with high housing prices such as Santa Clara County. According to HUD Income Limits, the income limit for a two-person ELI household in the county was $39,800 in 2021—meaning households with incomes at or below $39,800 were of extremely low income.[26]

Santa Clara County has very few households with incomes at or below this limit. However, the county does have a large number of low-income households under 80% AMI—in 2021, the HUD Income Limit for a two-person household was $94,200. Table B.25 shows the number of low-income households (less than $94,200) by protected class and socioeconomic characteristics for 2021.

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[26] https://covid19.sccgov.org/sites/g/files/exjcpb766/files/Documents/santa-clara-county-2021-area-median-income-ami-chart.pdf.

Table B.25: Median Household Income by Protected Class, Santa Clara County, 2021

Low Income Households by Characteristic	Median Household Income
Total Households	**$140,258**
Santa Clara County < 80% AMI	**$94,200**
Black or African American	$85,669
American Indian or Alaska Native	$83,151
Hispanic or Latino	$91,199
Native Hawaiian or Pacific Islander	$87,420
Other Race	$84,854
Householder < 25 years	$70,210
Householder 65+ years	$78,813
Female Householder With Children	$57,274
Female Householder Living Alone	$53,409
Male Householder With Children	$83,917
Male Householder Living Alone	$86,689
Nonfamily Household	$88,090

Source: 2021 1-year ACS and HUD Income Limits.

Households with these incomes are more likely to experience housing cost burden and experience severe affordability challenges, limiting their ability to transition to homeownership. This suggests that income inequality has had a negative impact on housing opportunity for extremely low-income households.

Despite having a small share of extremely low-income households, there are concentrations of extremely low-income communities in Santa Clara County. These households are more likely to live in San José, areas near Alum Rock, and communities in Palo Alto (Maps B.91 and B.92).

Map B.91: Median Income by Census Tract, Santa Clara County, 2021
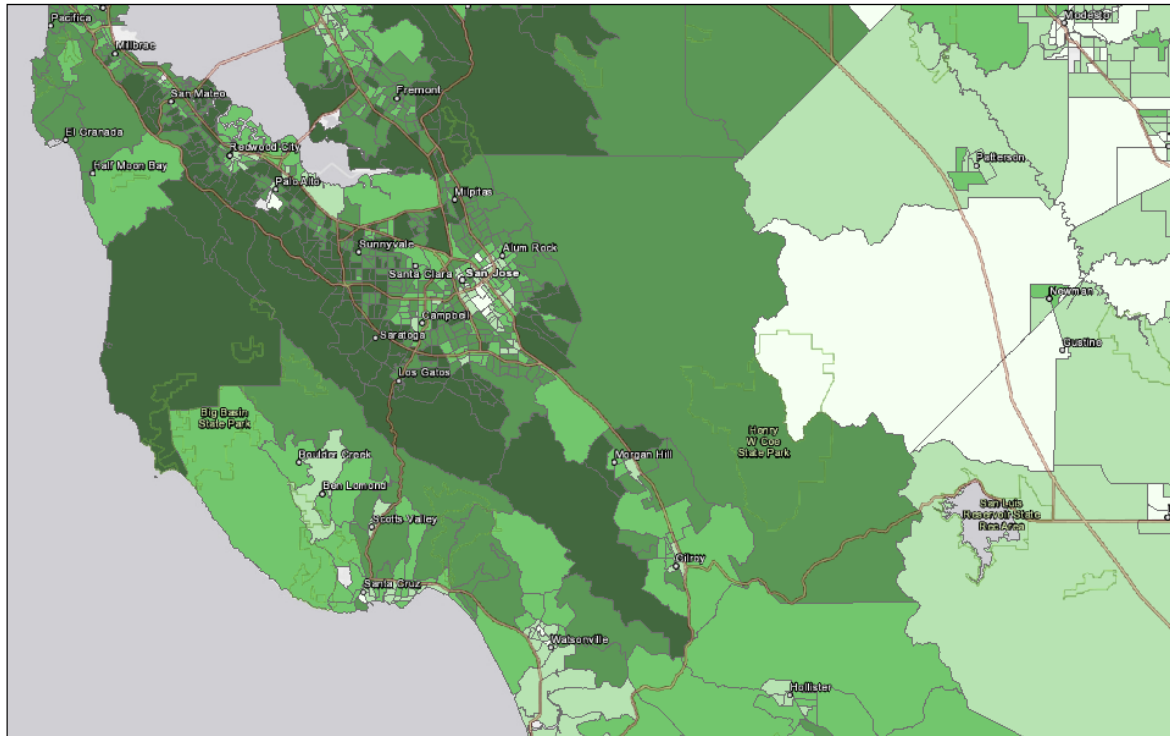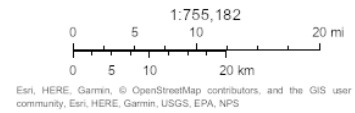
Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.92: Median Income by Census Tract, Region, 2021
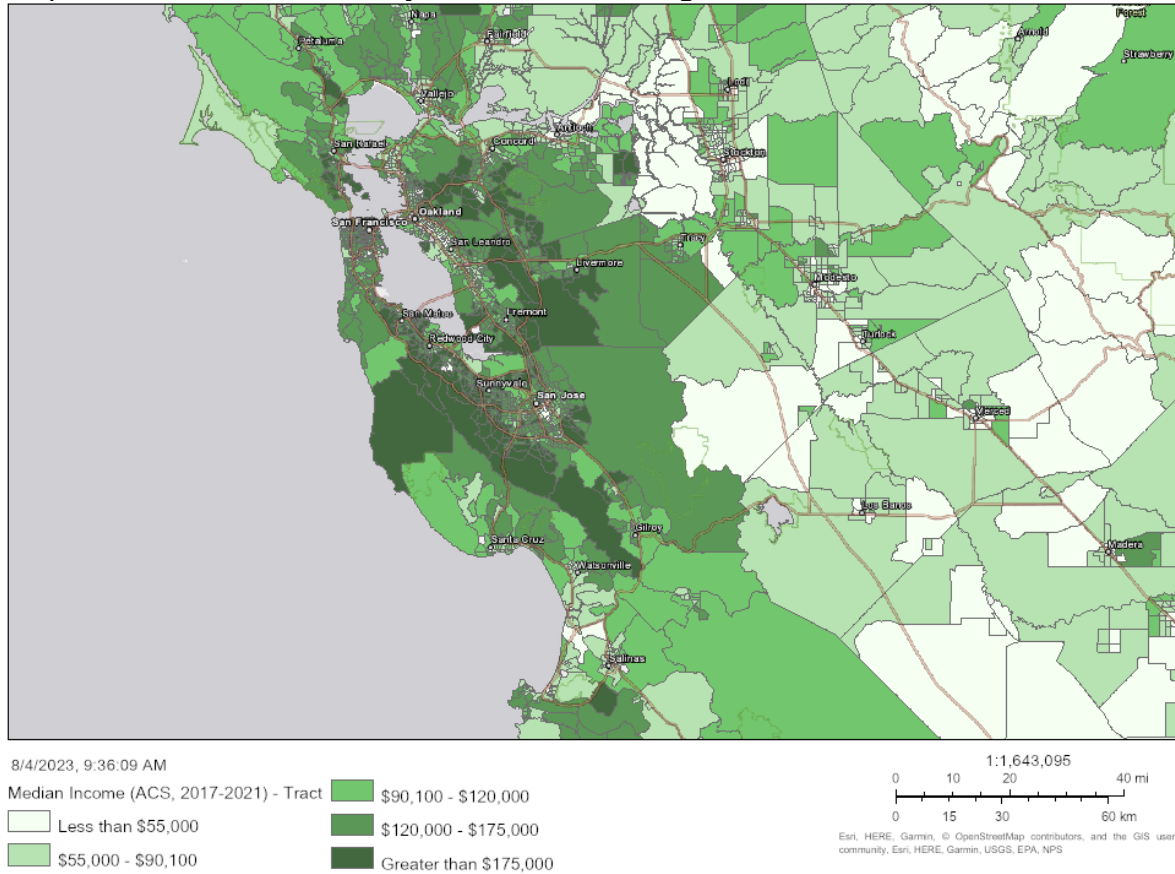
Source: California Department of Housing and Community Development AFFH Data Viewer.

Homelessness. In 2017, Santa Clara County launched a survey to understand the housing and service needs of the county's homeless population. Around 56% of respondents reported being homeless for over a year, a significant increase from 2015. **When asked which obstacles they have faced to secure housing, the top four answers were: 1) no job or income; 2) no money for moving costs; 3) bad credit; and 4) lack of available housing**.[27]

In January 2019, the Santa Clara County Continuum of Care conducted its biannual Homelessness Point in Time Count (PIT).[28] The PIT found that the number of homeless individuals increased by more than 2,000 from 2017, with 9,706 people counted. A significant number of people who are homeless were counted in census tracts that are R/ECAPs.

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[27] https://www.newgeography.com/content/005501-the-demographics-poverty-santa-clara-county.
[28]https://www.sccgov.org/sites/osh/ContinuumofCare/ReportsandPublications/Pages/HomelessnessCensusandSurvey.aspx

In the weeks following the PIT, 1,335 people who were homeless were asked to complete a survey.[29] More than 80% of the people who completed the survey resided in Santa Clara County prior to becoming homeless, and 30% of who took the survey reported that losing their job was the primary event that led to becoming homeless. Other primary events of conditions that led to homelessness include alcohol and drug use (22%), divorce/separation/breakup (15%), eviction (14%), argument with family/friend (13%), and incarceration (11%). Self-reported health conditions that may affect the stability of housing or employment for those experiencing homelessness included psychiatric/emotional conditions (42%), alcohol and drug use (35%), post-traumatic stress disorder (PTSD) (33%), chronic health problems (24%), physical disability (24%), traumatic brain injury (10%), and HIV/AIDS (2%). Nearly half of those who took the survey had a disability.

People experiencing homelessness in Santa Clara County are disproportionately male (62%). Latinx, Black, and Native American residents make up a disproportionate share of the homeless population when compared to their populations in Santa Clara County. When asked about obstacles to permanent housing, 66% reported that they could not afford rent, 56% had no job/income, 40% could not find available housing, and 35% had no money for moving costs. Nearly 90% of those who took the survey indicated that they would accept affordable permanent housing if it became available soon.

Maps B.93 and B.94 show the number of people counted during the 2021 PIT count for Santa Clara County and the region overall. Primary findings from the comparative analysis are summarized below.
- The majority of cities in Santa Clara County have a homeless population of up to 5,000 people. The western portion of the county has a smaller homeless population of up to 1,000 people. These jurisdictions are located near Boulder Creek, Scotts Valley, Santa Cruz, and Watsonville.
- Communities with higher homeless populations are concentrated in areas with high median incomes and housing prices, specifically Saratoga, Los Gatos, Campbell, Sunnyvale, and San José.
- For the region overall, homelessness is largely concentrated in San Francisco, Oakland, San Leandro, Fremont, and Livermore. Excluding San Francisco, these communities are of traditionally lower income with high costs of living.

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[29]https://www.sccgov.org/sites/osh/ContinuumofCare/ReportsandPublications/Documents/2015%20Santa%20Clara%20County%20Homeless%20Census%20and%20Survey/2019%20SCC%20Homeless%20Census%20and%20Survey%20Exec%20Summary.pdf

Map B.93: Point In Time Count by CoC Level, Santa Clara County, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map B.94: Point In Time Count by CoC Level, Region, 2021
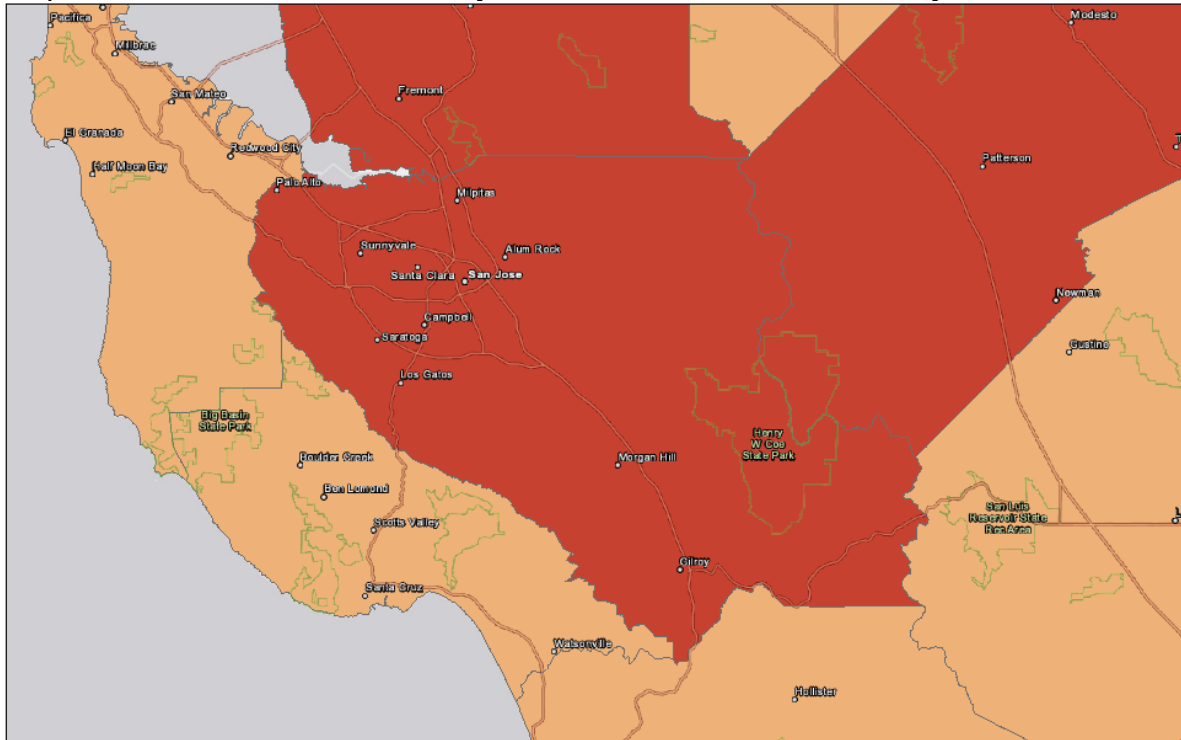
8/4/2023, 9:28:12 AM

Point In Time Count (HUD, 2021) - CoC Level

☐ Less than 500 People
☐ Up to 1,000 People
☐ Up to 2,000 People
☐ Up to 5,000 People

1:1,643,095

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user
community, Esri, HERE, Garmin, USGS, EPA, NPS
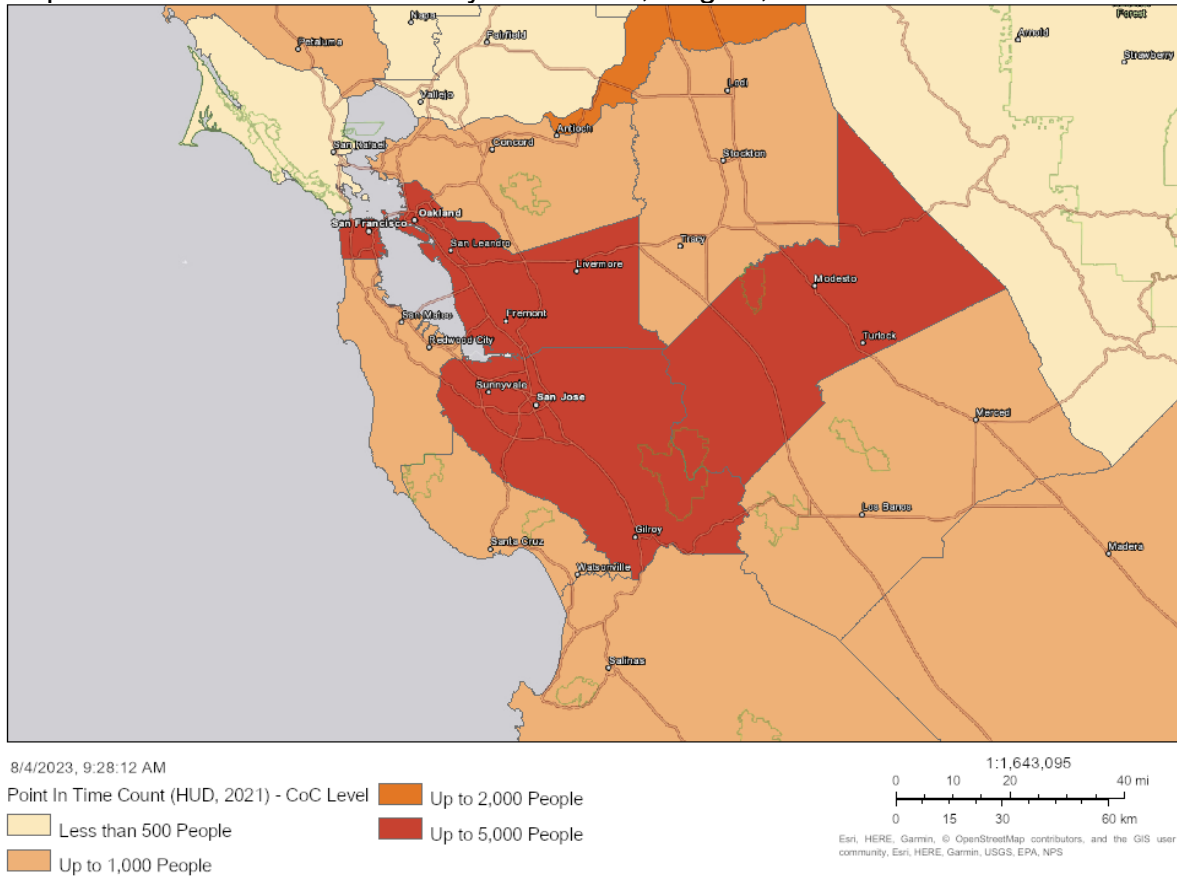
Source: California Department of Housing and Community Development AFFH Data
Viewer.

By 2022, Santa Clara County's population of homeless persons grew by over 300 people reaching a total of 10,028 individuals experiencing homelessness. According to preliminary 2023 PIT results, homelessness decreased by around one percent for the county overall and by 4.7% in the city limits of San José.[30] Data also show a four percent decrease in the number of unsheltered individuals and an eight percent increase in sheltered individuals. Other findings released by the county include:

- Across Santa Clara County, **there was a 27% drop in the number of veterans experiencing homelessness**. The dramatic drop in homeless veterans is likely the result of the county's community campaign to end veteran homelessness: the campaign was launched in 2015 and has been an ongoing focus for the county's homelessness response.

- **There was a 36% increase in the number of homeless families** despite having launched the Heading Home campaign in 2021 to end family homelessness. It is important to note that the dramatic increase in homelessness for families is likely affected by undercounts in previous years. With a communication campaign and

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[30] https://news.sccgov.org/news-release/county-santa-clara-and-city-san-José-release-preliminary-results-2023-point-time.

new resources, the county has been able to reach more families experiencing homelessness.

- Since 2020, **the Homelessness Prevention System has helped more than 24,000 people remain stably housed while receiving services**. Only three percent of households became homeless after receiving assistance.

The dramatic change in homelessness is the result of the County's collaborative efforts to create affordable housing, provide services to help residents stay housed, and offer resources to prevent households from falling into homelessness. These efforts are summarized from a county press release in 2023 and highlighted below.[31]

- Santa Clara County launched an ongoing, community-wide campaign to end homelessness among veterans. Campaign strategies have been incorporated in the countywide homelessness response.
- Since 2020, the supportive housing system has helped over 9,600 people move from homelessness to stable housing.
- Temporary and shelter interim capacity has increased by 15% since the 2022 PIT count. Shelter capacity has expanded through new partnerships, the County Challenge Grant, and Project Homekey; all of which supported the development of new service-enriched housing programs across Santa Clara County and unincorporated jurisdictions.

The 2020 - 2025 Santa Clara County Community Plan to End Homelessness (Community Plan)[32] has been instrumental in reducing poverty rates. The Community Plan serves as the communitywide roadmap for ending homelessness. It recognizes that longstanding and structural racial inequities affect who becomes homeless in our community. The Community Plan focuses on policies and programs that reduce racial inequity in an effort to reverse the disproportionately high rates of people of color who are unhoused.

The Community Plan is organized around the following three main strategies:

Strategy 1: Address the root causes of homelessness through system and policy change.
Strategy 2: Expand homelessness prevention and housing programs to meet the need.
Strategy 3: Improve quality of life for unsheltered individuals and create healthy neighborhoods for all.

The Community Plan's three main strategies are furthered through an array of additional strategies. It also includes process improvements that will apply across all three main strategies that, for example, will:

- Better utilize data collected in the homeless system of care and across County departments to know what is working well, what programs need improvement, and to identify inequities in the system.
- Provide trauma-informed care and racial equity / anti-racism training to all staff

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[31] https://news.sccgov.org/news-release/county-santa-clara-and-city-san-José-release-preliminary-results-2023-point-time.
[32] https://housingtoolkit.sccgov.org/sites/g/files/exjcpb501/files/CommunityPlan_2020.pdf

working with people experiencing homelessness.

- Align racial equity work in the homelessness sector with other racial equity initiatives in Santa Clara County.

The Community Plan set aggressive targets to achieve by 2025. The July 2021 Progress Report[33] provided the following update:

- 4,886 of 20,000 people have been housed through the supportive housing system
- 2,140 of 2,500 people have been served through the Homeless Prevention System
- 2,336 of 3,764 of additional temporary housing and shelter capacity
- Nearly 30% reduction in annual inflow of people becoming homeless

In October 2021, the County in partnership with the City of San José, SCCHA, Cisco, and several other Continuum of Care partners launched Heading Home, a community-wide campaign to end family homelessness by 2025. The goal of this campaign is to achieve functional zero, which means that the number of housing placements for families is greater than the number of families entering homelessness. This campaign has four key strategies:

- Emergency Housing Vouchers – The vast majority of SCCHA's 1,000 emergency housing vouchers, which will provide rental support for homeless households for up to ten years will be targeted towards homeless families.
- Rapid Rehousing – These programs, which provide time-limited rental subsidies with case management and supportive services, will be expanded with the goal of serving 200 more families per year.
- Homelessness Prevention Strategies – Expand homelessness prevention services to serve 2,500 households by 2025 and new investments in Housing Problem-Solving programs, which quickly house families who recently became homeless and are sleeping on the street or in a place not fit for human habitation.
- Affordable and Supportive Housing Development – New affordable housing developments in the County's housing development pipeline include about 1,000 new family apartments in five years. Potential to leverage $1 billion in Project Homekey funding for family apartments also exists.

The Heading Home campaign is a key element of the Community Plan and plays an important role in the target to house 20,000 through the supportive housing system.

While these efforts have seen positive results, is critical that Santa Clara County and its unincorporated areas deepen efforts to prevent and end homelessness especially as the number of people entering homelessness continues to exceed those who can obtain and enter stable housing (per month).[34] According to HUD's Housing Inventory Count (HIC) for 2021, jurisdictions in Santa Clara County have between 1,000 and 2,500 beds for

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[33] https://destinationhomesv.org/documents/2021/08/community-plan-to-end-homelessness-july-2021-progress-report.pdf/
[34] Ibid.

residents experiencing or at risk of experiencing homelessness (Map E.29).

Having identified these needs, Santa Clara County and unincorporated jurisdictions will implement meaningful policies and programs to expand the county's supply of supportive housing units (e.g., emergency shelters, transitional housing, permanent supportive housing). Please refer to Chapter 4 of the County Housing Element for details on the related programs being implemented during the 2023-2031 planning period.

Map B.95: Housing Inventory Count by CoC, Santa Clara County, 2021
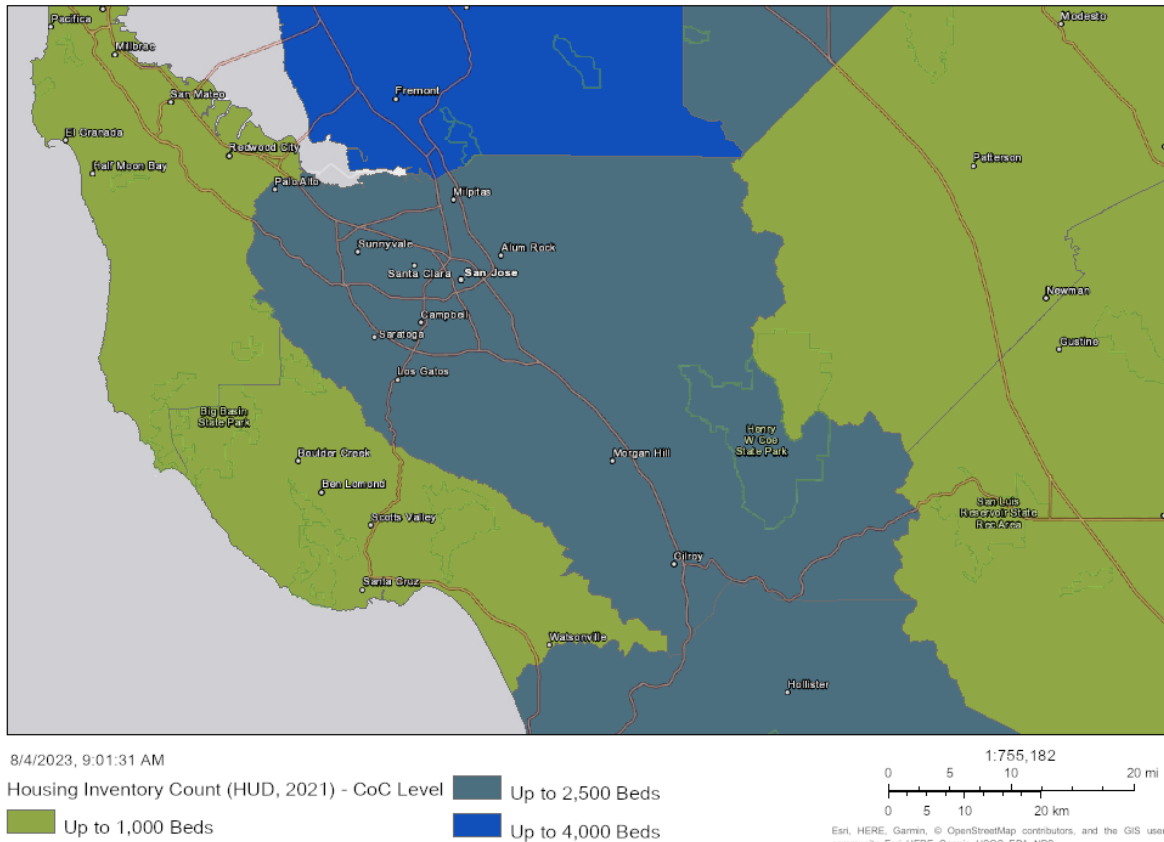
Source: California Department of Housing and Community Development AFFH Data Viewer.

Disaster-driven displacement. Displacement can occur for a range of reasons. Given the dire consequences of climate change, it is critical that Unincorporated County be prepared to prevent and reduce environmental hazards (e.g., floods, fires) and provide the necessary resources for households displaced by natural disasters.

As required by California law, the State Fire Marshal is mandated to classify lands within State Responsibility Areas into Fire Hazard Severity Zones (FHSZ) to better prepare for

wildfires and other climate disasters.[35] FHSZs fall into three classifications: moderate, high, and very high.[36]

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Maps B.99 and B.100 show FHSZs for Santa Clara County and the Region. Very high-risk areas are concentrated in communities surrounding Saratoga, Los Gatos, and Morgan Hill. Data are not available for San José.

In the Bay Area, areas at very high risk are located near Oakland, San Leandro, City of San Mateo, and Redwood City. This is particularly important for the region overall as these jurisdictions have larger populations of low-income residents. With low incomes and rising housing prices, displaced households will face significant barriers re-entering the housing market without assistance from the county and local jurisdictions.

Map B.96: Fire Severity Zones, Santa Clara County
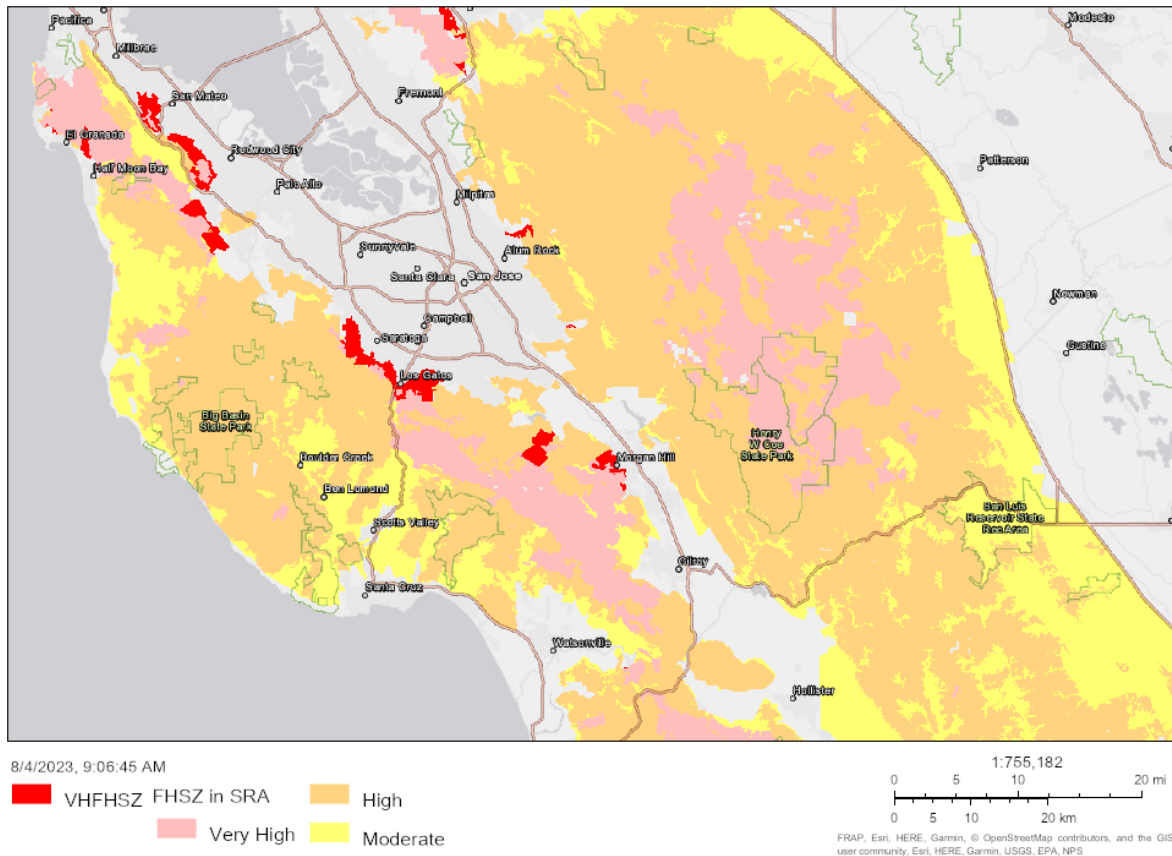
Source: California Department of Housing and Community Development AFFH Data Viewer.

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[35] California laws include: California Public Resource code 4201-4204; California Code of Regulations Title 14, Section 1280; and California Government Code 51175-89.
[36] https://osfm.fire.ca.gov/divisions/community-wildfire-preparedness-and-mitigation/wildfire-preparedness/fire-hazard-severity-zones/.

Map B.97: Fire Severity Zones, Region
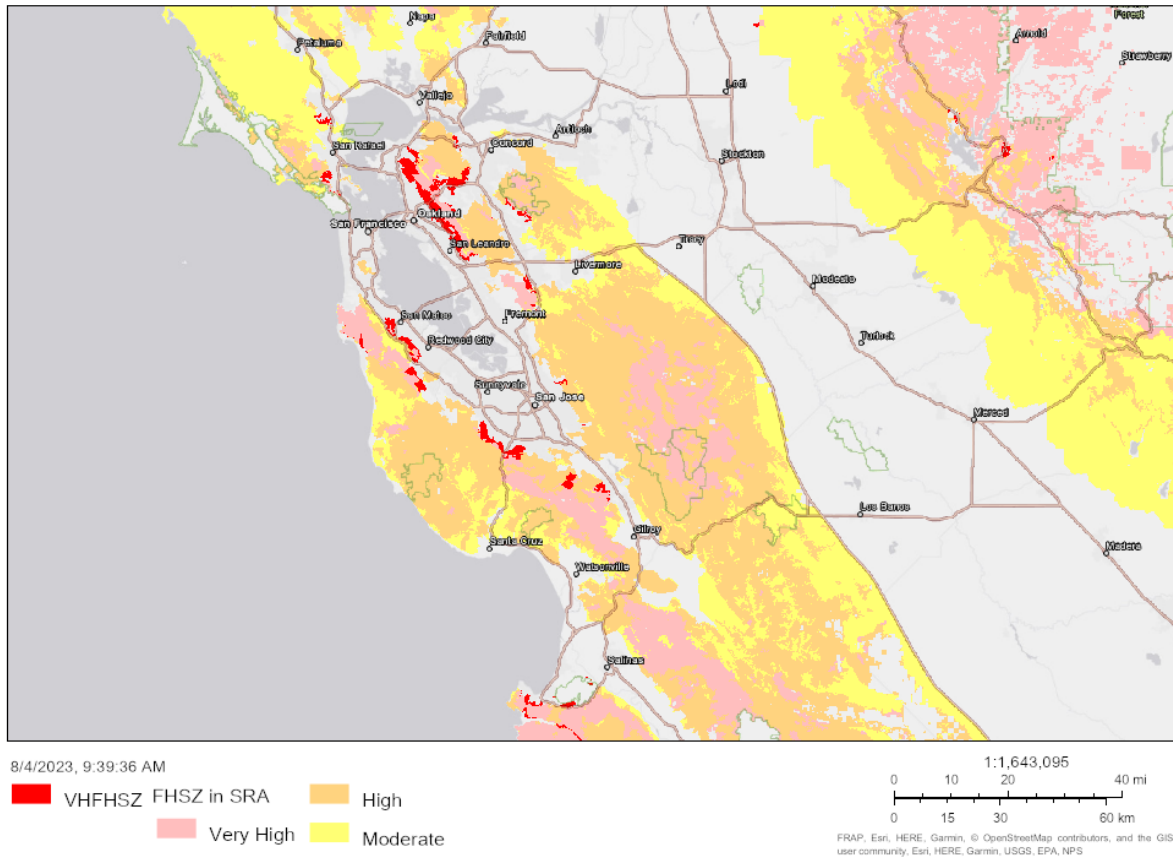
Source: California Department of Housing and Community Development AFFH Data Viewer.

As part of the National Flood Insurance Program's floodplain management plan, the Federal Emergency Management Agency (FEMA) provides Flood Insurance Rate maps to identify Special Flood Hazard Areas which require all residents in these areas to purchase flood insurance. These findings are valuable in identifying communities with households that may need assistance meeting their housing payments with the added cost of flood insurance.

Maps B.98 and B.99 illustrate Special Flood Hazard Areas as identified by FEMA in 2022 for Santa Clara County and the Region. Areas with a one percent annual chance flood hazard are located along the coast in Millbrae, City of San Mateo, Redwood City, and Palo Alto. For the county, residents in Gilroy, Watsonville, and Salinas are most at risk of flooding and are required to purchase flood insurance.

Map B.98: Special Flood Hazard Areas, Santa Clara County, 2022

Source: California Department of Housing and Community Development AFFH Data Viewer and FEMA.

Map B.99: Special Flood Hazard Areas, Region, 2022
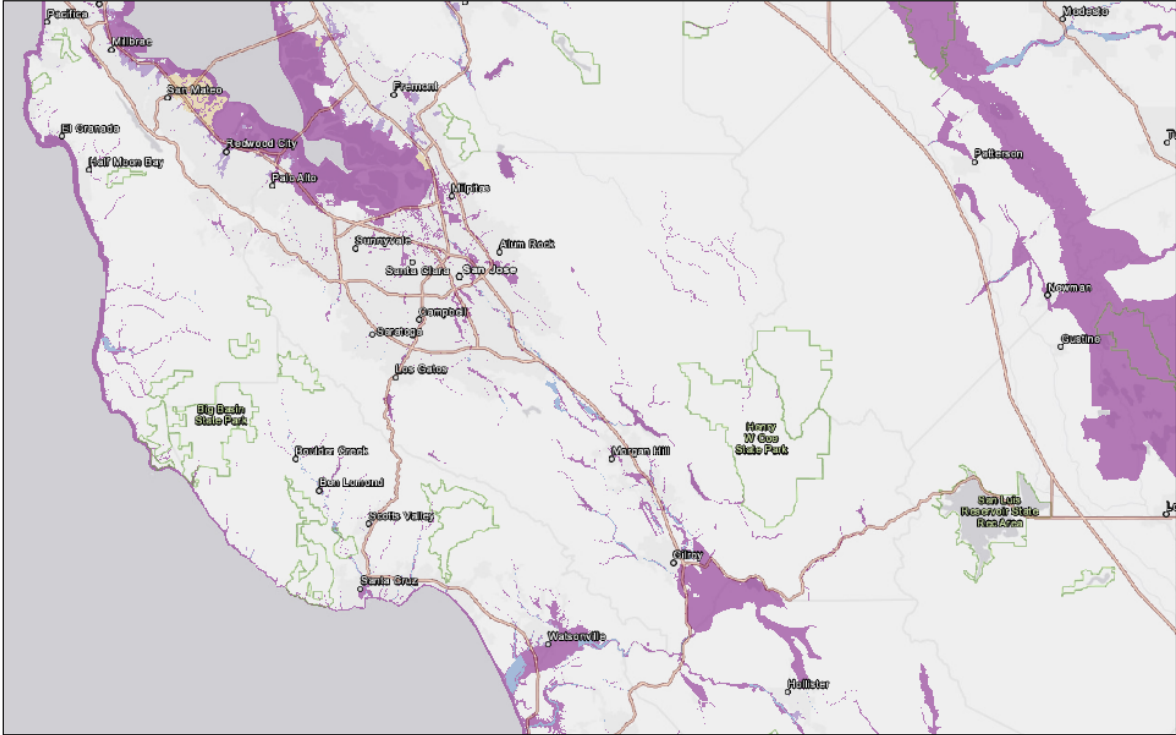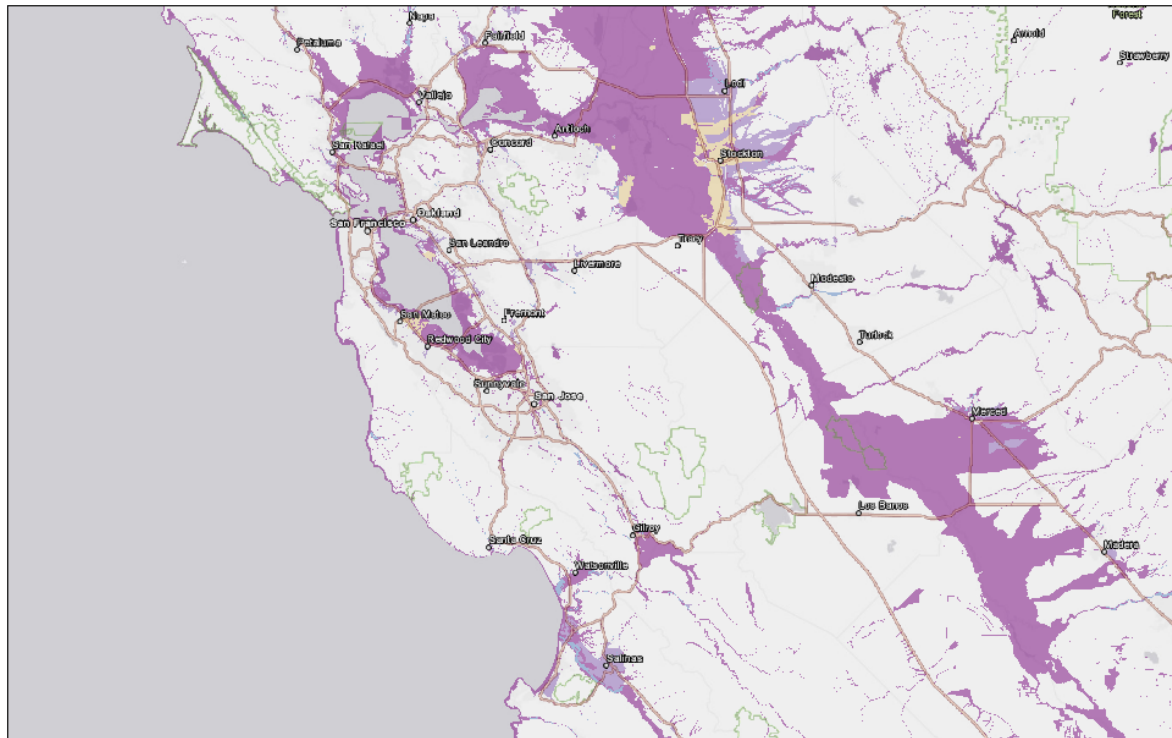
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Special Flood Hazard Areas (FEMA, 2022) — Regulatory Floodway
1% Annual Chance Flood Hazard — Area with Reduced Risk Due to Levee
0.2% Annual Chance Flood Hazard

1:1,643,095

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS

Source: California Department of Housing and Community Development AFFH Data Viewer and FEMA.

Housing for Farmworkers. The Santa Clara Agricultural Plan[37] determined that there is a scarcity of agricultural worker housing in the region, specifically for seasonal labor. Agricultural worker housing is needed in locations throughout the Unincorporated County so farmers have a ready and nearby supply of reliable labor at key times in the crop cycle. In addition, farm workers and their families need an array of social support services, including schools, medical services, shopping, etc. that are largely located in the urban areas. Farmworkers tend to have the lowest incomes among all workers, so there is a great need for housing affordable for households earning 50 percent or less of the median income.

To facilitate the construction of more farmworker housing for seasonal and year-round farmworkers, Santa Clara County is pursuing revisions to the County zoning ordinance designed to streamline the development process and lower the cost of permitting. Additionally, the County is identifying opportunities, including siting and funding options, for farmworker housing projects. The County is reviewing farmworker housing models

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[37] https://stgenpln.blob.core.windows.net/document/SCV_ActionPlan.pdf

and identifying densities that could be supported in urban and urban edge areas as well as in the unincorporated rural communities.

Contributing Factors of Disproportionate Housing Needs
Please see section X.5, Contributing Factors Appendix, for further discussion of the following Contributing Factors to Disproportionate Housing Needs. Please see section X.4 for more details on the proposed goals and actions to address these contributing factors.

- Availability of affordable units in a range of sizes
- Displacement of residents due to economic pressures
- Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking
- Lack of access to opportunity due to high housing costs
- Lack of private investments in specific neighborhoods
- Lack of public investments in specific neighborhoods, including services or amenities
- Land use and zoning laws
- Lending discrimination
- Loss of affordable housing
- Source of income discrimination

Section C: Publicly Supported Housing Analysis

Primary findings.

■ In the urban county, Asian and Pacific Islander residents are overrepresented in Project-based Section 8 units, multifamily units, and are more likely to have a housing voucher. Conversely, Black or African American and Hispanic residents are overrepresented in LIHTC units. According to the Santa Clara County Housing Authority, disproportionate representation is related to age and family composition. Voucher programs serve more seniors than families, which is a trend among housing authorities nationwide. Asians are more likely to make up more senior households while Black and Hispanic residents are more likely to make up family households. Discrimination against families by property owners may also be at play.

■ The majority of LIHTC developments are located in predominantly Latinx census tracts.

Maps C.1 and C.2 show the location of public housing buildings in Santa Clara County and the Region in 2021. Unincorporated Santa Clara County has very few public housing buildings available to lower income households. The Region has a much larger supply of public housing, most of which is located in San Francisco, Oakland, San Leandro, and San Rafael.

Map C.1. Public Housing Buildings, Santa Clara County, 2021

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Public Housing Buildings (HUD, 2021)   ○ ≤35

○ ≤7

1:755,182

0   5   10   20 mi

0   5   10   20 km

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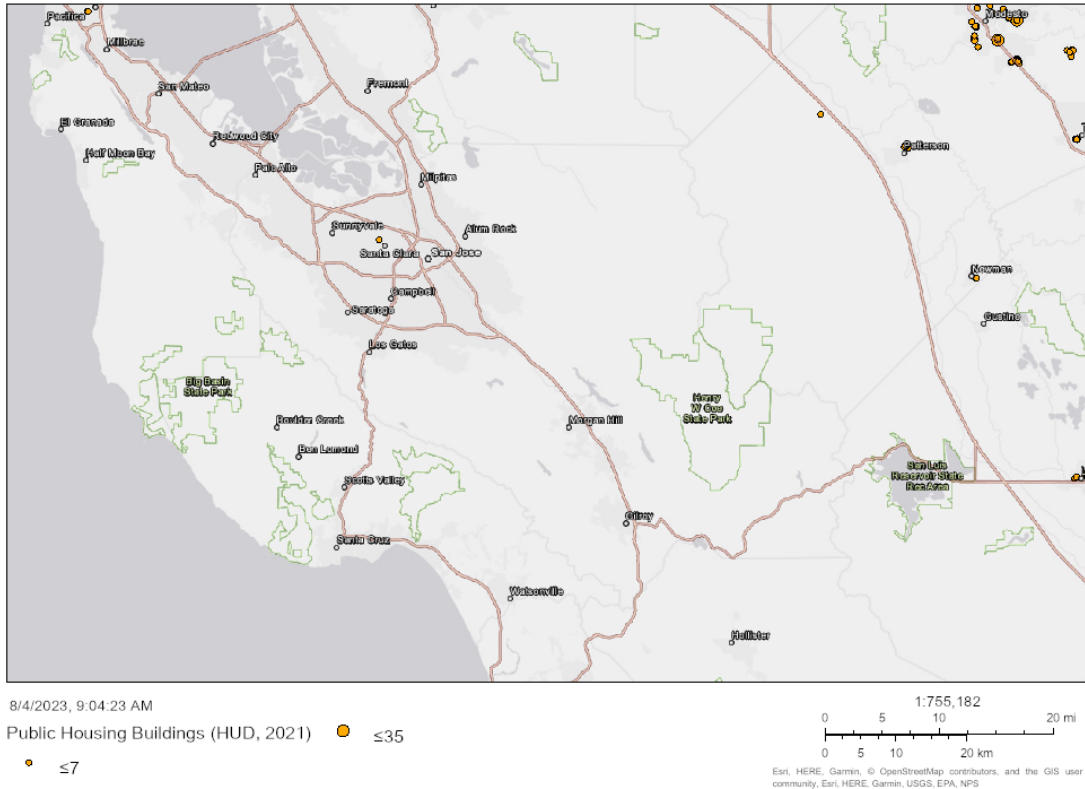
Source: California Housing and Community Development AFFH Data Viewer.

Map C.2: Public Housing Buildings, Region, 2021

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Public Housing Buildings (HUD, 2021) ● ≤89
  · ≤7   ● ≤160
  ● ≤35

1:1,643,095
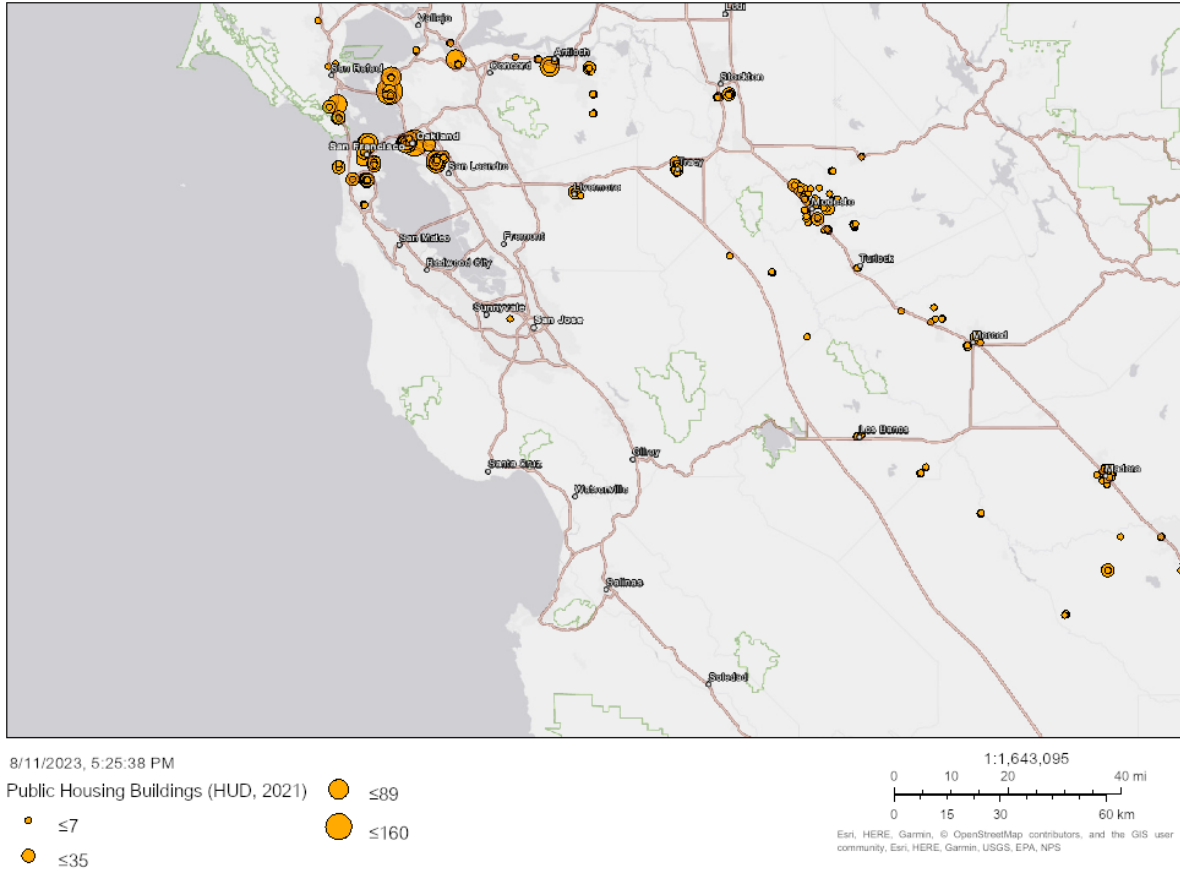
Source: California Housing and Community Development AFFH Data Viewer.

Publicly Supported Housing Demographics.

Table C.1: Publicly Supported Housing Demographics, Santa Clara Urban County

Housing Type	White	Black	Hispanic/Latinx	Asian or Pacific Islander
Public Housing	-	-	-	-
Project-Based Sectio	26.08%	3.41%	15.07%	47.40%
Other Multifamily	26.59%	3.02%	22.05%	47.13%
HCV Program	17.44%	12.66%	32.01%	37.20%
Total Households	276,844	16,174	128,660	206,367
0-30% of AMI	33.36%	4.02%	30.80%	29.24%
0-50% of AMI	35.03%	3.62%	32.38%	26.55%
0-80% of AMI	35.60%	3.45%	32.09%	26.42%

Source: HUD AFFH Table 6 - Publicly Supported Households by Race/Ethnicity

Table C.2: Publicly Supported Housing Demographics, Santa Clara Urban County

Santa Clara County	White		Black		Latinx		Asian or Pacific Islander	
	#	%	#	%	#	%	#	%
Project-Based Section 8	298	50.85%	15	2.56%	55	9.39%	211	36.01%
HCV Program	258	26.63%	92	9.49%	371	38.29%	244	25.18%
LIHTC	2007	40.22%	364	7.29%	2452	49.14%	768	15.39%
Total Households	61,807	66.30%	1,146	1.23%	12,193	13.08%	15,869	17.02%
0-30% of AMI	5,669	56.96%	135	1.36%	2,385	23.97%	1,431	14.38%
0-50% of AMI	9,130	49.86%	268	1.46%	4,399	24.02%	2,378	12.99%
0-80% of AMI	14,575	54.09%	378	1.40%	6,387	23.70%	3,098	11.50%
Region	White		Black		Latinx		Asian or Pacific Islander	
	#	%	#	%	#	%	#	%
Project-Based Section 8	1,435	28.12%	149	2.92%	792	15.52%	2,254	44.16%
Other Multifamily	85	28.15%	8	2.65%	72	23.84%	135	44.70%
HCV Program	2,498	16.47%	1,819	12.00%	4,870	32.12%	5,888	38.83%
Total Households	282,510	45.10%	15,900	2.54%	126,330	20.17%	186,178	29.72%
0-30% of AMI	30,275	33.90%	3,450	3.86%	28,555	31.97%	24,785	27.75%
0-50% of AMI	48,845	30.96%	5,670	3.59%	53,015	33.60%	38,864	24.63%
0-80% of AMI	77,770	33.54%	8,195	3.53%	76,425	32.96%	56,183	24.23%

Source: HUD AFFH Table 6 - Publicly Supported Households by Race/Ethnicity

Santa Clara County. White and Asian Americans or Pacific Islanders are the predominant groups in Project-Based Section 8 developments. For Other Multifamily units, Asian American or Pacific Islander residents comprise a plurality of residents. Housing Choice Voucher households are the program category most evenly distributed across racial and ethnic groups. Latinx residents make up a majority in the Urban County. For LIHTC developments, the dominant group in the County, Latinx residents are a plurality. It is important to note that the LIHTC demographic data from the California Tax Credit Allocation Committee (CTCAC) reflects that population of white, Black, and Asian American or Pacific Islander residents, inclusive of Latinx individuals of those races. It is likely that many of the LIHTC residents identified as white in the CTCAC data, in particular, are Latinx.

Region. Asian American or Pacific Islanders make up the plurality of Project-Based Section 8, Other Multifamily, and Housing Choice Voucher residents. Housing Choice Voucher residents are the most evenly distributed across racial and ethnic groups, with

Latinx residents a close second to Asian American or Pacific Islanders, at 32%. LIHTC data is not available on the regional level.

Demographics by Public Housing Type.

Santa Clara County. In the County, there is a higher proportion of both white and Asian American or Pacific Islander residents in Project-Based Section 8 units than there is in the general population. Correspondingly, there is a lower percentage of Latinx residents represented, while Black residents are roughly equal. When broken down by income eligibility, the problem persists, with larger shares white and Asian American or Pacific Islander residents in Project-Based Section 8 units than in the income-eligible population, and far less Latinx residents. Among HCV holders, on the other hand, Black and Latinx residents are overrepresented as compared to the general population. When broken down by income eligibility, the trend shifts slightly, with Black and Latinx households markedly overrepresented, but with Asian American or Pacific Islanders overrepresented as well.

In terms of general population, Black and Latinx residents are overrepresented in LIHTC units, Asian Americans are slightly underrepresented, and white residents even more so. When broken down by income eligibility, Asian Americans are proportionately represented, White residents are similarly underrepresented, and Latinx and Black residents are even more highly overrepresented.

Region. In the region, Project-Based Section 8 units have an overrepresentation of Asian American or Pacific Islanders, a proportionate share of Black residents, and underrepresentation of white and Latinx residents. In the income-eligible population, White and Latinx residents stay roughly the same, while Black residents become underrepresented and Asian American or Pacific Islanders become even more overrepresented. For Other Multifamily units, the trend remains largely the same for white, Black, and Asian American or Pacific Islanders compared to the general population, but Latinx households have representation that approaches proportionality. Compared to the income-eligible population, white, Black, and Latinx households are underrepresented, while Asian American or Pacific Islanders are overrepresented. In the HCV program, Latinx households and Asian American or Pacific Islanders are roughly proportional, while white residents are severely underrepresented and Black residents are notably overrepresented. For the income-eligible population, the Latinx share is roughly proportional, while white residents continue to be underrepresented and Black residents continue to be overrepresented; Asian Americans or Pacific Islanders are also overrepresented in the income-eligible population. Full LIHTC data is not available at the regional level, and so this analysis is excluded.

Publicly Supported Housing Location and Occupancy.

Geographic patterns of public housing in relation to segregated areas and R/ECAPs.

Santa Clara County. Publicly supported housing in the Urban County is concentrated in Campbell, Saratoga, Los Gatos, and Morgan Hill, with a very large amount located in Morgan Hill. There is a notable lack of voucher use in Saratoga or Los Gatos, with some in Campbell, and a much stronger presence in Morgan Hill. Voucher users in the Urban County are mostly Asian American and Latinx households.

Region. In the larger region, the population is clearly concentrated in Santa Clara County and so is the publicly supported housing. The only area of note outside of the County is Hollister, which has a concentration of LIHTC and Project-Based Section 8 developments, a substantial Latinx population, and high voucher use.

Geographic patterns of public housing for families with children, elderly and/or persons with a disability versus segregated areas of R/ECAPs. At least 30 publicly supported housing developments and 55 LIHTC developments are reserved for seniors. Senior housing is fairly evenly distributed across the entitlement jurisdictions.

There are only three publicly supported housing developments reserved for people with disabilities, and five LIHTC developments for people with special needs. The developments do tend to cluster together, with two located in adjacent census tracts in Palo Alto, two in adjacent census tracts in Sunnyvale, two in adjacent census tracts in Santa Clara/San José, and two in nearly adjacent census tracts in eastern San José.

Publicly supported housing (including LIHTC units) geared toward families are the most numerous. It follows a similar siting pattern to those reserved for seniors. Those located on the eastern side of San José, in particular, are located in more diverse areas. Of particular note is the strong concentration of affordable family housing in Morgan Hill. As part of the Urban County, as it forms a gateway between Gilroy and the rest of the entitlement jurisdictions farther north.

Demographic composition of public housing programs in R/ECAPs.

Table C.3: Publicly Supported Housing Demographics by R/ECAP and Non R/ECAP Tracts, Santa Urban Clara County

	Total # units occupied	% White	% Black	% Latinx	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Project-Based Section 8								
R/ECAP tracts	N/A	N/A	0.00%	N/A	N/A	N/A	N/A	N/A
Non R/ECAP tracts	588	50.85%	2.56%	9.39%	36.01%	3.31%	86.42%	14.24%
HCV Program								
R/ECAP tracts	1	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non R/ECAP tracts	997	26.63%	9.60%	38.18%	25.18%	23.24%	47.79%	34.62%

There are relatively few R/ECAPs in Santa Clara County and none in Mountain View, and they are located in only two areas: Gilroy and San José.

In San José, there are Project-Based Section 8 and LIHTC units located within its 7 R/ECAP tracts. The Project-Based Section 8 units within R/ECAPS have dramatically different demographics compared to those outside R/ECAPs, with a 15-point increase in Asian American or Pacific Islanders, compared to a seven-point drop for Latinx households and a nearly 20-point drop for white residents. The percentage of Black residents in R/ECAPs is almost half of what it is outside. LIHTC units, on the other hand, have much more similar demographics within and outside R/ECAPs. The percentage of Black residents, while far above the countywide average, is roughly the same both within and outside R/ECAPs. Asian American of Pacific Islanders in R/ECAPs trail those in non-R/ECAPs by about seven points, while white and Latinx residents both have higher percentages outside R/ECAPs than within them (by about eight points each). For HCV holders, Asian American or Pacific Islanders make up a supermajority within R/ECAP tracts. (It should be noted that the HCV R/ECAP and non-R/ECAP data was provided by HUD and reflects HUD's less expansive definition of R/ECAPs. It is not possible to calculate HCV data for the more robust definition of R/ECAPs employed by this analysis.)

Demographic Composition Differences in RAD converted and LIHTC Developments.

Santa Clara Urban County

The clear trend for Project-Based Section 8 developments in the Urban County is for white residents to make up the majority or plurality, followed in most cases by Asian American or Pacific Islander residents. At Villa Vasona Apartments and Corinthian House, for example, white residents make up a supermajority. However, at San Tomas Gardens Apartments, Asian American or Pacific Islanders are the majority, and at Fellowship Plaza they are the plurality. One outlier from this trend is Sycamore Glen, where the near-supermajority of residents are Latinx. Only one of these developments includes households with children, and it is the singular development that is majority-Asian American or Pacific Islander. The County's LIHTC units tend to be either predominantly white or predominantly Latinx. Therefore, DeVries Place stands out for its senior population, which is 86.71% Asian American.

Other Types of Public Housing.

Santa Clara County. The County of Santa Clara has established inclusionary zoning with the unincorporated County and Stanford Community Plan Area (the 4,000 acres run by Stanford, located within Santa Clara County).[1] The ordinance requires that 16% of residential units in a residential development be reserved for affordable housing. Within that 16%, 15% are for extremely low or very low-income households, 45% are for low-income households, and 40% are for moderate-income households. Additionally, 16% of For Sale Residential Development units in a given development shall be made affordable as inclusionary zoning units available for purchase at 120% AMI or less, or the

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[1] Santa Clara County Muni Code Section B37-2.

inclusionary units may be "banked as provided" and developed as rental inclusionary units.[2]

In November 2016, Santa Clara County voters approved the 2016 "Measure A" Affordable Housing Bond (Housing Bond), designating $950 million in general obligation bonds to be used to construct 4,800 new units of affordable housing throughout the county. As of September 2023, 4,481 new units and 689 renovated units are at different stages of the development process.[3]

Region. San Benito County has also adopted Inclusionary Zoning, requiring residential developments to provide 15% or more "on-site" units, provide 20% or more "off-site" units, or, in certain circumstances, pay an in-lieu fee (e.g., impact or linkage fees).[4]

Differences in demographic composition of Public Housing Types and the areas in which they are located.

Santa Clara Urban County. In the County, four Project-Based Section 8 developments are majority-white, and they are each located in a plurality-white or majority-white census tract. Of the remaining developments, one is plurality-White and located in a majority-white census tract, one is plurality-Asian and located in a plurality-white census tract, one is majority-Asian and located in a majority-white census tract, and one is majority-Latinx and located in a majority-Latinx census tract. One development does not have available demographic information. None of these census tracts have high poverty rates.

The vast majority of LIHTC developments are located in predominantly Latinx census tracts. Most of the Large Family developments mirror that demographic trend. Meanwhile, five of the seven LIHTC developments reserved for seniors are majority-white, while the majority of the census tracts where these developments are located have mainly Latinx or Asian populations.

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[2] Santa Clara County Muni. Code Section § 4.20.130.
[3] https://www.sccgov.org/sites/osh/HousingandCommunityDevelopment/AffordableHousingBond/Pages/2016Measure_a_progress.aspx.
[4] San Benito County Code, Section 21.03.005.

Table 36: Publicly Supported Housing Demographics and Surrounding Census Tract Demographics, Santa Clara Urban County*

Program Type	Project Name	(Low Income) Units in Project	Property White (%)	Property Black (%)	Property Latinx (%)	Property Asian (%)	Households w/Children in Dev or Dev	Census Tract No.	Tract White %	Tract Black (%)	Tract Latinx (%)	Tract Asian (%)	Census Tract Poverty Rate
Project-Based Section 8	Sycamore Glen	20	26%	n/a	63%	11%	N/A (Senior)	5123.13	33.10%	2.20%	54.40%	8.30%	11.70%
	Villa Vasona Apartments	107	76%	n/a	2%	22%	N/A (Senior)	5067.03	55.30%	5%	12.30%	21.50%	6%
	Vivente I	28	48%	15%	26%	11%	N/A (Senior)	5021.01	50.70%	3.60%	19%	20.40%	5.40%
	San Tomas Gardens Apartments	94	22%	12%	11%	55%	22%	5067.01	53.10%	0%	16.70%	25.20%	2.90%
	Saratoga Court	20	53%	n/a	11%	37%	N/A (Senior)	5074.02	57.30%	0.60%	7.60%	28.30%	8.90%
	Corinthian House	36	94%	n/a	6%	n/a	N/A (Senior)	5065.03	46.40%	1.90%	29.70%	17.50%	6.40%
	Wesley Manor	156	51%	1%	7%	42%	N/A (Senior)	5065.03	46.40%	1.90%	29.70%	17.50%	6.40%
	Village Avante Apartments	10	N/A	N/A	N/A	N/A	N/A	5123.13	33.10%	2.20%	54.40%	8.30%	11.70%
	Fellowship Plaza	150	43%	n/a	8%	44%	N/A (Senior)	5073.01	46.30%	0%	5.60%	43.40%	3.50%
LIHTC	Walden Glen Apartments		14.81%	8.83%	22.22%	9.40%			%	%	%	%	%
	El Parador Senior Apartments	124/125	7.58%	0.76%	0.00%	1.52%	Senior	5027.01	49.00%	5.00%	23.50%	17.30%	7.80%
	San Tomas Gardens	95/100	22.12%	23.56%	16.83%	40.87%	Non Targeted	5067.02	54.40%	2.30%	20.10%	18.80%	11.50%
	Sharmon Palms Lane	59/60	33.52%	26.37%	34.07%	4.40%	Non Targeted	5067.02	54.40%	2.30%	20.10%	18.80%	11.50%
	Open Doors	64/64	35.98%	34.39%	31.75%	13.76%	Large Family	5070.01	85.00%	1.00%	5.80%	6.10%	3.60%
	Villa Vasona Apartments	105/105	67.77%	0.00%	2.48%	27.27%	Senior	5067.03	55.30%	5.00%	12.30%	21.50%	6.00%
	Montevista Apartments	163/303	6.98%	12.97%	21.20%	37.66%	Non Targeted	5045.04	9.30%	4.70%	16.60%	64.30%	10.90%
	Aspen Apartments	100/101	1.28%	3.21%	20.51%	16.03%	Large Family	5045.05	11.10%	0.20%	10.20%	74.90%	5%
	DeVries Place	102/103	0.63%	0.63%	3.16%	86.71%	Senior	5045.07	12.00%	0.60%	21.30%	60.40%	9.50%
	Bella Terra Senior Apartments	39/39	34.69%	2.04%	16.33%	2.04%	Senior	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Cochrane Village	94/96	40.12%	1.52%	69.30%	3.04%	Large Family	5123.11	48.40%	2.60%	34.20%	10.90%	4.70%
	Crest Avenue Apartments	49/50	58.06%	0.00%	90.32%	1.94%	Large Family	5123.14	43.80%	0.90%	45.10%	7.40%	11.60%
	Crossings at Morgan Hill	24/24	58.76%	4.12%	88.66%	0.00%	Large Family	5123.14	43.80%	0.90%	45.10%	7.40%	11.60%
	Horizons at Morgan Hill	48/49	85.96%	3.51%	38.60%	1.75%	Senior	5123.14	43.80%	0.90%	45.10%	7.40%	11.60%
	Jasmine Square Apartments	71/72	78.90%	2.53%	79.75%	4.64%	Large Family	5123.13	33.10%	2.20%	54.40%	8.30%	11.70%
	Morgan Hill Retirement Residence	136/138	60.38%	12.58%	22.64%	11.95%	Senior	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Murphy Ranch I Townhomes	61/62	23.79%	0.88%	63.44%	9.25%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Murphy Ranch II	38/38	10.08%	8.40%	71.43%	4.20%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Park Place Apartments	110/112	74.64%	6.02%	89.78%	4.20%	Non Targeted	5123.13	33.10%	2.20%	54.40%	8.30%	11.70%
	Royal Court Apartments	54/55	88.94%	1.38%	91.24%	0.92%	Large Family	5123.14	43.80%	0.90%	45.10%	7.40%	11.60%
	San Pedro Gardens	17/20	83.33%	0.00%	83.33%	0.00%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	The Willows	20/20	84.62%	0.00%	93.59%	0.00%	Large Family	5123.07	59.40%	0.40%	25.70%	11.00%	2.60%
	Villa Ciolino	41/42	86.82%	0.00%	83.72%	2.33%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Terracina At Morgan Hill I	76/76	31.48%	1.85%	60.65%	3.24%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Terracina At Morgan Hill II	72/72	32.06%	5.26%	58.85%	3.35%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Rincon Gardens - A Senior Housing Dev	198/200	16.54%	4.23%	9.23%	66.15%	Senior	5065.03	46.40%	1.90%	29.70%	17.50%	6.40%

Disparities in Access to Opportunity. Throughout the County, there are clear disparities in access to opportunity across several categories – including environmental health, labor market, and school proficiency – which all seem to be higher in the western part of the county and lower in San José. The labor market is similarly good in the western part of the county, but also makes a strong showing in the Morgan Hill and Gilroy area. Similarly, the job market is excellent in the northern part of the county and along Monterey Road down toward Morgan Hill and Gilroy. Transit Trips and Low Transportation are consistently good throughout the county.

To ensure individuals enter and maintain housing, Santa Clara County must increase its supply of subsidized housing. Maps C.3 and C.4 show the location of subsidized housing units in the county and the Region. As shown below, Santa Clara County has a healthy supply of subsidized units, most of which are concentrated in San Jose, Sunnyvale, Campbell, and Saratoga and Los Gatos (in part).

Compared to the county, the Bay Area has a much larger supply of subsidized units and is distributed more evenly. For the Bay Area, subsidized units are concentrated in San Francisco and communities near the City of San Mateo, Redwood City, Oakland, San Leandro, and Fremont. Communities near Livermore also have a large supply of subsidized units.

Map C.3: Subsidized Housing, Santa Clara County
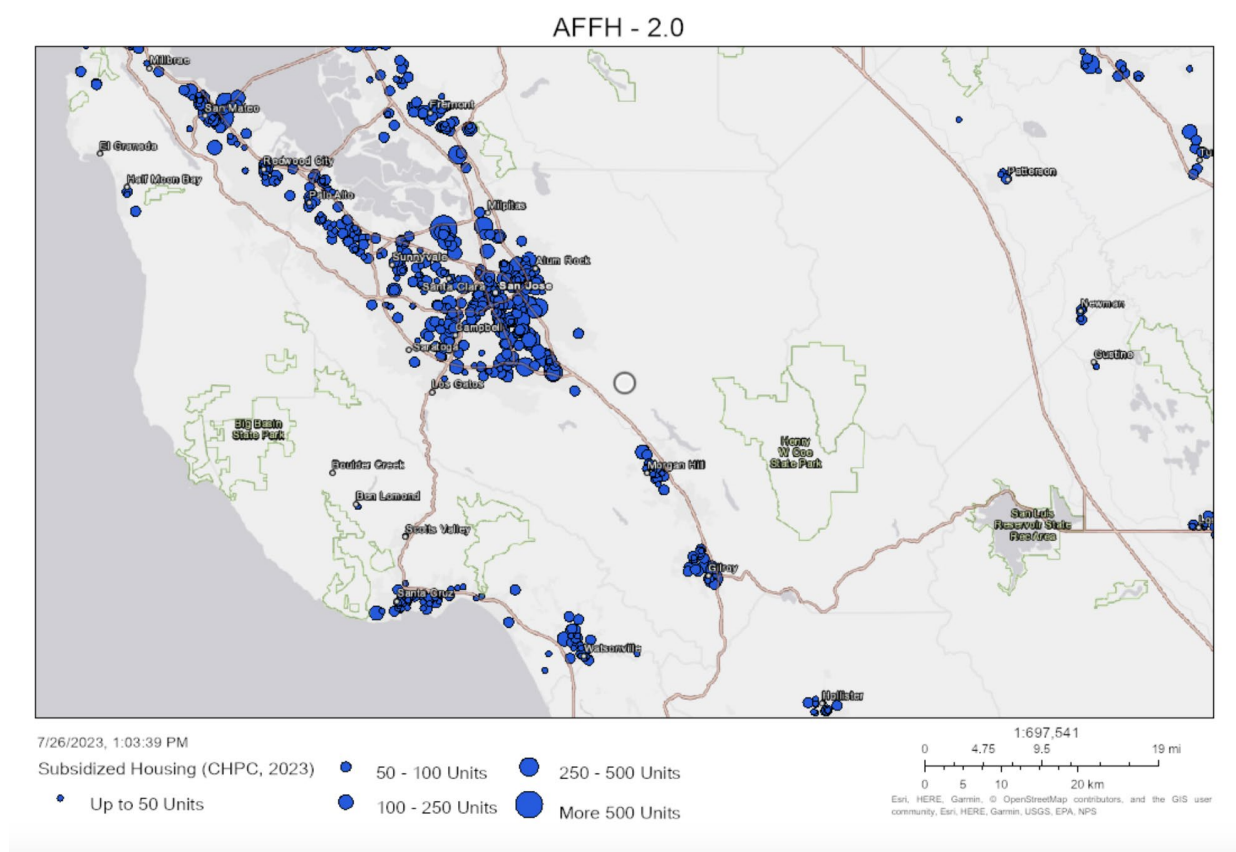
Map C.4. Subsidized Housing, Region, 2023
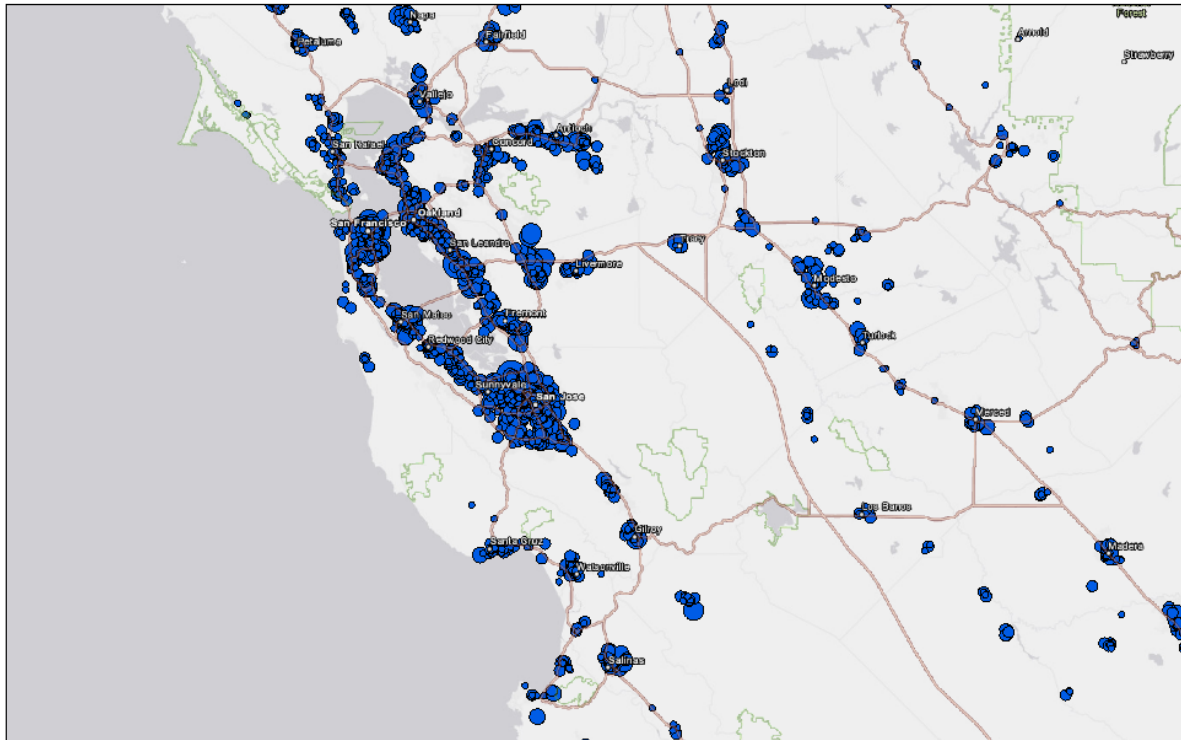
8/4/2023, 9:26:33 AM
Subsidized Housing (CHPC, 2023) ● 50 - 100 Units ● 250 - 500 Units
  · Up to 50 Units ● 100 - 250 Units ● More 500 Units

1:1,643,095

Source: California Department of Housing and Community Development AFFH Data Viewer.

In addition to subsidized units, Unincorporated Santa Clara County and the Region will need to increase the availability of Housing Choice Vouchers (HCVs) for extremely low to moderate income households. Vouchers are particularly important for these households as they facilitate housing choice for households that would otherwise struggle to participate in the housing market/find housing that meets their needs.

Maps C.5 and C.6 show voucher holders by census tract in Santa Clara County and the Region. In the county, residents with vouchers are more likely to be living in San Jose, Milpitas, Santa Clara, Campbell, Gilroy, and Cupertino (in part). These findings are unsurprising as these areas have larger shares of lower income communities and/or comparatively higher housing prices.

Map C.5. Housing Choice Vouchers by Census Tract, Santa Clara County, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map C.6: Housing Choice Vouchers by Census Tract, Region, 2021

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Housing Choice Vouchers (HUD, 2021) - Tract

No Data

≤5%

5% - 15%

15% - 30%

30% - 60%

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Source: California Department of Housing and Community Development AFFH Data Viewer.

Map C.7: Location of Housing Choice Vouchers, Santa Clara County
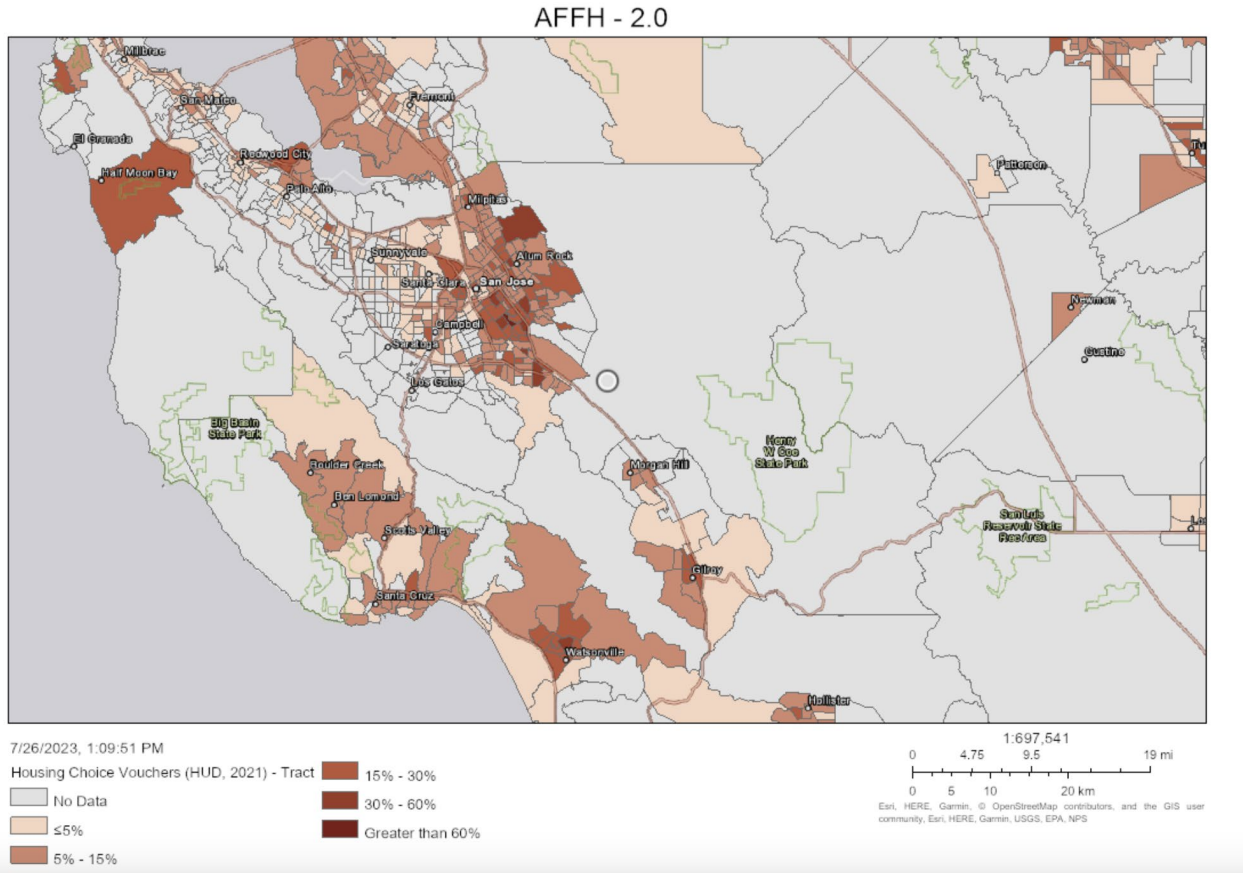
Source: California Department of Housing and Community Development AFFH Data Viewer.

Lastly, map C.8 shows the location of emergency shelters in Santa Clara County. In Santa Clara County, emergency shelters for unhoused residents are highly concentrated in San José with other shelters located in smaller cities in the northern portion of the county. There is a lack of emergency shelter capacity in unincorporated areas and in South County, in particular. While the Unincorporated County is limited in emergency shelter housing, the Bay Area region has numerous emergency shelters, specifically in San Francisco, Oakland, San Leandro, and Redwood City.

Importantly, concentrations with emergency shelters align with traditionally lower-income communities in both the County and Bay Area. This could indicate jurisdictional efforts have been successful in expanding resources to special needs populations. However, it also suggests that high income areas are limited in strategies to immediately house residents experiencing or at risk of homelessness.

Map C.8: Emergency Shelter Housing, Santa Clara County

Map C.9. Emergency Shelter Housing, Region, 2021
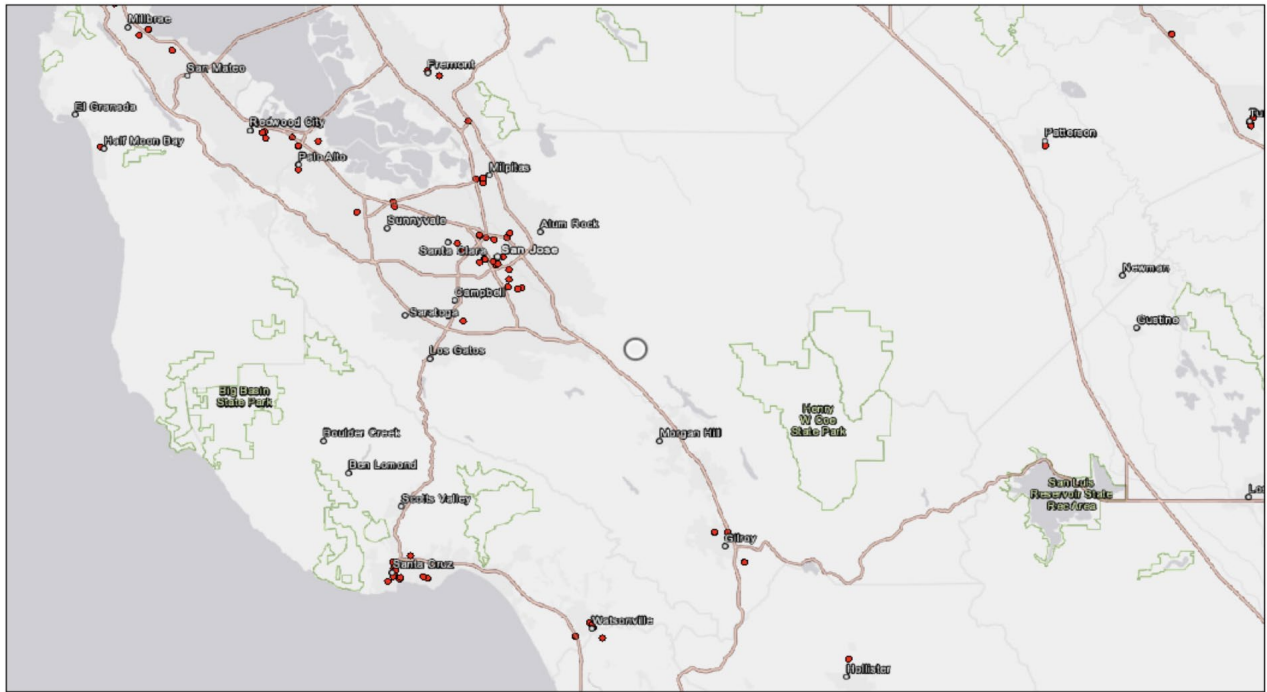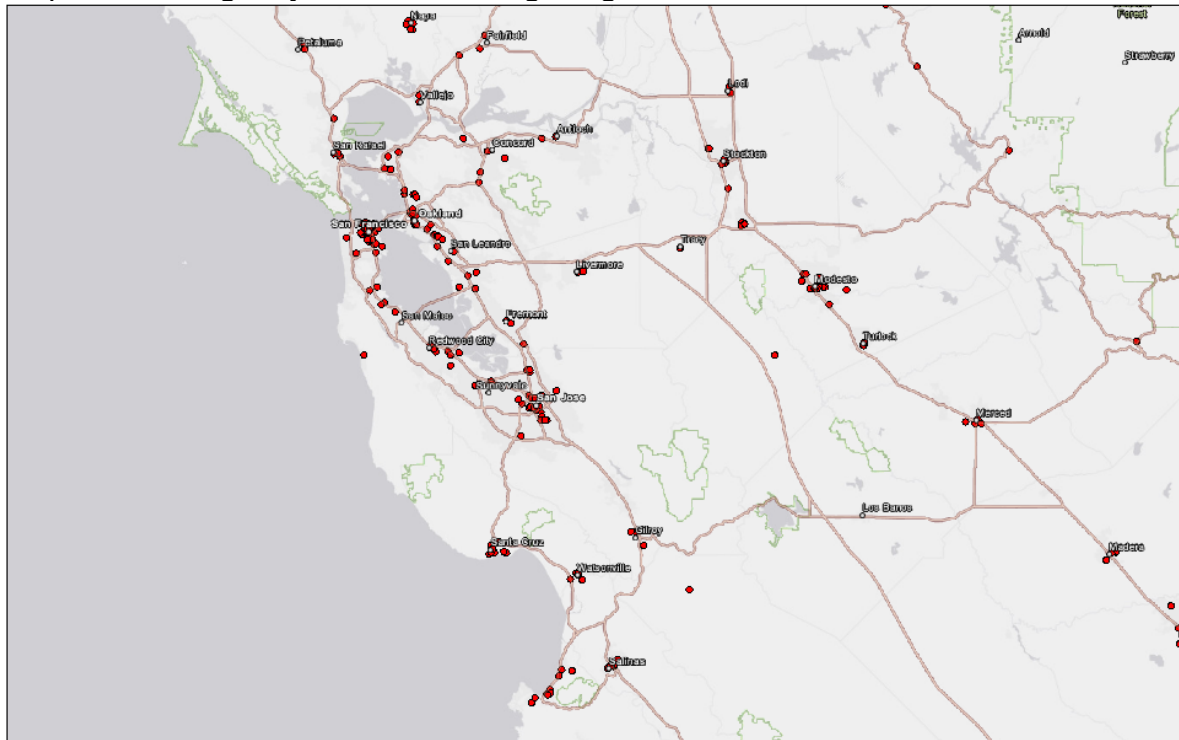
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• Emergency Shelter Housing (HUD, 2021)
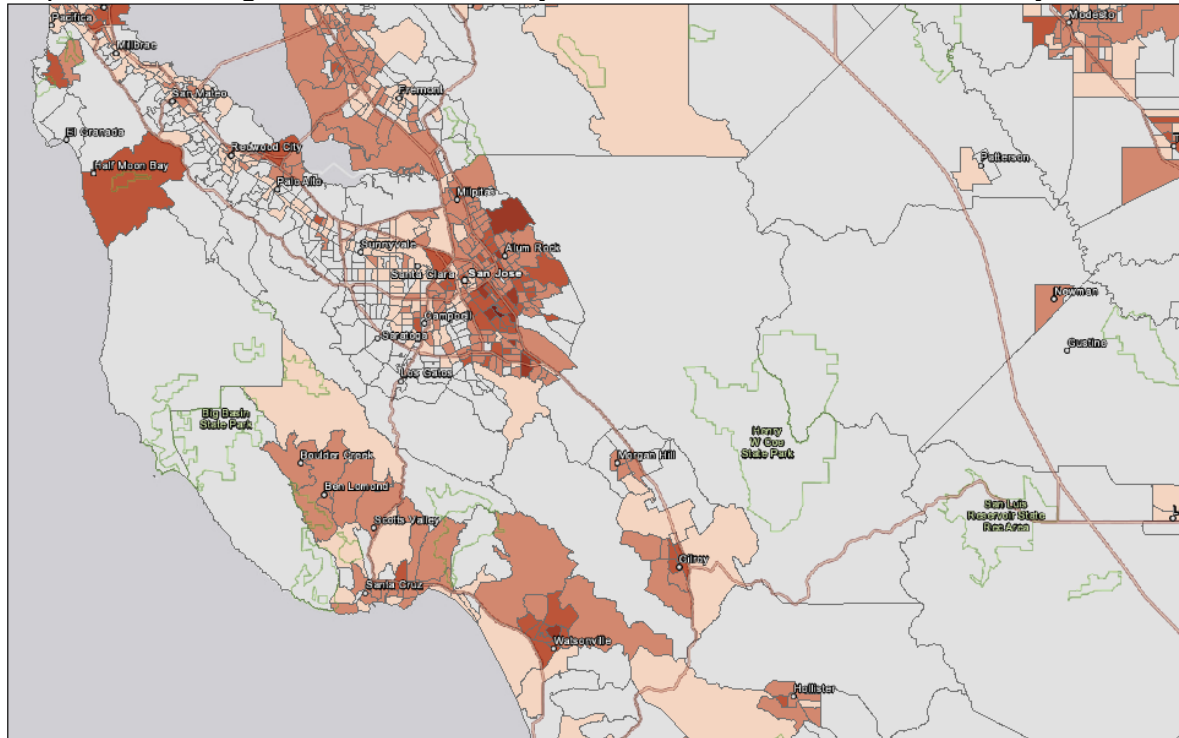
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Source: California Department of Housing and Community Development AFFH Data Viewer.

Please see section X.5, Contributing Factors Appendix, for further discussion of the following Contributing Factors to Publicly Supported Housing Location and Occupancy. Please see section X.4 for more details on the proposed goals and actions to address these contributing factors.

- Admissions and occupancy policies and procedures, including preferences in publicly supported housing
- Community opposition
- Displacement of residents due to economic pressures
- Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking
- Impediments to mobility
- Lack of access to opportunity due to high housing costs
- Lack of meaningful language access for individuals with limited English proficiency
- Lack of local or regional cooperation
- Lack of private investment in specific neighborhoods

- Lack of public investment in specific neighborhoods, including services and amenities
- Land use and zoning laws
- Loss of affordable housing
- Occupancy codes and restrictions
- Quality of affordable housing information programs
- Siting selection policies, practices, and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs
- Source of income discrimination

Part D: Disability and Access Analysis

In 1988, Congress extended the Fair Housing Act's protections against housing discrimination to people with disabilities. In addition to protection against intentional discrimination and unjustified policies that have disproportionate effects, the Fair Housing Act includes three provisions that are unique to persons with disabilities. First, the Fair Housing Act prohibits the denial of requests for reasonable accommodations for persons with disabilities if said accommodations are necessary to afford an individual equal opportunity to use and enjoy a dwelling. Reasonable accommodations are departures from facially neutral policies and are generally available, so long as granting the accommodation request would not place an undue burden on the party providing the accommodation or result in a direct threat to the health or safety of others. Permitting an individual with an anxiety disorder to have a dog in their rental unit as an emotional support animal despite a broad "no pets" policy is an example of a reasonable accommodation. Second, the Act also prohibits the denial of reasonable modification requests. Modifications involve physical alterations to a unit, such as the construction of a ramp or the widening of a door frame and must be paid for by the person requesting the accommodation unless the unit receives federal financial assistance and is subject to Section 504 of the Rehabilitation Act. Lastly, the design and construction provision of the Fair Housing Act requires most multi-family housing constructed since 1991 to have certain accessibility features. This section of the Assessment looks at the housing barriers faced by persons with disabilities, including those that result in the segregation of persons with disabilities in institutions and other congregate settings.

Primary findings.

- Eight percent of residents in Unincorporated County have a disability. The most common disability types are ambulatory difficulties, cognitive difficulties, and independent living difficulties. Disabled residents have not had their accessibility needs met as many residents require greater access to accessible housing units. In fact, it is estimated that:
  - ➤ 76,000 county residents need units accessible to persons with ambulatory difficulties,
  - ➤ 44,000 need units accessible to persons with hearing difficulties, and
  - ➤ Over 27,000 residents need units accessible to persons with vision difficulties.
- **The suspension rate for disabled students is three times greater than that for non-disabled students.** High suspension rates for students with disabilities are most prominent in the Gilroy Unified and Morgan Hill Unified school districts**. Suspension rates are also high in San Jose which has a higher concentration of children with disabilities.**

Population Profile.

Map D.1: Population with a Disability, Santa Clara County

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Population With a Disability (ACS, 2017-2021) - Tract ▨ 10% - 20%
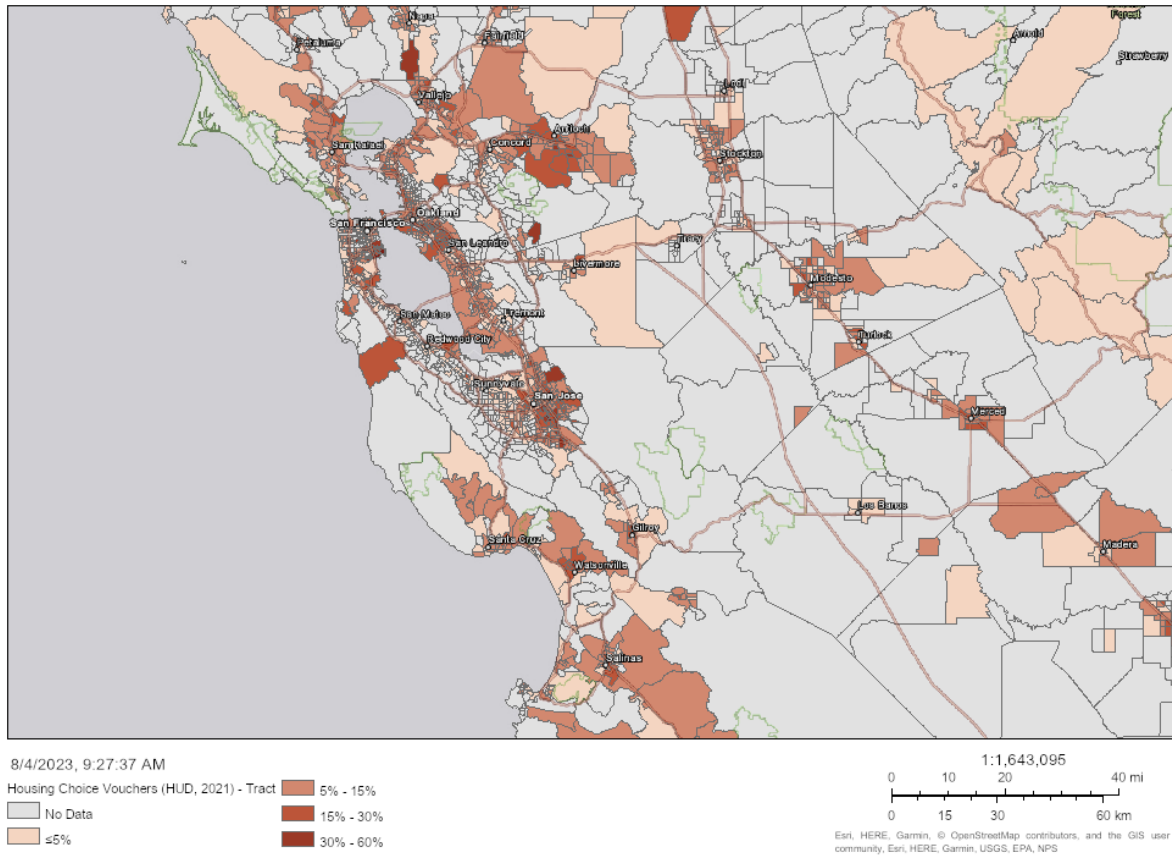☐ < 10%
▨ 20% - 30%

1:697,541
0   4.75   9.5   19 mi
0   5   10   20 km
Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS
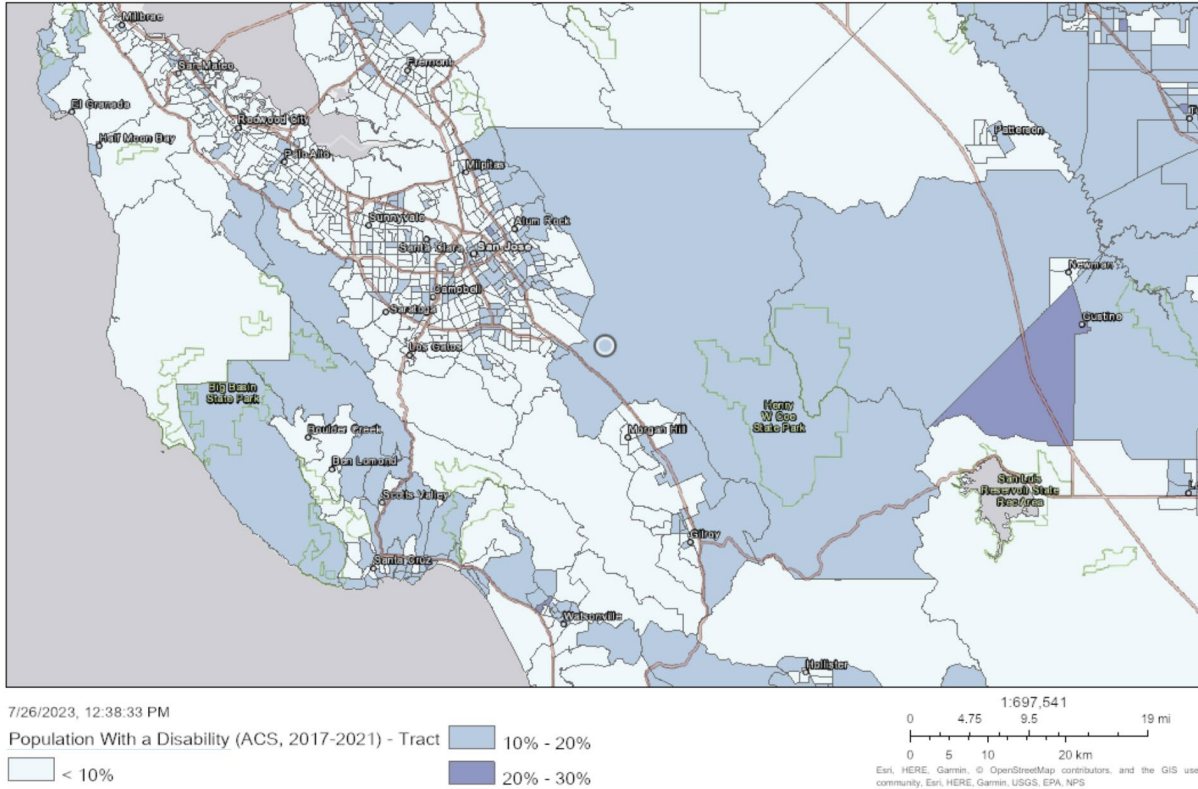
Table D.1: Population by Disability Status, 2019, Santa Clara Unincorporated County and Region

Jurisdiction	With a Disability, Total	With a Disability, %
Santa Clara County	6,923	8%
Region	159,633	8%

Table D.2: Disability by Type, 2019, Santa Clara Unincorporated County

Disability	%
With an Ambulatory Difficulty	3.9%
With a Cognitive Disability	3.3%
With an Independent Living Difficulty	3.3%
With a Hearing Difficulty	2.6%
With a Self-Care Difficulty	2.0%
With a Vision Difficulty	1.3%

Table D.3: Disability by Type, 2019, Region

Disability	%
With an Ambulatory Difficulty	4.4%
With a Cognitive Disability	3.3%
With an Independent Living Difficulty	4.5%
With a Hearing Difficulty	2.3%

With a Self-Care Difficulty	2.1%
With a Vision Difficulty	1.4%

Source: HUD AFFH Table 13 - Disability by Type

Geographic Concentration and Pattern of People with Disabilities. There is generally relatively little concentration of persons with disabilities in Santa Clara County and the cities of Cupertino, Gilroy, Mountain View, Palo Alto, San José, Santa Clara, and Sunnyvale. As the map above illustrates, the census tracts with the highest concentrations of persons with disabilities in the county range from 13.1% to 16.2%. At a regional level, there is limited relative concentration of persons with disabilities in rural areas in the eastern portion of the county as well as in rural areas between south San José and Morgan Hill. There are also pockets of concentration in downtown San José; scattered portions of the east side of San José and south side of San José; a portion of Santa Clara; and, to a lesser extent, portions of Campbell.

With the exception of the portions of San José and Santa Clara referenced above, areas of relative concentration of persons with disabilities are located in the eastern part of the Unincorporated County. Portions of the Unincorporated County that have relative concentrations of persons with disabilities do not appear to overlap significantly with patterns of racial segregation and do not include R/ECAPs; however, there does appear to be some relationship between income and disability levels in those areas. The wealthiest parts of the County, such as the West Valley cities, Morgan Hill, and rural areas in the western half of the county, do not have significant concentrations of persons with disabilities.

Patterns of concentration of persons with disabilities by type of disability and by age vary significantly across the region. Oftentimes, the issue of type of disability and disability status by age are closely related as certain types of disabilities are more highly correlated with elderly status than others. Additionally, one type of disability – independent living disabilities – only applies to individuals who are 18 years of age or older, because there is no expectation that children are able to live independently, regardless of their disability status.

Santa Clara County. In the County, there are slightly higher concentrations of persons with hearing disabilities in Los Gatos, Monte Sereno, parts of Campbell, and an unincorporated semi-rural census tract to the west of West Valley cities that includes a significant amount of public land. Stanford, Los Altos Hills, and Saratoga have lower concentrations of persons with hearing disabilities. Persons with vision disabilities are slightly concentrated in Los Gatos and Monte Sereno, though patterns are less pronounced than with respect to the distribution of persons with hearing disabilities. Persons with cognitive disabilities are relatively concentrated in the rural eastern portion of the Urban County, near Stanford, and in Campbell as mentioned above. Los Altos, Saratoga, and the northern portion of Morgan Hill have relatively low concentrations of persons with cognitive disabilities. Persons with ambulatory disabilities are somewhat concentrated in San Martin, parts of Campbell, and the area between south San José and Morgan Hill. As described above with respect to the region, persons with self-care

disabilities are somewhat concentrated in the area between south San José and Morgan Hill, in the rural far eastern portion of Santa Clara County, and in parts of Campbell. As discussed above, persons with independent living disabilities are concentrated in the area between south San José and Morgan Hill as well as in Campbell.

As discussed above, in the County, there are concentrations of children with disabilities in Campbell and in a rural area to the southwest of Gilroy. Adults with disabilities, ages 18 through 64, are concentrated in the rural, eastern portion of the County. Elderly persons with disabilities are somewhat concentrated in Campbell.

Region. In the Region, persons with hearing disabilities generally are not highly concentrated in particular areas. Limited exceptions to this pattern, or lack thereof, include areas with concentrations of age-restricted housing, such as The Villages, an area between South San José and Morgan Hill, which has higher concentrations of persons with hearing disabilities than areas with relatively young populations, like north San José and the campus of Stanford University, which have lower concentrations of persons with hearing disabilities. People with vision disabilities are somewhat concentrated in the city of San José, though not within particular neighborhoods or sections of San José, and in the southern portion of the county. Persons with cognitive disabilities are relatively concentrated in the sparsely populated far eastern portion of Santa Clara County in a census tract that contains significant public land as well as in Campbell, Stanford, parts of south San José, and parts of the east side of San José. Persons with ambulatory disabilities are somewhat concentrated in parts of south San José and the east side of San José, The Villages, the area between south San José and Morgan Hill, and the northern portion of Palo Alto. Persons with self-care disabilities are relatively concentrated in parts of south San José and the east side of San José, in the area between south San José and Morgan Hill, in the rural far eastern portion of Santa Clara County, in parts of Campbell, and in parts of Cupertino. Persons with independent living disabilities are more highly concentrated in downtown San José, parts of south San José and the east side of San José, the area between south San José and Morgan Hill, and Campbell.

Regionally, there are concentrations of children with disabilities in Downtown San José as well as parts of Campbell, Mountain View, Santa Clara, and a rural area to the southwest of Gilroy. Adults with disabilities, ages 18-64, are concentrated in downtown San José, parts of south San José and the east side of San José, parts of Santa Clara, and rural areas in the eastern portion of Santa Clara County. Elderly persons with disabilities are somewhat concentrated in San José, particularly downtown and on the east side, in Campbell, and in the eastern portion of Gilroy.

Housing Accessibility. HUD's implementation of Section 504 of the Rehabilitation Act of 1973 (24 CFR Part 8) requires that federally financed housing developments have five percent (5%) of total units be accessible to individuals with mobility disabilities and an additional two percent (2%) of total units be accessible to individuals with sensory disabilities. It requires that each property, including site and common areas, meet the Federal Uniform Accessibility Standards (UFAS) or HUD's Alternative Accessibility Standard.

Within Santa Clara County, not including the city of Milpitas, there are four traditional public housing units and 5,125 Project-Based Section 8 units that are subject to Section 504 of the Rehabilitation Act. Additionally, there are 1,821 units in Project-Based Voucher-assisted developments. Many of these developments are former public housing. These three types of units are all subject to the accessibility requirements of section 504. Persons with disabilities represent 9.81% of residents of Project-Based Section 8 units. Data regarding what proportion of residents of Project-Based Voucher units are persons with disabilities is not available, though residents of those units are included in data reflecting the proportion of Housing Choice Voucher recipients with disabilities. Nearly 32%, or 31.74%, of voucher holders in the region (including a small number of voucher holders in San Benito County) are persons with disabilities. At this time, the number of actually accessible units in public housing or among Project-Based Section 8 units and Project-Based Voucher-assisted units is unknown. It is common for developments to exceed the Section 504 minimum requirements, but there may also be older, inaccessible housing that has neither been retrofitted nor complies with current law.

The HOME Investment Partnerships Program is a grant of federal funds for housing. Housing developed with these funds is subject to Section 504. HUD's HOME Program Performance Snapshots contain counts of the number of Section 504 accessible HOME-assisted units for each grantee. The Santa Clara County HOME Consortium, which includes Cupertino, Gilroy, Milpitas, and Palo Alto in addition to the Urban County, has 188 Section 504 compliant units. Mountain View has 54 such units, San José has 30 units, the City of Santa Clara has 176 units, and Sunnyvale has 60 units.

Low Income Housing Tax Credit (LIHTC) Units. According to data from the California Tax Credit Allocation Committee, there are 21,465 low-income units in LIHTC-financed developments in Santa Clara County.

The question of whether Section 504 or Title II of the Americans with Disabilities Act applies to LIHTC developments has not been resolved by the courts. Title II of the ADA prohibits discrimination on the basis of disability in all service, programs, and activities provided to the public by non-federal governmental entities except transportation services. The 2010 ADA Standards (ADAS) differ from Section 504 in some respects, but, essentially, they contain the same types of requirements. These include the requirement of 5% of total units be accessible to individuals with mobility disabilities and 2% accessible to individuals with sensory (hearing/vision) disabilities.

In 2015, the California Tax Credit Allocation Committee (CTCAC) issued guidance stating that the accessibility requirements of the California Building Code (CBC) for public housing (Chapter 11B) apply to LIHTC developments. Chapter 11B is the California equivalent of the 2010 ADA Standards. Section 1.9.1.2.1. of the CBC states that the accessibility requirements apply to "any building, structure, facility, complex …used by the general public." CTCAC has expanded the requirement so that 10% of total units in a LIHTC development must be accessible to people with mobility disabilities and that 4% be accessible to people with sensory disabilities.

 Also, effective 2015, CTCAC required that 50% of total units in a new construction project and 25% of all units in a rehabilitation project located on an accessible path must be mobility accessible units in accordance with CBC Chapter 11B. CTCAC also provides incentives for developers to include additional accessible units through its Qualified Allocation Plan.

Fair Housing Amendments Act Units. The Fair Housing Amendments Act of 1988 (FHAA) covers all multifamily buildings of four or more units that were first occupied on or after March 13, 1991 – not just affordable housing developments. The FHAA added protections for people with disabilities and prescribed certain basic accessibility standards, such as one building entrance must be accessible, there must be an accessible route throughout the development, and public rooms and common rooms must be accessible to people with disabilities. Although these accessibility requirements are not as intensive as those of Section 504, they were a first step in opening many apartment developments to people with disabilities, regardless of income level. The FHAA was also very helpful for middle-income and upper-income people with disabilities who also need accessible housing. In Santa Clara County, according to the 2015-2019 American Community Survey 5-Year Estimates, there are 43,007 units in structures with five or more units built from 2000 to the present. There are an additional 51,976 such units built from 1980 through 1999. If it is assumed that 45% of these units were built from 1991 through 1999, then there would be an additional 23,389 units in developments subject to design and construction standards.

It is important to note that FHAA units are not the same as accessible units under Section 504 or ADA Title II. Therefore, utilizing FHAA units as a proxy for the number of accessible housing units available or required under Section 504 or ADA Title II does not produce an accurate count. Although they are not fully accessible, these units are an important source of housing for people with disabilities who do not need a mobility or hearing/vision unit.

Data that breaks down affordable, accessible units by number of bedrooms is not available for private housing. Of the 1,821 units in Project-Based Voucher-assisted developments, a large majority (79.4%) are 0-1 bedroom units. Over half (57.6%) of Project-Based Section 8 units are 0-1 bedroom units, while 55.7% of LIHTC units are 0-1 bedroom units. Outside of San José, very few Project-Based Section 8 units with two or more bedrooms are available. The lack of larger publicly supported housing units makes it more difficult for families with children that include persons with disabilities and persons with disabilities who need the services of live-in aides to find accessible housing that meets their needs. The Heading Home collaboration also has components, including approximately 1,000 emergency housing vouchers predominantly targeted towards homeless families, that should help meet the needs of families that include persons with disabilities for which one-bedroom units may not be sufficient.

Because San Benito County comprises such a small proportion of the region's population, the overall regional picture is not significantly different. However, the situation in San Benito County is in some respects worse than in Santa Clara County. A higher proportion

of that county's population (9.5% as compared to 7.9%) has disabilities than in Santa Clara County. Additionally, a higher proportion of that county's housing stock is comprised of detached single-family homes (77.6% as compared to 52.9%), which are not subject to any accessibility requirements. San Benito County also has relatively limited publicly supported housing stock. With that said, private, market-rate housing in San Benito County is much more affordable than in Santa Clara County. Thus, unsubsidized apartments there may be a more viable option for low-income persons with disabilities.

Overall, it is clear that the supply of affordable, accessible units in both the County, each of the cities, and the Region is insufficient to meet the need. Over 76,000 County residents have some level of need for units accessible to persons with ambulatory disabilities, over 44,000 have hearing disabilities, and over 27,000 have vision disabilities.[5] By the most generous, over-inclusive measures, there may be about 60,000 units that have been produced subject to the FHA's design and construction standards and less than 5,000 units are accessible pursuant to Section 504's requirements. There is, without question, some overlap between these two categories, some of these units are likely non-compliant, and some accessible units are occupied by individuals who do not have disabilities.

Geographic Location of Accessible Housing Units and Alignment with R/ECAPs and Areas of Segregation. Across Santa Clara County and the Region, areas with affordable, accessible housing tend to be concentrated in San José, which is more heavily Latinx and Vietnamese than other parts of central and northern Santa Clara County and includes most of the county's R/ECAPs. In the northwestern portion of the county, there is also clear concentration across cities in areas to the north or east, most on the side of U.S. Route 101 closer to the San Francisco Bay and between El Camino Real and the San Francisco Bay. These areas do not include any R/ECAPs but, nonetheless, are more heavily Latinx than the southern or western portions of cities like Mountain View, Sunnyvale, and Santa Clara. West Valley cities that are part of the Urban County have comparatively less affordable, accessible housing because these areas have relatively limited multifamily housing, in general.

Table D.4: Disability by Publicly Supported Housing Program Category, Santa Clara Urban County

Jurisdiction	People with a Disability	
	#	%
Public Housing	n/a	n/a
Project-Based Section 8	86	14.24%
Other Multifamily	n/a	n/a
HCV Program	369	34.58%
Region		
Public Housing	n/a	n/a
Project-Based Section 8	512	9.81%
Other Multifamily	97	30.41%
HCV Program	4,980	31.74%

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[5] Note that because individuals can have multiple disabilities some of these are the same people and should not be double or even triple counted.

In the county and in the region, persons with disabilities make up a significant share of residents of Other Multifamily Housing and of Housing Choice Voucher holders. They make up a smaller share of residents of Project-Based Section 8 housing. With respect to the former two categories, it appears that persons with disabilities comprise a larger share of residents than they do of the income-eligible population. It is important to note that Other Multifamily Housing is a composite category that includes some programs, like Section 811, that are expressly limited to persons with disabilities as well as less targeted programs. In a particular city, a high concentration of persons with disabilities residing in Other Multifamily Housing may simply mean that a high share of Other Multifamily Housing is Section 811 housing. For Project-Based Section 8, even though a slightly higher proportion of residents are persons with disabilities than the concentration of persons with disabilities in the general public, that share is likely not commensurate with the share of the low-income population that has disabilities.

Integration of People with Disabilities Living in Institutions and Other Segregated Settings. Up until a wave of policy reforms and court decisions in the 1960s and 1970s, states, including California, primarily housed persons with intellectual and developmental disabilities and individuals with psychiatric disabilities in large publicly-run institutions. In California, institutions for persons with intellectual and developmental disabilities are called developmental centers, and institutions for persons with psychiatric disabilities are called state hospitals. Within these institutions, persons with disabilities have had few opportunities for meaningful interaction with individuals without disabilities, limited access to education and employment, and a lack of autonomy. The transition away from housing persons with disabilities in institutional settings and toward providing housing and services in home and community-based settings accelerated with the passage of the Americans with Disabilities Act in 1991 and the U.S. Supreme Court's landmark decision in *Olmstead v. L.C.* in 1999. In *Olmstead*, the Supreme Court held that, under the regulations of the U.S. Department of Justice (DOJ) implementing Title II of the Americans with Disabilities Act (ADA), if a state or local government provides supportive services to persons with disabilities, it must do so in the most integrated setting appropriate to the needs of a person with a disability and consistent with their informed choice. This obligation is not absolute and is subject to the ADA defense that providing services in a more integrated setting would constitute a fundamental alteration of the state or local government's programs.

The transition from widespread institutionalization to community integration has not always been linear, and concepts of what comprises a home and community-based setting have evolved over time. Although it is clear that developmental centers and state hospitals are segregated settings and that an individual's own house or apartment in a development where the vast majority of residents are individuals without disabilities is an integrated setting significant ambiguities remain. Nursing homes and intermediate care facilities are clearly segregated though not to the same degree as state institutions. Group homes fall somewhere between truly integrated supported housing and such segregated settings, and the degree of integration present in group homes often corresponds to their size.

Below, this assessment includes detailed information about the degree to which persons with intellectual and developmental disabilities and individuals with psychiatric disabilities reside in integrated or segregated settings. The selection of these two areas of focus does not mean that persons with other types of disabilities are never subject to segregation. Although the State of California did not operate analogous institutions on the same scale for persons with ambulatory or sensory disabilities, for example, many people with disabilities of varying types face segregation in nursing homes. Data concerning persons with various disabilities residing in nursing homes is not as available as data relating specifically to persons with intellectual and developmental disabilities and persons with psychiatric disabilities. Because city-level agencies play a limited role in meeting the need for home and community-based services, the analysis that follows is largely the same across Santa Clara County and the cities of Cupertino, Gilroy, Mountain View, Palo Alto, San José, Santa Clara, and Sunnyvale.

Table D.5: Intellectual and Developmental Disabilities
Performance of San Andreas Regional Center, December 2020

Performance Reports	Fewer consumers live in developmental centers	More children live with families	More adults live in home settings	Fewer children live in large facilities (more than 6 people)	Fewer adults live in large facilities (more than 6 people)
State Average	0.07%	99.51%	81.71%	0.04%	1.92%
San Andreas Regional Center	0.04%	99.16%	80.55%	0.00%	1.54%

In California, a system of regional centers is responsible for coordinating the delivery of supportive services primarily to individuals with intellectual and developmental disabilities. The regional centers serve individuals with intellectual disabilities, individuals with autism spectrum disorder, individuals with epilepsy, and cerebral palsy. These disabilities may be co-occurring. Although there is some variation from regional center to regional center, individuals with intellectual disabilities and individuals with autism spectrum disorder predominate among consumers. All data regarding the regional centers is drawn from their annual performance reports.

In the region, there is one regional center – the San Andreas Regional Center – that serves all of Santa Clara County and San Benito County, as well as Monterey and Santa Cruz Counties just to the south and southwest of the region. Unfortunately, the Regional Center of the East Bay does not disaggregate its publicly reported data by county to allow a Santa Clara County-specific or city-specific analysis. Nonetheless, since Santa Clara County is significantly larger than the other three counties combined, most of what is reflected in data from the San Andreas Regional Center reflects conditions in Santa Clara County.

On an annual basis, these regional centers report to the California Department of Developmental Services on their performance in relation to benchmarks for achieving community integration of persons with intellectual and developmental disabilities. As reflected in the table above, the San Andreas Regional Center simultaneously has lower rates of persons with developmental disabilities living in institutional settings but also lower rates of persons with developmental disabilities living in home or family-based settings than statewide. In some cases, disparities between the San Andreas Regional Center and the state are very small and may not support an inference that structural factors are playing a particularly acute role in perpetuating the segregation of persons with intellectual and developmental disabilities in the region.

At the end of 2018, the California Department of Developmental Services closed the Sonoma Developmental Center, which was the last remaining large, state-run institution for persons with developmental disabilities in the Region. Porterville Developmental Center, located in the Central Valley, is the closest such institution that remains. The facility is scheduled to close by the end of 2021. As of November 2019, there were between 1 and 10 individuals from the area served by the San Andreas Regional Center residing in developmental centers like the Porterville Developmental Center.

The San Andreas Regional Center reports the number of individuals served by type of setting by race or ethnicity. The categories included are Home, Residential, ILS/SLS, Institutions, Med/Rehab/Psych, and Other. The category of Home includes the home of a parent or guardian, a foster home for children, and a family home for adults. The category of Residential includes community care facilities and intermediate care facilities (ICFs) and continuous nursing. The category of ILS/SLS solely includes independent living and supported living. The Institutions category includes developmental centers, state hospitals, and correctional institutions. The category of Med/Rehab/Psych includes skilled nursing facilities, psychiatric treatment facilities, rehabilitation centers, sub-acute care, and community treatment facilities. The Other category includes individuals who are homeless as well as individuals who do not fall into any category (and one individual living outside of California). In general, Home and ILS/SLS settings are the most integrated, and Institutions and Med/Rehab/Psych are the most segregated. Residential settings fall somewhere in between with community care facilities being more integrated than ICFs within the category. Clearly, homelessness is not consistent with meaningful community integration. The table below reflects the percentage of individuals with intellectual or developmental disabilities served in each type of setting.

Table D.6: Type of Setting by Race or Ethnicity, San Andreas Regional Center, 2020-2021

Type of Setting	Total Served	% Non-Latinx White	% Black	% Asian or Pacific Islander	% Latinx	% Other or Multi-Racial
Home	17,027	19.9%	1.5%	22.0%	43.1%	13.4%
Residential	1,803	58.5%	3.9%	11.7%	19.2%	6.2%
ILS/SLS	1,240	61.0%	4.5%	7.0%	21.0%	6.1%
Institutions	30	36.7%	13.3%	10%	26.7%	13.3%
Med/Rehab/Psych	81	44.4%	2.5%	18.5%	29.6%	3.7%
Other	67	44.8%	10.4%	4.5%	26.9%	11.9%

In the service area of the San Andreas Regional Center, Asian or Pacific Islander residents appear to be underrepresented in the population receiving services for intellectual and developmental disabilities. With respect to individual types of settings, Latinx residents are most likely to reside in home-based settings while white residents have the greatest access to independent living and supported living environments. Black residents are overrepresented in Institutions and Other, which includes homelessness. This data suggests that, for Black individuals with intellectual and developmental disabilities, the effects of mass incarceration on their prospects for integration may be compounded by both race and disability status. The high representation of Latinx residents in home-based settings and their low concentration in independent living and supported living settings may suggest a need for planning around helping adult with developmental disabilities who are living with their parents gain access to and transition to independent living when their parents are no longer able to serve as care providers.

Overall, this data shows that, within the County and the Region, persons with intellectual and developmental disabilities are typically at least slightly less likely to be segregated in institutional settings than statewide. The data shows that a significant minority of adults with intellectual and developmental disabilities, in particular, reside in comparatively segregated, congregate settings. It is highly likely that not all persons with intellectual and developmental disabilities who would like to live in integrated settings in the County, the cities of Cupertino, Gilroy, Mountain View, Palo Alto, San José, Santa Clara, and Sunnyvale, and the Region have the opportunity to do so.

Serious Mental Illness. Napa State Hospital is the primary large institution for individuals with serious mental illness serving Santa Clara County residents. As of November 2016, the facility had 1,267 patients, slightly over its official capacity of 1,255. The hospital's website breaks down the patient population among four categories of admittees. Forty-seven percent (47%) were committed by virtue of being found not guilty of a crime by reason of insanity; 30% were committed because they had been found incompetent to stand trial; 17% were civilly committed; and 6% were classified as mentally disordered offenders. Thus, a significant majority of individuals with serious mental illness institutionalized at Napa State Hospital were there because of contact with the criminal justice system.

The Department of State Hospitals does not disaggregate publicly available data about patients by county of origin nor does it disaggregate detailed demographic data about patients by hospital. Nonetheless, some system-wide information is useful. Across California, those institutionalized in state hospitals are disproportionally male (87%), Black (25%), and have low levels of educational attainment (79% lack a high school diploma). This data is consistent with the fact that the criminal justice system is the primary gateway into the state hospital system. Four-point-three percent (4.3%) of all residents of state hospitals and participants in jail-based mental health treatment statewide are from Santa Clara County. The most common diagnosis for patients is schizophrenia (40%) followed by schizoaffective disorder (24%). Interventions, like those offered through the Santa Clara County Behavioral Health Services' Criminal Justice Services program that target non-punitive services to children and transition-age youth, in overpoliced, disproportionately Latinx and Black communities could advance efforts to reduce the institutionalization of persons with serious mental illness in state hospitals, jails, and prisons.

Santa Clara County Behavioral Health Services Department is responsible for coordinating the provision of supportive services for persons with serious mental illness in Santa Clara County and the cities of Cupertino, Gilroy, Mountain View, Palo Alto, San José, Santa Clara, and Sunnyvale. Though the agency provides or coordinates the provision of needed services and housing in integrated settings, it also assists three institutions for mental disease, two of which are located in San José and one of which is located outside of the county in Santa Cruz. Institutions for mental diseases are more segregated settings than alternatives such as supportive housing.

Options for Accessing Affordable Housing and Support Services. The primary source of affordable housing available to persons with disabilities in Santa Clara County and its cities consists of supportive housing units built with the assistance of Housing Bond funds and a $40 million investment from the Board of Supervisors to provide a preference for people with an intellectual or developmental disability. The Board has set a goal of building at least 4,800 affordable and supportive housing units through the use of $800M of the $950M Housing Bond. Of these 600 units are meant to be for ELI households with special needs. Over time, the County has updated its notice of funding availability to better align with community integration goals by setting a target of 25% supportive housing in funded developments.

Additionally, the SCCHA has multiple waiting list preferences that have the effect of increasing access to affordable housing for persons with disabilities. These include its Chronically Homeless Direct Referral Program, Special Needs Population Direct Referral Program, Veterans Affairs Supportive Housing Program, and Mainstream Voucher Program. These programs likely contribute to the higher levels of access that persons with disabilities have to the Housing Choice Voucher program in Santa Clara County and its cities than they do to other publicly supported housing programs.

Disparities in Access to Opportunity.

Government services and facilities. This Assessment did not reveal specific evidence of inaccessible government facilities in Santa Clara County, including the facilities of the County government, the cities participating in the Urban County, and the Cities of Cupertino, Gilroy, Mountain View, Palo Alto, San José, Santa Clara, and Sunnyvale. The County has a coordinator of programs for people who are disabled to accommodate those requiring an auxiliary aid or service for effective communication, or a modification of policies or procedures to participate in a program, service or activity. The coordinator also handles complaints that a program, service or activity is not accessible to persons with disabilities. The County does not charge individuals with disabilities to cover the cost of providing auxiliary aids and services or reasonable policy modifications.

To ascertain the extent of inaccessible government facilities, this Assessment included research into litigation against local governments brought under the Americans with Disabilities Act and conversations with disability advocates who might be aware of inaccessible facilities. One issue this Assessment did uncover, however, is that, when various local governments utilize external stakeholders' or partners' venues or meeting spaces, those locations are not always accessible. Advocates noted particular examples of this in the City of San José's public outreach efforts. Local governments should carefully weigh accessibility concerns alongside their interest in increasing community engagement by meeting residents where they are. Ensuring that there are concurrent engagement opportunities that are accessible to persons with disabilities may not be sufficient as that could create the perception that there is a "separate but equal" process for persons with disabilities. This Assessment did not reveal evidence of inaccessible government services.

The COVID-19 pandemic has changed how people interact with local government agencies. Many physical office locations have been closed or have operated at reduced hours, and virtual public meetings have become common. For persons with disabilities who have historically faced access barriers to attendance at in-person public hearings or to going to appointments at government offices, virtual options have been extremely helpful. On the other hand, for persons with disabilities with limited access to technology (due to the documented income disparities between persons with disabilities and people who do not have disabilities) or who are better able to communicate face-to-face, the pandemic has presented challenges. Local governments that preserve virtual options, while restoring in-person options, are positioned to accommodate a diversity of residents, including the disability-related needs of residents.

Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals). In general, this Assessment did not reveal evidence of inaccessible public infrastructure though there remain places without curb cuts, pedestrian crossings, and pedestrian signals and where cities install such accessibility features through a demand-response model. Community members in Gilroy raised concerns about a relative lack of sidewalks and poorly maintained sidewalks in the heavily Latinx eastern portion of the city. Such

deficits have accessibility implications even in the absence of a specific violation of the Americans with Disabilities Act.

Transportation. The Valley Transportation Authority (VTA) and Caltrain are the primary public transportation providers across Santa Clara County. Although these providers have been the subject of Americans with Disabilities Act litigation, there have not been recent findings of systemic accessibility problems. In fact, in a 2016 decision in *Lee v. Santa Clara Valley Transportation Authority*, the U.S. District Court for the Northern District of California granted summary judgment to the VTA in a case in which a passenger using a wheelchair was injured due to bus driver error in the deployment of a wheelchair ramp due to undisputed evidence that, including in the plaintiff's experience, VTA buses are equipped with working ramps and operators deploy them correctly. The VTA appears to have robust accessibility policies in place.[6]

Proficient schools and educational programs. Children with disabilities face barriers in their attempts to access proficient schools throughout much of Santa Clara County. As discussed in the Disparities in Access to Opportunity section of this Assessment, school proficiency is generally higher in the West Valley, including in Urban County cities like Los Altos, Los Gatos, and Saratoga as well as in Cupertino. Additionally in the cities of Mountain View, Santa Clara, and Sunnyvale, school proficiency is generally higher in the southern portions of those cities, the areas in closer proximity to West Valley cities. These areas that have the most proficient schools also have, as discussed above, relatively lower concentrations of persons with disabilities, in general, and children with disabilities, in particular. Thus, children with disabilities, who are concentrated in the city of San José and the northern portions of cities to the northwest of San José, have somewhat lower access to proficient schools due to geographic patterns of inequity in education.

In addition to the patterns discussed above, disparities in school discipline can impede access to education for students with disabilities. According to data from the California Department of Education, the suspension rate for students with disabilities in Santa Clara County was 6.2% for the 2018-2019 school year, a figure close to that of the statewide percentage of 6.4%. For students who do not have disabilities, the rate was 2.0%, more significantly below the statewide rate of 3.0%. The Department of Education's DataQuest tool does not allow for a district-specific analysis of these disparity rates, but it does show overall district suspension rates. Suspension rates are notably higher in South County, including in the Gilroy Unified (4.8%) and Morgan Hill Unified (5.1%) school districts, than in the remainder of the county. Suspension rates in San José (2.7%), which has the highest concentration of children with disabilities, are slightly higher than countywide. In general, the districts with the most proficient schools and the lowest concentrations of children with disabilities have the lowest suspension rates.

Jobs. Persons with disabilities in Santa Clara County face severely constrained access to employment. The data in the table below is not available through the American Community Survey for the cities of Cupertino, Gilroy, Mountain View, and Palo Alto, but the stark consistency of data showing extremely low rates of employment and labor force

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[6] https://www.vta.org/go/accessibility

participation for persons with disabilities in the region, Santa Clara County, and the larger cities of San José, Santa Clara, and Sunnyvale suggest that it is likely that persons with disabilities in the county's smaller cities experience similar constraints on access to employment. It should be noted that the table below includes elderly individuals in the population assessed. That may make this data seem more dramatic than it truly is, but low levels of access to employment are an omnipresent fact nonetheless.

Table D.7: Civilian Noninstitutionalized Population with Disabilities Aged 16 and Over, Employment and Disability

Jurisdiction	% in Labor Force	% Employed
San José	24.7%	21.5%
Santa Clara	23.9%	20.8%
Sunnyvale	24.9%	22.9%
Santa Clara County	24.4%	21.4%
San José-Sunnyvale, Santa Clara, CA Region	24.5%	21.5%

Source : 2013-2017 ACS 5-year Estimates

The table below corroborates this trend, showing low levels of employment for persons with developmental disabilities who receive services through the San Andreas Regional Center. The San Andreas Regional Center appears to slightly lag statewide averages with respect to the percentage of individuals with earned income but part of that gap may result from a lower proportion of individuals working in segregated settings like sheltered workshops.

Table D.8: 2016 Employment Metrics for Adults with Intellectual and Developmental Disabilities, San Andreas Regional Center

Regional Center	Percentage of Adults Earning Below Minimum Wage	Percentage of Consumers with Earned Income	Percentage of Adults with a Paid Job in a Community-Based Setting	Percentage of Adults with Integrated Employment As a Goal in Their Individual Program Plan	Percentage of Adults Current Unemployed But Wanting a Job in the Community
State Average	57%	14.2%	13%	27%	45%
San Andreas Regional Center	54%	11.3%	13%	23%	45%

Source: San Andreas Regional Center 2016 Performance Report.

Government services and facilities*.* Local government websites generally include readily identifiable accessibility pages that provide key information regarding website accessibility and the process for requests related to that subject. The websites typically do not have easily identifiable resources regarding how to submit a reasonable accommodation more broadly.

Public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals). The City of San José has a readily identifiable online tool on its website for requesting accessibility improvements such as curb cuts. The City appears to be an outlier in this respect. Other cities should improve the accessibility of their infrastructure by incorporating such features into their websites.

Transportation. The VTA has a clear, dedicated page that describes its reasonable accommodations process. The VTA's policy appears to be consistent with legal requirements and best practices.

Proficient schools and educational programs. School district websites generally do not have information about how to request a reasonable accommodation or the districts' policies regarding the evaluation of requests. School districts typically do have information about special education services and the process for identification of students as students with disabilities needing such services. This still leaves a gap with respect to students who simultaneously have disabilities, such as mobility impairments, but may not require ongoing special education services. School districts should add content describing their reasonable accommodation policies to their websites.

Jobs. It is generally very difficult to find information online regarding employers' reasonable accommodation policies and practices.

Disproportionate Housing Needs. Due to significant disparities in income for persons with disabilities and the high cost of housing in Santa Clara County, it is extremely difficult for persons with disabilities to access homeownership. Additionally, service providers and advocates working with persons with disabilities have reported that some mortgage lenders do not appropriately count income from disability benefits as income for purposes of evaluating loan applications.

In Santa Clara County, households including persons with disabilities encounter housing problems at slightly higher rates than do households that do not include persons with disabilities. Overall, 40.3% of households experience one or more housing problems. Households including persons with disabilities experience housing problems at a rate of 48.8%. It is likely that this relatively modest disparity obscures deeper problems as many elderly persons with disabilities may own their own homes, which may be paid off in some cases. Younger persons with disabilities who are more likely to rent and who are less likely to have had substantial income from employment at any point in their lives likely experience much more extensive housing problems. Disproportionate housing needs appear to persist across types of disabilities.

Please see section X.5, Contributing Factors Appendix, for further discussion of the following Contributing Factors to Disability and Access. Please see section X.4 for more details on the proposed goals and actions to address these contributing factors.

- Access for persons with disabilities to proficient schools
- Access to publicly supported housing for persons with disabilities
- Access to transportation for persons with disabilities
- Inaccessible public or private infrastructure
- Lack of access to opportunity due to high housing costs
- Lack of affordable, accessible housing in range of unit sizes
- Lack of affordable in-home or community-based supportive services;
- Lack of affordable, integrated housing for individuals who need supportive services
- Lack of assistance for transitioning from institutional settings to integrated housing;
- Lack of local or regional cooperation
- Land use and zoning laws
- Lending discrimination
- Location of accessible housing
- Loss of Affordable Housing
- Occupancy codes and restrictions
- Regulatory barriers to providing housing and supportive services for persons with disabilities
- Source of income discrimination
- State or local laws, policies, or practices that discourage or prohibit individuals with
- Disabilities from living in apartments, family homes, supportive housing, shared housing and other integrated settings

Part E: Fair Housing Enforcement, Outreach Capacity and Resources

> **Affirmatively Furthering Fair Housing**
>
> **"Affirmatively furthering fair housing"** means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code, § 8899.50, subd. (a)(1).)"

Source: California Department of Housing and Community Development Guidance, 2021, page 14.

Primary findings.

- Between 2013 and 2022, fair housing inquiries were highest in Palo Alto, Sunnyvale, and Saratoga. During this time, there were very few fair housing causes in Santa Clara County and unincorporated areas.

List and summarize any of the following that have not been resolved:
- A charge or letter of finding from HUD concerning a violation of a civil rights-related law;
- A cause determination from a substantially equivalent state or local fair housing agency concerning a violation of a state or local fair housing law;
- Any voluntary compliance agreements, conciliation agreements, or settlement agreements entered into with HUD or the Department of Justice;
- A letter of findings issued by or lawsuit filed or joined by the Department of Justice alleging a pattern or practice or systemic violation of a fair housing or civil rights law;
- A claim under the False Claims Act related to fair housing, nondiscrimination, or civil rights generally, including an alleged failure to affirmatively further fair housing;
- Pending administrative complaints or lawsuits against the locality alleging fair housing violations or discrimination.

Cole v. County of Santa Clara
This lawsuit regarding discrimination against individuals with mobility disabilities incarcerated in Santa Clara County's Main Jail North, Main Jail South, and Elmwood Correctional Facility was resolved via a consent decree in 2016. The County adopted the

Mobility Disability Remedial Plan in conjunction with the consent decree in order to correct the violations of the Americans with Disabilities Act, Section 504 of the Rehabilitation Act, and California Government Code Section 11135 violations.

Baykeeper v. City of San José
In 2016, the City of San José entered into a consent decree under the Clean Water Act for a duration of ten years. The consent decree outlined a $100 million agreement for a pollution cleanup program to reduce trash sewage spill. The consent decree set targets of 70% reduction from 2009 levels by July 1, 2017, and 80% reduction by July 1, 2019. Due to environmental justice concerns, this is an ongoing civil rights issue, and close adherence the targets of this consent decree over the ten-year period will be vital to ensuring health and safety for vulnerable communities.

Maps E.1 and E.2 show cases filed with the Office of Fair Housing and Equal Opportunity (FHEO) in Santa Clara County and the Bay Area. Over the last decade, Santa Clara County has had very few FHEO cases with notable concentrations in Palo Alto and Sunnyvale. For the Bay Area, FHEO cases were most notable in traditionally low-income communities, specifically Oakland, South San Francisco, and Redwood City.

Fair housing cases are much more common in Santa Cruz County. As shown in Map E-2, the City of Santa Cruz had one to five cases during this time while communities near Watsonville and Salinas had over twenty cases filed with FHEO.

Map E.1: FHEO Cases by City, Santa Clara County, 2022

Source: California Department of Housing and Community Development AFFH Data Viewer.
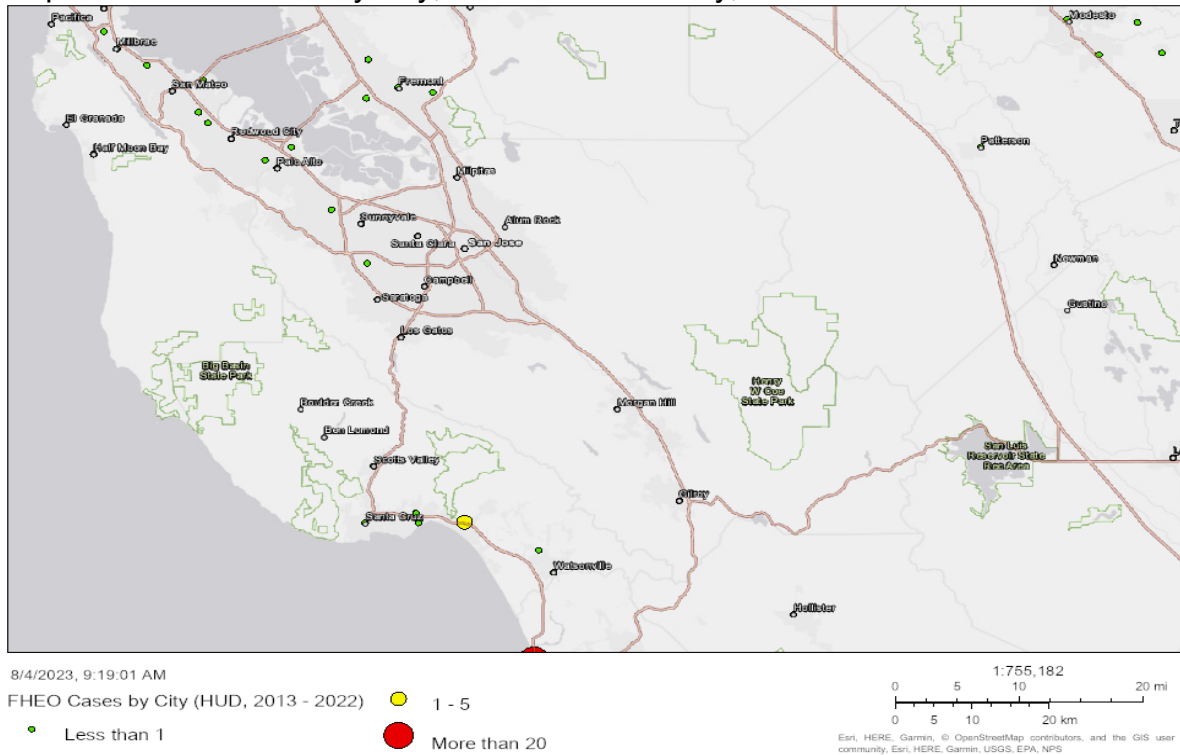
Map E.2: FHEO Cases by City, Region, 2022
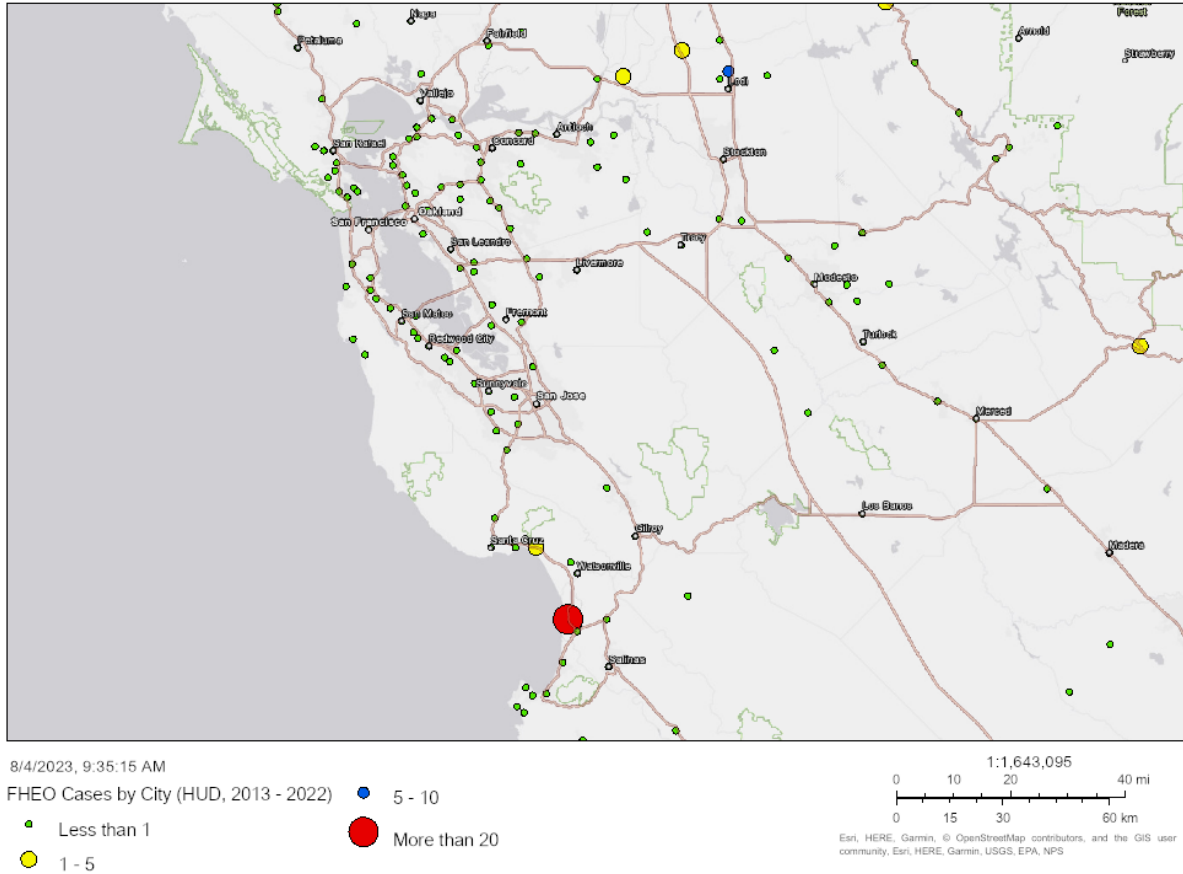
Source: California Department of Housing and Community Development AFFH Data Viewer.

Maps E.3 and E.4 show FHEO inquiries by city in Santa Clara County and the Region. Fair housing inquiries are less common for the county: between 2013 and 2022, Palo Alto, Sunnyvale, and Saratoga were the only cities with residents inquiring about housing discrimination. Conversely, FHEO inquiries are much more prominent across the Region than fair housing cases.

Map E.3: FHEO Inquiries by City, Santa Clara County, 2022

Source: California Department of Housing and Community Development AFFH Data Viewer.

Map E.4: FHEO Inquiries by City, Region, 2022

Source: California Department of Housing and Community Development AFFH Data Viewer.

State and Local Fair Housing Law Protection Characteristics

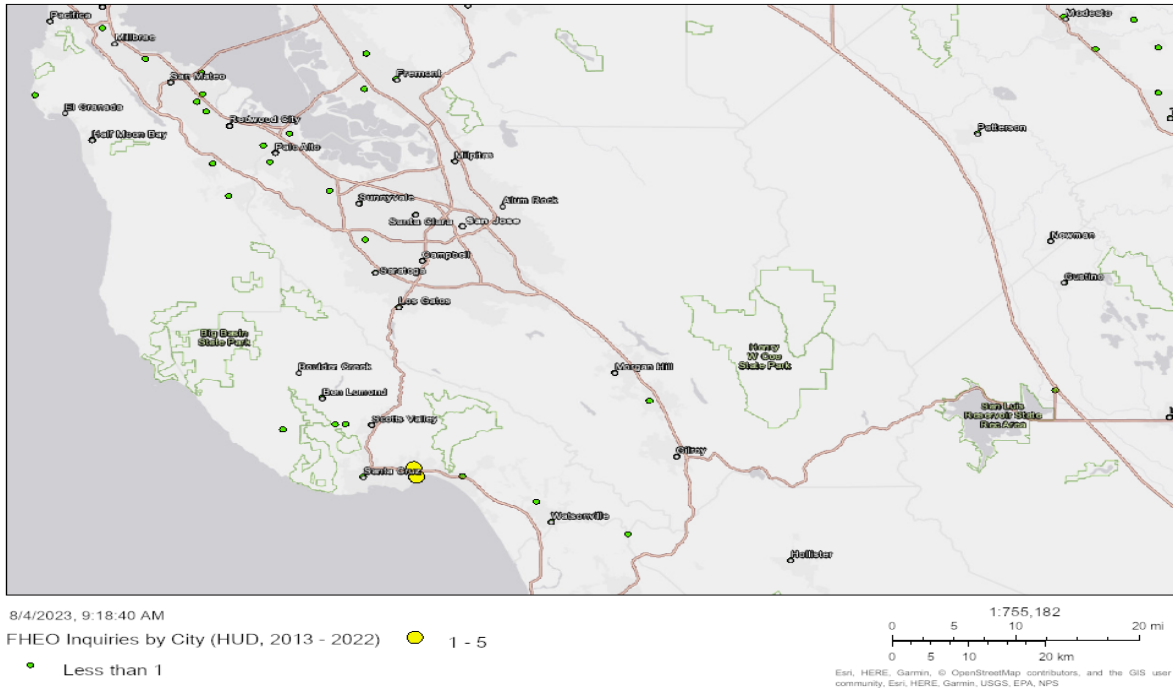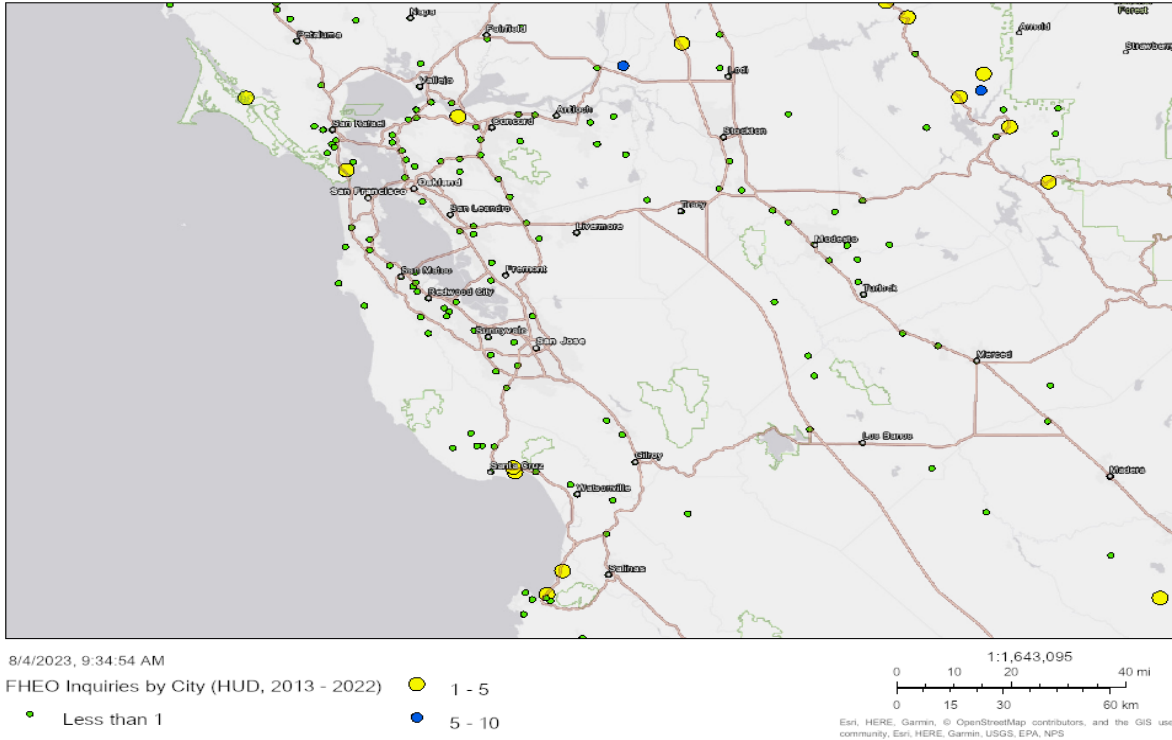**California Laws.** The State Department of Fair Employment and Housing (DFEH) enforces California laws that provide protection and monetary relief to victims of unlawful housing practices. The Fair Employment and Housing Act (FEHA) (Government Code Section 12955 et seq.) prohibits discrimination and harassment in housing practices, including:

- Advertising
- Application and selection process
- Unlawful evictions
- Terms and conditions of tenancy
- Privileges of occupancy
- Mortgage loans and insurance
- Public and private land use practices
- Unlawful restrictive covenants

The following categories are protected by FEHA:
- Race or color
- Ancestry or national origin
- Sex, including Gender, Gender Identity, and Gender Expression
- Marital status
- Source of income
- Sexual orientation
- Familial status (households with children under 18 years of age)
- Religion
- Mental/physical disability
- Medical condition
- Age
- Genetic information
- Military or veteran status

In addition, FEHA contains similar reasonable accommodations, reasonable modifications, and accessibility provisions as the Federal Fair Housing Amendments Act. FEHA explicitly provides that violations can be proven through evidence of the unjustified disparate impact of challenged actions and inactions and establishes the burden-shifting framework that courts and DFEH must use in evaluating disparate impact claims.

In 2018, the California Legislature passed A.B. 686, which incorporated a duty to affirmatively further fair housing into state law. A.B. 686 requires municipalities in California to incorporate an Assessment of Fair Housing component into their Housing Elements. The law also imposes a substantive obligation to affirmatively further fair housing on a broader range of public entities – including public housing authorities. The law defines what it means to affirmatively further fair housing consistently with HUD's 2015 Affirmatively Furthering Fair Housing rule.

The Unruh Civil Rights Act provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation. While the Unruh Civil Rights Act specifically lists "sex, race, color, religion, ancestry, national origin, disability, and medical condition" as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics. In practice, this has meant that the law protects against arbitrary discrimination, including discrimination on the basis of personal appearance.

Furthermore, the Ralph Civil Rights Act (California Civil Code Section 51.7) forbids acts of violence or threats of violence because of a person's race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute. Hate violence can include verbal or written threats; physical assault or attempted assault; and graffiti, vandalism, or property damage.

The Bane Civil Rights Act (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes; however, convictions under the Act may not be imposed for speech alone unless that speech itself threatened violence.

Finally, California Civil Code Section 1940.3 prohibits landlords from questioning potential residents about their immigration or citizenship status. In addition, this law forbids local jurisdictions from passing laws that direct landlords to make inquiries about a person's citizenship or immigration status.

In addition to these acts, Government Code Sections 11135, 65008, and 65580-65589.8 prohibit discrimination in programs funded by the State and in any land use decisions. Specifically, changes to Sections 65580-65589.8 require local jurisdictions to address the provision of housing options for special needs groups, including:
- Housing for persons with disabilities (SB 520)
- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing (SB 2)
- Housing for extremely low-income households, including single-room occupancy units (AB 2634)
- Housing for persons with developmental disabilities (SB 812)

Although the FEHA purports to protect against source of income discrimination, the provision has been largely toothless. In October of 2019, the governor of California signed into law SB 329, prohibiting discrimination in housing based on source of income statewide.

Compliance with fair housing law. Some examples of Santa Clara County's compliance with federal and state fair housing laws include:

- **Fair Housing Act**, prohibiting housing discrimination on the basis of protected classes: race and ethnicity, national origin, religion, disability, familial status, and sex (including gender identity and sexual orientation).
- **Fair Employment and Housing Act**, protecting individuals from housing and employment discrimination and harassment on the basis of protected characteristics.[7]
- **Housing Opportunities Act (SB 329)**, adding tenant-based housing assistance to California's existing protections against discrimination based on source of income.
- **California Code of Regulations §12176**, establishing the refusal to grant reasonable accommodations in rules, policies, practices, and services as a discriminatory housing practice.
- **Assembly Bill 1482 (AB 1482)**, limiting rent increases and just cause eviction requirements for tenants, including those using rental assistance.
- **Senate Bill 9 (SB 9)**, allowing single family home parcels to remodel or redevelop with a duplex and up to two Accessory Dwelling Units (ADUs).

Local housing policies. Santa Clara County has made meaningful progress in furthering fair housing through several policies and programs. Please refer to Chapter 4 of the County Housing Element for details on the related programs being implemented during the 2023-2031 planning period.

Local housing programs. Santa Clara County voters approved Measure A in November 2016. Measure A established the $950 million affordable housing bond to provide the County with an opportunity to partner with cities, residents, and the affordable and supportive housing community to address the housing needs of the county's most vulnerable residents. The Housing Bond will further the County's progress in achieving its housing priorities, including:[8]
- Increasing the scope and breadth of supportive housing for special needs populations, including homeless and chronically homeless persons;
- Increasing the supply of housing that is affordable to extremely low-income households; and
- Improving coordination and collaboration among the County, cities, other governmental agencies, and the affordable housing community.

The County of Santa Clara and its partners have moved to effectively utilize bond funds which are projected to fund 120 new affordable housing developments over the next ten years, including 4,800 new units dedicated to extremely low-income households, families exiting homelessness, and other underserved populations. **The County is on track to meet its housing goal: since 2016, the County of Santa Clara has approved 4,262 new affordable units for special needs** groups including permanent supportive housing

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[7] California law protects the following characteristics from housing discrimination: race (including hair texture and style); color; ancestry; religion; sex and gender; sexual orientation; sexual harassment; gender identity and expression; national origin; source of income; marital status; familial status; disability; medical condition; veteran status; genetic information; primary language; immigration status; age; and citizenship.

[8] https://osh.sccgov.org/housing-community-development/2016-measure-affordable-housing-bond.

(PSH) units, rapid re-housing units, and affordable units for extremely low to very low-income households.[9]

Santa Clara County established a new development process to give the community the opportunity to partner with the county to develop affordable housing: in 2019, the county's Office of Supportive Housing issued a request for Qualifications to create a pool of prequalified affordable housing developers to respond to solicitations to develop affordable housing on County-owned land. The Developer Qualified Pool (DQP) consists of 16 experienced developers that are aligned with the county's goals of increasing affordable housing for vulnerable residents. Developers were selected to develop the following sites with affordable housing:[10]

- <u>Grant Avenue, Palo Alto.</u> With Mercy Housing and Abode Communities, Santa Clara County is developing 110 affordable rental workforce apartments for teachers, school employees, and their families.
- <u>Mitchell Park, Palo Alto.</u> With Eden Housing, the Office of Supportive Housing is developing 50 affordable rental apartments including 25 apartments for individuals with intellectual and or developmental disabilities and their families.
- <u>The Hub, San Jose</u>. With Allied Housing, the county is developing affordable rental apartments (81 housing units) for transition aged youth and a youth-led community center dedicated to supporting current and former foster youth.
- <u>Distel Circle, Los Altos.</u> With EAH Housing, the county is working to develop affordable rental apartments for a total of 90 housing units.
- <u>East Santa Clara, San Jose.</u> Working with Eden Housing and The Core Companies, the county plans to develop new affordable housing in accordance with the <u>East Santa Clara Master Plan</u>.

The County of Santa Clara has incorporated a source of income ordinance into its Ordinance Code.[11]

Local and regional fair housing agencies and organizations. During the pandemic, some of the following organizations have expanded their services to include COVID-19 specific services, including counseling and advice to tenants who face small claims actions for back rent that remains unpaid.

<u>Affordable Housing Network of Santa Clara County</u>
The Affordable Housing Network of Santa Clara County is a nonprofit organization dedicated to preserving and expanding the supply of affordable housing through education, empowerment, coordination, and support. Its activities include educating and organizing the general public and public officials about the need for affordable housing, and empowering low-income people to advocate for their housing needs.

<u>Amigos de Guadalupe</u>

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[9] <u>Santa Clara County, 2016 Affordable Housing Bond Progress</u>.
[10] https://osh.sccgov.org/housing-community-development/county-led-projects.
[11] County of Santa Clara Ordinance Code Section B37-2(e).

Amigos de Guadalupe is a nonprofit organization focused specifically on serving the Mayfair community in San José. Their housing resources include housing coaching sessions, one-time security deposit assistance, temporary "Winter Faith Collaborative" shelter, and case management.

Asian Law Alliance
The Asian law Alliance provides services at a free or low-cost basis to low-income people, and offers services in Mandarin, Cantonese, Spanish, Vietnamese, Tagalog, Korean, and other languages as needed. In the housing realm, their mission is to ensure access to decent housing, and prevent and combat against illegal and discriminatory housing practices.

Bay Area Legal Aid
Bay Area Legal Aid (Bay Legal) represents low and very low-income residents within their seven-county service area, which includes Santa Clara County. Their housing practice provides legal assistance regarding public, subsidized (including Section 8 and other HUD subsidized projects) and private housing, fair housing and housing discrimination, housing conditions, rent control, eviction defense, lock-outs and utility shut-offs, residential hotels, and training advocates and community organizations. It's important to note that Legal Aid is restricted from representing undocumented clients.

Community Legal Services in East Palo Alto (CLESPA)
CLESPA is a nonprofit that offers free legal services to low-income residents in housing, immigration, workers' rights, consumer protection, and records clearance. CLESPA serves residents in Mountain View.

County Disaster Service Workers (County DSWs)
County DSWs assist tenants and landlords provide help to tenants and landlords impacted by the pandemic. They provide assistance with emergency rental assistance applications to the State's Housing is Key program. They also connect parties to other resources to help stabilize tenants' housing and mediation and legal services to help resolve disputes and preserve tenancies.

Department of Fair Employment and Housing (DFEH)
DFEH is a state agency dedicated to enforcing California's civil rights laws. Its mission targets unlawful discrimination in employment, housing and public accommodations, hate violence, and human trafficking. Victims of discrimination can submit complaints directly to the department.

Eviction Help Centers, Cities of Mountain View and San José
Eviction Help Centers in Mountain View and San José provide help to tenants and landlords impacted by the pandemic. They provide assistance with emergency rental assistance applications to the State's Housing is Key program. They also connect parties to other resources to help stabilize tenants' housing and mediation and legal services to help resolve disputes and preserve tenancies.

Law Foundation of Silicon Valley

The Law Foundation of Silicon Valley provides free legal advice and representation to low-income individuals in Santa Clara County. In their housing practice, they assist with defending eviction lawsuits, housing discrimination issues such as reasonable accommodation requests for individuals with disabilities, enforcing the San José Tenant Protection Ordinance, legal outreach and support for renter organizing/campaigns, help with SCCHA hearings, Section 8 and other low-income housing issues like terminations and eligibility determinations, legal advice and information to tenants regarding notices, and advice and information about foreclosure prevention.

Project Sentinel

Project Sentinel is a nonprofit organization focused on assisting in housing discrimination matters, dispute resolution, and housing counseling. Project Sentinel's housing practice assists individuals with housing problems such as discrimination, mortgage foreclosure and delinquency, rental issues including repairs, deposits, privacy, dispute resolution, home buyer education, post purchase education, and reverse mortgages. Additionally, their Fair Housing Center provides education and counseling to community members, housing providers, and tenants about fair housing laws, and investigate complaints and advocate for those who have experienced housing discrimination.

Senior Adults Legal Assistance

Senior Adults Legal Assistance (SALA) is a nonprofit elder law office, providing free legal services to residents of Santa Clara County who are age 60 and older. SALA provides legal services across multiple, non-housing contexts, and in the housing context SALA provides legal assistance in landlord-tenant matters, subsidized/senior housing matters, and mobile home residency matters.

Silicon Valley Renters Rights Coalition + Latinos United for a New America (LUNA)

These two groups have been working together to advocate for renters' rights and to move leadership to pass a Just Cause policy that will protect renters from unjust rent hikes.

Please see section X.5, Contributing Factors Appendix, for further discussion of the following Contributing Factors to Fair Housing Enforcement, Outreach and Resources. Please see section X.4 for more details on the proposed goals and actions to address these contributing factors.

- Lack of local private fair housing outreach and enforcement
- Lack of local public fair housing enforcement
- Lack of resources for fair housing agencies and organizations
- Lack of state or local fair housing laws
- Unresolved violations of fair housing or civil rights law

X.4 Fair Housing Goals and Priorities

The following goals and strategies are proposed to address the contributing factors identified in this Assessment. These goals and strategies also further strategies in the Community Plan. Community Plan strategies that are furthered by an AFH strategy is identified in the table that follows.

<u>**Goal 1:** Promote Residential Racial and Ethnic Integration and Reduce Displacement by Increasing the Supply of Affordable Housing in High Opportunity Areas, Areas with Ongoing Displacement, and Areas Where Residents Are at Risk of Displacement.</u>

Santa Clara County's high and rapidly rising housing costs, along with the unequal distribution of affordable housing across its communities, is the primary driver of most fair housing issues for members of protected classes in the area. Latinx residents, Vietnamese residents, and persons with disabilities experience these problems most acutely. To increase both the supply and the geographic diversity of affordable housing, multiple complementary strategies are necessary.

> **a. Advocate for flexible public funding that can expedite and increase affordable housing development.**

Existing funding sources – federal, state, and local – are not sufficient to meet the total need for affordable housing in Santa Clara County and its cities. The problem of inadequate funding is especially challenging for development in high opportunity areas, areas with ongoing displacement, and areas that are at risk of displacement. In all of these types of areas, land acquisition costs may be high. In high opportunity areas, land use approval processes that are lengthier in practice may drive up pre-development costs while, in areas with ongoing or imminent displacement, environmental remediation costs may be an issue. The passage of the "Measure A" Housing Bond was a critical step, but more funding is necessary to address these challenges. Sources of funding that are permanent and/or flexible provide opportunities for temporary and permanent housing for persons who are unhoused and possible incentives to local jurisdictions to prioritize housing for extremely low-income households. These funding sources would help speed up and create more affordable housing, which is envisioned by the Community Plan. Advocacy for permanent and flexible funding through the State and the Bay Area Housing Finance Authority should be pursued. The County should collaborate on the implementation of this strategy with County Intergovernmental Relations, cities, the SCCHA, and other partners.

> **b. Expand private sector support for affordable housing.**

The Community Plan states that Santa Clara County will "[e]xpand public and private sector support for ending and preventing homelessness." One of the proposed actions in the Community Plan pertaining to that goal calls for the County to "[i]ncrease community engagement and support for affordable and supportive housing development throughout the county." Santa Clara County is home to major corporations that have played a part in

the current housing affordability crisis and that have the potential to play a role in remediating the crisis. Commercial linkage fees are a regulatory mechanism for ensuring that the private sector funds affordable housing, but there is a role for philanthropic contributions from major employers to play, as well. The County and Destination: Home, which has already been leading on this work, should engage with the business community to increase and coordinate philanthropic support for affordable housing development. Possible support should not be limited to financial donations and may also include land donations, particularly in high opportunity areas, areas with ongoing displacement, and areas at risk of displacement. Destination: Home, in tandem with Facebook and the Local Initiatives Support Corporation, created a Community Housing Fund (CHF) seeded with $150 million that will provide low-interest loans to affordable housing developers in Santa Clara, San Francisco, San Mateo, Alameda, and Contra Costa Counties. The CHF could be a model for future private sector support for affordable housing. To date, the CHF has closed 11 acquisition and pre-development loans, totaling $85M to seed the creation of 1,374 new units of deeply affordable housing. In addition, grants of $50M from both Apple and Cisco over the past three years have seeded Destination: Home's Supportive Housing and Innovation Fund, supporting over 2,000 more affordable units, while also providing flexible capital for non-profit developers to investigate new opportunities and increase their overall capacity and build their extremely low income and supportive housing pipelines.

> c. **Accelerate affordable housing development by leveraging County resources, including geographic information mapping tools, and others to identify, prioritize, and develop publicly-owned sites that are suitable for development with an emphasis on parcels in high opportunity areas.**

The high cost of land is a major barrier to affordable housing development and to meaningful fair housing choice in Santa Clara County. Development of publicly-owned sites reduces the costs of and barriers to affordable housing development. The Santa Clara County Department of Planning and Development (Planning and Development) received a grant pursuant to California S.B. 2 that provides funding for geographic information system (GIS) mapping to identify and prioritize publicly-owned sites for affordable housing development. A collaboration between the County OSH, Planning and Development, and Facilities and Fleet Department will use this tool to identify publicly-owned sites for affordable housing, including in high opportunity areas, and collaborate with other partners to identify and leverage funding opportunities to accelerate affordable housing development on these sites.

> d. **Support and provide technical assistance to Santa Clara County cities to help expand inclusionary housing and commercial linkage fee policies for development of affordable housing.**

Most cities in Santa Clara County have inclusionary housing ordinances. Most of these ordinances require a set-aside of 15%, but, beyond that, they vary widely regarding the income levels that they target, whether they allow off-site or in-lieu fee options, and the minimum number of units in a development to trigger coverage by the ordinance. The

County should support cities that are working to adopt inclusionary housing ordinances or amend existing ordinances that result in the creation of meaningful quantities of affordable housing for low-income families, promote racial and economic integration, and ensure long-term affordability.

With respect to commercial linkage fees, fewer cities currently have such policies than inclusionary housing policies, and the California Mitigation Fee Act limits the amount of fees in a manner that is specific to each jurisdiction. As a result, the three most important steps that jurisdictions can take are: first, to adopt commercial linkage fees where they do not exist; second, to ensure that the fees are set at a high enough proportion of the allowable fee to generate meaningful funding while not deterring development activity; and, third, to ensure that a significant portion of fee revenue is dedicated to affordable housing. Ensuring that jurisdictions are not setting fees much lower than they could reduces the risk of jurisdictions being pitted against each other in their efforts to attract commercial development.

Additionally, in 2020 the County of Santa Clara adopted an inclusionary housing ordinance that applies to developments of three or more units in all of unincorporated county including lands within the Stanford University Community Plan Area (where an existing inclusionary housing ordinance already applies). The ordinance requires that 16% of units be affordable or that developers pay an in-lieu fee. In for-sale developments, set-aside units are affordable to moderate-income households while, in rental developments, there is a mix of low-, very low-, and extremely low-income units. As it implements the ordinance, the County should proactively engage with developers to encourage the development of on-site units as opposed to payment of the in-lieu fee.

   e. **Facilitate the production of farmworker housing by building upon the actions outlined in the 2018 Santa Clara Valley Agricultural Plan, including through grant funding opportunities.**

Farmworkers in Santa Clara County are disproportionately Latinx, but parts of the county with rural, agricultural land use tend to be disproportionately white. Facilitating the production of housing for very low-income farmworkers closer to where they work would reduce commute times, increase access to opportunity, and reduce segregation. The 2018 Santa Clara Valley Agricultural Plan included two proposed actions to advance the strategy of facilitating the production of farmworker housing. First, that plan proposed revising the Santa Clara County zoning ordinance "to streamline the establishment of farmworker housing within the" agricultural reserve area. Second, the plan proposed identifying "opportunities, including siting and funding options, for farmworker housing projects," as well as developing "farmworker housing models" and identifying "densities that could be supported in urban and urban edge areas as well as in unincorporated rural communities." The Joe Serna, Jr. Farmworker Housing Grant Program is one funding option that, if awarded, would enable the County to invest and develop new construction, rehabilitation, and acquisition of housing units for farmworkers.

Streamlined planning approval processes for agricultural employee housing in the unincorporated county were adopted in 2020. The approved Zoning Ordinance amendments include provisions for a variety of forms of agricultural employee housing, namely Small-Scale Permanent, Large-Scale Permanent, Seasonal, and Temporary Agricultural Residences. All four forms of agricultural employee housing are now subject to a streamlined planning approval process and available to property owners in all four rural base districts in the unincorporated county. However, during the development and implementation of this effort, the County identified opportunities for further streamlining of the regulatory requirements and permitting process for agricultural employee housing, particularly those aspects outside of the planning-specific review of development applications. On August 29, 2023, the Board of Supervisors directed County staff to prepare a workplan to put in place the steps to ensure there is agricultural employee housing to meet the needs of Santa Clara County. As the County takes steps to facilitate the production of agricultural worker housing, County staff will provide updates of this work in its annual housing element report to HCD.

f. **Collaborate with cities to apply for and secure funding to implement plans to increase rental and ownership housing that is affordable for low-income households and assist persons who are experiencing homelessness.**

Notices of Funding Availability (NOFAs) published by the State of California provide competitive and non-competitive opportunities for jurisdictions to obtain funding. This funding enables jurisdictions to develop a broad range of housing types and implement their plans to increase housing for low-income households and assist persons who are experiencing homelessness. Two such funding opportunities available to public entities are Homekey and Permanent Local Housing Allocation programs. Evaluating and applying for NOFAs, and administering grant funding, can burden jurisdictions with limited staff. Collaborating with cities on NOFAs, and taking on grant administration tasks where possible, will aid jurisdictions throughout the County to secure more funding to implement their plans and relieve them of related administrative tasks. This collaboration also has the potential to foster residential racial integration through the development of housing for low-income households throughout the County.

g. **Help community-based organizations form or increase their activities as Community Development Corporations, with the primary goal of increasing affordable housing.**

Santa Clara County has experienced significant economic growth over the past two decades. However, many residents continue to live in Racially or Ethnically Concentrated Areas of Poverty and other economically-disadvantaged neighborhoods within Santa Clara County. The high cost of housing has made individuals and families in these neighborhoods and communities especially vulnerable to displacement. Community organizations with a long-standing presence in these areas could take a more active role in affordable housing production and related development. In light of this, and subsequent

to the Board of Supervisors' approval in October 2021,[1] the County created and implemented a Community Development Corporations grant program. Round 1 funding grants totaling $750,000 were awarded in spring 2022 to community organizations to accelerate community-drive affordable housing development in underserved communities.[2] If additional rounds of grant funding are made available, these funds may support organizations that are in earlier stages of undertaking affordable housing development.

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[1]County of Santa Clara, Board of Supervisors, January 11, 2022 meeting, agenda item 15, Consider recommendations relating the Community Development Corporation Grant Program, http://sccgov.iqm2.com/Citizens/Detail_LegiFile.aspx?Frame=&MeetingID=13790&MediaPosition=&ID=108880&CssClass=.

[2] County of Santa Clara Board of Supervisors Meeting, Grant Item 110143 re: Community Development Corporation Grant Program, April 18, 2022, http://sccgov.iqm2.com/Citizens/Detail_LegiFile.aspx?ID=110143&highlightTerms=%22Community%20Development%20Corporation%20Grant%20Program%22.

Goal 1: Promote Residential Racial and Ethnic Integration and Reduce Displacement by Increasing the Supply of Affordable Housing in High Opportunity Areas, Areas with Ongoing Displacement, and Areas Where Residents Are at Risk of Displacement.

Goal	Priority	AFH Strategy	Geographic Scope	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Lead Program Participant	Furthers Comm Plan to End Homelessness Goal/Strategy
1.a	High	Advocate for flexible public funding that can expedite and increase affordable housing development.	Countywide	Segregation/Integration, Disparities in Access to Opportunity, Disproportionate Housing Needs	Availability of affordable units in a range of sizes; Lack of access to opportunity due to high housing costs; Location and type of affordable housing; Loss of affordable housing	Amount of additional dedicated financial support for affordable housing countywide; Development of policy proposals, and enactment of new funding policies. [Years 1-5]	County of Santa Clara Office of Supportive Housing and Intergovernmental Relations	1(3)(D) – Advocate for flexible funding that can speed up and create more affordable housing.
1.b	High	Expand private sector support for affordable housing.	Countywide	Segregation/Integration, Disparities in Access to Opportunity, Disproportionate Housing Needs	Availability of affordable units in a range of sizes; Lack of access to opportunity due to high housing costs; Location and type of affordable housing; Loss of affordable housing	Number of partnerships with businesses to provide financial support for affordable housing and amount of money dedicated; Development of outreach plan to engage with business community, implementation of plan, and agreement by businesses to participate. [Years 1-5]	Destination: Home	1(3)(D)- Advocate for flexible funding that can speed up and create more affordable housing; 1(4)(D) - Create a fund to preserve both naturally affordable and income-restricted affordable housing.
1.c	High	Accelerate affordable housing development by leveraging County resources, including geographic information mapping tools, and others to identify, prioritize, and develop publicly-owned sites that are suitable for	Countywide	Segregation/Integration, Disparities in Access to Opportunity, Disproportionate Housing Needs	Availability of affordable units in a range of sizes; Lack of access to opportunity due to high housing costs; Location and type of affordable housing; Land use and zoning laws	Amount of affordable housing proposed on publicly-owned land; Identification of sites and requests for proposals issued for publicly-owned sites. [Years 1-5]	County of Santa Clara Office of Supportive Housing, Facilities and Fleet Department, and Department of Planning and Development	1(3)(B) - Identify underutilized land across the county to be used for dense affordable housing development.

Goal	Priority	AFH Strategy	Geographic Scope	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Lead Program Participant	Furthers Comm Plan to End Homelessness Goal/Strategy
		development with an emphasis on parcels in high opportunity areas.						
1.d.	Medium	Support and provide technical assistance to Santa Clara County cities to help expand inclusionary housing and commercial linkage fee policies for development of affordable housing.	Countywide	Segregation/Integration, Disparities in Access to Opportunity, Disproportionate Housing Needs	Lack of access to opportunity due to high housing costs; Lack of local or regional cooperation; Land use and zoning laws; Location and type of affordable housing; Location of employers	Number of cities adopting or amending inclusionary hosing and/or commercial linkage fee policies; Development of model ordinances, dissemination to cities within Santa Clara County; Introduction of proposed ordinances, passage of proposed ordinances, and implementation of new policies. [Years 1-5]	County Office of Supportive Housing	1(3)(A) - Work with cities to change local land use and housing policy to allow for development of more affordable housing and help reverse housing disparities that have negatively impacted people of color.
1.e	High	Facilitate the production of farmworker housing by building upon the actions outlined in the 2018 Santa Clara Valley Agricultural Plan, including through funding opportunities.	Local	Segregation/Integration, Disparities in Access to Opportunity, Disproportionate Housing Needs	Lack of access to opportunity due to high housing costs; Land use and zoning laws; Location and type of affordable housing; Location of employers	Number of new units proposed for farmworker housing in agriculture reserve areas; Introduction and passage of changes to Santa Clara County zoning and land use policies; and application for and utilization of funding streams for farmworker housing. [Years 1-5]	County of Santa Clara Office of Supportive Housing and Department of Planning and Development	1(3)(A) - Work with cities to change local land use and housing policy to allow for development of more affordable housing and help reverse housing disparities that have negatively impacted people of color.
1.f	Medium	Collaborate with cities to apply for and secure funding to implement plans to increase rental and ownership housing that is affordable for low-income households and assist persons who	Countywide	Segregation/Integration, Disparities in Access to Opportunity, Disproportionate Housing Needs	Lack of access to opportunity due to high housing costs; Location and type of affordable housing	Funding applications submitted to fund collaborative projects; Funding secured for collaborative projects; Number of affordable rental and homeownership units that are proposed. [Years 3-5]	County of Santa Clara Office of Supportive Housing	1(3)(C) - Prioritize development of housing for extremely low-income individuals and families making 30% of Area Median

Goal	Priority	AFH Strategy	Geographic Scope	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Lead Program Participant	Furthers Comm Plan to End Homelessness Goal/Strategy
		are experiencing homelessness.						Income or less and set joint targets.
1.g	Medium	Help community-based organizations form or increase their activities as Community Development Corporations, with the primary goal of increasing affordable housing.	Countywide	Disproportionate Housing Needs; R/ECAPs	Availability of Affordable Units in a Range of Sizes; Displacement of Residents Due to Economic Pressures; Loss of Affordable Housing	Units produced or preserved by spring 2022 grantees; Funding secured for subsequent rounds of applications. [Years 1-3]	County of Santa Clara Office of Supportive Housing	1(3)(D) – Advocate for flexible funding that can speed up and create more affordable housing.

<u>**Goal 2:**</u> <u>Reduce Zoning and Land Use Barriers to Affordable Housing Development.</u>

In several communities in Santa Clara County, the prevalence of single-family residential zoning is a barrier to building other types of housing, including apartments, townhouses, and manufactured homes. Without the ability to build these types of housing, it is often impossible to build housing that serves low-income individuals with protected characteristics. At the same time, approaches to increasing density that do not recognize contextual differences between historically exclusionary communities and ones with a history of disinvestment and redlining can destabilize low-income communities of color and contribute to displacement. Changes in state law are likely to reduce the impact of single-family residential zoning but, alone, are not sufficient to allow for large-scale affordable housing development.

a. **Provide support to cities considering zoning changes in high opportunity areas to foster the development of affordable housing.**

There is relatively little undeveloped land in the unincorporated areas of Santa Clara County that would be feasible for new multi-family development at urban or suburban scale, but the County can play an important role in encouraging cities within the county to undertake inclusive zoning and land use reforms. Multiple cities in the county that are located in the West Valley area have high access to certain amenities and public services, such as highly proficient public schools, but low Latinx populations. The County, through the OSH, Planning and Development, and Facilities and Fleet Department, should collaborate with cities in the county as they consider and undertake re-zoning and land use reforms, especially for County-owned parcels. This collaboration may include recommending increased high-density zoning near transit lines through affordable housing overlay districts, identifying sites for targeted rezoning as part of the Housing Element process, and eliminating regulations that increase costs without corresponding public benefit, like excessive parking requirements.

Goal 2: Reduce Zoning and Land Use Barriers to Affordable Housing Development.

Goal	Priority	Strategy	Geographic Scope	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Lead Program Participant	Furthers Comm Plan to End Homelessness Goal/Strategy
2.a	High	Provide support to cities considering zoning changes in high opportunity areas to foster the development of affordable housing.	Countywide	Segregation/Integration, R/ECAPs Disparities in Access to Opportunity, Disproportionate Housing Needs	Availability of affordable units in a range of sizes; Lack of access to opportunity due to high housing costs; Lack of affordable, accessible housing in a range of unit sizes; Lack of affordable, integrated housing for individuals who need supportive services; Lack of local or regional cooperation; Land use and zoning laws; Location of accessible housing; Location and type of affordable housing;	Total land area proposed for rezoning to allow multifamily housing in Urban County cities; Number of cities receiving technical assistance; Outreach to Urban County cities, provision of technical assistance, introduction of proposed rezoning and/or zoning text amendment proposals, and passage of proposals. [Years 1-5]	County of Santa Clara Office of Supportive Housing, Facilities and Fleet Department, and Department of Planning and Development; Cities	1(3)(A) - Work with cities to change local land use and housing policy to allow for development of more affordable housing and help reverse housing disparities that have negatively impacted people of color.

Goal 3: Protect Tenants from Displacement by Increasing Tenant Protection and Housing Preservation Strategies and Access to Resources Before and During Eviction Proceedings.

Evictions and significant rent increases in low-income communities of color contribute to the displacement of protected class members, in general, and Latinx and Vietnamese residents and persons with disabilities, in particular. Tenant protections provided through the Tenant Protection Act of 2019 (A.B. 1482) were instituted to help reduce excessive rent increases and evictions by creating a rent ceiling and requiring that landlords state the (good) reasons before evicting tenants. Local rent control measures, authorized under the Costa-Hawkins Rental Housing Act, can help by expanding tenant protections in jurisdictions. As important as these protections are, tenants must be aware of and have advocates to help them enforce their rights. Tenant protections and awareness of these protections have been paramount during the pandemic, with an estimated 43,000 households at risk of eviction.

a. **Explore expanding funding for tenants in landlord-tenant proceedings.**

Tenant protections are more effective in preventing displacement when tenants have access to legal services. The County and other jurisdictions in Santa Clara County should explore collaborating to expand funding for tenant representation and the capacity of legal services organizations to meet the full need in landlord-tenant proceedings. An important first step in advancing this strategy would be to assess the current levels of legal services provided to vulnerable tenants and how jurisdictions may better coordinate their programs to avoid duplication of services to meet community needs. This strategy will require upfront study, but this investment may improve existing programs and help avoid unnecessary evictions and reduce displacement, and a variety of social costs and strain on other public services. The potential for mass evictions, displacement, and homelessness caused by the COVID-19 pandemic, and immediate efforts to supplement existing legal services and other assistance to prevent these outcomes, has elevated the need to explore existing program improvements and expanded funding for these legal services beyond the pandemic. A future source to explore funding strategies may include the Bay Area Housing Finance Authority.

b. **Support education for tenants, landlords, and other housing providers regarding tenants' rights laws.**

In addition to the enforcement of tenants' rights, education for tenants, landlords, and housing providers is also essential. If tenants are unaware of their rights and of how to enforce them, aspirational laws are unlikely to have their intended effect. Ensuring that landlords and housing providers understand their obligations can reduce the cost of funding enforcement by reducing noncompliance, which is grounded in a lack of understanding of the law. Often, trade associations of housing providers offer educational resources about updates in the law to their members, and this training can be incredibly valuable. At the same time, there is also value in ensuring that housing providers and advocates for tenants are communicating with each other to ensure that, to the extent

possible, they have a shared understanding of what the law requires. Jurisdictions should build upon existing support for efforts by legal services and other community-based organizations to engage with tenants and housing providers to provide education and training regarding legal requirements like those of A.B. 1482, tenant protections enacted during the pandemic, and prohibition on discrimination against Housing Choice Voucher holders, like the County's Source of Income Ordinance.

c. Facilitate discussion of tenant protection strategies among cities.

Cities may consider a range of strategies – including but not limited to rent control, just cause eviction protections, and landlord-tenant mediation requirements – to prevent the displacement of low-income tenants, who are disproportionately Latinx. These policies may be less applicable in unincorporated Santa Clara County because of the lack of rental housing in these areas, generally, and applicability of rent control measures permitted by the Costa-Hawkins Act. Nonetheless, as the convener of the Housing/CDBG Coordinators Group, which includes staff from all cities in Santa Clara County, the County can play a critical role in facilitating the sharing of model policies, best practices for implementation, and other peer learning regarding tenant protections.

d. Track and collaborate to preserve affordable housing developments with expiring subsidy contracts countywide.

Owners of affordable housing developments located in higher opportunity areas or in areas that are experiencing rapid gentrification often have the greatest incentive not to renew subsidy contracts. This is because rents in these areas may exceed payment standards for affordable housing developments, which are based on the regional fair market rent. At the same time, it is generally more cost-effective to preserve existing affordable housing than it is to build new affordable housing, particularly in areas with high land costs. Accordingly, working in tandem with cities and SCCHA, Santa Clara County should track the expiration dates of affordable housing subsidy contracts with an emphasis on developments that are located in higher opportunity or rapidly gentrifying areas. When developments with expiring subsidies are identified, the County should collaborate with these partners to engage in early outreach to and work with owners to encourage preservation of these units.

e. Collaborate with Santa Clara County Superior Court and other partners to facilitate access to resources for vulnerable tenants engaged in eviction proceedings.

Prior to the pandemic, residential unlawful detainer (eviction lawsuit) cases alleging non-payment of rent and lease violations typically exceeded 200 per month in Santa Clara County. Unlawful detainer cases substantially declined during the pandemic as a result of state and local government actions that barred evictions to prevent further public health crises. However, cases are on the rise as expiration of these state law protections near. A robust network of partners through the County's Homelessness Prevention System has long aided vulnerable tenants in eviction proceedings with rental, legal, and other

resources to help them remain in place or transition to other housing opportunities. Tenants facing eviction typically reach out to request these services outside of an eviction proceeding. Pairing these resources with alternative dispute resolution services through a Court-administered program will help partners to this collaboration reach additional vulnerable tenants and work to keep them housed.

Goal 3: Protect Tenants from Displacement by Increasing Tenant Protection and Housing Preservation Strategies and Access to Resources Before and During Eviction Proceedings.

Goal	Priority	Strategy	Geographic Scope	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Lead Program Participant	Furthers Comm Plan to End Homelessness Goal/Strategy
3.a	High	Explore expanding funding for tenants in landlord-tenant proceedings.	Countywide	Segregation/Integration; Disproportionate Housing Needs; Disparities in Access to Opportunity	Displacement of residents due to economic pressures	Documented consideration and analysis of potential funding strategies and sources; Increased funding made available. [Years 1-5]	County of Santa Clara Office of Supportive Housing	1(4)(C) - Provide legal assistance to ensure that individuals and families most severely impacted by the lack of affordable housing, namely people of color, have equal access to housing.
3.b	High	Support education for tenants, landlords, and other housing providers regarding tenants' rights laws.	Countywide	Segregation/Integration; Disproportionate Housing Needs; Disparities in Access to Opportunity	Displacement of residents due to economic pressures	Documented consideration and analysis of potential funding strategies and sources; Increased funding made available. [Years 1-5]	County of Santa Clara Office of Supportive Housing	1(4) - Protect residents from evictions, displacement, and housing discrimination.
3.c	Medium	Facilitate discussion of tenant protection strategies among cities.	Countywide	Segregation/Integration; Disproportionate Housing Needs; Disparities in Access to Opportunity	Displacement of residents due to economic pressures; Loss of affordable housing; Private discrimination	Inclusion of issues related to tenant protections on CDBG/Housing Coordinators Group agendas. [Years 1-5]	County of Santa Clara Office of Supportive Housing	1(4)(B) - Strengthen local rent control and tenant protections.
3.d	Medium	Track and collaborate to preserve affordable housing developments with expiring subsidy contracts countywide.	Countywide	Segregation/Integration; Disproportionate Housing Needs; Disparities in Access to Opportunity	Displacement of residents due to economic pressures; Loss of affordable housing	Deeper understanding of partners' roles and resources to preserve housing; Documented tracking of expiring subsidies in the Annual Action Plan; Documented outreach to development owners; Subsidy contracts renewed. [Years 3-5]	County of Santa Clara Office of Supportive Housing; Cities; Santa Clara County Housing Authority	1(4) Protect residents from evictions, displacement, and housing discrimination.

Goal	Priority	Strategy	Geographic Scope	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Lead Program Participant	Furthers Comm Plan to End Homelessness Goal/Strategy
3.e	High	Collaborate with Santa Clara County Superior Court and other partners to facilitate access to resources for vulnerable tenants engaged in eviction proceedings.	Local	Segregation/Integration; Disproportionate Housing Needs; Disparities in Access to Opportunity	Displacement of residents due to economic pressures; Private discrimination	Development of diversion workshops to prevent eviction in unlawful detainer proceedings; Implementation of eviction diversion workshops. [Years 1-5]	County of Santa Clara Office of Supportive Housing	1(4) - Protect residents from evictions, displacement, and housing discrimination.

Goal 4: Increase Access to Opportunity for Residents of Historically Disinvested Low-Income Communities of Color.

In Santa Clara County, some areas of concentrated Latinx and Vietnamese populations have disproportionately low access to healthful environmental conditions and proficient schools. In particular, these areas include much of the city of San José, particularly its east side; the northern or northeastern portions of the cities of Mountain View, Santa Clara, and Sunnyvale; and South County, like the city of Gilroy. Although members of protected classes generally do not have less access to public transportation services than do others, they may have less access relative to their transit needs. This, in turn, can exacerbate disparities in employment and increase housing cost burden. The OSH has led in coordinating jurisdictions' participation in this Assessment to better understand the needs in and identify opportunities to collaborate with cities, SCCHA, and other partners to improve access. The strategies in support of this goal relate to attempts to directly increase access to opportunity by bringing services and amenities to people where they currently live, and they complement other Countywide efforts. Strategies identified in support of the first and second goals in this Assessment – which focus on increasing affordable housing in higher opportunity areas – are also crucial components of a holistic approach to reducing disparities in access to opportunity.

a. **Increase the number of free public transit passes and other transportation options for people who are unhoused to access services.**

Transportation barriers for members of protected classes increase with rising displacement and policies and practices that push people who are unhoused, or at-risk for becoming unhoused, out of more central areas. Data shows that Black residents, in particularly, are significantly overrepresented among the unhoused population. Providing a greater number of free public transit passes would both directly reduce racial disparities and could serve as a replicable model for subsequent expansions of free services to a greater number of people.

b. **Study increasing access to services in South County.**

Across a range of types of supportive and legal services, South County, particularly its rural portions outside of Gilroy and Morgan Hill, has less access than the northern portions of Santa Clara County. These gaps often mean that low-income people with limited transportation budgets must travel to San José or even more distant places to access help. Recognizing these limits, County and community partners have mobilized during the pandemic to bring more services to South County. Various County departments led by the OSH and Office of Immigrant Relations should build on this work and identify service gaps and increase physical and mobile outreach in these areas. The County should also study increasing funding for non-profit service providers to open satellite offices in the area if they do not already have such a presence. It may make more sense for satellite offices to be located in Gilroy and Morgan Hill, but it should be a clear part of the mission of those offices to serve outlying rural areas.

Goal 4: Increase Access to Opportunity for Residents of Historically Disinvested Low-Income Communities of Color.

Goal	Priority	Strategy	Geographic Scope	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Lead Program Participant	Furthers Comm Plan to End Homelessness Goal/Strategy
4.a	Medium	Increase the number of free public transit passes and other transportation options for people who are unhoused to access services.	Local and South County	Disparities in Access to Opportunity	Access to transportation for persons with disabilities; Availability, type, frequency, and reliability of public transportation; Lack of access to opportunity due to high housing costs	Number of public transit passes issued. [Years 1-5]	County of Santa Clara Office of Supportive Housing and Office of Immigrant Relations; South County Cities	3(2)(B) - Increase the number of free public transit passes and other transportation options for people who are unhoused to access services.
4.b	Medium	Study increasing access to services in South County.	Local and South County	Disparities in Access to Opportunity	Lack of public investments in specific neighborhoods, including services or amenities	Documented consideration of service gaps in South County; Possible creation of satellite offices. [Years 3-5]	County of Santa Clara Office of Supportive Housing and Office of Immigrant Relations; South County Cities	1(4) - Protect residents from evictions, displacement, and housing discrimination.

Goal 5: Promote Racial Equity in Homeless Services and Permanent Supportive Housing Systems.

Destination: Home and Supporting Partnerships for Anti-Racist Communities' January 2020 "Race and Homelessness in Santa Clara County"[3] report reveals deep disparities in the experience of homelessness by race. Quantitative and qualitative findings in this report demonstrate that significant racial disproportionality exists within the homeless population in Santa Clara County, especially for Black/African American, Native American, and Latinx individuals and families. Point-in-time County data reveals deep disparities in the experience of homelessness by race and disability, and feedback from community stakeholders and individuals with lived experience of homelessness confirms this phenomenon. Only by taking concerted action, informed by data, can the County work to reduce these disparities while advancing the long-term goal of ending homelessness.

a. **Provide demographic data, including race and ethnicity, in all reports on homelessness to highlight and address inequities.**

Data collection and transparency around racial disparities in homelessness are crucial first steps to addressing the root causes of those disparities as well as disparities in access to the services and publicly-supported housing that exist. Presenting such data affords community stakeholders and individuals with lived experiences more context for formulating their own recommended policy changes or interventions.

b. **Provide trauma-informed care and racial equity/anti-racism training, as well as training on providing services that are accessible to persons with limited English proficiency and to persons with disabilities, to all staff working with people experiencing homelessness.**

The experience of trying to access services and housing can be re-traumatizing for people who are unhoused and who have had adverse experiences with government and nonprofit service-providers in the past. Some of those traumas may relate to experiences with both individual and institutional racism and ableism. Additionally, some community stakeholders reported that homeless services and permanent supportive housing are difficult to access for persons with disabilities and individuals with limited English proficiency. Ensuring that frontline service providers have the requisite training to adapt their methods to build trust may increase equitable service utilization over time. The County's partnership with the Santa Clara County Continuum of Care, a broad group of stakeholders dedicated to ending and preventing homelessness, and, more specifically, the Lived Experience Advisory Board, a leadership development body consisting of members with current or past experiences of homelessness, will be essential in developing and implementing these training recommendations.

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[3] https://destinationhomesv.org/wp-content/uploads/2021/01/Race-Homelessness-DH.pdf

c. **Align racial equity work in the homelessness sector with other racial equity initiatives in Santa Clara County.**

The County's work to advance racial equity in the homelessness sector will often rely, in part, on relationships with external stakeholders who are key partners in efforts to advance racial equity in other sectors. As nonprofit organizations with limited capacity, these groups will benefit from the County being efficient in its attempts to leverage their expertise and relationships. Additionally, some investments or policy interventions are more effective when coordinated, such as, for example, ensuring that the education sector's support for homeless youth is complementary to rather than duplicative of that of the homelessness sector.

Goal 5: Promote Racial Equity in Homeless Services and Permanent Supportive Housing Systems.

Goal	Priority	Strategy	Geographic Scope	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Lead Program Participant	Furthers Comm Plan to End Homelessness Goal/Strategy
5.a	High	Provide demographic data, including race and ethnicity, in all reports on homelessness to highlight and address inequities.	Local	Disproportionate Housing Needs	Admissions and occupancy policies and procedures, including preferences in publicly supported housing; Quality of affordable housing information programs	Publication of reports; Adoption of new strategies for overcoming racial disparities in homelessness. [Years 1-5]	County of Santa Clara Office of Supportive Housing; Santa Clara County Continuum of Care	Process Improvement Across Strategies
5.b	Medium	Provide trauma-informed care and racial equity/anti-racism training, as well as training on providing services that are accessible to persons with limited English proficiency and to persons with disabilities, to all staff working with people experiencing homelessness.	Local	Disproportionate Housing Needs	Inaccessible government facilities or services	Number and frequency of staff trainings and number of staff trained. [Years 1-5]	County of Santa Clara Office of Supportive Housing; Santa Clara County Continuum of Care; Destination: Home Lived Experience Advisory Board	Process Improvement Across Strategies
5.c	Medium	Align racial equity work in the homelessness sector with other racial equity initiatives in Santa Clara County.	Local	Disproportionate Housing Needs	Lack of local or regional cooperation	Documented examples of joint projects between different departments or agencies. [Years 1-5]	County of Santa Clara Office of Supportive Housing; Santa Clara County Continuum of Care; Destination: Home	Process Improvement Across Strategies

Goal 6: Continue Support for Fair Housing Enforcement, Education, and Outreach.

Nonprofit fair housing organizations and legal services providers play a critical role in fair housing enforcement, education, and outreach, and the County's support is essential to ensuring that they are able to meet the needs of victims of discrimination. By helping these organizations support their operations, jurisdictions can ensure that groups can address critical emerging issues, like those that have stemmed from the passage of A.B. 1482. If additional resources are identified, increasing the level of support for fair housing enforcement, education, and outreach could help nonprofit partners adopt more proactive strategies that more effectively reduce housing discrimination over the long term.

Goal 6: Continue Support for Fair Housing Enforcement, Education, and Outreach.

Goal	Priority	Strategy	Geographic Scope	Fair Housing Issues	Contributing Factors	Metrics, Milestones, Timeframe for Achievement	Lead Program Participant	Furthers Comm Plan to End Homelessness Goal/Strategy
6.a	High	Continue support for fair housing enforcement, education, and outreach.	Countywide	Segregation/Integration; Disproportionate Housing Needs; Disparities in Access to Opportunity	Displacement of residents due to economic pressures; Lending discrimination; Private discrimination; Source of income discrimination	Amount of funding allocated annually. [Years 1-5]	County of Santa Clara Office of Supportive Housing	1(4) - Protect residents from evictions, displacement, and housing discrimination.

X.5   Contributing Factors Appendix

The contributing factors that have been identified as having the highest priority, and that have therefore shaped the primary goals and actions of this assessment, are as follows:

Contributing Factors	Priority Level	Associated County Goals
6. Availability of affordable units in a range of sizes	High	1.a, 1.b, 1.c, 1.g, 2.a
11. Displacement of residents due to economic pressures	High	1.g, 3.a, 3.b, 3.c, 3.d, 3.e, 6.a
15. Lack of access to opportunity due to high housing costs	High	1.a, 1.b, 1.c, 1.d, 1.e, 1.f, 2.a, 4.a
30. Land use and zoning laws	High	1.c, 1.d, 1.e, 2.a
36. Location and type of affordable housing	High	1.a, 1.b, 1.c, 1.d, 1.e, 1.f, 2.a
37. Loss of affordable housing	High	1.a, 1.b, 1.g, 3.c, 3.d
4. Access to transportation for persons with disabilities	Medium	4.a
5. Admissions and occupancy policies and procedures, including preferences in publicly supported housing	Medium	5.a
7. Availability, type, frequency, and reliability of public transportation	Medium	4.a
14. Inaccessible government facilities or services	Medium	5.b
16. Lack of affordable, accessible housing in a range of unit sizes	Medium	2.a
18. Lack of affordable, integrated housing for individuals who need supportive services	Medium	2.a
24. Lack of local or regional cooperation	Medium	1.d, 2.a, 5.c
27. Lack of public investment in specific neighborhoods, including services or amenities	Medium	4.b
31. Lending discrimination	Medium	6.a
32. Location of accessible housing	Medium	2.a
33. Location of employers	Medium	1.d, 1.e
39. Private discrimination	Medium	3.c, 3.e, 6.a
40. Quality of affordable housing information programs	Medium	5.a
43. Source of income discrimination	Medium	6.a

Each of these contributing factors is associated with the County's AFH goals and priorities, which are detailed in the preceding section of this assessment (X.4).

County residents in both incorporated and unincorporated areas face significant issues related to segregation, disparities in access to opportunity, disproportionate housing needs, and R/ECAPS, which are the predominate fair housing issue areas in need of alleviation and associated with the County's priority contributing factors.

Although the relevance and impact of contributing factors are similar throughout Santa Clara County, there are some nuances between the incorporated areas and the Unincorporated County, and between Census Designated Places within the Unincorporated County. For example, there are lower instances of overcrowding in the rural parts of the Unincorporated County because of the lower overall density, lack of services, and greater distances to employment opportunities.

What follows is a list of all contributing factors analyzed, with distinctions between geographic regions of the county where relevant.

Analysis of Contributing Factors

1. Access to Financial Services

This analysis of access to financial services is measured by physical access to bank branch locations. The Federal Deposit Insurance Corporation (FDIC) provides information on the location of banks by physical addresses, cities and towns, counties, and states. This information illustrates disparities in access between municipalities that might have differing levels of diversity, but that does not demonstrate access to physical bank branch locations in areas specifically by neighborhoods, which would be the best indicator of access to financial services impacting disparities in access to opportunity. Lack of access to physical bank branches encourages exposure to predatory consumer lenders instead, impacting economic mobility and transportation. Below, the table outlines bank branch access for the eight largest cities in Santa Clara County, as well as the County as a whole:

Table 45: FDIC-Regulated Bank Branches by Municipality in 2020[1]

Municipality	Population[2]	% Minority Population	FDIC-Regulated Full-Service Brick and Mortar Branches	FDIC-Regulated Non-Brick and Mortar Branches
San José	1,030,119	74.0%	137	15
Sunnyvale	153,185	68.8%	24	3
Santa Clara (City)	129,488	66.2%	22	1
Mountain View	83,377	55.4%	15	2
Milpitas	80,430	89.1%	19	3
Palo Alto	66,666	44.8%	24	5

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[1] All FDIC-related data derived from: *Download Data*, FEDERAL DEPOSIT INSURANCE CORPORATION, https://www7.fdic.gov/idasp/advSearch_warp_download_all.asp?intTab=1 (last visited Jan. 30, 2020).
[2] All population and minority population data derived from: *QuickFacts*, UNITED STATES CENSUS BUREAU, https://www.census.gov/quickfacts/fact/table/US/PST045219 (last visited Jan. 30, 2020).

Cupertino	60,170	75.0%	23	4
Gilroy	58,756	71.2%	9	2
County Total[3]	1,937,570	69.0%	328	34

This data demonstrates that there are a significant number of full-service financial institutions and other financial institutions throughout the most populated areas of the County. This is particularly true for the County's largest city, San José, which also has a large minority population. Overall, there is no identifiable link between minority representation in a given city and lack of access to financial services. Of course, the existence of financial institutions – both full service and not – is not preclusive of other forms of predatory financial practice and/or lending discrimination.

This also compares favorably with the rest of the Region (San Benito County). San Benito has only eight total FDIC-regulated branches of any kind.[4] Even considering the population disparities between San Benito and the far larger Santa Clara County, this difference demonstrates that there is more access to financial services in Santa Clara County than San Benito County. Moreover, Santa Clara County's access is more evenly spread throughout the county, as seven of San Benito's eight branches are located in one city (Hollister).[5]

2. <u>Access for persons with disabilities to proficient schools</u>

As discussed in the Disability and Access section of this Assessment, the portions of Santa Clara County that have the highest concentrations of children with disabilities are not closely aligned with areas with the highest proficiency schools. This is true both at a regional and cross-jurisdictional level. Children with disabilities are concentrated in San José, Campbell, parts of Mountain View and Santa Clara, and in a rural area to the southwest of Gilroy. The highest performing schools are in the West Valley – and within particular cities, especially in Mountain View, San José, Santa Clara, and Sunnyvale. Students are not easily able to transfer between school districts without changing residences, and access to high-quality programs that may not be available in their home district generally is not grounds for inter-district transfer. Disparities in school discipline also decrease access to proficient schools and to any education whatsoever. Across Santa Clara County, the suspension rate for students with disabilities is over three times the rate for students who do not have disabilities. This is a higher rate of disparity than the statewide rate. High suspension rates for students with disabilities are most prominent in the Gilroy Unified and Morgan Hill Unified school districts.

3. <u>Access to publicly supported housing for persons with disabilities</u>

Data from HUD show that, across jurisdictions, persons with disabilities are underrepresented in Project-Based Section 8 developments in relation to their proportion

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[3] Note that the columns do not sum to the "County Total" as this total includes locations not in the eight cities examined in the table.
[4] *Download Data, supra* note 1.
[5] *Id*.

of the income-eligible populations. Because local governments in the area do not play a direct role in the administration of Project-Based Section 8 developments, for which HUD directly enters into contracts with property owners, support for fair housing organizations to engage in testing of these developments may be the most effective way of addressing this underrepresentation. This testing could help ascertain whether persons with disabilities face barriers in signing up for wait-lists.

Although the data does not reflect similar disparities for other types of publicly supported housing, low-income persons with disabilities may also have limited access to LIHTC units due to the way rents are set in those developments. In LIHTC developments, affordability is generally targeted at households making 50% to 60% of the Area Median Income. For Fiscal Year 2021, 50% of the Area Median Income for a one-person household is $58,000. That income is vastly beyond the means of most persons with disabilities in the area. According to the 2015-2019 American Community Survey, median earnings for persons with disabilities 16 years of age or older in Santa Clara County are only $31,150. Though household income is higher, LIHTC units are still likely to be out of reach for many households that include persons with disabilities.

Advocates also reported a lack of understanding of the requirement to grant reasonable accommodations among management companies operating LIHTC developments. With respect to the Housing Choice Voucher program, data from HUD do not distinguish between portable tenant-based vouchers and Project-Based Vouchers that the SCCHA has invested in certain developments. The SCCHA has programs that result in persons with disabilities comprising a significant share of the population served; however, these programs, which often focus on chronically homeless individuals, may not adequately assist persons with certain types of disabilities who do not access the service providers that refer individuals to supportive housing providers. In addition to income targeting that may leave out many persons with disabilities and the significant underrepresentation of persons with disabilities in Project-Based Section 8 housing, the most significant barrier to access to publicly supported housing for persons with disabilities is the overall shortage of such housing. That issue is discussed in more detail in connection with two other contributing factors: lack of affordable, accessible housing in a range of unit sizes, and lack of affordable, integrated housing for individuals who need supportive services.

4. <u>Access to transportation for persons with disabilities</u>

This contributing factor is particularly severe in Gilroy and the remainder of South County, which is part of the Santa Clara Unincorporated County. To be clear, access to transportation for persons with disabilities is not a contributing factor because of systemic problems with the policies and practices of the Valley Transportation Authority (VTA) or Caltrain. Instead, the barrier, which is closely tied to broader issues with transportation in the area, is an overall lack of public transportation, particularly outside of San José. Advocates and stakeholders reported that the VTA's bus network is spread too thin and has too few buses and/or wait times between buses to meet people's needs efficiently and effectively. In turn, those problems reduce ridership, resulting in decreased fare revenue and a justification for cutting service further. Due to their disproportionately low

incomes and the decreased likelihood of their being able to use private vehicles for transportation, persons with disabilities bear the brunt of deficiencies in the system. Lack of transportation is connected to health and employment outcomes as low-income persons with disabilities often need public transportation to get to medical appointments or to workplaces. As agencies like the San Andreas Regional Center work to increase supported employment, lack of transportation is a barrier to persons with disabilities being able to access those employment opportunities.

In South County, the problem of lack of transportation is even more pronounced due to more limited service and the inherent barrier of longer travel times to San José and other parts of northern Santa Clara County. The lack of light rail in South County puts persons with disabilities who need to travel north in a difficult position due to the high cost of riding Caltrain and the possibility that buses will be delayed by traffic. Even without delays, an end-to-end trip on the 68 Bus from Gilroy to San José pre-pandemic has a scheduled duration of one hour and 51 minutes at peak morning rush hour. This end-to-end trip is still quite long at non-peak times, lasting at least one hour and 30 minutes. Arriving in San José often is not the end of the story – veterans with disabilities, as an example, would then need to transfer to bus service to Palo Alto to reach the VA Hospital. On that end, light rail service terminates in Mountain View, so an individual's options consist of the expensive Caltrain or buses, which are vulnerable to traffic delays.

5. <u>Admissions and occupancy policies and procedures, including preferences in publicly-supported housing</u>

Admissions and occupancy policies and procedures, including preferences in publicly-supported housing, is a low priority contributing factor. SCCHA lists only one local preference for its Housing Choice Voucher (HCV) Program: income eligible families displaced as a result of a federally-declared disaster. Additionally, SCCHA states in its HCV Administrative Plan that it will issue an available 59 Mainstream vouchers to eligible people on the Section 8 Waiting List who have a disabled (elderly or non-elderly) head of household, spouse, and/or co-head. SCCHA receives direct applicant referrals from partnering agencies for the following programs: Chronically Homeless Direct Referral Program, Special Needs Population Direct Referral Program, and Veterans Affairs Supportive Housing Program. Those who are referred from these programs are able to bypass the Section 8 or Project-Based Voucher waiting lists. Finally, SCCHA may draw from the waiting list and/or receive direct referrals from the Community Queue for the Mainstream Voucher Program.

SCCHA also applies criminal background screening policies, which are fairly consistent with fair housing best practices. SCCHA applies a reasonable lookback period of just three years. However, their policy also states that they *may* terminate assistance "if a household member has engaged in criminal activity (by preponderance of evidence) regardless of whether the member has been arrested or convicted." Still, in determining whether to deny or terminate assistance, the Housing Authority considers a multitude of factors, including the seriousness of the case, the effect of termination on other household

members, the participation or culpability of other household members, the time elapsed, recent history, likelihood of favorable conduct in the future, etc.

6. Availability of affordable units in a range of sizes

A lack of affordable units in a range of sizes can cause overcrowding, as families are forced to share smaller units. Overcrowding is already an issue in Santa Clara County, especially among Latinx households. The 2013-2017 American Community Survey shows that Latinx households experience overcrowding at a rate of 12.44%. This is three times the rate of the next-highest group, which is Asian American or Pacific Islander households (3.67%). Considering that Latinx residents are often the largest or second-largest ethnic group within the various entitlement jurisdictions in this analysis, the problem of overcrowding is even more acute. This issue is compounded by the lack of three or more bedroom units available within the county. In the county, Santa Clara (City), Cupertino, Mountain View, Palo Alto, and Sunnyvale, the vast majority of Project-Based Section 8 units are 0-1 bedrooms. In San José, Palo Alto, and Sunnyvale, a majority of their Other Multifamily units are also 0-1 bedrooms. Gilroy is by far the most balanced, with San José also having fairly balanced Project-Based Section 8 developments with bedrooms for larger families. The upshot is that households typically need to use the HCV program if they have large families. SCCHA's HCV waiting list (and all other waiting lists) is currently closed. A breakdown of units per bedroom size is not available for publicly-supported housing in San Benito County, making up the rest of the region. However, according to 2013-2017 ACS estimates, Latinx residents face similar levels of overcrowding in San Benito County, suggesting that this is a problem throughout the Region.

7. Availability, type, frequency, and reliability of public transportation

The public transportation system in Santa Clara County has significant gaps that render existing systems, including those of the Valley Transportation Authority and Caltrain less usable to low-income individuals who are disproportionately members of protected classes. Specifically, bus service is extremely limited in many parts of the county, particularly outside of San José, with some major arterial streets lacking any service. Even where service exists, 30-minute headways or wait times between buses are common. Transportation between South County and San José can be extremely time-consuming with trip times of nearly two hours, not accounting for unexpected traffic, between Gilroy and San José. Faster forms of transportation, such as Caltrain, are often too expensive for daily use by members of protected classes, and the Valley Transportation Authority's light rail system is limited in scope, not traveling past Mountain View to Palo Alto, not connecting to Cupertino, and not connecting to South County.

In the unincorporated areas of Santa Clara County, the areas lacking high quality transportation include Loyola, Lexington Hills, and East Foothills. The lack of transportation in these affluent areas has a greater burden on those in the workforce trying to access these areas more than the residents.

8. <u>Community Opposition</u>

White residents represent a narrow plurality of the residents of the County,[6] which is comprised mostly of Democrats.[7] However, despite the demographic diversity and surface-level liberal political leanings of Santa Clara County, both news reports and resident interviews demonstrate that community opposition remains a barrier to fair housing in the County.

While some funding and projects for affordable housing have been approved in Santa Clara County,[8] many such initiatives have been met by organized community opposition. For example, a planned residential development on the site of a former mall in Cupertino that would provide thousands of new units of housing was stymied by a lawsuit filed by a "Friends of Better Cupertino" to stop construction.[9] Though the plaintiffs did not prevail, continuing opposition may make affordable housing in the city "financially infeasible."[10]

Moreover, Cupertino is far from the only locality to oppose affordable housing efforts. In San José, a developer-backed proposal that weakened the Ellis Act that now requires reinstalling fewer rent controlled units in a new building after the previous one was demolished has led to worries that low-income renters will be pushed out.[11] And in Palo Alto, a plan to provide teachers with affordable housing was met with massive community resistance.[12] This follows a prior history of opposition to affordable housing in the city, including the resounding rejection of a 60-unit affordable housing complex in a 2013 voter referendum.[13]

On September 15, 2022, the California Renters Legal Advocacy & Education Fund (CaRLA) filed against Santa Clara County, alleging that the County violated the Housing Crisis Act of 2019 when it downzoned a residential neighborhood immediately adjacent

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[6] *QuickFacts: Santa Clara County, California*, UNITED STATES CENSUS BUREAU, https://www.census.gov/quickfacts/santaclaracountycalifornia (last visited Jan. 21, 2020).

[7] Eric McGhee and Daniel Krimm, *California's Political Geography*, PUBLIC POLICY INSTITUTE OF CALIFORNIA (Feb. 2012), https://www.ppic.org/publication/californias-political-geography/ (finding Santa Clara residents overwhelmingly vote for democratic presidential candidates and describe their views on policy as "liberal").

[8] Nicholas Chan, *Santa Clara County Approves $33 Million for Pair of Affordable Housing Developments*, SAN JOSÉ INSIDE (Oct. 25, 2019), https://www.sanjoseinside.com/2019/10/25/santa-clara-county-approves-33-million-for-pair-of-affordable-housing-developments/.

[9] Jody Meacham, *A Judge Has Heard the Vallco Housing Project Case. What Now?*, SILICON VALLEY BUS. J. (Dec. 20, 2019), https://www.bizjournals.com/sanjose/news/2019/12/20/vallco-housing-sb-35-lawsuit.html.

[10] Meacham, *supra* note 4.

[11] Nadia Lopez, A Split San José City Council Votes to Weaken Rent Control Law, SAN JOSE SPOTLIGHT (Nov. 5, 2019), https://sanjosespotlight.com/a-split-san-jose-city-council-votes-to-weaken-rent-control-law/

[12] Dana Goldstein, *The Fight to Keep Teachers in Tech Hubs From Being Priced Out*, N.Y. TIMES (Jan. 4, 2019), https://www.nytimes.com/2019/01/04/us/teachers-priced-out-tech-hubs.html (with residents saying "low-income housing doesn't belong" in the area).

[13] Kevin Forestieri and Mark Noack, *Regulations, Residents Often Hamper Affordable Housing*, MOUNTAIN VIEW VOICE (Aug. 5, 2016), https://www.mv-voice.com/news/2016/08/05/regulations-residents-often-hamper-affordable-housing.

to Stanford University.[14] The Upper San Juan neighborhood, an affluent residential area featuring large single-family homes on large lots, is located in unincorporated Santa Clara County.

9. <u>Deteriorated and Abandoned Properties</u>

For the most part, the high demand for housing in Santa Clara County[15] ensures that housing is turned over and rehabilitated frequently. This demand has created gentrification that, in turn, has led to a rapid increase in high-end, luxury buildings replacing deteriorated older housing – creating cost difficulties for existing neighborhood residents but ensuring that housing stock is rarely on the market long enough to become deteriorated or abandoned.[16] County programs also specifically work to target any deterioration and/or abandonment.[17] That said, the more rural areas of the County – for instance, unincorporated tracts of Santa Clara County – are more likely to contain deteriorated properties given increased population movement towards cities and suburbs within the County.[18]

These conditions appear roughly comparable with the larger Region, On the one hand, San Benito County housing stock, in the aggregate, has been more recently built than that of Santa Clara County.[19] However, there are indications that San Benito County has struggled more than Santa Clara County to maintain existing housing[20] – indicating that while Santa Clara County's housing may be relatively older, there have also been more resources devoted to keeping said housing in non-deteriorating condition.[21] At the least, there is no indication that Santa Clara County has a problem with deterioration or abandoned housing in excess of what exists in the broader Region.

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[14] CaRLA is Suing Santa Clara County over NIMBY Zoning, September 23, 2022, https://calhdf.org/wp-content/uploads/2022/09/CaRLA-Sues-Santa-Clara-County.pdf
[15] COUNTY OF SANTA CLARA, HOUSING ELEMENT UPDATE 2015-2022, 29 (2014), https://www.sccgov.org/sites/dpd/DocsForms/Documents/HealthElement_2015_Adopted_Final.pdf.
[16] Bruce Colbert, *Resolving California's Housing and Homeless Crisis*, NEW GEOGRAPHY (Nov. 15, 2018), https://www.newgeography.com/content/006142-resolving-californias-housing-and-homeless-crisis (discussing the effects of gentrification, including reductions in deteriorated housing).
[17] COUNTY OF SANTA CLARA, *supra* note 1, at 54 (discussing targeted efforts to reduce deterioration as part of a broader county-wide affordable housing plan).
[18] *Id*. at 74 (noting that county inspectors, while inspecting housing in unincorporated Santa Clara County, found property conditions including "broken and boarded windows, dilapidated exteriors, deteriorated roof conditions, and evidence of structural damage").
[19] *Compare id*. at 73 (finding that 32.2% of Santa Clara County housing has been built since 1980), *with* SAN BENITO COUNTY: HOUSING ELEMENT 2014-2023, 5-21 (2016), http://www.cosb.us/wp-content/uploads/2014-2023_Sec5_San_Benito_County_Housing_Element_2016-04-12_BoS_adopted.pdf (finding that 58.5% of San Benito housing stock has been built since 1980).
[20] *See* SAN BENITO COUNTY, *supra* note 5, at 5-22 (noting "low staffing" in the Code Enforcement division in San Benito as a barrier to responding to public complaints of deteriorated housing).
[21] *See* COUNTY OF SANTA CLARA, *supra* note 1, at 150 (noting no similar complaints, and detailing efforts – including raising the numbers of code inspectors and implementing an improved enforcement-tracking system – to further strengthen monitoring of deteriorating housing).

10. <u>Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking</u>

California state law protects victims of domestic violence, sexual assault, stalking, human trafficking, or abused elder or dependent adult who terminates their lease early.[22] The tenant must provide written notice to the landlord, along with a copy of a temporary restraining order, emergency protective order, or protective order that protects the household member from further domestic violence, sexual assault, stalking, human trafficking, or abuse of an elder or dependent adult. Alternatively, proof may be shown by submitting a copy of a written report by a peace officer stating that the victim has filed an official report, or documentation from a qualified third party acting in their professional capacity to indicate the resident is seeking assistance for physical or mental injuries or abuse stemming from the abuse at issue. Notice to terminate the tenancy must be given within 180 days of the issuance date of the qualifying order or within 180 days of the date that any qualifying written report is made.

As part of the community engagement process, a domestic violence survivors focus group was assembled. California state law provides strong protections for survivors of domestic violence and related abuses. Additionally, the focus group described policy and housing market barriers that they had faced. One of the main concerns expressed by the focus group was that if someone choses to leave their abusive partner, the tight housing market and high prices in the area could pose their own challenges, even if direct discrimination based on their status as domestic violence survivor, for example, would not play a direct role. Additionally, the focus group expressed concerns that the VISPDAT (Vulnerability Index – Service Prioritization Decision Assistance Tool) might be flawed.

11. <u>Displacement of residents due to economic pressures</u>

There are high levels of displacement of low-income residents, who are disproportionately likely to be Black or Latinx, at a countywide level and in specific cities throughout Santa Clara County. Rising housing costs that have outpaced income growth among low-income workers have contributed to this trend. Although displacement has been significant, it has not taken the form of decreases in the absolute number of residents of a particular racial or ethnic group. Instead, there has been a relative decline in Latinx and Black population, with each group comprising a smaller proportion of an increasingly populous area. This relative decline does not necessarily mean that displacement has occurred, but there is substantial evidence that it has. Specifically, nearly all stakeholders consulted in the community engagement process discussed the problem of rampant displacement; newcomers of the same racial and ethnic groups moving to the area are likely partially offsetting what might otherwise appear to be group population decline; and the birth of children is likely doing so, as well. The tables below show, for Santa Clara County and the seven participating cities, change in the percentage and absolute number of residents who are Latinx, Black, or Vietnamese since 2010.

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[22]https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=1946.7

Table 46: Change in Latinx Population 2010 to Present, Santa Clara County and Selected Cities, 2013-2017 American Community Survey 5-Year Estimates

Geography	2010 Census, Total Population, Latinx	2010 Census, % of Population, Latinx	2013-2017 ACS, Total Population, Latinx	2013-2017 ACS, % of Population, Latinx
Santa Clara County	479,210	26.9%	498,253	26.1%
Cupertino	2,113	3.6%	2,347	3.9%
Gilroy	28,214	57.8%	32,820	60.6%
Mountain View	16,071	21.7%	14,586	18.2%
Palo Alto	3,974	6.2%	4,865	7.3%
San José	313,636	33.2%	330,827	32.3%
Santa Clara	22,589	19.4%	21,371	17.1%
Sunnyvale	26,517	18.9%	25,174	16.6%

The data shows that at the countywide level, as well as in four of the five cities with the highest concentrations of Latinx residents, the percentage of Latinx residents has fallen in recent years. Moreover, in Mountain View, Santa Clara, and Sunnyvale, the absolute number of Latinx residents has decreased. Gilroy, along with cities outside of Santa Clara County, including some as far away as the Central Valley, is a somewhat frequent destination of households that can no longer afford to live in the central and northern portions of Santa Clara County. In part because of their longer history of high housing prices, Cupertino and Palo Alto had fewer low-income Latinx residents who were vulnerable to displacement than did other cities. Latinx residents in those two cities also tend to have higher incomes than Latinx residents of other cities in the county. According to the 2013-2017 ACS, the median household income for Latinx households in Cupertino ($94,167) is 36.3% higher than countywide ($69,052). In Palo Alto, the median household income for Latinx households is 14.3% higher than countywide.

As additional context, it is important to view decreases, whether relative or absolute, in the Latinx population of communities within Santa Clara County in the context of national and statewide trends toward increasing Latinx population. Between the 2010 Census and the 2013-2017 ACS, the Latinx population of California grew from 14,103,719 (37.6%) to 15,105,860 (38.8%). Rapidly increasing housing costs in places like Santa Clara County mean that that growth is occurring in places, like the Central Valley, that are comparatively isolated from well-paying jobs, healthy environmental conditions, and access to opportunity more broadly.

Table 47: Change in Black Population 2010 to Present, Santa Clara County and Selected Cities, 2013-2017 American Community Survey 5-Year Estimates

Geography	2010 Census, Total Population,	2010 Census, % of Population,	2013-2017 ACS, Total Population,	2013-2017 ACS, % of Population,

	Black Alone, Not Latinx	Black Alone, Not Latinx	Black Alone, Not Latinx	Black Alone, Not Latinx
Santa Clara County	42,331	2.4%	45,479	2.4%
Cupertino	322	0.6%	295	0.5%
Gilroy	709	1.5%	799	1.5%
Mountain View	1,468	2.0%	1,319	1.6%
Palo Alto	1,131	1.8%	808	1.2%
San José	27,508	2.9%	29,147	2.8%
Santa Clara	2,929	2.5%	4,242	3.4%
Sunnyvale	2,533	1.8%	2,403	1.6%

The Black population in Santa Clara County has historically been much lower than in other parts of the Bay Area. That, in itself, is partially the product of a legacy of intentional discrimination in the housing market. Although there have been some areas, particularly in east San José, that have had relative concentrations of Black residents, these neighborhoods (approximately 10-12% Black as of the 1990 Census) did not have the degree of concentration present in Richmond's Iron Triangle, West Oakland, or San Francisco's Western Addition. Accordingly, the scale of displacement has been different from displacement of Santa Clara County's historically larger Latinx population. Nonetheless, between 2010 and the 2013-2017 ACS, most of the participating cities saw decreases in Black population concentration, and four cities in the north of the county had decreases in the absolute number of Black residents.

Table 48: Change in Vietnamese Population 2010 to Present, Santa Clara County and Selected Cities, 2013-2017 American Community Survey 5-Year Estimates

Geography	2010 Census, Total Population, Vietnamese	2010 Census, % of Population, Vietnamese	2013-2017 ACS, Total Population, Vietnamese	2013-2017 ACS, % of Population, Vietnamese
Santa Clara County	125,695	7.1%	134,546	7.0%
Cupertino	745	1.3%	626	1.0%
Gilroy	464	1.0%	293	0.5%
Mountain View	694	0.9%	748	0.9%
Palo Alto	401	0.6%	752	1.1%
San José	100,486	10.6%	108,110	10.6%
Santa Clara	4,498	3.9%	4,332	3.5%
Sunnyvale	3,030	2.1%	2,626	1.7%

Data reflecting the Vietnamese population in Santa Clara County, which has the lowest income levels and therefore highest displacement risk among the four largest Asian ancestry groups in the county (Chinese, Indian, and Filipino in addition to Vietnamese), is more ambiguous but does point towards the likelihood of some hyper-localized displacement as well as the future risk of more widespread displacement. The proportion and absolute number of Vietnamese residents fell in four participating cities (Cupertino, Gilroy, Santa Clara, and Sunnyvale) while both increased in one (Palo Alto) and the

number increased while the percentage was flat in two more (Mountain View and San José). This occurred while Asian population more generally was increasing significantly with population gains concentrated in other groups. Between the 2010 Census and the 2013-2017 ACS, the Indian population of Santa Clara County grew from 6.6% to 8.8%, and the Chinese population grew from 8.6% to 9.6%. The areas where localized displacement of Vietnamese residents is most likely to be occurring are areas immediately to the north, east, and south of downtown San José. The farther a neighborhood in east San José is from downtown, the lower the displacement risk is at this point in time.

The relationship of displacement to economic pressures in Santa Clara County and the participating cities is straightforward. There has been tremendous job growth in the county, including a large proportion of high-paying jobs in the technology sector. Housing production, whether for market-rate housing or affordable housing, has not kept pace, causing high-wage workers to bid up the cost of scarce housing. According to an analysis of 2017 ACS data by Silicon Valley @Home, only three municipalities in Santa Clara County – the affluent bedroom communities of Los Altos Hills, Monte Sereno, and Saratoga – have more housing units than they do jobs. Several cities – including Milpitas, Mountain View, Palo Alto, and Santa Clara – have more than twice as many jobs as they do housing units. At the same time, housing unit production has not been concentrated in the areas where housing-jobs imbalance has been most extreme with more development occurring in San José, which has a more modest imbalance. Although the regional effects of this production on affordability may be positive, the localized effects in low-income communities of color have dramatically increased housing costs.

The two maps that follow illustrate the phenomenon of increased housing costs in downtown San José and east San José, in particular. The first map reflects 2013-2017 ACS data for median gross rents by census tract while the second shows 2005-2009 ACS data. In the first map, most census tracts in downtown San José and east San José are in the third shaded band, reflecting median gross rents of $1,262 to $1,690.[23] In the second map, more census tracts fall in the second band, reflecting median gross rents of $877 to $1,065. This shows a significant increase in rents over an eight-year period that has no corollary with the income levels of residents of these neighborhoods.

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[23] Note that these are lower than current market rents due to the time lag between the 2013-2017 ACS and the effect of rent control on rents paid by long-time tenants.

Map 46: Median Gross Rent by Census Tract in Santa Clara County, 2013-2017 American Community Survey 5-Year Estimates
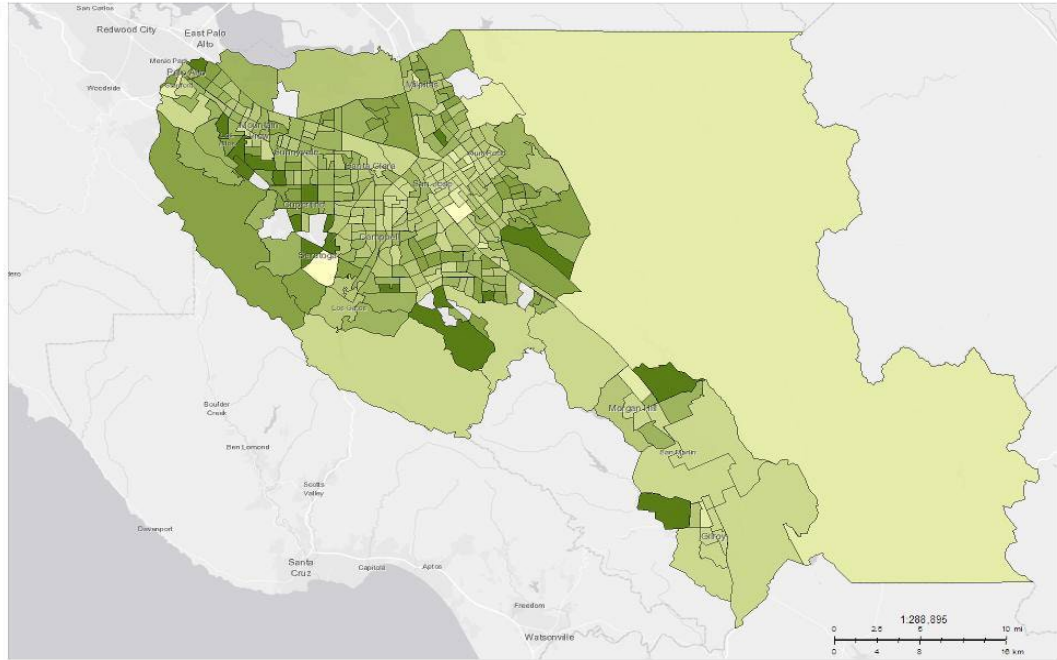
Map 47: Median Gross Rent by Census Tract in Santa Clara County, 2005-2009 American Community Survey 5-Year Estimates
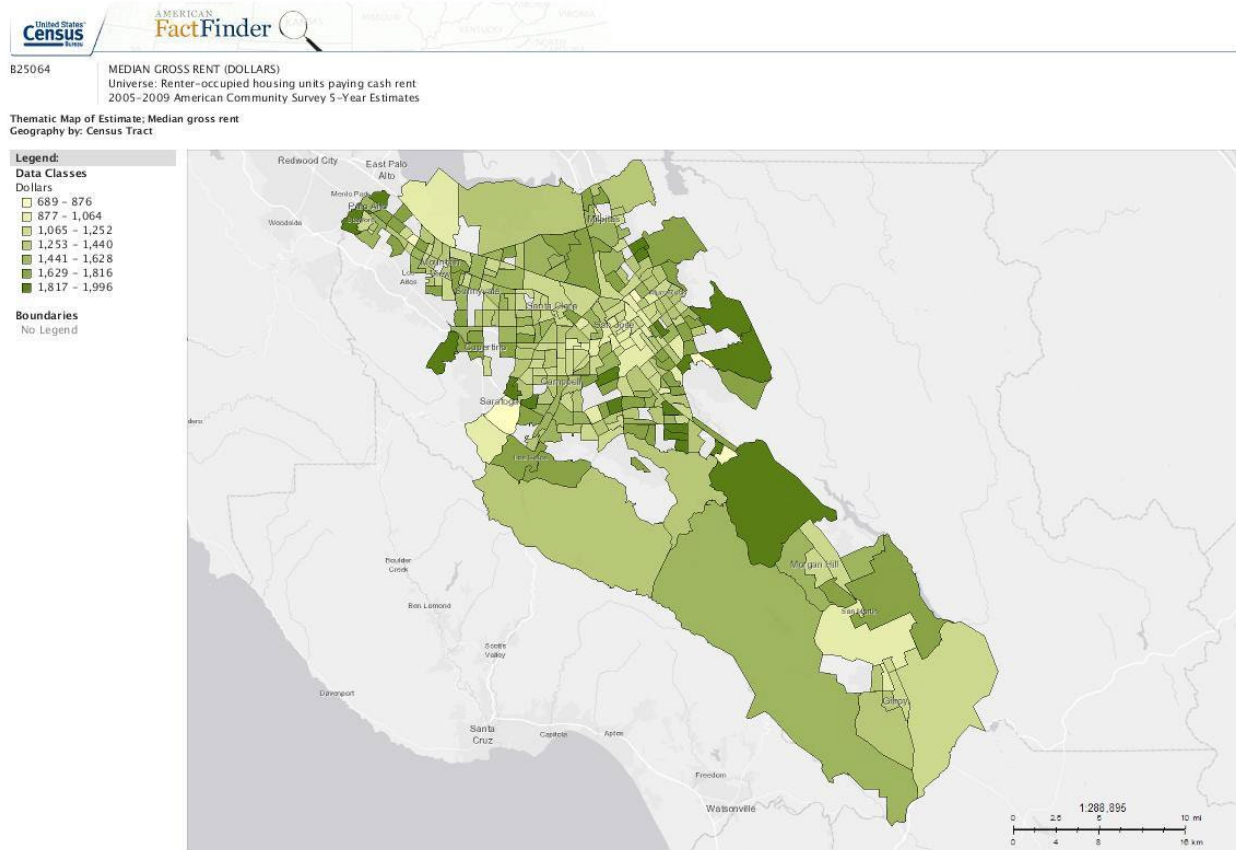
12. Impediments to mobility

As discussed in connection with the quality of affordable housing information programs contributing factor, there are only isolated mobility counseling programs targeted to certain special populations operating within the Region. SCCHA uses separate waiting lists for its various affordable housing programs.

Additionally, Santa Clara County utilizes exception payment standards to bring more apartments in high opportunity areas within reach of Housing Choice Voucher holders. For example, at the time the payment standard for a one-bedroom unit was examined, it was $2,458. A Zillow search conducted during this same time revealed over 350 advertised units within that price range. The payment standard for a two-bedroom unit at the time was $2,970. A Zillow search revealed over 500 available units under that price.

San José has an existing source of income ordinance, and similar protections were recently adopted statewide. SCCHA has a policy of absorbing all incoming vouchers porting into the County. This Assessment did not reveal that voucher holders faced any barriers to exercising their rights within the portability process. Regionally, since Santa Clara County's population and housing stock are so much larger than San Benito

County's, the ease of porting into Santa Clara County, as opposed to porting into San Benito, is the more important question.

13. Inaccessible public or private infrastructure

A number of jurisdictions in the County have an Americans with Disabilities Act (ADA) Transition Plan for Public Right of Way, which evaluate existing public facilities and right-of-way areas for compliance with the ADA. Facilities under evaluation include parks, sports fields, emergency services buildings and cultural destinations. The right-of-way elements under examination include sidewalks, curb ramps, crosswalks, traffic signals and intersections, pedestrian bridges, and trails. Additionally, access to the jurisdictions' websites is also evaluated to make sure that they are user-friendly.

14. Inaccessible government facilities or services

This Assessment did not reveal current information about inaccessible government facilities or services. Santa Clara County has a policy to make all reasonable modifications to policies and programs to ensure that people with disabilities have an equal opportunity to enjoy all of its programs, services and activities. The County has a coordinator of programs for people who have disabilities to accommodate those requiring an auxiliary aid or service for effective communication, or a modification of policies or procedures to participate in a program, service or activity. The coordinator also handles complaints that a program, service or activity is not accessible to persons with disabilities. The County does not charge individuals with disabilities to cover the cost of providing auxiliary aids and services or reasonable policy modifications.

15. Lack of access to opportunity due to high housing costs

The median home value within Santa Clara County is $1.49 million as of September, 2023, according to Zillow. Home values have decreased by 5.7% over the past year.[24] Housing costs are severely burdensome across the state of California, but particularly so in Santa Clara County. To afford housing, workers may need to buy homes that are far away from their workplaces, impacting access to both employment and transportation. Median home purchase costs in the County are double the state average. The median income in the County does closely track that trend, compared to the statewide median income. Asian American or Pacific Islander and white residents far out-earn their Latinx and Black neighbors, making home purchase much more feasible for those racial/ethnic groups. The gap between median rental costs in the County versus statewide is much smaller than the home purchase gap. Since Latinx and Black residents are much more likely to have lower incomes in Santa Clara County, they are more likely to be renters, and the high overall rental costs in the state further constrain their options.

The most significant housing challenge in the unincorporated county is cost burden. In the unincorporated county, concentrations of renters are located near San Jose municipal

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[24] https://www.zillow.com/home-values/13713/santa-clara-ca/

boundaries, within the Stanford CDP, within the San Martin CDP, and, to a lesser extent, stretching from Cambrian Park to Burbank.

San Benito County, which makes up the balance of the Region, has much lower costs to own and rent housing, with a correspondingly middling median income for its residents. The extent to which San Benito County contributes to a lack of access to opportunity due to high housing cost in the Region is not a serious concern.

16. Lack of affordable, accessible housing in a range of unit sizes

As noted throughout this Assessment, high and rising housing costs are a major problem across the area. As a result, there is extremely limited unsubsidized housing that is affordable to low-income households, disproportionately including persons with disabilities, and the need for publicly supported housing is extremely high. Santa Clara County has taken steps to address this through the passage of the Housing Bond, and multiple cities have actively helped with its implementation. A lack of zoned lands for multifamily housing remains a major problem in some others. The problem is particularly prevalent in Cupertino, Palo Alto, and other affluent cities in the West Valley. When the County has facilitated affordable housing development through its Supportive Housing Development Fund, developments have contained accessibility features and have included significant set-asides of units for permanent supportive housing. A large majority of these units, however, have been SRO, studio, and one-bedroom units. For low-income persons with disabilities who need the services of a live-in aide or reside in family households, these unit sizes may make it difficult for these residents to secure this affordable and accessible housing opportunities.

17. Lack of affordable in-home or community-based supportive services

Because the infrastructure for the provision of supportive services is generally administered at the county or regional level, the main system gaps apply to all jurisdictions involved in this Assessment. Due to the absence of any waiting list for Home and Community-Based Services for persons with developmental disabilities, this issue primarily affects people with psychiatric disabilities. A robust array of services, including the most intensive models of community-based services like Assertive Community Treatment, are available. Nonetheless, many people have trouble accessing needed services, and service providers are not always able to reach vulnerable populations through street outreach. Although BHSD funds three outpatient services providers in South County, there is still a lower density of services in that are than in the northern part of the county. Individuals with serious mental illness living in rural parts of South County, such as in farmworker housing, face particular barriers to accessing in-home or community-based supportive services. Additionally, across types of disabilities, undocumented adults face barriers due to federal restrictions of Medicaid assistance for undocumented people. The California Legislature has approved state funding for Medi-Cal services for undocumented people until they reach the age of 26, a critical investment that exceeds that of any other state, but there remains a funding gap for services for most undocumented adults.

18. Lack of affordable, integrated housing for individuals who need supportive
services

As discussed at length throughout this Assessment, there is a large overall shortage of
affordable housing that is particularly severe in the Cupertino, Palo Alto, and other affluent
cities in the West Valley that are part of the Unincorporated County. Without more overall
affordable housing, it is impossible to provide more affordable, integrated housing for
individuals who need supportive services. For example, if there is a policy of setting aside
a certain percentage of affordable units for supportive, the number of units that policy
yields will be much higher if total affordable housing development is greater. Additionally,
if there is a policy giving persons with disabilities preference for Housing Choice
Vouchers, that policy will only go so far if there are not enough units (frequently LIHTC
units) in which to use those vouchers.

19. Lack of assistance for housing accessibility modifications

Jurisdictions in Santa Clara County generally provide funding for accessibility
modifications through sub-grants of federal funds to Rebuilding Together or Habitat for
Humanity. These programs have a demonstrated track record of success, but they are
also over-subscribed. There are more persons with disabilities needing accessibility
modifications (and other low-income people needing home repair and rehabilitation) than
there is funding available. Additionally, these programs generally target low-income
homeowners, which means that there is a gap relating to accessibility modifications for
low-income renters in structures that are not covered by Section 504's (which could
require the housing provider to pay for the cost of modifications). For low-income persons
with disabilities residing in single-family rentals, rent-controlled apartments, and other
housing that is not publicly-supported, their landlords do not have a legal obligation to pay
for modifications. These tenants are unlikely to have the resources to be able to pay for
modifications themselves. Both expanding the amount of money available for accessibility
modifications through existing programs and allowing for the use of funds in rental
housing under certain circumstances would increase the integration of persons with
disabilities by enabling them to live in community-based settings rather than having to
move to institutional settings like nursing homes.

20. Lack of assistance for transitioning from institutional settings to integrated
housing

The Silicon Valley Independent Living Center provides robust services to individuals
transitioning from institutional settings to integrated housing. Strengthening their existing
programs would help foster increased community integration for persons with disabilities.
Although homelessness is not technically an institutional setting, stakeholders, including
individuals with lived experience of homelessness, expressed a need for more services
to help formerly homeless individuals, a population that disproportionately includes
persons with disabilities, adjust to life in permanent supportive housing. Ideas for such
services, which must be voluntary, included classes on grocery shopping, cooking,

housekeeping, and managing interpersonal relationships with fellow residents and staff in addition to services more directly tied to individuals' specific disabilities and health conditions.

21. Lack of community revitalization strategies

The County and its jurisdictions dedicate significant time and funds to community revitalization. This includes working with developers to improve communities in need, but also more unilateral efforts. The County set aside $14.5 million in funding to preserve Buena Vista Mobile Home Park, a community of 400 low- and very-low-income residents. County partners are studying redevelopment strategies for this community and preserve it as affordable housing for its hundreds of residents while upgrading infrastructure and improving housing conditions.[25] The County is also considering efforts to transform county fairgrounds to a public space with several entertainment features.[26] The state dissolved redevelopment agencies in 2011 following reports of waste and underperformance, leading jurisdictions to have to take on costs incurred by these agencies.

22. Lack of local private fair housing outreach and enforcement

The fair housing organizations operating in Santa Clara County include Bay Area Legal Aid, Project Sentinel, Law Foundation of Silicon Valley, Senior Adults Legal Assistance, Asian Law Alliance, and Community Legal Services in East Palo Alto. These groups provide legal advice and representation on housing matters to low-income individuals, with additional exceptions restricting clientele (e.g., restricted to seniors, etc.) based on the organizations' missions. There may be a gap in this network of organizations when it comes to people with disabilities experiencing housing issues. Participants in community engagement sessions have reported widespread issues regarding reasonable accommodations for people with disabilities. For people with disabilities who are not income-eligible, it can be difficult to gain representation or legal advice regarding their reasonable accommodation – because although these cases may be fee generating, they are not especially complex. Therefore, people who are not income-eligible may have difficulty finding representation to pursue this issue. Elsewhere in the Region, some local private fair housing outreach and enforcement is provided by organizations such as California Rural Legal Assistance, which has an office in Hollister serving San Benito County and Santa Cruz County. Overall, it seems that there are less reported housing complaints arising out of San Benito County, due in part to its much smaller population. Nevertheless, it seems clear that there are far fewer organizations and resources to provide fair housing enforcement in San Benito.

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[25] https://www.sfgate.com/news/bayarea/article/County-To-Continue-Revitalization-Of-Buena-Vista-14545996.php

[26] https://www.mercurynews.com/2019/10/08/newest-ideas-for-revitalizing-county-fairgrounds-gets-supervisors-support/

23. <u>Lack of local public fair housing outreach and enforcement</u>

The statewide agency enforcing fair housing laws is the California Department of Fair Employment and Housing (DFEH). Residents may submit complaints to the agency, which they will investigate and determine whether or not the complainant has a right to sue. Community engagement has indicated that advocates prefer to file complaints with HUD over DFEH, because the intake process can be lengthy. DFEH tends to have a high volume of cases, with advocates reporting intake interviews sometimes taking place up to four months after filing a complaint. There has also been inconsistent reporting among various investigations. DFEH tends to achieve better results if there is more evidence provided upfront, and/or if the site of the complaint is near their offices. The Region is made up of Santa Clara County and San Benito County. According to DFEH's 2018 Annual Report, there were 10 complaints received from San Benito County, compared to over 600 from Santa Clara County, which discrepancy is largely accounted for by the disparate populations of the two counties. So, while the problems may be similar, the effect is likely lessened in San Benito County due to their lower population level and far fewer reported civil rights violations.

24. <u>Lack of local or regional cooperation</u>

The County serves as a hub for facilitating coordination around fair housing and affordable housing among its cities. The Cities Association of Santa Clara County (CASCC) is an association of the fifteen cities in the county that works collectively to discuss and find solutions on affordable housing issues at a regional level. Additionally, the Santa Clara Valley Transportation Authority (VTA) provides bus, light rail, and paratransit services throughout the county. However, we note that the regional public transportation system falls far short of connecting residents to job centers and is often not a viable option for residents of communities of color seeking higher wage jobs in the technology centers of Cupertino, Mountain View, Palo Alto, Santa Clara, and Sunnyvale.

The one area where lack of local or regional cooperation plays a more pronounced role is with respect to access to proficient schools. There are eight different school districts within Santa Clara County, and the consolidation of those districts would make it easier for students living in areas with lower performing schools, disproportionately Latinx areas in particular, to attend higher performing schools.

25. <u>Lack of meaningful language access for individuals with limited English proficiency</u>

Using HUD's four factor analysis, SCCHA has identified Spanish and Vietnamese as the primary languages that rise to the required threshold for interpretation and translation services. Vital Vietnamese language client documents must be translated. The current number of participants who speak Spanish as their primary language does not trigger written translation of vital documents; nevertheless, SCCHA management requested that all vital client documents continue to be translated into Spanish based on a four-factor

analysis completed in 2005. Additional languages identified that did not rise to the level of required written translation were Mandarin, Russian, Farsi, and Korean. Even so, LEP individuals who speak these languages are entitled to telephone or in-person interpretation services for all vital written agency documents and interactions with staff. According to community engagement sessions with the Asian Law Alliance, the two key languages in Santa Clara County are indeed Spanish and Vietnamese. However, advocates also expressed that Mandarin may be a necessary addition to SCCHA's LEP plan.

26. Lack of Private Investment in Specific Neighborhoods

Santa Clara County receives a high level of private investments overall in its neighborhoods, but levels of investment are inconsistent across the County. Many major tech companies in the County dedicate significant funding to investing in and improving opportunities for housing for their employees, but this has not always translated into the development of more affordable housing. That may be starting to change through major new initiatives, and proposed priority 1.b in this Assessment is responsive to the need for greater private investments in affordable housing Santa Clara County and the Region.

28. Lack of resources for fair housing agencies and organizations

Santa Clara County has a wealth of private fair housing enforcement organizations, many of which are at least partly funded by entitlement cities and the County. Multiple fair housing organizations in the County receive or have received Fair Housing Initiative Program (FHIP) funds from HUD, and also benefit from Community Development Block Grant funds. Participants in the community engagement process have reported that it can be difficult to hire and/or retain staff due to the high cost of living in the area. Across the various fair housing organizations in the County, each has a particular focus. Participants from community engagement reported that the Law Foundation of Silicon Valley focuses on evictions, Bay Area Legal Aid focuses on subsidized housing, Asian Law Alliance does some fair housing work but focuses mostly on San José administrative hearings, and SALA is only able to take on a small caseload. The Region has far more fair housing agencies and organizations in Santa Clara County than in San Benito County. The lower population of San Benito should, in theory, correspond to a decrease in relative need, but the lack of resources, translating into a lack of organizations, seems clear in San Benito County as well. Overall, it seems clear that the diverse group of fair housing organizations work hard to fill the various fair housing outreach and enforcement needs, but that lack of resources is still a pressing issue in the County and the Region.

29. Lack of State or Local Fair Housing Laws

Lack of state or local fair housing laws is a low priority contributing factor. California recently passed statewide source of income protections, in addition to existing source of income protection in San José. California also has a robust set of statewide antidiscrimination laws, including the Unruh Civil Rights Act, Ralph Civil Rights Act, Bane Civil Rights Act, the Fair Employment and Housing Act, California Civil Code Section

1940.3, and Government Code Sections 11135, 65008, and 65580-65589.8. Whether complaints regarding these laws can be fully and timely pursued, however, is a different matter. Advocates have commented approvingly on recent changes to unlawful detainer laws, which increased the time period from five calendar days to five business days. Advocates also reported that they would like to see more enforcement of Apartment Rent Mediation in San José, expressing a worry that sometimes landlords do not comply with the result. The City of San José's Housing Department gets copies of eviction notices in San José, and it may move forward with reporting and/or analysis of those results. Given the comprehensive nature of statewide fair housing laws, which apply equally throughout the region, there are no meaningful differences to comment upon between the entitlement jurisdictions.

30. Land use and zoning laws

Land use and zoning laws play a significant role in a variety of fair housing issues. Specifically, overly restrictive zoning that suppresses the production of affordable housing, in particular, and housing more generally leads to disproportionately high rates of housing cost burden and overcrowding among some racial and ethnic groups as well as persons with disabilities. Additionally, when communities that are predominantly white and disproportionately higher income levels have restrictive zoning in comparison to other parts of their respective cities or regions, that can exacerbate patterns of residential racial segregation. Conversely, when low-income communities of color are not adequately buffered from heavy polluting industrial land uses by zoning and land use controls, that can contribute to racial disparities in health outcomes. Below, there is an analysis of the fair housing ramifications of land use and zoning laws in the Unincorporated County and the Region.

Unincorporated County

Most of the Unincorporated County's zoning is agricultural or conservation. The exceptions include the Urban Islands surrounded by the City of San Jose, the Stanford Area Specific Plan, and San Martin. Generally, the n Islands and Stanford allow for a mix of housing, including multifamily housing. More details can be found in Chapter 1.

Region

This Assessment does not include as granular of an analysis of the zoning and land use policies of the municipalities that comprise the incorporated parts of the county, including Campbell, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, Morgan Hill, and Saratoga. Several of these communities, however, have among the most restrictive zoning and land use policies in Santa Clara County as well as the most heavily white populations, the lowest Latinx and Vietnamese populations, and the highest access to certain types of opportunity including proficient schools. Specifically, consistent with their zoning, Los Altos Hills and Monte Sereno have virtually no multifamily housing. Los Altos and Saratoga have some multifamily housing but much less than in most communities in the Unincorporated County. Campbell, Los Gatos, and Morgan Hill, by contrast, have

comparatively inclusive zoning. It is also notable that, in many of these communities, proportionally more land zoned for single-family housing has large lot requirements than in other cities in the county. For example, the absolute minimum lot size in R-1 districts in Saratoga is 10,000 square feet (just one under ¼ acre), and many parcels require much larger lots of as large as approximately one-acre. Thus, the smallest minimum lot size for single-family homes in Saratoga is nearly twice as large as the predominant form of single-family zoning in San José. S.B. 9, which the California Legislature passed in 2021, which legalized duplexes and lot splits that – in tandem with the legalization of duplexes – enable fourplexes on most single-family-zoned parcels. It is too early to tell how much development this will lead to in the Unincorporated County and what the price point of that development will be.

31. Lending discrimination

The data below show that white and Asian applicants are far more likely to be successful in getting a loan approved, and less likely to be given a subprime loan, than Black or Latinx applicants across each category of loan in Santa Clara County. The differential rates vary across category and across racial/ethnic group, but for the most part, the difference between the highest and lowest percentage in each category fits into the commonly accepted 4/5ths disparate impact test.[27] Under that test, if the selection rate for a group is less than 4/5 (or 80%) that of another group, that is suggestive of a disparate impact. Therefore, this should be treated as a significant disparate impact across the racial/ethnic groups.

Table 49: Percentage of Loan Applications Resulting in Originated Loans by Race or Ethnicity and Loan Purpose in Santa Clara County, 2014-2017 Home Mortgage Disclosure Act Data

Race or Ethnicity	Home Purchase	Refinancing	Home Improvement
White, Not Latinx	70.34%	62.50%	66.63%
Black, Not Latinx	61.65%	49.98%	55.43%
Asian, Not Latinx	70.27%	64.88%	62.11%
Latinx	57.84%	50.51%	52.68%

Across home purchase, refinancing, and home improvement, the percentage of originated loans for white and Asian residents tend to cluster on the high end of the spectrum, with the percentage of originated loans for Black and Latinx clustered at the bottom. The largest gap between the highest and lowest percentages of originated loans in a category is about 14. Using the 4/5ths test, the difference between Asian and Black refinancing loans, for instance, clearly falls below the 4/5ths ratio, as does the differential between Latinx and white home improvement loans. The gap between white and Latinx home purchase loans falls barely within the 4/5ths ratio.

Table 50: Percentage of Loan Applications Denied by Race or Ethnicity and Loan Purpose in Santa Clara County 2014-2017 Home Mortgage Disclosure Act Data

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[27] 29 C.F.R. § 1607.4(D).

Race or Ethnicity	Home Purchase	Refinancing	Home Improvement
White, Not Latinx	7.70%	14.26%	14.63%
Black, Not Latinx	12.30%	21.61%	26.09%
Asian, Not Latinx	9.33%	12.96%	18.05%
Latinx	14.04%	21.11%	26.23%

When it comes to denials of loan applications, Latinx residents have the highest rate of denial in both home purchase and home improvement, while Black applicants have the highest rate of denial for refinancing. However, the Black and Latinx rates for these three categories are very similar, differing by about two percentage points. Meanwhile, White and Asian applicants outpace Black and Latinx applicants in every category. The differing rates are more striking for denials than for approvals, with Latinx applicants being denied for home purchase loans at twice the rate of white applicants. While not as extreme, the differences in refinancing and home improvement also fall below the 4/5ths ratio.

Table 51: Percentage of Originated Loans That Were High-Cost by Race or Ethnicity in Santa Clara County, 2014-2017 Home Mortgage Disclosure Act Data

Race or Ethnicity	Number of Loans Originated	Percentage High-Cost
White, Not Latinx	62431	1.80%
Black, Not Latinx	1689	3.37%
Asian, Not Latinx	73926	1.23%
Latinx	14275	4.79%

The statistics for subprime loans may not seem like cause for concern, since each percentage is so low. However, the low percentages are due to the extremely costly market in Santa Clara County. The differences between racial/ethnic groups is striking, even at these levels. The Latinx/Latino subprime rate, 4.79%, is nearly four times the rate of Asian subprime loans, 1.23.

32. Location of Accessible Housing

Although it is not possible to precisely map the location of accessible housing in the Unincorporated County, it tends to exist where there are concentrations of new, multifamily housing and where there are concentrations of publicly supported housing. The American Community Survey does not facilitate the disaggregation of housing units by the number of units in a structure and the year a structure is built together, but it does allow a look at those two data points separately. These data points are contained in the maps that follow and are described in the section that follows.

New construction seems to be concentrated in the northernmost part of San José, with a bit in central San José and some more to the southeast. There is also new construction concentrated in Morgan Hill, and on Stanford's campus. Developments with 20 units to 49 units (multifamily, but on the smaller side) tend to be located on the western side of the county, which is more heavily white and Asian American or Pacific Islander.

Developments with 50 units or more align with the northernmost area of San José that has seen recent construction and are also sprinkled along the central thoroughfare of El Camino Real, although to a lesser extent. As the publicly supported housing map shows, there is a concentration of Project-Based Section 8 housing in the western part of the county, with LIHTCs more prevalent in the eastern, segregated part of San José. A large majority of Project-Based Section 8 units are 0-1 bedrooms, which may pose a problem for tenants with disabilities who need a live-in aide or who reside with family members. This may have the effect of segregating people with disabilities. In San Benito County, which makes up the balance of the region, the vast majority of housing units are single family houses. People who need accessibility modifications and cannot access multifamily units constructed to meet the FHA's accessibility requirements will need to utilize accessibility modification funding or some other resource to meet their needs.

Map 48: Median Year Structure Built, Santa Clara County
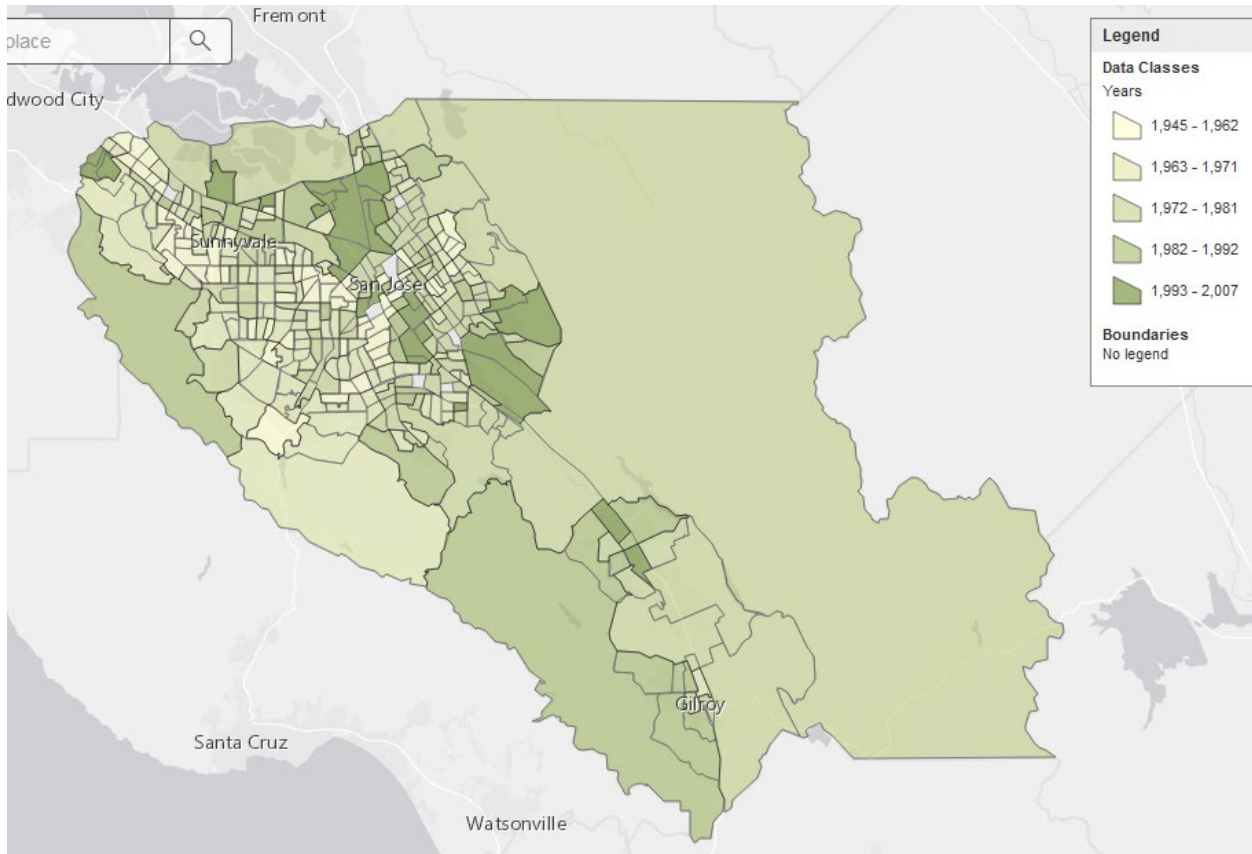
Map 48: Units in Structure (20-49), Santa Clara County
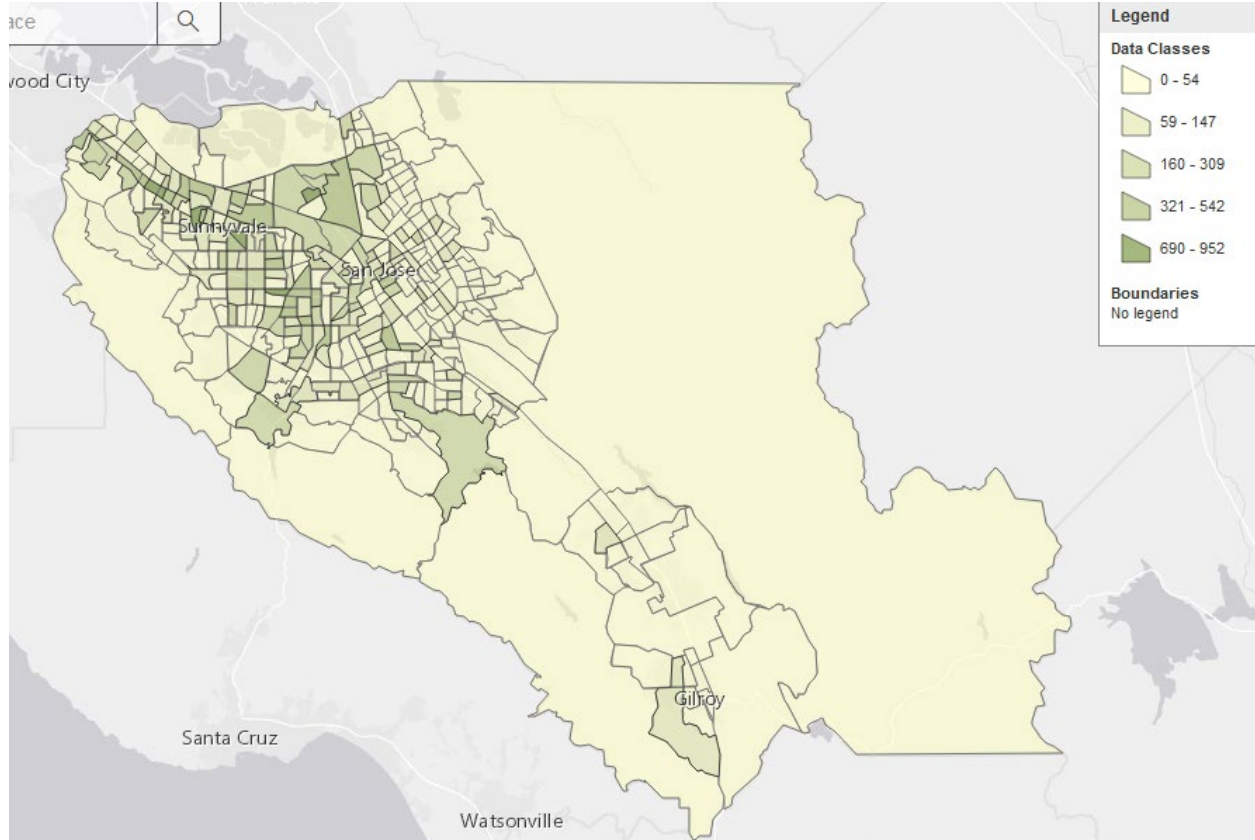
Map 49: Units in Structure (50+), Santa Clara County
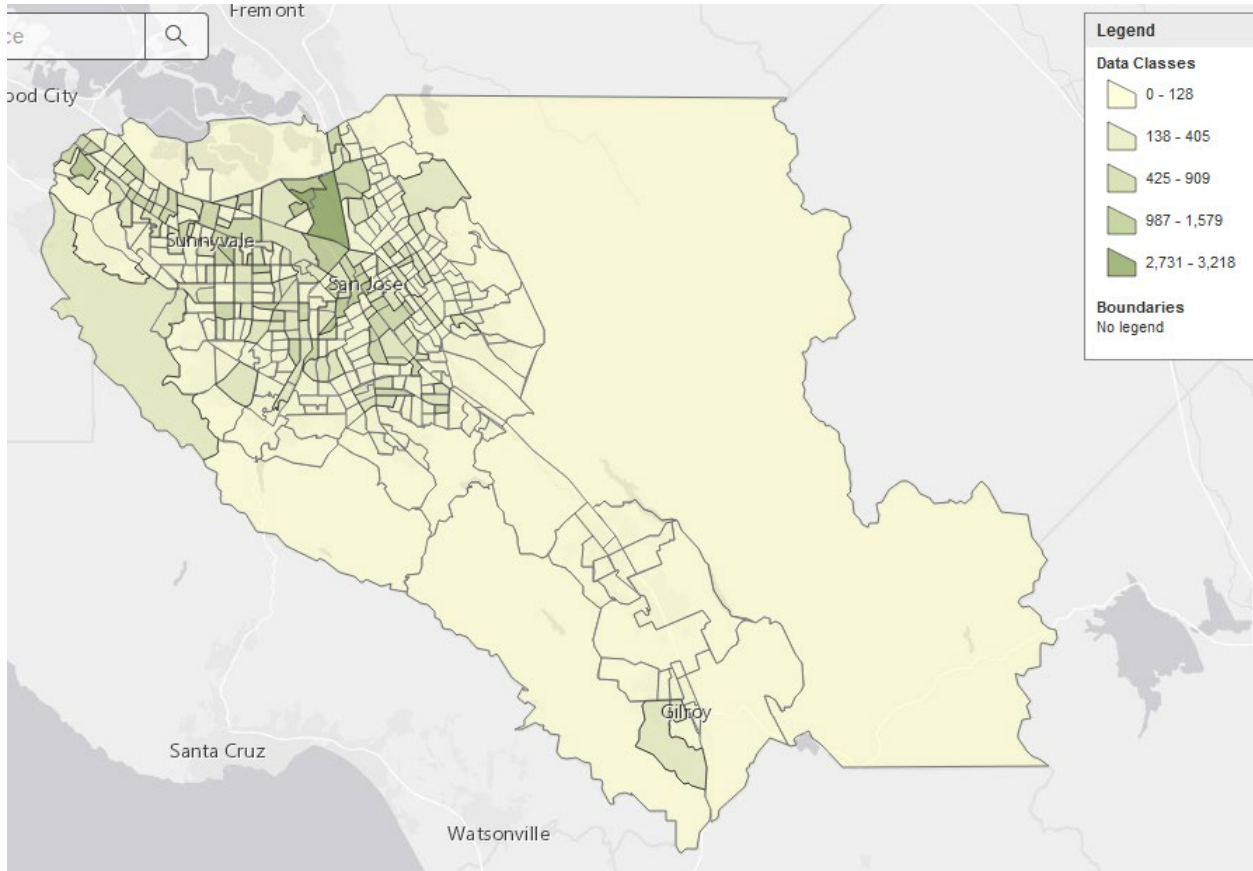
Map 50: Publicly Supported Housing, Santa Clara County
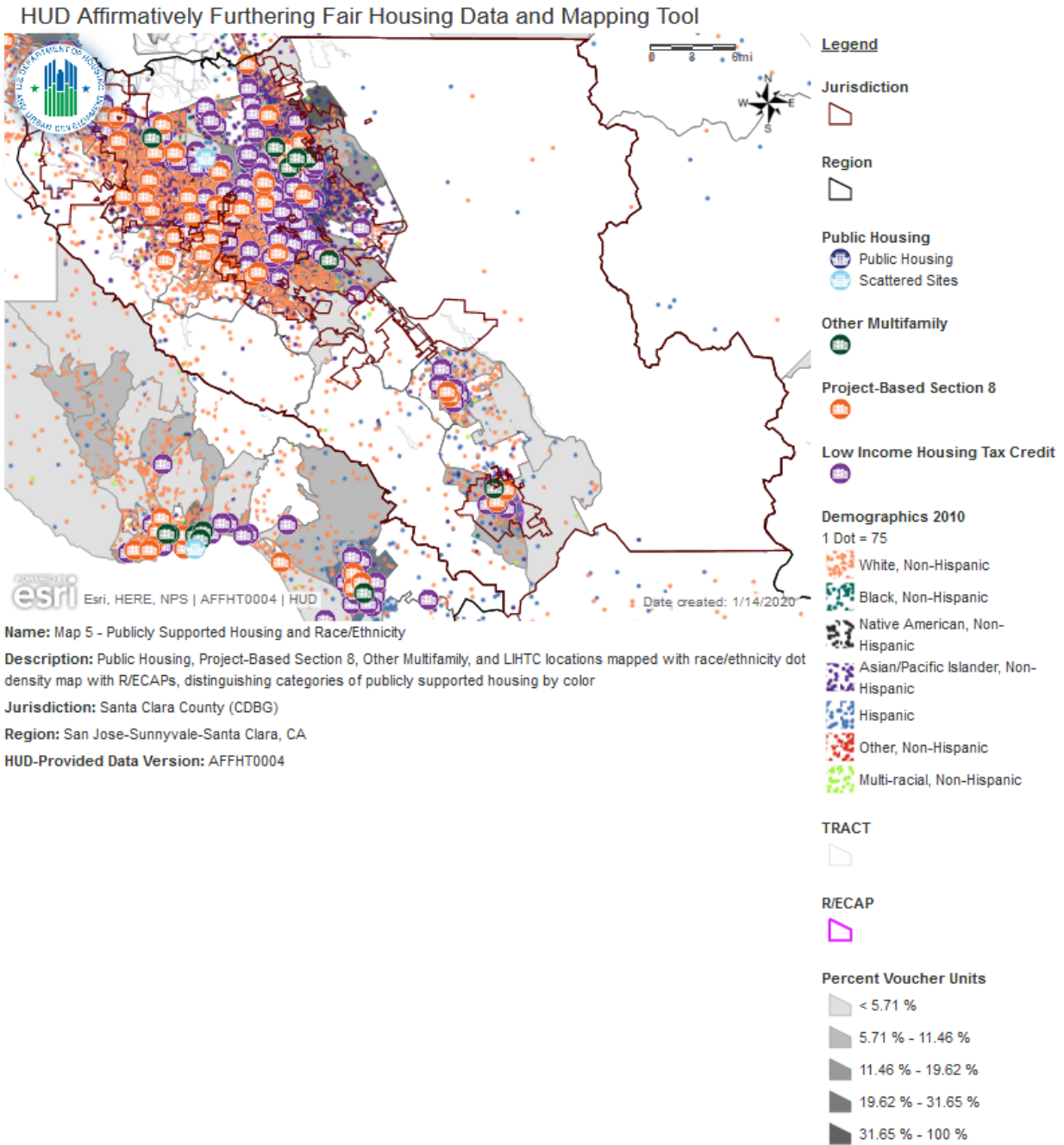
33. Location of Employers

The major cities in Santa Clara County boast employers providing tens of thousands of jobs to residents of the county.[28] However, these major employers also provide jobs to tens of thousands out-of-county residents,[29] indicating that the expensive housing in Santa Clara County[30] has forced at least some people who would otherwise prefer to reside close to work to live elsewhere.

The relatively high commute times for Santa Clara County residents backs up this anecdotal finding. On average, Santa Clara County commuters spend more time in traffic than most United States citizens,[31] as they are subject to increasing congestion affecting the entire Bay Area[32] and sometimes imperfect public transportation options.[33] These lengthening commutes add evidence that many people live further than they would like from their employment, a feature that can impose significant burdens, particularly on lower-income employees.

Even so, this factor is no more a problem in Santa Clara County than it is in the broader Region. Average commutes in San Benito County are significantly longer than those for Santa Clara County residents,[34] and the number of "super-commuters" has risen over the past decade in San Benito County just as it has in Santa Clara County.[35] San Benito County, which is far less populous, does not have the same breadth of employers offering jobs as does Santa Clara County.[36] Therefore, whatever stress created by location of employers for Santa Clara County relative to fair housing is primarily a Region-wide issue, rather than a county-specific one.

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[28] *Largest Silicon Valley Employers*, SILICON VALLEY BUS. J. (Jul. 19, 2019), https://www.bizjournals.com/sanjose/subscriber-only/2019/07/19/largest-silicon-valley-employers.html.
[29] *Id*.
[30] *See, e.g., Bay Area in 2010s: Soaring Real Estate Prices Ending the California Dream*, KPIX 5 (Jan. 1, 2020), https://sanfrancisco.cbslocal.com/2020/01/01/bay-area-in-2010s-soaring-real-estate-prices-ending-the-california-dream/ (noting that Santa Clara County led the broader Bay Area by having 17 zip codes on the 100 priciest list in the United States at the turn of the decade).
[31] *QuickFacts: United States; Santa Clara County, California*, UNITED STATES CENSUS BUREAU, https://www.census.gov/quickfacts/fact/table/US,santaclaracountycalifornia/PST045219 (last accessed Jan. 30, 2020).
[32] Erin Baldassari, *Bay Area Super-Commuting Growing: Here's Where It's the Worst*, THE MERCURY NEWS (Sept. 11, 2019), https://www.paloaltoonline.com/news/2020/01/02/slammed-by-critics-vta-strives-to-fix-leadership (noting that the number of "super-commuters," or those with an over-90 minute commute to work each way, had grown by 85% in Santa Clara County from 2009-2017).
[33] Mark Noack, *Slammed by Critics, VTA Strives to Fix Leadership*, PALO ALTO ONLINE (Jan. 2, 2020), https://www.paloaltoonline.com/news/2020/01/02/slammed-by-critics-vta-strives-to-fix-leadership (noting the criticism of the management of the leading public transit option in Santa Clara County).
[34] *QuickFacts: San Benito County, California; Santa Clara County, California*, UNITED STATES CENSUS BUREAU, https://www.census.gov/quickfacts/fact/table/santaclaracountycalifornia,sanbenitocountycalifornia/PST045219 (last accessed Jan. 30, 2020).
[35] Baldassari, *supra* note 5 (the number of "super-commuters" rose 58% in San Benito county from 2009-2017).
[36] *Largest Silicon Valley Employers*, *supra* note 1.

The COVID-19 pandemic has made the location of employers less relevant for many Santa Clara County residents but not for all. In particular, the location of employers can still pose issues for workers who are unable to telecommute, including many in the retail and service sectors. These categories of jobs tend to be lower paying, and protected class members are relatively more likely to work in them. It is also unclear whether, and on what timeline, workers who have telecommuted during the pandemic may return to in-person work.

34. Location of Environmental Health Hazards

Santa Clara County has a total of twenty-three active superfund sites, more than any other county in the United States.[37] Recently, these sites have come under scrutiny after EPA groundwater testing revealed that toxic chemicals were present.[38] These sites are largely the byproduct of Santa Clara County's role as the home of "Silicon Valley," which – particularly in the 1980s – drove manufacturing of chemicals needed to make the technological products companies in the region are famous for.[39] According to the HUD Data and Mapping Tool, the environmental health of Santa Clara County varies widely. In particular, tracts in and around San José (the largest city in the Santa Clara County) receive scores as low as 4 in the Environmental Health Index, revealing significant problems in environmental health close to the county's largest population center.[40] There are, however, some tracts with scores in the 80s and 90s – but these are the exception, not the norm.[41] The Santa Clara Department of Public Health does offer information and resources concerning environmental impacts broadly and operates clean water and site mitigation programs to help residents avoid the effects of water contamination.[42]

Santa Clara County's environmental health status compares poorly with San Benito County. San Benito County's lowest-scoring tract on the Environmental Health Index receives a 41, and all of the other tracts range between the high 60s-high 80s.[43] Likely, this is a result of San Benito County's relative lack of chemical manufacturing and superfunds (only one superfund site exists in San Benito County – the New Idria Mercury Mine.[44]

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[37] Tatiana Schlossberg, *Silicon Valley Is One of the Most Polluted Places in the Country*, THE ATLANTIC (Sept. 22, 2019), https://www.theatlantic.com/technology/archive/2019/09/silicon-valley-full-superfund-sites/598531/.

[38] *Id.*

[39] *Id.*

[40] *Environmental Health Hazard Index*, ARCGIS, https://www.arcgis.com/home/item.html?id=8d292db7263c44eea5064186a91229ff.

[41] *Id*.

[42] COUNTY OF SANTA CLARA: DEPARTMENT OF ENVIRONMENTAL HEALTH, https://www.sccgov.org/sites/deh/Pages/deh.aspx (last visited Jan. 30, 2020).

[43] *Environmental Health Hazard Index*, *supra* note 4.

[44] *New Idria Mercury Mine: Idria, CA*, ENVIRONMENTAL PROTECTION AGENCY, https://cumulis.epa.gov/supercpad/cursites/csitinfo.cfm?id=0905346.

35. Location of proficient schools and school assignment policies

In the northern part of Santa Clara County there is a high degree of fragmentation among school districts, inter-district transfers for purposes of accessing higher quality programs are difficulty to achieve, and patterns in school proficiency consistently show that Latinx and Vietnamese residents have less access to high performing schools.

36. Location and type of affordable housing

As is documented in the Publicly Supported Housing section of this Assessment, publicly supported housing is concentrated in parts of the county that have disproportionate concentrations of Latinx residents (in the case of the east side of San José, Vietnamese residents). These areas include San José (except for west San José and parts of far south San José), Morgan Hill, and parts of Mountain View, Santa Clara, and Sunnyvale. By contrast, areas that have small Latinx and Vietnamese populations – whether they are majority white or have a high combined population of white residents, Chinese residents, and Indian residents – have relatively little affordable housing. This is particularly true in the city of Cupertino, the West Valley cities that are part of the county, and the parts of the cities of Mountain View, Santa Clara, and Sunnyvale that are furthest from the San Francisco Bay. Thus, the relative lack of affordable housing in the West Valley contributes to segregation by denying disproportionately Latinx and Vietnamese households access to neighborhoods where there are few current Latinx or Vietnamese residents. This is exacerbated by the heavy focus on affordable housing for seniors in Cupertino and Santa Clara. Because the low-income senior population is more heavily white than the broader low-income population, siting this housing in areas that are more heavily white than the broader region is less likely to foster integration. Additionally, the county's broader focus on permanent supportive housing has led to a comparative underinvestment in affordable housing for extremely low-income families with children, which are more likely to be Latinx or Vietnamese.

37. Loss of affordable housing

Gilroy and San José have mobile home park rent control, which is a significant source of affordable housing for low-income residents. Los Gatos, San José, and Mountain View have existing rent control ordinances, and the state of California recently passed a cap on rent increases through SB 1482. Statewide rent control will not preempt any existing, more protective ordinances; however, it will only be in effect for ten years. On the other side, lower-priced apartments that might represent another significant source of unsubsidized affordable housing remain vulnerable to Ellis Act evictions and conversions. San José, in particular, has modified its Ellis Act, allowing for a reduction in the number of rent-controlled apartments that must be brought back when a rent-controlled development is demolished, and giving developers more generous waiver requirements. The National Housing Preservation Database shows that there are 39 properties in the founty with "inactive" subsidies, with a total of 1,567 total units. Additionally, several developments with active subsidies are scheduled to expire within the next decade. On the regional level, San Benito County has just two small developments with inactive

subsidies, versus fourteen with active subsidies. The statewide rent cap and the Ellis Act cut in opposite directions, and have a similar effect on San Benito County, albeit on a smaller scale.

38. Occupancy Codes and Restrictions

The state of California has not adopted the Universal Building Code. Instead, they have enacted the California Building Code, which also incorporates the International Building Code. The California Building Code has a rather broad definition of family, in that it does not only limit a family to "an individual or two or more persons who are related by blood or marriage," but expands the definition to any persons who "otherwise live together in a dwelling unit."[45] This definition is not restrictive in a way that would negatively affect access to housing.

Santa Clara County also defines family broadly, as "one or more persons . . . living as a single . . . household," explicitly excluding only those "operating a hotel, club, fraternity or sorority house."[46] Moreover, the code explicitly deems "necessary domestic help" as included within the definition of family.[47] In examining the five largest cities in Santa Clara County, all five have definitions of family that, while often using language distinct from one another, retain the expansive, non-restrictive view adopted by both California and Santa Clara County.[48] Accordingly, occupancy codes and restrictions are not a major factor in reducing access to fair housing in Santa Clara County.

The Santa Clara County approach to occupancy codes is matched by San Benito County. Specifically, San Benito County's definition of "family" is nearly identical to Santa Clara County's defining family as "[o]ne or more persons occupying a premises and living as a single, non-profit, housekeeping unit" and explicitly including "servants" (rather the Santa Clara County's formulation of "domestic help") within the definition of family.[49] Therefore, there are no major disparities region-wide on this issue.

39. Private Discrimination

According to the California Department of Fair Employment and Housing (DFEH) Annual Report, there were 662 complaints in Santa Clara County in 2020.[50] Broken down by category, there were 236 employment complaints, 33 housing complaints, 1 under the

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[45] CAL., BUILDING CODE § 202.
[46] SANTA CLARA COUNTY, CAL., CODE § 1.30.030.
[47] Id.
[48] See SAN JOSÉ, CAL., CODE § 20.200.370 (defining family as "one or more persons occupying a premises and living as a single housekeeping unit"); SUNNYVALE, CAL., CODE § 19.12.070 (including in the definition of family a "group of two or more persons who need not be related, living together in a single [dwelling] unit"); CITY OF SANTA CLARA, CAL., CODE § 18.06.010 (defining family as "an individual or group of persons living together as a single housekeeping unit in a dwelling unit"); MOUNTAIN VIEW, CAL., CODE § 29.54 (using the same definition as San José); MILPITAS, CAL., CODE § XI-10-2.03 (including in the definition of family "unrelated persons who function together as a single household unit").
[49] SAN BENITO COUNTY, CAL., CODE § 25.03.002.
[50] https://www.dfeh.ca.gov/wp-content/uploads/sites/32/2018/08/DFEH-AnnualReport-2017.pdf

Ralph Civil Rights Act, and 10 under the Unruh Civil Rights Act. Of the complaints investigated, 375 received a right to sue letter, which allows the person who filed a complaint to file a civil court case allegation discrimination.

Project Sentinel, which receives housing complaints locally, reported during the community engagement process that from 2016 through September 2019, they have received 598 complaints. Of those, 332 were based on disability, 121 on familial status, 71 on national origin, 33 on race, 40 on sex (including harassment, domestic violence, and lease break/eviction), 4 on source of income, 1 on gender identify, 3 on sexual orientation, 3 on marital status, 3 were "arbitrary" under the Unruh Civil Rights Act, 1 was based on immigration status, and 2 were "other." Project Sentinel also reported changes in discrimination regarding immigration status – with a marked increase in this type of discrimination following the 2016 election. Project Sentinel reported more fear amongst immigrant communities in bringing housing complaints. In the past, immigrant communities were more likely to fear landlord retaliation or loss of housing, but more recently landlords have threatened to call U.S. Immigration and Enforcement, even when residents are not undocumented.[51]

With regard to disability-based complaints, Project Sentinel reports that most are related to requests for reasonable accommodations (e.g., service or companion animals, economic accommodations, tenancy extensions, caregivers, etc.). However, some involve evictions and/or harassment. In Project Sentinel's last Private Enforcement Initiative (PEI), they conducted family status testing based on UC Berkeley opportunity mapping. After 43 tests, roughly half resulted in a complaint or a landlord education letter. Occupancy limits and state preferences for single professionals often appear in discriminatory housing advertisements. The high level of familial status discrimination was echoed through stakeholder meetings where stakeholders noted that familial status discrimination is often cloaked by pretexts.

Stakeholders also identified high levels of discrimination against people with disabilities, who often have income provided solely by social security and cannot access affordable housing. Stakeholders reported discrimination by landlords against people with psychiatric disabilities, particularly against children. Stakeholders also identified the challenge experienced by non-elderly disabled people who cannot work but who are not eligible for senior housing.

Finally, stakeholders highlighted private discrimination in accessory dwelling units (ADU)s. If homeowners receive funding to develop ADUs, these units are governed by rules that restrict monthly rental rates. However, individual homeowners who rent ADUs make the decision to whom to rent their ADUs. Stakeholders expressed concern about increased risk of discrimination, especially by those who are unfamiliar with fair housing laws. To combat this, the Housing Trust Silicon Valley provides fair housing training for homeowners who receive assistance in developing their ADU through their organization.

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[51] *See* AB 291.

The rest of the Region is made up of San Benito County. Private discrimination is not a pressing issue in San Benito County, evidenced by the low numbers of complaints DFEH attributes to the county (i.e., 6 employment, 1 housing, 6 right-to-sue, 13 total).

40. Quality of affordable housing information programs

There are no general-eligibility mobility counseling programs for Housing Choice Voucher holders in the county. There are a couple of discrete programs, which serve very small populations. The Welfare to Work Program receives financial support from the County Social Services Agency to fund housing search staff and assist with housing counseling exclusively for Welfare to Work clients. Silicon Valley Independent Living Center provides housing counseling and placement to developmentally disabled adults. However, because of the recent passage of statewide source of income protections and the fact that the SCCHA is a County-wide agency, the need for mobility counseling is less pressing than in a highly fragmented, proportionally smaller part of a metropolitan area. Moving to a high opportunity area elsewhere in Santa Clara County can be accomplished with relative ease, especially considering that the payment standards in Santa Clara County are higher than the Fair Market Rents. There is a relatively large number of units that fit within these payment standards, and, on this basis, there is little need to port vouchers into another housing authority's territory. Regionally speaking, San Benito County is far less populous and there is less demand to port vouchers into that county. Although there are no mobility-specific housing counseling programs, San Benito County's Housing Element does call for the solicitation of organizations to provide bilingual rental housing counseling services, including tenant/landlord referral and mediation services.[52]

41. Regulatory barriers to providing housing and supportive services for persons with disabilities

Regulatory barriers to providing housing and supportive services for persons with disabilities are not a significant contributing factor to fair housing issues for persons with disabilities in the Santa Clara Unincorporated County and the cities of Cupertino, Gilroy, Mountain View, Palo Alto, San José, Santa Clara, and Sunnyvale. The amount of affordable housing available (and its cost), the extent of outreach and capacity among service providers, and the scope of service provision are the biggest drivers of the segregation of persons with disabilities. To the extent that barriers are regulatory in nature, they overlap significantly with the zoning and land use barriers to the construction of affordable housing generally. This Assessment discusses those in detail in the analysis of the Land Use and Zoning Laws contributing factor.

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[52] http://www.cosb.us/wp-content/uploads/2014-2023_Sec5_San_Benito_County_Housing_Element_2016-04-12_BoS_adopted.pdf

42. <u>Siting selection policies, practices, and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs</u>

The main policy-driven factor related to the siting of publicly supported housing throughout the state is the heavy focus on transit-oriented development. Overall, some of the highest resource areas of the county tend to have less transit access than other parts of the county. When real affordability is built into transit-oriented development, these investments may have a positive effect on stable integration in areas undergoing gentrification by arresting the process of displacement.

The California Tax Credit Allocation Committee's Qualified Allocation Plan (QAP) heavily incentivizes family-occupancy Low Income Housing Tax Credit (LIHTC) development in what it terms "High Resource" or "Highest Resource" areas. As the map below illustrates, these areas are generally high opportunity areas that are disproportionately white. LIHTC development in these areas would contribute to greater residential racial integration. In light of the significant incentives for LIHTC development in High Resource and Highest Resource areas, the QAP does not currently contribute to segregation. At the same time, it is important to note that the California Tax Credit Allocation Committee adopted the incentives against the backdrop of a long history of allocating credits to developments that perpetuated segregation. The QAP includes set-aside pools for the South and West Bay Region (San Mateo and Santa Clara Counties) of 6%, which is roughly equal to its share in the population of the state.

Map 51: CTCAC Opportunity Map 2019

Legend
- High Segregation & Poverty
- Low Resource
- Moderate Resource
- High Resource
- Highest Resource
- Missing/Insufficient Data
- National & State Park/Forest/Rec Area
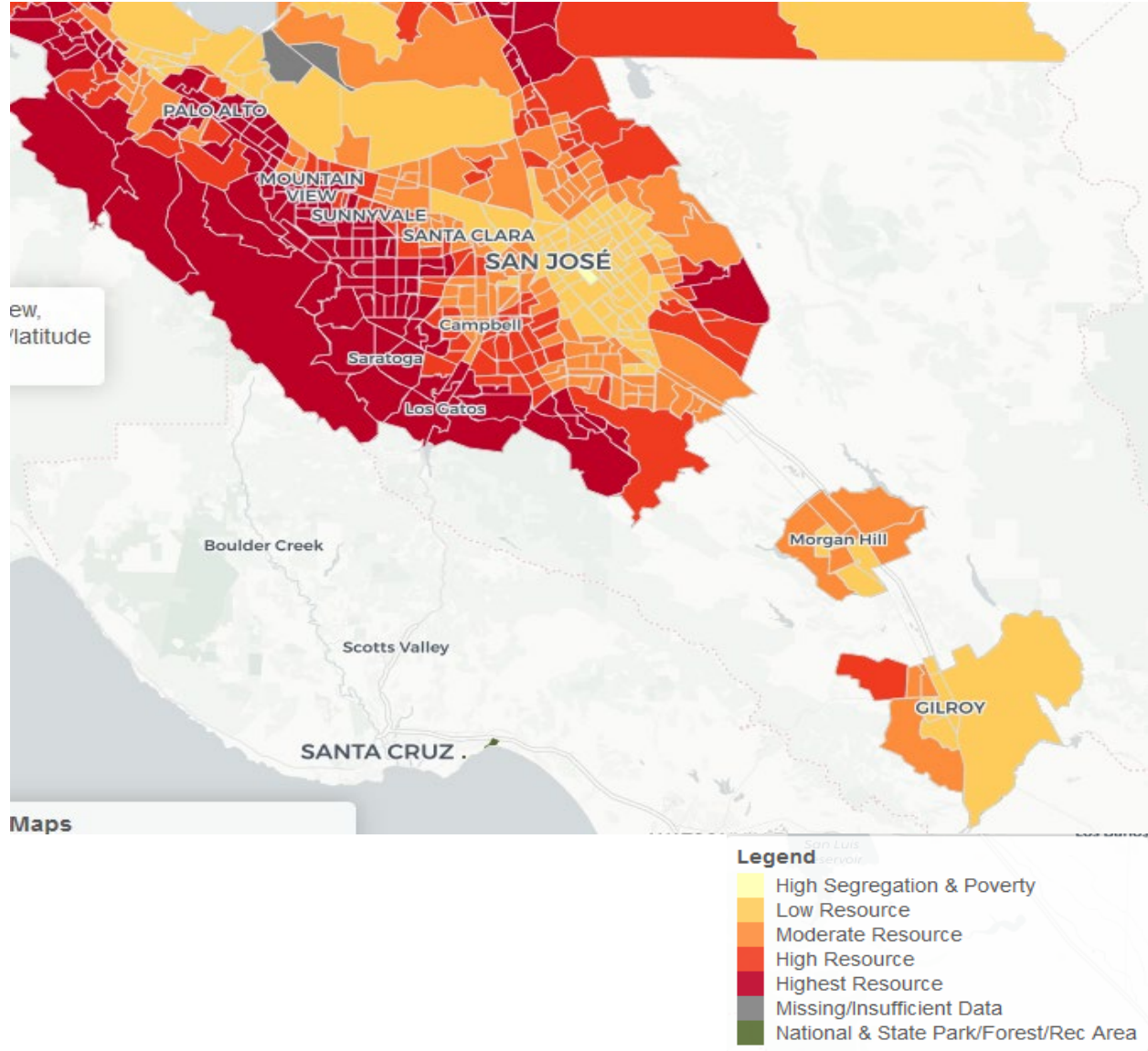
43. Source of income discrimination

In 2017, the Santa Clara County Board of Supervisors passed an ordinance prohibiting source of income discrimination in the unincorporated parts of the county.[53] Effective September 27, 2019, San José outlawed source of income discrimination. Santa Clara County had also previously adopted a similar ordinance with respect to its unincorporated areas. In October of 2019 the governor signed into law SB 329, which prohibits discrimination in housing based on source of income. Since San José's source of income ordinance was only enacted in fall of 2019, and the statewide law took effect shortly after, it is too soon to determine whether widespread compliance will be achieved. If noncompliance remains a problem, landlord education programs may become

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[53] Santa Clara County Ordinance Sec. B37-2.

necessary. The community engagement process yielded comments on this issue, but many of the comments expressed hope that new law(s) enacted in 2019 would be effective.

44. <u>State or local laws, policies or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing and other integrated settings</u>

State or local laws, policies, or practices that discourage individuals with disabilities from living in apartments, family homes, supportive housing, and other integrated settings are not a significant contributing factor to fair housing issues in Santa Clara County and the cities of Cupertino, Gilroy, Mountain View, Palo Alto, San José, Santa Clara, and Sunnyvale. A severe shortage of available, integrated affordable housing is the primary driver of the segregation of persons with disabilities, rather than laws, policies, or practices that discourage persons with disabilities from living in integrated housing.

45. <u>Unresolved Violations of Fair Housing or Civil Rights Law</u>

As has been previously discussed in the Fair Housing Enforcement section, there have been very few recent/ongoing actions against any of the entitlement jurisdictions in this analysis, and these actions have been civil rights (though not specifically housing) focused. There have been multiple Voluntary Conciliation Agreements and Consent Decrees concerning fair housing actions occurring in Santa Clara County, but these have been effectuated against private landlords and other business entities, rather than jurisdictions. These successful settlements have been most often brought by Project Sentinel in its capacity as a private fair housing enforcement organization. In the Region, San Benito County experiences far fewer fair housing and civil rights violations than does Santa Clara County. This conclusion is based on complaint reporting from DFEH. Nevertheless, there has been a recent controversy in San Benito County regarding Hollister School District funding, which implicates civil rights issues. It is alleged that developer fees were withheld from the school district, meaning that the schools faced a funding shortage and were therefore more constrained in their ability to provide a quality education for their students. The lawsuit was settled confidentially in 2018.[54]

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[54] https://benitolink.com/county-and-hollister-school-district-agree-to-confidential-settlement-details-still-sketchy/

X.6: Supplemental Fair Housing Analysis – Census Designated Places

This section supplements the primary AFH analysis and findings with a detailed analysis of Santa Clara County's unincorporated areas through the statistical lens of Census Designated Places in Santa Clara County. A Census Designated Place, or CDP, is a statistical geography representing closely settled, unincorporated communities that are locally recognized and identified by name. Areas of the Unincorporated County outside of the CDPs are either too sparsely populated or too small in area to yield statistically significant data for purposes of the assessment of fair housing.

By focusing on Santa Clara County's CDPs, this section identifies and analyzes local level patterns and trends specific to the Unincorporated County. This CDP-level analysis enables comparison of distinct areas and communities within the Unincorporated County to one another and to the broader AFH analysis and findings in section X.3

This section utilizes the same general data and framework that is analyzed at a countywide level in section X.3 but focuses on identifiable unincorporated communities through the CDPs.

Geographic Level of Analysis
This section focuses on the Unincorporated County's nine CDPs. Those include the following, shown in the map below:

- **Stanford**—Stanford University campus and the residential area north of campus. Primarily comprised of three Census tracts.

- **Loyola**—Small residential area, mostly made up of two Census tracts.

- **Lexington Hills**—Residential area comprising one Census tract, with the balance in open space or very low-density development. Similar characteristics to unincorporated areas near Saratoga, Los Gatos, Monte Sereno, and other communities within and abutting the Santa Cruz Mountains.

- **Cambrian Park**—Suburban residential area; mostly comprised of two Census tracts.

- **Fruitdale and Burbank**—two CDPs close to one another in Suburban areas of San José and with similar characteristics; largely representative of the surrounding incorporated areas of San José; includes portions of five Census tracts.

- **Alum Rock**—Residential area of San José; mostly comprised of three Census tracts.

- **East Foothills**—Adjacent to Alum Rock and also a residential area of San José; abutting open space; mostly comprised of one Census tract.

- **San Martin**—South County small residential area in between Morgan Hill and Gilroy. Abuts state parks on west and east. Mostly comprised of two Census tracts.

Santa Clara County Census Designated Places (CDPs)
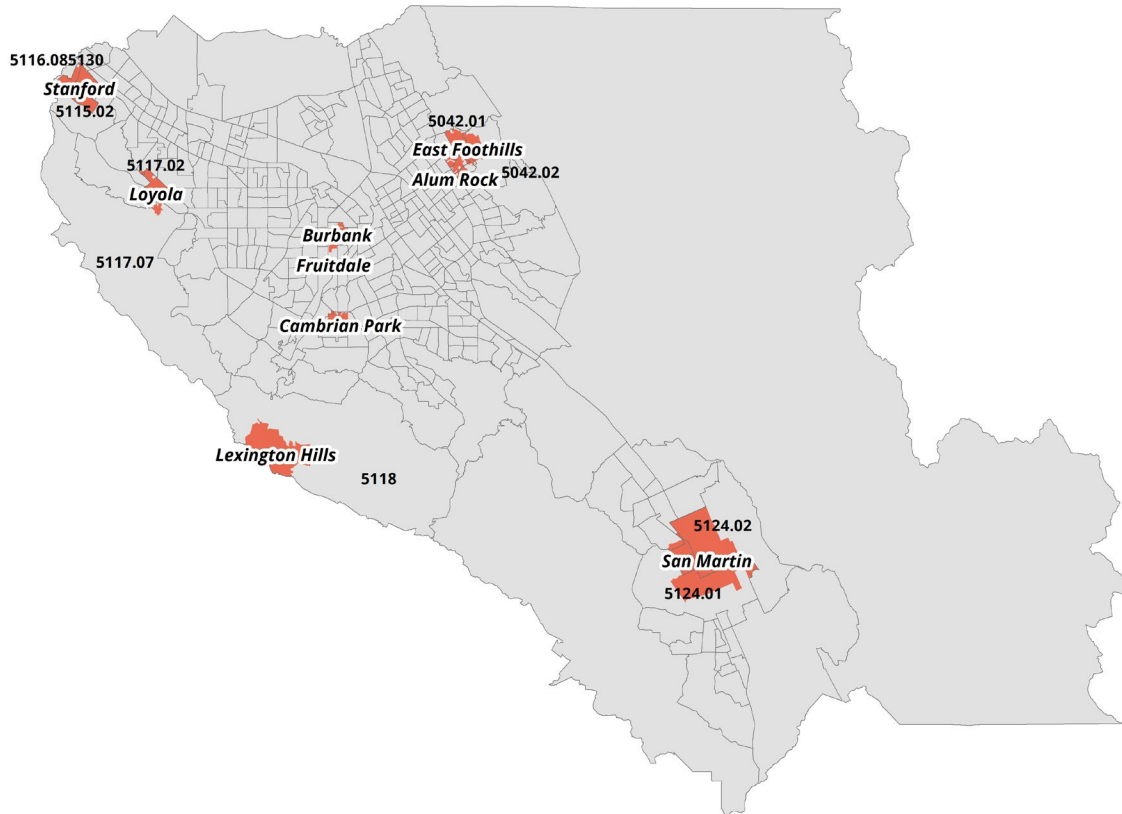
For mapping purposes, data for the CDP areas are shown through the AFFH Data Viewer mapping tool. Supplemental maps highlight conditions within the CDPs and areas immediately surrounding those CDPs. Maps are presented for data variables when there is notable variation in data and conditions.

Demographic Summary

Primary findings.

- Overall, the Unincorporated County is slightly less racially and ethnically diverse than Santa Clara County overall. In the Unincorporated County, 46% of residents report their race and ethnicity as White, non-Hispanic; 31% Hispanic/Latinx; 16% Asian or Pacific Islander; 2% Black or African American; and 5% report other or multiple races. This has changed little since 2010. Between 2000 and 2010, in contrast, the Unincorporated County became more racially diverse, primarily due to the growth of Asian or Pacific Islander residents and residents of other or multiple races.

- Racial and ethnic diversity vary across CDPs, with the most diverse including Fruitdale and Burbank, Alum Rock, and the East Foothills. The least racially and

ethnically diverse areas include one tract in the Stanford CDP, Loyola, and Lexington Hills. San Martin is equally split between White, non-Hispanic, and Hispanic and Latinx residents.

- Racial and ethnic segregation varies within the Unincorporated County. Among CDPs, Loyola and Lexington Hills have high levels of white segregation, as does much of the Stanford CDP surrounding the university. Cambrian Park, Fruitdale, and Burbank all show low to moderate levels of segregation. Alum Rock—a historic cultural enclave for Hispanic and Latinx residents—is characterized as having high segregation for people of color, while nearby East Foothills is integrated. Like Alum Rock, San Martin exhibits high segregation for people of color.

- Although poverty overall is very low in Santa Clara County, racial and ethnic minorities have higher rates of poverty compared to white and Asian residents. Poverty is particularly high for Black or African American residents and American Indian or Alaska Native residents.

- There are very few concentrations of poverty in Santa Clara County; where they exist, concentrations of poverty are located in a few Census tracts within San José. By CDP, no poverty concentrations exist outside of Stanford. However, the neighborhoods adjacent to Fruitdale and Burbank have moderate rates of poverty and Alum Rock has low poverty (10% to 20%), albeit higher than the very low rates in other unincorporated areas.

- Eight percent of residents in Unincorporated County have a disability. The most common disability types are ambulatory difficulties, cognitive difficulties, and independent living difficulties. By CDP, parts of Burbank, Alum Rock, East Foothills, and San Martin have shares of residents with disabilities that exceed the countywide share (10% to 20%).

- Residents with disabilities are unlikely to have many of their accessibility needs met as many residents require greater access to accessible housing units, which are few in number.

Race and ethnicity. The most common racial and ethnic group in the Unincorporated County is White non-Hispanic, and Hispanic residents are the second largest segment of the population, accounting for nearly one-third of residents. Asian and Pacific Islander residents are the third largest group. The population of the region is less heavily white and Hispanic and more heavily Asian and Pacific Islander in comparison to the Unincorporated County. Both the Unincorporated County and the region have low populations of Black and Native American residents.

Since 2000, there has been a slight increase in Asian populations and a decrease in the non-Latinx white population in the Unincorporated County. Latinx and Black residents dropped slightly in numbers.

Population by Race and Ethnicity, 2000-2019, Unincorporated County

Race or Ethnicity	2000	%	2010	%	2019	%
White, Non-Hispanic	55,274	57%	42,417	47%	38,599	46%
Hispanic or Latinx	28,444	29%	30,085	33%	26,054	31%
Asian or Pacific Islander	11,099	11%	12,475	14%	13,232	16%
Black or African American	2,021	2%	1,586	2%	1,583	2%
American Indian/Alaska Native	445	0%	348	0%	142	0%
Other Race/Multiple Races	225	0%	3,049	3%	4,089	5%

Source: 2019 American Community Survey (ACS) Data

The racial and ethnic breakdown by CDP and the Census tracts that make up the largest shares of the CDPs, for 2010 and 2020, are shown in the following table.

- Racial and ethnic diversity vary across CDPs, with the most diverse including Fruitdale and Burbank, Alum Rock, and the East Foothills. In all but one Census tract in Fruitdale, Burbank, and Alum Rock, Hispanic or Latinx residents make up the ethnic majority. These tracts have changed slightly over time with a growth in Asian or Pacific Islander residents.

- CDPs and Census tracts where White, non-Hispanic residents are the majority include one tract in the Stanford CDP, Loyola and Lexington Hills.

- San Martin is about equally split between White, Non-Hispanic White and Hispanic or Latinx residents, with a small Asian population.

- Racial and ethnic shifts have been modest since 2010. The largest shifts, indicated by light grey shading in the table below, have included declines in the White, Non-Hispanic share of residents and growth in Asian or Pacific Islander residents.

Population by Race and Ethnicity, 2010 and 2020, at the CDP and Census Tract Level

2020

	Stanford			Loyola		Lexington Hills	Cambrian Park		Fruitdale and Burbank				Alum Rock			East Foothills	San Martin	
	5115.02	5130	5116.08	5117.02	5117.07	5118	5028	5027.04	5021.01	5020.01	5020.02	5021.03	5039.02	5041.01	5041.02	5042.01	5124.02	5124.01
White, Non-Hispanic	63%	48%	46%	59%	62%	75%	49%	45%	41%	29%	19%	21%	10%	10%	9%	34%	43%	43%
Hispanic or Latinx	9%	12%	12%	4%	6%	10%	17%	12%	26%	46%	63%	54%	62%	64%	66%	35%	44%	45%
Asian or Pacific Islander	18%	27%	28%	31%	25%	6%	26%	35%	24%	16%	11%	16%	26%	22%	22%	24%	7%	7%
Black or African American	2%	6%	5%	0%	1%	1%	1%	1%	3%	3%	3%	5%	1%	1%	1%	2%	1%	1%
American Indian/Alaska Native	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other Race/Multiple Races	8%	8%	9%	6%	6%	8%	6%	7%	6%	5%	4%	4%	2%	3%	2%	5%	5%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

2010

	Stanford			Loyola		Lexington Hills	Cambrian Park		Fruitdale and Burbank				Alum Rock			East Foothills	San Martin	
	5115.02	5130	5116.08	5117.02	5117.07	5118	5028	5027.04	5021.01	5020.01	5020.02	5021.03	5039.02	5041.01	5041.02	5042.01	5124.02	5124.01
White, Non-Hispanic		43%	46%	69%	70%	83%	64%		52%	34%	19%		15%	14%	11%	44%	48%	48%
Hispanic or Latinx		11%	12%	3%	7%	8%	20%		24%	51%	70%		64%	63%	72%	34%	41%	43%
Asian or Pacific Islander		34%	24%	23%	18%	4%	11%		17%	10%	6%		19%	18%	14%	16%	8%	6%
Black or African American		5%	7%	1%	1%	0%	1%		4%	3%	3%		1%	2%	1%	2%	1%	1%
American Indian/Alaska Native		1%	1%	0%	0%	0%	0%		0%	0%	0%		0%	1%	0%	0%	0%	0%
Other Race/Multiple Races		7%	10%	5%	4%	4%	4%		4%	3%	2%		1%	2%	2%	3%	2%	2%
Total		100%	100%	100%	100%	100%	100%		100%	100%	100%		100%	100%	100%	100%	100%	100%

	Stanford			Loyola		Lexington Hills	Cambrian Park		Fruitdale and Burbank				Alum Rock			East Foothills	San Martin	
	5115.02	5130	5116.08	5117.02	5117.07	5118	5028	5027.04	5021.01	5020.01	5020.02	5021.03	5039.02	5041.01	5041.02	5042.01	5124.02	5124.01
2010-2020 Change																		
White, Non-Hispanic		4%	0%	-10%	-8%	-8%	-15%		-11%	-5%	0%		-5%	-4%	-2%	-10%	-5%	-5%
Hispanic or Latinx		1%	0%	1%	-2%	2%	-2%		2%	-5%	-6%		-2%	1%	-6%	0%	3%	2%
Asian or Pacific Islander		-7%	3%	8%	7%	2%	15%		7%	7%	5%		7%	3%	8%	8%	0%	1%
Black or African American		1%	-1%	0%	0%	0%	0%		-1%	0%	0%		0%	-1%	0%	0%	0%	0%
American Indian/Alaska Native		0%	-1%	0%	0%	0%	0%		0%	0%	0%		0%	-1%	0%	0%	0%	0%
Other Race/Multiple Races		1%	-1%	2%	2%	4%	2%		3%	2%	1%		1%	1%	0%	2%	2%	2%

Source: 2010 and 2020 American Community Survey (ACS) Data

i. Segregation/Integration.

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Integration and Segregation

"Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area.

Segregation generally means a condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area."

</div>

Segregation and integration trends vary among geographic areas of Santa Clara County.

Asian and white segregation

- Areas of Asian population concentration include parts of East, North, and West San José, virtually all of Cupertino, most of Sunnyvale, and parts of Santa Clara. In the affluent West Valley communities like Saratoga, Los Gatos, and Los Altos, the population has become more heavily Asian or Pacific Islander, and these communities all have high combined white and Asian or Pacific Islander populations.

- Areas of white population concentration consist primarily of portions of South and West San José, smaller cities in the West Valley—including the CDPs of Loyola and Lexington Hills—and portions of Mountain View and Palo Alto.

Latinx segregation

- Areas of concentration consist of parts of Downtown, East, and South San José, part of Morgan Hill, most of Gilroy, and Sunnyvale.

- Within the CDPs, Latinx segregation is highest in Alum Rock and San Martin. Alum Rock is a historically Latinx area of San José, comprised of many neighborhoods, some of which are located within city boundaries.

- The incorporated and unincorporated neighborhoods in the affluent foothills— including Loyola and Lexington Hills—have disproportionately small Latinx populations.

Racial Segregation/Integration by Census Tract, Santa Clara County, 2020
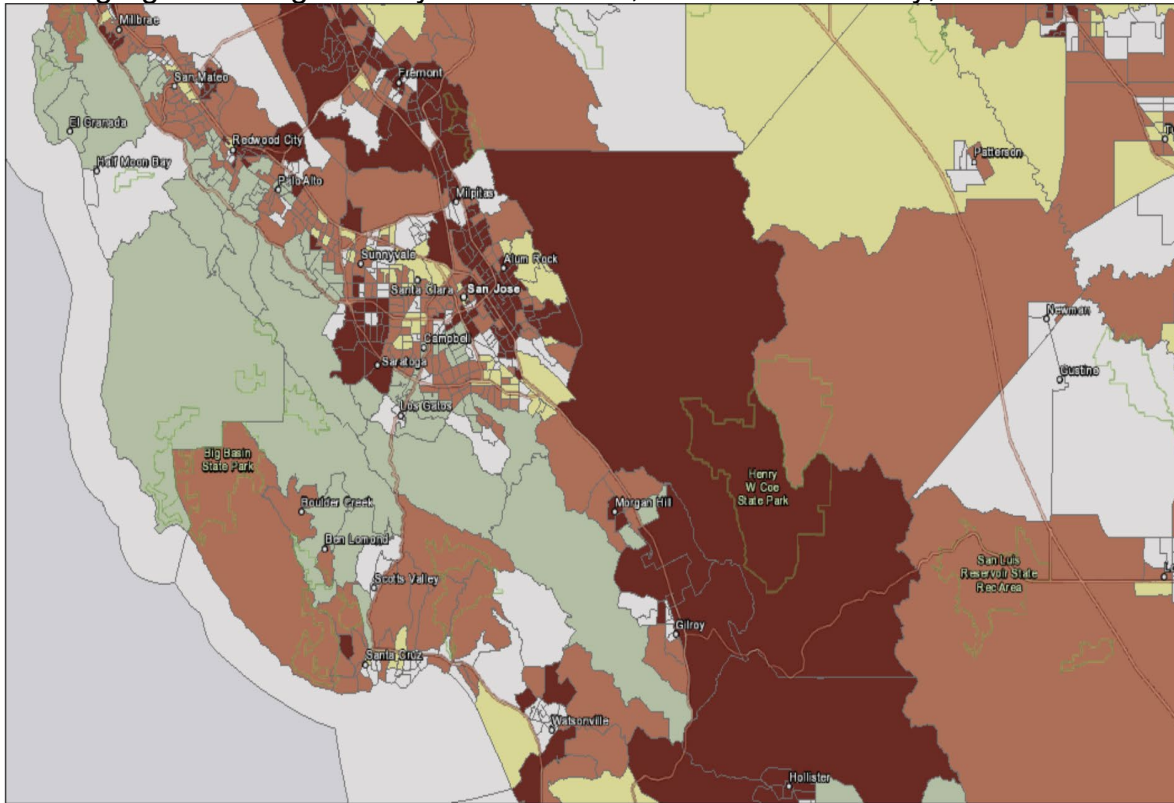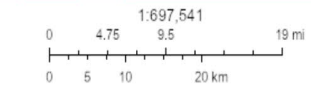
Racial Segregation/Integration by Census Tract, Stanford CDP, 2020
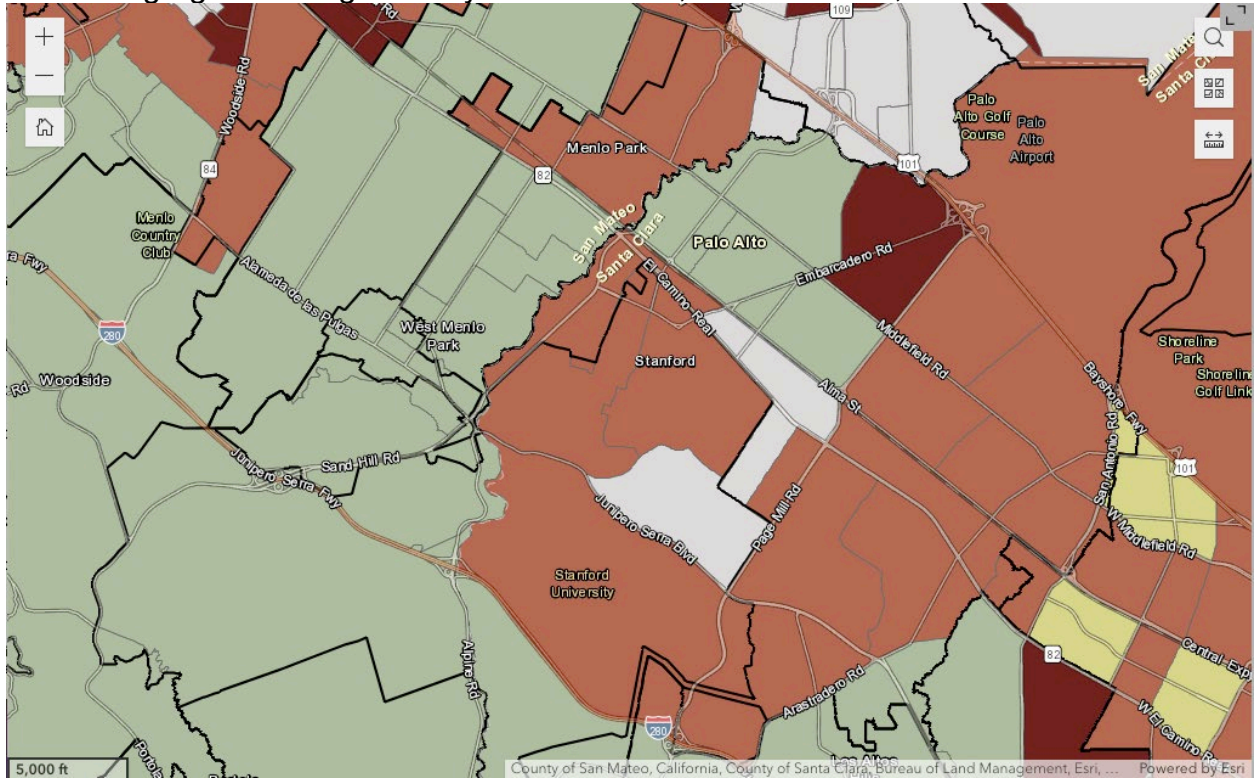
Racial Segregation/Integration by Census Tract, Loyola CDP, 2020
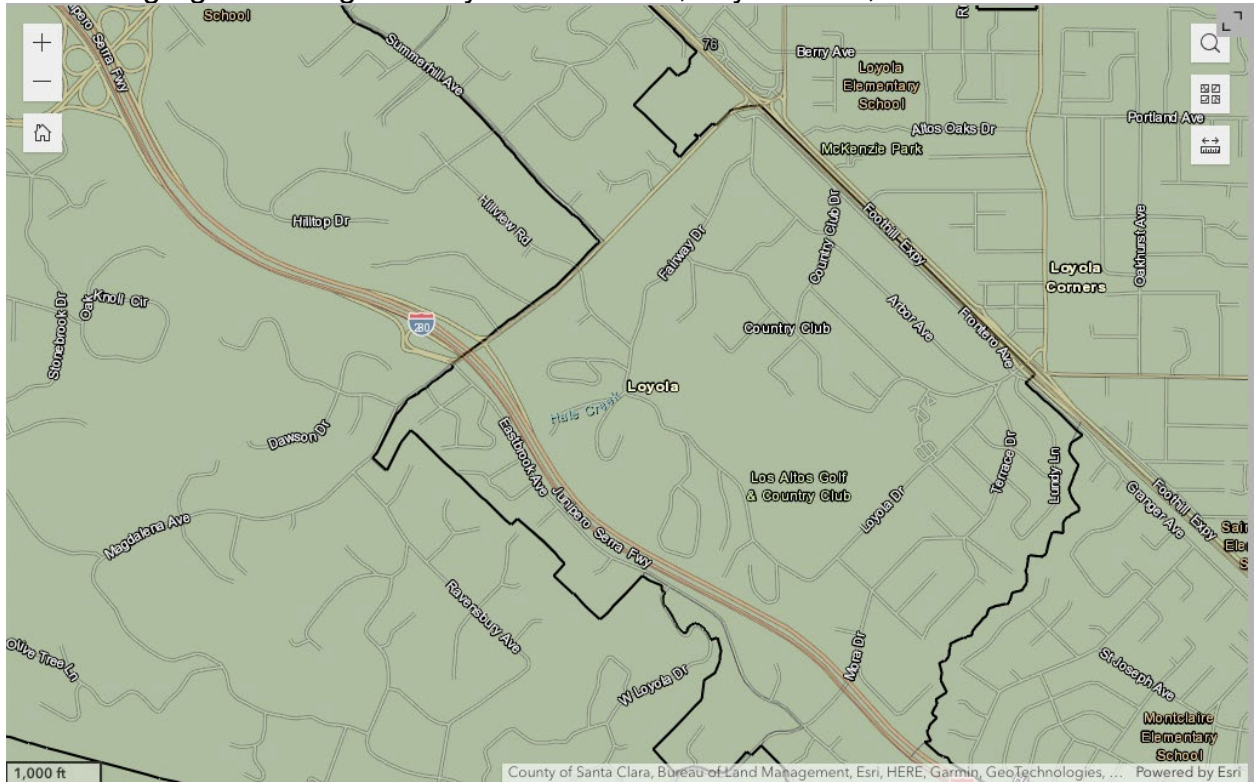
Racial Segregation/Integration by Census Tract, Lexington Hills CDP, 2020

Racial Segregation/Integration by Census Tract, Cambrian Park CDP, 2020
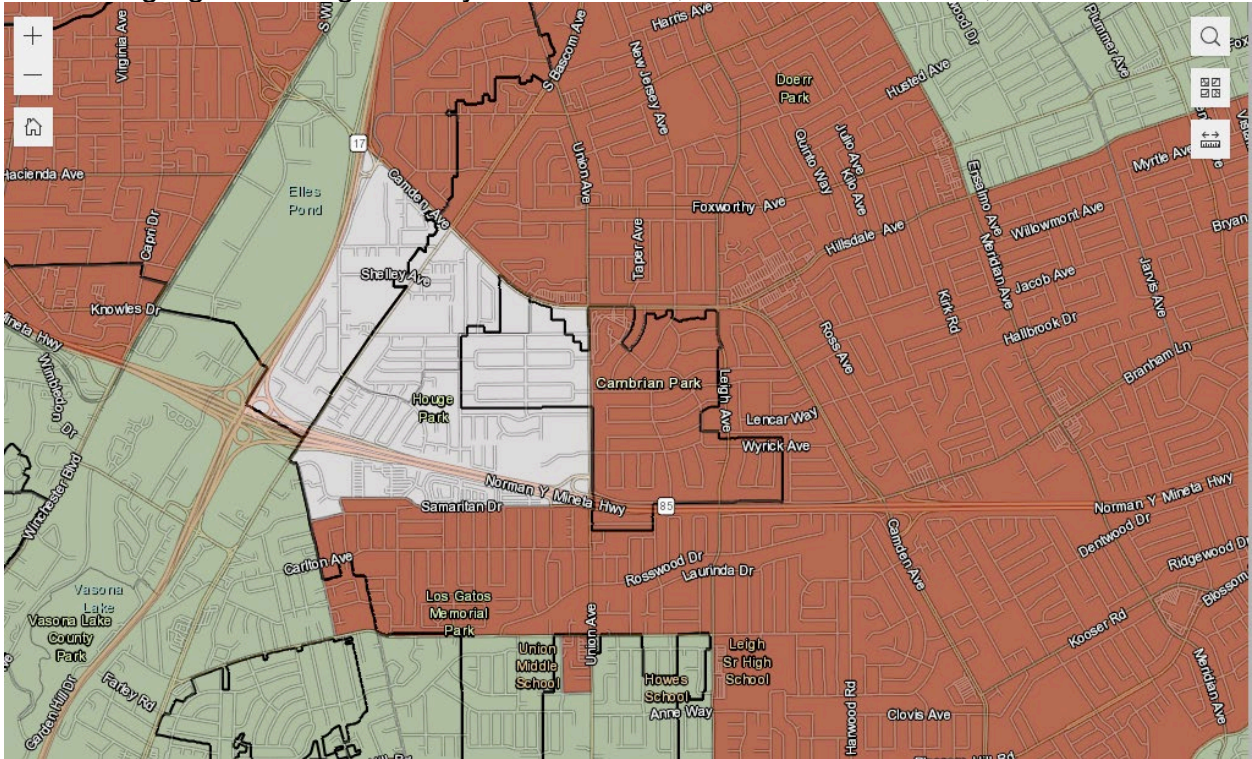
Racial Segregation/Integration by Census Tract, Fruitdale and Burbank, 2020
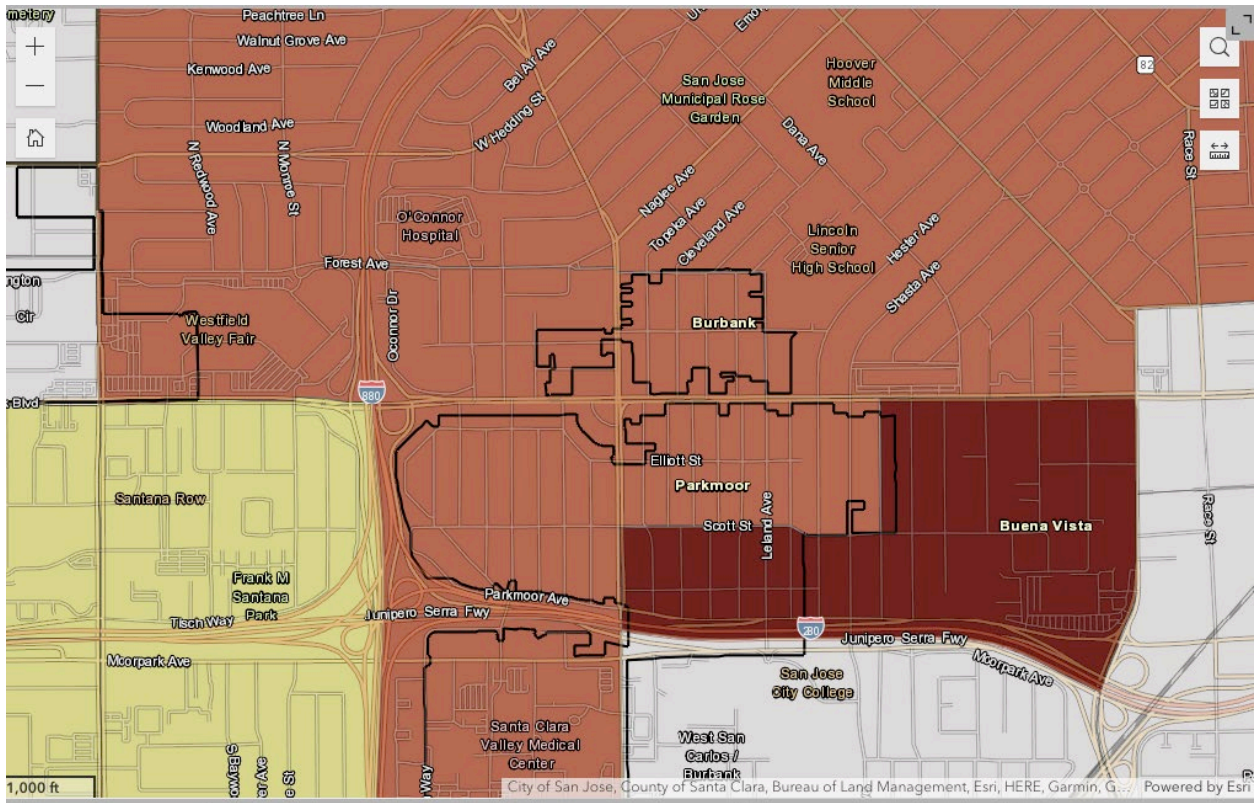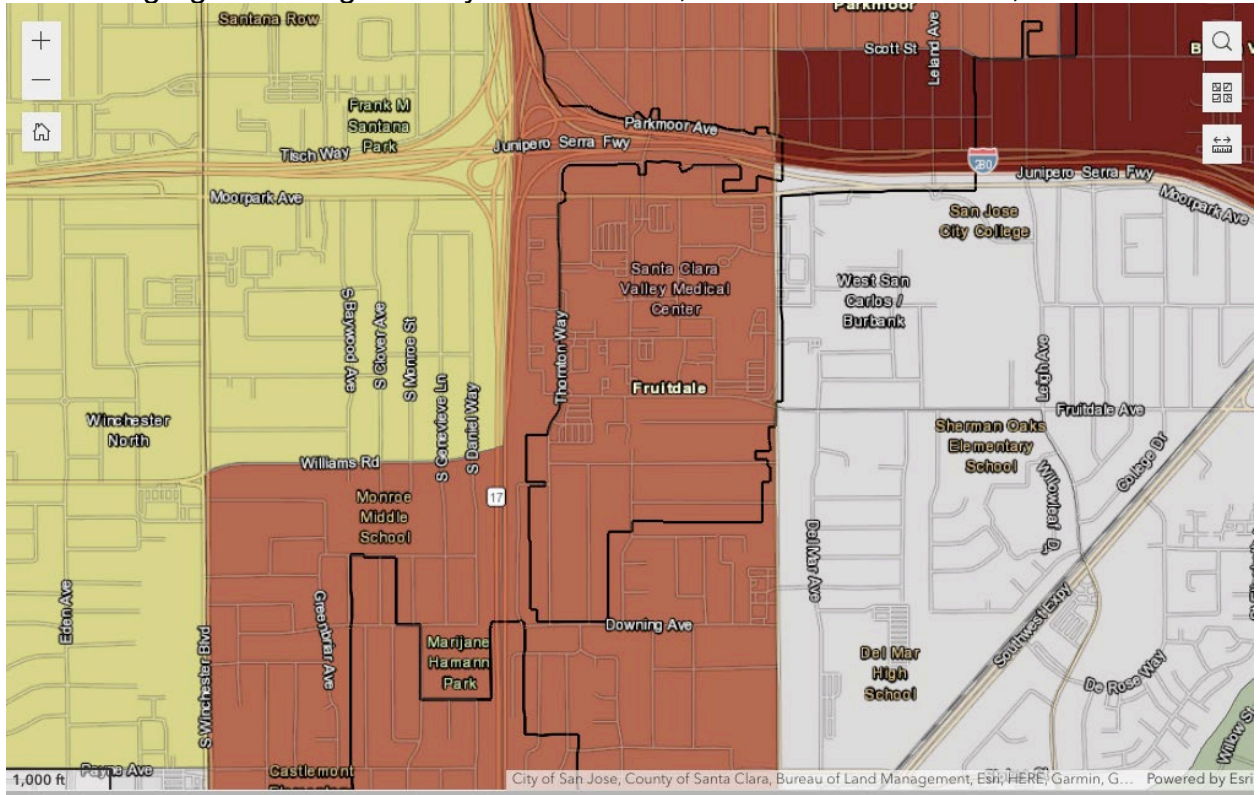
Racial Segregation/Integration by Census Tract, Alum Rock CDP, 2020
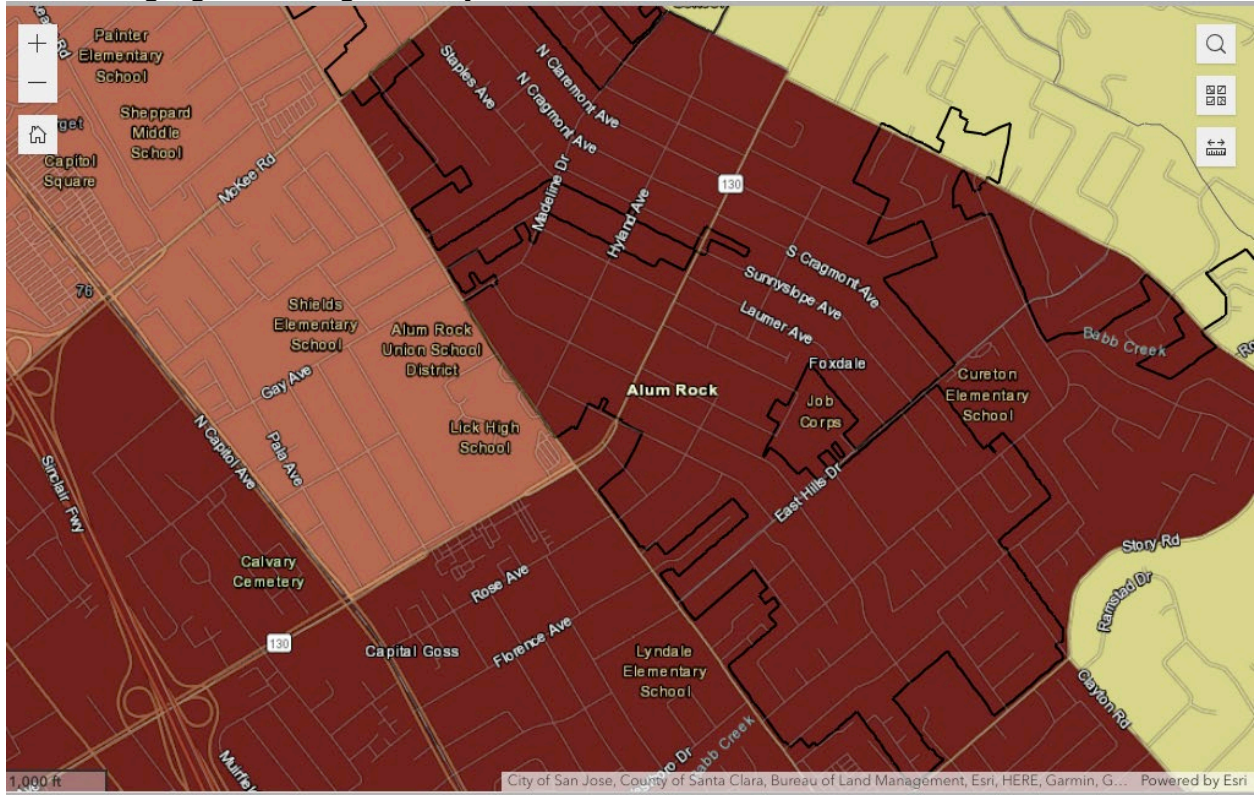
Racial Segregation/Integration by Census Tract, East Foothills CDP, 2020
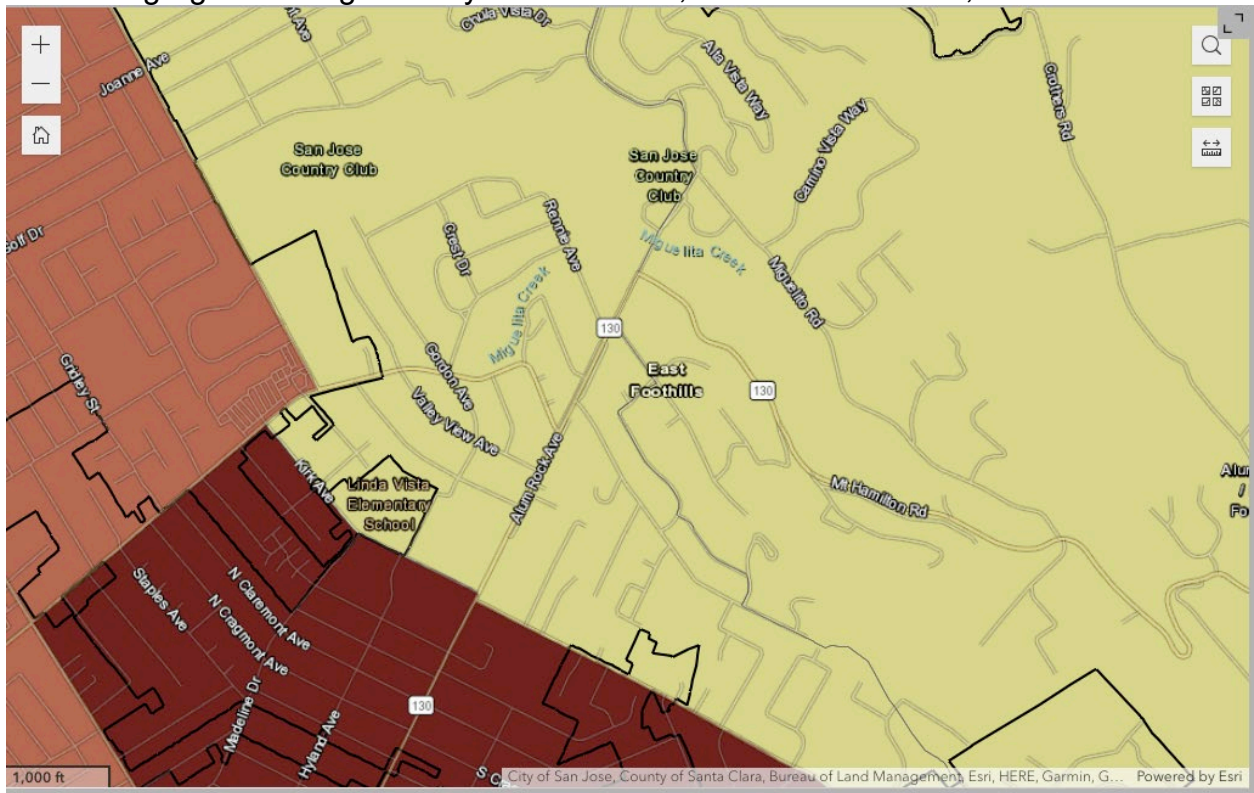
Racial Segregation/Integration by Census Tract, San Martin CDP, 2020
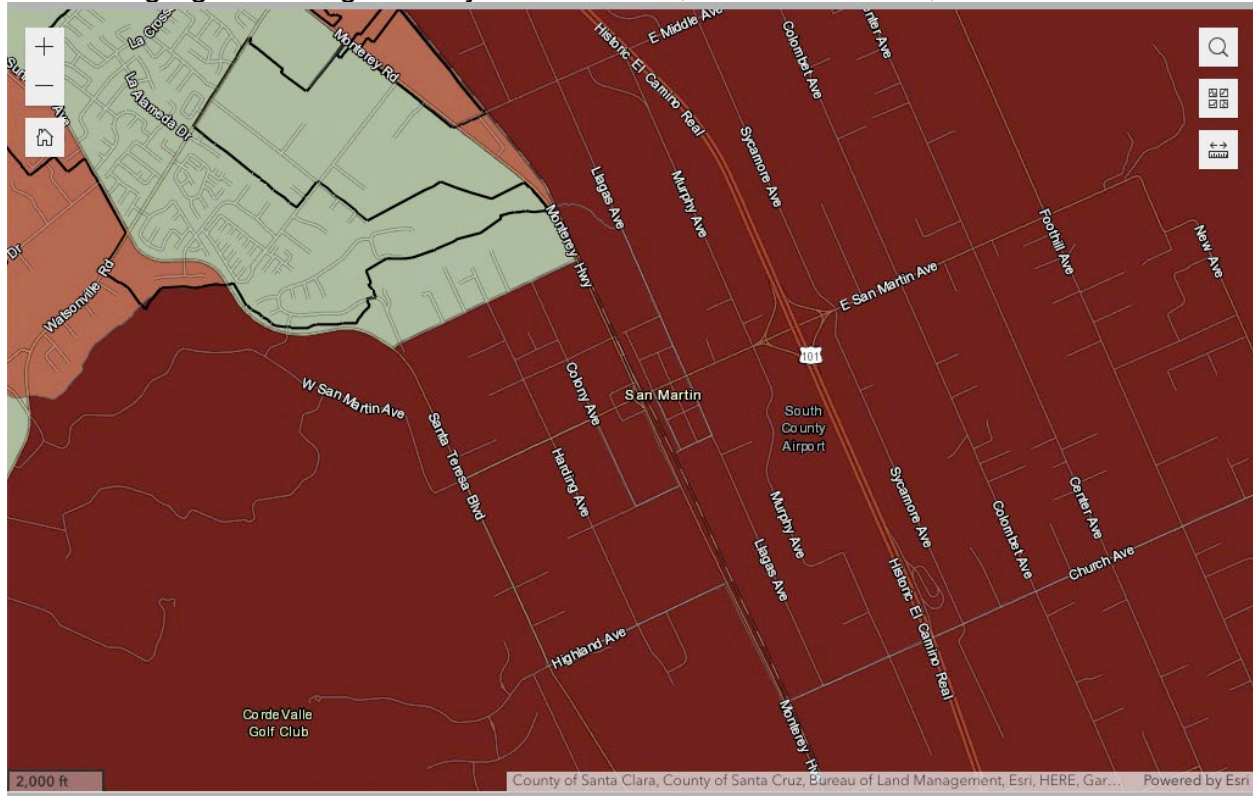
Segregation by National Origin & Limited English Proficiency (LEP).

- Segregation trends by national origin and LEP in the Unincorporated County are largely aligned with ethnic segregation. There are relative concentrations of individuals of Mexican national origin in Morgan Hill and San Martin, as well as in unincorporated areas adjacent to the east side of San José including Alum Rock.

- Vietnamese speaking LEP residents are concentrated in areas of the Unincorporated County adjacent to the east side of San José and Milpitas. Chinese speaking LEP residents are relatively concentrated in Cupertino, the west side of San José, and southern Sunnyvale. Tagalog speaking LEP residents are relatively concentrated on the east side of San José but are less heavily concentrated than LEP residents who primarily speak Spanish, Vietnamese, and Chinese. Korean speaking LEP residents are somewhat concentrated in Cupertino and the west side of San José, but they are also less heavily concentrated than most other LEP groups. Persian speaking LEP residents are not concentrated in any particular area.

Segregation by poverty. In 2021, Santa Clara County had an overall poverty rate of seven percent. Poverty rates were highest for American Indian/Alaska Native residents (16%), Black/African American residents (11%), and residents with less than a high school education (14%).

There are very few concentrations of poverty in Santa Clara County; concentrations of poverty are located in a few Census tracts within San José. By CDP, no poverty concentrations exist outside of Stanford. However, the neighborhoods adjacent to Fruitdale and Burbank have moderate rates of poverty and Alum Rock has low poverty (10% to 20%), albeit higher than the very low rates in other unincorporated areas.

Poverty Status by Census Tract, Santa Clara County, 2021
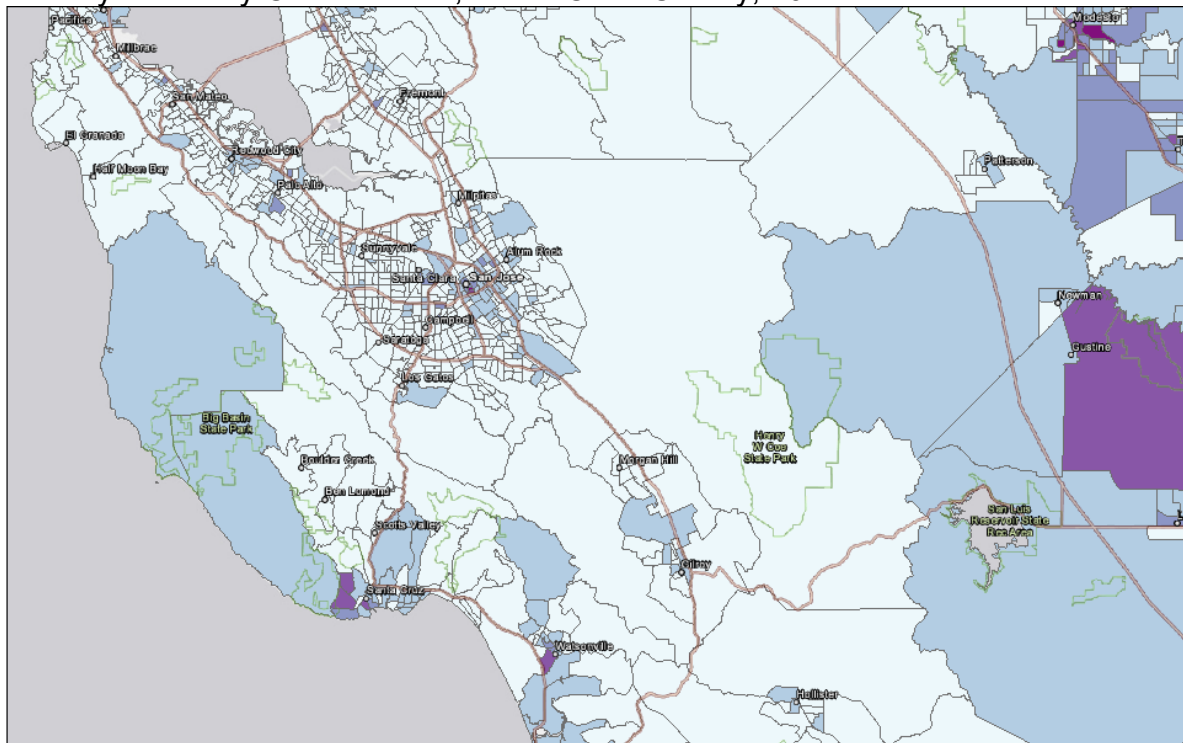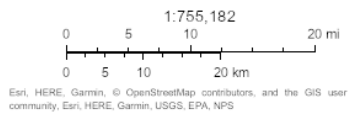
Source: California Department of Housing and Community Development AFFH Data Viewer.

Poverty Status by Census Tract, Stanford CDP, 2021
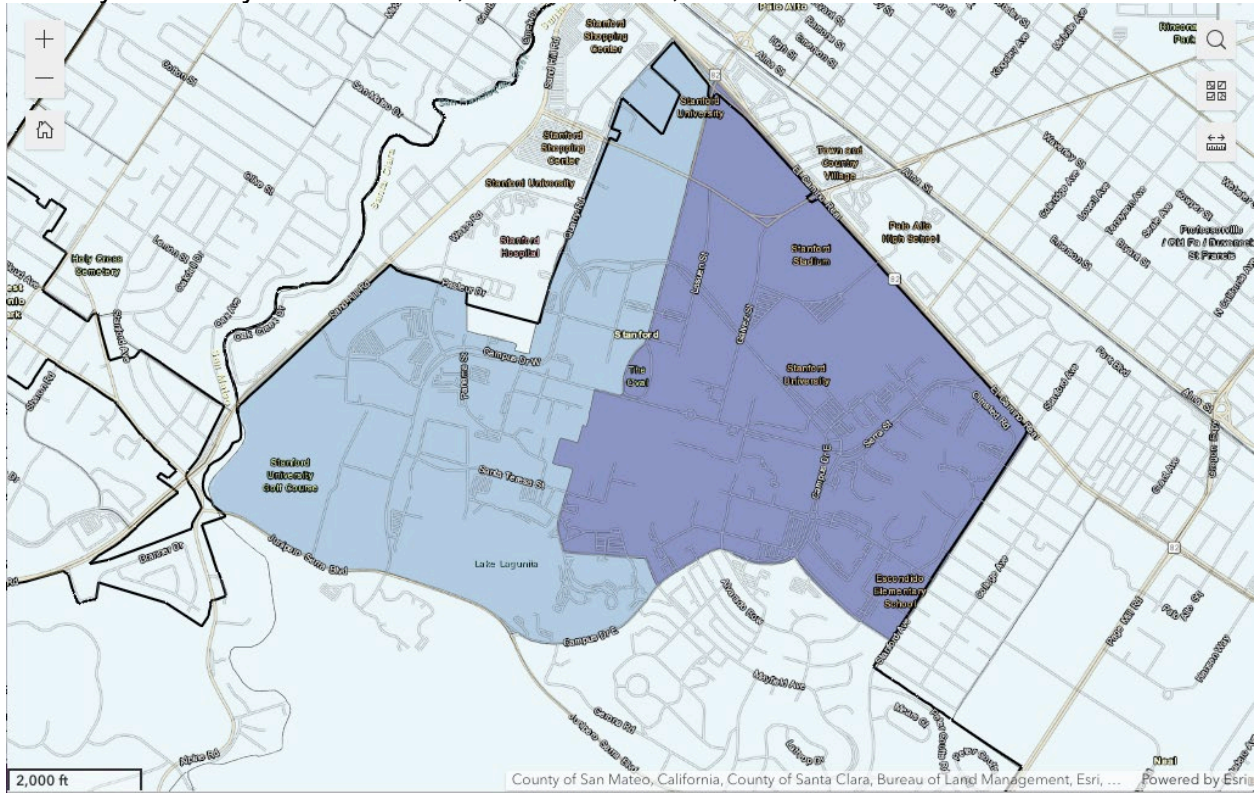
Poverty Status by Census Tract, Loyola CDP, 2021
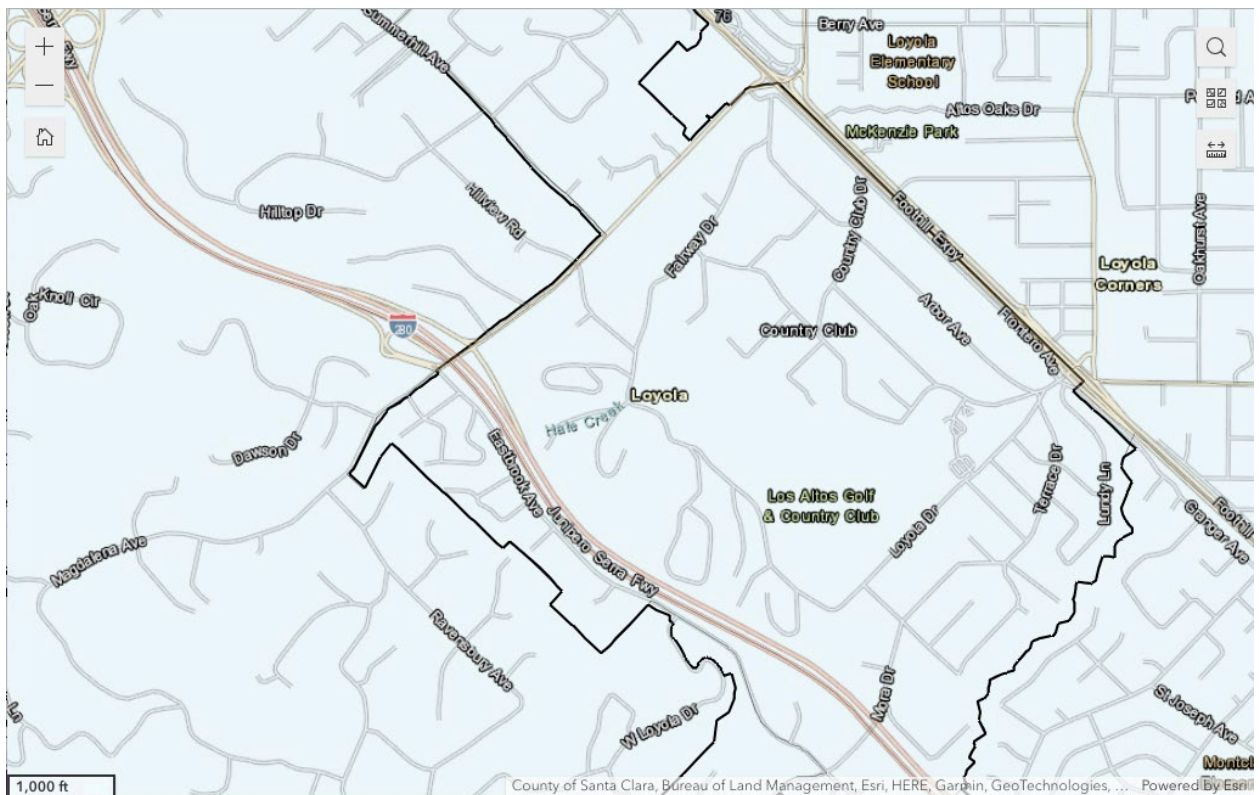
Poverty Status by Census Tract, Lexington Hills CDP, 2021

Poverty Status by Census Tract, Cambrian Park CDP, 2021
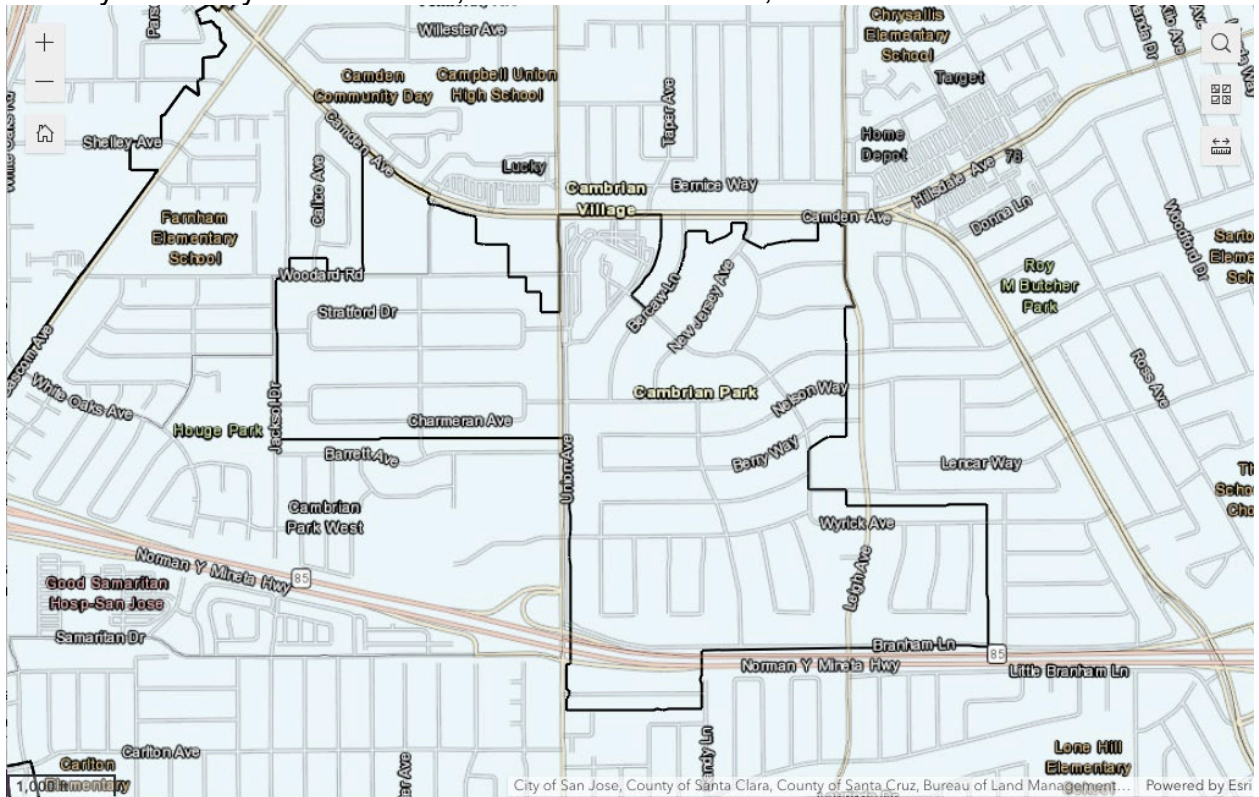
Poverty Status by Census Tract, Fruitdale and Burbank, 2021
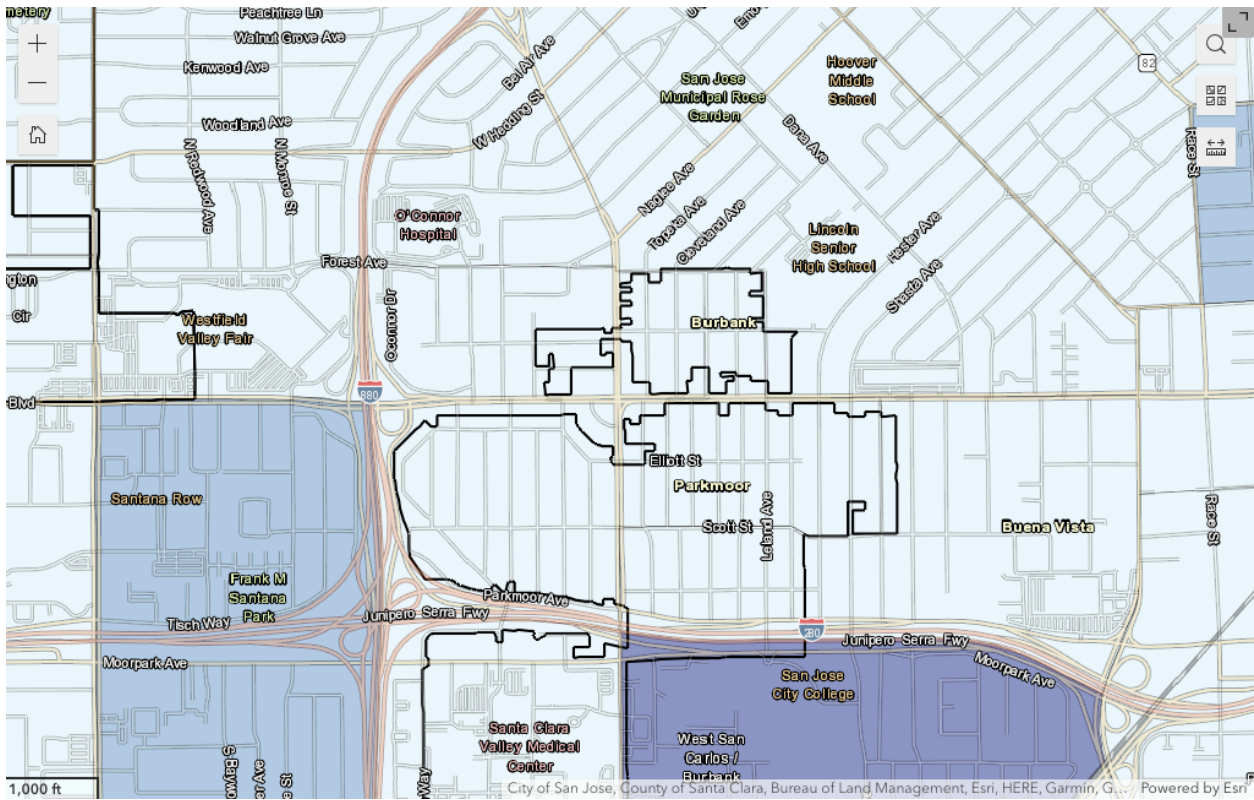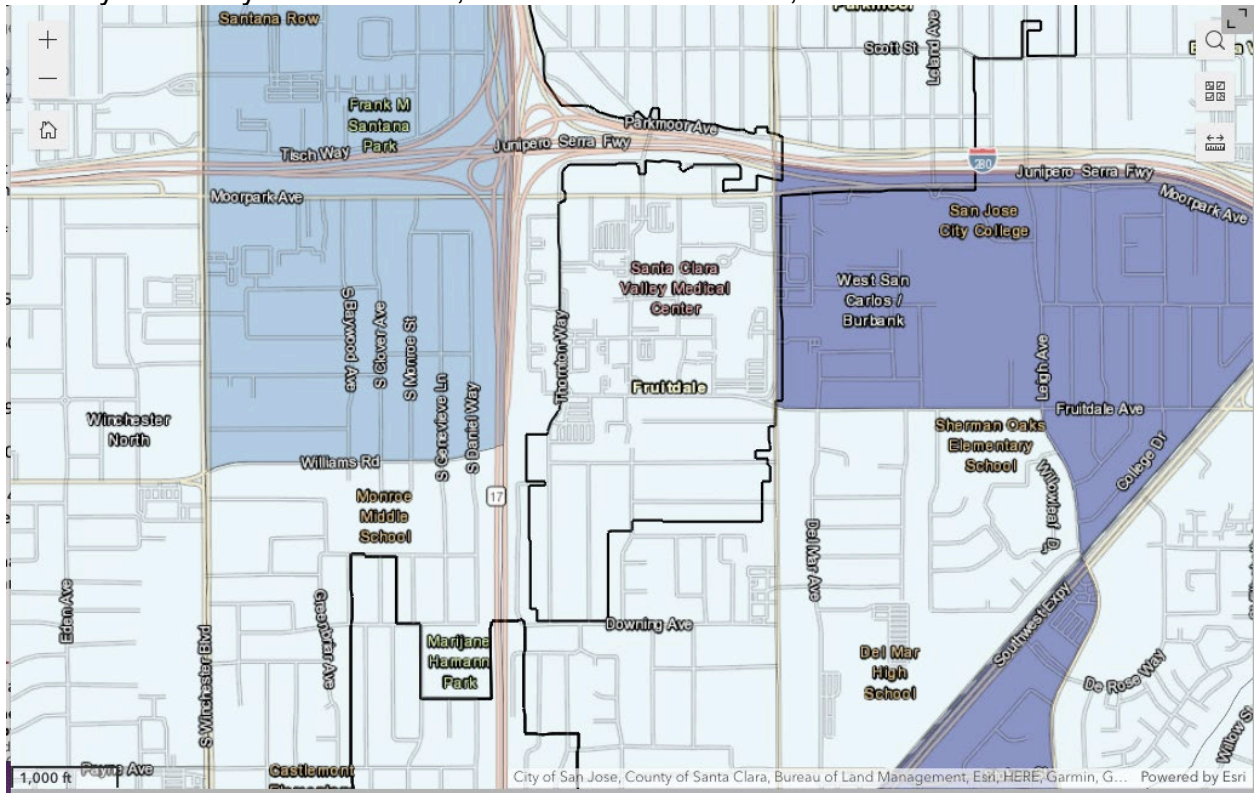
Poverty Status by Census Tract, Alum Rock CDP, 2021
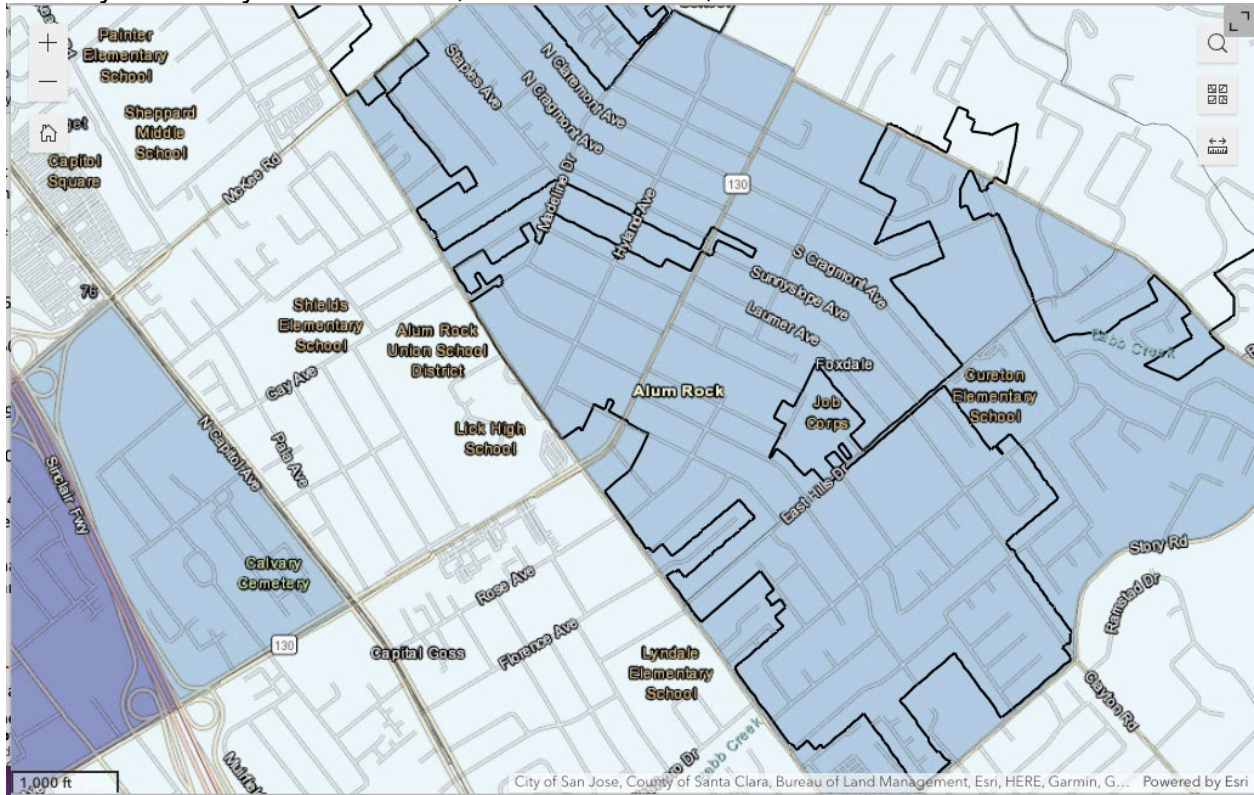
Poverty Status by Census Tract, East Foothills CDP, 2021

Poverty Status by Census Tract, San Martin CDP, 2021
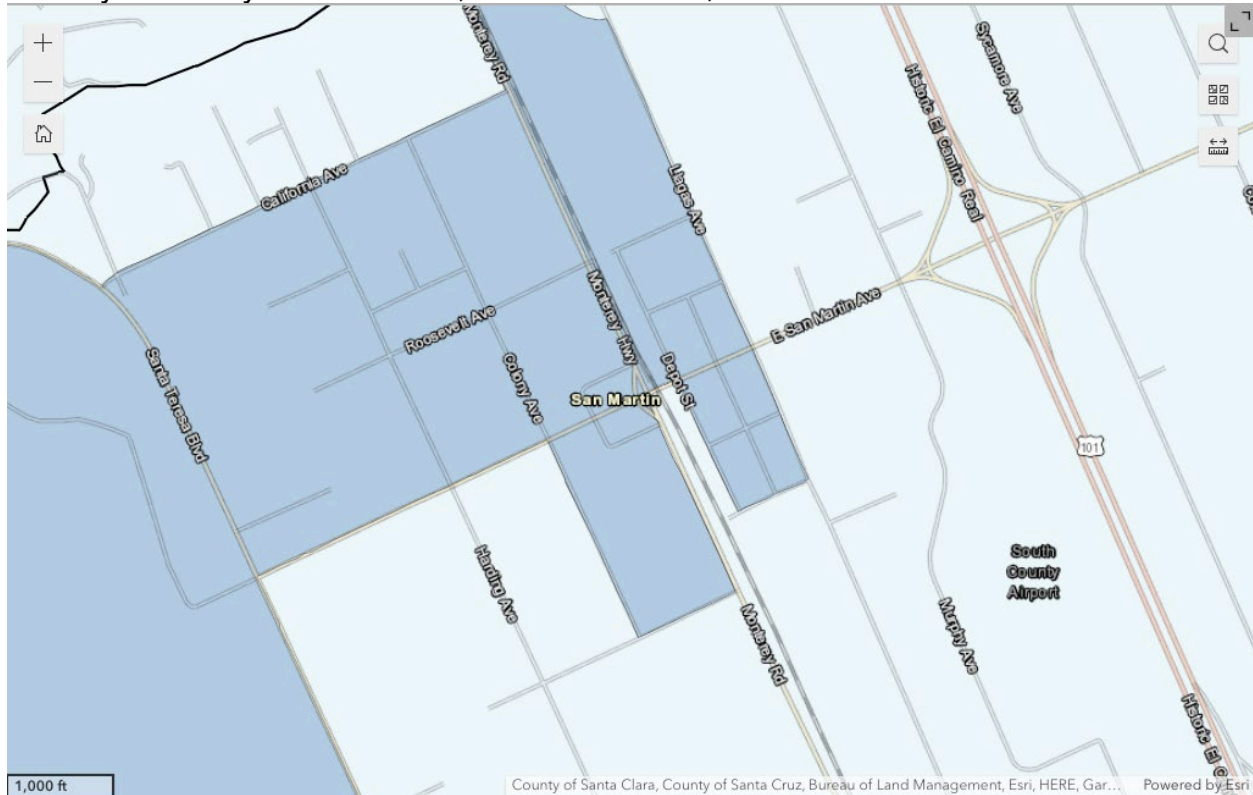
Segregation by household income. As noted in the countywide analysis, income segregation is rapidly increasing across the county, due to rising housing costs, stagnant wages, and community disinvestment.

In the County overall, low to moderate income households were more likely to be living in Mountain View, San José, Santa Clara, and Campbell. Cupertino and Saratoga each had one census tract where 50% to 75% of the total population had low to moderate incomes.

The Household Income by Census Tract table below shows the results of an in-depth analysis of income, including poverty-level households, in the unincorporated area. As demonstrated by the above poverty maps, only one high-poverty Census tract exists in the unincorporated area, which is located in the Stanford University area and, as such, represents students. Poverty rates are less than 20% in the vast majority of County neighborhoods—meaning that the majority of the County offers high opportunity environments.

The areas with the lowest median household incomes—excluding the Stanford tracts— are found in Fruitdale/Burbank and Alum Rock. Median incomes in these areas range between $80,000 and $107,000—which are still relatively high.

No areas have Census tracts where the share of households with incomes of $25,000 and lower is more than 30%. Excluding Stanford, the Census tract with the largest share of <$25,000 households is in Fruitdale/Burbank and is only 16%. And no Census tracts

other than Stanford contain more than 1% of the entire County's households with incomes <$25,000.

For households with incomes of $50,000 and less, the largest shares are in the two Stanford tracts (Tract 5130 and Tract 5116.08), where 49% and 59% of households, respectively, have less than $50,000 in income. The next largest share is 40%, and moderate-income populations are less concentrated among the Census tracts in the unincorporated areas than in many of the incorporated cities in the County.

Household Income by Census Tract, 2020

CDP	Census Tracts	Median HH Income	Total HH with income <$25K	Share of Census Tract HH with income <$25K	Share of County HH with income <$25K	Total HH with income <$50K	Share of Census Tract HH with income <$50K	Share of County HH with income <$50K	Total HH in CensusTract
Stanford	5115.02	250,000+	0	0%	0.0%	40	4%	0.0%	936
	5130	50346	704	28%	1.4%	1243	49%	1.2%	2522
	5116.08	45655	52	30%	0.1%	101	59%	0.1%	171
Loyola	5117.02	250,000+	16	2%	0.0%	80	8%	0.1%	994
	5117.07	211250	109	9%	0.2%	174	15%	0.2%	1186
Lexington Hills	5118	197361	63	4%	0.1%	143	9%	0.1%	1656
Cambrian Park	5028	181528	54	4%	0.1%	210	15%	0.2%	1425
	5027.04	199167	160	10%	0.3%	193	13%	0.2%	1526
Fruitdale/ Burbank	5021.01	129258	269	13%	0.5%	579	27%	0.6%	2135
	5020.01	106477	217	11%	0.4%	421	21%	0.4%	2032
	5020.02	106813	114	6%	0.2%	317	18%	0.3%	1810
	5021.03	81283	266	16%	0.5%	658	40%	0.6%	1647
Alum Rock	5039.02	94883	85	6%	0.2%	272	18%	0.3%	1537
	5041.01	107250	81	8%	0.2%	224	21%	0.2%	1069
	5041.02	104489	140	11%	0.3%	301	23%	0.3%	1307
East Foothills	5042.01	184539	64	4%	0.1%	132	7%	0.1%	1803
San Martin	5124.02	140000	121	7%	0.2%	239	15%	0.2%	1620
	5124.01	155431	90	6%	0.2%	221	15%	0.2%	1492
Other areas with unincorporated populations	5038.02	124659	220	11%	0.4%	324	16%	0.3%	2040
	5033.22	108973	59	5%	0.1%	186	16%	0.2%	1141
	5043.21	172857	107	7%	0.2%	224	14%	0.2%	1640
Santa Clara County			**51536**	**8%**		**104992**	**16%**		**650352**

According to HUD's AFFH mapping tool, there is only one R/ECAP that is either partially or entirely within the unincorporated areas of Santa Clara County. It is located in south-central San José and includes the County Fairgrounds, which is an unincorporated enclave with no residential development, along with the adjoining residential areas that are within city limits. The R/ECAPs located in incorporated areas are concentrated in Central San José and Gilroy.

Segregation by family status. A small share of children live with a single head of household in the Unincorporated County and region. However, there are notable concentrations of these households specifically in San José and Gilroy.

In the CDPs, however, only Alum Rock shows any variation in female headed households with children. The southeast portion of the CDP has the highest share (although still relatively low at between 20% and 40%) of any area within a CDP.

Percent of Households Female Head with Children by Census Tract, Santa Clara County, 2021
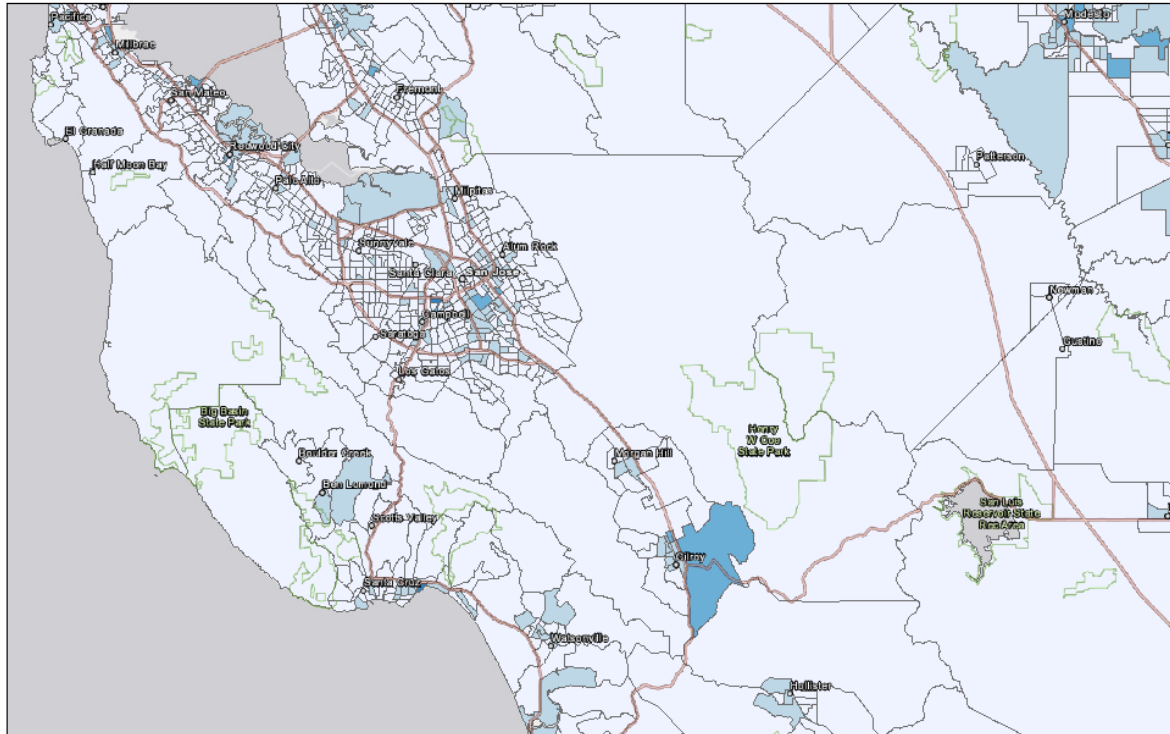
8/4/2023, 9:23:14 AM
Children in Female Householder No Spouse Present (ACS, 2017-2021) - Tract
- Less than 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%

1:755,182
0 5 10 20 mi
0 5 10 20 km
Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, Esri, HERE, Garmin, USGS, EPA, NPS
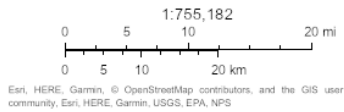
Source: California Department of Housing and Community Development AFFH Data Viewer.

Female Heads of Households with Children, Alum Rock CDP, 2020
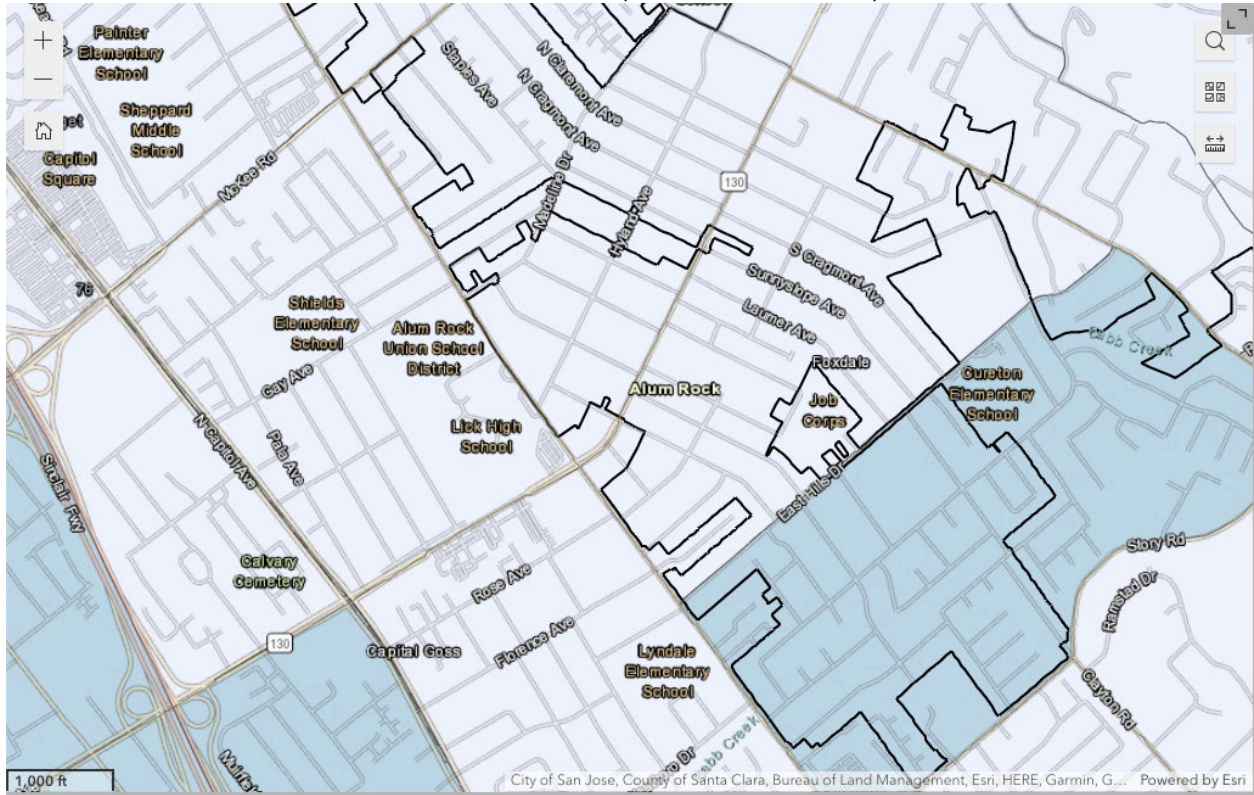
Segregation by disability status. According to 2021 5-year ACS data, only eight percent (8%) of Santa Clara County residents have a disability. Overall, there are no significant concentrations of residents with disabilities, though one Census tract in incorporated San José has a larger population of residents with a disability at between 20% and 30% of the total population.

By CDP, parts of Burbank, Alum Rock, East Foothills, and San Martin have shares of residents with disabilities that exceed the countywide share, but none are high enough to suggest a concentration.

Population with a Disability by Census Tract, Santa Clara County, 2021
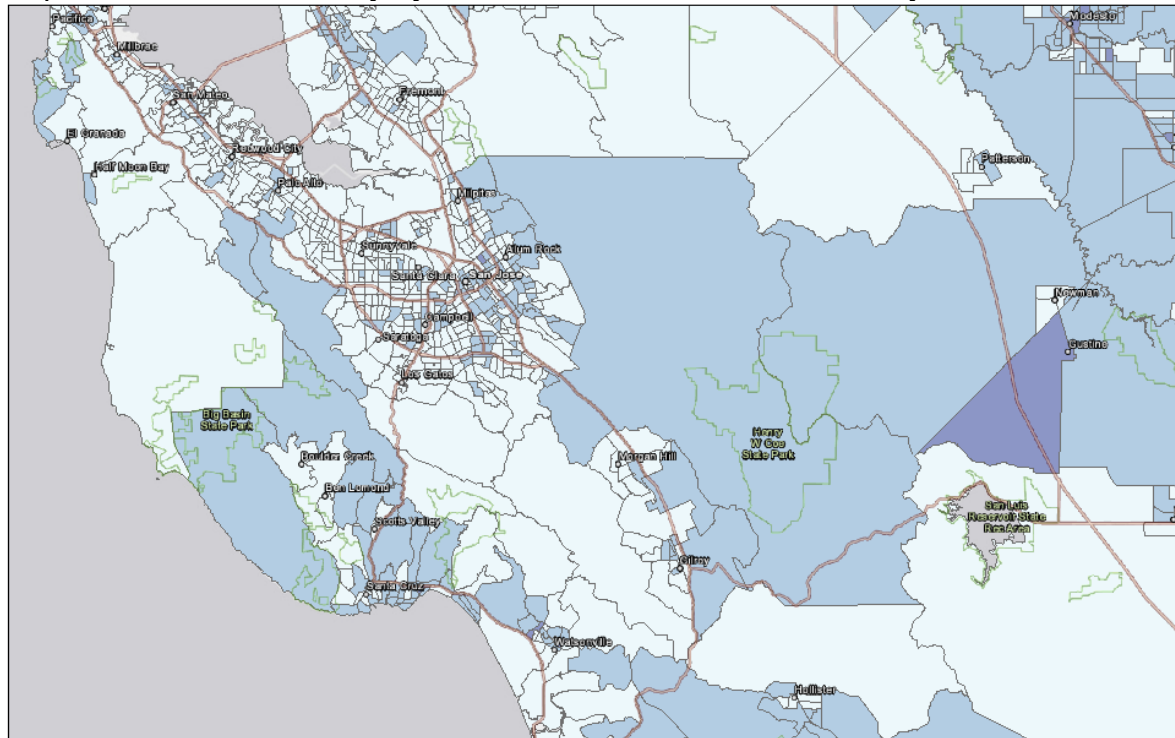
Source: California Department of Housing and Community Development AFFH Data Viewer.

Population with a Disability by Census Tract, Stanford CDP, 2021
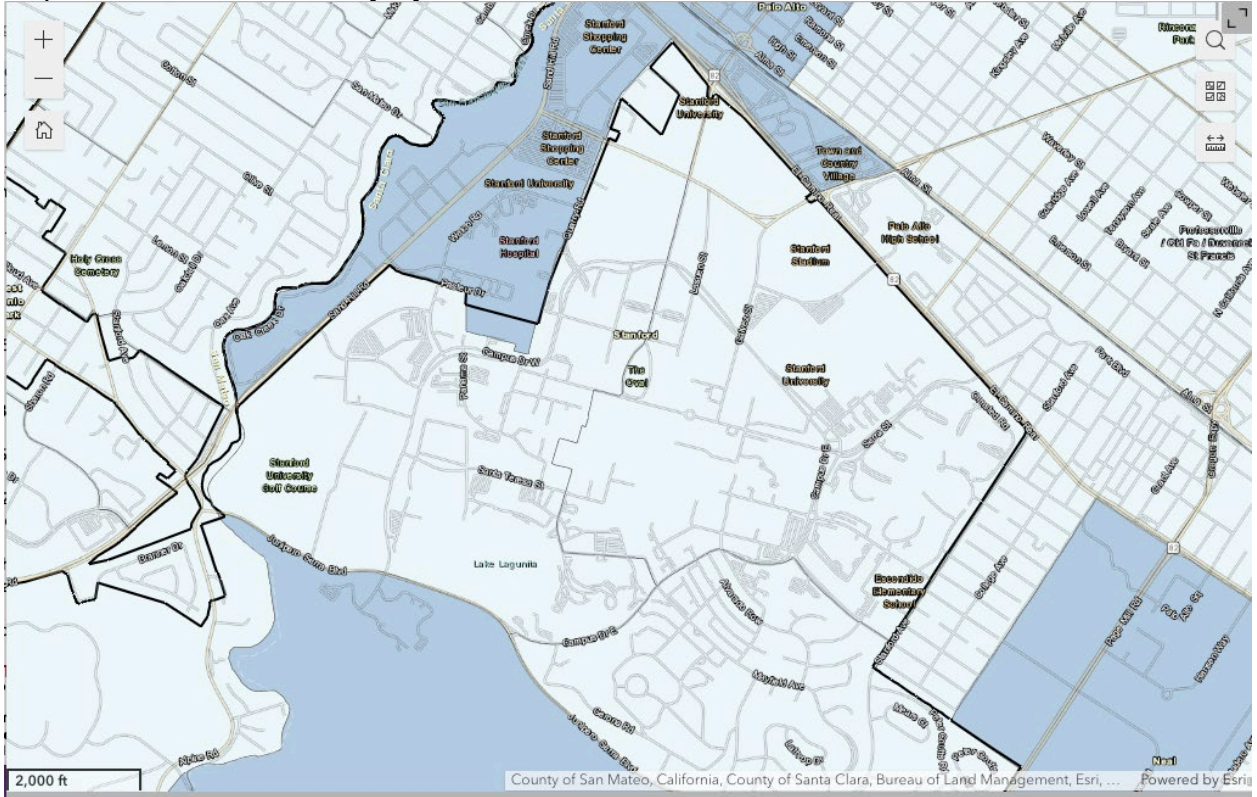
Population with a Disability by Census Tract, Loyola CDP, 2021
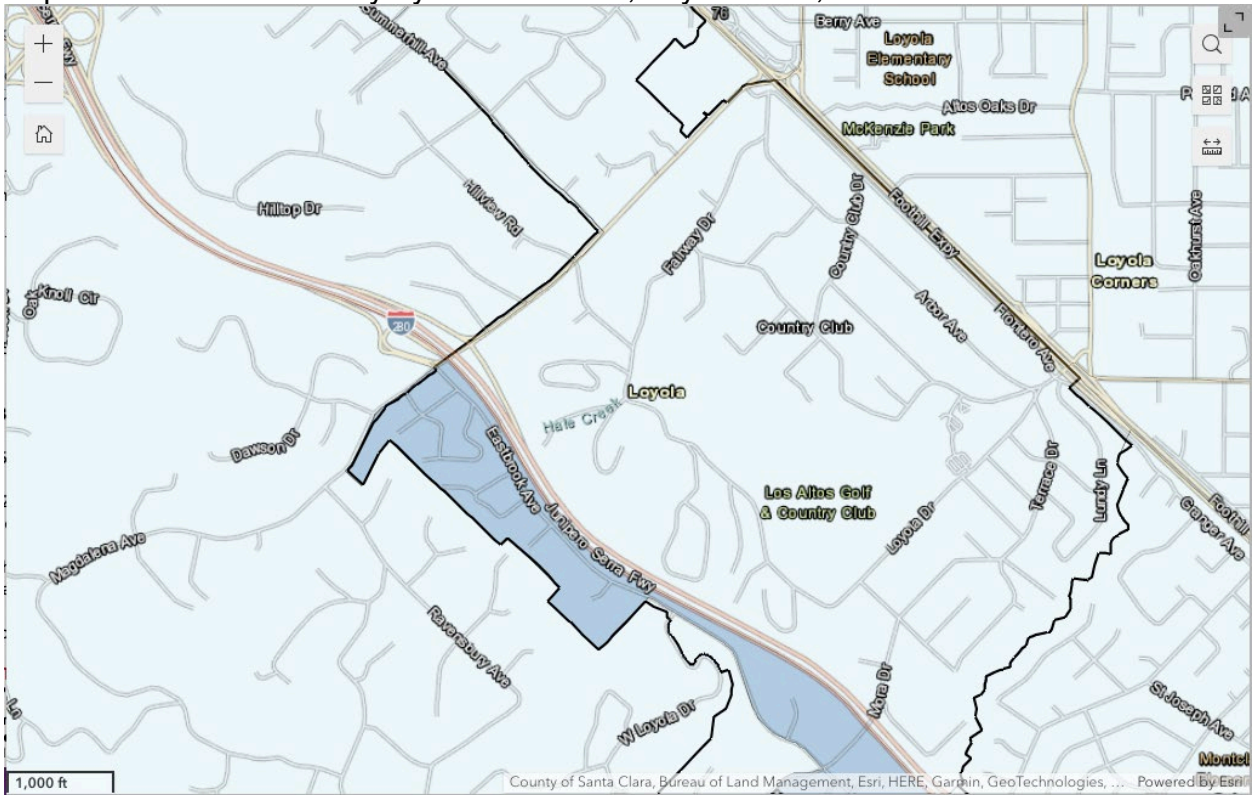
Population with a Disability by Census Tract, Lexington Hills CDP, 2021

Population with a Disability by Census Tract, Cambrian Park CDP, 2021
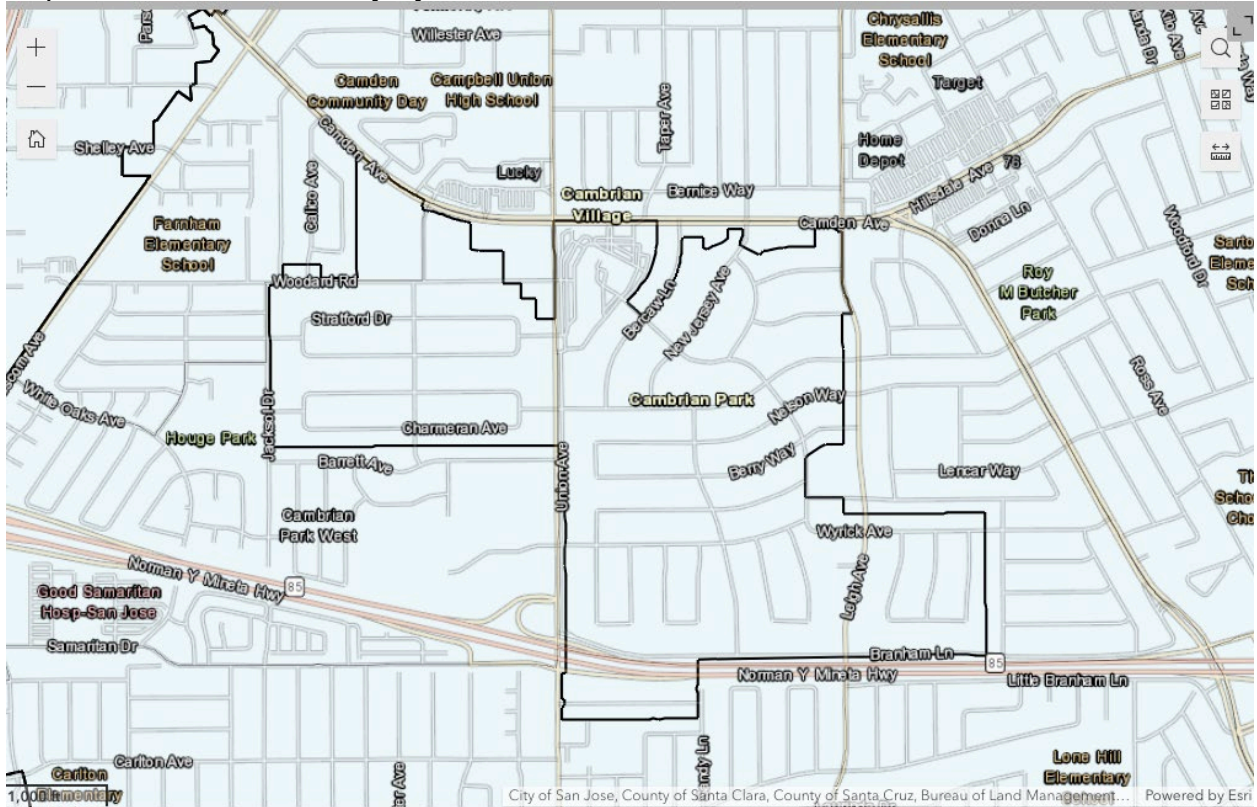
Population with a Disability by Census Tract, Fruitdale and Burbank, 2021
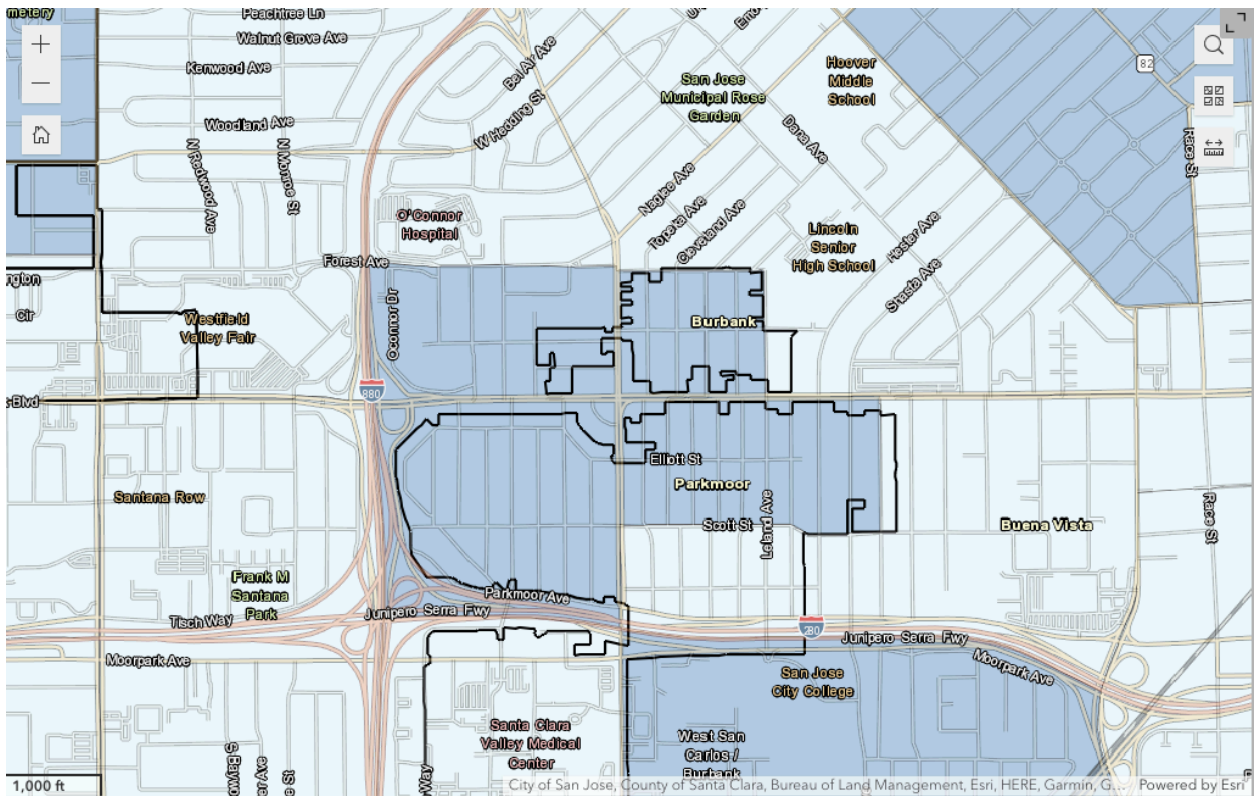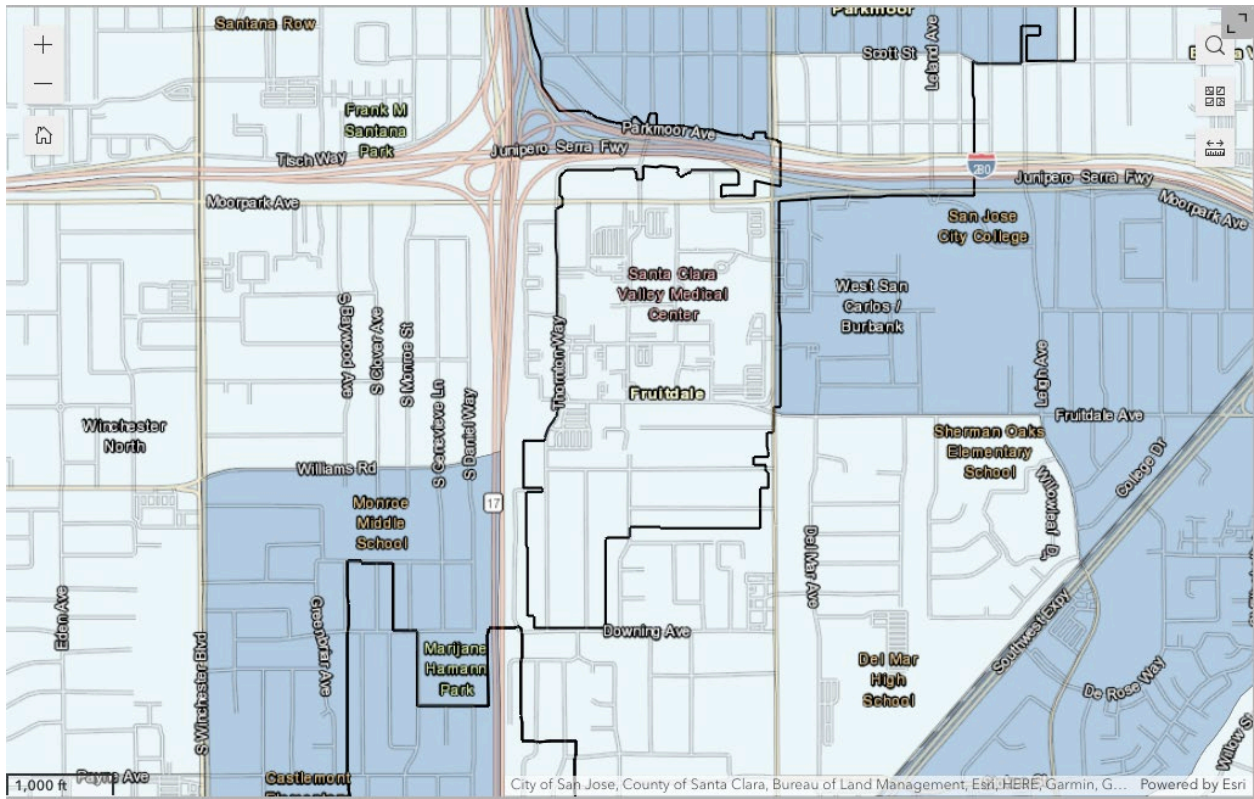
Population with a Disability by Census Tract, Alum Rock CDP, 2021
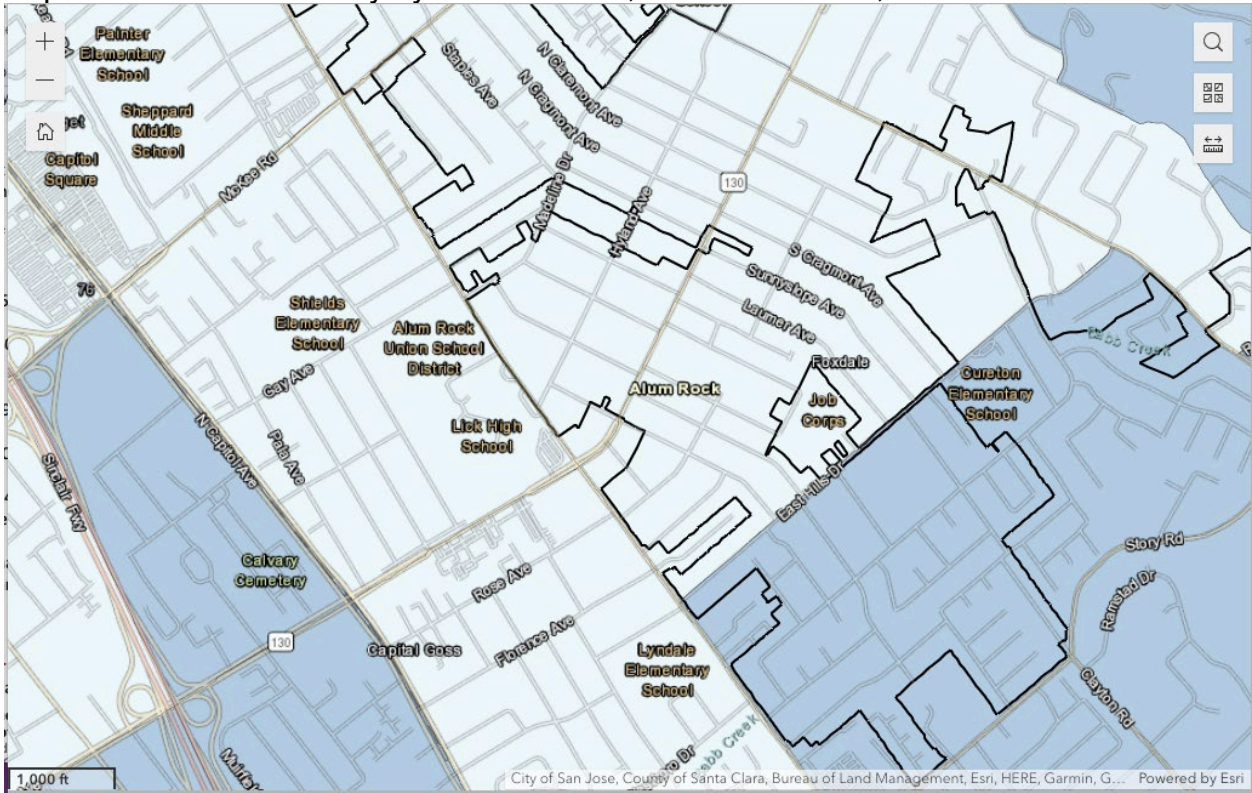
Population with a Disability by Census Tract, East Foothills CDP, 2021
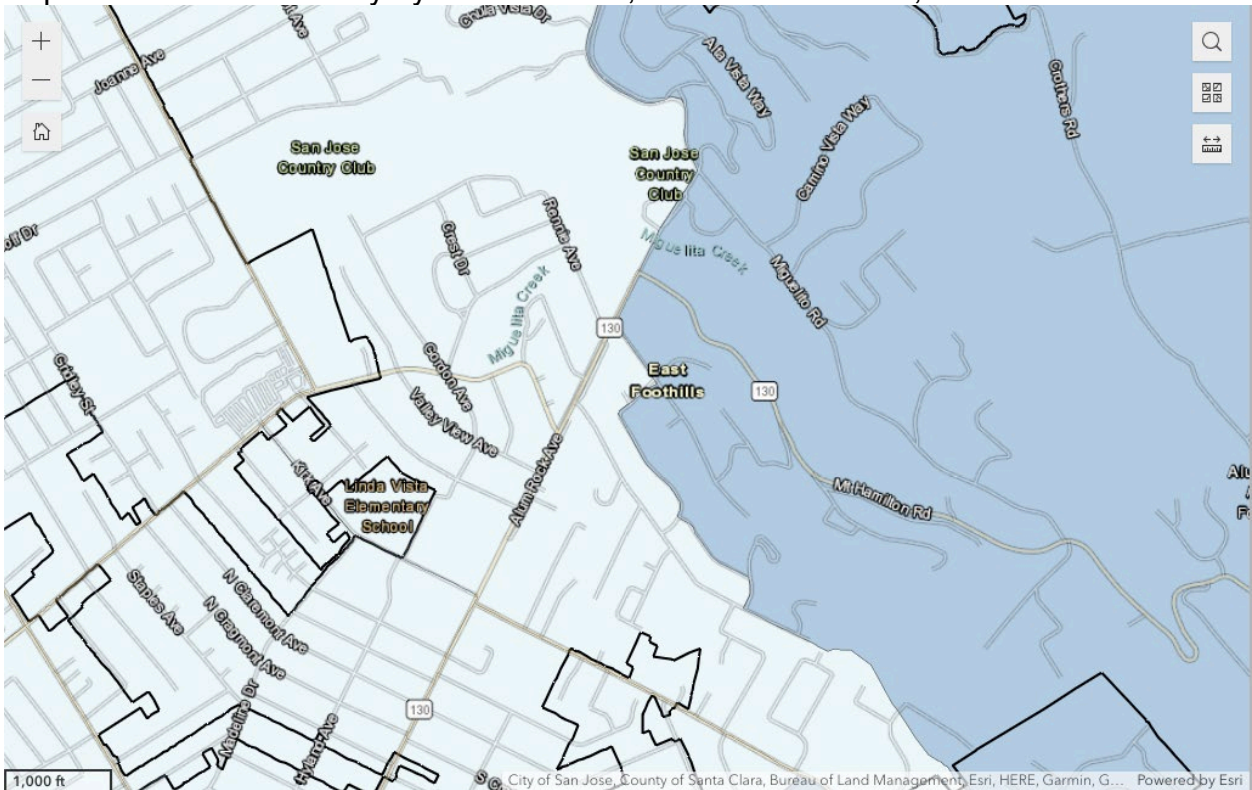
Population with a Disability by Census Tract, San Martin CDP, 2021

Segregation by tenure. There are no areas with disproportionately high concentrations of renters in the Unincorporated County. Renters are most like to live in the city of San José; in a corridor along El Camino Real spanning the cities of Mountain View, Palo Alto, Santa Clara, and Sunnyvale; in the unincorporated area encompassing the campus of Stanford University and its immediate surroundings; and in Gilroy. These areas include most of the segregated, predominantly Latinx areas in the region, as well as integrated areas (Mountain View, Santa Clara, and Sunnyvale).

By contrast, areas with high concentrations of owner-occupied homes include Cupertino, Los Altos, Los Altos Hills, Los Gatos, Monte Sereno, Saratoga, south San José, the hills to the east of San José, and rural areas in South County. These areas include areas with relatively low Latinx populations, as well as low Vietnamese populations, though south San José is relatively integrated in comparison to other predominantly owner-occupied communities.

As shown by the maps below, concentrations of renters in the Unincorporated County are located near San José municipal boundaries, within the Stanford CDP, within the San Martin CDP, and, to a lesser extent, in areas near Cambrian Park and Burbank.

Percent of Households who are Renters—North and Central Santa Clara County
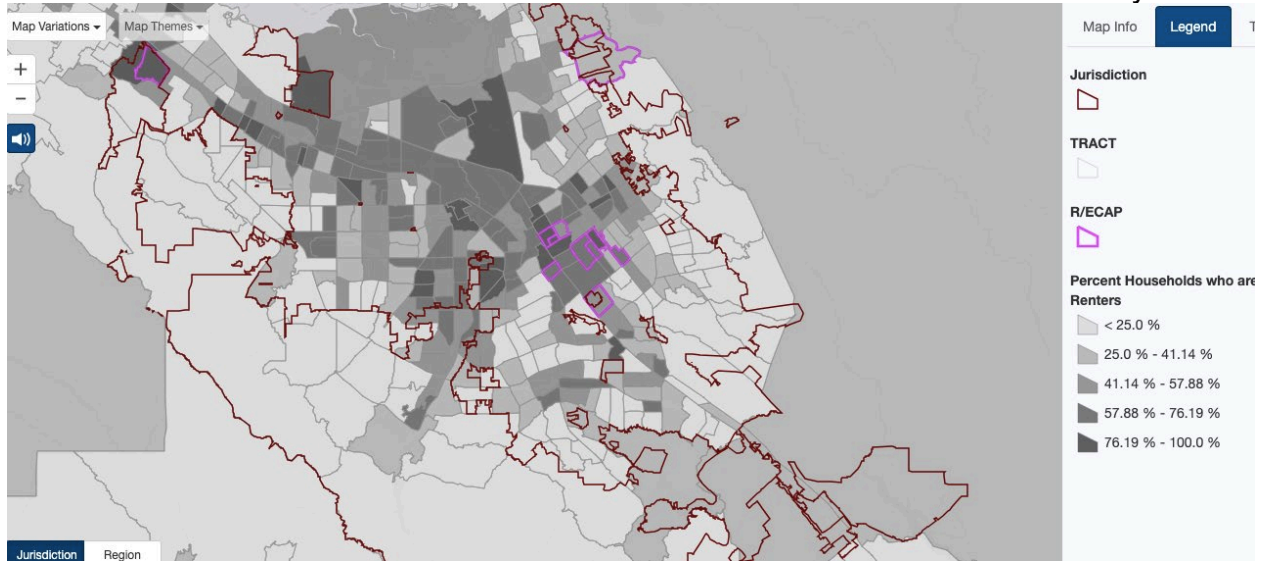
Percent of Households who are Renters—Southeast Santa Clara County
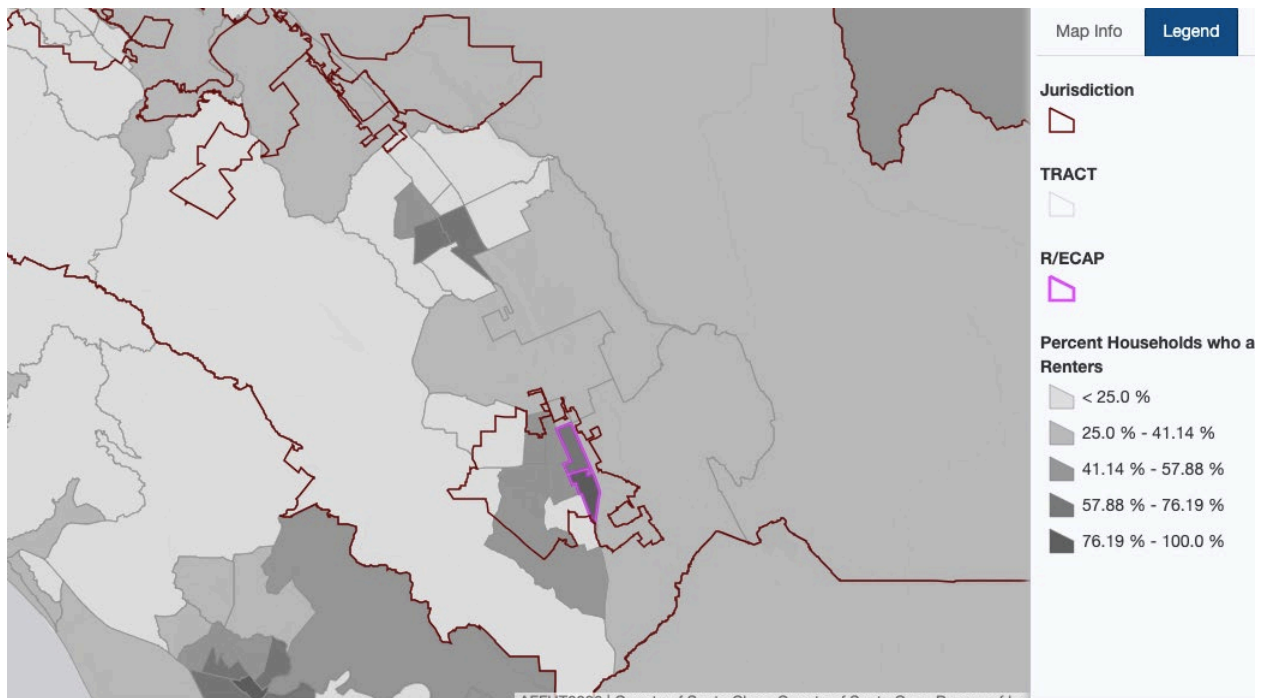
ii: Racially or Ethnically Concentrated Areas of Poverty and Racially Concentrated Areas of Affluence

R/ECAPs are geographic areas with significant concentrations of poverty and minority populations. In terms of racial or ethnic concentration, R/ECAPs are areas with a non-white population of 50 percent or more. With regards to poverty, R/ECAPs are Census tracts in which 40 percent or more of individuals are living at or below the poverty limit or that have a poverty rate three times the average poverty rate for the metropolitan area, whichever threshold is lower.

Racially Concentrated Areas of Affluence (RCAAs) are areas with concentrations of white residents and higher income residents. The California Department of Housing and Community Development (HCD) defines RCAAs as having a non-Hispanic white population concentration of at least 1.25 times that of the council of governments region in which a municipality is located and a median household income of at least 1.5 times that of the relevant council of governments region.[1]

Both R/ECAPs and RCAAs result from historical development patterns, which are impacted by both private investment and government intervention. Historically, Santa Clara County was a low-population area up until World War 2. Until that point, much of the county was in active agricultural use, with row crops and orchards found throughout the valley.

The original inhabitants of Santa Clara County included the Ohlone (Costanoan) people, who resided in the Coastal Range and valleys from San Francisco and Richmond in the north, to San Luis Obispo in the south, and the Northern Valley Yakuts, who resided in the San Joaquin Valley and surrounding mountains from Sacramento in the north to Bakersfield in the south. These native people were organized into smaller tribes and tribal bands, and estimates place the native population of the South Bay at around 10,000 people prior to the arrival of Europeans, living in settlements supporting 200 to 500 people each.

Spanish colonization of California began in 1769, and locally included Mission Santa Clara de Asís, founded in 1777 on the banks of the Guadelupe River. After several relocations, it is today part of the Santa Clara University campus in the City of Santa Clara. The Pueblo of San José was founded in the same year. Nearby Mission San José was established in 1797 in modern day Fremont (currently in Alameda County). In addition to missionaries, the Spanish and then Mexican governments also established ranchos, large land grants to soldiers and others loyal to the government throughout Alta California. By 1846, the Spanish and Mexican governments had issued over 300 land grants throughout Alta California. Three of these Spanish-era land grants were in the areas of present-day Gilroy and Morgan Hill (Las Animas, San Ysidro, and Los Tularcitos). 36 additional land grants were made by the Mexican government in present day Santa Clara County. These grants ranged from 1,000 to 50,000 acres, and the lands primarily used for growing crops and ranching.

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[1] https://abag.ca.gov/technical-assistance/racially-concentrated-areas-affluence.

The modern-day State of California was ceded to the United States following the Mexican-American War in 1848, and was admitted as the 31st State in 1850. Santa Clara was one of the original 27 counties created in 1850. San José was one of 8 cities officially incorporated in 1850 in the lead up to statehood (along with San Francisco, Sacramento, Benicia, San Diego, Los Angeles, Santa Barbara, and Stockton) and was the first capital of the state (having become the capital of the California Territory in 1849). A portion of the County was ceded in 1853 to create Alameda County (along with a portion of Contra Costa County).

The California gold rush (1848-1855) had little impact on Santa Clara County beyond the New Almaden mercury mine, and agriculture remained the primary focus of the county until World War 2. The war brought investment to military bases and defense manufacturing, as well as fueling the technology economy sparked by the establishment of Stanford University in 1885. The war also saw the internment of the county's sizable Japanese population. Following the war, the county experienced a population boom. This was fueled by the growing technology economy and federal funding to build new housing. From 1940 to 1970, the county's population grew from 174,949 to 1,064,714 residents. 7 of the 15 cities in the County were incorporated in the 1950's, and other cities embarked on aggressive annexation programs which ended with a joint development agreement between the County and cities to focus urban style development in areas which already have services, and follow orderly expansion in accordance with the policies and the local area formation commission (LAFCO) regulations.

Development during this time was not equitable. Throughout the county, many communities and property owners adopted deed restrictions limiting who could own homes in more expensive areas, usually precluding any non-Whites. In the 1930s, federal agencies adopted a practice of redlining, which designated which neighbors were high or low risk for mortgages. Areas with Black, Hispanic, or Asian populations, such as San José's Japantown, were deemed to be the highest risk areas. Federally funded public housing was segregated, and other programs such as the Veterans Administration home loans were usually reserved only for White applicants. These discriminatory practices were outlawed in 1968 with the passing of the federal Fair Housing Act.

According to HUD's AFFH mapping tool, there is currently only one R/ECAP that is either partially or entirely in the Unincorporated County. This R/ECAP is in South San José and is primarily incorporated (City of San José), however, includes the only unincorporated County property known as the County Fairgrounds property. The County Fairgrounds is an unincorporated enclave with no residential development. The adjoining residential areas are entirely within city limits of the City of San José's jurisdiction. Additional information on the County Fairgrounds and this R/ECAP can be found in Chapter 2 of the County Housing Element, specifically Section 2.03a – Segregation Analysis.

Additional R/ECAPs within Santa Clara County are located within <u>incorporated</u> areas and are concentrated in East and South San José and Gilroy.

Most of the relatively populated portions of the Unincorporated County are <u>not</u> located in Racially Concentrated Areas of Affluence. The areas within the county that are located in RCAAs include the western parts of Santa Clara County, Morgan Hill, Campbell, and Los Gatos. These areas have relatively higher household incomes, relatively higher concentrations of white residents, and relatively lower concentrations of Hispanic residents. Unincorporated areas that are RCAAs are generally located just to the west of RCAAs that are in incorporated cities, though unincorporated RCAAs stretch farther south along Santa Clara County's border with Santa Cruz County. The total population of these areas is – and has long been – very low in relation to the population of RCAAs in incorporated areas.

Only two census-designated places – Lexington Hills and Loyola – are located within RCAAs. Lexington Hills is located high in the Santa Cruz Mountains. The area was originally home to native people, members of the Ohlone tribal groups, and became an important transit route from Santa Cruz to San José in the 18th and 19th centuries. Small settlements developed around wagon and later train stops, or around logging operations and sawmills. By the 1920s, small groups seeking remote areas to avoid scrutiny built out villages such as Holy City, and wealthy property owners from San Francisco and the Bay Area built small vacation cabins in what are now the Lexington Hills communities. The nature of the community shifted due to man-made events such as the construction of Highway 17, bypassing some communities, and the creation of the Lexington Reservoir, flooding two communities. Population growth and rising costs of housing in the valley areas of the County have pushed more residents to seek homes in the Lexington Hills area, in addition to those seeking a more remote and rustic lifestyle.

Lexington Hills is located in an area that has very high fire risk and is in close proximity to the San Andreas Fault. This area was the epicenter of the 1989 Loma Prieta Earthquake, and the site of the 1985 Lexington Fire, which covered over 13,000 acres and destroyed 42 homes. The area is also adjacent to several major fires, including the 1961 Austrian Gulch Fire, the 2002 Croy Fire, 2008 Summit Fire, the 2016 Loma Fire, and the 2020 SCZ Lightning Complex Fire. The area also lacks public transportation, sewer service, and, in many cases, piped water. These considerations, which also influence property insurance rates, make the development of housing types that are more affordable to low- and moderate-income households infeasible by necessitating large lot sizes. Similarly, the same factors ensure that the cost of subsidizing less economical housing types – such as detached single-family homes on large lots – to the point that they would be affordable is excessive and largely financially infeasible. Although it may be possible to build two-to-four-unit structures in environmentally sensitive areas like Lexington Hills, doing so would still require large lots in order to install onsite wastewater treatment systems. Doing so would also result in moving more low- and moderate-income people into areas with high risks of devastating wildfires, earthquakes, and landslides caused by geologic and rain events.

Unincorporated RCAAs in Santa Clara County that do not contain census-designated places generally have the same obstacles to creating more inclusive communities as does Lexington Hills and often to an even greater degree.

Loyola, particularly the portions of it east of I-280, is not subject to as significant environmental constraints as Lexington Hills. Notwithstanding, lot sizes within the community tend to be quite large, consistent with the R1E zoning that is prevalent in the area. This area was originally a large undeveloped parcel purchased by Santa Clara University with the intention of creating a new campus, however a lack of funding led the university to sell the land to a private developer. Residential development of the area was part of a plan that included the construction of the Los Altos Golf & Country Club in the 1920s, although some homes are considerably newer. Other than the country club of the golf course, the entire district is zoned as single-family residential.

In this instance, the building of detached single-family homes on large lots preceded the adoption of zoning that mandated that form of development as the County did not adopt its first zoning ordinance until 1937. The initial development of Loyola as an affluent and all-white community was driven principally by speculative private sector investment, enforced by deed restrictions, rather than County policy, but County policy later reinforced those choices. In 1994, the County adopted a zoning overlay district for the Loyola area at the request of residents, with the justification of aligning the district with standards found in the neighboring city of Los Altos. These restrictions added a maximum floor area ratio (FAR) of 35% in most cases, with an absolute floor area cap on larger lots, to the existing larger minimum lot sizes. As tech companies expanded in the west valley area and San Francisco Peninsula, Loyola's draw as a wealthy bedroom community has grown, and with it there has been a demographic shift. In 2010, 2,222 of the 3,261 residents identified as White alone (68%), while 757 identified as Asian alone (23%). In 2020, 2,001 of the 3,491 residents (57%) identified as White alone, while 1,109 (32%) identified as Asian alone.

Today, while a 35% floor area ratio restriction exists to more closely align with the development restrictions of surrounding cities, the applicable County zoning is not the only barrier to building more racially and socioeconomically inclusive housing in Loyola. The area lacks job centers and services, as well as public transportation to neighboring areas with those resources. Additionally, land costs and the lack of vacant or underutilized parcels are limitations. The County will have to be opportunistic and provide a comprehensive approach to overcome those hurdles. One possible option, beyond the acquisition of expensive parcels with single-family homes that may be at the end of their useful life in the future, would entail partnering with religious congregations, like the Antiochian Orthodox Church of the Redeemer, that own land within Loyola. Lastly, if the country club site ever became available for redevelopment, that could transform the community in a manner that could possibly further the purposes of the Fair Housing Act. At the present time, there is no indication of large opportunity sites that may come on the market in the near future to create the opportunity to plan for greater residential affordable development.

Current R/ECAPs, Santa Clara County
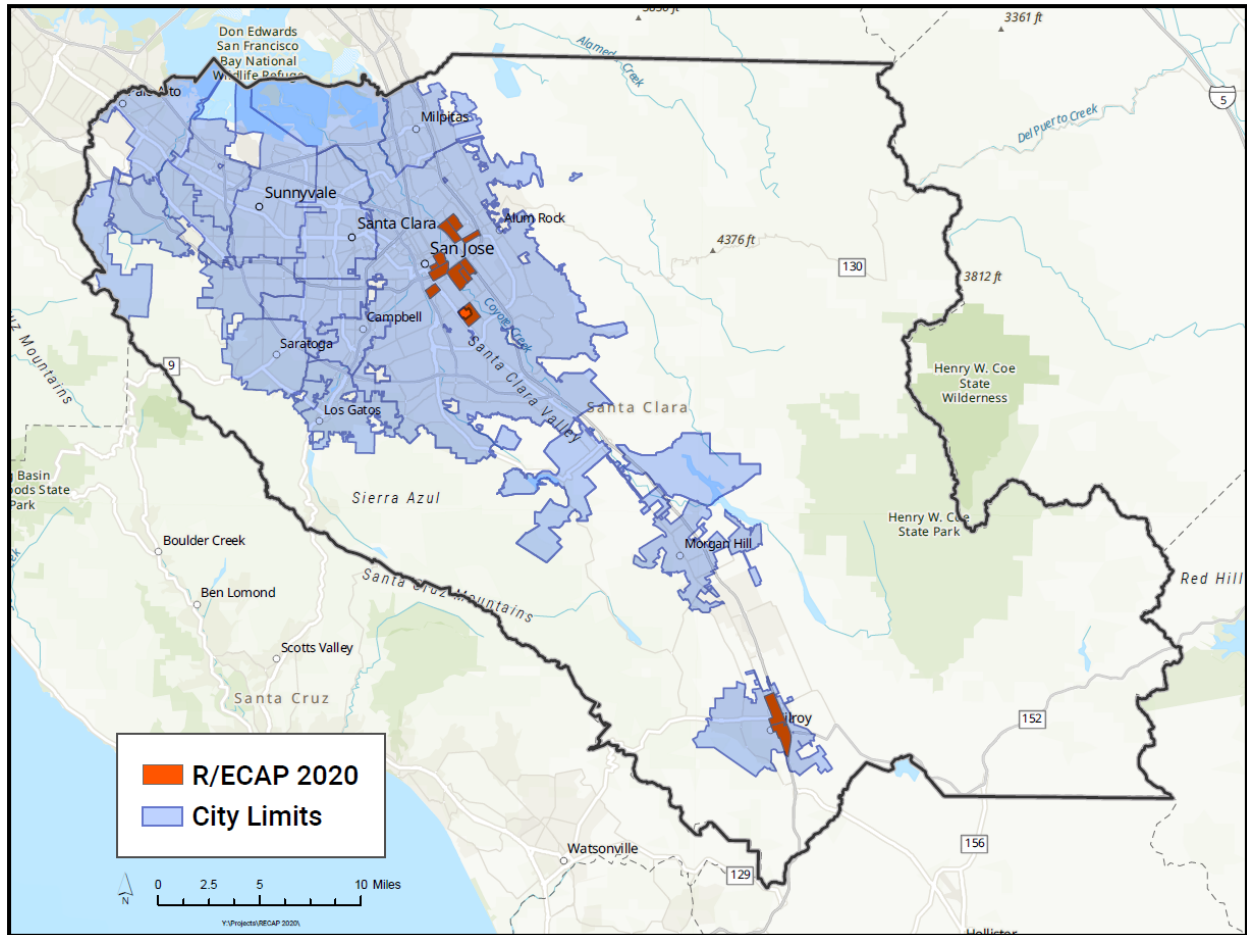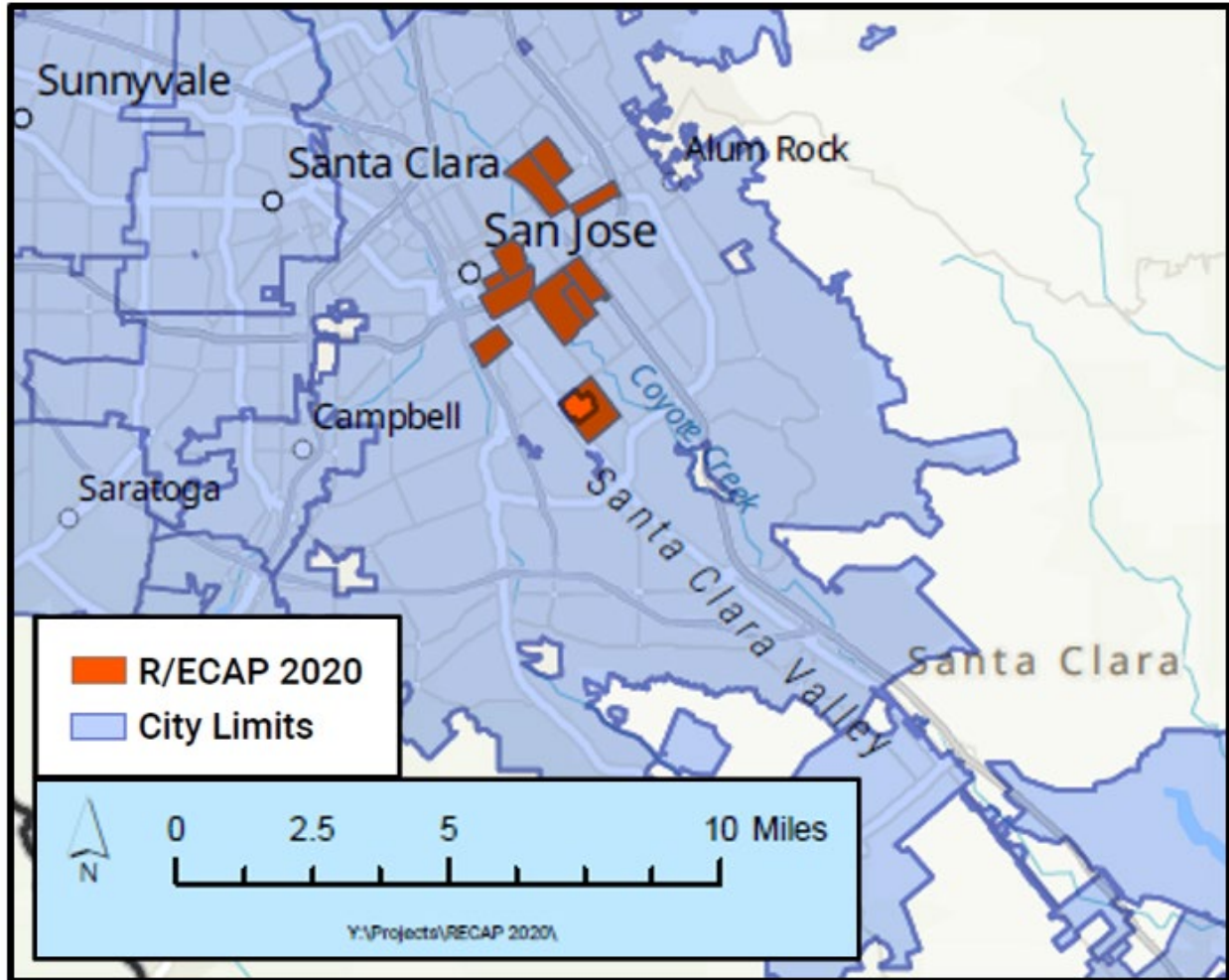
iii: Disparities in Access to Opportunity

Primary findings.

- The student population is far more diverse than the overall population in Santa Clara County. Hispanic students comprise the greatest share (39%) followed by Asian and non-Hispanic white students. More than a quarter are socioeconomically disadvantaged and one in five are English learners.

- Low-income families, students with special needs, and most racial and ethnic groups face barriers accessing positive education outcomes compared to white and Asian students.

  - Hispanic and low-income families had the lowest early care and education attendance rates among children under six years.

  - Black or African American students, disabled students, and socioeconomically disadvantaged students were least likely to meet English and Math testing standards.

- The suspension rate for disabled students is three times greater than that for non-disabled students. High suspension rates for students with disabilities are most prominent in the Gilroy Unified and Morgan Hill Unified school districts.

- Job proximity is highest in portions of the West Valley and is lowest in South County. Labor market engagement—which is influenced by proximity to job centers—is highest in the West Valley, comparatively moderate in Campbell, and lowest in South County.

- The Unincorporated County is comparatively limited in the public transportation and transit options available for residents and workers. This is true for both affluent areas and low to moderate income areas in the South County. High income households are less affected, however, because they have higher rates of vehicle ownership. Workers commuting to work by the 68 bus from Gilroy to San José would endure a commute of at least 1 hour and 51 minutes (round trip).

- Lower income Census tracts in San José and Gilroy have comparatively less healthy conditions as indicated by the Healthy Places Index of 23 social determinants of health indicators. Additionally, San José and Gilroy are designated as food deserts by the USDA indicating that the majority of the population in these areas live at least one mile from a supermarket.

- Santa Clara County has an extreme jobs-housing imbalance, as indicated by the Labor Market and Jobs Proximity Indices that disproportionately impacts Latinx and Vietnamese residents.

Access to Opportunity

"**Access to opportunity** is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to 'high resource' neighborhoods. This encompasses education, employment, economic development, safe and decent housing, low rates of violent crime, transportation, and other opportunities, including recreation, food, and healthy environment (air, water, safe neighborhood, safety from environmental hazards, social services, and cultural institutions)."

Source: California Department of Housing and Community Development Guidance, 2021, page 34.

Disparities in Access to Opportunity – Education. Residents of Santa Clara County have high levels of education. According to 2021 5-year American Community Survey (ACS) data, 28% of residents have a bachelor's degree and 27% have a graduate or professional degree.

Santa Clara County is served by 12 school districts and 32 Local Education Agencies (LEAs). For the 2021-2022 academic school year, Santa Clara County had a total of 408 schools with a total enrollment of 241,326 students in elementary to high school.[2]

According to student data from the Office of Education, there were 4,480 English learners in Santa Clara County's school districts during the 2021-22 academic year (grades K-12). Students learning English are more likely to speak Spanish, Vietnamese, Mandarin, Amharic, and other non-English languages. Less than one percent of students account for all other languages.

In the 2018-2019 academic year, Santa Clara County had a total of 29,292 students enrolled in special education programs. Of these students, the most common disability types are learning disabilities (37%) followed by speech impairments, autism, and other health impairments. Intellectual and emotional disabilities account for less than 10% of students enrolled in special education.

HUD's quality educational access index suggests that Asian or Pacific Islander and white children have the best access to proficient schools; Latinx residents have the lowest access.

Residents of Indian, Chinese, and Taiwanese national origin are most likely to live in the West Valley in areas with highly proficient schools. People of Mexican national origin are most likely to live in unincorporated areas adjacent to the east side of San José as

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[2] https://www.sccoe.org/aboutsccoe/Documents/IMPACT_Brochure_2023.pdf.

well as in Morgan Hill and San Martin, areas with relatively lower access to proficient schools.

Postsecondary education. Of students who completed high school in Santa Clara County, 78% enrolled in college within 12 months of graduation (called the College Going Rate or CGR). Santa Clara County's CGR is significantly higher than that of the state: California public high schools have an average CGR rate at only 62%.

The number of high school graduates enrolled in college varies by race and ethnicity, special needs, and by school district.

- Los Gatos-Saratoga Union High School District had the highest college-going rate with 88% of students enrolled in college. Fremont Union and Palo Alto Unified districts also had high rates at 86%.

- Hispanic or Latino students are far less likely to attend college after high school graduation than other racial and ethnic groups. Other racial disparities include:

➢ Hispanic/Latino students in Santa Clara Unified are significantly less likely to enroll in college: only five percent of students enrolled in college after high school graduation.

➢ In all school districts, over 85% of Asian students attended college. College-going rates are highest in Fremont Union High, Los Gatos-Saratoga Union High, and Milpitas Unified.

➢ College-going rates for Black or African American students are particularly low in Gilroy Unified and higher in Fremont Union High (93%) and Mountain View-Los Altos Union High (91%).

- Palo Alto Unified had the highest college-going rate for Filipino students: all Filipino students in the district enrolled in college after graduating high school in 2020-21.

- On average, 55% of students with disabilities in Santa Clara County attended college after high school graduation. Students with disabilities attending schools in East Side Union High and Gilroy Unified have lower college-going rates than other districts. Los Gatos-Saratoga High School has notably higher rates at 79% (similar to socioeconomically disadvantaged students).

- Socioeconomically disadvantaged students have comparatively higher college-going rates than other special needs groups, particularly in Los Gatos-Saratoga Union High, Palo Alto Unified, and Milpitas Unified districts.

Public High School Graduates Enrolled in College by School District, Santa Clara County, 2020-2021

	Campbell Union High	East Side Union High	Fremont Union High	Gilroy Unified	San Jose Unified	Milpitas Unified	Morgan Hill Unified	Palo Alto Unified	Santa Clara Unified	Los Gatos-Saratoga Union	Mountain View Los Altos Union High	Santa Clara County Office of Education
Total High School Graduates	77%	73%	86%	73%	73%	83%	76%	86%	71%	88%	81%	72%
Race and Ethnicity												
Non-Hispanic White	84%	69%	78%	84%	85%	83%	80%	85%	76%	86%	82%	76%
Black or African American	78%	72%	93%	72%	80%	68%	-	86%	70%	-	91%	65%
Asian	89%	90%	93%	91%	92%	93%	91%	91%	90%	93%	88%	92%
Hispanic or Latino	62%	59%	66%	67%	61%	68%	67%	76%	5%	81%	71%	63%
Filipino	71%	72%	74%	92%	71%	74%	94%	100%	72%	-	77%	91%
Multi-racial	79%	74%	89%	85%	67%	83%	80%	87%	6%	86%	87%	88%
Student Group												
English Learners	46%	59%	59%	62%	51%	61%	48%	54%	49%	-	48%	56%
Homeless Youth	55%	52%	-	-	47%	43%	67%	-	-	-	-	-
Disabled Students	55%	44%	66%	43%	53%	59%	55%	65%	46%	79%	52%	48%
Socioeconomically Disadvantaged	64%	68%	74%	64%	62%	74%	70%	77%	61%	79%	71%	61%

Note: Data represent public high school students who enrolled in college within 12 months of graduation.
Source: California Department of Education.

Disparities in Access to Opportunity – Employment. In the Unincorporated County, white and Asian or Pacific Islander residents have the highest levels of labor market engagement; Black residents have somewhat lower levels of labor market engagement; and Latinx and Native American residents have the lowest levels of labor market engagement. All racial and ethnic groups have broadly similar levels of proximity to jobs.

Geographically, job proximity is highest in portions of the West Valley and is lowest in South County. Labor market engagement is highest in the West Valley, comparatively moderate in Campbell, and lowest in South County. In general, areas that are more heavily white have higher labor market engagement and proximity to jobs, and areas that are more heavily Latinx have lower labor market engagement and proximity to jobs.

Areas with high jobs proximity are concentrated in the north and west sides of San José, in Cupertino, in Palo Alto, and in the parts of Mountain View, Santa Clara, and Sunnyvale that are between U.S. Route 101 and the San Francisco Bay. These parts of the latter three cities are actually more heavily Latinx than their encompassing cities but are less heavily Latinx than other parts of the region, such as the east side of San José, Morgan Hill, and Gilroy.

Disparities in Access to Opportunity – Transportation. For the Unincorporated County, high quality transit areas are located in:
- The Stanford area,
- The southeastern portion of Cambrian Park,
- Fruitdale and Burbank,
- Alum Rock, and
- San Martin.

And are lacking in:
- Loyola,
- Lexington Hills, and
- East Foothills (although the area is adjacent to high quality transit areas).

The areas where high quality transit is lacking are all affluent areas. Lack of high-quality transit in these areas affects workforce trying to access those areas more than residents trying to access work opportunities elsewhere.

Disparities in Access to Opportunity – Access to Environmentally Healthy Neighborhoods. According to access to opportunity indices, in the Unincorporated County, Black, Latinx, and Native American residents face slightly less access to environmentally healthy neighborhoods than do white or Asian residents. However, the disparity is most significant for Black residents, who comprise a very small part of the county's residents.

The following maps show the CalEnviroScreen score for Santa Clara County and the CDPs. The maps show that:

- Most areas in Santa Clara County have more positive environmental factors with scores between 0 and 20 and up to 40.

- Burbank, areas near Fruitdale, parts of Alum Rock, and San Martin have moderately high risk factors.

- San José and Gilroy are outliers and are characterized by more negative environmental factors and overlap with low income communities.

➢ **San José:** three Census tracts in the inner portion of the city have the worst environmental factors with scores above 80.

➢ **Gilroy:** one Census tract with the worst environmental factors; all others range between 40 and 80.

CalEnviroScreen 4.0 by Census Tract, Santa Clara County, 2021
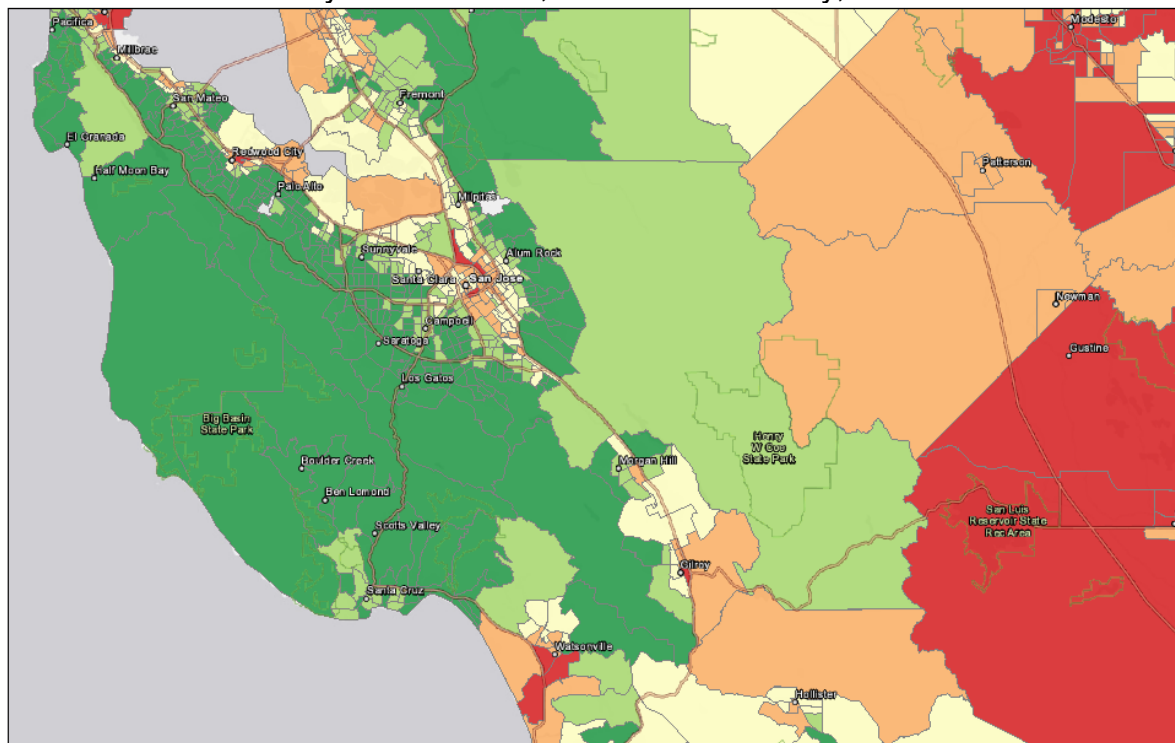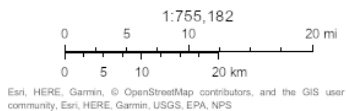
Source: California Department of Housing and Community Development AFFH Data Viewer.

CalEnviroScreen 4.0 by Census Tract, Stanford CDP, 2021
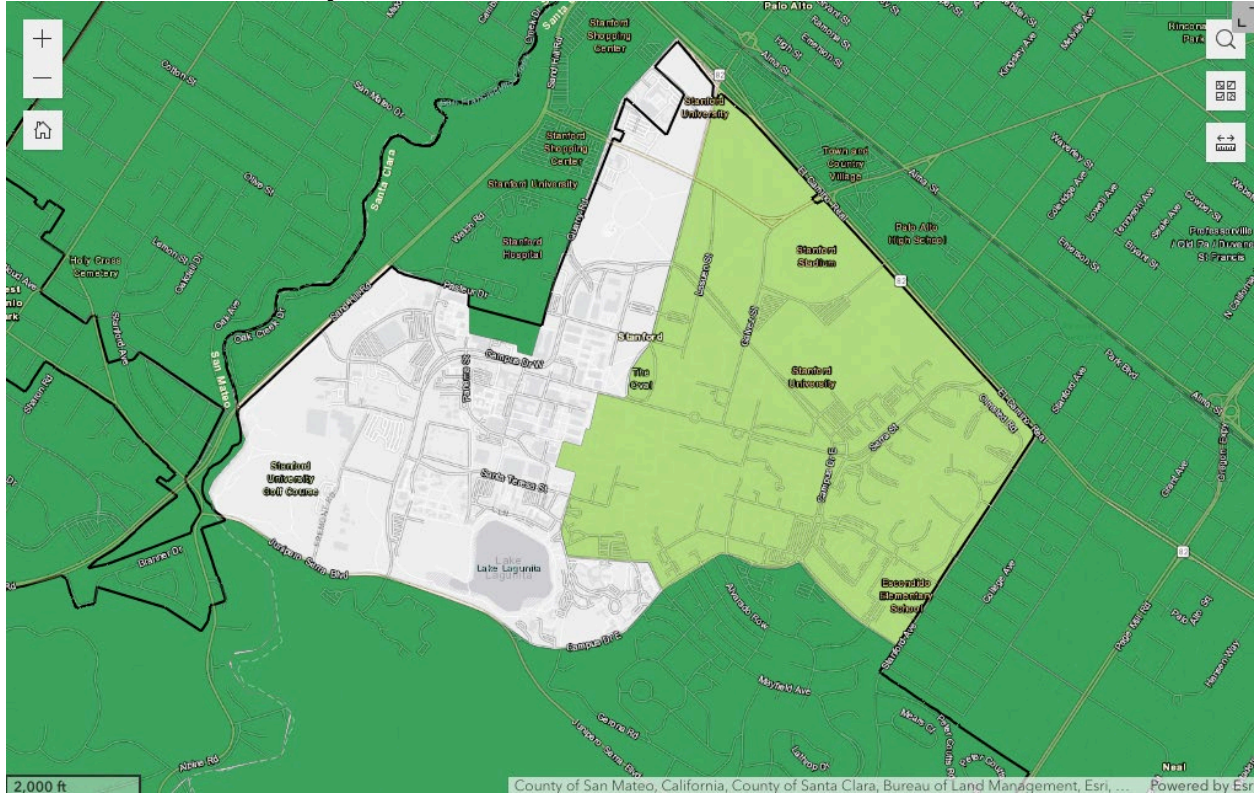
CalEnviroScreen 4.0 by Census Tract, Loyola CDP, 2021
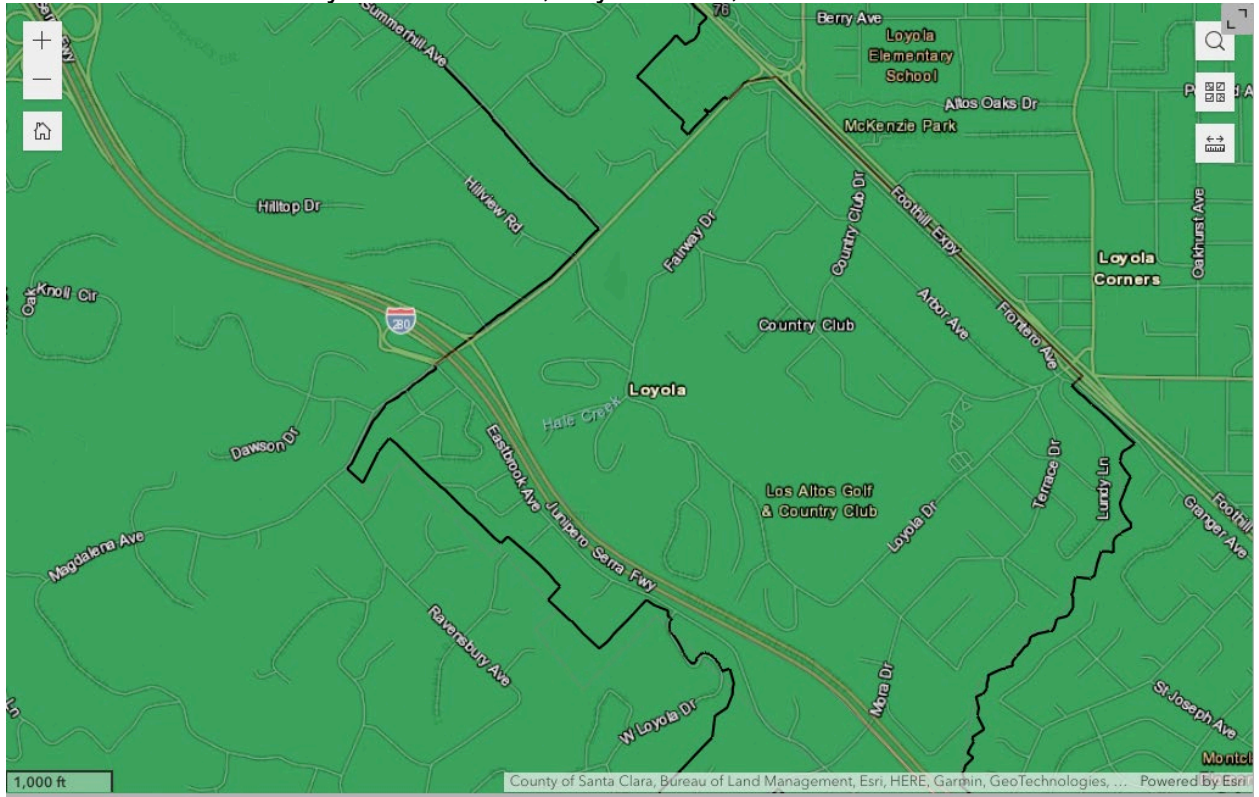
CalEnviroScreen 4.0 by Census Tract, Lexington Hills CDP, 2021
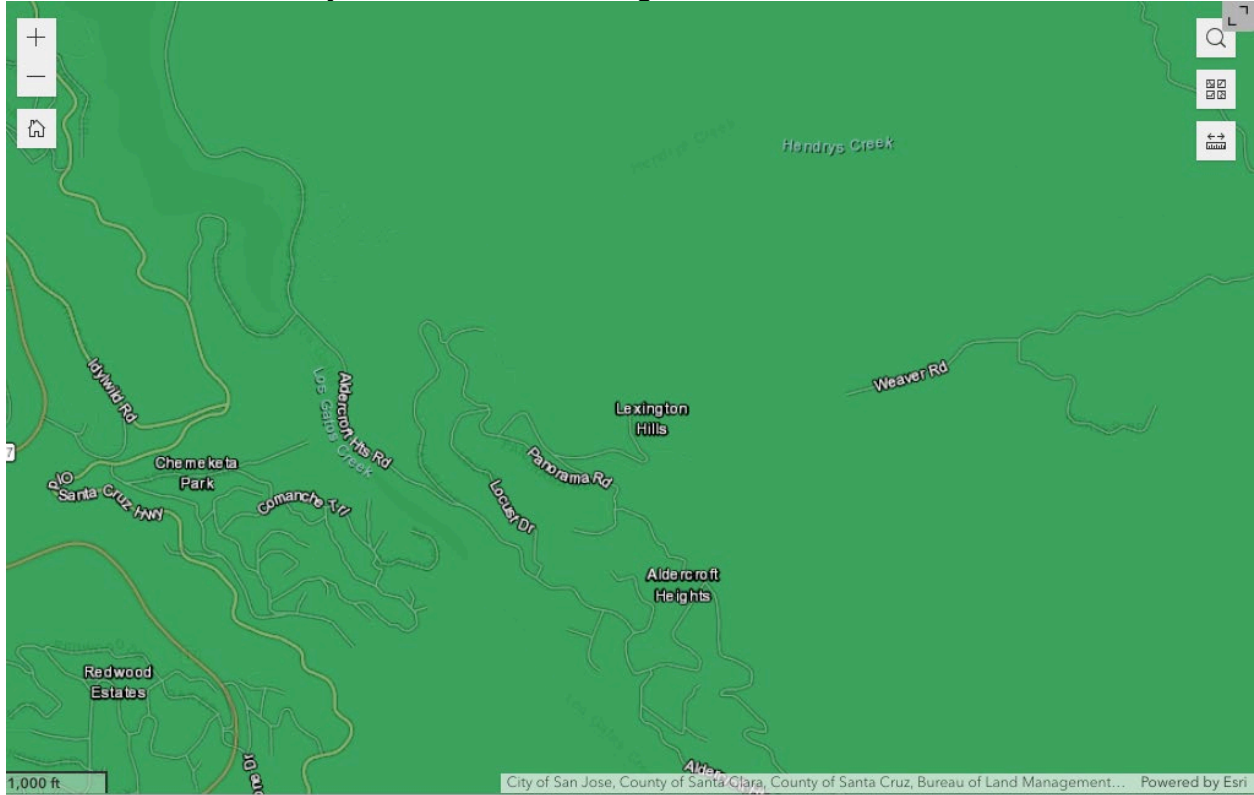
CalEnviroScreen 4.0 by Census Tract, Cambrian Park CDP, 2021
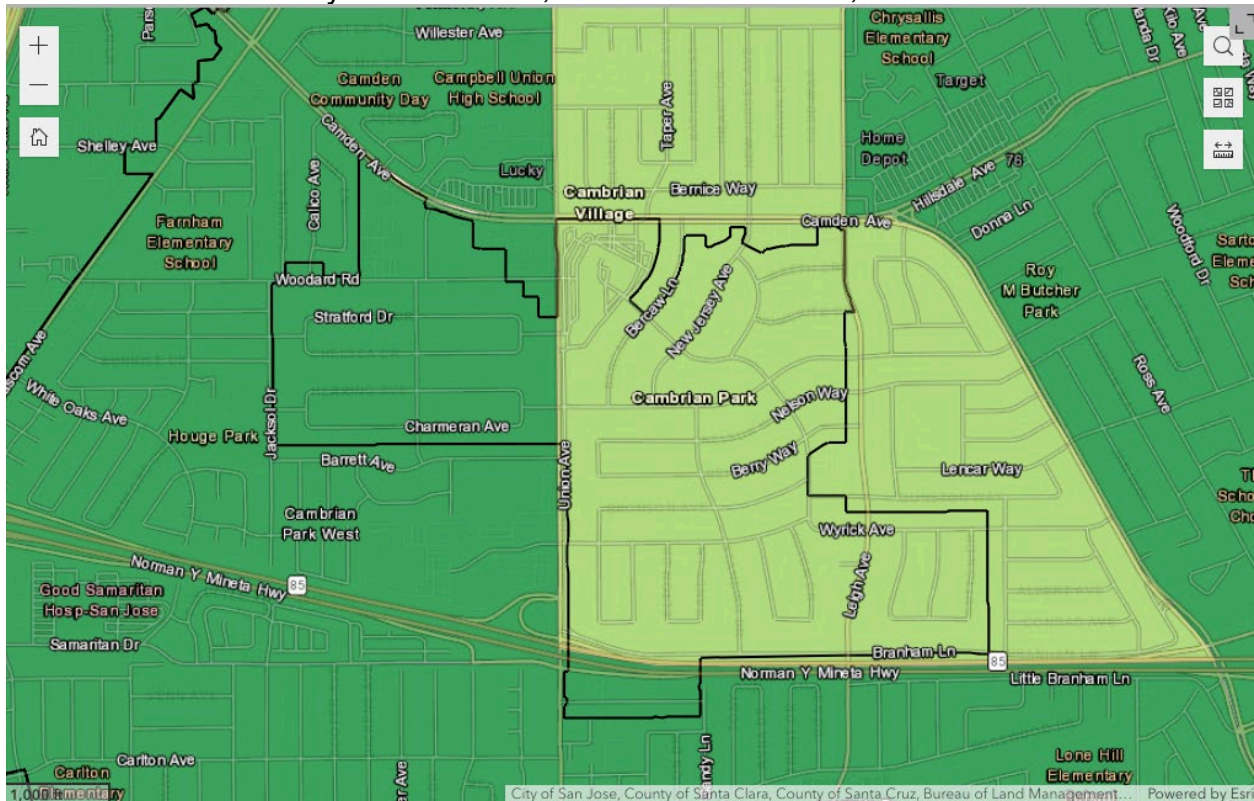
CalEnviroScreen 4.0 by Census Tract, Fruitdale and Burbank, 2021
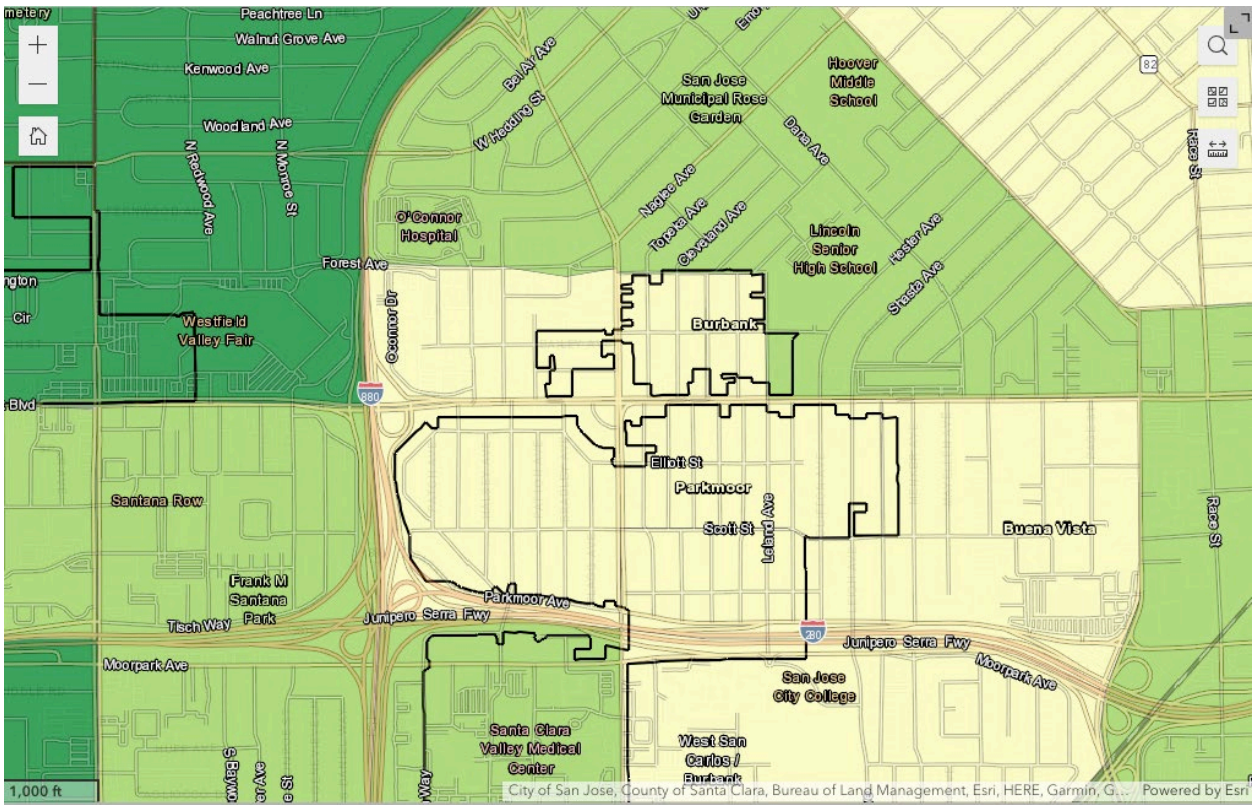
CalEnviroScreen 4.0 by Census Tract, Alum Rock CDP, 2021
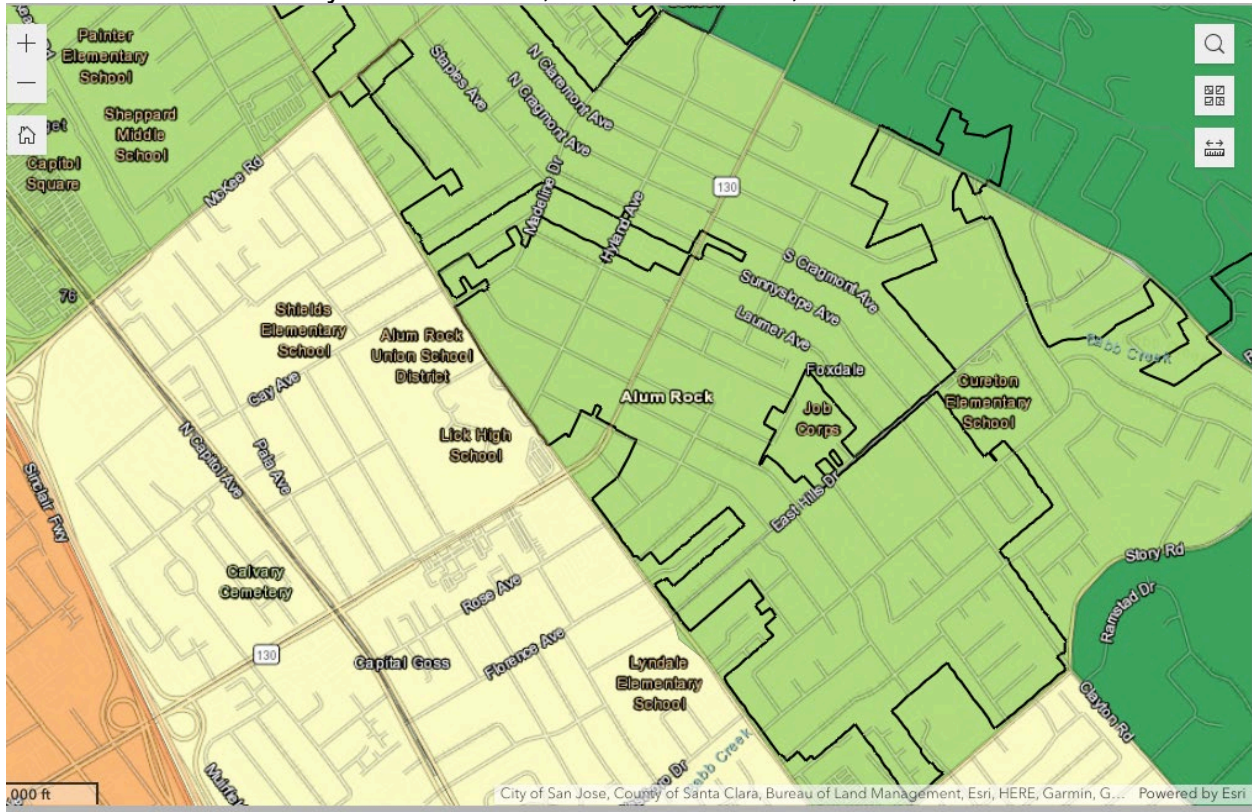
CalEnviroScreen 4.0 by Census Tract, East Foothills CDP, 2021
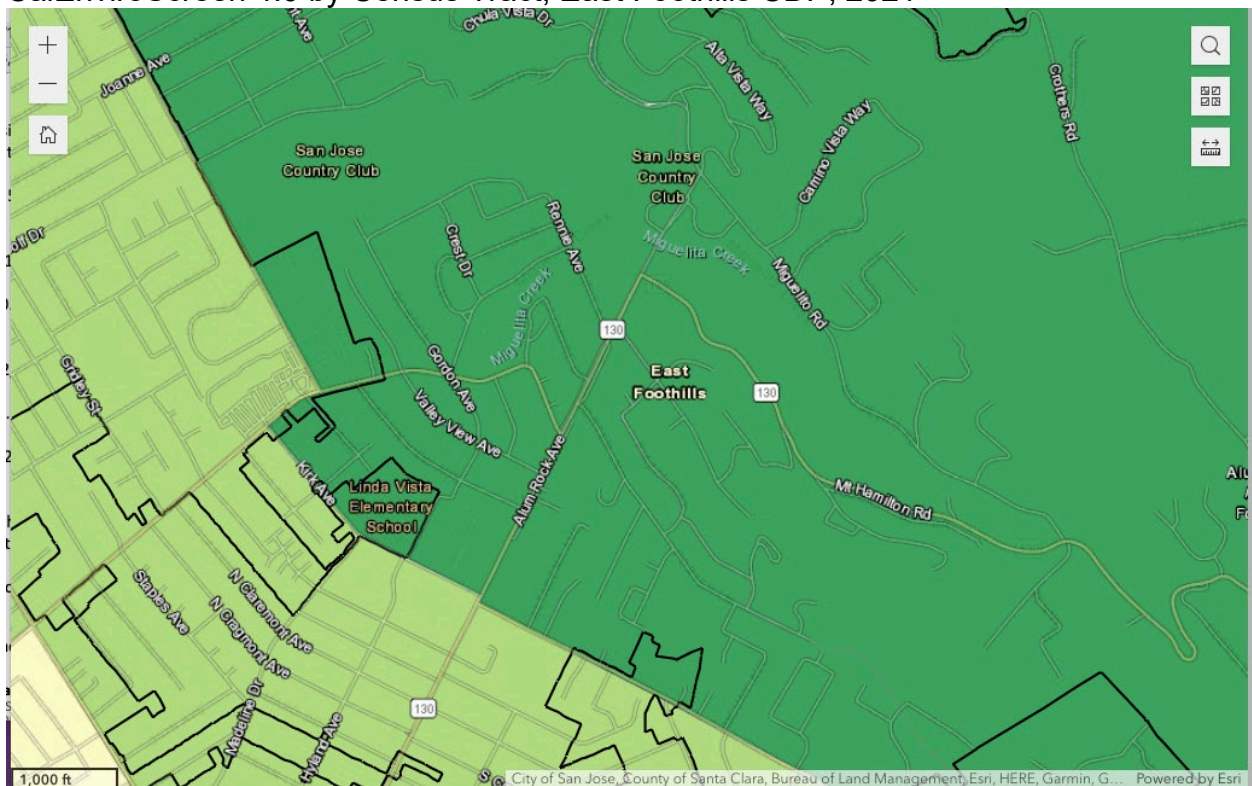
CalEnviroScreen 4.0 by Census Tract, San Martin CDP, 2021

As part of the Public Health Alliance of Southern California project, the Healthy Places Index (HPI)—a policy platform to advance health equity through open and accessible data—maps data on the social conditions that drive health including education and job opportunities, clean air and water, and other indicators positively associated with life expectancy at birth.[3] The HPI for Santa Clara County shows that:

■ The majority of Santa Clara County and the CDPs have healthy community conditions with the exception of Census tracts in San José. There are a few Census tracts in the city with the lowest index score while others were scored between 25 and 50. Gilroy, however, has comparatively lower healthy conditions.

■ Tracts with the least healthy community conditions overlap with concentrations of low-income households.

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[3] https://www.healthyplacesindex.org/learning-center.
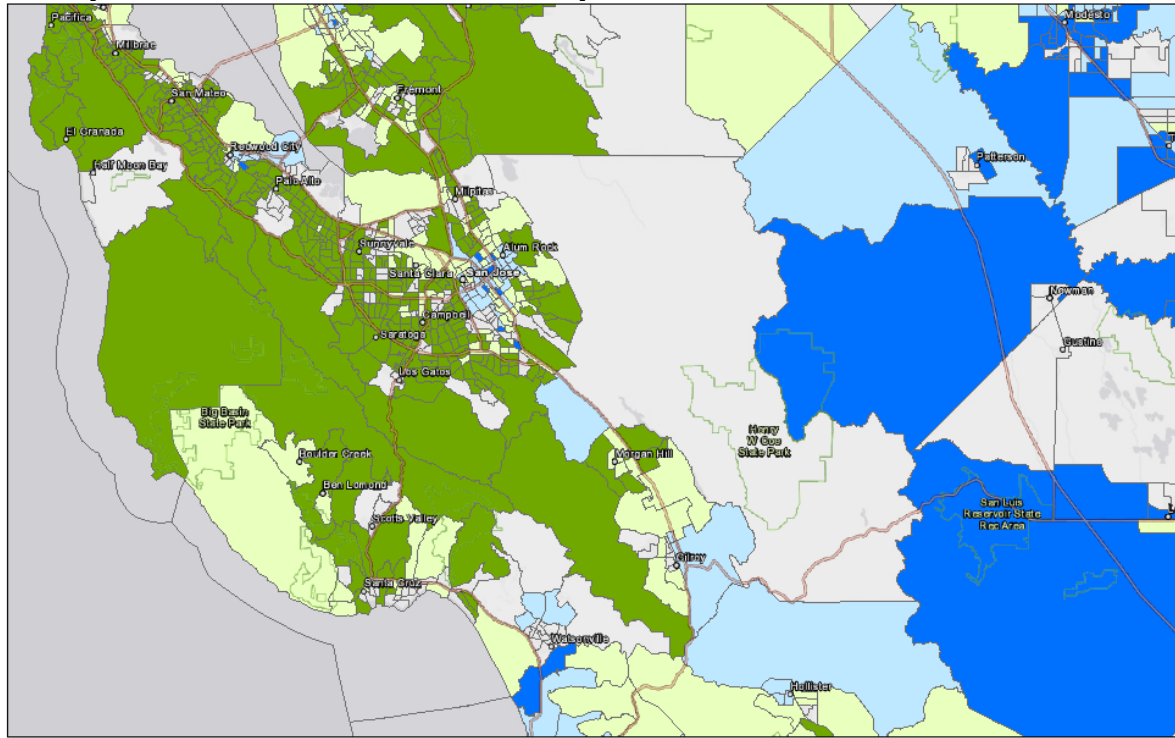
Healthy Places Index, Santa Clara County, 2022

Source: California Department of Housing and Community Development AFFH Data Viewer.

iv: Special Needs Populations

Primary findings.

- Certain groups have special housing needs. This includes low-income families, large households, female-headed households, seniors, people with disabilities, people experiencing homelessness, farmworkers, and non-English speakers. This section explores the needs beyond cost of housing for these populations.

- Large households (with five or more people) that rent are susceptible to overcrowding. While a majority of 0-, 1-, and 2-bedroom residential units in the Unincorporated County are available for rent, only 14.5% of residential units with three or more bedrooms are available for rent.

- Single-parent households are susceptible to housing insecurity, particularly female-headed households, due to pervasive gender inequality resulting in lower wages for women in the workforce.

- Seniors face challenges including fixed incomes, disabilities, chronic health conditions, and/or reduced mobility.

- People with disabilities, whether they are living with physical, cognitive, or sensory impairments, are more likely to live on fixed-incomes and to need specialized care. They are impacted by both the cost of housing and the design of housing, People with disabilities may be more reliant on public transit, family members, or care givers for transportation.

- People experiencing homelessness face pressures from vast income disparities and extreme housing costs. Additionally, 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. Many people experiencing homelessness are also dealing with severe issues such as mental illness, substance abuse, or domestic violence.

- Farmworkers are vital to the agricultural community, however, generally receive wages that are considerably lower than other jobs. They may also have temporary housing needs if they relocate from one area to another with the changing seasons.

- Non-English Speakers face challenges when engaging in the housing market, including a lack of understanding of their rights when it comes to housing law, including evictions.

Households with Special Needs

"Housing Element Law inherently promote(s) more inclusive communities, such as by addressing the disproportionate housing needs of lower income households, and households with special needs (e.g., persons with disabilities, elderly, large households, single-parent households, farmworkers, and people experiencing homelessness). For example, Housing Element Law requires local governments to make diligent efforts to include all segments of the community in public participation. Housing Element Law requires specific analysis of persons and households with special needs and commensurate development of policies and programs."

Source: California Department of Housing and Community Development Guidance, 2021, pages 9 and 10.

Large Households

Large 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. In the Unincorporated County, for large households with 5 or more persons, most units (74.2%) are owner occupied. In 2017, 18.0% of large households were very low-income, earning less than 50% of the area median income (AMI).

Unincorporated County Household Size by Tenure
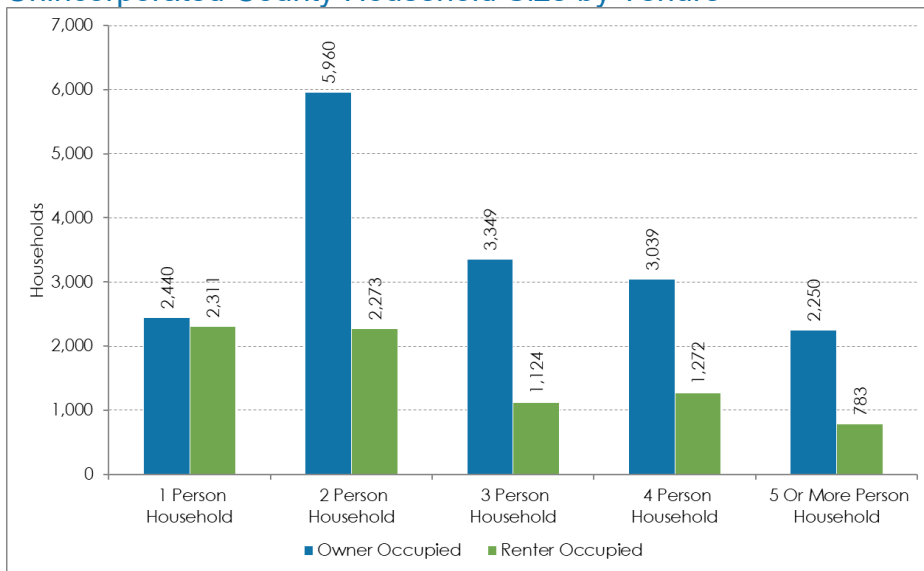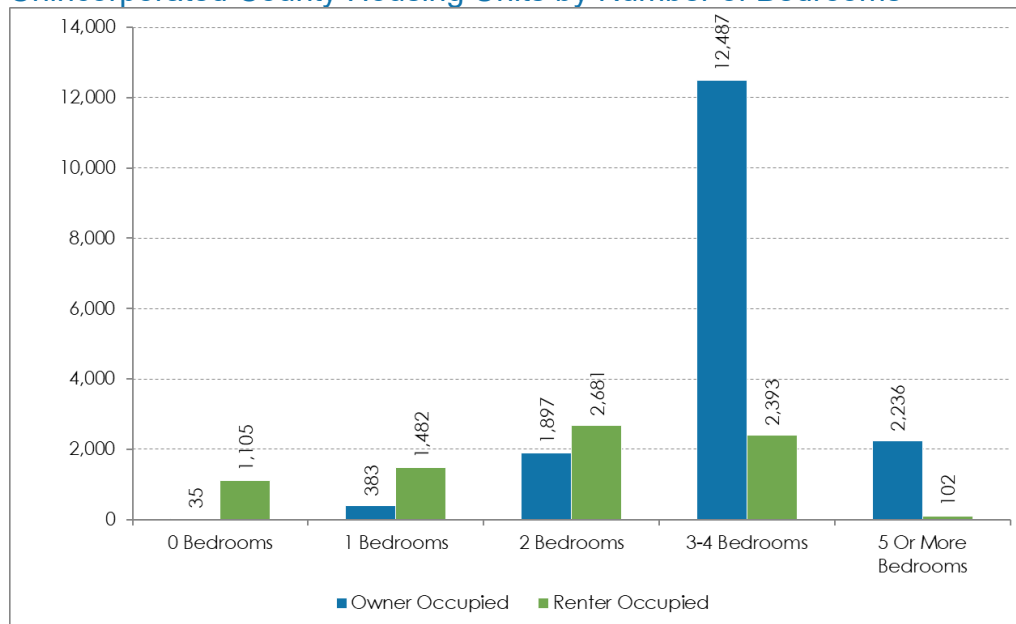

Universe: Occupied housing units
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009

Existing Resources and Gaps in Resources
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 17,218 units in the Unincorporated County. Among these large units with 3 or more bedrooms, 14.5% are renter-occupied and 85.5% are owner occupied.

In the Unincorporated County, out of the 24,801 occupied housing units 3,033 were large households made up of 5 or more household members, making approximately 12% of all households. In addition, 18% (544 large family household) were very low income, earning less than 50% of the AMI. For large households with 5 or more people (3.033 households) most units (74% or 2,250 units) are owner occupied. Large families are generally served by housing units with 3 or more bedrooms.

Unincorporated County Housing Units by Number of Bedrooms

| Bedrooms	Owner Occupied	Renter Occupied
0 Bedrooms	35	1,105
1 Bedrooms	383	1,482
2 Bedrooms	1,897	2,681
3-4 Bedrooms	12,487	2,393
5 Or More Bedrooms	2,236	102

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

Large family households often have special 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 security. In the Unincorporated County, twenty-one percent of large family households experience a cost burden of 30-50% while 12% of households spend more than half of their income on housing. Some twenty percent of households earning between 30-50% with 18% spending more than 50% of their income on housing.

Unincorporated County Household Size by Household Income Level
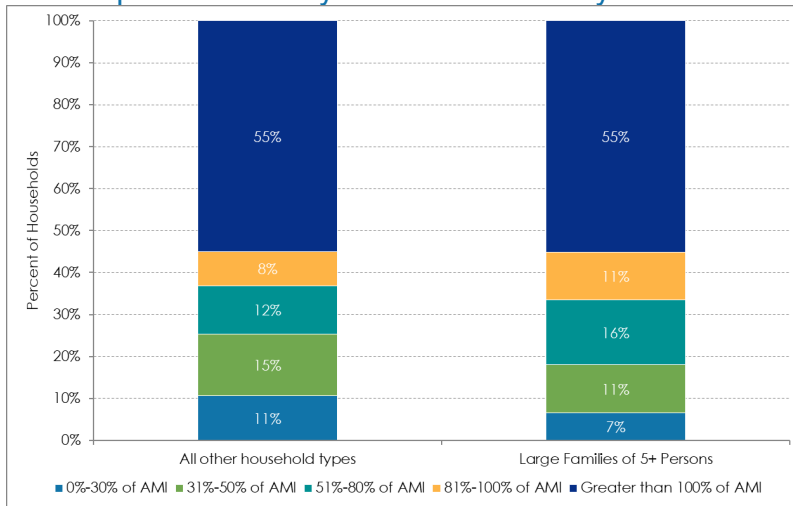
Universe: Occupied housing unit
U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing
Affordability Strategy (CHAS) ACS tabulation, 2013-2017 releases

Proposed Policies, Program and Funding to Help Address Gap

As with other special needs groups, large families would benefit from multi-family housing development that includes three or more bedrooms. The County through implementation of *Program 1.1, "Supportive Housing Development Fund Notice of Funding Availability (SHDF NOFA)"* aims at increasing housing for families. New affordable housing for families funded by the County through Program 1.1 requires that at least 25% of the units in the project be three-bedroom or larger units. In addition, through program 1.21, *"Homelessness Prevention System"* the County provides financial assistance, legal services, and case management for households who are at risk of homelessness due to displacement.

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 the Unincorporated County, the largest proportion of households is Married-couple Family Households at 59.9% of total, while Female-Headed Households make up 8.1% of all households.

Unincorporated County Housing Tenure by Household Type
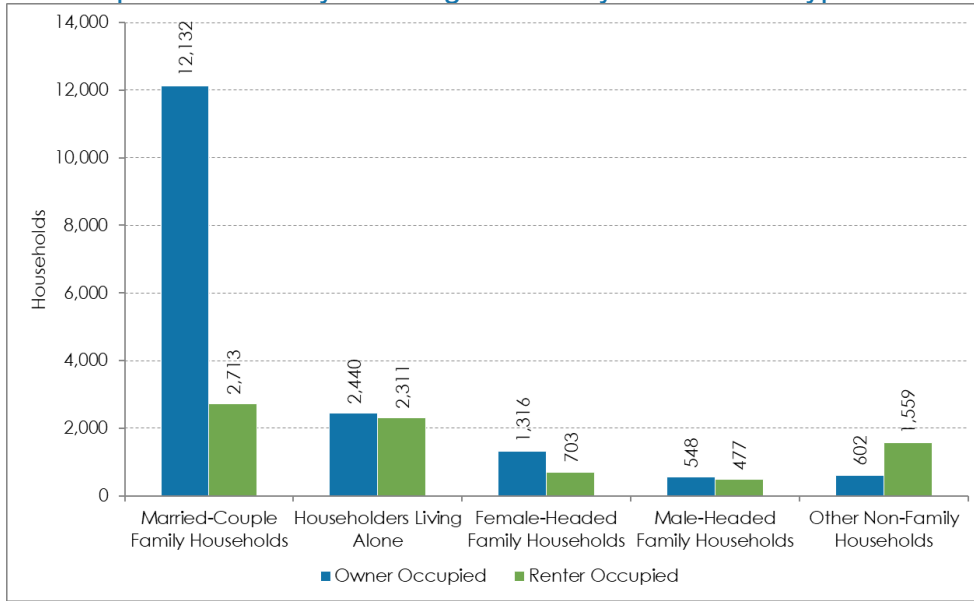
Universe: Occupied housing units
U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25011

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 the Unincorporated County, 26.9% of female-headed households with children fall below the Federal Poverty Line, while 8.4% of female-headed households without children live in poverty.

Unincorporated County Female-Headed Households by Poverty Status
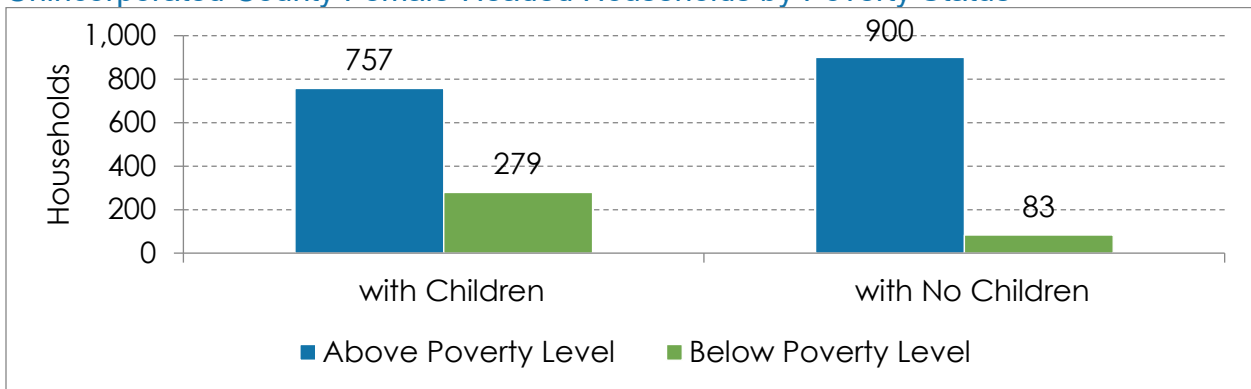
Universe: Female Households
U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012

Proposed Policies, Program and Funding to Help Address Gap
As mentioned under Large Households, the County provides financial assistance, legal services, and case management through program 1.21, *"Homelessness Prevention System"* for households who are at risk of homelessness due to displacement. Approximately 70% of households served in Fiscal Year 2023 were female-headed households.
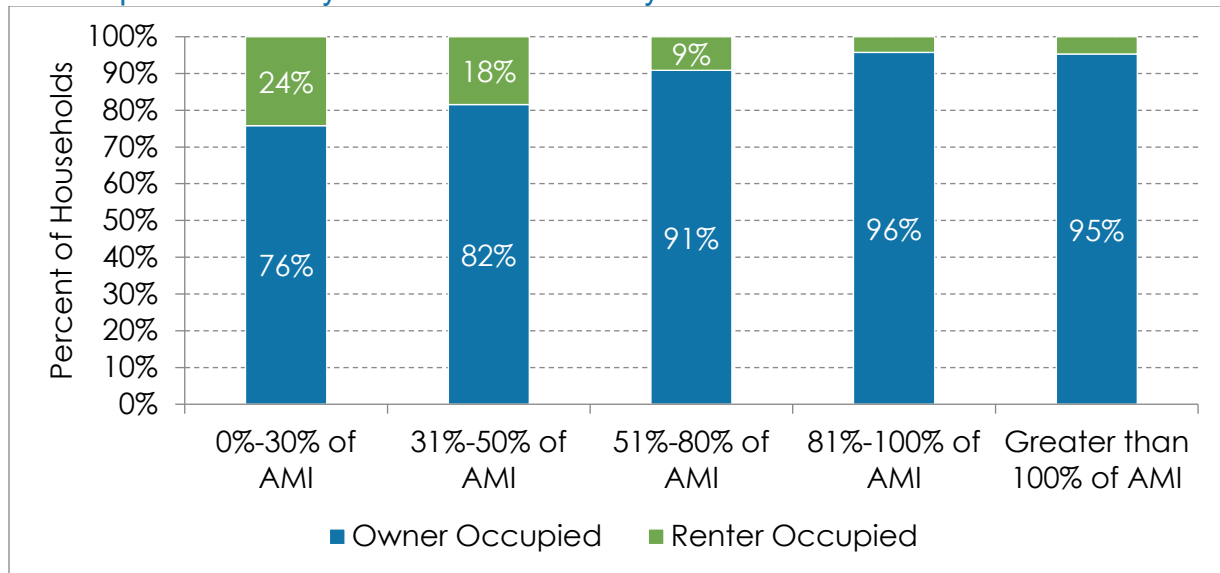
Seniors
Senior households often experience a combination of factors that can make accessing or keeping affordable housing a challenge. They often live on fixed incomes and are more likely to have disabilities, chronic health conditions and/or reduced mobility. Seniors who rent may be at even greater risk for housing challenges than those who own, due to income differences between these groups.

Gaps in Resources
The largest proportion of senior households who rent make 0%-30% of AMI, while the largest proportion of senior households who are homeowners falls in the income group Greater than 100% of AMI.

Unincorporated County Senior Households by Income and Tenure
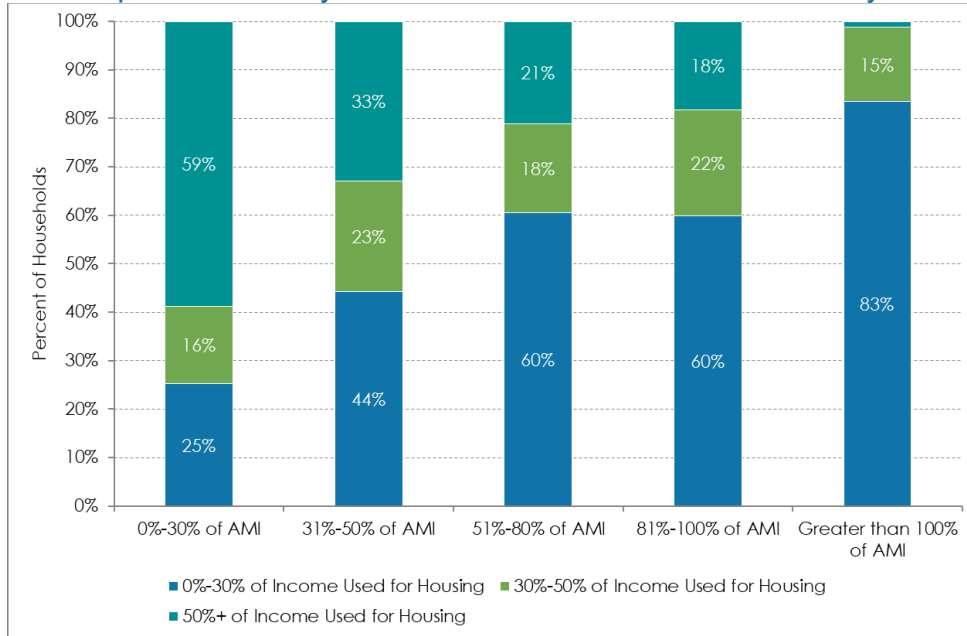

Universe: Senior households
U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

There are 2,788 senior households in the Unincorporated County that earn less than 80 percent of AMI. When cost-burdened seniors are no longer able to make mortgage or rent payments, 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 important due to their special housing needs, particularly for low-income seniors. In the Unincorporated County, 59 percent of seniors making less than 30 percent of AMI are spending the

majority of their income on housing. For seniors making more than 100 percent of AMI, 83 percent are not cost-burdened and spend less than 30 percent of their income on housing.

Unincorporated County Cost-Burdened Senior Households by Income Level

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

Proposed Policies, Programs, and Funding to Help Address Gap
To address the needs of lower-income seniors in the future, *Program 1.1," Supportive Housing Development Fund Notice of Funding Availability (SHDF NOFA)"* is meant to incentivize the construction of ELI housing units including special needs populations like seniors, previously unhoused individuals, transitioned-aged youth, families, farmworkers, and housing for people with disabilities including developmental disabilities. *Program 1.11*, "*Internal Coordination of Housing Funds and Services"* includes working with the Department of Aging and Adult Services to assist older adults and adults with disabilities, and their families, to maximize self-sufficiency, safety, health, and independence so that they can remain living in the community for as long as possible and maintain the highest quality of life. Finally, through the implementation of *Program 1.31 "Minor Home Repair and Maintenance Program",* lower income seniors are providing with home safety repairs, fall prevention, accessibility and mobility and other similar repairs that help seniors age in place.

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. Many individuals with disabilities live on a small, fixed income, limiting their ability to pay for housing. Some adults with developmental disabilities depend on monthly income of around $1,000 from the Supplemental Security Income (SSI) program, limiting the options to find an affordable housing unit. Those with employment tend to work part-time in the lowest paid jobs and also struggle to income-qualify for many of the affordable housing units that may be available for rent in the Unincorporated County. Most adults with developmental disabilities also do not drive or own a car and many rely on public transit to access services in the community. Many people with disabilities experience severe rent burden, housing instability and displacement. Such disparities are attributable to the lack of housing affordable to ELI households.

Existing Resources and Gaps in Resources

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. The rates at which different disabilities are present among residents of Unincorporated Santa Clara County. Overall, 8.3% of people in the Unincorporated County have a disability of any kind.

Unincorporated County Disability by Type
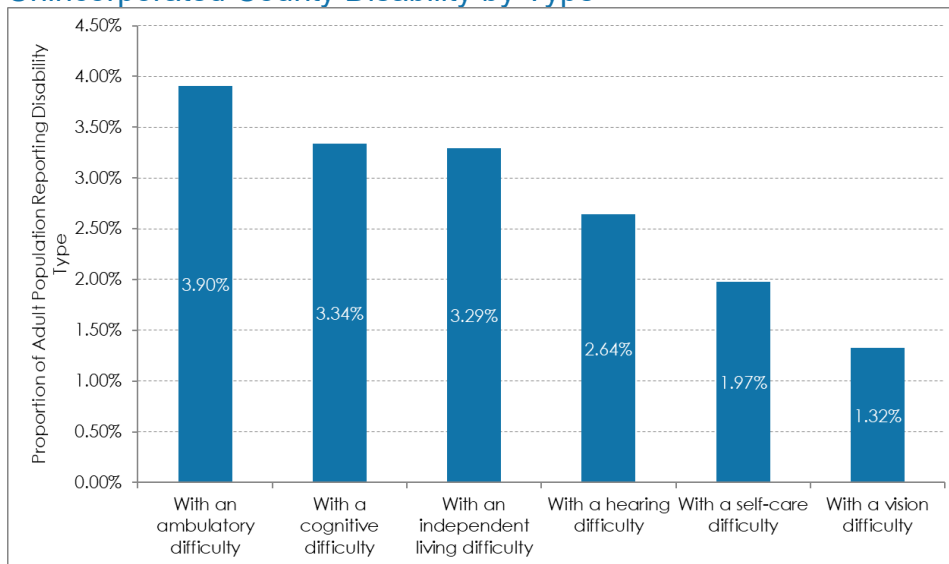
Universe: Civilian noninstitutionalized population 18 years and over
U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

Developmental disabilities are defined as severe, chronic, and attributed to a mental or physical impairment that begins before a person turns 18 years old. This can include Down's Syndrome, autism, epilepsy, cerebral palsy, and mild to severe mental retardation. Some people with developmental disabilities are unable to work, rely on

Supplemental Security Income, and live with family members. In addition to their specific housing needs, they are at increased risk of housing insecurity after an aging parent or family member is no longer able to care for them.
In the Unincorporated County, of the population with a developmental disability, children under the age of 18 make up 48.3%, while adults account for 51.7%.

The most common living arrangement for individuals with disabilities in the Unincorporated County is the home of parent /family /guardian.

Unincorporated County Population with Developmental Disabilities By Age

Age Group	No. of Persons
Age 18+	878
Age Under 18	820
Totals	**1,698**

Universe: Population with developmental disabilities
California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020).

Unincorporated County Population with Developmental Disabilities by Residence

Residence Type	No. of Persons
Home of Parent /Family /Guardian	1,424
Community Care Facility	145
Independent /Supported Living	89
Other	21
Foster /Family Home	15
Intermediate Care Facility	10
Totals	**1,704**

Universe: Population with developmental disabilities
California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)

Proposed Policies, Programs, and Funding to Help Address Gap
To address the needs of lower-income people with disabilities in the future, *Program 1.1, "Supportive Housing Development Fund Notice of Funding Availability (SHDF NOFA)"* is meant to incentivize the construction of ELI housing units including housing for people with disabilities including developmental disabilities. Implementation of *Program 1.20*, "*San Andreas Regional Center (SARC)"* will help those experiencing homeless or who formerly experienced homelessness and who have reported an intellectual and developmental disability to access SARC's services, help SARC's clients who are experiencing or are at-risk of homelessness to access supportive housing or homelessness prevention services and ensure that individuals or families who move into County-funded housing units for individuals with an intellectual or development disability receive the services they need to obtain and maintain their housing, and live as independently as possible. One of the contributing factors to fair housing issues is access to publicly supported housing for persons with disabilities. This

partnership aims to remove housing barriers and provide households with access to affordable, integrated housing.

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 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.

## Homelessness by Household Type and Shelter Status, Santa Clara County 2019

	People in Households Composed Solely of Children Under 18	People in Households with Adults and Children	People in Households without Children Under 18
Sheltered - Emergency Shelter	7	377	696
Sheltered - Transitional Housing	3	301	400
Unsheltered	266	243	7,413

U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019).

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 represent the largest proportion of residents experiencing homelessness and account for 43.9% of the homeless population, while making up 44.5% of the overall population.

In Santa Clara County, Latinx residents represent 42.7% of the population experiencing homelessness, while Latinx residents comprise 25.8% of the general population.
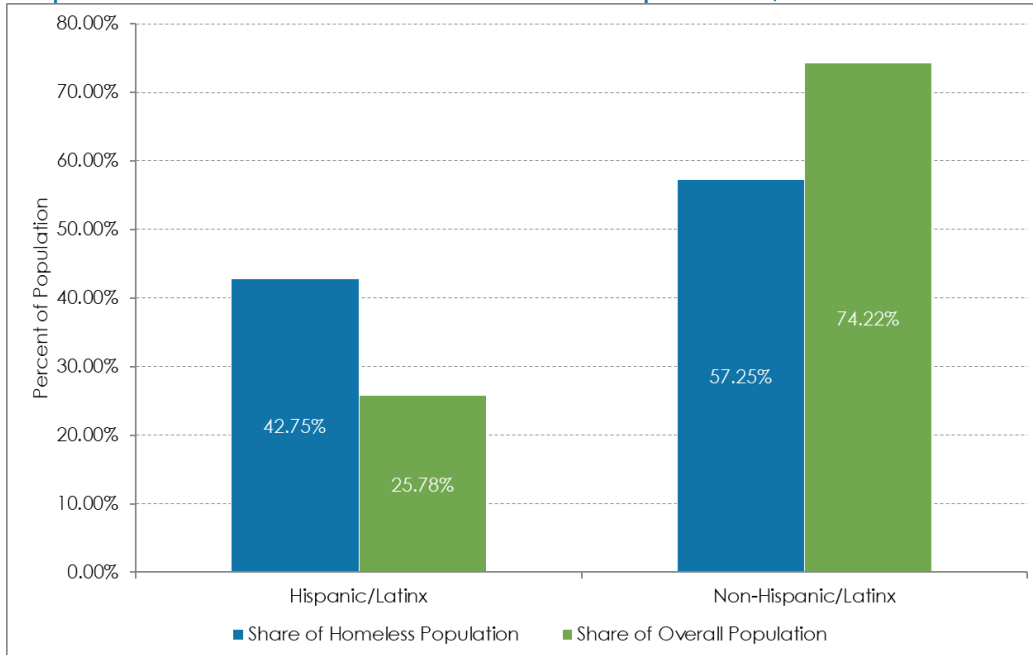
Racial Group Share of General and Homeless Populations, Santa Clara County
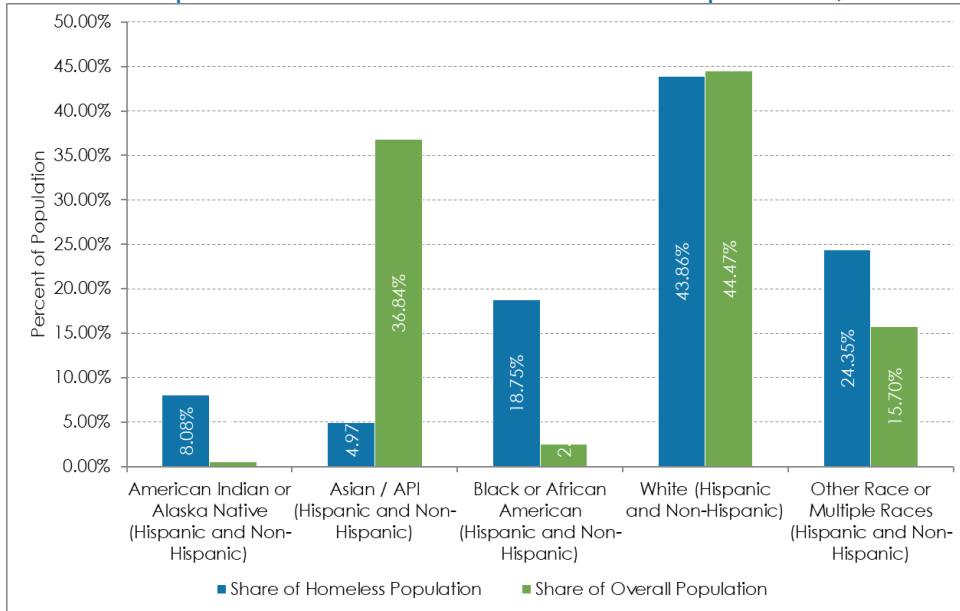
Universe: Population experiencing homelessness
U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC)
Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau,
American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

Hispanic Share of General and Homeless Populations, Santa Clara County

Universe: Population experiencing homelessness
U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC)
Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau,
American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)

Many of those experiencing homelessness are dealing with severe 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. Of those, some 87.6% are unsheltered, further adding to the challenge of handling the issue.

Characteristics for the Population Experiencing Homelessness

Unhoused Status	Chronic Substance Abuse	HIV/AIDS	Severely Mentally Ill	Veterans	Victims of Domestic Violence
Sheltered - Emergency Shelter	128	5	201	79	52
Sheltered - Transitional Housing	153	11	130	129	20
Unsheltered	1,668	65	2,328	445	383

Although the sheltered homeless count has varied over time (including changes in HUD definition), the unsheltered count has the greatest influence on the overall number of homeless people in the county and is the most visible manifestation of this challenge for the broader community. The County conducts a Point in Time Count of people experiencing unsheltered homelessness as required by HUD.

Point-in Time Count

JURISDICTION	UNSHELTERED			SHELTERED			TOTAL			2019-2023
	2019	2022	2023	2019	2022	2023	2019	2022	2023	% CHANGE
Total Incorporated	7,640	7,454	7,169	1,594	2,230	2,438	9,234	9,684	9,607	4%
Campbell	74	216	92	0	0	0	74	216	92	24%
Cupertino	159	102	48	0	0	0	159	102	48	-70%
Gilroy	345	606	817	359	208	231	704	814	1,048	49%
Los Altos	76	65	0	0	0	0	76	65	0	-100%
Los Altos Hills	0	0	0	0	0	0	0	0	0	*
Los Gatos	16	58	81	0	0	0	16	58	81	406%
Milpitas	125	249	142	0	25	0	125	274	142	14%
Monte Sereno	0	0	0	0	0	0	0	0	0	*
Morgan Hill	114	60	230	0	0	0	114	60	230	102%
Mountain View	574	206	424	32	140	138	606	346	562	-7%
Palo Alto	299	263	187	14	11	19	313	274	206	-34%
San José	5,117	4,975	4,411	980	1,675	1,855	6,097	6,650	6,266	3%
Santa Clara	264	375	417	62	65	44	326	440	461	41%
Saratoga	0	0	0	0	0	0	0	0	0	*
Sunnyvale	477	279	320	147	106	151	624	385	471	-25%
Total Unincorporated	282	254	232	89	27	2	371	281	234	-37%
Confidential Locations	NA	NA	NA	101	63	62	101	63	62	-39%
Total	7,922	7,708	7,401	1,784	2,320	2,502	9,706	10,028	9,903	2%

* Cities with unsheltered or sheltered populations <11 in a given year were moved to Unincorporated due to small sample size

In 2015, the Santa Clara County community came together to create a roadmap to guide the collective efforts to end homelessness. Coordinated by the Office of

Supportive Housing and nonprofit partner Destination: Home, the resulting 2015-2020 Community Plan set ambitious goals and identified strategies to help the community achieve this shared vision. Despite ending homelessness for over 14,000 people between 2015 and 2019, thousands of people became homeless for the first time as a result of vast income disparities and extreme housing costs in the county. In 2020, the community again came together to evaluate progress since 2015 and set new, ambitious targets towards ending and preventing homelessness.

In the Unincorporated County, the student population experiencing homelessness totaled 299 during the 2019-20 school year and increased by 27.2% since the 2016-17 school year. By comparison, Santa Clara County has seen a 3.5% increase in the population of students experiencing homelessness since the 2016-17 school year, and the Bay Area population of students experiencing homelessness decreased by 8.5%. During the 2019-2020 school year, there were still some 13,718 students experiencing homelessness throughout the region, adding undue burdens on learning and thriving, with the potential for longer term negative effects. The number of students in the Unincorporated County experiencing homelessness in 2019 represents 13.0% of the Santa Clara County total and 2.2% of the Bay Area total.

Student in Local Public Schools Experiencing Homelessness

Geography	2016-17	2017-18	2018-19	2019-20
Unincorporated County	235	320	327	299
Santa Clara County	2,219	2,189	2,405	2,297
Bay Area	14,990	15,142	15,427	13,718

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

Proposed Policies, Programs, and Funding to Help Address Gap
Implementation of *Program 1.24,"2020-2025 Community Plan to End Homelessness"* will serve as our roadmap for ending homelessness in Santa Clara County and is organized around three main strategies: (1) Address the root causes of homelessness through system and policy change, (2) Expand homelessness prevention and housing programs to meet the need, and (3) Improve quality of life for unsheltered individuals and create healthy neighborhoods for all. The strategies included in this plan are grounded in evidence-based practices, lessons learned over the past five years, and robust conversations and input from more than 8,000 members of our community, including people with lived experience of homelessness, subject matter experts, key stakeholders, and community members. In addition, this plan sets aggressive targets designed to reverse the current growth in homelessness we are experiencing and bring us one step closer to our collective goal of eliminating homelessness in our community.

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. Workers in the agricultural industry have disproportionate needs that will require strategic planning from the County and regional and local partnerships.

Trends, Characteristics, and Disproportionate Needs
The agricultural history of Santa Clara County stretches back centuries. Historically and to this day, the fertile valley floor has produced abundant fruits, vegetables, and nursery crops, with production often managed by local resident farmers. The most recent USDA Census of Agriculture reported that, as of 2017, there were 890 farms with over 288,000 acres of land in Santa Clara County, producing over $310 million of produce. Of these farms, 40% hire farm labor, and these farmworkers are an integral part of the agricultural industry.

According to the Santa Clara County 2021 Crop Report, there are approximately 8,000 farmworkers in the county, supporting a $340 million industry that provides food to local residents, the region, and beyond. As the County implements additional measures to preserve agricultural lands, the need for farmworker housing is unlikely to diminish.

The nature of commercial agriculture in Santa Clara County has evolved significantly over the decades since it was known primarily as an agricultural economy, nicknamed the "Valley of Heart's Delight." Santa Clara County, once the fruit capital of the world with over one hundred thousand acres planted in fruit and nut trees, has seen a significant loss of agricultural land since the 1940s. Recognizing the rapid conversion of prime farmland within the county over the past two decades, the County of Santa Clara developed the Santa Clara Valley Agricultural Plan to identify and prioritize key strategy areas, policies, and programs that support and encourage existing and future agricultural operations.

On January 9, 2018, the County Board of Supervisors formally adopted the Santa Clara Valley Agricultural Plan. This strategic action plan identified programs, policies, and tools essential for sustaining agricultural lands and growing the farming economy in Santa Clara County. Objective 3 within the plan is to "Encourage the Establishment of Infrastructure and Support Uses that facilitate the growth of the regional agricultural economy." Within this Objective, an action is to pursue revisions to County Zoning Ordinance regulations and development standards to streamline development of farmworker housing.

The diversity of Santa Clara County's crops, the labor-intensive nature of such crops, and the overall high cost of housing in the region compound the need for agricultural employee housing as a basis for maintaining agriculture within the county. Santa Clara County's land values will continue to rise, encouraging high-value specialty crop production, which tends to favor crops that are highly perishable and need sufficient personnel to be harvested and moved to market in a timely manner. Such crops require

significant hand-scale labor for planting, pruning, weeding, and harvesting and are typically not well-suited to mechanization. As farms become more vertically integrated, with on-site value-added operations such as packing and shipping facilities, agricultural processing, and on-site sales, the need for agricultural labor may increase, becoming more stable and year-round rather than seasonal

Farmworkers typically have low incomes and high employment fluctuation by season, qualifying them as a special housing needs group. The U.S. Department of Agriculture estimates there were about 3,306 farm and ranch laborers in the county in 2022, a 22% decrease from 2012. However, local nonprofits report the actual farmworker population exceeds federal estimates as the farmworker population can include individuals that are hard-to-reach and undercounted. In 2022, approximately 37% of farm laborers (1,229 people) worked seasonally. From 2012 to 2022, the number of farms decreased from 453 to 303, while the average workers per farm increased slightly from 9 to 10. The following table provides statistics on the farmworker population within the County and the change in figures over the last decade.

Santa Clara County Farm Labor Estimates				
	2012	2017	2022	% change 2012-2022
Hired Farm Labor[4]	4,237	4,175	3,306	-22%
Annual Payroll ($0, unadjusted)	$68,224	$92,447	$78,498	15%
Payroll per Hired Worker (unadjusted)	$16,101	$22,142	$23,744	47.5%
Number of Farms	453	359	303	-33.11%
Average Workers per Farm	9	11	10	11%
Farms Using Migrant Labor[5]	48	21	48	0%
% of Total Farms Using Migrant Labor	10.5%	5.8%	15.8%	50.5%

Source: USDA 2007, 2012, 2017

Between 2012 and 2022, farmworker wages increased by 47.5% to $23,744. However, this average salary still places them in the ELI housing category. The following table presents hourly wage data estimates for various farmworker categories in the area.

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[4] Data is for total hired farmworkers, including paid family members.
[5] Defined as a farmworker whose employment required travel that prevented the migrant worker from returning to his/her permanent place of residence the same day.

Employment Type	Mean Hourly Wage (unadjusted)			
	2014	**2017**	**2020**	**2023**
Agricultural Inspectors	$26.85	$17.87	$24.94	$28.33
Farmworkers and Laborers, Crop and Nursery	$10.32	$11.78	$13.94	$20.61
Farmworkers, Farm, Ranch, and Aquacultural Animals	$13.51	$15.15	$20.73	$22.93
Workers working < 150 days (Seasonal)	1,994	1,757	1,229	-38.4%
% of Total Workers Working Seasonally	47%	42%	37%	-21.3%
Farms with 10 or more Workers	64	66	95	48.4%
% of Total Farms with 10 or more Workers	14.1%	18.3%	31.3%	122%

Source: California EDD 2024

The widening gap between farmworker incomes and housing costs has priced affordable housing out of reach for farmworkers with an average two-bedroom rental unit in Santa Clara County having a fair market monthly rent of $2,418. This would require an hourly wage of at least $46.50 (approximately $96,720 per year) to cover housing costs.

The 2023 Farmworker Health Study by UC Merced found that nearly all (92%) farmworkers in the state are renters who face a host of substandard housing issues. These include inadequate drinking water, plumbing, heating and cooling systems, or the need for major repairs due to problems like termite infestation or water damage. Over a quarter of farmworkers live in overcrowded conditions, with six or more people per house and three or more per room.

According to a policy brief on farmworker housing in Santa Clara County, most residents employed by the agricultural industry are living in areas near Gilroy, Morgan Hill, and south San Jose.[6] Most workers in the industry experience extreme housing insecurity due to the lack of available affordable housing, as well as the lack of seasonal units available for individuals that move as the seasons change.

In the Unincorporated County, the migrant worker student population totaled 126 during the 2019-20 school year and has decreased by 40.6% since the 2016-17 school year. The trend for the region for the past few years has been a decline of 2.4% in the number of migrant worker students since the 2016-17 school year. The change at the

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[6] https://s3-us-east-2.amazonaws.com/s3athome/2019/08/29093757/Farmworker-Housing-Policy-Brief.pdf

county level is a 49.7% decrease in the number of migrant worker students since the 2016-17 school year.

Migrant Worker Student Population

Geography	2016-17	2017-18	2018-19	2019-20
Unincorporated County	175	171	126	104
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
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)

In 2018, through a series of surveys and roundtables, County Planning staff worked with local growers, ag-related businesses (namely processing, packing, and distribution facilities), the Santa Clara County Farm Bureau, and advocates for farmworkers including the California Rural Legal Assistance (CRLA) to determine available resources and shortfalls in serving the housing needs of farmworkers in the county. Through this effort, County Planning staff concluded that there was an estimated need for 700 new long-term housing units to meet the existing farmworker housing demand, and an estimated gap of 1,400 seasonal housing units for workers within the county's seasonal agricultural industries. Although several projects involving new farmworker housing units have been developed since 2018, this shortfall is likely similar today.

Existing Resources and Gap in Resources

Farmworker Housing Permitting

The State has set forth regulations relating to employee housing and labor camps in the California Health and Safety Code sections 17021.5, 17021.6, and 17021.8, which supersede any local ordinances and preclude a local government from requiring a conditional-use permit, zoning variance, and/ or other discretionary zoning clearance for certain agricultural employee housing. Housing that accommodates six or fewer employees must be treated as a single-family residence in terms of how they are permitted both in location and in processing. Medium-scale projects that include group quarters of up to 36 beds or up to 12 single-family units are classified as an agricultural use and cannot be subject to any requirements which other agricultural uses in the same zone would not be subject to.

The County makes special provision for agricultural employee housing, especially smaller-scale projects that do not qualify as employee housing under state law.

On October 20, 2020, the County Board of Supervisors updated the Zoning Ordinance in a proactive effort to reduce the cost of producing housing for farmworkers through decreased regulations and processing times. These amendments are consistent with Health and Safety Code sections 17021.5, 17021.6, and 17021.8, and streamline the planning process.

Through the 2020 amendments, agricultural employee housing was re-classified as either Small-Scale Permanent, Seasonal, or Large-Scale Permanent. Small-scale permanent housing can include up to six family units or 18 beds in group housing. Large-scale permanent projects are those consisting of more units or beds than small-scale. Seasonal projects consist of multiple movable tiny homes and are onsite for no more than 180 days. The County also created a Temporary Agricultural Residence category, which allows for a single recreational vehicle or movable tiny home per property to provide temporary housing to a person engaged in an on-site agricultural operation, for up to five years. Small-Scale Permanent and Temporary Agricultural Residences are allowed subject to a non-discretionary Planning Clearance, with a cumulative cap of 100 units and 50 units, respectively. Large-Scale Permanent and Seasonal projects are allowed subject to a Special Permit. These changes in the County Zoning Ordinance provide farmers with more options and greater flexibility to produce housing for their farmworkers.

Agricultural employee housing is contingent on the owner of each parcel submitting an annual verification form to the Department of Planning and Development by January 31 of each year, to verify and provide substantial evidence that any permanent agricultural employee housing was occupied by agricultural employees for a majority of the year and verify that any seasonal units will be removed from the property outside of the designated occupancy dates. A deed restriction is recorded on any property for any permanent agricultural employee housing to provide notice to subsequent property owners that such housing is to be used only for agricultural employee housing. A property owner shall also affirmatively disclose the existence of any such deed restriction before transfer of ownership of such a property.

Outside of permitting private development of new units in unincorporated areas, the County Office of Supportive Housing (OSH) is providing resources to address the housing needs of farmworker families in several ways.

OSH Farmworker Housing Projects

OSH has engaged with the development community to ensure that every housing development proposed in South County considers the inclusion of units that can be set aside for farmworkers, as well as applying for the State's Joe Serna, Jr. Farmworker Housing Grant Program.

OSH is also evaluating County-owned properties with development potential and access to municipal services that could include set-aside units for farmworkers, including St. Louise Regional Hospital in Gilroy, Valley Health Center Morgan Hill (formerly DePaul Health Center), the San Martin Campus, and a site located at Eighth Street and Alexander in Gilroy.

To date, the County Board of Supervisors has approved funding for two housing developments that together will add 58 new affordable units for eligible farmworkers. Below is a summary of each project and the status.

- Royal Oak Village, Morgan Hill: On August 31, 2021, the Board approved a funding recommendation for Royal Oak Village—a new 73-unit affordable family development in Morgan Hill including 18 Rapid Rehousing (RRH) units to help individuals and families with special needs, 30 units for farmworker households, 24 units for very low-income households, and one manager's unit. The site is currently under construction, which is expected to complete by July 2024.

- The Magnolias, Morgan Hill: On June 28, 2022, the Board approved a funding recommendation for The Magnolias—a new 65-unit affordable family development in Morgan Hill including seven permanent supportive housing (PSH) units to help homeless veterans with special needs obtain and maintain permanent housing, 10 RRH units for homeless individuals and families with special needs, 28 units for farmworker households, and 20 units for households earning up to 60% of Area Median Income. The developer is working on securing all funding sources.

Homeownership Opportunities

On June 27, 2023, the Board approved a new Below Market Rate Partnership Program that will leverage a $5 million 2021 CalHome Program grant awarded to the County to promote affordable homeownership opportunities. Of this grant amount, $1 million is set aside for mobile homes and manufactured housing. OSH will work with Gilroy, Morgan Hill, and other stakeholders in South County to market the program to the farmworker community and set aside funds for farmworkers in accordance with these cities' projected pipelines.

FY2024 Community Project Funding Request

Staff has submitted a Community Project Funding Request to the Federal government to create a "Farmworker Housing Rehabilitation and Electrification Pilot Program" to improve existing substandard housing conditions for farmworkers. Through the proposed program, property owners who participate in the program and request and receive an inspection from DPD and DEH to identify building, water, and on-site wastewater treatment system improvements to meet health and safety standards would be eligible for funding to make improvements. Funding would be made available to:

1. Improve non-compliant farmworker housing for building, water, and on-site wastewater treatment systems, and

2. Upgrade farmworker housing to be energy efficient and all-electric through direct installation of building energy efficiency measures, heat pumps for space and water heating, induction cooking, and solar photovoltaic (PV) and battery systems.

Additional resources would be leveraged from the State Low-Income Weatherization Program's Farmworker Housing Component, which provides no-cost rooftop solar PV systems and energy efficiency upgrades to low-income farmworker households to reduce greenhouse gas emissions and lower energy costs for participants.

If funding is allocated, staff would identify the best approach to administer this program. The program design would consider (1) whether to establish a revolving loan fund that

provides no-cost/low-cost loans for upgrades or make grant awards, (2) the appropriate funding cap amount, and (3) the time limit for work to be completed and verification requirements.

<u>Gap in Resources</u>

One of the County's key challenges in processing farmworker housing permits in rural, unincorporated areas is a dwindling supply of easily buildable lots and significant environmental site constraints that implicate public health and safety. Development on hillsides, prime farmland, and areas with high groundwater levels that create additional obstacles for onsite wastewater treatment will always be a challenge. County permitting reform applicable exclusively to unincorporated areas can only do so much to meet the housing needs of the farmworker community. Multifamily development is therefore more often appropriate and encouraged to be located in urbanized areas with access to infrastructure and essential services that are lacking in unincorporated areas.

Given the County's recent and ongoing significant efforts to bolster resources and address the challenges of housing the farmworker community in Santa Clara County, much of the identified gap in resources is related to coordination and iterative assessment. There is a clear need to coordinate new and overlapping efforts, make strategic interventions, leverage existing resources, and build capacity within the county and larger region.

Proposed Policies, Programs, and Funding to Help Address Gap

On August 29, 2023, the County Board of Supervisors directed County staff to develop an Agricultural Worker Housing Workplan (Program 4.02), intended to create a comprehensive approach to addressing farmworker housing needs in the county. This effort is intended to consist of the following components:

- <u>Process, Informational, and Funding Strategies</u> – Including further research into the housing conditions and needs of farmworkers, engaging specialists, and establishing a stakeholder committee.

- <u>Permitting Process Improvements</u> – Including research and proposals to make the permitting process for farmworker housing more understandable and easier to undertake with more parcel-specific information to help developers make better informed business decisions.

- <u>Strategies Utilizing County Land</u> – Including exploration of partnerships to develop farmworker housing on County-owned land.

- <u>Legislative and Partnership Strategies</u> – Including work with the state, other jurisdictions, and agencies to explore funding and policy strategies for developing farmworker housing.

In coordination with the Agricultural Worker Housing Workplan, the Housing Element proposes Program 2.04 – *Assess Farmworker Housing Needs and Collaborate with Other Jurisdictions*, which will build upon past efforts to collect more local information,

share best practices with neighboring jurisdictions, and comprehensively assess the challenges and opportunities to address farmworker housing needs in Santa Clara County. This effort will aim to update prior assessments and gain a deeper understanding of farmworkers' housing needs today. This program will include the County annually identifying new opportunities for facilitating the development of farmworker housing in partnership with nonprofit developers (among others).

The County intends to work with ABAG and other regional jurisdictions to share best practices and build capacity to address farmworker housing needs by December 2024 and complete the Farmworker Housing Needs Assessment by December 2025.

In conjunction with the workplan and assessment programs, the County will coordinate other efforts to address farmworker housing needs across County agencies, including but not limited to the following related programs detailed in the Housing Element:

- Program 1.01 – Supportive Housing Development Fund Notice of Funding Availability: pursue approval of funding for new development proposals involving farmworker housing.
- Program 1.05 – Mortgage Credit Certificate (MCC) Program: prioritize remaining MCCs for farmworkers.
- Program 1.07 – County-Led Housing Development: pursue approval of new farmworker housing within County-led development.
- Program 1.29 – Farmworker Affordable Homeownership and Farmworker Housing Pilot Program: issue a total of 10 loans to farmworker households by 2031.
- Program 2.01 – Housing Suitability and Prioritization Tool for County-Owned Properties: pursue approval of new farmworker housing on County-owned properties
- Program 2.14 – Expanded Streamlining of Agricultural Employee Housing: pursue Zoning Ordinance amendments to further streamline the production of agricultural employee housing

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. In the Unincorporated County, 5.0% of residents 5 years and older identify as speaking English not well or not at all, which is below the proportion for Santa Clara County. Throughout the region the proportion of residents 5 years and older with limited English proficiency is 8%.

v: Disproportionate Housing Needs

Primary findings.

- The most significant housing challenge in the Unincorporated County and the CDPs is cost burden. Concentrations of cost-burdened renters are most prevalent in San José, as well as unincorporated areas of San José including in and around Cambrian Park, Fruitdale and Burbank, Alum Rock, and East Foothills. The Unincorporated County's more rural and affluent areas, which are disproportionately non-Hispanic white, have relatively low rates of overpayment.

- Overall, cost burden is highest for renters and in areas where Hispanic and Latinx residents reside. These same areas offer some of the lowest rates of burden for owners—demonstrating the stabilizing force of ownership especially in ethnically diverse enclaves.

- Overcrowding is much less prevalent, although some areas have high rates of overcrowding. Overcrowded households in the Unincorporated County are concentrated in parts of incorporated San José and Alum Rock: overcrowded households in some neighborhoods in these areas account for more than 20% of all households. Most of the unincorporated areas show very low rates of overcrowding.

- Most racial and ethnic minority populations are disproportionately impacted by low household incomes, poverty, housing problems, and overcrowding, compared to non-Hispanic white and Asian residents in the Unincorporated County.

  - Housing cost burden disproportionately impacts Black or African American residents, Hispanic residents, and American Indian or Alaska Native residents.

  - Overcrowding is significantly higher for non-white households: the number of overcrowded non-white households is at least three times higher than the number of white residents experiencing overcrowding.

  - Census tracts with overcrowding overlap with segregation by race and have a high proportion of low-income, single mother families indicating that households could be doubling up in order to avoid displacement. Overcrowding is most prominent in San José and one Census tract in Campbell.

- In the urban Unincorporated County, Asian and Pacific Islander residents are overrepresented in Project-based Section 8 units, multifamily units, and are more likely to have a housing voucher. Black or African American and Hispanic residents are overrepresented in LIHTC units.

- Housing condition in the Unincorporated County is mostly an issue of age. There are notable concentrations of units built before 1960 in San José, Alum Rock, Campbell, and a few Census tracts in Los Gatos. The Unincorporated County has a small supply of units without complete kitchen facilities though there are notable concentrations located in Sunnyvale, San José, and Los Gatos. The Unincorporated

County has a very small number of units lacking plumbing: only two Census tracts show five to ten percent of units as lacking plumbing, all other tracts have less than five percent of units lacking plumbing.

- Mobile homes, which provide affordable, often family- or senior-oriented housing, although can be in poor condition, are rare in the Unincorporated County. There are no mobile home parks in the Unincorporated County.

> ### Disproportionate Housing Needs
>
> **"Disproportionate housing needs** generally refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups, or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden and severe cost burden, overcrowding, homelessness, and substandard housing conditions."

Source: California Department of Housing and Community Development Guidance, 2021, page 39.

Table 1 shows disproportionate housing needs, including access to homeownership and rates of cost burden, for subpopulations of households in Santa Clara County for which data are available. As shown below, extremely low-income and very low-income households are significantly more likely to be cost burdened in the county than other income groups: 79% of extremely low-income households were cost burdened and 64% of very low-income households were cost burdened in 2020 compared to less than half (48%) of low to moderate income households and 33% of total households. Severe cost burden is notably higher for extremely low-income households at 62% compared to only 15% for total households in the county.

Cost burden disproportionately impacts extremely low and very low-income renters in Santa Clara County. This is largely because the county's rental market has fallen short in meeting the affordability needs of these households. According to a 2023 Affordable Housing Needs Report completed by the California Housing Partnership, nearly 52,600 low-income renter households in the county do not have access to an affordable home.[7]

Extremely low-income households have substantially lower rates of homeownership than overall households and other special needs households at only 36%, suggesting that these households likely face greater barriers accessing homeownership opportunities. Rates are also lower among households with very low incomes (45%) and single female headed households (45%)—this compares to Santa Clara County overall which had a homeownership rate of 56%.

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[7] https://chpc.net/wp-content/uploads/2023/05/Santa-Clara-County_Housing-Report_2023.pdf

Table 1. Disproportionate Needs by Household Type in Santa Clara County

	Num./Pct. Owners	Num./Pct. Renters	Pct. Cost Burden	Pct. Severe Cost Burden	Total HHs
ELI Households	34,045 36%	59,935 64%	79%	62%	93,980
VLI Households	32,425 45%	39,020 55%	64%	32%	71,445
LMI Households	41,220 50%	40,495 50%	48%	11%	81,715
With a Disability	N/A	N/A	N/A	N/A	N/A
Single Female	28,662 45%	35,114 55%	N/A	N/A	N/A
Santa Clara County	56%	44%	33%	15%	635,315

Source: 2016-2020 CHAS, 2021 5-year ACS,

Table 2 shows disproportionate house needs by household type for the Unincorporated County only. Households with extremely low incomes are also disproportionately impacted by high housing costs in the Unincorporated County. Three in four (75%) with extremely low incomes are severely cost-burdened, a much higher rate than very low-income (37%), low- to moderate-income (16%), and total households (17%). With extremely low incomes in a high-cost housing market, households in the Unincorporated County are more likely to experience severe cost burden than cost burden (75% v. 11%).

Disproportionate housing needs are becoming more prominent for many special needs households. For example, since the County's 2020-2025 Consolidated Plan, rates of cost burden for low to moderate income households have increased (from 26% to 28%) while severely cost burdened households have slightly declined (from 15% to 12%).

Table 2. Disproportionate Needs by Household Type in the Unincorporated County

	Num./Pct. Owners	Num./Pct. Renters	Pct. Cost Burden	Pct. Severe Cost Burden	Total HHs
ELI Household	1,250 42%	1,692 58%	11%	75%	2,942
VLI Household	1,495 42%	2,037 58%	38%	37%	3,532
LMI Household	1,755 58%	1,281 42%	30%	16%	3,036
With a Disability	N/A	N/A	N/A	N/A	N/A
Single Female	N/A	N/A	N/A	N/A	N/A
Unincorporated County	17,455 68%	8,127 32%	21%	17%	25,582

Source: 2016-2020 CHAS, Santa Clara County Housing Element Update,

Policies & Programs to Address Needs

The Office of Supportive Housing (OSH) works to increase Santa Clara County's supply of affordable and supportive housing that is available to extremely low-income and special needs households countywide. OSH primarily focuses on supporting the County's efforts to prevent and end homelessness by organizing and operating homeless services including homelessness prevention, crisis response, and PSH and RRH programs (collectively, the Supportive Housing System). The agency also works to increase the county's supply of housing by providing funds and incentive affordable development of housing for extremely low-income households.

In partnership with OSH, the County has developed a set of policies and programs to holistically address the gaps identified in the table and narrative above. An overview of programs that target special needs households, including households with extremely low incomes, is provided below. Note that this does not represent a comprehensive overview of proposed policies and programs to address disproportionate needs; a complete inventory of programs is explored in Section 4.01 (Program Descriptions).

- *Program 1.01—Supportive Housing Development Fund Notice of Funding Availability*, an ongoing effort to increase affordable housing opportunities for vulnerable and extremely low-income residents/households and to prevent and

reduce homelessness across Santa Clara County. The program intends to approve funding to support at least 18 new housing development sites which will result in 1,657 units of affordable and supportive housing for special needs populations by June 30, 2025.

- *Program 1.03—Homeownership Projects,* promotes homeownership opportunities and supports the production of new for-sale homes through new projects. Proposed projects must sell a minimum 33% of homes to very low-income households, a maximum 33% to moderate income households, and the balance of the units for households at 80% AMI or below.

- *Program 1.04—Empower Homebuyers SCC,* created to increase homeownership opportunities for low-income households by helping first-time homebuyers purchase a home with down payment assistance. The program is being renewed with a focus on low-income families and special needs households to a secondary aim to eliminate lending discrimination that is prevalent among low-income households of color.

- *Program 1.06—Below Market Partnership Program,* intended to promote affordable homeownership for very low income and low-income households by providing deferred subordinate loans to eligible households purchasing a home in Santa Clara County. The program aims to issue 100 deferred subordinate loans to very low- and low-income households.

- *Program 1.07—County-Led Housing Development,* new affordable housing units to be developed on five county-owned sites in Palo Alto, San Jose, and Los Altos by 2023. For this planning period, the county is focused on sites in Cupertino, San Jose, and Gilroy—which could yield a minimum of 617 new affordable and workforce housing units by 2031.

- *Program 1.11—Internal County Coordination of Housing Funds and Services,* includes programs, services, and other supports targeted to persons experiencing or at risk of experiencing homelessness, persons with disabilities, families with children, and other special needs households.

- *Program 1.13—Supportive Housing and Innovative Fund,* local funds targeted to households with incomes below 30% AMI as well as special needs populations. The County intends to work with private sector partners to identify funding sources to incentivize the development of affordable and supportive housing in high opportunity areas.

- *Program 1.29—Farmworker Affordable Homeownership and Farmworker Housing Pilot Program*, focuses on providing funds to help increase housing options for very low-income farmworkers by creating new housing, rehabilitating/repairing existing housing, or replacing existing dilapidated mobile home units that have been used as farmworker housing in the past. The County

intends to issue the first loan by December 2024 with a total of 10 loans (serving 10 households) by 2031.

- *Program 2.05—Assess Farmworker Housing Needs and Collaborate with Other Jurisdictions*, intended to result in a comprehensive Farmworker Housing Needs Assessment for a deeper understanding of the housing needs of farmworkers in the county.

- *Program 2.13—Monitor R/ECAP and Burdened Households Areas*, to continue collecting data on R/ECAPs and areas with cost-burdened households to assess opportunities for improvement. Improvements will be focused in the areas of increasing access to amenities and resources such as transit, parks, grocery stores, and health facilities.

- *Program 2.15—Expanded Streamlining of Agricultural Employee Housing*, an ongoing effort since 2020 to streamline regulatory requirements and permitting processes for agricultural employee housing, particularly those outside of the planning-specific review of development applications (e.g., environmental health, fire safety, and road access). By June 2025, the County plans to solicit feedback from development application review agencies, development communities, the general public, and the agricultural community, on opportunities for improvement with feasible and appropriate amendments developed and presented to the Planning Commission and Board of Supervisors by December 2026.

Housing stock: Age and Condition. Housing units in Santa Clara County are older, with notable concentrations of units built before 1960 in San José, Alum Rock, Campbell, and a few Census tracts in Los Gatos; all of which show 80% of units or more built during this time.

In Santa Clara County, lower income households are more likely to live in older housing units. Low-income Census tracts in San José (less than $55,000) are concentrated in areas with older housing: in these areas, over 80% of total units were built before 1960. Residents living in poverty are also more likely to live in these areas.

These patterns are similar for disabled residents in Santa Clara County: Census tracts with larger supplies of units built before 1960 have higher concentrations of disabled residents at 10% to 20% of the total population. San José has one Census tract where 20% to 30% of the population has a disability and up to 40% of units were built before this time.

Mobile and manufactured homes are especially at risk of being in poor condition. HCD's AFFH Data Viewer (version 2.0) was used to examine the location of the mobile home parks in the Santa Clara County.

As shown in the map below:

- Mobile home parks are concentrated near Sunnyvale, San José, and along the city boundaries of Campbell and Saratoga. Between 700 to 1,000 mobile home communities are located in Sunnyvale's Census tracts and up to 700 parks are located in San José.

- There are no mobile home parks in any of the unincorporated CDPs.

Mobile Home Parks, Santa Clara County and Region, 2022
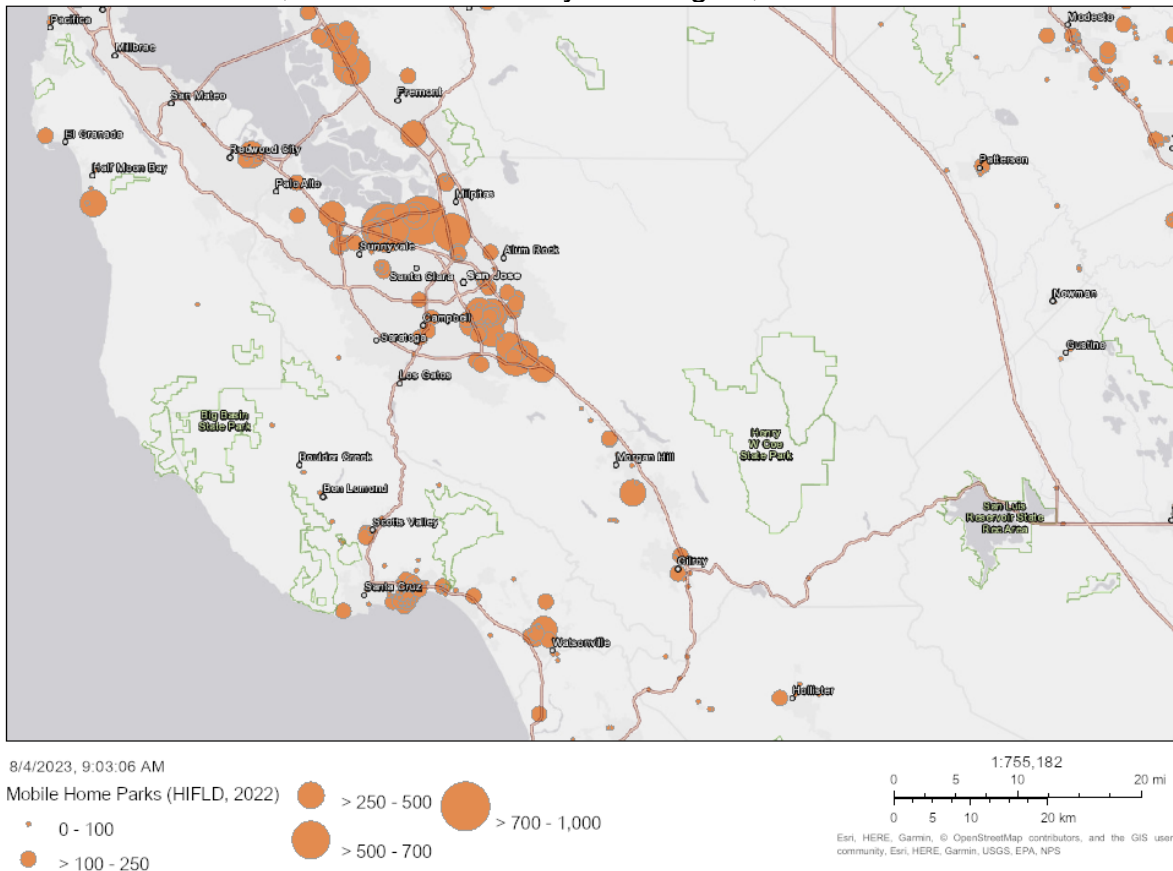
Source: California Department of Housing and Community Development AFFH Data Viewer.

Housing Needs—Overpayment. Households paying more than 30% of their incomes in housing costs—those facing cost burden—are located throughout the Unincorporated County. (Cost burden is also referred to as "overpayment.") The darkest red shading in the maps that follow indicate Census tracts where the highest shares of cost burdened renters are located. Concentrations of cost burden renters are most prevalent in San José, yet also are found around and in Cambrian Park, Fruitdale and Burbank, Alum Rock, and East Foothills.

The Unincorporated County's more rural and affluent areas, which are disproportionately non-Hispanic white, have relatively low rates of overpayment.

By CDP and Census tract, burden varies widely. Owner burden is highest in the Loyola, Fruitdale, and Burbank areas and relatively low in Lexington Hills, Cambrian Park, and the East Foothills. Alum Rock and San Martin have moderate shares of burden. Renter burden is highest in Stanford, Loyola, parts of Fruitdale and Burbank, and Alum Rock. Overall, displacement risk due to high rates of burden is higher for renters and in areas where Hispanic and Latinx residents reside. These same areas offer lower rates of burden for owners—demonstrating the stabilizing force of ownership, especially in ethnically diverse enclaves.

Cost Burden, CDP and Census Tract, 2022

CDP	Stanford			Loyola		Cambrian Park		San Martin	
Census Tract	5115.02	5130	5116.08	5117.02	5117.07	5028	5027.04	5124.02	5124.01
Owners with a Mortgage Burden	27%	N/A	N/A	18%	49%	7%	19%	23%	36%
Renter Burden	N/A	70%	68%	47%	62%	52%	34%	26%	37%

CDP	Fruitdale and Burbank				Alum Rock			East Foothills	Lexington Hills
Census Tract	5021.01	5020.01	5020.02	5021.03	5039.02	5041.01	5041.02	5042.01	5118
Owners with a Mortgage Burden	40%	38%	67%	73%	26%	19%	23%	5%	1%
Renter Burden	54%	52%	47%	66%	71%	75%	66%	48%	42%

Overpayment by Renters in Santa Clara County
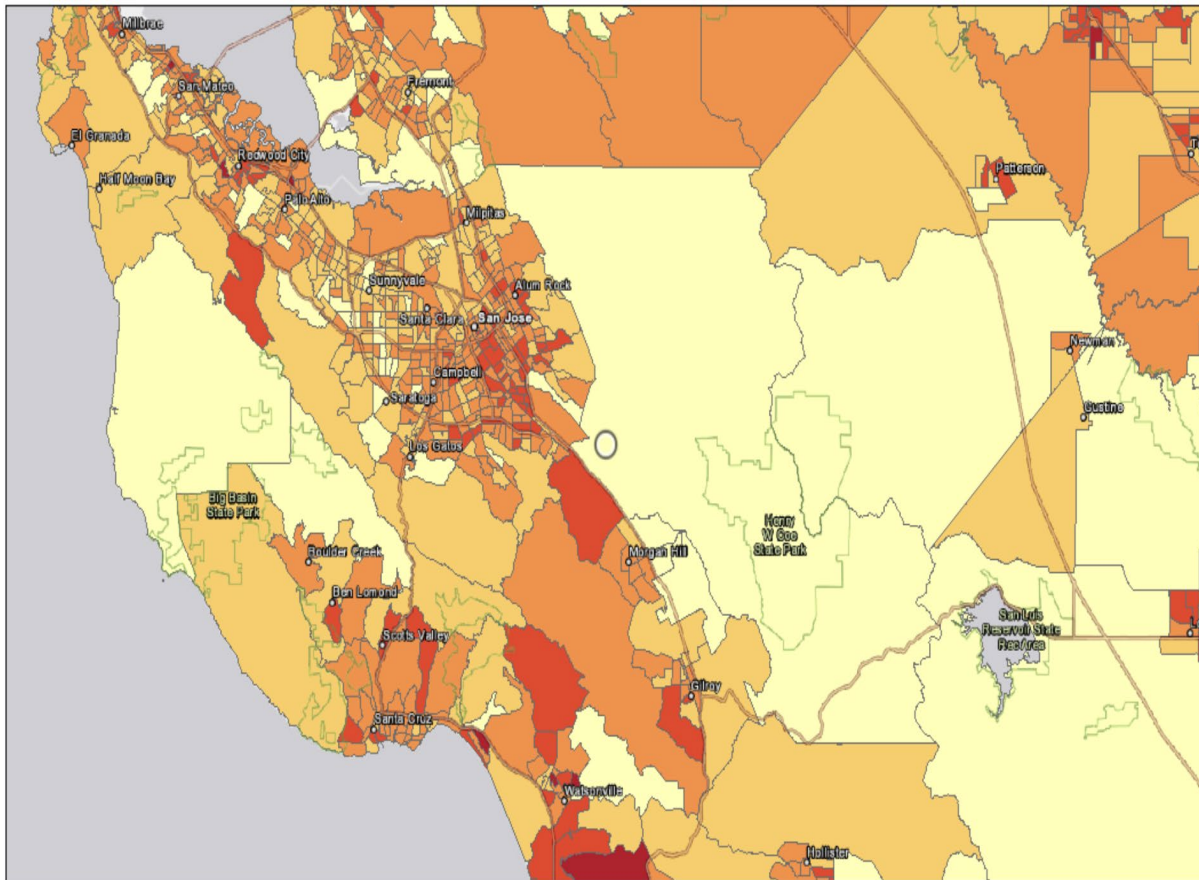
Source: California Department of Housing and Community Development AFFH Data Viewer.

Overpayment by Renters, Stanford CDP
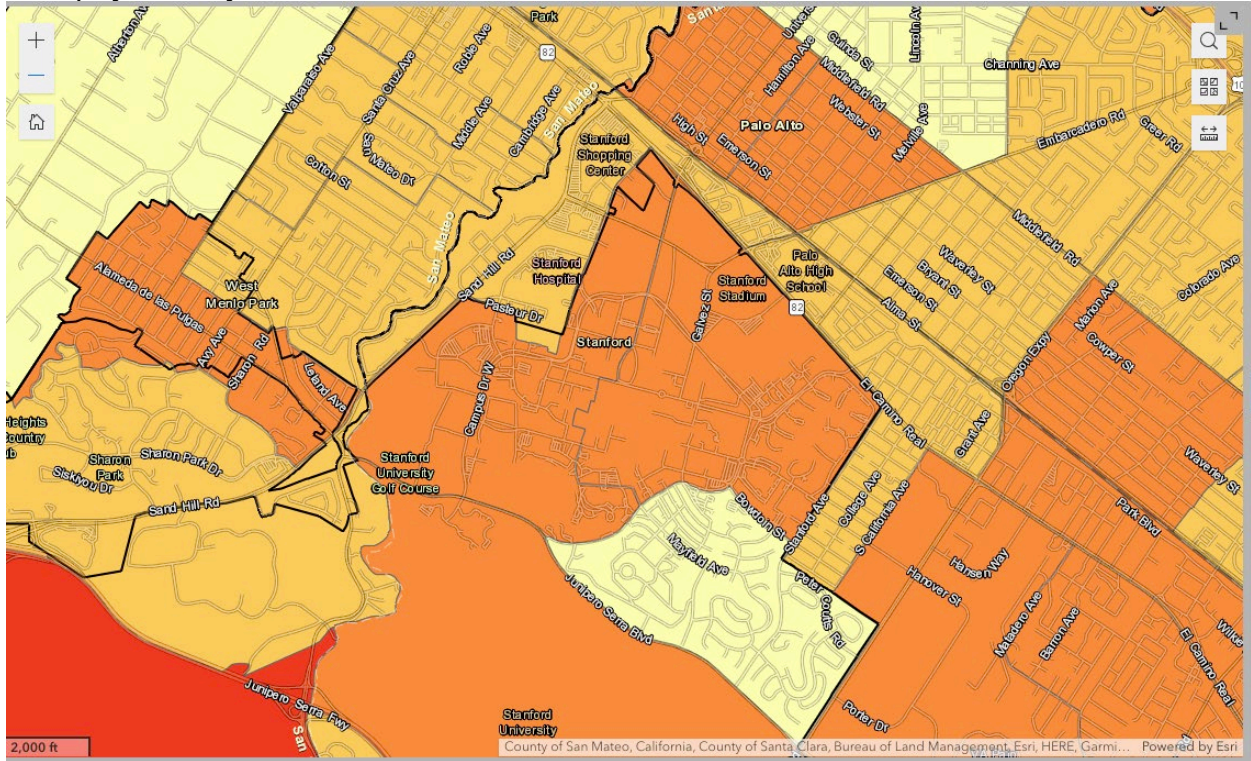
Overpayment by Renters, Loyola CDP
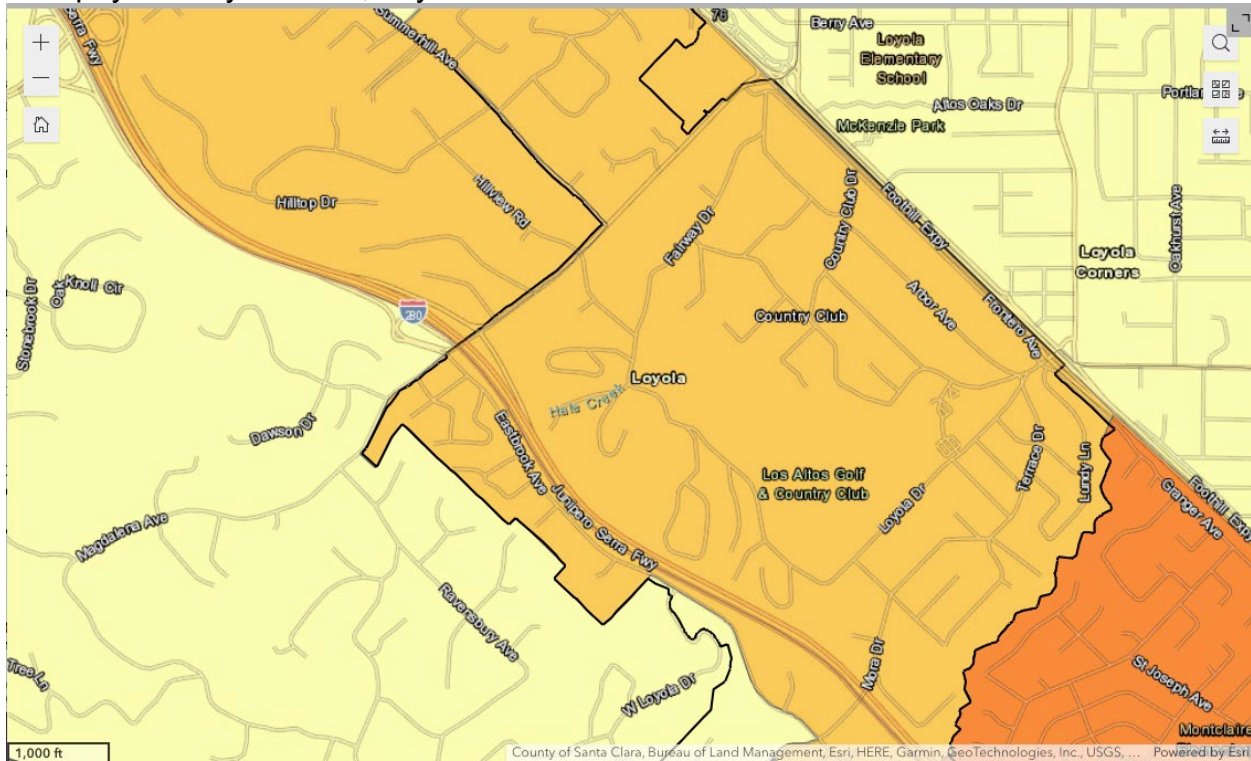
Overpayment by Renters, Lexington Hills CDP
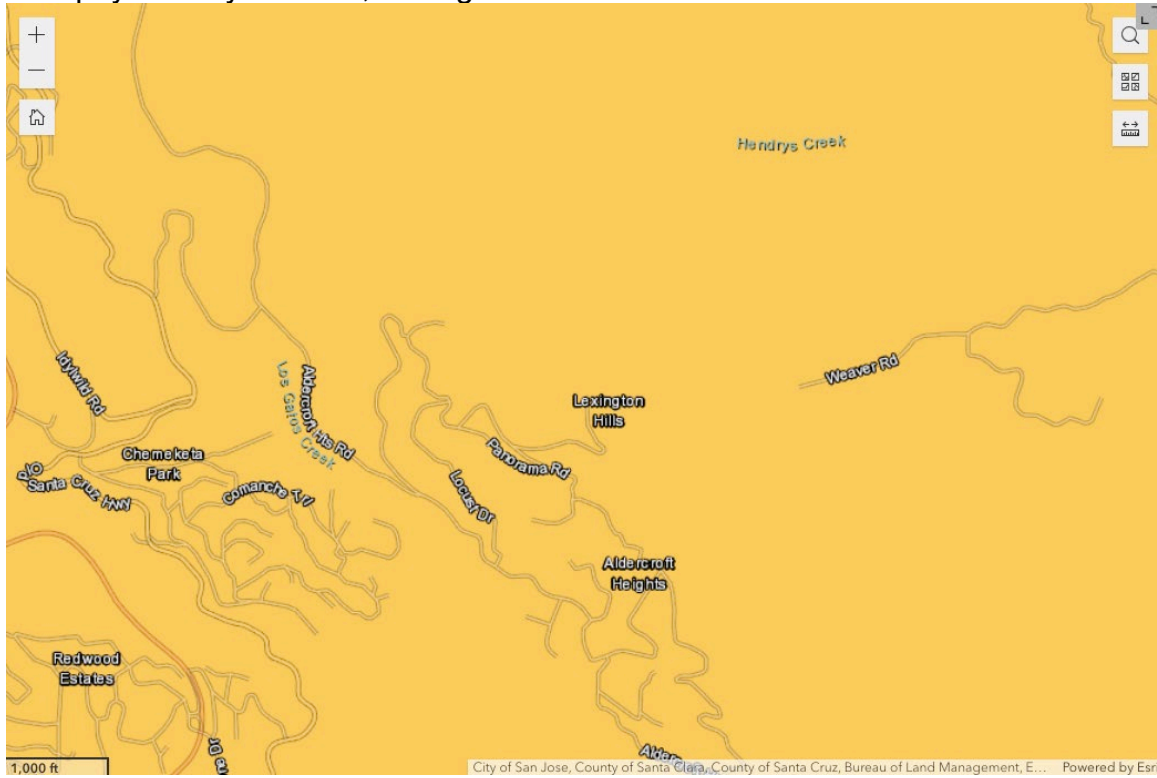
Overpayment by Renters, Cambrian Park CDP
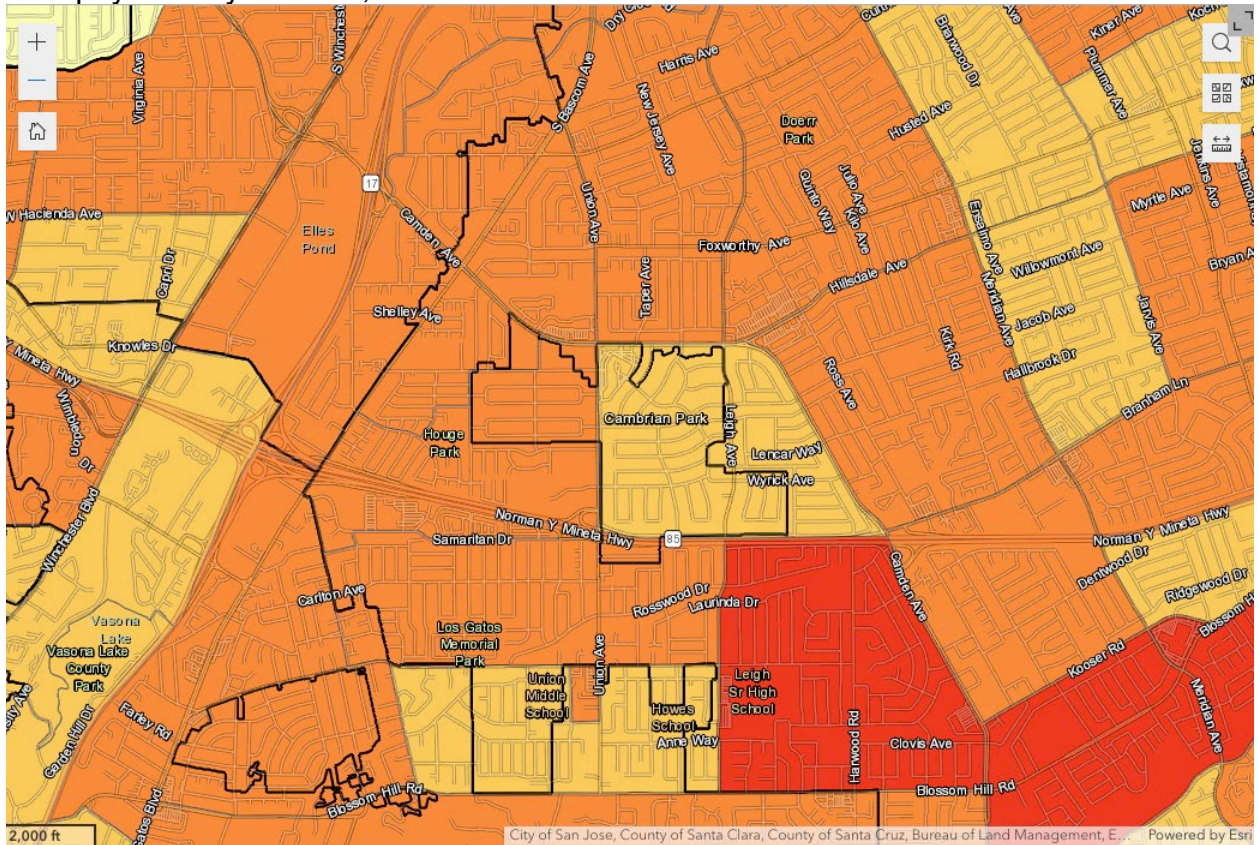
Overpayment by Renters, Fruitdale and Burbank
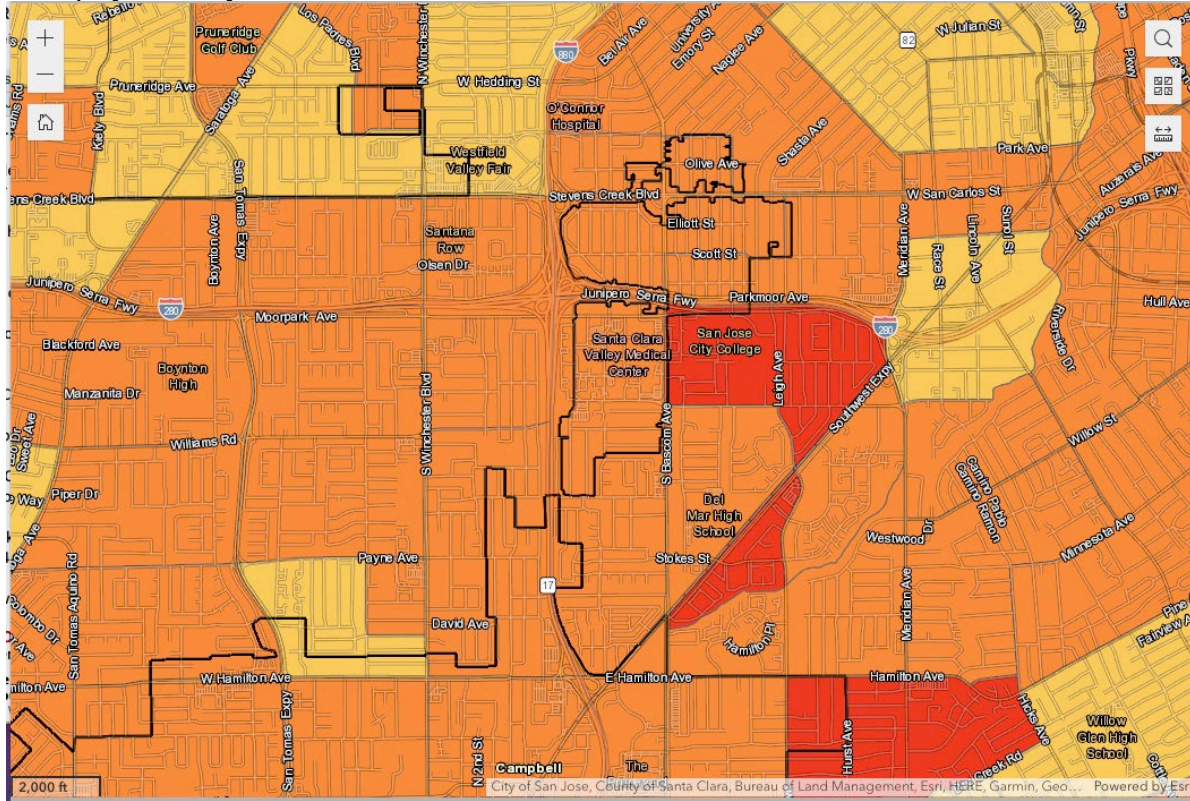
Overpayment by Renters, Alum Rock CDP
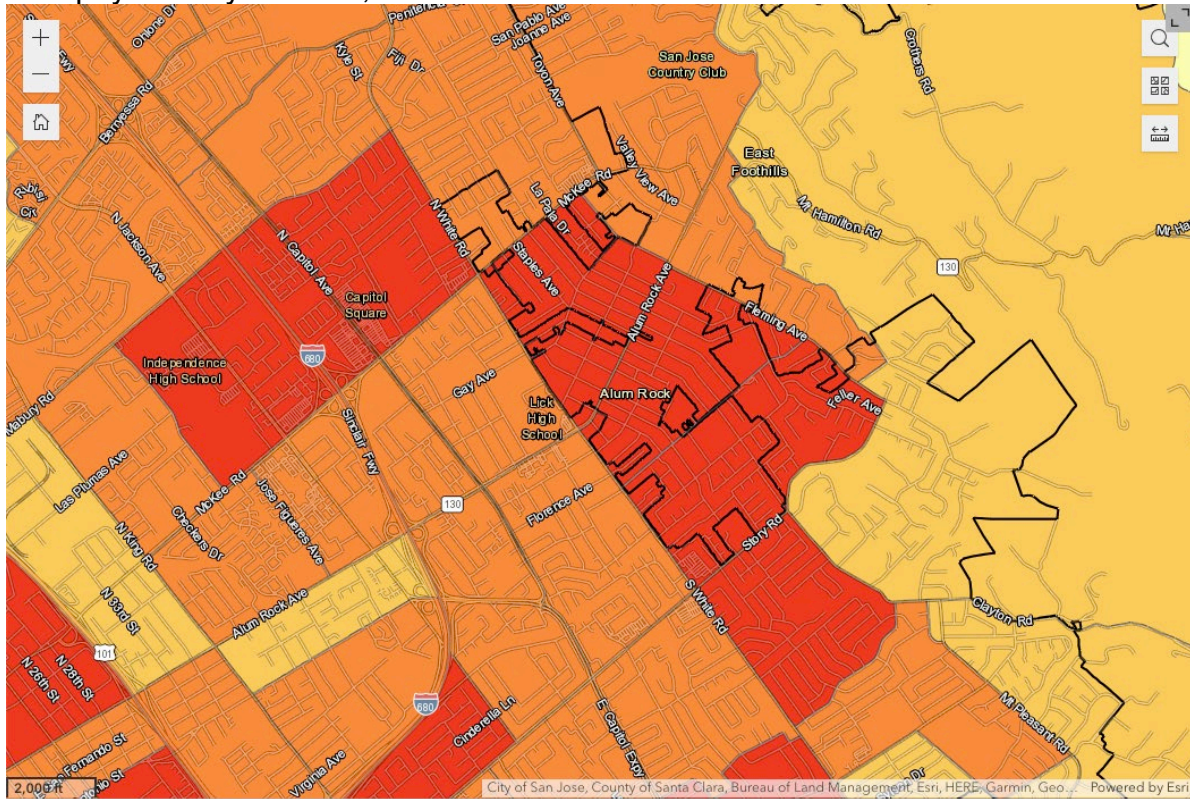
Overpayment by Renters, East Foothills CDP
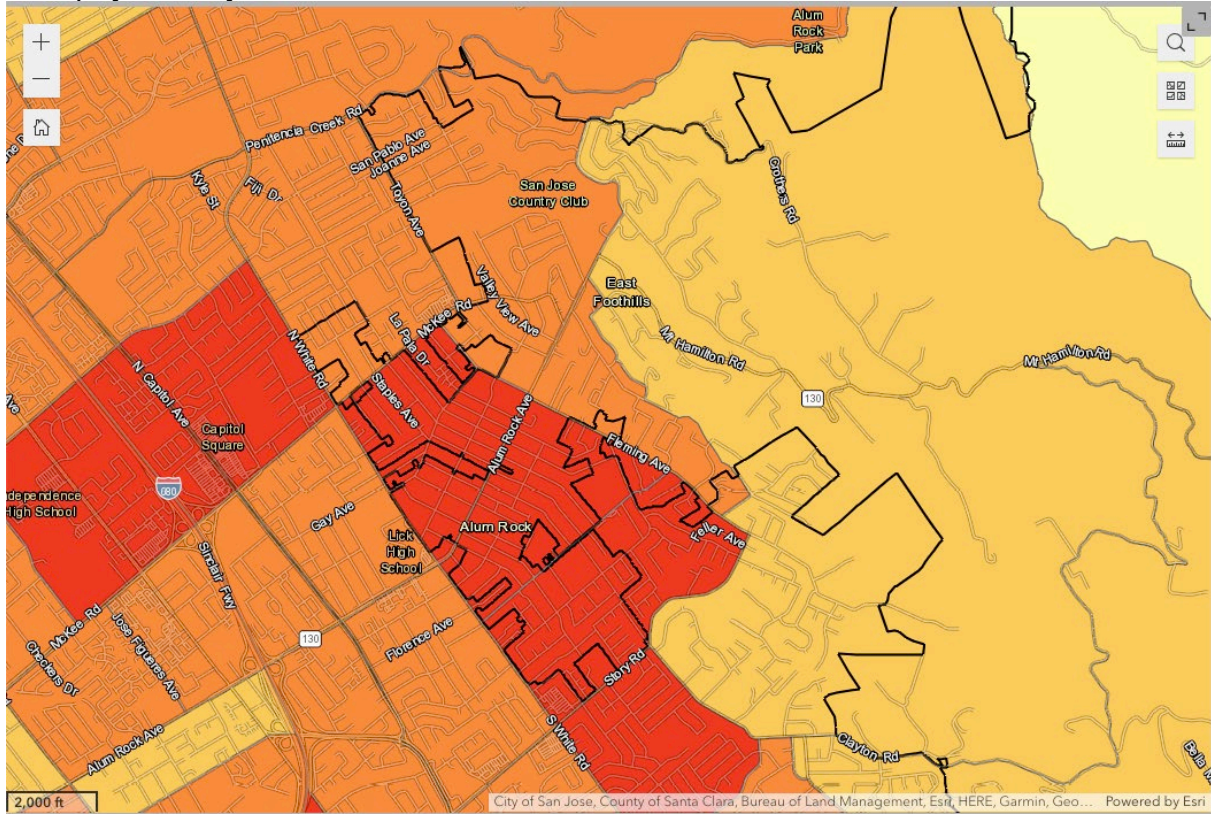
Overpayment by Renters, San Martin CDP
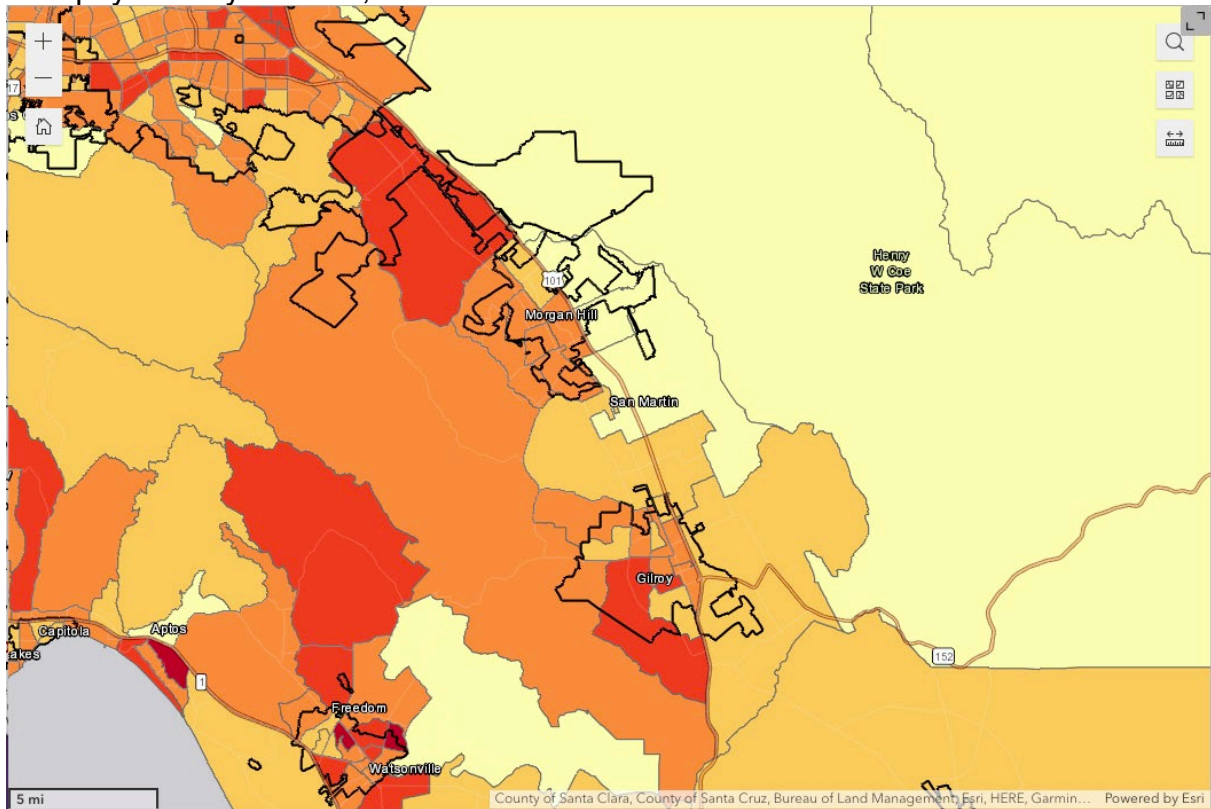
There are far fewer highly concentrated areas of cost burdened owners. Many Census tracts in the Unincorporated County have between 20% and 60% of owners facing cost burden, with every CDP having this share of burdened owners. Lexington Hills stands out in this regard, with a relatively high share of burdened owners compared to other CDPs.

Overpayment by Owners in Santa Clara County
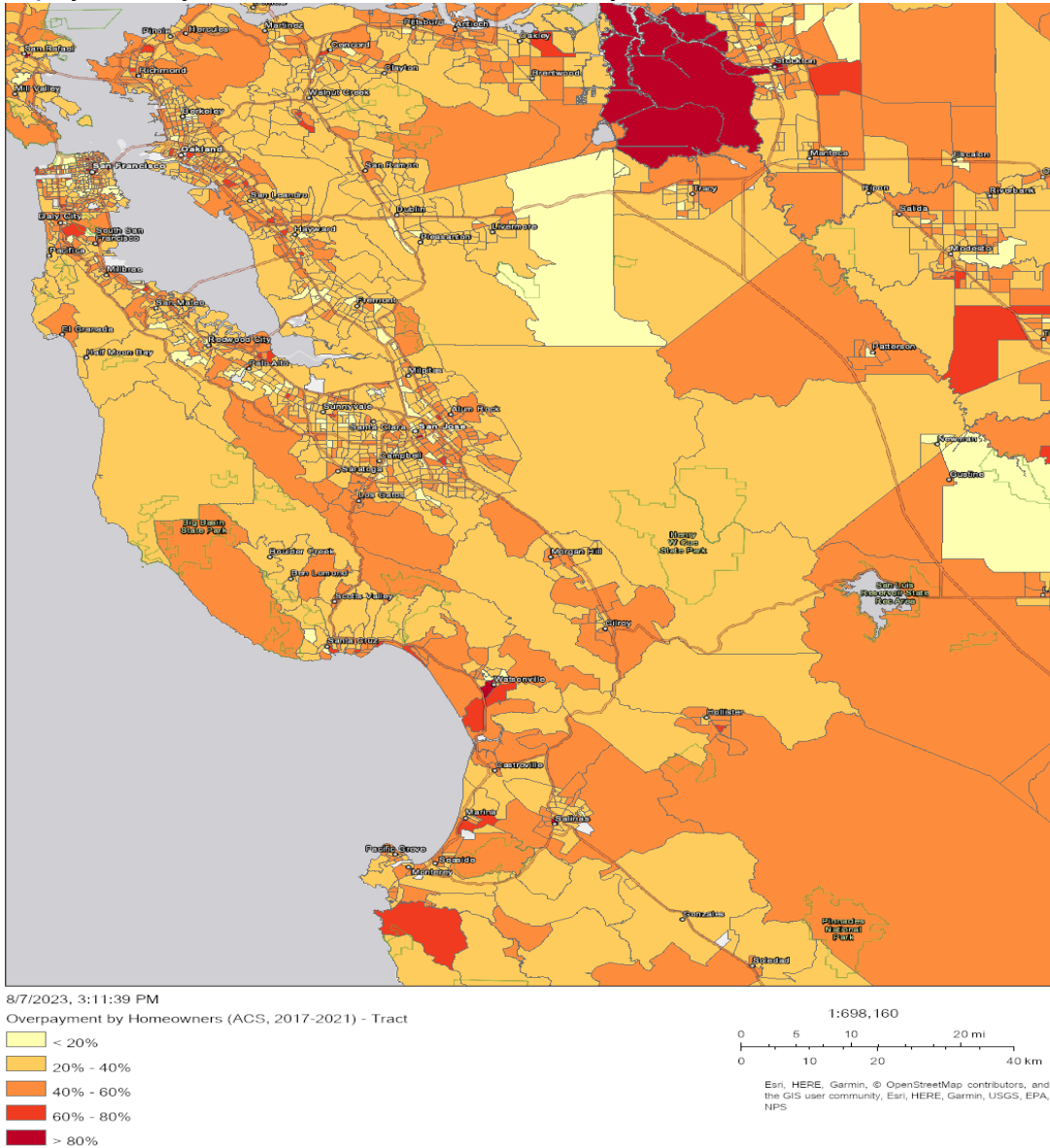
Source: California Department of Housing and Community Development AFFH Data Viewer.

Overpayment by Owners, Stanford CDP
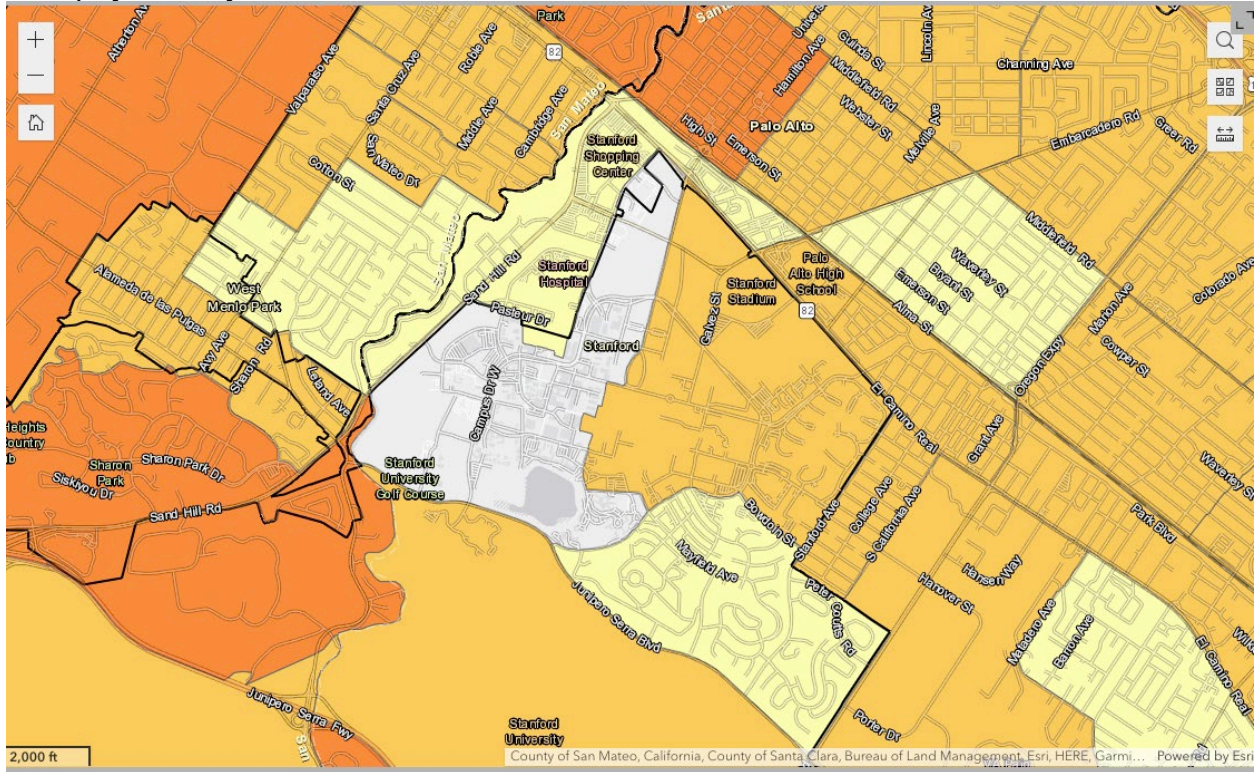
Overpayment by Owners, Loyola CDP
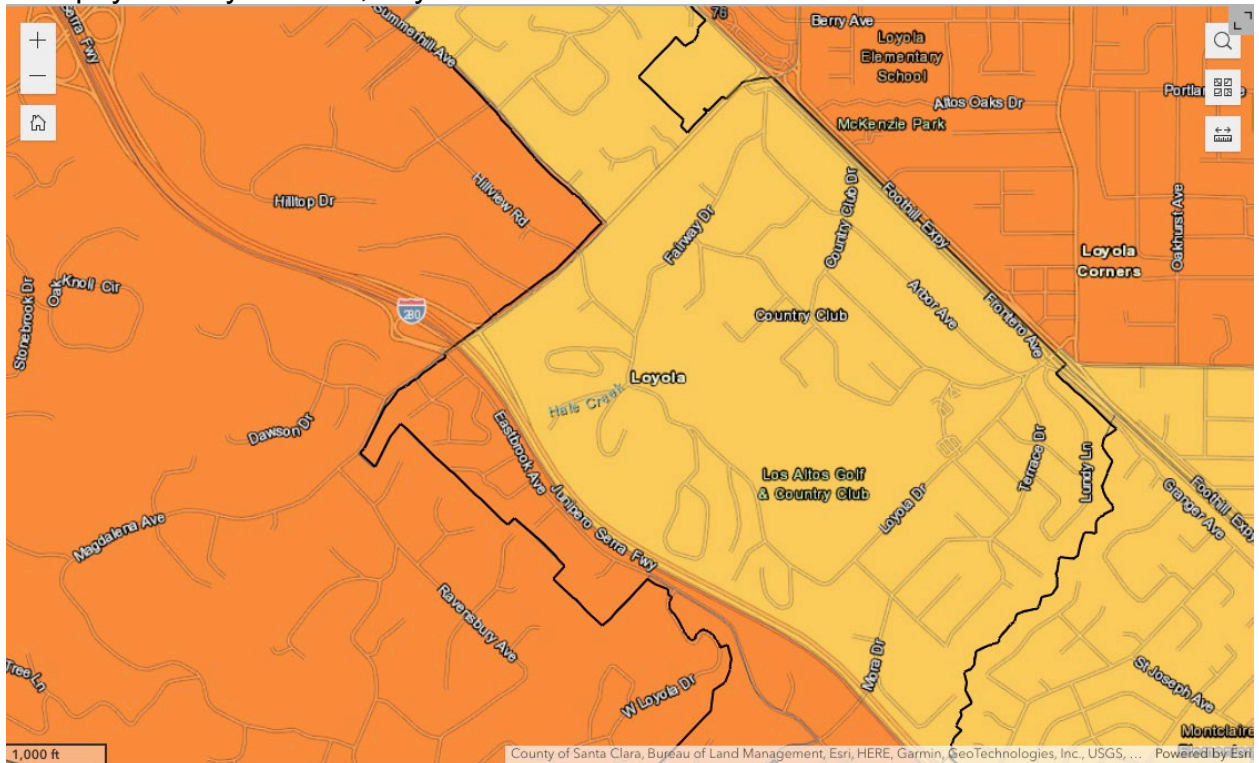
Overpayment by Owners, Lexington Hills CDP
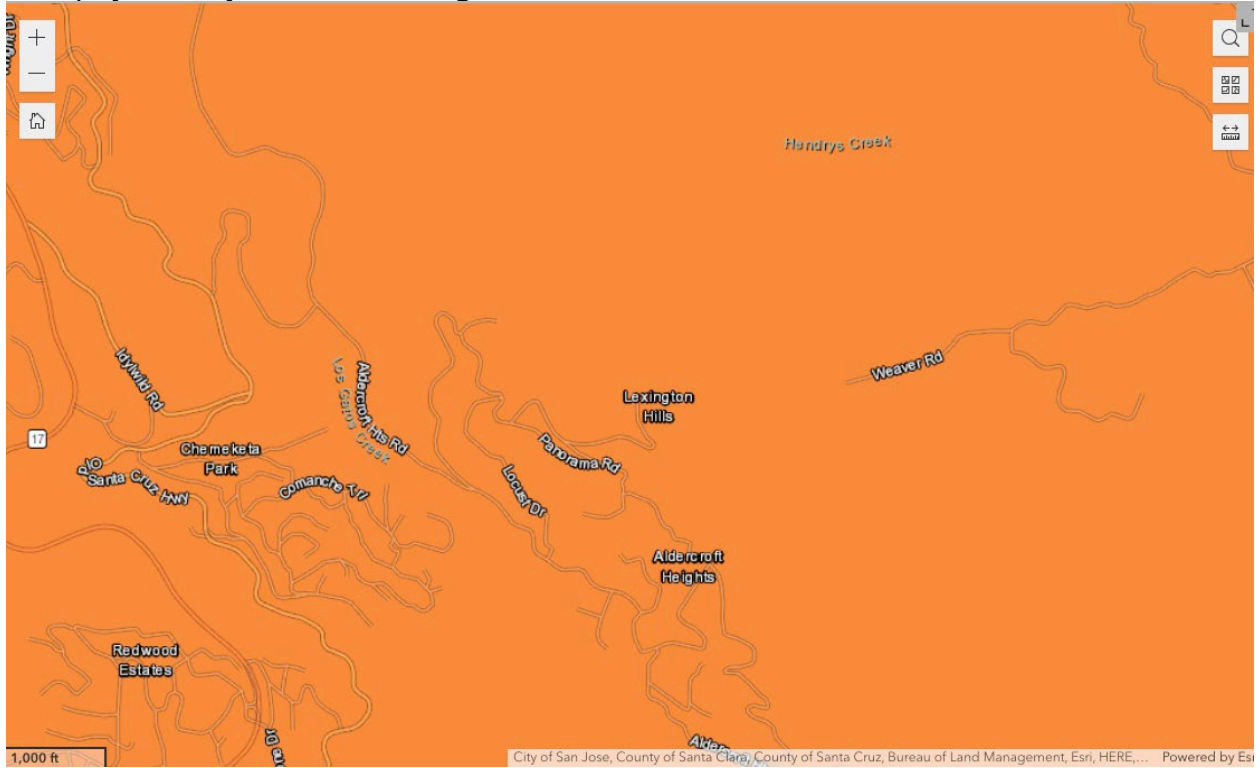
Overpayment by Owners, Cambrian Park CDP
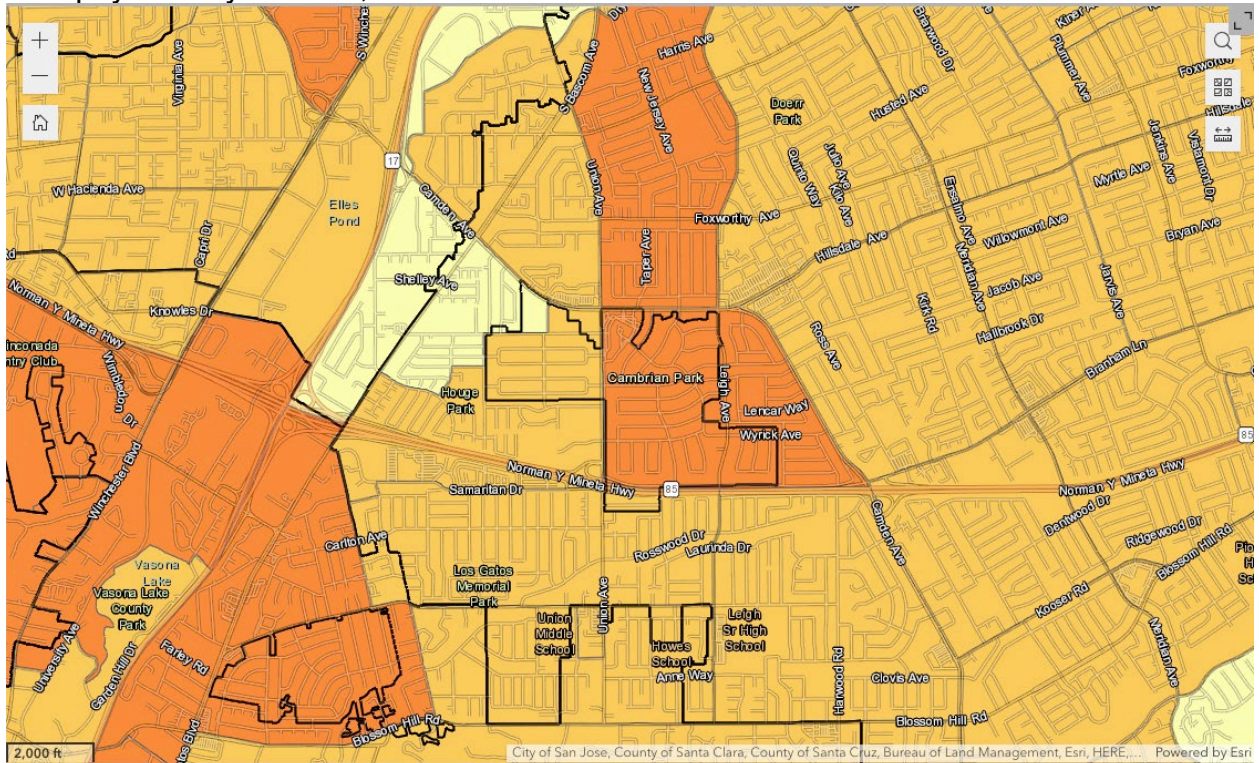
Overpayment by Owners, Fruitdale and Burbank
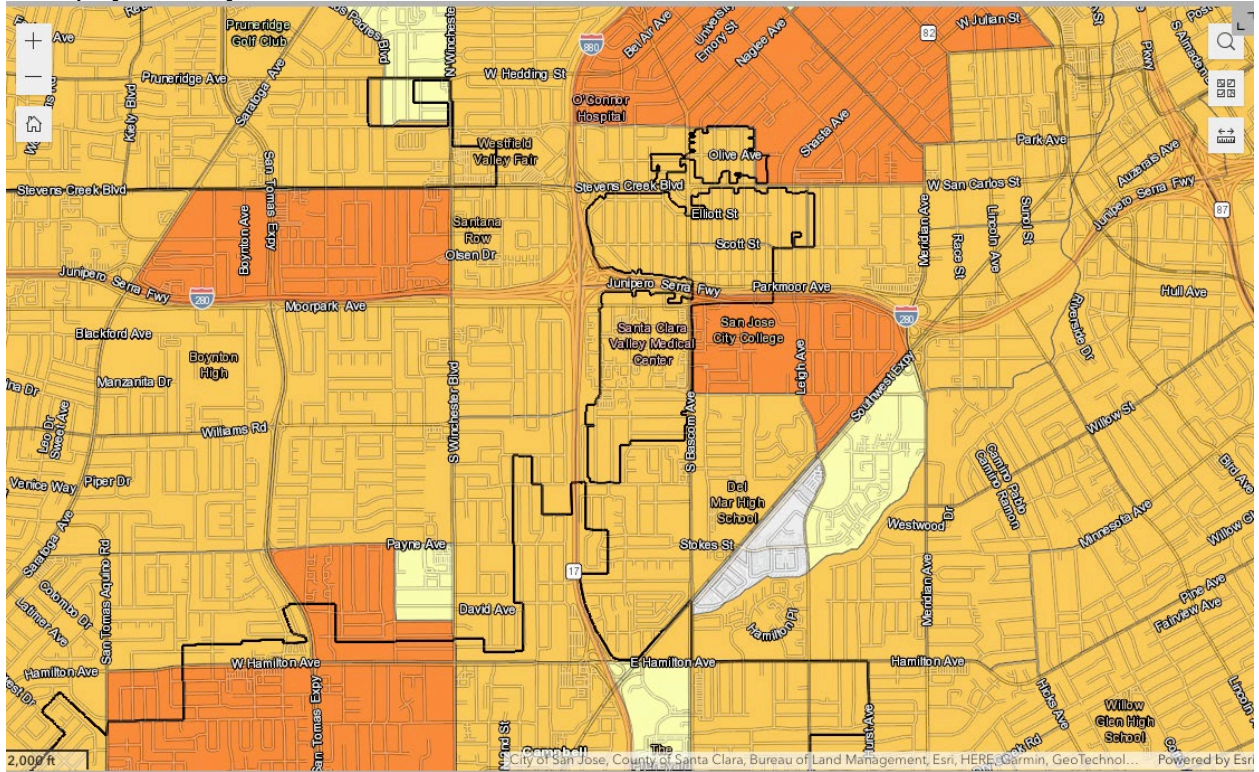
Overpayment by Owners, Alum Rock CDP
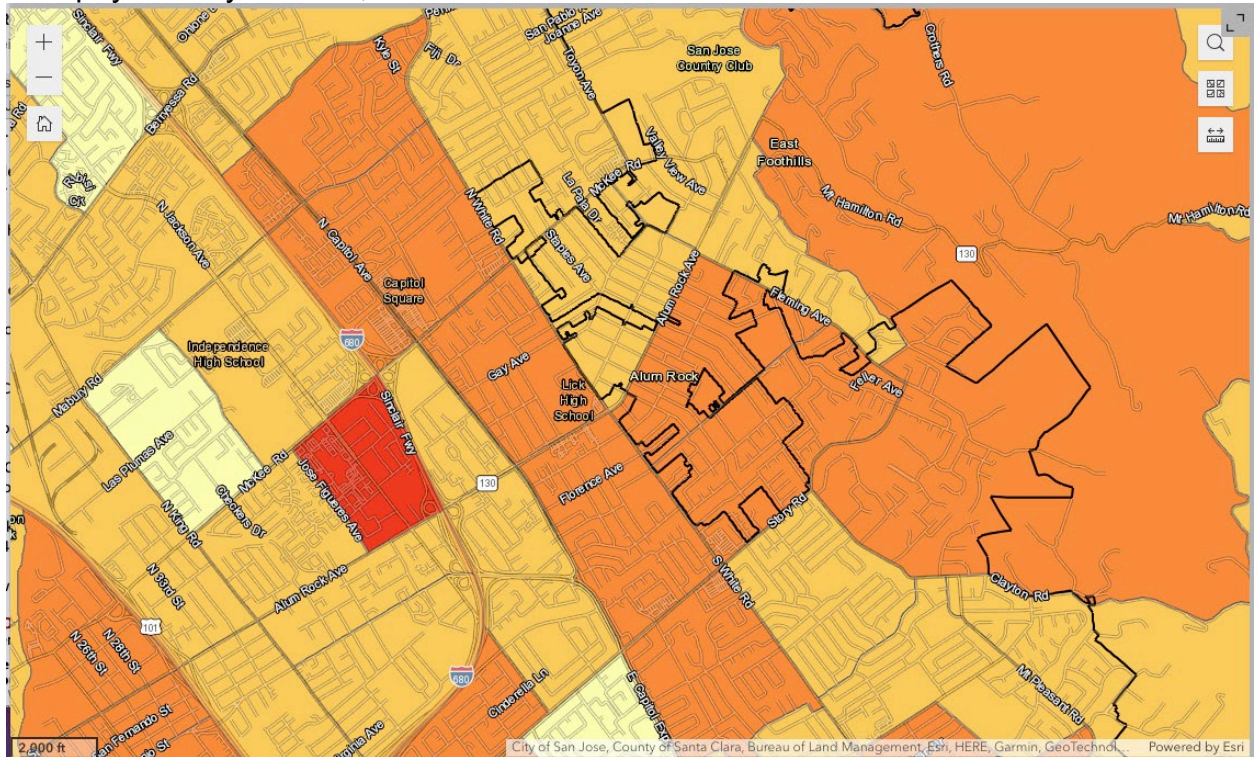
Overpayment by Owners, East Foothills CDP
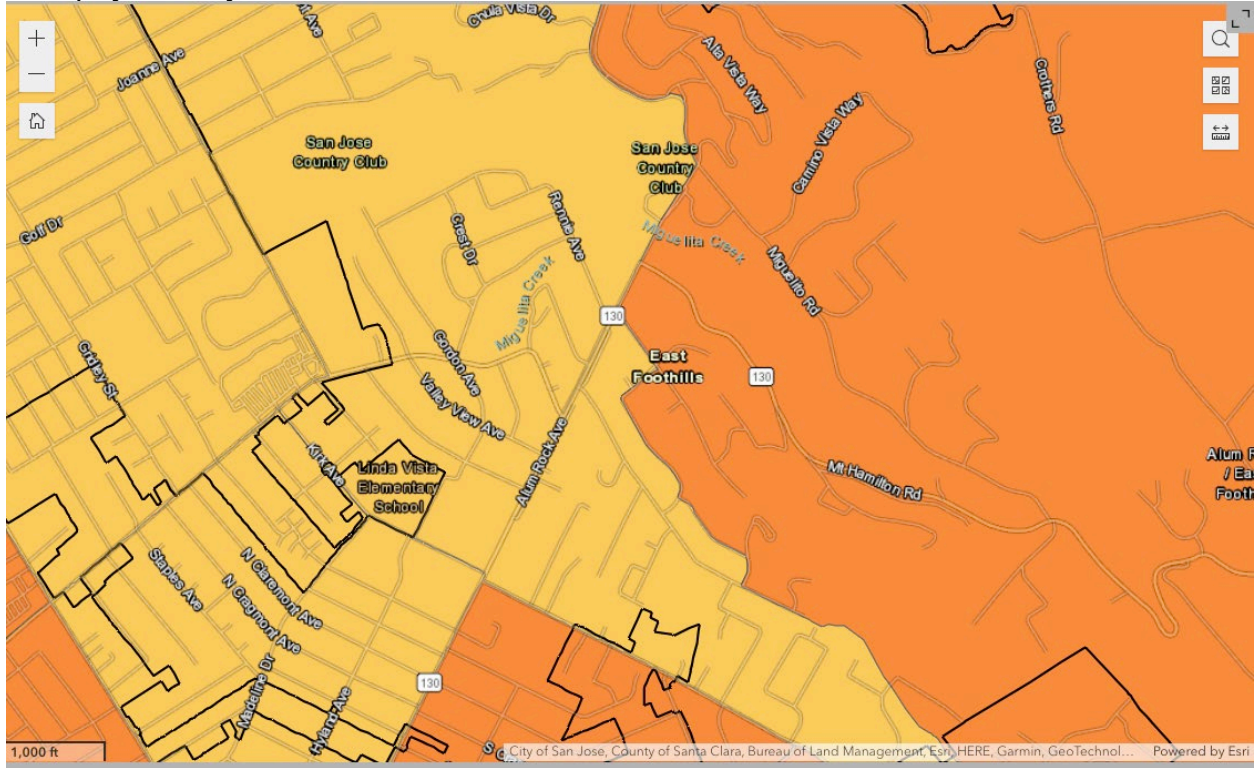
Overpayment by Owners, San Martin CDP
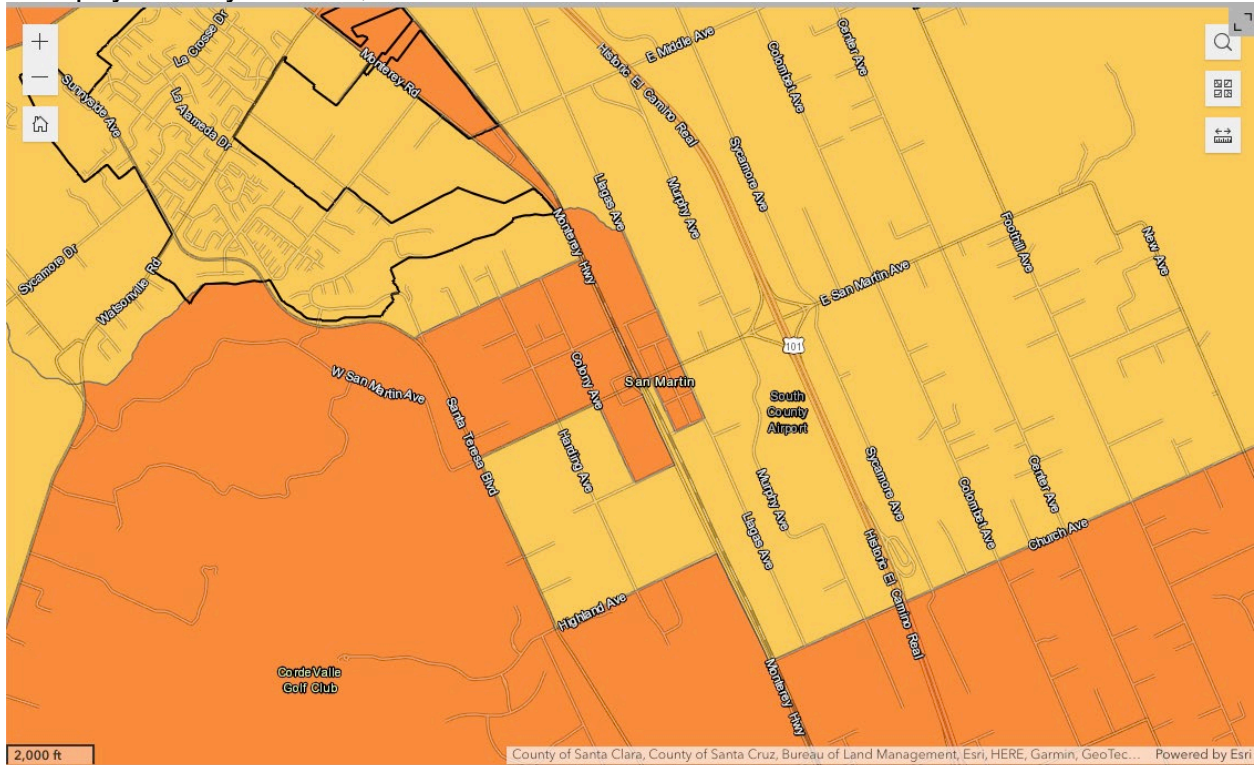
Housing Needs—Overcrowding. Patterns of overcrowding in the Unincorporated County and the broader region largely mirror patterns of overpayment with the caveat that overcrowding is subject to fewer extremes than overpayment. The same disproportionately Hispanic or Latino areas have more overcrowding, but the degree to which that is true is less extreme than with respect to renter overpayment.

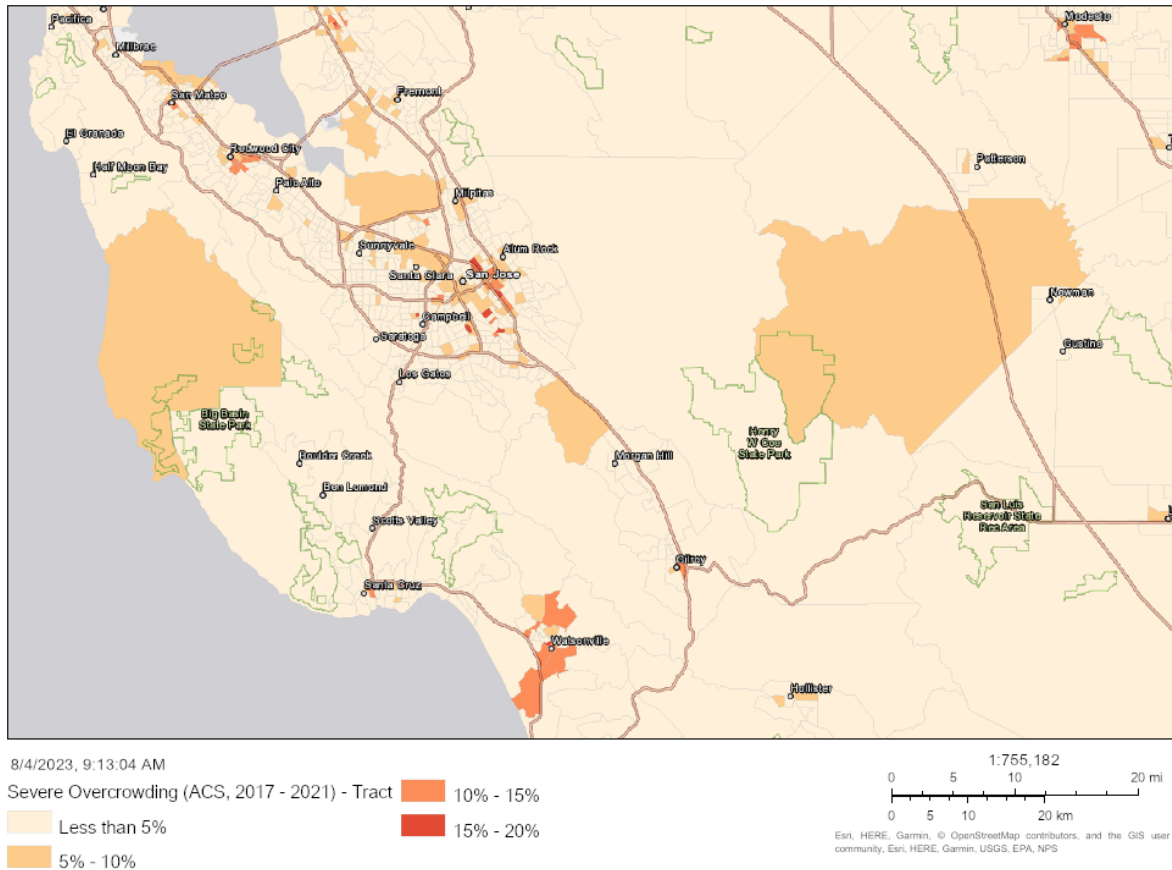Overcrowding by Census Tract, Santa Clara County, 2021
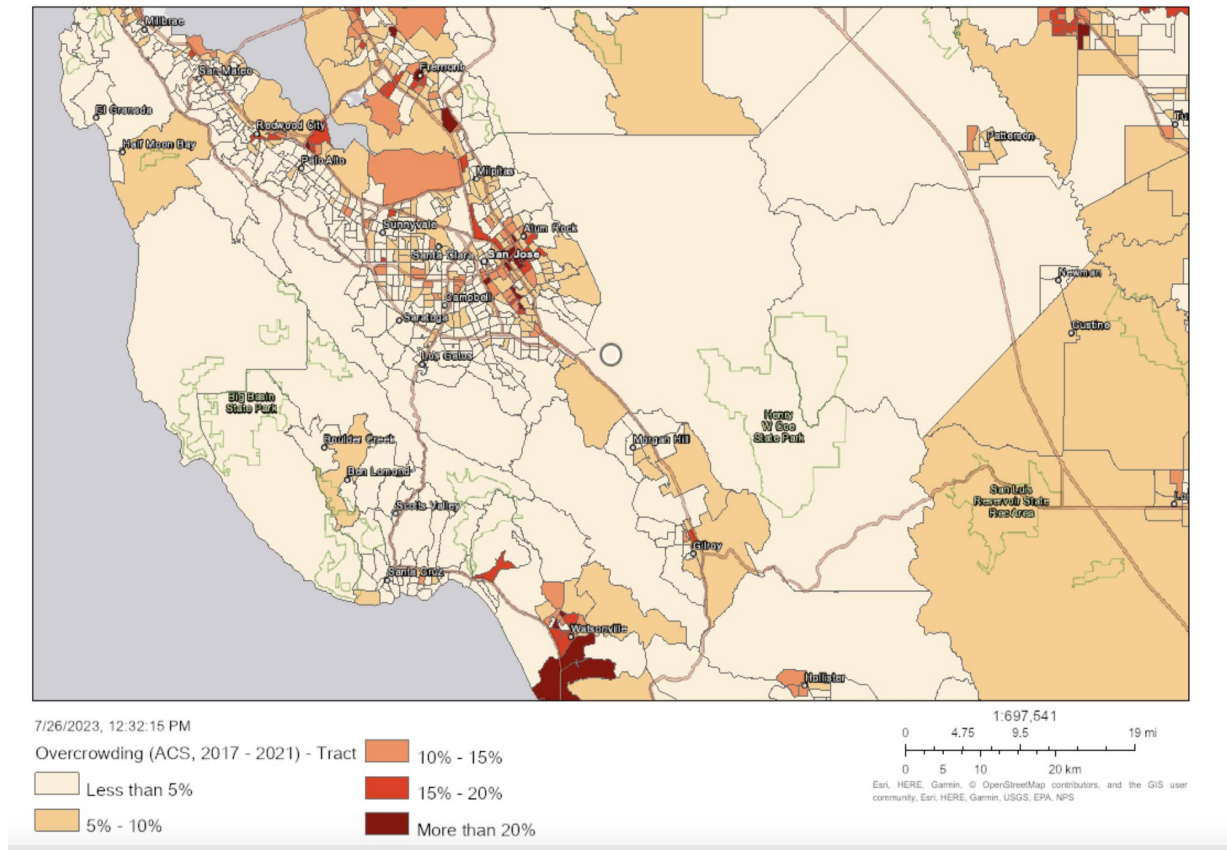
Source: California Department of Housing and Community Development AFFH Data Viewer.

Overcrowded households in Santa Clara County are concentrated in parts of San José and Alum Rock: overcrowded households in some neighborhoods in these areas account for more than 20% of all households. Sunnyvale has two Census tracts with comparatively higher rates of overcrowding at up to 20%.

Other parts of the Unincorporated County show lower rates of overcrowding (less than 10% of households living in crowded conditions) and most of the unincorporated areas show very low rates of severe overcrowding.

Severe Overcrowding by Census Tract, Santa Clara County, 2021

Source: California Department of Housing and Community Development AFFH Data Viewer.

Housing Needs—Displacement Risk. High levels of displacement of low-income residents, who are disproportionately likely to be Black, Vietnamese, or Latinx or have disabilities, is occurring at a countywide level and in specific cities throughout Santa Clara County.

Countywide, as well as in four of the five cities with the highest concentrations of Latinx residents, the percentage of Latinx residents has fallen in recent years. Households who can no longer afford to live in the central and northern portions of Santa Clara County seek out areas like Gilroy and cities outside of Santa Clara County, for housing.

The Black population in Santa Clara County has historically been much lower than in other parts of the Bay Area. That is partially the product of a legacy of intentional discrimination in the housing market. Although there have been some areas, particularly in the east side of San José, that have had relative concentrations of Black residents, these neighborhoods (approximately 10-12% Black as of the 1990 Census) did not have the degree of concentration present in cultural enclaves in the region. Accordingly, the scale of displacement has been different from displacement of Santa Clara County's historically larger Latinx population than it has been for Black households. Nonetheless,

between 2010 and the 2013-2017 ACS, many cities saw decreases in Black population. Displacement of Black residents was more pronounced between 1990 and 2010 with the largest decreases in Mountain View, Palo Alto, San José, and Sunnyvale.

Data reflecting the Vietnamese population in Santa Clara County, which has the lowest income levels and therefore highest displacement risk among the four largest Asian ancestry groups in Santa Clara County (Chinese, Indian, and Filipino in addition to Vietnamese), is more ambiguous but does point towards the likelihood of some hyper-localized displacement as well as the future risk of more widespread displacement. Displacement of Vietnamese residents is most likely to be occurring in areas immediately to the north, east, and south of downtown San José. The farther a neighborhood in East San José is from downtown, the lower the displacement risk is.

The maps below are from the Urban Displacement Project, which is based at the University of California Berkeley. At a countywide scale, the map reflects displacement risk in urbanized Census tracts. The darker the shading is, the higher the risk of displacement. Displacement risk is highest in the cities of San José and Gilroy and suburban communities around south of San José.

No CDPs show high displacement risk. In contrast, most CDPs are indicative of advanced gentrification or ongoing gentrification and/or displacement.

Displacement Risk by Census Tract, Santa Clara County, 2021
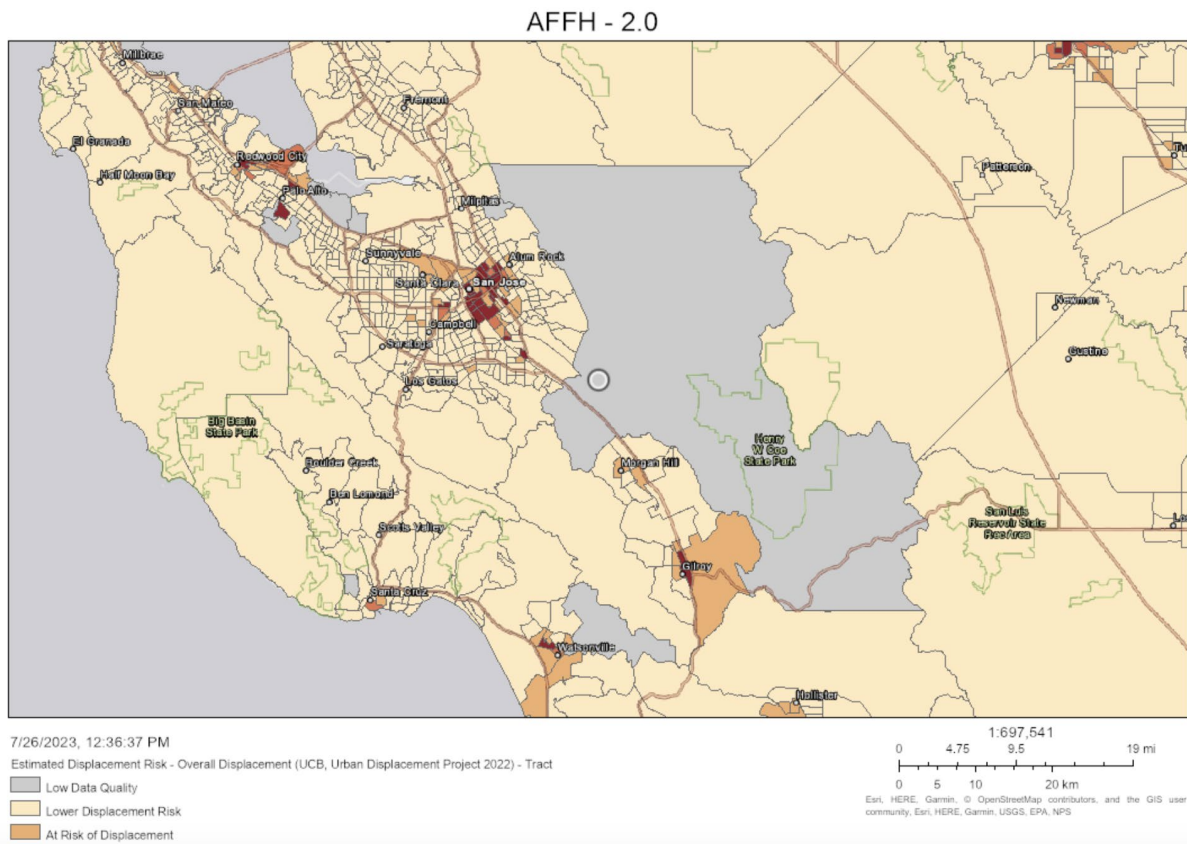
Disaster-driven displacement. Displacement can occur for a range of reasons. Given the dire consequences of climate change, it is critical that the Unincorporated County be prepared to prevent and reduce environmental hazards (e.g., floods, fires) and provide the necessary resources for households displaced by natural disasters.

As required by California law, the State Fire Marshal is mandated to classify lands within State Responsibility Areas into Fire Hazard Severity Zones (FHSZ) to better prepare for wildfires and other climate disasters.[8] FHSZs fall into three classifications: moderate, high, and very high.[9]

As shown in the maps, very high-risk areas are concentrated in communities surrounding Saratoga, Los Gatos, and Morgan Hill. Alum Rock and East Foothills are adjacent to high-risk areas.

Fire Severity Zones, Santa Clara County
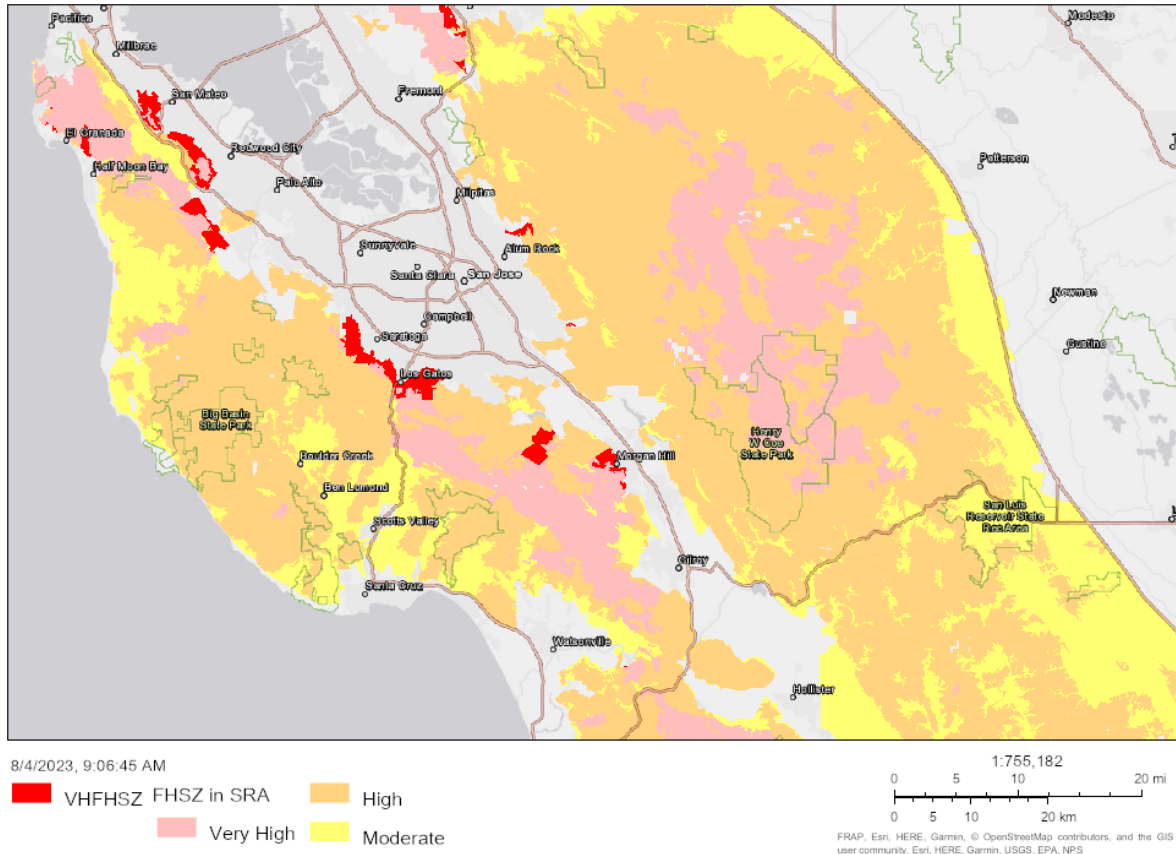
Source: California Department of Housing and Community Development AFFH Data Viewer.

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[8] California laws include: California Public Resource code 4201-4204; California Code of Regulations Title 14, Section 1280; and California Government Code 51175-89.
[9] https://osfm.fire.ca.gov/divisions/community-wildfire-preparedness-and-mitigation/wildfire-preparedness/fire-hazard-severity-zones/.

As part of the National Flood Insurance Program's floodplain management plan, the Federal Emergency Management Agency (FEMA) provides Flood Insurance Rate maps to identify Special Flood Hazard Areas, which require all residents in these areas to purchase flood insurance. Of all areas within the Unincorporated County, residents in Gilroy and, to a lesser extent, San Martin, are most at risk of flooding.

Special Flood Hazard Areas, Santa Clara County, 2022
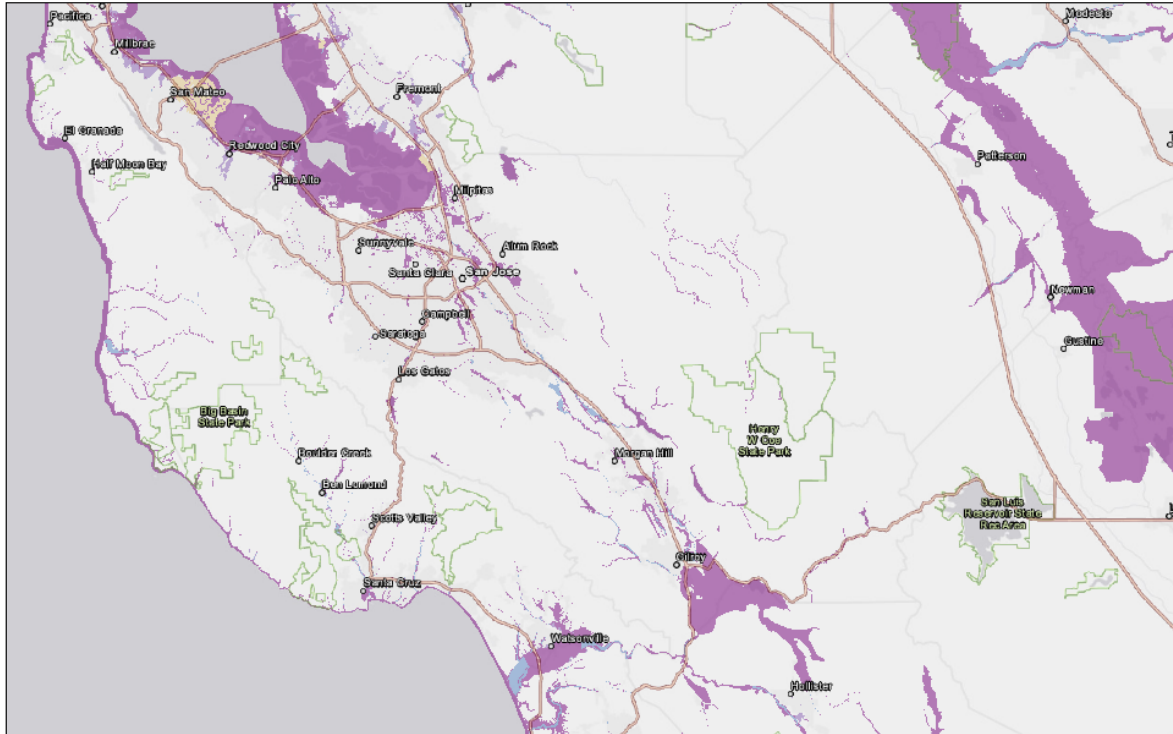
Source: California Department of Housing and Community Development AFFH Data Viewer and FEMA.

Housing Needs—Publicly supported housing. Publicly supported housing in the Unincorporated County is mostly located in and surrounding San José. The area southwest and west of Alum Rock has the largest concentration of subsidized housing according to HCD's Subsidized Housing maps. In the South County, all subsidized housing is located in incorporated Morgan Hill and Gilroy.

In Santa Clara County, emergency shelters for unhoused residents are highly concentrated in San José with other shelters located in smaller cities in the northern portion of Santa Clara County. There is a lack of emergency shelter capacity in unincorporated areas and in South County, in particular.

Subsidized Housing, 2023
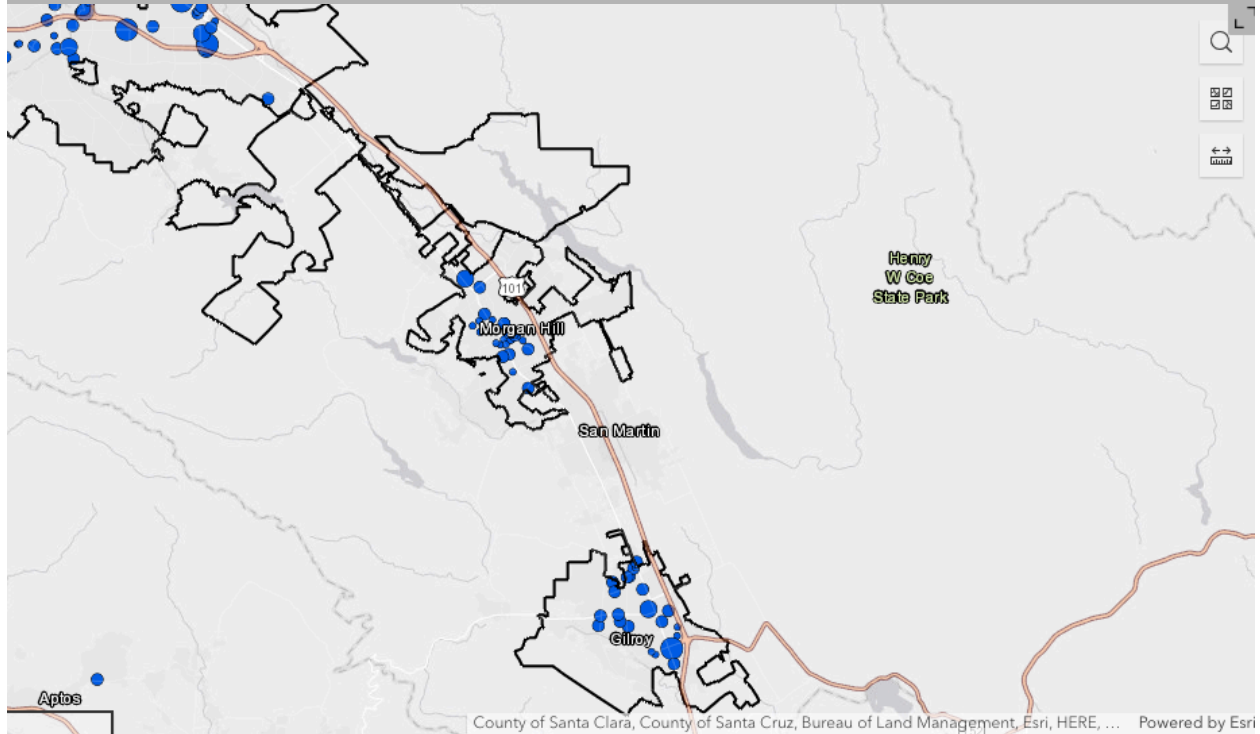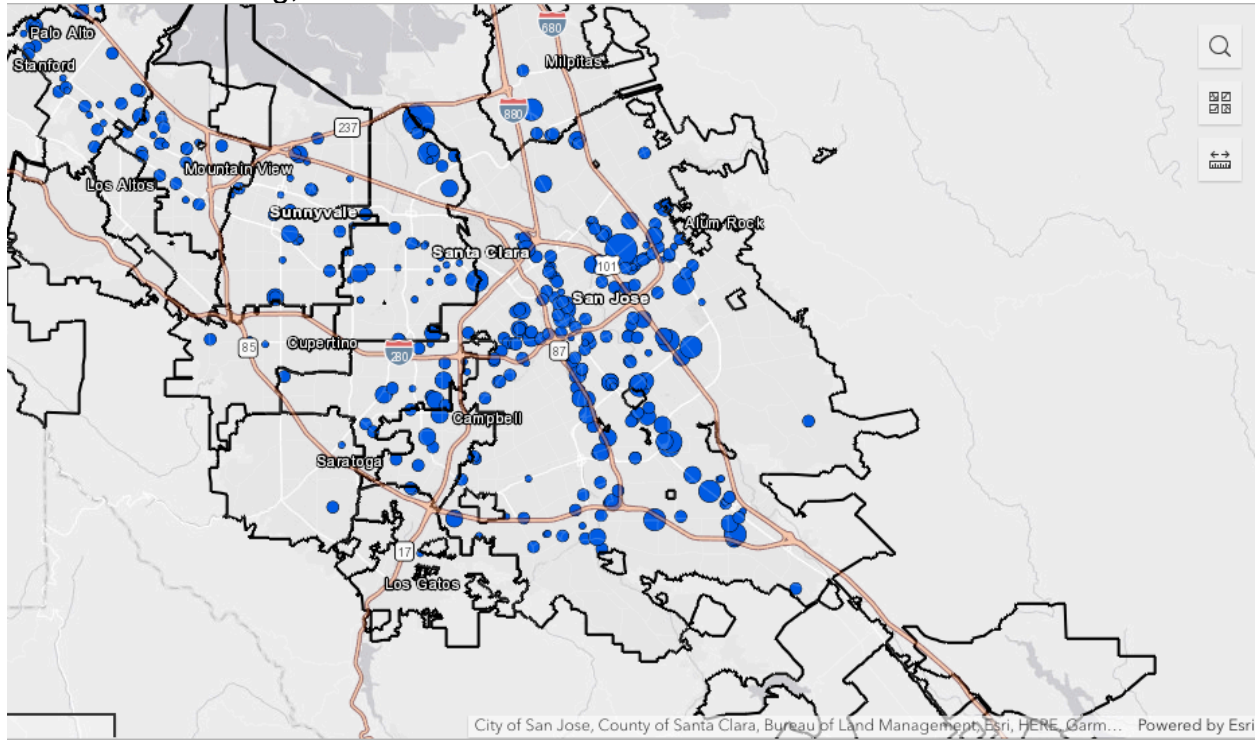
Publicly subsidized housing (including LIHTC units) geared toward families are the most numerous. It follows a similar siting pattern to those reserved for seniors. Those located

on the eastern side of San José, in particular, are located in more diverse areas. Of particular note is the strong concentration of affordable family housing in Morgan Hill.

The vast majority of LIHTC developments are located in predominantly Latinx Census tracts. Most of the Large Family developments mirror that demographic trend. Meanwhile, five of the seven LIHTC developments reserved for seniors are majority-white, while the majority of the Census tracts where these developments are located have mainly Latinx or Asian populations.

Table 36: Publicly Supported Housing Demographics and Surrounding Census Tract Demographics, Santa Clara Urban County*

Program Type	Project Name	(Low Income) Units in Project	Property White (%)	Property Black (%)	Property Latinx (%)	Property Asian (%)	Households w/Children in Dev or Dev	Census Tract No.	Tract White %	Tract Black (%)	Tract Latinx (%)	Tract Asian (%)	Census Tract Poverty Rate
Project-Based Section 8	Sycamore Glen	20	26%	n/a	63%	11%	N/A (Senior)	5123.13	33.10%	2.20%	54.40%	8.30%	11.70%
	Villa Vasona Apartments	107	76%	n/a	2%	22%	N/A (Senior)	5067.03	55.30%	5%	12.30%	21.50%	6%
	Vivente I	28	48%	15%	26%	11%	N/A (Senior)	5021.01	50.70%	3.60%	19%	20.40%	5.40%
	San Tomas Gardens Apartments	94	22%	12%	11%	55%	22%	5067.01	53.10%	0%	16.70%	25.20%	2.90%
	Saratoga Court	20	53%	n/a	11%	37%	N/A (Senior)	5074.02	57.30%	0.60%	7.60%	28.30%	8.90%
	Corinthian House	36	94%	n/a	6%	n/a	N/A (Senior)	5065.03	46.40%	1.90%	29.70%	17.50%	6.40%
	Wesley Manor	156	51%	1%	7%	42%	N/A (Senior)	5065.03	46.40%	1.90%	29.70%	17.50%	6.40%
	Village Avante Apartments	10	N/A	N/A	N/A	N/A	N/A	5123.13	33.10%	2.20%	54.40%	8.30%	11.70%
	Fellowship Plaza	150	43%	n/a	8%	44%	N/A (Senior)	5073.01	46.30%	0%	5.60%	43.40%	3.50%
LIHTC	Walden Glen Apartments		14.81%	8.83%	22.22%	9.40%			%	%	%	%	%
	El Parador Senior Apartments	124/125	7.58%	0.76%	0.00%	1.52%	Senior	5027.01	49.00%	5.00%	23.50%	17.30%	7.80%
	San Tomas Gardens	95/100	22.12%	23.56%	16.83%	40.87%	Non Targeted	5067.02	54.40%	2.30%	20.10%	18.80%	11.50%
	Sharmon Palms Lane	59/60	33.52%	26.37%	34.07%	4.40%	Non Targeted	5067.02	54.40%	2.30%	20.10%	18.80%	11.50%
	Open Doors	64/64	35.98%	34.39%	31.75%	13.76%	Large Family	5070.01	85.00%	1.00%	5.80%	6.10%	3.60%
	Villa Vasona Apartments	105/105	67.77%	0.00%	2.48%	27.27%	Senior	5067.03	55.30%	5.00%	12.30%	21.50%	6.00%
	Montevista Apartments	163/303	6.98%	12.97%	21.20%	37.66%	Non Targeted	5045.04	9.30%	4.70%	16.60%	64.30%	10.90%
	Aspen Apartments	100/101	1.28%	3.21%	20.51%	16.03%	Large Family	5045.05	11.10%	0.20%	10.20%	74.90%	5%
	DeVries Place	102/103	0.63%	0.63%	3.16%	86.71%	Senior	5045.07	12.00%	0.60%	21.30%	60.40%	9.50%
	Bella Terra Senior Apartments	39/39	34.69%	2.04%	16.33%	2.04%	Senior	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Cochrane Village	94/96	40.12%	1.52%	69.30%	3.04%	Large Family	5123.11	48.40%	2.60%	34.20%	10.90%	4.70%
	Crest Avenue Apartments	49/50	58.06%	0.00%	90.32%	1.94%	Large Family	5123.14	43.80%	0.90%	45.10%	7.40%	11.60%
	Crossings at Morgan Hill	24/24	58.76%	4.12%	88.66%	0.00%	Large Family	5123.14	43.80%	0.90%	45.10%	7.40%	11.60%
	Horizons at Morgan Hill	48/49	85.96%	3.51%	38.60%	1.75%	Senior	5123.14	43.80%	0.90%	45.10%	7.40%	11.60%
	Jasmine Square Apartments	71/72	78.90%	2.53%	79.75%	4.64%	Large Family	5123.13	33.10%	2.20%	54.40%	8.30%	11.70%
	Morgan Hill Retirement Residence	136/138	60.38%	12.58%	22.64%	11.95%	Senior	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Murphy Ranch I Townhomes	61/62	23.79%	0.88%	63.44%	9.25%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Murphy Ranch II	38/38	10.08%	8.40%	71.43%	4.20%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Park Place Apartments	110/112	74.64%	6.02%	89.78%	4.20%	Non Targeted	5123.13	33.10%	2.20%	54.40%	8.30%	11.70%
	Royal Court Apartments	54/55	88.94%	1.38%	91.24%	0.92%	Large Family	5123.14	43.80%	0.90%	45.10%	7.40%	11.60%
	San Pedro Gardens	17/20	83.33%	0.00%	83.33%	0.00%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	The Willows	20/20	84.62%	0.00%	93.59%	0.00%	Large Family	5123.07	59.40%	0.40%	25.70%	11.00%	2.60%
	Villa Ciolino	41/42	86.82%	0.00%	83.72%	2.33%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Terracina At Morgan Hill I	76/76	31.48%	1.85%	60.65%	3.24%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Terracina At Morgan Hill II	72/72	32.06%	5.26%	58.85%	3.35%	Large Family	5123.1	32.10%	0.70%	48.30%	15.90%	11.50%
	Rincon Gardens - A Senior Housing Dev	198/200	16.54%	4.23%	9.23%	66.15%	Senior	5065.03	46.40%	1.90%	29.70%	17.50%	6.40%

Voucher holders by Census tract are shown in the map below. In Santa Clara County, residents with vouchers are more likely to be living in San José, Milpitas, Santa Clara, Campbell, Gilroy, and Cupertino (in part). These findings are unsurprising as these areas have larger shares of lower income communities.

Housing Choice Vouchers by Census Tract, Santa Clara County, 2021
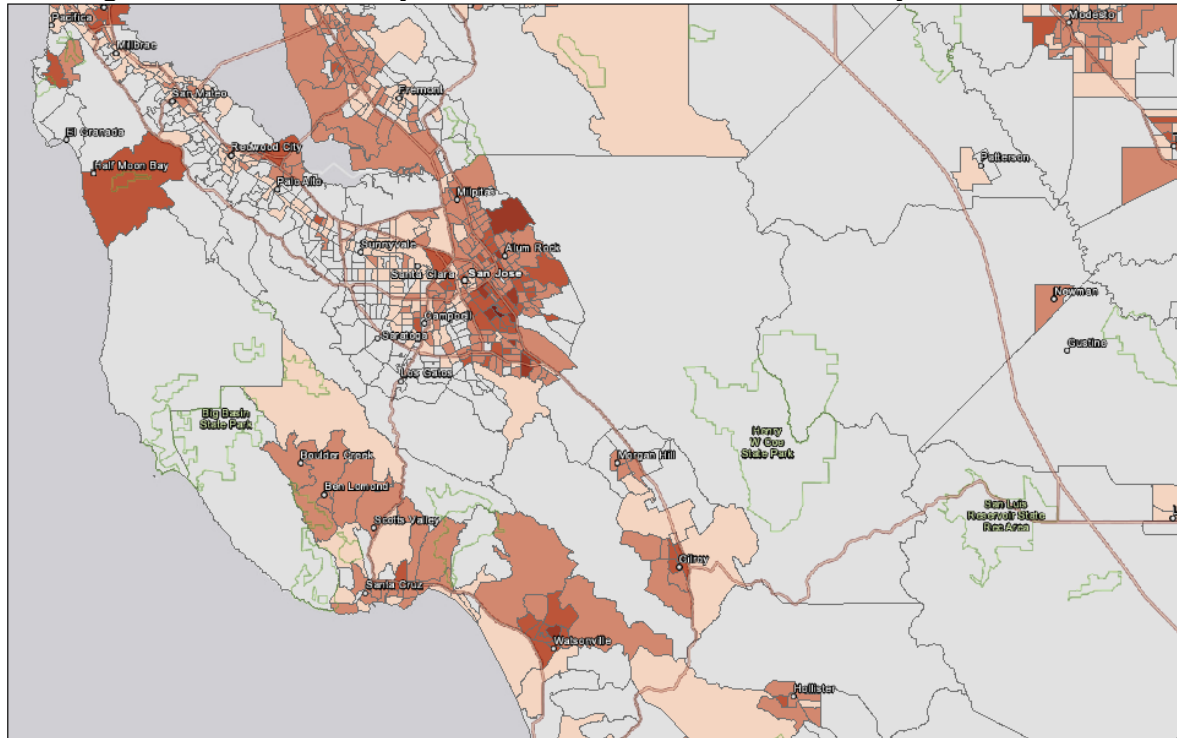
Source: California Department of Housing and Community Development AFFH Data Viewer.

Housing Choice Vouchers by Census Tract, Fruitdale and Burbank, 2021

Housing Choice Vouchers by Census Tract, Alum Rock, 2021