## 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

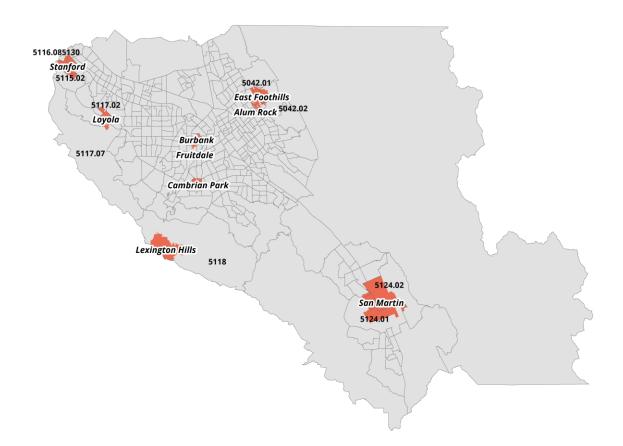
This section utilizes the same general data and framework that is analyzed at a countywide level in section X.3 but focuses on identifiable unincorporated communities through the CDPs.

#### **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.





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.

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

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%

Population by Race and Ethnicity, 2000-2019, Unincorporated County

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.

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

# Population by Race and Ethnicity, 2010 and 2020, at the CDP and Census Tract Level

2020

2020																		
	Stanford			Loy	ola	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		Loy	ola	Lexington Hills	Cambria	an Park		Fruitdale an	id Burbank			Alum Rock		East Foothills	San N	lartin
	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		Loy	ola	Lexington Hills	Cambria	an Park		Fruitdale an	d Burbank			Alum Rock		East Foothills	San N	lartin
	5115.02	Stanford 5130	5116.08	Loy 5117.02	ola 5117.07	Lexington Hills 5118	Cambria 5028	an Park 5027.04	5021.01	Fruitdale an 5020.01	d Burbank 5020.02	5021.03	5039.02	Alum Rock 5041.01	5041.02	East Foothills 5042.01	San N 5124.02	<b>fartin</b> 5124.01
2010-2020 Change	5115.02		5116.08	•		-			5021.01			5021.03						
2010-2020 Change White, Non-Hispanic	5115.02		5116.08 0%	•		-			5021.01 -11%			5021.03						
U	5115.02	5130		5117.02	5117.07	5118	5028			5020.01	5020.02	5021.03	5039.02	5041.01	5041.02	5042.01	5124.02	5124.01
White, Non-Hispanic	5115.02	5130 4%	0%	-10%	5117.07	-8%	5028 -15%		-11%	5020.01	5020.02 0%	5021.03	5039.02 -5%	-4%	5041.02 -2%	5042.01 -10%	5124.02 -5%	-5%
White, Non-Hispanic Hispanic or Latinx	5115.02	5130 4% 1%	0% 0%	5117.02 -10% 1%	5117.07 -8% -2%	-8% 2%	5028 -15% -2%		-11% 2%	5020.01 -5% -5%	5020.02 0% -6%	5021.03	5039.02 -5% -2%	5041.01 -4% 1%	5041.02 -2% -6%	5042.01 -10% 0%	5124.02 -5% 3%	5124.01 -5% 2%
White, Non-Hispanic Hispanic or Latinx Asian or Pacific Islander	5115.02	5130 4% 1% -7%	0% 0% 3%	5117.02 -10% 1% 8%	5117.07 -8% -2% 7%	5118 -8% 2% 2%	5028 -15% -2% 15%		-11% 2% 7%	5020.01 -5% -5% 7%	5020.02 0% -6% 5%	5021.03	5039.02 -5% -2% 7%	5041.01 -4% 1% 3%	5041.02 -2% -6% 8%	5042.01 -10% 0% 8%	5124.02 -5% 3% 0%	5124.01 -5% 2% 1%
White, Non-Hispanic Hispanic or Latinx Asian or Pacific Islander Black or African American	5115.02	5130 4% 1% -7% 1%	0% 0% 3% -1%	5117.02 -10% 1% 8% 0%	5117.07 -8% -2% 7% 0%	5118 -8% 2% 2% 0%	5028 -15% -2% 15% 0%		-11% 2% 7% -1%	5020.01 -5% -5% 7% 0%	5020.02 0% -6% 5% 0%	5021.03	5039.02 -5% -2% 7% 0%	5041.01 -4% 1% 3% -1%	5041.02 -2% -6% 8% 0%	5042.01 -10% 0% 8% 0%	5124.02 -5% 3% 0% 0%	5124.01 -5% 2% 1% 0%

Source: 2010 and 2020 American Community Survey (ACS) Data

## i. Segregation/Integration.

#### 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."

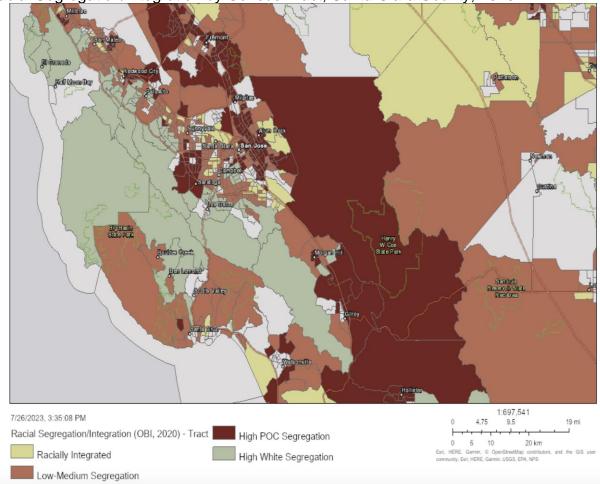
Segregation and integration trends vary among geographic areas of Santa Clara County.

#### Asian and white segregation

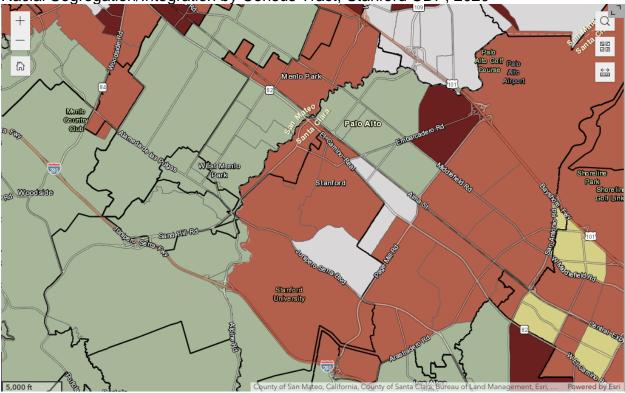
- Areas of Asian population concentration include parts of East, North, and West San José, virtually all of Cupertino, most of Sunnyvale, and parts of Santa Clara. In the affluent West Valley communities like Saratoga, Los Gatos, and Los Altos, the population has become more heavily Asian or Pacific 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.

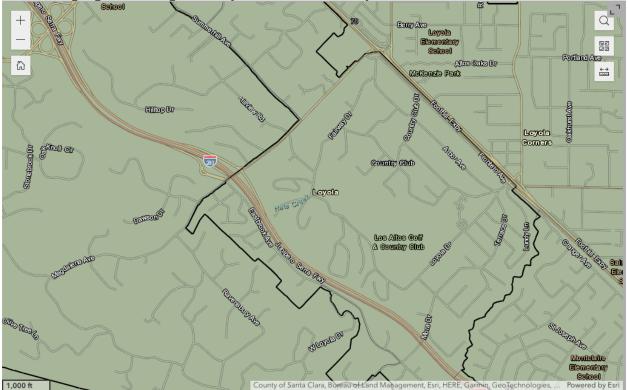


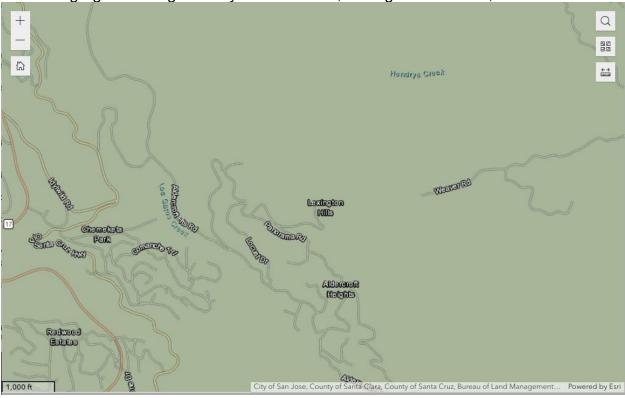
Racial Segregation/Integration by Census Tract, Santa Clara County, 2020



Racial Segregation/Integration by Census Tract, Stanford CDP, 2020

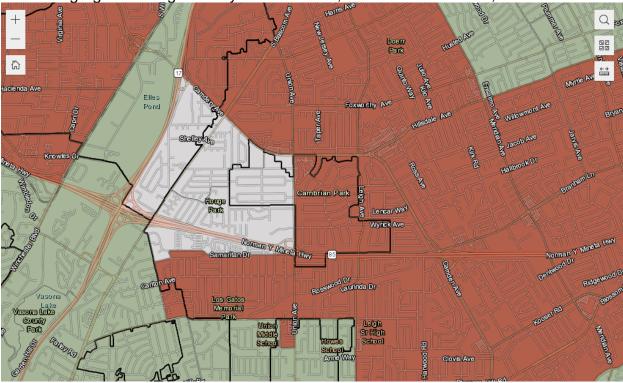
Racial Segregation/Integration by Census Tract, Loyola CDP, 2020

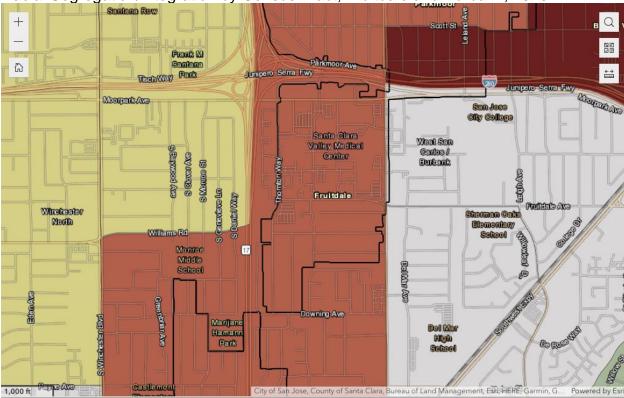




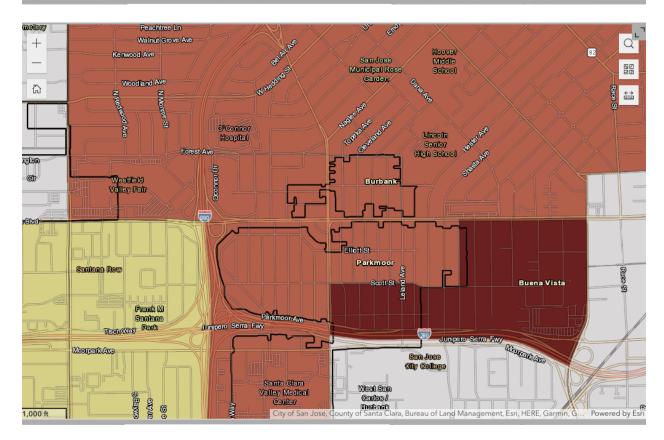
Racial Segregation/Integration by Census Tract, Lexington Hills CDP, 2020

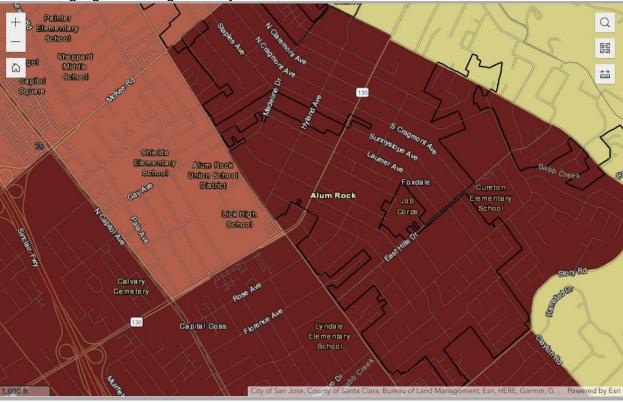
Racial Segregation/Integration by Census Tract, Cambrian Park CDP, 2020





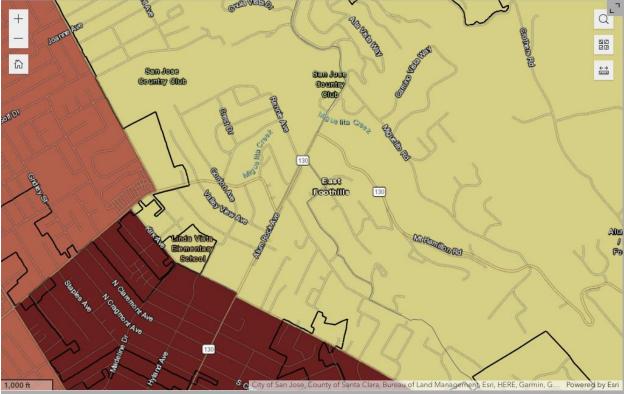
Racial Segregation/Integration by Census Tract, Fruitdale and Burbank, 2020

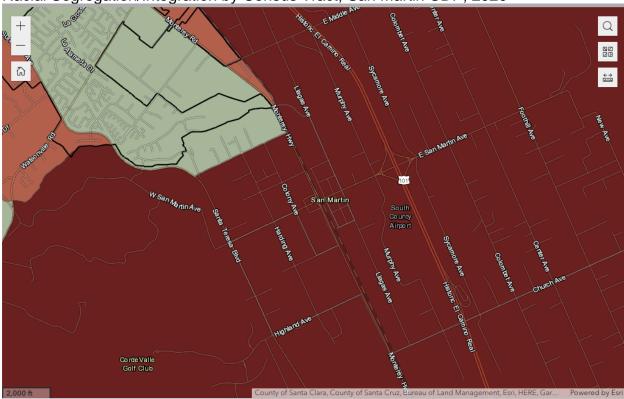




Racial Segregation/Integration by Census Tract, Alum Rock CDP, 2020

Racial Segregation/Integration by Census Tract, East Foothills CDP, 2020





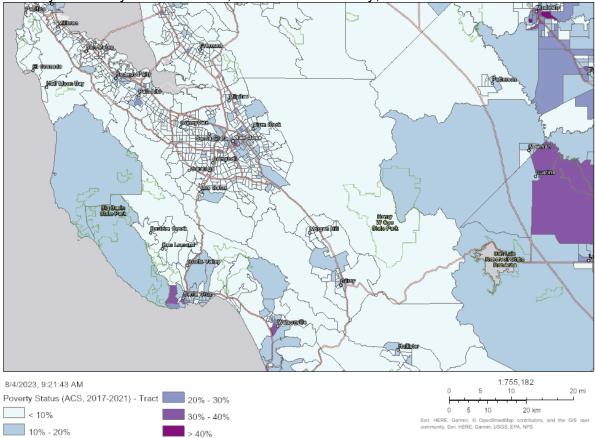
## Racial Segregation/Integration by Census Tract, San Martin CDP, 2020

# 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.

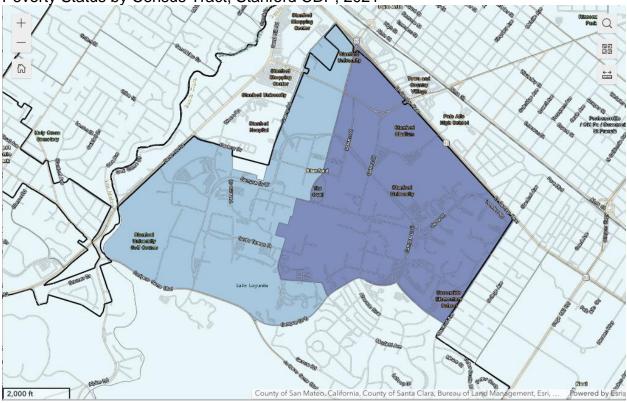
**Segregation by poverty.** In 2021, Santa Clara County had an overall poverty rate of seven percent. Poverty rates were highest for American Indian/Alaska Native residents (16%), Black/African American residents (11%), and residents with less than a high school education (14%).

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.



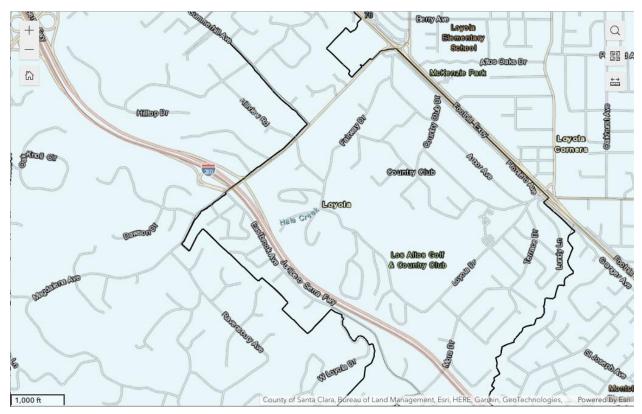
Poverty Status by Census Tract, Santa Clara County, 2021

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

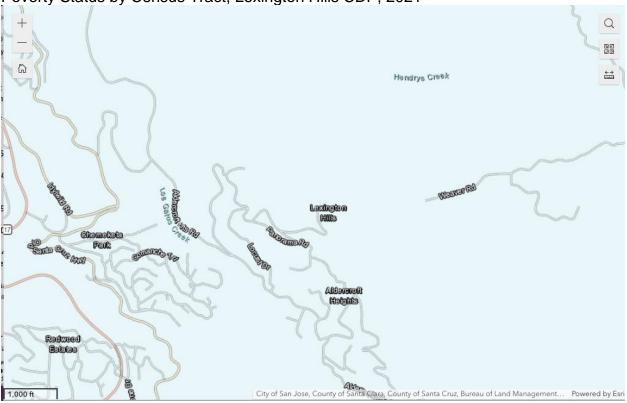


Poverty Status by Census Tract, Stanford CDP, 2021

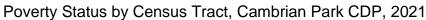
Poverty Status by Census Tract, Loyola CDP, 2021

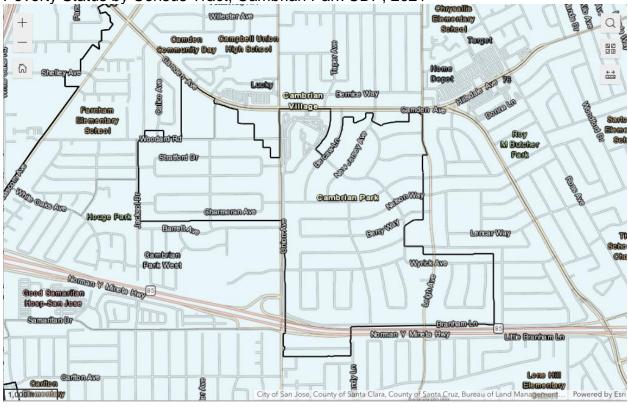


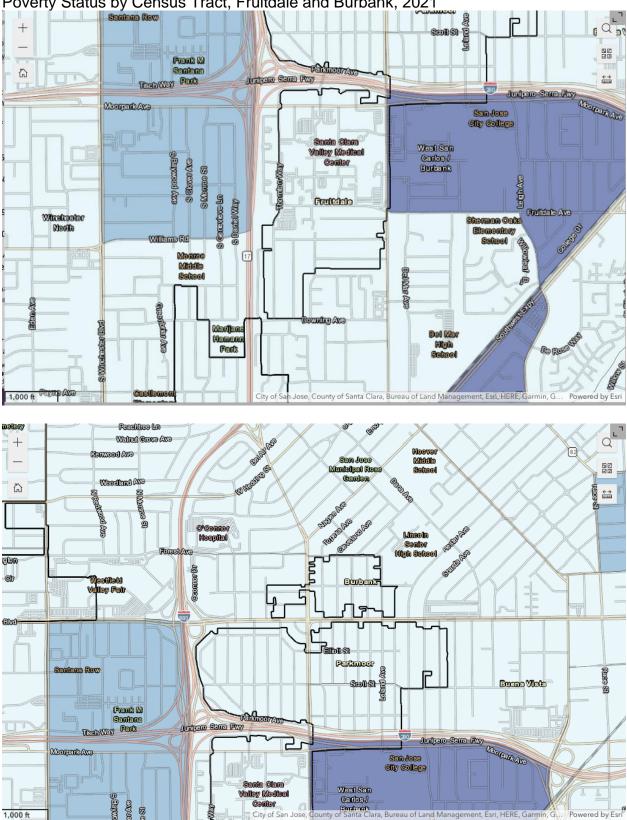
#### Assessment of Fair Housing County of Santa Clara Housing Element Update (2023-2031)



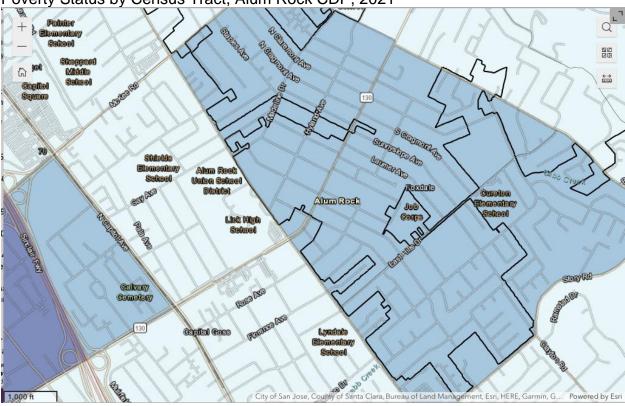
Poverty Status by Census Tract, Lexington Hills CDP, 2021





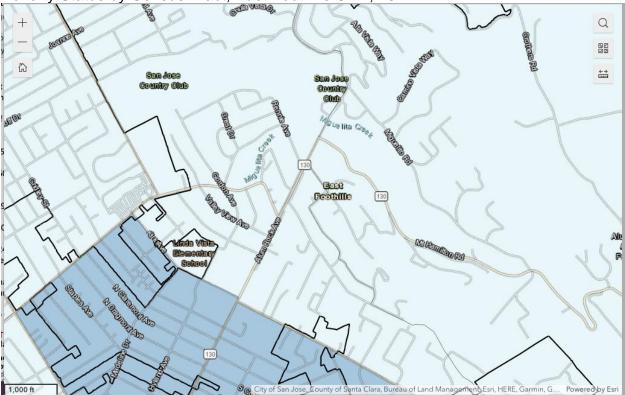


Poverty Status by Census Tract, Fruitdale and Burbank, 2021



Poverty Status by Census Tract, Alum Rock CDP, 2021

Poverty Status by Census Tract, East Foothills CDP, 2021



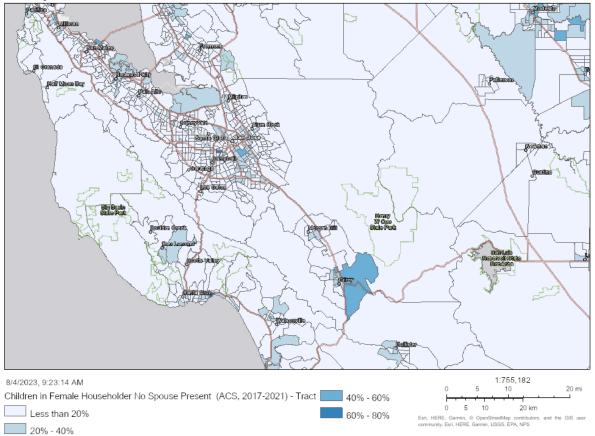


Poverty Status by Census Tract, San Martin CDP, 2021

**Segregation by 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.

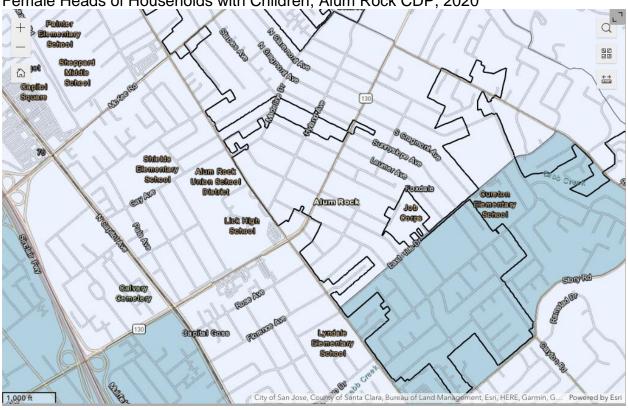
In the CDPs, however, only Alum Rock shows any variation in female headed households with children. The southeast portion of the CDP has the highest share (although still relatively low at between 20% and 40%) of any area within a CDP.

Percent of Households Female Head with Children by Census Tract, Santa Clara County, 2021



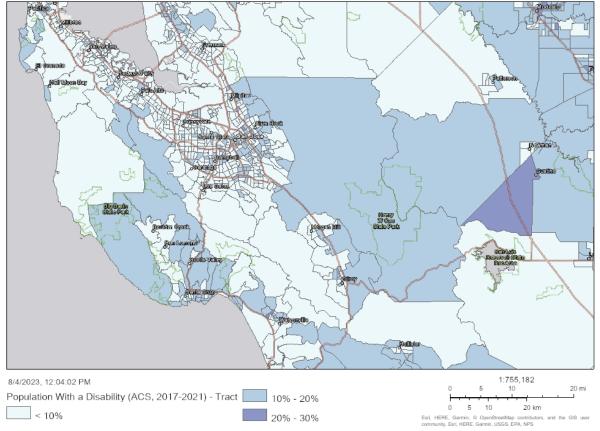
Source: California Department of Housing and Community Development AFFH Data Viewer.





**Segregation by disability status**. According to 2021 5-year ACS data, only eight percent (8%) of Santa Clara County 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.



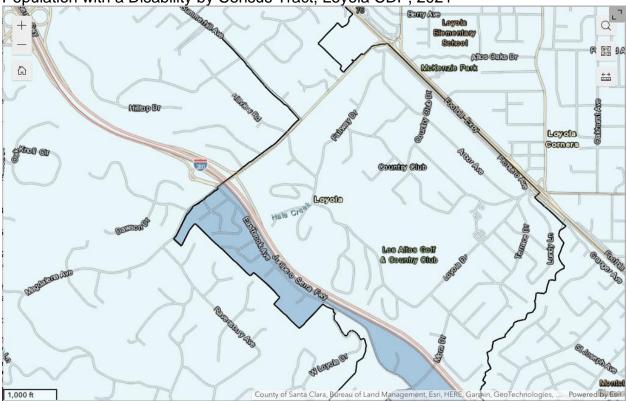
Population with a Disability by Census Tract, Santa Clara County, 2021

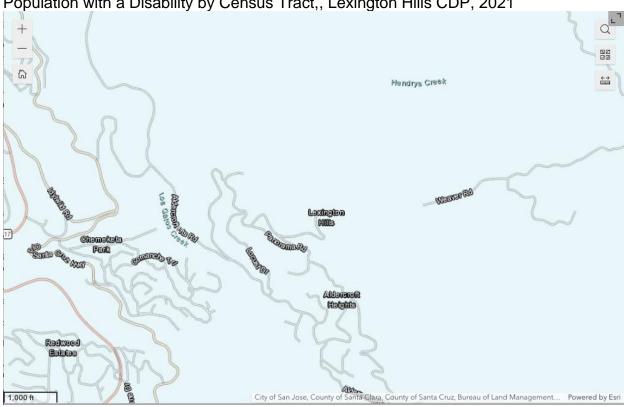
Source: California Department of Housing and Community Development AFFH Data Viewer.



Population with a Disability by Census Tract, Stanford CDP, 2021

Population with a Disability by Census Tract, Loyola CDP, 2021

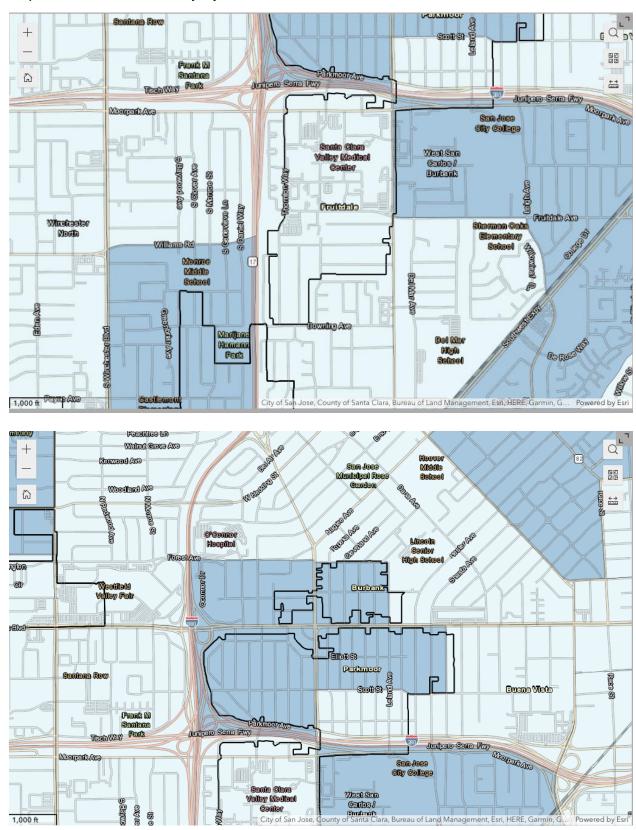




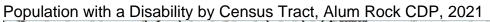
Population with a Disability by Census Tract,, Lexington Hills CDP, 2021

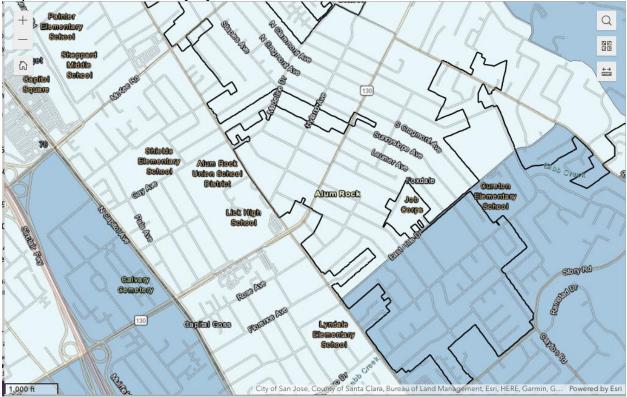
Population with a Disability by Census Tract, Cambrian Park CDP, 2021

T opulation with a Disability by Censu-	
+ Comdon Compbell Und	en g
Co-stateyers	
Bismeniany Selapol	Cecuatoritam Econtes Way VIII-co Econtes Way Cecuatoritam Econtes Way Econtes Contes Contes Way Econtes Contes Conte
toms ens Are Neuge Park	Genetation Periti 13 200 Will
Cembran Pent: West	E Conversion Conversio
Morrano V Milado Atay <sup>63</sup> Geoel Samantian Hoop-San Jeeo Samantian Dr	
Carillon Axe	of San Jose, County of Santa Clara, County of Santa Cruz, Bureau of Land Management Powered by Esri



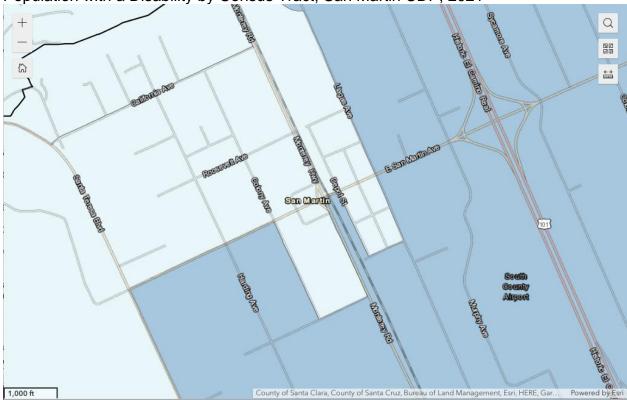
Population with a Disability by Census Tract, Fruitdale and Burbank, 2021





Population with a Disability by Census Tract, East Foothills CDP, 2021



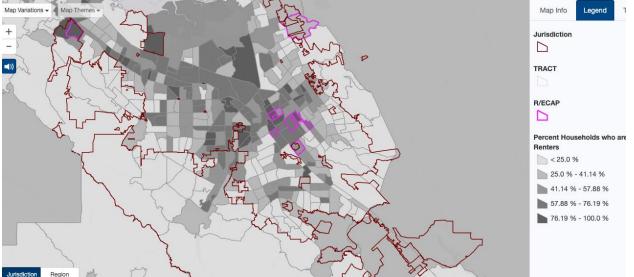


Population with a Disability by Census Tract, San Martin CDP, 2021

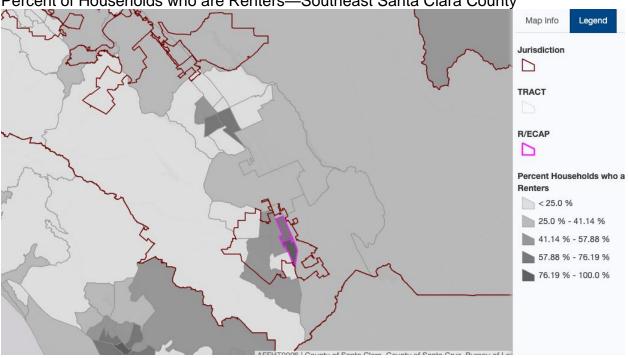
**Segregation by tenure.** There are no areas with disproportionately high concentrations of renters in the Unincorporated County. Renters are most like to live in the city of San José; in a corridor along El Camino Real spanning the cities of Mountain View, Palo Alto, Santa Clara, and Sunnyvale; in 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.<sup>1</sup>

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 :

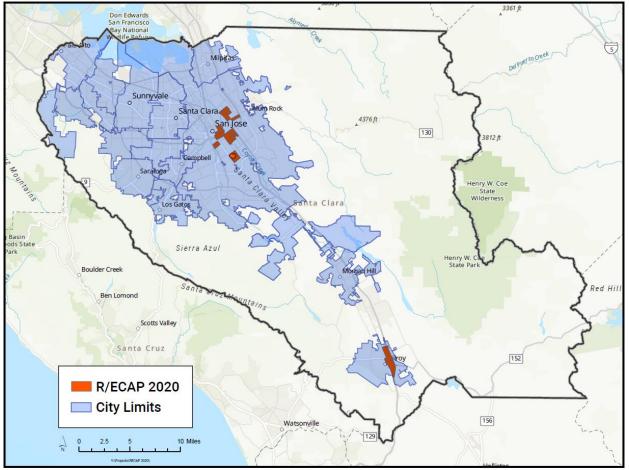
<sup>&</sup>lt;sup>1</sup> https://abag.ca.gov/technical-assistance/racially-concentrated-areas-affluence.

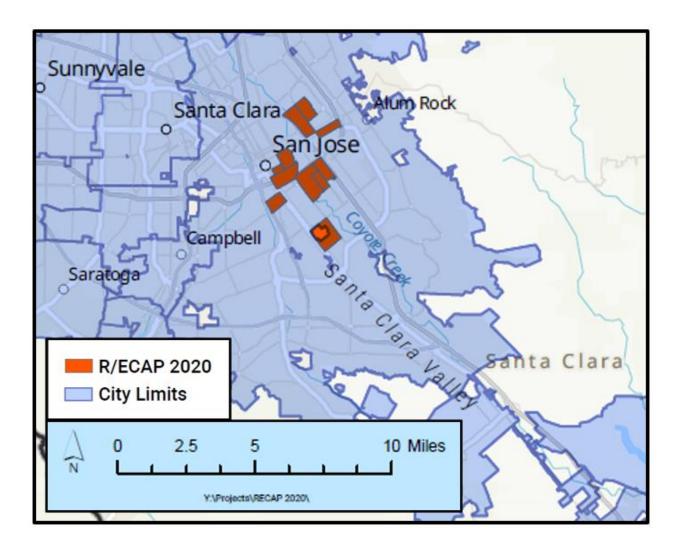
1)——South San José and, is primarily incorporated, however, includes including the County Fairgrounds property,, which is an unincorporated enclave with no residential development. The, along with the adjoining residential areas that are within city limits. Additional information on the County Fairgrounds and this R/ECAP can be found in Chapter 2 of the County Housing Element, specifically Section 2.03a – Segregation Analysis.

The Additional R/ECAPs within Santa Clara County are located within incorporated areas and are concentrated in East and South San José and Gilroy.

Most of the Unincorporated County is not located in Racially Concentrated Areas of Affluence. The areas 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.

## 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.<sup>2</sup>

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.

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

<sup>&</sup>lt;sup>2</sup> 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.

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

# 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 guality transit areas are located in:

- The Stanford area,
- The southeastern portion of Cambrian Park,
- Fruitdale and Burbank,
- Alum Rock, and
- San Martin.

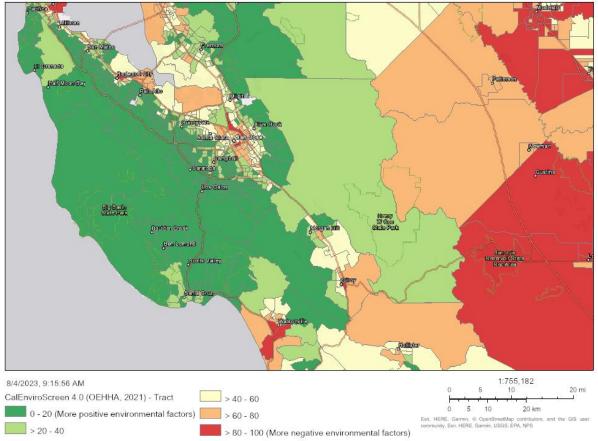
And are lacking in:

- 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.

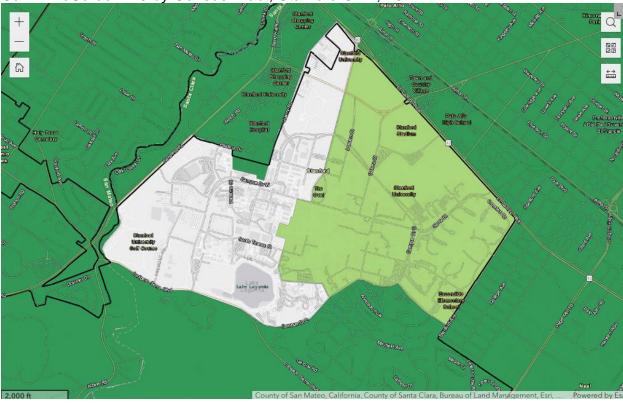
**Disparities in Access to Opportunity – Access to Environmentally Healthy Neighborhoods.** According to access to opportunity indices, in the Unincorporated County, Black, Latinx, and Native American residents face slightly less access to environmentally healthy neighborhoods than do white or Asian 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.



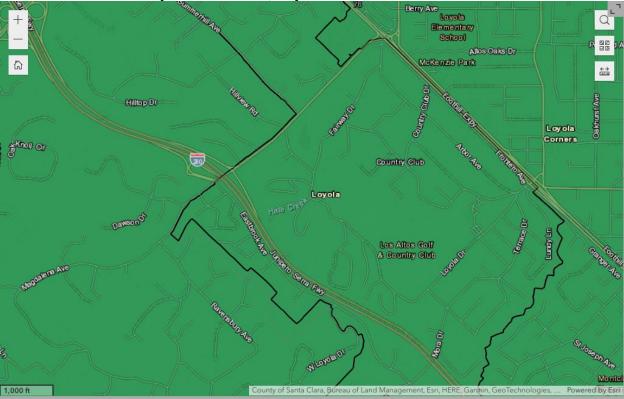
CalEnviroScreen 4.0 by Census Tract, Santa Clara County, 2021

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



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



# CalEnviroScreen 4.0 by Census Tract, Lexington Hills CDP, 2021

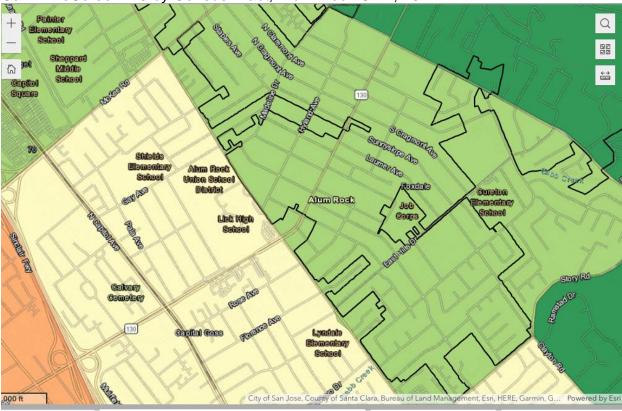






CalEnviroScreen 4.0 by Census Tract, Fruitdale and Burbank, 2021





CalEnviroScreen 4.0 by Census Tract, Alum Rock CDP, 2021

CalEnviroScreen 4.0 by Census Tract, East Foothills CDP, 2021



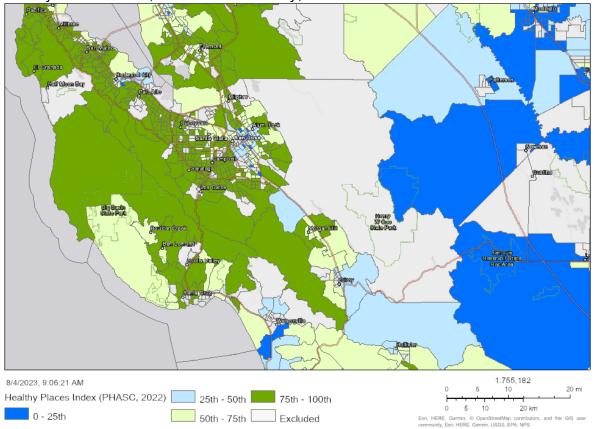


CalEnviroScreen 4.0 by Census Tract, San Martin CDP, 2021

As part of the <u>Public Health Alliance of Southern California project</u>, 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.<sup>3</sup> 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.

<sup>&</sup>lt;sup>3</sup> 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.

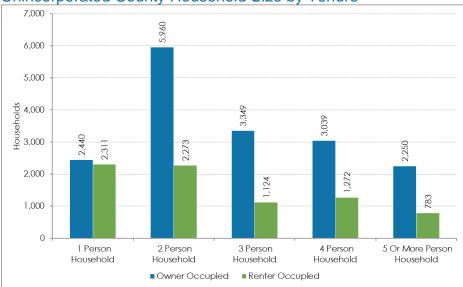
# Households with Special Needs

"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

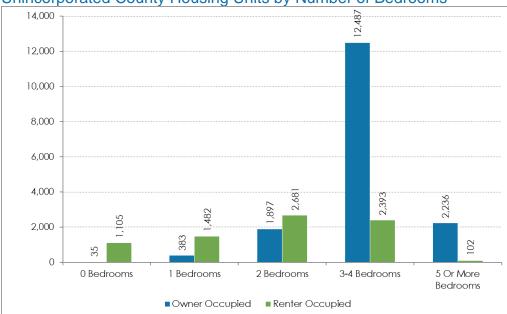
Universe: Occupied housing units

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.



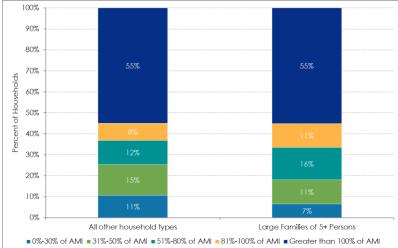
# Unincorporated County Housing Units by Number of Bedrooms

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.

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



# Unincorporated County Household Size by Household Income Level

# Universe: Occupied housing unit

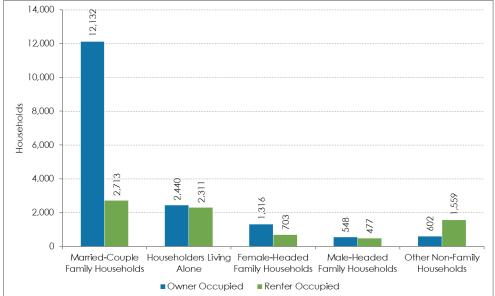
U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 releases

# 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.

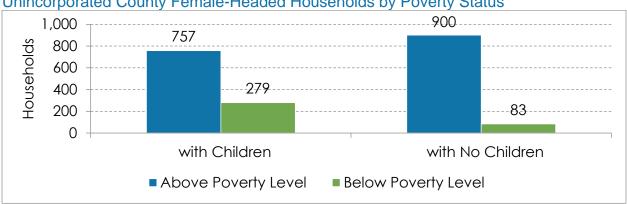


# Unincorporated County Housing Tenure by Household Type

## 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

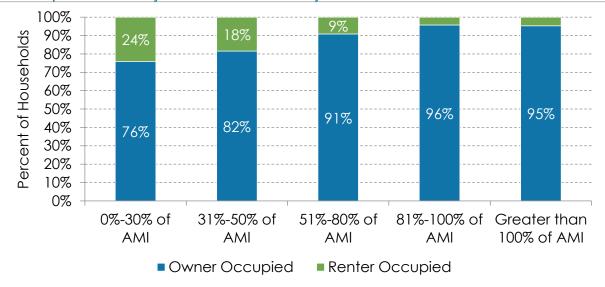
*System*"-for households who are at risk of homelessness due to displacement. Approximately 70% of households served in Fiscal Year 2023 were female-headed households.

# 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.

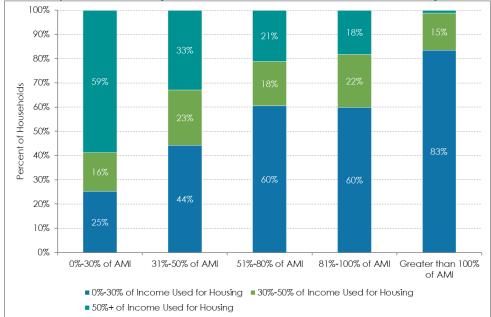


Unincorporated County Senior Households by Income and Tenure

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.

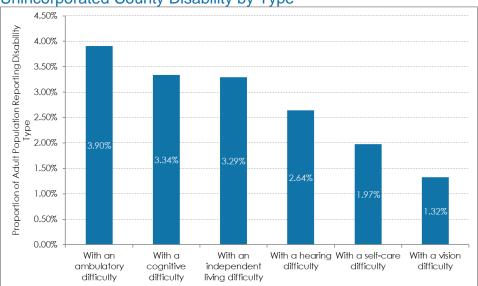
# **People With Disabilities**

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 parttime 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

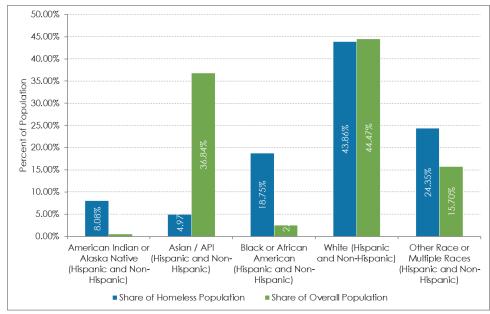
	People in Households Composed Solely of Children Under 18	People in Households with Adults and Children	People in Households without Children Under 18
Sheltered - Emergency Shelter	7	377	696
Sheltered - Transitional Housing	3	301	400
Unsheltered	266	243	7,413

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.

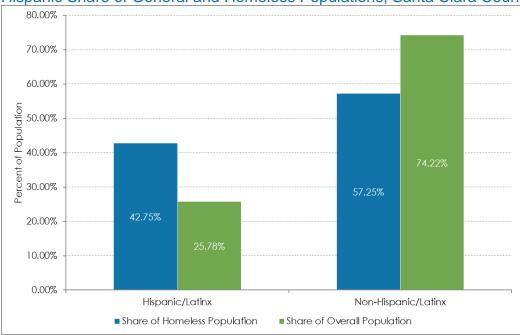
In Santa Clara County, Latinx residents represent 42.7% of the population experiencing homelessness, while Latinx residents comprise 25.8% of the general population.

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 III	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.

JURISDICTION	ι	INSHELTER	ED		SHELTERED		TOTAL		2019-2023	
JUNISDICTION	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%

## Point-in Time Count

\* 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. It is important to note that wWorkers in the agricultural industry often 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.

In 2019, 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

Santa Clara County had an estimated 8,000 residents employed by the agricultural industry—most of which were living in areas near Gilroy, Morgan Hill, and south San Jose.4 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. According to a policy brief on farmworker housing in Santa Clara County, there is an estimated gap of 1,400 seasonal and 700 long-term housing units for workers in the county's agriculture industry.5 Note these gaps are likely much higher as these estimates were based on 2019 data.

As detailed in Program 2.05 (Assess Farmworker Housing Needs and Collaborate with Other Jurisdictions), Santa Clara County will be conducting a comprehensive Farmworker Housing Needs Assessment to have a deeper understanding of farmworkers' housing needs (e.g., total number, what time of year they are present, types and conditions of housing, etc.). 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. Related programs the County has proposed for the current planning period include the Agricultural Worker Housing Workplan (Program 4.02), Farmworker Affordable Homeownership and Farmworker Housing Pilot Program (Program 1.29) and Expanded Streamlining of Agricultural Employee Housing (Program 2.15).

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

<sup>&</sup>lt;sup>4</sup> https://s3-us-east-2.amazonaws.com/s3athome/2019/08/29093757/Farmworker-Housing-Policy-Brief.pdf <sup>5</sup>-Ibid.

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

# 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						
	<u>2012</u>	<u>2017</u>	<u>2022</u>	<mark>% change</mark> 2012-2022		
Hired Farm Labor <sup>6</sup>	<mark>4,237</mark>	<mark>4,175</mark>	<mark>3,306</mark>	<mark>-22%</mark>		
Annual Payroll (\$0, unadjusted)	<u>\$68,224</u>	<u>\$92,447</u>	<mark>\$78,498</mark>	<mark>15%</mark>		
Payroll per Hired Worker (unadjusted)	<mark>\$16,101</mark>	<u>\$22,142</u>	<mark>\$23,744</mark>	<mark>47.5%</mark>		
Number of Farms	<mark>453</mark>	<mark>359</mark>	<mark>303</mark>	<mark>-33.11%</mark>		
Average Workers per Farm	<u>9</u>	<mark>11</mark>	<u>10</u>	<u>11%</u>		
Farms Using Migrant Labor <sup>7</sup>	<mark>48</mark>	<mark>21</mark>	<mark>48</mark>	<mark>0%</mark>		
<u>% of Total Farms</u> Using Migrant Labor	<u>10.5%</u>	<mark>5.8%</mark>	<u>15.8%</u>	<u>50.5%</u>		

<u>Between 2012 and 2022, farmworker wages increased by 47.5% to \$23,744. However,</u> 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.

Employment Type	Mean Hourly Wage (unadjusted)				
	<mark>2014</mark>	<mark>2017</mark>	<mark>2020</mark>	<mark>2023</mark>	
Agricultural Inspectors	<u>\$26.85</u>	<mark>\$17.87</mark>	<mark>\$24.94</mark>	<mark>\$28.33</mark>	
Farmworkers and Laborers, Crop and Nursery	<mark>\$10.32</mark>	<mark>\$11.78</mark>	<mark>\$13.94</mark>	<mark>\$20.61</mark>	
Farmworkers, Farm, <u>Ranch, and</u> Aquacultural Animals	<mark>\$13.51</mark>	<u>\$15.15</u>	<mark>\$20.73</mark>	<u>\$22.93</u>	
<u>Workers working &lt;</u> 150 days (Seasonal)	<mark>1,994</mark>	<u>1,757</u>	<u>1,229</u>	<mark>-38.4%</mark>	
<u>% of Total Workers</u> Working Seasonally	<mark>47%</mark>	<mark>42%</mark>	<mark>37%</mark>	<mark>-21.3%</mark>	
Farms with 10 or more Workers	<u>64</u>	<u>66</u>	<u>95</u>	<mark>48.4%</mark>	

<sup>&</sup>lt;sup>6</sup> Data is for total hired farmworkers, including paid family members.

<sup>&</sup>lt;sup>7</sup> 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.

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

<u>% of Total Farms</u> with <u>10 or more</u> Workers	<mark>14.1%</mark>	<mark>18.3%</mark>	<mark>31.3%</mark>	<mark>122%</mark>
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.8 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 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	<mark>2016-17</mark>	<mark>2017-18</mark>	<mark>2018-19</mark>	<mark>2019-20</mark>
Unincorporated County	<mark>175</mark>	<u>171</u>	<mark>126</mark>	<mark>104</mark>
Santa Clara County	<mark>978</mark>	<mark>732</mark>	<mark>645</mark>	<mark>492</mark>
Bay Area	<mark>4,630</mark>	<mark>4,607</mark>	<mark>4,075</mark>	<u>3,976</u>

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

<u>\* https://s3-us-east-2.amazonaws.com/s3athome/2019/08/29093757/Farmworker-Housing-Policy-Brief.pdf</u>

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 smallscale. 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.

<u>Outside of permitting private development of new units in unincorporated areas, the</u> 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:

- Improve non-compliant farmworker housing for building, water, and on-site wastewater treatment systems, and
- 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.

## Gap in Resources

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.

The Arturo Ochoa Migrant Center operates 180 days each calendar year and is open to migratory agricultural workers and their households for occupancy. The center includes 33 three-bedroom apartments and 67 two-bedroom apartments. In addition, the County of Santa Clara Office of Immigrant Relations coordinates legal services including immigration attorneys.

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 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	<del>2016-17</del>	<del>2017-18</del>	<del>2018-19</del>	<del>2019-20</del>
Unincorporated County	<del>175</del>	<del>171</del>	<del>126</del>	<del>104</del>
Santa Clara County	<del>978</del>	<del>732</del>	<del>645</del>	<del>492</del>
Bay Area	4 <del>,630</del>	4 <del>,607</del>	4 <del>,075</del>	<del>3,976</del>

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

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:

- Process, Informational, and Funding Strategies Including further research into the housing conditions and needs of farmworkers, engaging specialists, and establishing a stakeholder committee.
- Permitting Process Improvements 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.
- Strategies Utilizing County Land Including exploration of partnerships to develop farmworker housing on County-owned land.

 Legislative and Partnership Strategies – 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

Building on the progress made through the housing needs survey conducted during the 2015-2022 Housing Element planning period, the County is exploring the development of several new programs designed to 1) assist agricultural operators and landowners in providing housing for extremely low- and very low-income farmworkers, and 2) provide funding for either the rehabilitation of owner-occupied homes, mortgage assistance, and/or new home construction. Implementation of the following program is intended to address the varying housing needs of farmworkers.

• Through implementation of *Program 1.1, "Supportive Housing Development Fund Notice of Funding Availability (SHDF NOFA)"* the County will increasing ELI rental housing for farmworkers.

• Through implementation of *Program 1.29*, *"Farmworker Affordable Homeownership and Farmworker Housing Pilot Program for farmworkers"* the County will offer homeownership opportunities for farmworkers who have substantially lower rates of homeownership than overall households and other special needs households.

# **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.<sup>9</sup>

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%.

<sup>&</sup>lt;sup>9</sup> https://chpc.net/wp-content/uploads/2023/05/Santa-Clara-County\_Housing-Report\_2023.pdf

	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

#### Disproportionate Needs by Household Type in Santa Clara County

Source: 2016-2020 CHAS, 2021 5-year ACS,

It is important to note that workers in the agricultural industry often have dispropertionate needs that will require strategic planning from the County and regional and local partnerships. In 2019, Santa Clara County had an estimated 8,000 residents omployed by the agricultural industry—most of which were living in areas near Gilroy, Morgan Hill, and south San Jose.<sup>10</sup> Mest 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. According to a policy brief on farmworker housing in Santa Clara County, there is an estimated gap of 1,400 seasonal and 700 long-term housing units for workers in the county's agriculture industry.<sup>41</sup> Note these gaps are likely much higher as these estimates were based on 2019 data.

As detailed in Program 2.05 (Assess Farmworker Housing Needs and Collaborate with Other Jurisdictions), Santa Clara County will be conducting a comprehensive Farmworker Housing Needs Assessment to have a deeper understanding of farmworkers' housing needs (e.g., total number, what time of year they are present, types and conditions of housing, etc.). This program will include the County annually identifying new opportunities for facilitating the development of farmworker housing in

<sup>&</sup>lt;sup>10</sup>-https://s3-us-east-2.amazonaws.com/s3athome/2019/08/29093757/Farmworker-Housing-Policy-Brief.pdf
<sup>11</sup>-Ibid.

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. Related programs the County has proposed for the current planning period include the Agricultural Worker Housing Workplan (Program 4.02), Farmworker Afferdable Homeownership and Farmworker Housing Pilot Program (Program 1.29) and Expanded Streamlining of Agricultural Employee Housing (Program 2.15).

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%).

	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

Table 2. Disproportionate Needs by Household Type in the Unincorporated County

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.

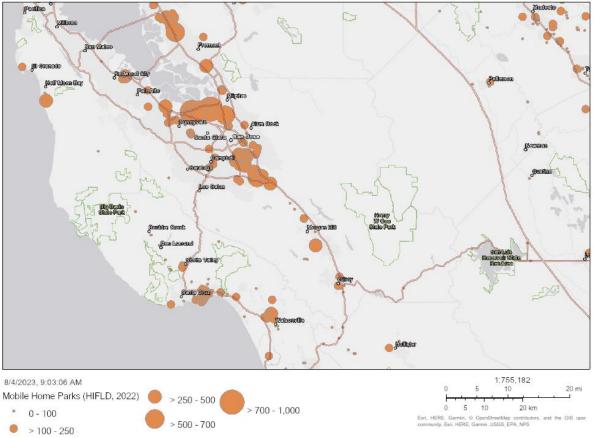
In Santa Clara County, lower income households are more likely to live in older housing units. Low-income Census tracts in San José (less than \$55,000) are concentrated in areas with older housing: in these areas, over 80% of total units were built before 1960. Residents living in poverty are also more 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.

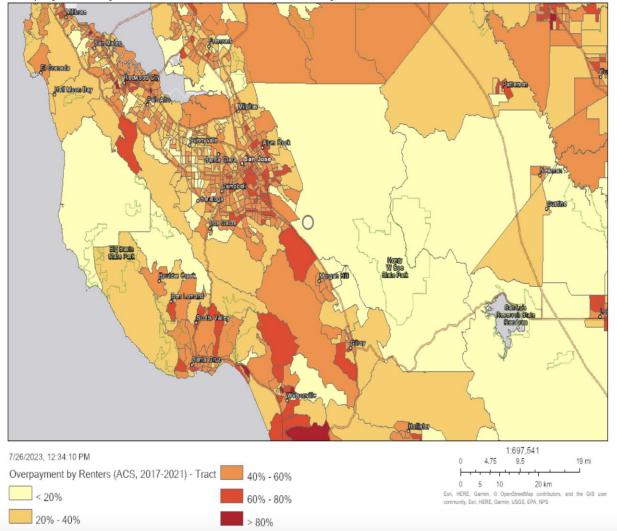
The Unincorporated County's more rural and affluent areas, which are disproportionately non-Hispanic white, have relatively low rates of overpayment.

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

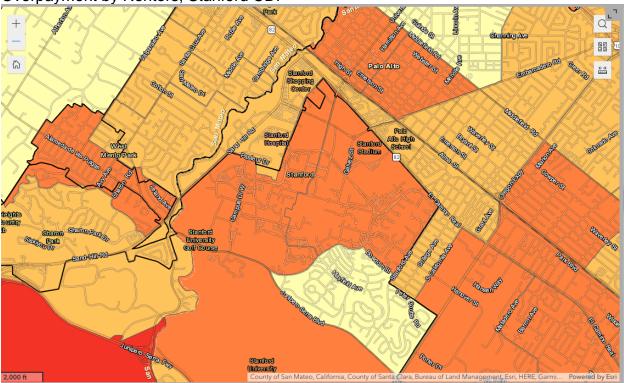
CDP	Stanford			Loy	vola	Camb	orian Park	San Martin		
Census Tract	5115.02	5130	5116.08	5117.02	5117.07	5028	5027.04	5124.02	5124.01	
Owners with a Mortgage Burden	27%	N/A	N/A	18%	49%	7%	19%	23%	36%	
Renter Burden	N/A	70%	68%	47%	62%	52%	34%	26%	37%	

CDP	F	ruitdale ar	nd Burbar	nk		Alum Roci	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%
Duruen	40%	30%	07 70	13%	20%	1970	2370	576	1 70
Renter Burden	54%	52%	47%	66%	71%	75%	66%	48%	42%



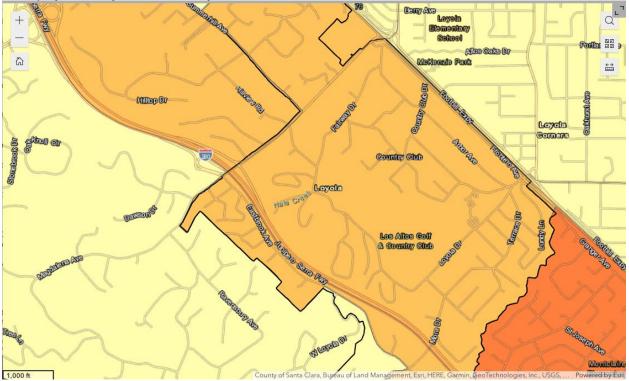
#### Overpayment by Renters in Santa Clara County

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

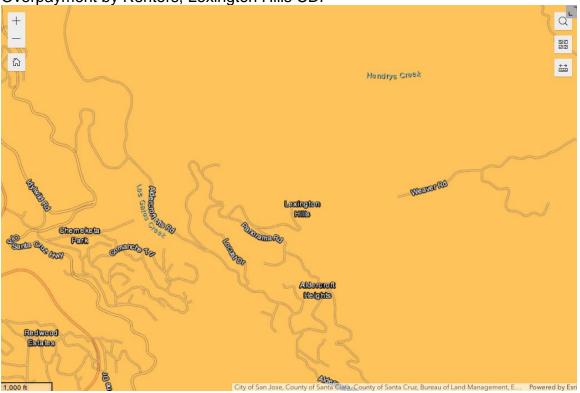


Overpayment by Renters, Stanford CDP

Overpayment by Renters, Loyola CDP

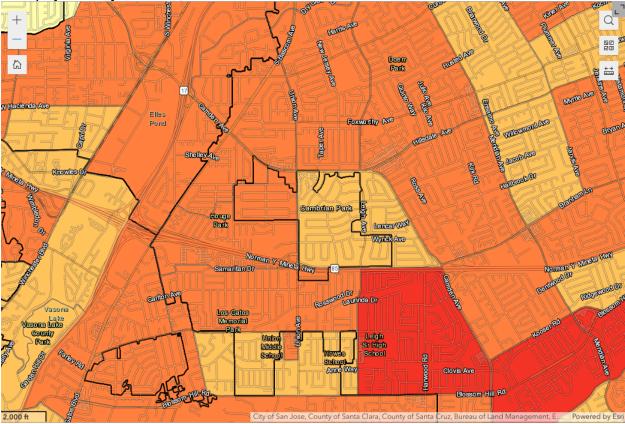


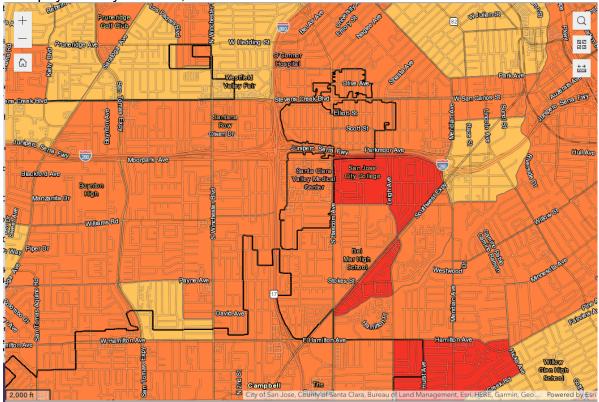
#### Assessment of Fair Housing County of Santa Clara Housing Element Update (2023-2031)



## Overpayment by Renters, Lexington Hills CDP

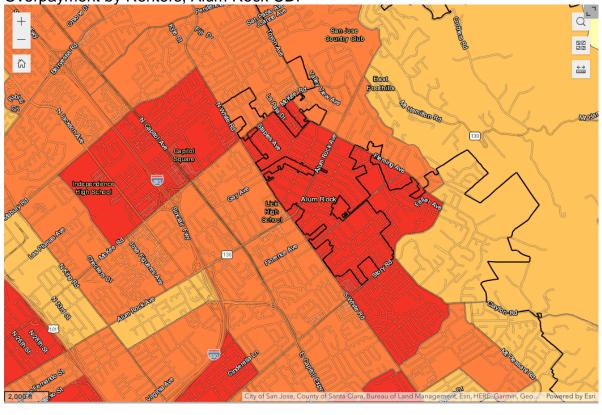
Overpayment by Renters, Cambrian Park CDP

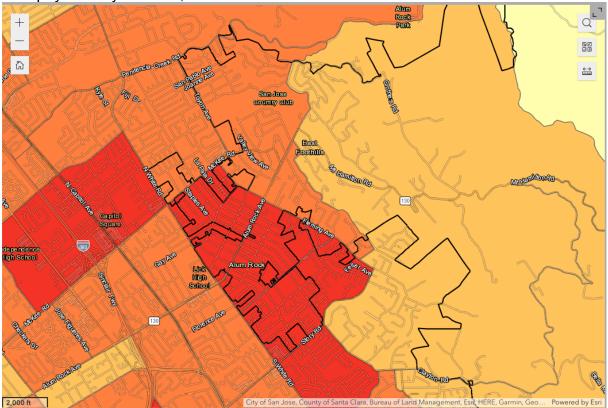




Overpayment by Renters, Fruitdale and Burbank

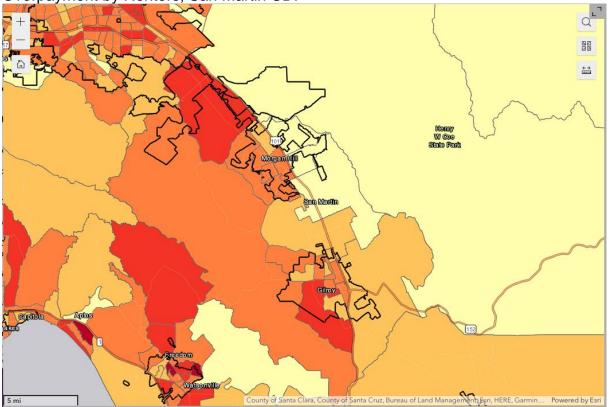
Overpayment by Renters, Alum Rock CDP



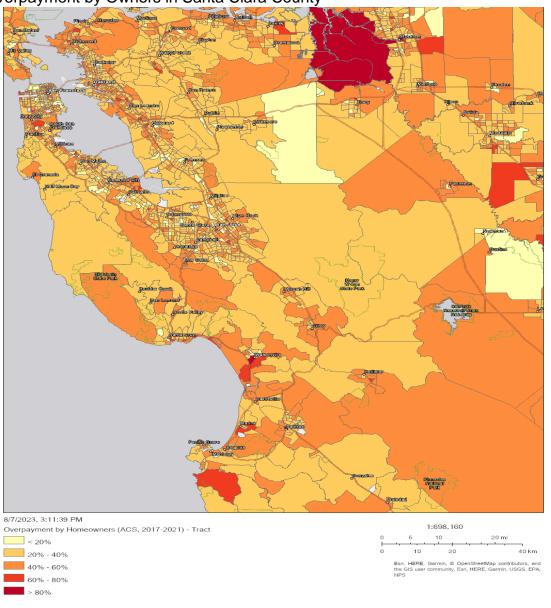


Overpayment by Renters, East Foothills CDP

Overpayment by Renters, San Martin CDP

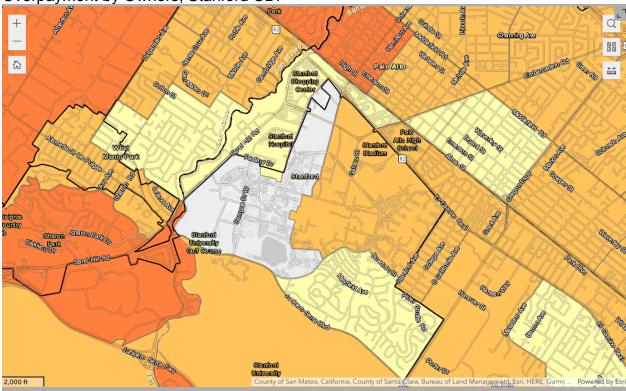


There are far fewer highly concentrated areas of cost burdened owners. Many Census tracts in the Unincorporated County have between 20% and 60% of owners facing cost burden, with every CDP having this share of burdened owners. Lexington Hills stands out in this regard, with a relatively high share of burdened owners compared to other CDPs.



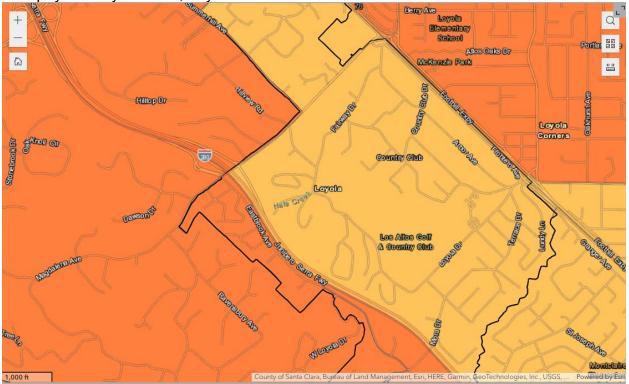
Overpayment by Owners in Santa Clara County

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

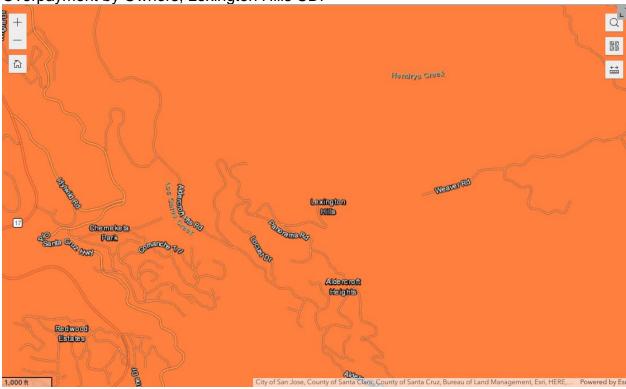


Overpayment by Owners, Stanford CDP

Overpayment by Owners, Loyola CDP

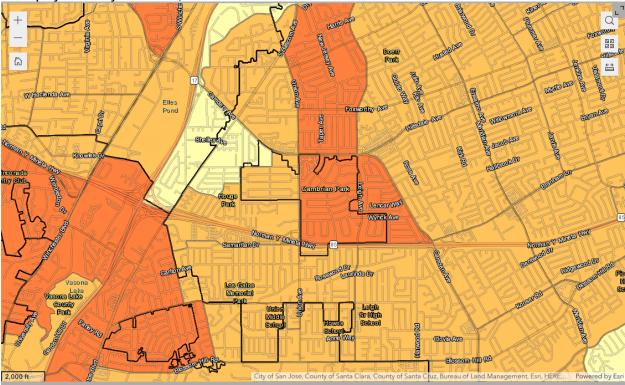


#### Assessment of Fair Housing County of Santa Clara Housing Element Update (2023-2031)

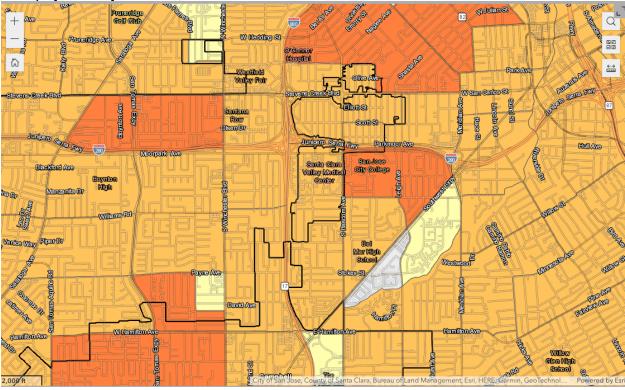


## Overpayment by Owners, Lexington Hills CDP

Overpayment by Owners, Cambrian Park CDP

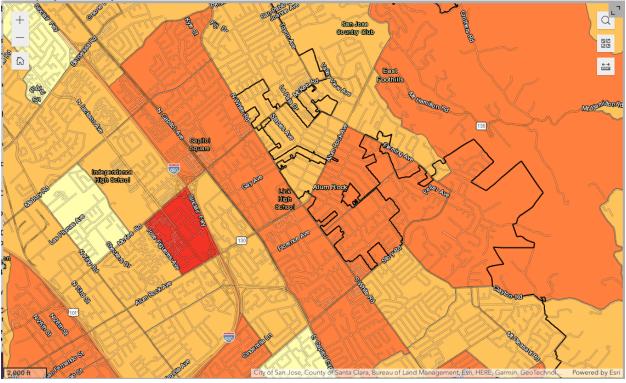


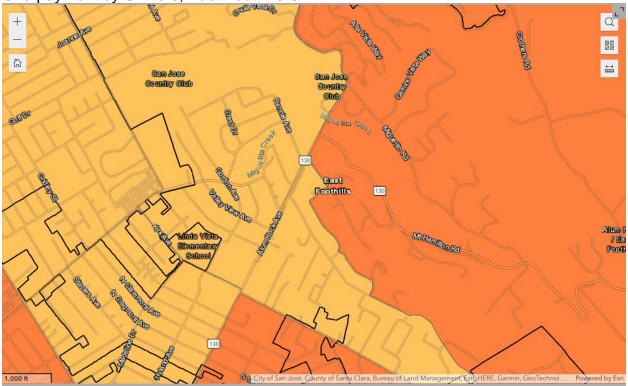
#### Assessment of Fair Housing County of Santa Clara Housing Element Update (2023-2031)



## Overpayment by Owners, Fruitdale and Burbank

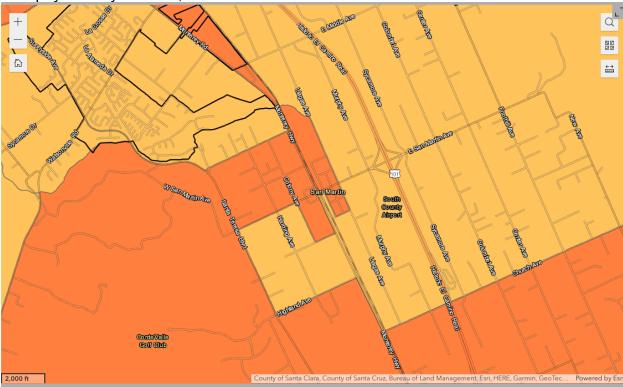
Overpayment by Owners, Alum Rock CDP



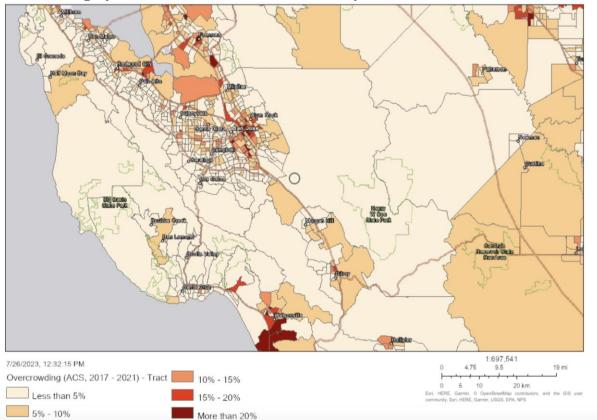


# Overpayment by Owners, East Foothills CDP

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.

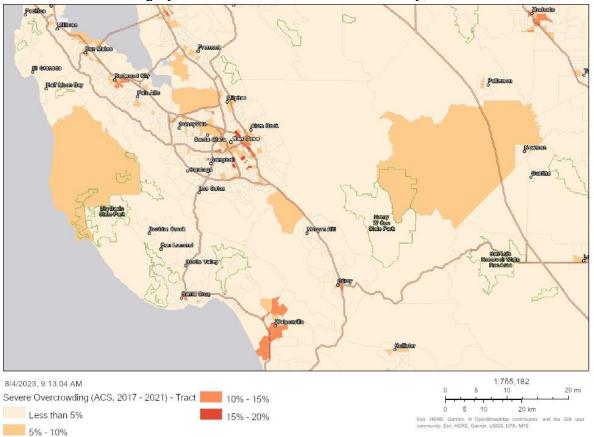


Overcrowding by Census Tract, Santa Clara County, 2021

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.

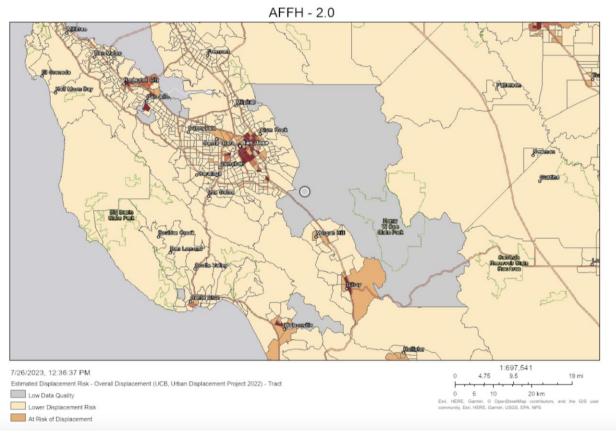
Countywide, as well as in four of the five cities with the highest concentrations of Latinx residents, the percentage of Latinx residents has fallen in recent years. Households who can no longer afford to live in the central and northern portions of Santa Clara County seek out areas like Gilroy, along with 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

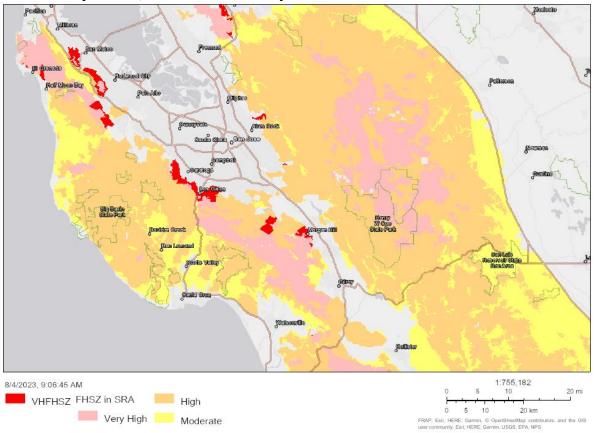
**Disaster-driven displacement.** Displacement can occur for a range of reasons. Given the dire consequences of climate change, it is critical that the Unincorporated County be prepared to prevent and reduce environmental hazards (e.g., floods, fires) and provide the necessary resources for households 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.<sup>12</sup> FHSZs fall into three classifications: moderate, high, and very high.<sup>13</sup>

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.

<sup>&</sup>lt;sup>12</sup> California laws include: California Public Resource code 4201-4204; California Code of Regulations Title 14, Section 1280; and California Government Code 51175-89.

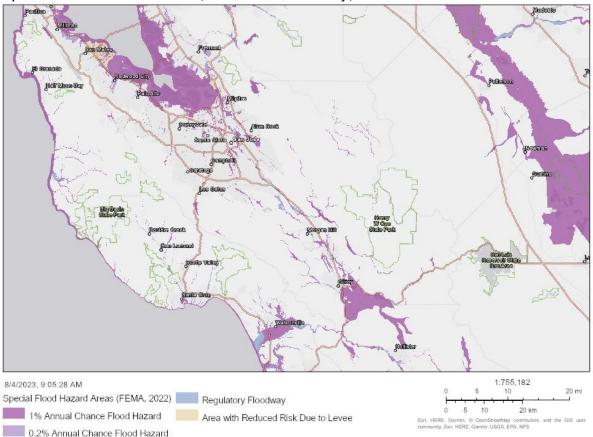
<sup>&</sup>lt;sup>13</sup> https://osfm.fire.ca.gov/divisions/community-wildfire-preparedness-and-mitigation/wildfire-preparedness/fire-hazard-severity-zones/.



Fire Severity Zones, Santa Clara County

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. Of all areas within the Unincorporated County, residents in Gilroy and, to a lesser extent, San Martin, are most at risk of flooding.

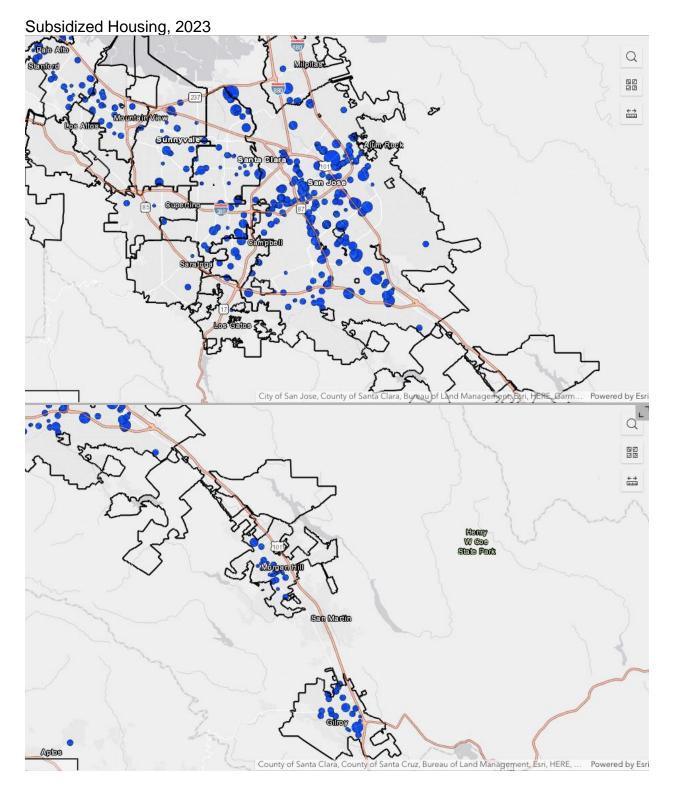


Special Flood Hazard Areas, Santa Clara County, 2022

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.



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

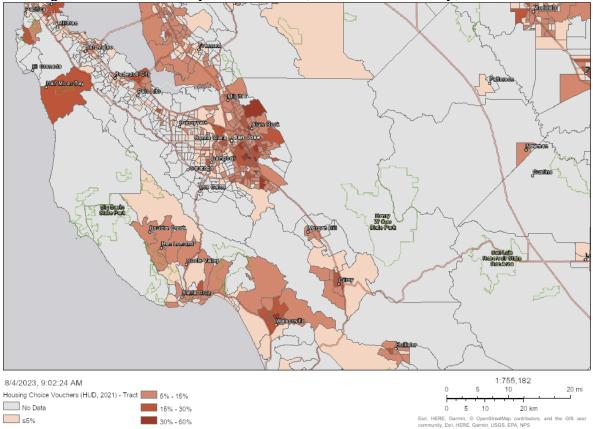
on the eastern side of San José, in particular, are located in more diverse areas. Of particular note is the strong concentration of affordable family housing in Morgan Hill.

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\*

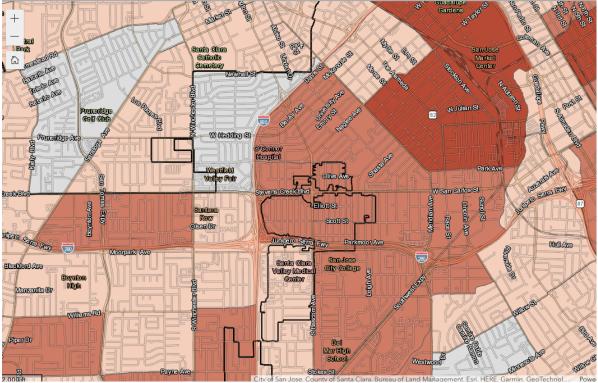
Program Type	Project Name	(Low Income)	Property White (%)	Property	Property Latinx (%)	Property Asian (%)	Househol ds w/Childre n in Dev or Dev	Census Tract No.	Tract White %	Tract Black (%)	Tract Latinx (%)	Tract Asian (%)	Census Tract Poverty Rate
	Sycamore Glen	20	26%	n/a	63%	11%	N/A (Senior)	5123.13	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 l	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%
Project-Based Section 8	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%
	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%
LIHTC	Sharmon Palms Lane	59/60	33.52%	26.37%	34.07%	4.40%	Non	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	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%
	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	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	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	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	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	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

