



AGENDA REPORT


TO: Jestin D. Johnson
City Administrator

FROM: Emily Weinstein
Director, Housing &
Community Development
Department

SUBJECT: Five-Year Consolidated Plan and
2025/26 Annual Action Plan for HUD
Formula Grants

DATE: June 10, 2025

City Administrator Approval


Jestin Johnson (Jun 12, 2025 22:47 PDT)

Date:

Jun 12, 2025

RECOMMENDATION

Staff Recommends That The City Council Adopt A Resolution:

- 1) Accepting And Appropriating A Total Award Of U.S. Department Of Housing & Urban Development Grant Funds In An Amount Not To Exceed \$14,131,647 For Community Development Block Grant (CDBG), HOME Investments Partnership (HOME), Emergency Solutions Grant (ESG), And Housing Opportunities For Persons With AIDS (HOPWA) Fiscal Years 2025-2027 Programs;**
- 2) Authorizing The City Administrator To Prepare And Submit To The U.S. Department Of Housing And Urban Development The City Of Oakland Five-Year Consolidated Plan For Fiscal Years 2025-26 Through 2029-30 And The Annual Action Plan For Fiscal Year 2025-26;**
- 3) Appropriating Any Available Revolving Loan Fund Program Income For Housing Rehabilitation Activities Or Other CDBG-Eligible Activities;**
- 4) Accepting And Adopting The 2025-2029 County Of Alameda Regional Analysis Of Impediments To Fair Housing Choice Report; And**
- 5) Authorizing The City Administrator To Award Agreements For Activities As Set Forth In Exhibit A And The List Of Eligible Backup Activities To Be Funded With Funds That Become Available As A Result Of Projects Being Completed, Under Budget, Delayed Or Cancelled, Attached Hereto, Inclusive Of Prior-Year Funding Availability, Subject To Compliance With Any Applicable Competitive Bidding Requirements, Without Returning To Council**

EXECUTIVE SUMMARY

The City of Oakland (City) receives annual federal housing and community development funding via four entitlement grant programs also known as formula grant programs - specifically the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG) programs. In compliance with U.S. Department of Housing and Urban Development (HUD) regulations (Title 24 of the Code of Federal Regulations, Part 91, Subpart 91.105), the City must submit a Five-Year Consolidated Plan (Con Plan) describing Oakland's housing and community development challenges, proposed solutions, and strategies for deploying these federal funds. This resolution adopts the Con Plan for Fiscal Years (FYs) 2025/26 – 2029/30 and the Annual Action Plan (AAP) for FY 2025/26. The FY 2025/26 AAP authorizes the use of federal formula grant funds for eligible projects listed in Exhibit A (attached). This resolution also includes two additional HUD compliance documents: Regional Analysis of Fair Housing Choice and Citizen Participation Plan (both attached).

The proposed FY 2025/26 AAP generally maintains continuity with prior years' allocation priorities of investing in the production and preservation of affordable housing and homelessness housing, protecting Oaklanders from displacement, preventing and ending homelessness, and expanding economic opportunity. CDBG funds will continue to support owner-occupied home rehabilitation programs, small business assistance, interim housing capital improvements, affordable housing capital activities, and anti-displacement services. ESG funds will continue to support services for persons experiencing homelessness. HOPWA funds continue to support a variety of housing-related services for persons living with HIV/AIDS. Finally, HOME funds will continue to be dedicated to affordable housing development, acquisition, and rehabilitation.

The City's combined federal funding from these formula grant programs for FY 2025/26 is anticipated to total \$14,131,647, a decrease of \$128,904 (0.9%) from FY 2024-2025 (\$14,260,551). This reduction is not expected to cause a disruption to planned projects. City staff continue to closely monitor the federal budget process and executive branch action that could potentially impact the future availability of federal funding. The exact FY 2025/26 allocations by formula grant program are listed below in **Table 1**:

Table 1.

FY 2025/26 Federal Formula Grants Anticipated to be Awarded to the City

• Community Development Block Grant (CDBG)	\$7,412,561.00
• HOME Investment Partnerships (HOME)	\$2,276,584.66
• Housing Opportunities for Persons With AIDS (HOPWA)	\$3,784,714.00
• Emergency Solutions Grants (ESG)	\$657,787.00
Total	\$14,131,646.66

BACKGROUND / LEGISLATIVE HISTORY

The U.S. Department of Housing and Urban Development (HUD) allocates federal Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG) grants to eligible jurisdictions on an annual formula basis for housing and community development activities. As a condition of receiving these funds, jurisdictions must prepare a Consolidated Plan (Con Plan) every five years to assess affordable housing and community development needs, and present priorities and strategies for addressing those needs. The submission of an Annual Action Plan (AAP) is also required. The purpose of the AAP is to provide a concise summary of the actions, activities, and specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified in the Consolidated Plan. The AAP serves as the City's formal application for the annual formula grants.

The City's AAP for Fiscal Year (FY) 2024/25 was approved per City Council [Resolution No. 90372](#) on July 16, 2024. That resolution authorized the AAP's submission to HUD and accepted \$14,260,551 across the four formula grants as described in **Table 2**:

Table 2: FY 2024/25 AAP Grant Amounts

Grant	Amount
CDBG	\$7,484,410
HOME	\$2,368,547
HOPWA	\$3,761,466
ESG	\$646,128

The Con Plan for FYs 2025/26 – 2029/30 guides the City's use of these HUD formula grants to address housing and community development needs through data-driven analysis and investments. The Con Plan assesses the City's housing landscape, identifies community development challenges, and analyzes the barriers to housing access and stability. The plan incorporates public input, highlights priority needs, and sets five-year goals.

The FY 2025/26 AAP describes specific projects and allocations for the City's \$14.1 million HUD formula grants award, serving as the first-year implementation plan for the Con Plan. The FY 2025/26 AAP also identifies goals and performance indicators for federally funded activities and programs. Progress towards these goals will be measured in the Consolidated Annual Performance and Evaluation Report (CAPER). HUD requires CAPER submission within 90 days after the close of each fiscal year. The CAPER evaluates outcomes such as affordable housing development, rates of homelessness, and delivery of public services. Finally, the CAPER ensures accountability, transparency, and data-driven adjustments to meet priority goals. HCD's most recent CAPER reported on outcomes for FY 2023/24 and was [approved and filed by City Council](#) on December 17, 2024.

Constraints and Limitations on CDBG, HOME, HOPWA, and ESG Funds

CDBG, HOME, HOPWA, and ESG formula grants require strict compliance with HUD regulations, including competitive bidding, environmental reviews, and procedurally burdensome requirements to make mid-plan changes. CDBG caps public services at 15% and administrative costs at 20% of annual CDBG grant award, with unspent amounts subject to HUD's "use it or lose it" penalties. HOME mandates costly environmental reviews, while HOPWA restricts administrative spending to 7% and imposes a three-year spending deadline. ESG's allocation requires match funding from other sources to support a program. By adopting [Resolution No. 90737](#) on May 20, 2025, the Council amended the FY 2024/25 AAP to make it easier to reallocate funds between eligible uses to ensure compliance with spending deadlines. This flexibility reflected the recommendations of HUD technical assistance and is common among other cities.

ANALYSIS AND POLICY ALTERNATIVES

This proposed Fiscal Years (FYs) 2025/26 – 2029/30 Consolidated Plan (Con Plan) reflects the City of Oakland's commitment to leveraging federal resources efficiently, addressing housing insecurity, and advancing equitable development in Oakland. A compilation of planned efforts is reflected in the priority needs and specific goals of the Con Plan. The priority needs and specific goals identified in the Con Plan reflect the lessons from past community engagement for the Housing Element of the General Plan, Housing & Community Development Department (HCD) 2023-2027 Strategic Action Plan, and the forthcoming HCD Anti-Displacement Strategic Action Plan. Adopting the Con Plan will continue to advance the Citywide priority of housing, economic, and cultural security by providing funding for a range of housing and community development uses.

The FY 2025/26 Annual Action Plan (AAP) portion of the Con Plan details specific eligible uses for Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG) federal formula grant program funds. These funds will support activities such as affordable housing development and rehabilitation, homelessness services and facilities, housing for vulnerable populations (including persons living with HIV/AIDS), anti-displacement services, small business assistance, etc. These priorities align with the City's strategic goals to reduce disparities and promote equitable access to housing and economic opportunities. The projects recommended for approval are summarized in Exhibit A.

To ensure all funds can be used expeditiously, this resolution authorizes the City Administrator to award agreements for activities in Exhibit A and a list of eligible backup projects. Backup projects are pre-approved activities that may be funded through the reprogramming of unspent, delayed, canceled, or under-budget projects. This list allows the City to reallocate resources dynamically to address emerging needs or project delays without requiring additional City Council approvals, streamlining implementation, protecting against federal claw-back, and maximizing program efficiency.

The FYs 2025/26 – 2029/30 Con Plan builds on lessons from the FYs 2020/21 – 2024/25 Con Plan cycle, which prioritized pandemic recovery through federally funded programs. The FYs 2025/26 – 2029/30 Con Plan emphasizes strategies to prepare for evolving challenges, including initiatives to improve housing stability and neighborhood conditions. Data from the prior cycle informed updates to ensure programs align with community priorities, such as tenant protections, supportive housing, and measures to reduce displacement and homelessness.

The Con Plan aligns with broader regional and federal priorities, including investments in infrastructure upgrades and community development initiatives that meet U.S. Department of Housing & Urban Development (HUD) guidelines. It reflects goals from Alameda County's FYs 2025/26 – 2029/30 Regional Analysis of Impediments to Fair Housing Choice (Regional AI), which identifies key barriers to equitable housing access. This item will adopt the Regional AI concurrently with the Con Plan to ensure cohesive strategies for advancing fair housing and to align with applicable HUD requirements.

HUD's FY 2025/26 formula grant allocations to Oakland are anticipated to total \$14,131,646.66 across CDBG (\$7,412,561), HOME (\$2,276,584.66), HOPWA (\$3,784,724), and ESG (\$657,787).

Consolidated Plan Highlights

The draft FYs 2025/26 – 2029/30 Consolidated Plan identified the following priority needs:

1. More and Higher-Quality Homes for Oakland Residents
2. Reduced Residential Displacement
3. Greater Economic Opportunities for All Oaklanders
4. Fewer Entries to Homelessness and Reduced Housing Instability
5. Housing and Services for Unhoused Residents
6. High-Quality Public Facilities and Services

The draft Consolidated Plan also identified the following corresponding goals:

1. Produce & Preserve Housing Across Income Levels
2. Protect Residents from Displacement
3. Expand Economic Opportunities for All Oaklanders
4. Prevent Housing Instability and Homelessness
5. Connect Unhoused Residents with Housing and Services
6. Improve Public Facilities and Services

Information on the use of the four federal formula grant programs is below:

Community Development Block Grant (CDBG)

CDBG represents the largest share of Oakland's federal formula grant funds and serves as an ongoing funding source for initiatives that directly benefit low- and moderate-income residents, in particular the City of Oakland affordable housing and homelessness housing production and

preservation activities. Other key CDBG-funded activities include homelessness services and anti-displacement services, such as rental assistance targeted to prevent homelessness and housing-focused legal assistance.

CDBG also supports economic development activities administered through the City's Economic & Workforce Development (EWD) Department. CDBG also funds the City's Code Compliance Relocation Program (CCRP; Oakland Municipal Code 15.60) that supports tenants who must temporarily relocate due to unsafe or uninhabitable housing conditions. Under CCRP, property owners must provide relocation benefits to tenants who must be temporarily relocated in order to correct severe code violations. CCRP helps property owners and tenants navigate their rights and responsibilities, and may provide relocation payments to tenants in cases in which the property owner is unwilling or unable to provide these payments (while recouping the cost from the property owner). CDBG is also the primary funding source for the City's owner-occupied Residential Lending Services, which promotes safe and stable housing while preserving neighborhood affordability. These home repair programs serve approximately 50 households annually.

HOME Investment Partnerships Program (HOME)

HOME funds expand Oakland's affordable housing stock through capital investments in development, acquisition, and rehabilitation of affordable housing. By pairing HOME funds with local resources like the Affordable Housing Trust Fund, the City amplifies its ability to finance large-scale affordable housing projects. These developments expand housing opportunities for Oakland residents while creating jobs and customers for local businesses. Recent projects with HOME investments include 95th & International and Ancora Place. These housing projects for low-income and formerly unhoused residents exemplify how HOME investments foster inclusive communities and promote economic stability for vulnerable populations.

Housing Opportunities for Persons With AIDS (HOPWA)

HOPWA provide housing and supportive services to low-income individuals living with HIV/AIDS and their households across Alameda and Contra Costa counties. The City of Oakland administers the annual formula HOPWA allocation on behalf of the Eligible Metropolitan Statistical Area (EMSA) comprising both Alameda and Contra Costa counties. The City's Community Homelessness Services (CHS) Division in the Human Services Department funds HOPWA project sponsors directly and funds subrecipients Alameda County Department of Housing & Community Development and Contra Costa County, which serve as pass-throughs to other project sponsors. Seventy percent of the annual formula grant is allocated to serve Alameda County households and thirty percent to serve Contra Costa households.

Emergency Solutions Grants (ESG)

ESG targets immediate homelessness needs by funding emergency shelters, rapid re-housing programs, and essential services. ESG funds shelter operations and wraparound support, including access to job training, healthcare enrollment, and benefits application. Rapid re-housing initiatives help individuals quickly transition into permanent housing with time-limited rental subsidies and case management.

Spending priorities across the four formula grant programs are guided by the AAP and ensure alignment with HUD's federal mandates and Oakland's identified needs.

FISCAL IMPACT

The proposed resolution has a positive fiscal impact, as it would accept \$14.1 million in Fiscal Year (FY) 2025-/26 Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG) federal formula grant funds and allocate these funds for eligible uses outlined in Exhibit A. All activities funded through this resolution will follow competitive procurement processes as required by federal regulations.

In addition to accepting these funds, this resolution authorizes the use of Revolving Loan Fund program income for eligible activities, such as housing rehabilitation. These funds represent repayments from deferred loans, typically occurring when loans from the City's owner-occupied home rehabilitation program are paid off upon the sale of the property by the owner. These funds will be reinvested in additional owner-occupied home rehabilitation projects. Based on historic trends, staff estimate there will be roughly \$850,000 in Revolving Loan Fund program income in FY 2025/26. These funds can only be used for CDBG-eligible expenses.

PUBLIC OUTREACH / INTEREST

Public input is a critical component of the Consolidated Plan (Con Plan), Annual Action Plan (AAP), and Citizen Participation Plan development process. As required by the U.S. Department of Housing & Urban Development (HUD), the City of Oakland (City) will adopt an updated Citizen Participation Plan to ensure transparency and provide residents with opportunities to engage in decision-making. Consistent with HUD regulations (Title 24 of the Code of Federal Regulations Part 91, Subpart 91.105 or 24 CFR 91.105), the City conducted community engagement to identify priority needs for this plan. This engagement included two public hearings and public review periods (including those associated with this item), and nine virtual engagement sessions to fulfill federal requirements. The robust community engagement carried out by the Housing & Community Development Department (HCD) in 2023 and 2024 was described in detail during the first public hearing and informational report for the Con Plan and AAP on February 18, 2025. Residents have been provided with the opportunity to review draft documents and submit feedback through hearings, written comments, and digital platforms.

Community Engagement Key Takeaways:

- Consolidated Plan must focus resources on the production and preservation of affordable, protecting Oaklanders from displacement, and preventing and solving homelessness.
- Displacement is multifaceted - extending beyond physical relocation to include social, economic, and systemic inequities. Primary drivers include rising rents, unsafe housing, fear of reporting code violations, and gaps in tenants' rights awareness.

- Interconnected solutions are essential – participants emphasized that a coordinated approach is key to successful anti-displacement efforts. By increasing coordination across jurisdictions, service providers, and community organizations, partners can share data, align resources, and implement a holistic strategy to connect residents with preemptive supports before displacement occurs.

Public Hearings:

Public hearings help ensure citizen participation, particularly among low- to moderate-income residents and those in areas impacted HUD-funded projects. As required by federal regulations, hearings provide access to information about:

- The City's housing and community development needs;
- The amount of funds expected to be made available for the current fiscal year (including the grant and anticipated revolving loan program income);
- The range and description of proposed activities to be undertaken with these funds;
- The estimated amount of the funds proposed to be used for activities that will meet the national objective of benefit to low- and moderate-income persons; and
The proposed strategies and actions for affirmatively furthering fair housing consistent with the Regional Analysis of Impediments to Fair Housing Choice (Regional AI).

Federal regulations require the Con Plan and AAP be made available for a 30-day public review and comment period as required by federal regulations. These regulations also require that a public hearing be held.

Notices of Public Hearing were published in the *East Bay Times*, *The Post*, *El Mundo*, and *Sing Tao* news publications per the Citizen Participation Plan. The notices provided dates of the public review and comment period for the FYs 2025/26 – 2029/30 Con Plan, FY 2025/26 AAP, and Citizen Participation Plan, as well as the date, location and time of the public hearing. These documents were made available online at:

<https://www.oaklandca.gov/news/current-2020-2025-five-year-consolidated-plan>.

Upon request, copies of these documents will be made available via email. Requests may be sent to: cde@oaklandca.gov.

Hard copies of these documents may be found at the following sites:

- Oakland Main Library;
- Oakland Housing & Community Development Department (HCD);
- Oakland City Clerk's Office; and
- City Administrator's Office

COORDINATION

This report was completed in coordination with the City Attorney's Office and reviewed by the Budget Bureau of the Finance Department.

The Housing & Community Development Department consulted with the Community Housing Services (CHS) Division of the Human Services Department to coordinate the use of Community Development Block Grant (CDBG), Housing Opportunities for Persons With AIDS (HOPWA) funds. Economic and workforce development uses and related plan content was coordinated with the Economic & Workforce Development Department (EWD). EWD also contributed plan language regarding housing development on public property. The Oakland Housing Authority provided language for several sections of the plan that addressed the needs and opportunities associated with public housing.

In developing the Alameda County Regional Analysis of Impediments to Fair Housing Choice (Regional AI), the City of Oakland participated in a collaborative effort to assess countywide needs and identify strategies to affirmatively further fair housing. This partnership included the following jurisdictions: Alameda County, the Cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City, and Unincorporated Alameda County, and the Housing Authorities of the County of Alameda and Cities of Alameda, Berkeley, Livermore, and Oakland.

SUSTAINABLE OPPORTUNITIES

Economic: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG) formula grant programs fund organizations that provide vital assistance to unhoused and other low- and moderate-income Oakland households. These resources increase the availability of quality housing, social services, and economic opportunity. These funds support the production and preservation of affordable housing and homelessness housing and protect Oaklanders from displacement. Additionally, the programs fund capital activities that rely on local mission-driven developers, local vendors, and local workers. CDBG also funds small business development to create and retain jobs for low-income workers and to support Oakland's economic vitality.

Environmental: CDBG advances environmental health by funding programs such as the Residential Lending Services, which administers rehabilitation programs to address blight, remove hazards, such as lead-based paint, and preserve Oakland's existing housing stock. This includes incentivizing contractors and developers to adopt sustainable practices to reduce waste and long-term environmental impacts. By rehabilitating aging homes and promoting resource-conscious construction, these efforts improve community health, safety, and climate resilience while improving housing quality for Oakland residents.

Race & Equity: Indicators of housing instability, such as homelessness, eviction, housing habitability, displacement migration patterns, etc. disproportionately impact Black Oaklanders. The Housing and Community Development Department uses the City's equity impact analysis

process to ensure that implementing programs, policies, and practices drive a reduction in those disparities.

ACTION REQUESTED OF THE CITY COUNCIL

Staff Recommends That The City Council Adopt A Resolution:

1. Accepting And Appropriating A Total Award Of U.S. Department Of Housing & Urban Development Grant Funds In An Amount Not To Exceed \$14,131,647 For Community Development Block Grant (CDBG), HOME Investments Partnership (HOME), Emergency Solutions Grant (ESG), And Housing Opportunities For Persons With AIDS (HOPWA) Fiscal Years 2025-2027 Programs;
2. Authorizing The City Administrator To Prepare And Submit To The U.S. Department Of Housing And Urban Development The City Of Oakland Five-Year Consolidated Plan For Fiscal Years 2025-26 Through 2029-30 And The Annual Action Plan For Fiscal Year 2025-26;
3. Appropriating Any Available Revolving Loan Fund Program Income For Housing Rehabilitation Activities Or Other CDBG-Eligible Activities;
4. Accepting And Adopting The 2025-2029 County Of Alameda Regional Analysis Of Impediments To Fair Housing Choice Report; And
5. Authorizing The City Administrator To Award Agreements For Activities As Set Forth In Exhibit A And The List Of Eligible Backup Activities To Be Funded With Funds That Become Available As A Result Of Projects Being Completed, Under Budget, Delayed Or Cancelled, Attached Hereto, Inclusive Of Prior-Year Funding Availability, Subject To Compliance With Any Applicable Competitive Bidding Requirements, Without Returning To Council

For questions regarding this report, please contact Caleb Smith, Senior Policy Analyst at 510-590-6275.

Respectfully submitted,



Emily Weinstein (Jun 11, 2025 13:31 PDT)

Emily Weinstein
Director, Housing & Community Development
Department

Reviewed by:

Hugo Ramírez, Deputy Director, Housing &
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Prepared by:

Maeve Talamantes, Program Analyst II
Caleb Smith, Senior Policy Analyst

Attachments (4):

- A. Exhibit A Allocations and Backup Activities
- B. FYs 2025/26 – 2029/30 Consolidated Plan
- C. 2025-2029 County Of Alameda Regional Analysis Of Impediments To Fair Housing Choice Report
- D. Citizen Participation Plan

EXHIBIT A

Housing Opportunities for Persons With AIDS (HOPWA)

Project	Line	Awardee	Legacy Project Number (may be updated for FY25-26)	FY25-26 HOPWA
Grantee Administration FY 2023/24-2026/27	1	City of Oakland HSD Community Homelessness Services	1006700	\$113,541
Facility Based Operating Costs FY 2023/24-2026/27	2	Alameda County	1006700	\$975,000
Project Sponsor Admin. FY 2023/24-2026/27	3	Alameda County	1006700	\$68,250
Information and Referral FY 2023/24-2026/27	4	Eden I & R	1006700	\$215,000
Project Sponsor Admin. FY 2023/24-2026/27	5	Eden I & R	1006700	\$15,050
Permanent Housing Placement FY 2023/24-2026/27	6	East Oakland Community Project	1006700	\$45,000
Information & Referral 2023/24-2026/27	7	East Oakland Community Project	1006700	\$56,250
Support Services FY 2023/24-2026/27	8	East Oakland Community Project	1006700	\$250,000
Project Sponsor Admin. FY 2023/24-2026/27	9	East Oakland Community Project	1006700	\$24,587
Support Services FY 2023/24-2026/27	10	East Bay Innovations	1006700	\$42,000
Project Sponsor Admin. FY 2023/24-2026/27	11	East Bay Innovations	1006700	\$2,940
Short Term Rent Mortgage & Utilities 2023/24-2026/27	12	City of Oakland HSD Community Homelessness Services	1006700	\$245,785
Support Services FY 2023/24-2026/27	13	City of Oakland HSD Community Homelessness Services	1006700	\$120,000
Tenant Based Rental Assistance FY 2023/24-2026/27	14	City of Oakland HSD Community Homelessness Services	1006700	\$335,000
Project Sponsor Admin. FY 2023/24-2026/27	15	City of Oakland HSD Community Homelessness Services	1006700	\$47,950
Support Services FY 2023/24-2026/27	16	Resources for Community Development	1006700	\$54,400
Project Sponsor Admin. FY 2023/24-2026/27	17	Resources for Community Development	1006700	\$3,782
Short Term Rent, Mortgage and Utilities FY 2023/24-2026/27	18	Contra Costa County	1006700	\$180,543
Information & Referrals FY 2023/24-2026/27	19	Contra Costa County	1006700	\$253,708
Permanent Housing Placement FY 2023/24-2026/27	20	Contra Costa County	1006700	\$60,000
Support Services FY 2023/24-2026/27	21	Contra Costa County	1006700	\$594,016
Project Sponsor Admin. FY 2023/24-2026/27	22	Contra Costa County	1006700	\$81,912
HOPWA TOTAL				\$3,784,714

Emergency Solutions Grants (ESG)

Project	Line	Awardee	Legacy Project Number (may be updated for FY25-26)	FY25-26 ESG
ESG Administration	1	City of Oakland HSD Community Homelessness Services	1006693	\$49,334

Permanent Access to Housing (PATH): East Oakland Community Project, Crossroads	2	Crossroads/East Oakland Community Project	1006693	\$141,147
Permanent Access to Housing (PATH): First Place for Youth, Oakland PATH Rehousing Initiative (OPRI)	3	First Place For Youth/OPRI	1006693	\$165,488
Permanent Access to Housing (PATH): St. Mary's Center	4	St. Mary's Center	1006693	\$126,218
Permanent Access to Housing (PATH): Building Futures with Women and Children	5	Building Futures with Women and Children	1006693	\$175,600
ESG TOTAL				\$657,787

HOME Investment Partnerships (HOME)

Project	Line	Awardee	Legacy Project Number (may be updated for FY25-26)	FY25-26 HOME
HOME Administration	1	City of Oakland HCD	1000379	\$227,657.66
Production & Preservation Programs: New Construction of Affordable Housing; Acquisition and Conversion to Affordable Housing (ACAH), Section 108 Loan Guarantee Program, Preservation of Existing Affordable Housing Portfolio, and Rapid Response Homeless Housing (R2H2), City-Assisted Oakland Housing Authority Projects	2	City of Oakland HCD	1000379	\$2,048,927
HOME TOTAL				\$2,276,584.66

Community Development Block Grant (CDBG)

Project	Eligible Activity	Line	Awardee	Legacy Project Number (may be updated for FY25-26)	FY25-26 CDBG	Revolving Loan Program Income	TOTAL
Minor Home Repair Program	Rehabilitation and Preservation	1	Alameda County	1006862	\$159,200		
Access Improvement Program and Lead-Safe Homes Program	Rehabilitation and Preservation	2	City of Oakland HCD	1006863	\$378,000		
				1005945			
				1006253			
Emergency Home Repair Program and Home Maintenance and Improvement Program	Rehabilitation and Preservation	3	City of Oakland HCD	1006869		\$850,000	
Rehabilitation Activity Delivery	Rehabilitation and Preservation	4	City of Oakland HCD	1006881	\$1,425,000		

CDBG Administration & Planning	Administration and Planning	5	City of Oakland HSD	1006689	\$491,190	
Homelessness Services	Public Services	6	East Oakland Community Project	1006707	\$158,244	
			CDBG PATH Set Aside/Abode Services	1006692	\$246,772	
Economic/Workforce Development	Special Economic Development, Technical Assistance, Microenterprise Development	7	City of Oakland EWD	1006871	\$315,000	
Business Development	Special Economic Development, Technical Assistance, Microenterprise Development	8	Main Street Launch	1006889	\$300,000	
CDBG Administration & Planning	Administration and Planning	9	City of Oakland HCD	1006883	\$902,100	
Code Compliance Relocation Program (including Activity Delivery)	Relocation	10	City of Oakland HCD	1006877	\$700,000	
				1006876		
Fair Housing Services	Administration, Public Services	11	East Bay Community Law Center	1006873	\$261,476	
Targeted Homelessness Prevention	Public Services	12	Bay Area Community Services (BACS)	1006891	\$834,368	
Public Facilities & Improvements	Public Facilities and Improvements, Rehabilitation	13	City of Oakland /BACS	1006690	\$492,000	
Subrecipient-Administered Rehabilitation Loan Program (including Activity Delivery)	Rehabilitation and Preservation	14	Habitat for Humanity East Bay / Silicon Valley	1004145	\$249,211	

Production & Preservation Programs: New Construction of Affordable Housing; Acquisition and Conversion to Affordable Housing (ACAH), Section 108 Loan Guarantee Program, Preservation of Existing Affordable Housing Portfolio, and Rapid Response Homeless Housing (R2H2), City-Assisted Oakland Housing Authority Projects	Acquisition, Disposition, Public Facilities & Improvements, Rehabilitation and Preservation, Clearance & Remediation Activities, Interim Assistance, Relocation, Loss of Rental Income, Privately Owned Utilities, Housing Services, Technical Assistance	15	City of Oakland HCD	1006893	\$500,000	
CDBG TOTAL					\$7,412,561	\$850,000

BACK UP PROJECTS

Back Up Projects can be funded with grant funds as they become available as a result of delay, cancelation, completion under-budget, and reprogramming from a lower-priority activity.

Back Up Project	Line	Eligible Activity	CDBG	HOPWA	HOME
Targeted Homelessness Prevention	1	Public Services	\$1,200,000		
Eviction Prevention/Housing Stabilization Services/Fair Housing	2	Public Services, Administration	\$1,200,000		
Interim Assistance	3	Interim Assistance	\$600,000		

New Construction of Affordable Housing (including pre-development), City-Supported Oakland Housing Authority Projects	4	Acquisition, Disposition, Public Facilities & Improvements, Clearance & Remediation Activities, Interim Assistance, Relocation, Loss of Rental Income, Privately Owned Utilities, Housing Services, Technical Assistance	\$2,000,000		
Acquisition and Conversion to Affordable Housing (ACAH)	5	Acquisition, Rehabilitation and Preservation, Disposition, Public Facilities & Improvements, Clearance & Remediation Activities, Interim Assistance, Relocation, Loss of Rental Income, Privately Owned Utilities, Housing Services, Technical Assistance	\$2,000,000		
Preservation of Existing Affordable Housing Portfolio	6	Acquisition, Disposition, Public Facilities & Improvements, Rehabilitation and Preservation, Clearance & Remediation Activities, Interim Assistance, Relocation, Loss of Rental Income, Privately Owned Utilities, Housing Services, Technical Assistance	\$2,000,000		
Rapid Response Homeless Housing (R2H2)	7	Acquisition, Rehabilitation and Preservation, Disposition, Public Facilities & Improvements, Clearance & Remediation Activities, Interim Assistance, Relocation, Loss of Rental Income, Privately Owned Utilities, Housing Services, Technical Assistance	\$2,000,000		
Rehabilitation Programs	8	Rehabilitation and Preservation	\$2,500,000		
Code Compliance Relocation Program (including Activity	9	Relocation	\$1,000,000		
General Relocation	10	Relocation	\$500,000		
Code Enforcement	11	Rehabilitation and Preservation	\$500,000		
Economic Development/Microenterprise/Technical Assistance	12	Special Economic Development, Microenterprise, Technical Assistance	\$1,000,000		
Neighborhood Revitalization Strategy Area Technical	13	Technical Assistance	\$250,000		
HOME Investment Partnerships Program-related Services	14	Housing Services			\$500,000
Rehabilitation Activity Delivery	15	Rehabilitation and Preservation	\$1,000,000		
Public Facilities & Improvements	16	Public Facilities and Improvements	\$2,500,000		
Food Program	17	Public Services	\$150,000		
HOPWA Acquisition/Rehabilitation/Conversion/Lease/Repair of	18	(10)		\$1,500,000	
HOPWA New Construction of Single Room Occupancy/Commu	19	24 CFR 574.300(b)(4), (10)		\$1,500,000	
HOPWA Project-/Tenant-Based Rental Assistance	20	24 CFR 574.300(b)(5), (10)		\$1,500,000	
HOPWA Homelessness Prevention (Short-Term Financial Assis	21	24 CFR 574.300(b)(6), (7), (10)		\$2,000,000	
HOPWA Supportive Services	22	24 CFR 574.300(b)(7), (10)		\$800,000	
HOPWA Housing Information Services	23	24 CFR 574.300(b)(1), (10)		\$350,000	
HOPWA Housing Operating Costs	24	24 CFR 574.300(b)(8), (10)		\$1,000,000	
HOPWA Technical Assistance	25	24 CFR 574.300(b)(9), (10)		\$250,000	

Version 2 – 06/12/2025



**CITY OF OAKLAND -
DEPARTMENT OF HOUSING
AND COMMUNITY
DEVELOPMENT**

**DRAFT Five Year Consolidated
Plan**

Fiscal Years 2025/2026 – 2029/30

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Oakland is a local-government grantee of annual formula block grants for community development and affordable housing from the U.S. Department of Housing and Urban Development (HUD). Annual HUD formula block grants awarded to the City of Oakland include the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grants (ESG), and the Housing Opportunities for Persons With AIDS Grant (HOPWA).

A key feature of these grants is the grantee's ability to align investments with the highest priorities and needs. For each program, HUD describes a broad range of eligible activities. As grantee of these formula grants, the City of Oakland determines which of the eligible activities will best serve the needs of their community. To determine the most pressing needs and develop effective, place-based market-driven strategies to meet those needs, HUD requires grantees to develop a Five Year Strategic Consolidated Plan (Con Plan). The Con Plan includes an Annual Action Plan (AAP) for the first year of the Con Plan. AAPs are developed each year of the Con Plan and submitted to HUD for approval.

The City of Oakland Five Year Fiscal Years 2025/26 – 2029/30 Consolidated Plan for Housing and Community Development is a comprehensive analysis of current market conditions, housing and community development needs, and outlines strategies for meeting those needs in Oakland.

Strategies outlined in this Con Plan are in alignment with the three major goals established under the Housing and Community Development Act of 1974 from which the CDBG Program originated:

1. To provide decent housing;
2. To provide a suitable living environment; and
3. To expand economic opportunity

Each meeting one of three National Objectives:

1. To benefit low- and moderate-income persons;
2. To aid in the prevention of slum and blight; or
3. To meet an urgent need

The City of Oakland has identified the following priorities for the 2025/26-2029/30 Con Plan:

1. Create Affordable Housing;
2. Protect Oaklanders from Displacement;
3. Prevent and End Homelessness

This Consolidated Plan is developed in consultation and coordination with various City departments, Alameda County, Oakland Housing Authority and other public, private, and non-profit partners. This plan is informed by comprehensive analysis of demographic data and community input. Because funds are limited and unmet needs are significant, the City leverages Con Plan Investments as much as possible. This plan also allows the City to apply for other grants when the federal government makes them available to local jurisdictions.

The City prepares Certifications of Consistency with the Consolidated Plan to assure that both City and external agencies applying for other HUD programs are proposing activities consistent with the needs, goals, and priorities identified in the City's Plan.

The Plan was prepared in accordance with HUD's Office of Community and Planning Development (CPD) eCon Planning Suite. HUD requires grantees submit their Consolidated Plan and year one Annual Action Plan using the Consolidated Plan template through the Integrated Disbursement and Information System (IDIS), their nationwide database. Most of the data tables in the Plan are populated with default data from the U.S. Census Bureau, specifically 2020-2024 American Community Survey (ACS) and Comprehensive Housing Affordability Strategy (CHAS) data. Other sources of data are noted throughout the Plan.

The Plan is divided into six sections:

- Executive Summary
- The Process
- Needs Assessment

- Market Analysis
- Strategic Plan
- Annual Action Plan

2. Summary of Objectives and Outcomes of the Plan

The City of Oakland has identified five major goals to focus actions and resources towards over the next five years. These goals are:

1. Accelerate the Production and Preservation of Housing at All Incomes;
2. Protect Residents from Displacement;
3. Pursue Economic Development to Expand and Protect Economic Opportunities for All Oaklanders;
4. Prevent Housing Instability and Homelessness;
5. Connect Unhoused Residents with Housing and Services

These goals will address community-identified concerns regarding current housing needs, housing affordability, displacement rates, increased gentrification, the state of homelessness, underserved communities, disparity in economic opportunities for low- to moderate-income households in Oakland.

3. Evaluation of Past Performance

The City of Oakland reports past performance of Consolidated Plan goals through the Consolidated Annual Performance and Evaluation Report (CAPER), available online at: <https://www.oaklandca.gov/resources/read-past-consolidated-plans>. Each CAPER completed under the 2020/21 – 2024/25 Five Year Consolidated Plan reported on the City’s progress towards its major goals for affordable housing, homeless services, economic development, public services, public facilities, and other community development priorities. From Fiscal Year 2020/21 through 2024/25, the City made commendable progress toward meeting many of the major goals cited above. Some of the key goals the City made progress on included increasing affordable housing preservation and production, home ownership, special needs housing,

assistance to businesses, homeless services/facilities, and public facilities. Below is a summary of accomplishments reported in the 2023-2024 CAPER. For accomplishments reported in previous CAPERs for the City of Oakland, please go to <https://www.oaklandca.gov/resources/read-past-consolidated-plans>.

Affordable Housing

Homelessness and housing affordability are top priorities for Oakland residents. To address these challenges, the City is carrying out a multi-pronged approach. The Housing and Community Development Department addresses housing affordability issues through its “3P” framework: Protect Oaklanders from displacement; Preserve the existing affordable housing stock; and Produce new deeply affordable housing units. Under the 3P Framework, the City funds the production of new affordable housing units and the acquisition/rehabilitation of existing homes to affordable housing. The City also invests in the conversion of hotel/motel properties into housing for people experiencing homeless and provides various protection services to keep extremely low- to moderate-income Oakland residents housed.

Preservation

The City’s Preservation activities served extremely low- to moderate-income residents of Oakland with rental housing rehabilitation, owner-occupied housing rehabilitation, and conversions of multi-unit properties into affordable housing through the Acquisition and Conversion to Affordable Housing (ACAH) Program. Since 2017, \$54 million has preserved 315 units, including \$30 million in 2024 for 291 units. These projects are executed with a variety of nonprofit affordable housing developer and community land trust partners.

Oakland’s Housing Preservation Services (HPS) supports low-income homeowners through grants and loans for critical repairs, safety upgrades, and accessibility improvements via programs like Emergency Home Repair, Lead Safe Home Paint, and Minor Home Repair. In FY2023-2024, \$1.02 million funded 46 projects, aiding 69 households—66% seniors (62+), 27% residents with disabilities, and 40% extremely low-income households (<30% AMI).

Homeownership Activities

The City of Oakland continues to operate the following programs to support homeowners:

- Home Maintenance and Improvement Program (HMIP)

HMIP provides loans to owner-occupied low-income and moderate-income households to correct health and safety violations and repair systems at risk of failure.

- Access Improvement Program (AIP)

AIP for Owner-Occupied Units provides grants for accessibility modifications to owner-occupied properties.

- Lead-Safe Homes Program (LSHP)

The Lead-Safe Homes Program provides free risk assessment for lead hazards, painting services to qualified owner-occupied low- and moderate-income households.

- Emergency Home Repair Program (EHRP)

The Emergency Home Repair Program provides loans for home repairs that require immediate attention, such as a citation issued by a Fire Marshall, Health Officer or Code Enforcement Officer.

Anti-Displacement/Protection

In program year 2023/24, the City's anti-displacement & relocation programs served extremely low- to moderate-income residents of Oakland with code enforcement-related relocation assistance, financial assistance, information and referral, and limited case management to prevent housing instability for Oakland residents. Through the Code Compliance Relocation Program, financial assistance was provided to 45 households displaced due to hazardous building code violations. In June 2023, the City launched its Homelessness Prevention Pilot program to provide wraparound services to people most at-risk of experiencing homelessness. During FY2023-24, the Homelessness Prevention Pilot conducted outreach to over 3,104 residents of Oakland, provided 652 clients with supports to meet basic needs, and enrolled 298 unduplicated clients in wraparound housing stabilization services. Other Protection activities include Fair Housing legal services (496 individuals served) and the City's Rent Adjustment Program services (423 petitions processed).

Public Housing

The Oakland Housing Authority (OHA) is responsible for the operation, management and maintenance of 1,355 public housing units, and also operates the Housing Choice Voucher Program. Both programs serve low-, very low-, and extremely low-income persons. The housing authority programs are the principal programs available to meet the needs of persons with incomes below 30 percent of median income. During the period between 2025 and 2030, OHA plans to implement several initiatives that will convert a number of existing public housing units into other types of HUD subsidized programs through the Rental Assistance Demonstration (RAD) and is exploring opportunities to use Faircloth to RAD authority. OHA successfully used RAD/Section 18 blend conversions to convert 99 units of Public Housing at Lion Creek Crossing Phase I and II to RAD Project Based Vouchers and Section 18 Tenant Based Voucher/Project Based Voucher units in August 2024. In FY 2025, OHA plans to complete a disposition of 101 units of public housing located at Harrison Towers.

Homeless Services & Hunger Program

In program year 2023/2024, the City of Oakland provided various homeless and hunger-related services to extremely low-, low- and moderate-income residents of Oakland. The City provides four main homelessness services programs:

- Overnight and emergency shelters - Community shelters and community cabins operated either by the City or local nonprofits.
- Rapid rehousing - Connects families and individuals experiencing homelessness to permanent housing through a tailored package of assistance that may include the use of time-limited financial assistance and targeted supportive services.
- Transitional housing - Residential facility and/or scattered site units that are designed to provide time-limited housing and supportive services to people experiencing homelessness, with the goal of transitioning them to permanent housing.
- Homelessness encampment services - Offers a wide range of services to those living in encampments, such as providing hygiene kits, meals, porta potties, mobile showers, etc.

Alameda County's Continuum of Care tracks the number of unhoused residents who are placed in either temporary or permanent housing after using any of the services listed above. When someone is in a homeless program and then obtains permanent housing, this is considered exiting homelessness to permanent housing. Living in a hotel (without a voucher), transitional housing, and half-way houses and living with friends or family are all considered exits to temporary housing.

The program outcomes below are listed for each of these different types of homeless programming as reported in the Consolidated Annual Performance And Evaluation Report for program year July 1, 2023– June 30, 2024. To see the full report, visit <https://www.oaklandca.gov/news/notice-of-request-for-public-comments-on-the-city-of-oaklands-second-public-hearing-for-fy2024-25-annual-action-plan-and-the-city-of-oaklands-consolidated-annual-performance-and-evaluation-report-for-fy-2023-24>

In the Overnight Shelter program, 501 homeless residents were provided more than 48,910 bed nights of overnight shelter. Of the 501 shelter clients, 112 moved to permanent housing or other permanent destinations and 67 to temporary housing. In the Transitional Housing (TH) program, 581 people received support, of which 218 exited to permanent housing and 42 to temporary housing.

In the Rapid Rehousing (RRH) program, 584 unsheltered people were helped. 198 of those individuals transitioned to permanent housing and 29 to temporary housing. For ESG programming, the City of Oakland served a total of 548 individuals. Of those 548 individuals, 436 individuals were served through the Overnight Shelter Program while 112 individuals were clients served through other ESG programs. For the other ESG programs, 22 of those individuals were able to transition to permanent housing and 16 to transitional housing.

Overall, the City of Oakland served a total of 1,778 individuals through the use of entitlement HUD funding, with 550 individuals (31%) transitioning to permanent housing and 154 (9%) to temporary housing. In services for individuals in homeless encampments, approximately 8,359 units of harm reduction supplies, including food, water, hygiene kits, personal protection equipment (PPE), were distributed. These funds allowed the provision of

street-based services to thousands of unduplicated, unsheltered persons living in homeless encampments, in their vehicles, or on the streets. Outreach efforts served a total of 12,964 residents. For HOPWA programming, the City of Oakland served a total of 2,092 individuals. Throughout the Oakland Eligible Metropolitan Statistical Area, approximately 789 received support services, 1,173 received information and referral services, 100 households were assisted with Short Term Rent Mortgage Utility (STRMU) assistance, 30 clients received other types of housing subsidy assistance, and 25 clients received HIV/AIDS housing placements.

Annual Thanksgiving Dinner

Finally, under the Hunger Program, the City sponsored its 31st Annual Day Of Thanks (Thanksgiving Dinner), serving 3,500 low-income families, seniors, and persons experiencing homelessness in Oakland.

Economic Development

During program year 2023/24, Economic Development activities benefitted 229 businesses with technical assistance, information, and referrals. 20 businesses (all in low- and moderate- income areas) received loans under the Commercial Lending program operated by Main Street Launch. 181 jobs were created and/or retained through services provided under the City's Neighborhood Business Assistance Center Program and Main Street Launch.

4. Summary of Citizen Participation Process and Consultation Process

The City of Oakland is required by Chapter 24 of the Code of Federal Regulations (CFR) Section 91.105 (24 CFR 91.105) to have a detailed Citizen Participation Plan that describes the City's policies and procedures for public involvement in the development of the Consolidated Plan and the use of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA) and Emergency Solutions Grants (ESG) funds. This Citizen Participation Plan must be available to the public. The Citizen Participation Plan, updated in 2025 with the adoption of this Consolidated Plan is attached.

Encouragement of Public Participation

Per 24 CFR 91.105(a)(2), the City's Citizen Participation Plan both provides for and encourages public participation in the development of the Consolidated Plan and substantial amendments to the Consolidated Plan or Annual Action Plan. An emphasis is placed on the involvement of low- and moderate-income people – particularly those living in low- to moderate-income neighborhoods, areas where CDBG funds are proposed to be used and residents of public and assisted housing developments. Pursuant to federal law, the City of Oakland takes appropriate action to encourage participation of minorities, limited English proficient people, and people with disabilities.

The Stages of the Process

A. Identifying Needs

Federal regulations require a public hearing each year to obtain residents' opinions about identifying and prioritizing community needs. The City of Oakland generally conducts need identification with the public hearing as part of the Five-Year Consolidated Plan and the Annual Action Plan.

The City of Oakland has completed several key strategic action plans that inform this Consolidated Plan, including the 2023-27 Strategic Action Plan. Developing these strategic plans included a process to get community and stakeholder input. These strategic action plans focus on housing production and preservation, programs and policies that prevent displacement and increase housing stability, and the City's response to homelessness. Additional engagement was conducted for the forthcoming Anti-Displacement Strategic Action Plan. Although that plan has not yet been published, this engagement informed the community needs around protection services.

B. The Draft Annual Action Plan and/or Five-Year Consolidated Plan

To abide by applicable HUD regulations and promote public transparency, the City of Oakland will abide by the following:

- *General Information*

The Department of Housing & Community Development will annually distribute public notices in the preparation of the Consolidated Plan/Annual Action Plan as well as an invitation for input on Community Development Block Grant (CDBG) programs for the fiscal year that will begin in July of the following year.

- *Technical Assistance*

Upon request, City staff will hold informational sessions for prospective applicants to review requirements for preparing a funding request as part of a Request for Proposals or Request for Quotes process. All potential applicants are encouraged to contact city staff to request technical assistance before submitting a proposal.

- *Availability of a Proposed Action Plan*

The City of Oakland will notify the public that a Proposed Action Plan is available for in the month(s) prior to the Plan's submission and will allow 30 days for public comment before the Final Action Plan is submitted to the U.S. Department of Housing and Urban Development (HUD) unless otherwise authorized by HUD for expedited review periods.

At this time, the City will provide the public with an estimate of the amount of CDBG, HOME, ESG, and HOPWA it expects to receive in the upcoming year, along with a description of the range of types of activities that can be funded with these resources. Also, the public will be given an estimate of the amount of these funds that will be used in ways to benefit low- and moderate-income people.

Review of the Proposed Annual Action Plan will be made available online to the public. Upon request, an electronic copy will be provided to via email. Hard copies of the Annual Action Plan are available upon request, free of charge. Generally, copies will also be available at the locations specified above in the "Public Access to Information" section, with the same exceptions mentioned above.

The Proposed Annual Action Plan will contain an estimate of the amount of federal grant funds that will be made available, a discussion of leveraging of other resources, and a written description of all proposed uses of CDBG, HOME, ESG, and HOPWA funds. The plan will also describe specific activities and projects to be undertaken during the fiscal year, as well as other actions to be undertaken in public policy, institutional structure, public housing

improvements, public housing resident initiatives, lead based paint hazard reduction, coordination efforts and anti-poverty strategies.

- *Public Hearing on Proposed Annual Action Plan*

Unless City staff otherwise requests an extension or HUD delays, the due date of submission of the proposed Annual Action Plan, an Official City Council public hearing will be held to review and hear public comment on the Proposed Action Plan in April-July of each year.

In preparing a Final Annual Action Plan, careful consideration will be given to all comments and views expressed by the public, whether given as verbal testimony at the public hearing or submitted in writing during the review and comment period. The Final Annual Action Plan will include a section in the document that presents all comments, plus explanation of why any comments were not accepted.

C. The Final Annual Action Plan (and/or Five-Year Consolidated Plan)

Electronic copy of the Final Annual Action Plan will be made available to the public free of charge and within two working days of a request. In addition, copies will be available at the locations specified above in the “Public Access to Information” section.

D. Amendments to the Annual Action Plan (and/or Five-Year Consolidated Plan)

Per HUD regulations at 24 CFR Part 91.505, The Final Annual Action Plan or Consolidated Plan will be amended anytime the City makes one of the following decisions:

1. To make a change in its allocation priorities or a change in the method of distribution of funds;
2. To carry out an activity, using funds from any program covered by the Consolidated Plan (including program income, reimbursements, repayment, recaptures, or reallocations from HUD), not previously described in the action plan; or
3. To change the purpose, scope, location, or beneficiaries of an activity.

The public will be notified whenever there is a Substantial Amendment as defined below. The following will be considered “substantial” amendments as determined by the City:

- A change in the use of CDBG funding from one activity to another (i.e., “reprogramming” of CDBG funds).
 - Funding of an activity type not described in the Annual Action Plan.
 - Changing the priorities contained in the Five-Year Strategy.
 - Increasing or reducing the amount allocated to an activity by more than 20 percent.
- Changes of less than \$15,000 will not be considered Substantial Amendments. For activities that contain multiple projects or contractors (such as a citywide housing development program in which funds are awarded through a separate process to multiple developers), changes in an activity will not be considered Substantial Amendments unless the total amount budgeted for the activity/program is changed by more than 20 percent, or unless there is a significant change in the number or character of the proposed beneficiaries.

E. The Consolidated Annual Performance & Evaluation Report (CAPER)

Per HUD Regulations at 24 CFR 91.520 the City must submit to HUD a Consolidated Annual Performance and Evaluation Report (CAPER) by September 28 or within 90 days of the close of the program year. The Annual Performance Report describes how funds were actually used, outlines the program year accomplishments, and shows the extent to which these funds were used for activities that benefited low- and moderate-income people.

Public Notice and Comment for the Annual Performance Report

Per 24 CFR 91.105(d), there must be reasonable notice that the CAPER is available so that residents have an opportunity to review it and comment. Notice will be made according to the procedures described earlier in this Plan with the following procedures specifically for the Annual Performance Report:

- The City will publish a public notice of the availability of the CAPER consistent with the public notice procedures described above.

- A complete copy of the draft Annual Performance Report will be made available to the public at no cost within two working days of a request. Copies will also be available at the locations indicated earlier under the “Public Access to Information” section.
- The City will provide at least 15 days from the date of publication of the CAPER for the public to comment on the proposed CAPER.
- In preparing the CAPER submission to HUD, consideration will be given to all comments and views expressed by the public, whether given as verbal testimony at the public hearing or submitted in writing. The Annual Performance Report sent to HUD will have a section that presents all public comments, plus explanations of why any comments were not accepted.

5. Summary of public comments

This section will be updated following the public hearing on July 1, 2025. Add public comments here - summary followed by “Public Speaker 1” and comments

6. Summary of comments or views not accepted and the reasons for not accepting them
N/A

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Table 1 – Responsible Agencies		
Agency Role	Name	Department/Agency
CDBG Administrator	OAKLAND	Housing & Community Development Department - Community Development & Engagement Division (Dept. responsible for developing Consolidated Plan).
HOPWA Administrator	OAKLAND	Department of Human Services - Community Homelessness Services Division
HOME Administrator	OAKLAND	Housing & Community Development Department - Housing Development Services
ESG Administrator	OAKLAND	Department of Human Services - Community Homelessness Services Division

Narrative (Optional)

The City of Oakland is a recipient of the following U. S. Department of Housing & Urban Development (HUD) Entitlement grants: Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grants Program (ESG), and the Housing Opportunities for Persons With AIDS Program (HOPWA). The City of Oakland Department of Housing & Community Development administers the CDBG, and HOME Entitlement grants and the Department of Human Services administers the HOPWA and ESG programs. The CDBG Division of HCD is responsible for coordinating and preparing the

Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance Evaluation Reports (CAPER).

Consolidated Plan Public Contact Information

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

Introduction

The consolidated planning process requires jurisdictions to reach out to and consult with other public and private agencies when developing the plan. This Plan includes a summary of the consultation process, including identification of the agencies that participated in the process.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Oakland's Housing and Community Development Department collaborates with other internal City Departments, including the Human Services, Planning and Building, Economic and Workforce Development Departments, to leverage funding and to develop programs and services. External agencies that Oakland HCD frequently coordinates with include:

- Alameda County Continuum of Care (CoC), also known as EveryOne Home
- Oakland Housing Authority (OHA)
- County of Alameda
- Subject Matter Experts
 - Changing Cities Research Lab at Stanford
 - The Housing Initiative at Penn
 - NYU's Furman Center for Real Estate and Urban Policy
 - Turner Center for Housing Innovation at UC Berkeley
- Nonprofit community-based organizations
- Bay Area Community Services
- Centro Legal
- The East Bay Rental Housing Association
- East Bay Community Law Center
- Housing Consortium of the East Bay

- The Bay Area Housing Finance Agency (BAHFA)
- All Home

All partnerships foster the provision of support services, program development and improvement, housing stability, health and wellness, community safety, economic mobility, and education. Additional engaged partners are listed in Table 2, below.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Oakland's Housing and Community Development Department (HCD) coordinates closely with the Alameda County Continuum of Care (CoC), known as EveryOne Home, to address homelessness through a unified, regional approach. As a key partner in the CoC, HCD collaborates on the implementation of the Coordinated Entry System (CES), which prioritizes housing placements for vulnerable populations, including chronically homeless individuals and families, families with children, veterans, and unaccompanied youth. This system ensures equitable access to emergency shelter, transitional housing, and Permanent Supportive Housing by aligning resources and strategies across jurisdictions. The City of Oakland also participates in the Homeless Management Information System (HMIS) to track outcomes, optimize service delivery, and support data-driven decision-making, while jointly applying for HUD funding annually to sustain these efforts. Central to this collaboration is EveryOne Home's Home Together 2026 plan, which structures regional strategies around four goals: preventing homelessness and housing crises, expanding housing opportunities, delivering flexible support services, and measuring success. City staff participate in several CoC committees to better integrate Oakland's needs and efforts into the broader CoC's operations. As identified in these collaborations, resources to prevent entries to homelessness remains a critical funding gap. As a result, Oakland has prioritized available local funds for homelessness prevention. The Oakland HCD works interdepartmentally with Oakland's Community Homelessness Services Program to carry out ESG and HOPWA activities.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

EveryOne Home, Alameda County's Continuum of Care (CoC), coordinates homelessness response through initiatives like the Coordinated Entry System (CES), project funding oversight, and Homeless Management Information System (HMIS) management. It leverages federal, state, and local resources to advance its Home Together 2026 goals: preventing homelessness, expanding housing access, delivering flexible services, and tracking outcomes. Stakeholders include governments, service providers, advocates, and community representatives, with funding from Alameda County's General Fund and local jurisdictions.

The City of Oakland participates regularly in communication and planning with EveryOne Home (the Alameda County-wide continuum of care) and the Alameda County Housing and Community Development Department. City staff participate in several key EveryOne Home subcommittees, including the Housing Stability and Homelessness Prevention Committee and the System Impact Committee.

Through various collaborations, the City of Oakland regularly consults EveryOne Home on the implementation of ESG in the City of Oakland to ensure consistency with best practices and program delivery countywide as well as compliance with ESG requirements. Furthermore, the City of Oakland evaluates ESG program performance partially by analyzing HMIS data, which is managed by EveryOne Home.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Many of the priority needs and strategies in the Consolidated Plan are based on Oakland HCDs 2023-2027 Strategic Action Plan. When developing the SAP, Oakland HCD engaged internal and external partners to align priorities for housing production, preservation, and community needs. Discussions centered on refining funding processes, advancing tenant protections, and improving housing quality, with partners emphasizing the need to streamline

resources and address systemic challenges. Concurrently, Oakland HCD led consultations for its Anti-Displacement Strategic Action Plan, hosting virtual sessions and public hearings with 95 participants, including tenant rights organizations, homelessness service providers, academic experts, property owner advocates, and residents. During engagement for Oakland’s Anti-Displacement Plan, tenant groups highlighted barriers like fear of retaliation, unaddressed habitability issues, and gaps in tenant-landlord education, advocating for stronger enforcement of housing standards, multilingual outreach, and legal aid for eviction cases. Service providers and experts stressed cross-sector funding alignment (e.g., leveraging Medicaid for housing-health linkages) and policy reforms like vacancy conversion programs and zoning changes to fast-track affordable housing. Property owner groups underscored informal displacement risks (e.g., harassment, illegal rent hikes) and proposed incentives for residential retrofitting and shallow rent subsidies.

From October 2024 to Spring 2025, Oakland HCD staff carried out community conversations with the public in each council district. These conversations were facilitated by Oakland City Councilmembers and promoted through various channels. These sessions allowed residents to share feedback on the Anti Displacement Strategic Action Plan, FY25/26 Annual Action Plan, and HUD Consolidated Plan. Key takeaways included personal stories highlighting the challenges of maintaining housing and the need for diverse solutions to housing instability. A list of parties engaged in strategic planning efforts and the Consolidated Plan is listed in Table 2.

Table 2 – Participating Agencies, Groups, and Organizations		
1	Agency/Group/Organization	Centro Legal de la Raza Black Cultural Zone East Bay Community Law Center St. Mary’s Center Homeless Advocacy Working Group TDA Consulting Center for Independent Living

		Oakland Tenant's Union Causa Justa :: Just Cause
	Agency/Group/Organization Type	Tenants' Rights Advocates and Service Providers
	What section of the plan was addressed by consultation?	Housing Needs Assessment Market Analysis Other – Non-Housing Community Development Needs and Market Analysis Discussion Priority Needs
	How was the Agency/Group/Organization Consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group was consulted to better understand needs and how to prioritize limited resources/funding
2	Agency/Group/Organization	Tipping Point Alameda County Community Food Bank Bay Area Community Services Parent Voices Stanford Changing Cities Lab Homeless Action Center Homeless Advocacy Group The Village Oakland City of Oakland, Department of Housing & Community Development First Place for Youth Center for Independent Living Alameda County Continuum of Care Housing Initiative at Penn East Oakland Collective

	Agency/Group/Organization Type	Subject Matter Experts & Service Providers
	What section of the plan was addressed by consultation?	Housing Needs Assessment Market Analysis Other – Non-Housing Community Development Needs and Market Analysis Discussion Priority Needs
	How was the Agency/Group/Organization Consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group was consulted to better understand needs and how to prioritize limited resources/funding
3	Agency/Group/Organization	East Bay Rental Housing Association Housing & Economic Rights Advocates Housing Consortium of the East Bay
	Agency/Group/Organization Type	Property Owner Advocates
	What section of the plan was addressed by consultation?	Housing Needs Assessment Market Analysis Other – Non-Housing Community Development Needs and Market Analysis Discussion Priority Needs
	How was the Agency/Group/Organization Consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Focus group was consulted to better understand needs and how to prioritize limited resources/funding
4	Agency/Group/Organization	HCD Staff Planning & Building Economic and Workforce Development

		Department of Aging & Adult Services
	Agency/Group/Organization Type	City of Oakland Staff
	What section of the plan was addressed by consultation?	Housing Needs Assessment Market Analysis Other – Non-Housing Community Development Needs and Market Analysis Discussion Priority Needs
	How was the Agency/Group/Organization Consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Internal departments were consulted to better understand needs and how to prioritize limited resources/funding
5	Agency/Group/Organization	Alameda County Housing & Homelessness Services
	Agency/Group/Organization Type	Other – Government Services - Homeless
	What section of the plan was addressed by consultation?	Housing Needs Assessment Market Analysis Other – Non-Housing Community Development Needs and Market Analysis Discussion Priority Needs
	How was the Agency/Group/Organization Consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization was consulted to better understand needs and how to prioritize limited resources/funding
6	Agency/Group/Organization	Alameda County HCD
	Agency/Group/Organization Type	Other - Government

	What section of the plan was addressed by consultation?	Housing Needs Assessment Market Analysis Other – Non-Housing Community Development Needs and Market Analysis Discussion Priority Needs
	How was the Agency/Group/Organization Consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization was consulted to better understand needs and how to prioritize limited resources/funding
7	Agency/Group/Organization	Participating jurisdictions for the regional analysis of impediments to fair housing choice
	Agency/Group/Organization Type	Regional Planning
	What section of the plan was addressed by consultation?	Housing Market Analysis Needs Assessment
	How was the Agency/Group/Organization Consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Formed a countywide effort to increase fair housing choices for residents across the county. The County of Alameda, as lead agency, and multiple participating jurisdictions—the cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, and Union City; the housing authorities for the cities of Alameda, Berkeley, Livermore, and Oakland; and the Housing Authority of the County of Alameda—have formed a regional

		collaborative for the purpose of completing an Analysis of Impediments to Fair Housing Choice (Regional Analysis of Impediments) while meeting their goals and obligations under the fair housing rules to affirmatively further fair housing.
8	Agency/Group/Organization	Oakland Housing Authority
	Agency/Group/Organization Type	Public Housing Authority
	What section of the plan was addressed by consultation?	Housing Market Analysis Needs Assessment
	How was the Agency/Group/Organization Consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	PHA was consulted to better understand needs, to improve service coordination and discuss how to prioritize limited resources/funding
9	Agency/Group/Organization	Oakland City Council
	Agency/Group/Organization Type	Civic Leaders
	What section of the plan was addressed by consultation?	Citizen Participation Housing Market Analysis Needs Assessment Needs and Market Analysis Discussion
	How was the Agency/Group/Organization Consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City Council was consulted to host community engagement sessions and to better understand needs and coordination

Identify any Agency Types not consulted and provide rationale for not consulting
Oakland HCD staff consulted with all agency types that are involved in the housing and community development activities that are included in this Consolidated Plan.

Table 3 – Description of other local/regional/state/federal planning efforts considered when preparing the Plan.		
Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Oakland Department of Housing and Community Development 2023- 2027 Strategic Action Plan	City of Oakland, HCD	This is the overarching strategic plan for the City of Oakland’s Housing and Community Development Department. It represents the source of the City’s capital funding strategies.
Home Together 2026 Plan	Alameda County EveryOne Home (CoC)	County-wide plan that serves as a guide to addressing and ending homelessness Countywide.
Housing Element	City of Oakland Department of Planning and Building, Bureau of Planning, Strategic Planning Division	The Housing Element Goals cover both housing policy goals and land use planning policy goals directly related to growing the supply of homes for the City’s existing and projected population.
Making Transitions Work	Oakland Housing Authority	States goals of the Oakland Housing Authority under Section 8 and Making Transitions Work Program. MTW overlaps with “public housing” goals of this Plan.
2024 Alameda Countywide Homeless Point-in-	Alameda County EveryOne Home	Homeless population data analysis.

Table 3 – Description of other local/regional/state/federal planning efforts considered when preparing the Plan.		
Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Time Count and Survey		
Regional Analysis of Impediments to Fair Housing Choice	Alameda County	HUD requires that an analysis of impediments be conducted every five years as part of a five-year Consolidated Plan. Oakland participated in this regional effort with partnering jurisdictions and housing authority agencies of Alameda County.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Alameda County and the City of Oakland frequently collaborate on a number of shared goals. Key partnerships include:

- Minor Home Repair Program:

Jointly administered by the County and City, this program provides critical home repair assistance to low- and moderate-income homeowners in Oakland. It prioritizes health, safety, and code compliance while addressing housing affordability.

- Lead Hazard Repair Grants:

A countywide initiative targeting pre-1960 residential properties (owner-occupied and rental) to remediate lead hazards. Services include free testing, up to \$12,000 per unit for repairs, and project support, ensuring alignment with public health and safety objectives.

- Regional Fair Housing Collaboration:

The City of Oakland participated in the Alameda County-led Regional Analysis of Impediments to Fair Housing Choice, a multi-jurisdictional effort involving 14 cities, four housing authorities, and the County. This collaborative identifies systemic barriers to fair housing and advances strategies to expand housing choice and access countywide, fulfilling obligations under federal fair housing mandates. These efforts underscore a commitment to cross-jurisdictional alignment, resource optimization, and meaningful outcomes, ensuring the Consolidated Plan's objectives are met through coordinated action and shared accountability.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

This plan was developed with citizen participation processes consistent with the City’s Citizen Participation Plan, as amended in May 2025. The City of Oakland’s Citizen Participation Plan outlines how members of the public will be provided adequate notice of no less than 30 days and reasonable opportunity to comment on proposed plan documents. The 30-day period can run concurrently for comments on amendments to Annual Action Plans and the Citizen Participation Plan. The City of Oakland’s Citizen Participation Plan ensures community-driven decision-making by actively engaging residents—particularly low-income individuals, limited-English-proficiency (LEP) residents, and persons with disabilities—in shaping federally funded housing and community development initiatives. Through structured outreach, public hearings, and accessible feedback mechanisms, residents contribute to the creation of Oakland’s five-year Consolidated Plan and annual Action Plans. By integrating public input into goal-setting and planning, the process fosters accountability, aligns federal funding with grassroots needs, and centers the most pressing public challenges.

The City of Oakland’s citizen participation process adheres to baseline federal requirements outlined in 24 CFR Parts 91.105, 91.115, 91.200(c), and 91.300(c), ensuring compliance with public notice, comment periods, hearings, and documentation standards. Required steps included publishing notices in the Bay Area News Group, The Post, El Mundo, and Sang Tao newspapers; providing a 30-day public review period for the Consolidated Plan; and incorporating feedback into final submissions to HUD. Outreach efforts emphasized accessibility through multilingual materials, virtual engagement options, and partnerships with community organizations to broaden input. The City’s Citizen Participation Plan—attached to this Consolidated Plan—details protocols for equitable engagement, responsiveness to public comments, and alignment of federal funding priorities with community-identified needs. This process meets all statutory obligations while supporting data-driven decision-making for housing and community development initiatives.

The Consolidated Plan was posted online for public review, with notice of public review/comment period and notice of public hearing posted in the Bay Area News Group publication, The Post, El Mundo and Sang Tao newspapers. The Consolidated plan was posted for review from **XXx XX, 2025 – XXX, 2025**. All public comments received during this period will be included with the Final Consolidated Plan to be submitted to HUD.

In addition to the public required review and comment process specifically tied to the development of the Consolidated Plan, the City carried out public engagement processes in the development of its Capital Strategic Action Plan as well as its Anti-Displacement Strategic Action Plan. Both strategic plans include a framework that prioritizes resources based on the greatest need and highest level of housing insecurity.

In the development of its 2023-2027 Strategic Action Plan (SAP), Oakland's Housing and Community Development Department (Oakland HCD) launched a robust, multi-phased stakeholder engagement process from December 2022 to May 2023. Internally, Oakland HCD leadership held listening sessions with staff to address operational challenges—such as workload pressures, technology gaps, and interdepartmental communication—while aligning organizational structure with future demands. Externally, Oakland HCD collaborated with over 300 residents, affordable housing developers (e.g., EBALDC, Habitat for Humanity, Mercy Housing), funders (e.g., LISC Bay Area, Alameda County), and academic partners (e.g., UC Berkeley's Turner Center, Stanford's Changing Cities Lab) through virtual community conversations and stakeholder sessions. These discussions centered on community goals, spending priorities, and innovative strategies for housing production and preservation. Feedback highlighted demands for streamlined funding processes, tenant protections, and proactive anti-displacement measures. While multilingual resources were offered, underutilization revealed gaps in reaching non-English-speaking communities, informing future outreach improvements. The input culminated in seven core principles and a capital investment framework, directly shaping the SAP's four-year spending plan, unit targets, and timelines. This process underscored Oakland's commitment to collaborative, data-driven solutions for better housing outcomes.

In 2024, the City began developing its Anti-Displacement Strategic Action Plan to prioritize programs and policies that increase housing stability for Oakland’s most vulnerable residents. This plan includes tenant legal services/eviction defense, habitability programs, fair housing, housing policies like rent control, and homelessness prevention. Interagency collaboration identified cross-sector strategies (e.g., linking housing stability with workforce programs) and place-based solutions for historically disinvested neighborhoods.

To broaden participation, the City hosted seven district-specific virtual community conversations to ensure geographic representation and conducted tenant rights focus groups to amplify renter voices. Outreach emphasized accessibility, including multilingual materials, non-digital formats, and targeted engagement for seniors, non-English speakers, and families exiting homelessness. Partnerships with healthcare, legal aid, and housing advocates further diversified input. Residents and stakeholders underscored systemic gaps, such as fears of landlord retaliation and poor awareness of tenant protections, which directly informed policies like the Proactive Rental Inspection Program (with tenant safeguards) and demands for guaranteed eviction legal defense. Homelessness providers pushed for converting vacant units to affordable housing and integrating funding streams (e.g., federal Medicaid for housing-health partnerships).

Impact on Goals:

Community input anchored the plan in community-identified needs, prioritizing homelessness prevention, tenant education, and cross-sector collaboration. Goals now reflect demands for targeted outreach, proactive housing inspections, and leveraging city-owned land for nonprofit-led affordable housing. Funding integration and streamlined service referrals emerged as critical strategies to holistically address displacement.

Table 4 – Citizen Participation Outreach		
1	Mode of Outreach	Virtual engagement session 8/6/2024
	Target of Outreach	Focus group 1 with tenant rights advocates and tenant counseling/legal services organizations
	Summary of response/attendance	
	TDA Consulting	Centro Legal de la Raza

	Black Cultural Zone	St. Mary's Center		
	Homeless Advocacy Working Group	Movement Legal		
	East Bay Community Law Center	CA Center for Movement Legal Services		
	Black Cultural Zone	Oakland City Attorney’s Office		
	Summary of Comments			
	See Citizen Participation Attachment			
	Comments not accepted & reasons	N/a	URL – if applicable	N/a
2	Mode of Outreach	Virtual engagement session 8/8/2024		
	Target of Outreach	Focus group 1 with property owner advocate groups and housing providers		
	Summary of response/attendance			
	East Bay Rental Housing Association	East Bay Housing Organizations		
	Home Match	Senior Services Coalition		
	Housing Consortium of the East Bay	All Home		
	Satellite Affordable Housing Associates	Supportive Housing Community Land Alliance		
	The Unity Council	Oakland Community Land Trust		
	Summary of Comments			
	See Citizen Participation Attachment			
	Comments not accepted & reasons	N/a	URL – if applicable	N/a
3	Mode of Outreach	Virtual engagement session 8/14/2024		
	Target of Outreach	Focus Group 1 with homelessness response system partners		
	Summary of response/attendance			
	Harvard Government Performance Lab	Homeless Action Center		
	East Oakland Collective	Alameda County		
	Center for Independent Living	Bay Area Community Services		
	Parent Voices	Homeless Advocacy Working Group		
	Alameda County Community Food Bank	Tipping Point		
	Stanford Changing Cities Lab			

	Summary of Comments			
	See Citizen Participation Attachment			
	Comments not accepted & reasons	N/a	URL – if applicable	N/a
4	Mode of Outreach	Virtual engagement session 8/15/2024		
	Target of Outreach	Focus group 2 with tenant rights advocates and tenant counseling/legal services organizations		
	Summary of response/attendance			
	Urban Habitat	Center for Independent Living		
	Black Cultural Zone	Black Cultural Zone		
	Causa Justa :: Just Cause	Oakland City Attorney’s Office		
	Parent Voices Oakland	Centro Legal de la Raza		
	Oakland Tenants Union	Causa Justa :: Just Cause		
	Bay Area Legal Aid	Movement Legal		
	East Bay Community Law Center	CA Center for Movement Legal Services		
	Summary of Comments			
See Citizen Participation Attachment				
	Comments not accepted & reasons	N/a	URL – if applicable	N/a
5	Mode of Outreach	Virtual engagement session 8/19/2024		
	Target of Outreach	Focus group 2 with property owner advocate groups and housing providers		
	Summary of response/attendance			
	East Bay Rental Housing Association	The Unity Council		
	Housing and Economic Rights Advocates	East Bay Housing Organizations		
	Housing Consortium of the East Bay	All Home		
	Satellite Affordable Housing Associates	Oakland Community Land Trust		
		Poor Magazine		
	Summary of Comments			
	See Citizen Participation Attachment			
		Comments not accepted & reasons	N/a	URL – if applicable

6	Mode of Outreach	Virtual engagement session 8/22/2024		
	Target of Outreach	Focus Group 2 with homelessness response system partners		
	Summary of response/attendance			
	Urban Displacement Project	East Oakland Collective		
	Stanford Changing Cities Lab	The Village Oakland		
	Housing Initiative at Penn	Center for Independent Living		
	Homeless Action Center	Alameda Continuum of Care		
	First Place for Youth	Homeless Advocacy Working Group		
	Summary of Comments			
See Citizen Participation Attachment				
	Comments not accepted & reasons	N/a	URL – if applicable	N/a
7	Mode of Outreach	Email reminder to register & attend Public Engagement Session – 10/7/2024 & 10/15/2024		
	Target of Outreach	Non-Targeted Broad Community Outreach		
	Summary of response/attendance			
	Summary of Comments			
	See Citizen Participation Attachment			
		Comments not accepted & reasons	N/a	URL – if applicable
8	Mode of Outreach	Virtual engagement session – 10/16/2024		
	Target of Outreach	Council District Public Meeting		
	Summary of response/attendance			
	Districts 2 & 5 cohosted with Councilmembers Bas & Gallo - 38 Oakland residents in attendance.			
	Summary of Comments			
	See Citizen Participation Attachment			
		Comments not accepted & reasons	N/a	URL – if applicable

9	Mode of Outreach	Virtual engagement session – 10/17/2024		
	Target of Outreach	Council District Public Meeting		
	Summary of response/attendance			
	Districts 4, 6, & 7 cohosted with Councilmembers Ramachandran, Jenkins & Reid - 30 Oakland residents in attendance.			
	Summary of Comments			
	See Citizen Participation Attachment			
	Comments not accepted & reasons	N/a	URL – if applicable	N/a
10	Mode of Outreach	Virtual engagement session – 10/21/2024		
	Target of Outreach	Council District Public Meeting		
	Summary of response/attendance			
	Districts 1, 3, & At Large Office cohosted with Councilmembers Kalb, Fife, & Kaplan - 34 Oakland residents in attendance.			
	Summary of Comments			
	See Citizen Participation Attachment			
	Comments not accepted & reasons	N/a	URL – if applicable	N/a
11	Mode of Outreach			
	Target of Outreach	Non digital outreach – 2/3/2025		
	Summary of response/attendance			
	News Papers: El Mundo, The Post, Bay Area News Group, Sang Tao			
	Summary of Comments			
	Public notice for first Public Hearing regarding Con Plan were published in publications that reach Citywide, Low/moderate-income, English Speaking, African American, Hispanic and Asian populations			
	Comments not accepted & reasons	N/a	URL – if applicable	N/a
12	Mode of Outreach	Public Hearing Item 2/18/2025		
	Target of Outreach	Non targeted broad community outreach		
	Summary of response/attendance			

	All Comments and questions were accepted and recorded			
	Summary of Comments			
	Anti Displacement Strategic Action Plan and Community Needs/ Priority Goals			
	Comments not accepted & reasons	N/a	URL – if applicable	<u>Recording link</u>
13	Mode of Outreach			
	Target of Outreach	Public notice for second Public Hearing regarding Con Plan were published in publications that reach Citywide, Low/moderate-income, English Speaking, African American, Hispanic and Asian populations		
	Summary of response/attendance			
	Summary of Comments			
	See Citizen Participation Attachment			
	Comments not accepted & reasons	N/a	URL – if applicable	N/a
14	Mode of Outreach	Public Hearing Council hearing- date		
	Target of Outreach	Non targeted broad community outreach		
	Summary of response/attendance			
	Summary of Comments			
	All Comments were accepted and recorded.			
	Comments not accepted & reasons	N/a	URL – if applicable	Recording link

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment of the Consolidated Plan, in conjunction with information gathered through consultations and the citizen participation process, provides a picture of Oakland’s needs related to affordable housing, special needs housing, community development, and homelessness. The Needs Assessment includes the following sections:

- Housing Needs Assessment (NA-10)
- Disproportionately Greater Need (NA-15, 20, 25, and 30)
- Public Housing (NA-35)
- Homeless Needs Assessment (NA-40)
- Non-Homeless Special Needs Assessment (NA-45)
- Non-Housing Community Development Needs (NA-50)

The Needs Assessment identifies the highest priority community needs and serves as the basis for the Strategic Plan section and the Action Plan. Most of the data tables in this section are populated with data from the Comprehensive Housing Affordability Strategy (CHAS) developed by the Census Bureau for the U.S. Department of Housing and Urban Development (HUD) based on the 2016-2020 American Community Survey (ACS). Each year, HUD receives the custom tabulations of “CHAS data” to indicate the extent of housing problems and housing needs. Other sources are noted throughout the Plan. Additional data was gathered for the Needs Assessment from the City’s Human Services Department regarding homelessness and at-risk populations in Oakland, the Oakland Housing Authority, the Department of Housing & Community Development, and Economic and Workforce Development Department. Additional information was sourced from the American Community Survey. The following definitions are useful for understanding the data and information provided in this Needs Assessment:

Housing Problems

HUD defines four key housing problems as the following:

1. Households living in housing lacking complete plumbing facilities;

2. Households living in housing lacking complete kitchen facilities;
3. Households living in overcrowded conditions, defined as 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms; and
4. Households with housing “cost burden”, where more than 30 percent of the household’s total gross income is spent on housing costs.

A household is said to have a housing problem if they have any one or more of these four problems.

HUD defines “severe housing problems” as follows:

1. “Severe overcrowding” data is also provided, defined as greater than 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms; and
2. “Severe cost burden” in which households spend more than 50% of the household’s total gross income on housing costs.

Income Categories

The following income categories are used throughout the Consolidated Plan:

- Extremely low-income: defined as households with income less than 30 percent of the Area Median Income (AMI)
- Very low-income: households with income between 30 and 50 percent of AMI
- Low-income: households with income between 51 and 80 percent of AMI
- Moderate-income: households with income between 81 and 120 percent of AMI
- Above moderate-income: households with income above 120 percent of AMI

Please note that HUD’s CHAS data uses HUD Area Median Family Income, or “HAMFI.” This is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.

Oakland's housing market is extremely expensive, and incomes have not kept pace with the rising cost of housing. This has led to high levels of housing instability, massive displacement of low-income households and a homelessness crisis. Some of these issues are discussed in the Market Assessment section of the Consolidated Plan.

According to HUD's 2016-2020 CHAS data for Oakland, 51% of the total 160,095 households in Oakland (80,920 households) are extremely low-income, very low-income, or low-income, with incomes ranging from 0-80% of AMI. Among Oakland households, 24% are extremely low-income (37,675 households at 0-30% AMI), 13% are very low-income (20,510 households at 31-50% AMI), and 14% are low-income (22,735 households at 51-80% AMI). Forty-six percent of Oakland's households (72,860 households) experience housing cost burden or severe cost burden. This cost burden disproportionately affects renter households – 73% are renter households (53,145 households) and 27% of cost burdened households are owner households (19,715 households). Cost burden also disproportionately impacts households at the lowest income levels – 70% of owner households (9,240 households) with cost burden are extremely or very low-income, while 86% of renter households (33,615 households) with cost burden are extremely or very low-income. Severe cost burden is especially acute amongst extremely low and very low-income renter households – 77% (10,805 households) of the 13,790 total renter households experiencing severe cost burden are extremely or very low-income. Disproportionate housing needs are evaluated in section NA-15, 20, 25 and 30 below. Housing problems, including cost burden, are significantly more prevalent among lower income populations, and impact certain racial/ethnic groups at a higher level than the jurisdiction as a whole; in particular, extremely low-income populations that are American Indian or Alaskan Native encounter housing problems at a disproportionate rate more than 10 percentage points greater than the jurisdiction-wide average.

Public housing needs are covered in greater detail in Section NA-35. The Oakland Housing Authority principally focuses on meeting the needs of persons with incomes below 30 percent of median income; the needs of persons with physical and mental disabilities; the needs of persons with substance abuse problems; and the needs of persons living with HIV/AIDS.

Homeless Needs

Oakland's homeless needs are profiled in greater detail in Section NA-40 below. Based on information provided in the Alameda County 2024 Homeless Count Report, it is estimated that 9450 people were homeless in Alameda County on January 25, 2024. The City of Oakland has its own Oakland specific PIT Count data indicating that approximately 5,485 people were homeless in Oakland on the same date; 67% are unsheltered – living on the street, in a tent, or in a vehicle. 58% of Alameda County's Homelessness population lives in Oakland. The primary causes of homelessness are housing loss related (34%), job loss/income related (19%), health related issues (18%) and household loss/break up related (17%).

The housing and services needs of non-homeless special needs populations, such as persons living HIV/AIDS and/or with disabilities are covered in greater detail in Section NA-45 below. Community development needs are covered in the Needs Assessment at Section NA-50. This section was developed through community engagement processes conducted as part multiple strategic planning processes as well as public comments and public hearings.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Housing affordability continues to be an ongoing issue for many Oakland residents. Oakland's current housing landscape is shaped by the historic legacy of exclusionary housing policies, lack of housing stock, and the cost-of-living outpacing wage growth. Oakland's current Housing Element (2023-2031) addresses state-mandated housing goals under the Regional Housing Needs Assessment (RHNA), which requires the City to plan for 26,251 new units by 2031. These units must accommodate varying income levels, with 6,511 designated for very-low-income households (under 50% AMI), 3,750 for low-income (50–80% AMI), 4,457 for moderate-income (80–120% AMI), and 11,533 for above-moderate-income households. Extremely-low-income needs (under 30% AMI) are estimated as 50% of the very-low-income allocation. This plan seeks to ensure Oakland will have adequate housing production to meet projected population growth. Tables 1 through 8 on the following pages were generated based on HUD CHAS data for Oakland the 2016-2021 period and include population, household and income demographics; housing problems including substandard kitchen and plumbing facilities, incidence of housing cost burden and severe cost burden data by income level, housing tenure type (renter and owner), and household type, and incidence of overcrowding.

As shown in Table 4 below, Oakland's household count increased by fourteen percent between 2016 and 2021, from 158,425 to 182,014 households. However, the population increased four percent during this same period (from 408,075 to 440,646 persons). As noted in the previous section, there has been substantial population growth over the last full decade, as Oakland's current population is currently estimated at 440,646 persons. 94,695 households (58%) are renters, and 65,405 households (40%) are owners.

Table 4 - Housing Needs Assessment Demographics			
Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	408,075	422,575	4%

Table 4 - Housing Needs Assessment Demographics			
Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Households	158,425	160,095	1%
Median Income	\$54,618	\$80,143	47%
Data Source: CHAS provided data - 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)			

Table 5 - Number of Households Table					
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	37,675	20,510	22,735	17,945	64,230
Small Family Households	10,710	7,955	7,590	5,260	28,010
Large Family Households	3,205	2,160	2,700	1,285	3,235
Household contains at least one person 62-74 years of age	10,035	4,380	4,745	3,315	11,185
Household contains at least one person age 75 or older	6,225	2,610	2,360	1,080	3,930
Households with one or more children 6 years old or younger	5,485	3,050	2,830	1,700	7,110
Data Source: 2016-2020 CHAS					

Housing Needs Summary Tables

Table 6- Housing Problems (Households with one of the listed needs)										
Problem	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
	NUMBER OF HOUSEHOLDS					NUMBER OF HOUSEHOLDS				
Substandard Housing - Lacking complete plumbing or kitchen facilities	985	390	300	100	15	40	40	40	15	135
Severely Overcrowded - With >1.51 people per room (& complete kitchen and plumbing)	1860	920	795	415	3990	140	80	125	65	410

Table 6- Housing Problems (Households with one of the listed needs)										
Problem	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Overcrowded - With 1.01-1.5 people per room (& none of the above problems)	1885	1120	880	485	4370	200	350	565	245	1360
Housing cost burden greater than 50% of income (& none of the above problems)	17,455	4,405	1,320	35	23,470	4,160	2,455	1,590	765	8,970

Table 6- Housing Problems (Households with one of the listed needs)										
Problem	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (& none of the above problems)	22,905	10,815	6,905	2,130	42,755	5,375	4,180	4,020	2,565	16,140
Zero/negative Income (& none of the above problems)	1,690	0	0	0	1,690	535	0	0	0	535
Data Source: 2016-2020 CHAS										

Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden).

Table 7 – Number of households Housing Problems 2 & tenure										
Problem 2	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Tota	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Tota
NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS									
Having 1 or more of four housing problems	23,705	11,955	8,595	3,00	47,255	5,53	4,275	4,615	2,800	17,21
Having none of four housing problems	11,150	8,365	11,205	7,725	38,445	2,590	3,865	6,660	5,045	18,160
Household has negative income, but none of the other housing problems	5,950	0	0	0	5,950	1,240	0	0	0	1,240
Data Source: 2016-2020 CHAS										

Cost Burden > 30%

Table 8 – Cost Burden > 30% in households by household type & tenure								
Household Type	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS							
Small Related	7,825	3,780	7,590	13,100	995	1,490	1,310	3,795
Large Related	2,550	685	205	3,450	305	385	450	1,140
Elderly	7,080	1,535	550	9,165	3,115	1,445	1,325	5,885
Other	6,310	3,840	3,310	13,460	905	600	815	2,320
Total need by income	23,765	9,850	5,560	39,175	5,320	3,920	3,900	13,140
Data Source: 2016-2020 CHAS								

Cost Burden > 50%

Table 9 – Cost Burden > 50% in households by household type & tenure								
Household Type	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
	NUMBER OF HOUSEHOLDS				NUMBER OF HOUSEHOLDS			
Small Related	0	0	1,280	1,280	750	1,015	0	1,765
Large Related	0	0	310	310	115	145	15	275
Elderly	5,005	510	130	5,64	2,325	810	590	3,725
Other	0	5,290	1,445	6,73	810	0	0	810
Total need by income	5,005	5,800	3,165	13,970	4,000	1,970	1,970	6,575
Data Source: 2016-2020 CHAS								

Crowding (More than one person per room)

Table 10a – Crowding in households by household type & tenure								
Household Type	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
	NUMBER OF HOUSEHOLDS				NUMBER OF HOUSEHOLDS			

Table 10a – Crowding in households by household type & tenure								
Household Type	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Single family households	3,100	1,715	1,280	675	6,770	205	285	385
Multiple, unrelated family households	610	29	270	75	1,245	140	160	305
Other, non-family households	145	94	165	150	554	0	0	0
Total need by income	3,855	2,099	1,715	90	8,569	145	690	690
Data Source: 2016-2020 CHAS								

Table 10b – Crowding in households with children by tenure								
Household Type	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS					NUMBER OF HOUSEHOLDS			

Table 10b – Crowding in households with children by tenure								
Household Type	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Single family households	0	0	0	0	0	0	0	0
Data Source: 2016-2020 CHAS								

Describe the number and type of single person households in need of housing assistance. Oakland has a high percentage of single adults and other non-family households (unrelated individuals living together).

According to the 2021 ABAG-MTC Housing Needs Data Workbook, 33% of Oakland households consist of single persons. Compared to Alameda County and the Bay Area as a whole, Oakland has a significantly higher percentage of single adult households and a smaller portion of three to four-person households. Many recently built housing projects in Oakland contained a high proportion of studio and one-bedroom units, which may partly explain the growing proportion of smaller households. Population-wide changes in household formation trends may also contribute to the growing number of small households.

Oakland faces significant housing challenges among elderly and single-person households, with 49,865 households (27% of total) including someone aged 62+ — many likely to be single-person. Among these, 14,810 elderly renters (9% of all renters) and 9,610 elderly owners (8% of all owners) are cost-burdened, disproportionately affecting extremely low-income groups: over half of burdened elderly renters (5,645 households) and 60.6% of burdened elderly owners face severe cost burdens. Single-person households, comprising

C41.5% of non-family households (69,129 total)¹, represent 53.5% of all Oakland households. By applying this share to cost-burdened “Other” households, over 6,548 single-person households require housing assistance, including 7,545 severely burdened households.

Many of the older adult households noted in the above tables are likely single person households (HUD defines an elderly household as a household whose head, spouse, or sole member is a person who is at least 62 years of age). As noted in Table 2, there are 49,865 households with at least one person 62 years of age, representing 27% of the total households in the table. Table 5 and Table 6 provide additional detail on the financial burden faced by elderly households, showing that 14,810 elderly renter households are cost burdened. This represents 9% of all renter household types. Among owner households with cost burden, 9,610 are elderly households, which represents 8% of all owner household types. The greatest number of elderly households with cost burden are extremely or very low-income. As shown on Table 6, over half of cost burdened elderly renter households (5,645 households) are severely cost burdened, with most of these being extremely low-income. Three-fifths (60.6%) of the cost burdened elderly owner households are severely cost burdened.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The American Community Survey 2016-2020 Social Characteristics Table (DP02) provides estimates of the total number of civilian non-institutionalized individuals who are disabled. In Oakland, there are an estimated 46,105 individuals who are non-institutionalized and living with a disability, accounting for 11% of Oakland’s population. The following is the breakdown for persons living with a disability by age:

- Population under 18 years old with a disability –3,105 individuals or 3.8% of the population within in this age range.
- Population 18 to 64 years old with a disability –23,196 individuals or 8.2% of the population within this age range.

¹

https://data.census.gov/cedsci/table?g=1600000US0653000&tid=ACSCP5Y2015.CP02&layer=VT_2018_160_00_PY_D1

- Population 65 years old and over with a disability –19,804 or 35.6% of the population within this age range.

The 2024 Point-in-Time (PIT) Count for Oakland, California, provides insights into the prevalence of domestic violence among individuals experiencing homelessness:

- Survivors of Domestic Violence: 7% of Oakland's homeless population identified as survivors of domestic violence.
- Gender Disparity: Among those identifying as women, 16.9% reported being survivors of domestic violence, indicating a higher prevalence compared to the general homeless population.
- Comparison with Previous Years: The percentage of individuals currently fleeing domestic violence in Alameda County overall increased to 7% in 2024 from 6% in 2022.

These statistics highlight the significant intersection between domestic violence and homelessness in Alameda County, underscoring the need for targeted interventions to support this vulnerable population. Additional information regarding domestic violence needs is as follows:

- The National Domestic Violence Hotline received 672 contacts from Oakland, ranking it 4th per capita among California cities (The National Domestic Violence Hotline, 2023).
- Family Violence Law Center, the largest community-based organization serving survivors of domestic violence in Oakland, serves approximately 2,000 individuals annually (DVP Data, 2023).
- Female-identified individuals represented 28% of shooting victims and 21% of homicide victims in Oakland (Oakland Police Department Data, 2023).

What are the most common housing problems?

As outlined in the Needs Assessment Overview, HUD defines housing problems as 1) housing lacking complete kitchen facilities, 2) housing lacking complete plumbing facilities, 3) housing that is overcrowded (with more than 1 person per room), and 4) household is cost burdened (paying more than 30% of income towards housing costs, including utilities). HUD

defines severe housing problems as 1) severely overcrowded, with more than 1.5 persons per room and 2) severely cost burdened families paying more than 50% of income towards housing costs (including utilities).

The most common housing problem in the City of Oakland is housing cost burden. As indicated in Table 5, which cross-tabulates households that have one of the four listed housing problems by their incomes between 0 and 100% of AMI (“L/M households”), 20,550 total renter households and 8,890 total owner households are cost burdened and pay more than 30% of their income towards housing costs. The majority of the renter households with cost burden are extremely or very low-income (11,955 out of 20,550 households). By contrast, the majority of owner households with cost burden are at incomes between 50-100% AMI (7,415 out of 17,215 households).

Cost burden is a significant affordability issue for lower income households, particularly renter households who are extremely- or very low-income. Tables 5 and 6 show the number of extremely low-, very low-, and low-income households with cost burden or severe cost burden by household type and housing tenure (renter and owner). The data shown in Table 6 is a subset of Table 5. There are 52,315 Oakland households that are cost burdened, of whom 29,085 of those are severely cost burdened. Among the 39,175 cost burdened renter households, 23,765 households (55.4%) are extremely low-income and 13,770 households (26.3) are very low-income. Most extremely- and very low-income households are experiencing severe cost burden--20,545 out of the total 23,765 extremely low-income renter households with cost burden are severely cost burdened, spending more than 50% of their incomes on housing costs. Severe cost burden in owner-occupied households is most common among extremely low-income owner households (4,000 households out of 6,575 households).

The next most common housing problem in Oakland is overcrowding (defined as more than one person per room). As shown on Table 7, 10,359 total renter and owner households (representing 13.16 % of total Oakland L/M households) experience overcrowding. Of this total, 82.75% are renter households (8569) and 17.28% are owner households (1,790). The vast majority of the overcrowding occurs in single family households, as shown on Table 7. Table 3 provides data on severe overcrowding (in which there are more than 1.5 persons per room),

showing that severe overcrowding is most common among renter households. There are 3,990 severely overcrowded L/M renter households and 410 severely overcrowded L/M owner households.

Are any populations/household types more affected than others by these problems?

In all cases of L/M households with housing problems—living in substandard housing, lacking plumbing or kitchen facilities, living in overcrowded or severely overcrowded housing, or experiencing high housing cost burdens and paying more than 30% or >50% of income toward housing costs— the most impacted are extremely low-income households (<30% AMI). This holds true for both renter and owner households. As shown in Table 3, there are 109,250 L/M households out of a total 128,265 households with incomes up to 100% AMI (85.17% of the total) who have one of the four housing problems as noted above. Many lower income households experiencing cost burden, as shown on Table 5, are small, related renter households (those with 2 to 4 related members). These households represent 16,895 of 39,175 total L/M renter households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance:

According to the 2021 ABAG MTC Housing Needs Data Workbook, family households account for 54.52 percent of households in Oakland. Oakland has a greater number of single parent households (19%) than either Alameda County (16%) or the Bay Area (15%). Because Oakland's supply of larger, affordable units is limited, families (especially single parent households with only one income) are more likely to live in overcrowded conditions and face affordability challenges. The 2024 PIT Homeless Count found that 7% of the homeless population were families, a 17% decrease from the 2022 Count².

² 2024 Homeless Point-In-Time Count Report: https://homelessness.acgov.org/data_point_in_time.page

There are several intersecting factors that contribute to homelessness, but the high cost of housing is the most significant cause. Research finds that homelessness rises as rents increase to amounts that significantly burden on low-income households, suggesting that insufficient affordable housing is a root cause of homelessness.³ According the 2024 Point in Time Count, 44% of homeless residents were Chronically Homeless, 9% were veterans, 7% were survivors of domestic violence, 2% had HIV/AIDS, 31% experienced a severe mental illness, and 25% experienced a substance abuse disorder. According to homeless residents interviewed for the 2024 Point in Time Count, the primary causes of homelessness were:

- Loss of housing: 34%
- Job loss/income related: 19%
- Health related issues: 17%
- Household loss/break up related: 17%

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Estimates of "at-risk" populations are derived from the biannual Alameda County Homeless Count required by federal funders. Alameda County conducts a research study every two years to count how many people are homeless in the county and several key characteristics of those who are unhoused. Field work and surveys generate a report that provides detailed data on the following statistics:

- Homeless status (unsheltered, sheltered in emergency and transitional housing, other homeless situations)
- Presence of subpopulations (number of households with children, number of households without children, chronically homeless singles, severe mental illness, chronic

³ Horowitz, Hatchett, and Staveski, "How Housing Cost Drive Levels of Homelessness," <https://www.pew.org/en/research-and-analysis/articles/2023/08/22/how-housing-costs-drive-levels-of-homelessness>.

substance abuse, veterans, HIV/AIDS, domestic violence, unaccompanied youth under the age of 18).

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Please see section above on characteristics and needs of low-income individuals and families.

Discussion

See above.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD requires communities to define disproportionate housing need as when the percentage of any racial or ethnic group experiences a greater need than the overall population. As defined by HUD, disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate of 10 percentage points or more than the income level as a whole. For example, if 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income African American households have a housing problem, low-income African American households have a disproportionately greater need.

As noted earlier, there are four HUD-identified housing problems: 1) the housing unit lacks complete kitchen facilities, 2) the housing unit lacks complete plumbing facilities, 3) the household is overcrowded as defined by more than one person per room, 4) the household is cost burdened with housing costs greater than 30%. This section analyzes the extent of these housing problems and identifies racial and ethnic populations in Oakland that have a significantly greater need using the above-noted HUD definition. The tables and analyses below identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines.

The Housing Problem Charts 1, 2 and 3 below summarizes the percentage of households experiencing a housing problem in Oakland as a whole, by income level, and then by each racial/ethnic group that is reported within CHAS data. By HUD standard, to calculate the percentage of housing problems experienced by each group, the number of households with a housing problem within the group was divided by the total number of households within that racial/ethnic group. This was then compared with the percentage of households experiencing the housing problem in the income group for the jurisdiction as a whole. Those groups which

have disproportionate need of greater than ten percentage points by HUD definition, from the jurisdiction as a whole are highlighted. Charts 1 - 4 on the following pages provide detail on the number of households within each racial/ethnic group experiencing housing problems by income level.

Chart 1 – HUD Calculation Disproportionately Greater Need				
Housing Problems Experienced by Income Bracket – 0-30% AMI				
Race/Ethnicity	Has one or more of four housing problems	Has none of the four housing problems	total households	Share of Income Group
Jurisdiction as a whole	29925	7750	37675	79.43%
White	4600	870	5470	84.10%
Black/African American	11480	3000	14480	79.28%
Asian	5575	2485	8060	69.17%
American Indian, Alaska Native	170	15	185	91.89%
Pacific Islander	110	70	180	61.11%
Hispanic	6750	1010	7760	86.98%
Total	58610	15200	73810	79.41%
SOURCE/YEAR: 2016-2020 CHAS				

Chart 2 – HUD Calculation Disproportionately Greater Need				
Housing Problems Experienced by Income Bracket – 30-50% AMI				

Race/Ethnicity	Has one or more of four housing problems	Has none of the four housing problems	total households	Share of Income Group
Jurisdiction as a whole	15290	5215	20505	74.57%
White	3700	1045	4745	77.98%
Black/African American	5005	1855	6860	72.96%
Asian	2020	880	2900	69.66%
American Indian, Alaska Native	74	24	98	75.51%
Pacific Islander	105	45	150	70.00%
Hispanic	3885	1235	5120	75.88%
Total	30079	10299	40378	74.57%
SOURCE/YEAR: 2016-2020 CHAS				

Chart 3 – HUD Calculation Disproportionately Greater Need				
Housing Problems Experienced by Income Bracket – 50-80% AMI				
Race/Ethnicity	Has one or more of four housing problems	Has none of the four housing problems	total households	Share of Income Group
Jurisdiction as a whole	11720	11020	22740	51.54%
White	3685	2865	6550	56.26%
Black/African American	2855	3400	6255	45.64%

Asian	1160	1465	2625	44.19%
American Indian, Alaska Native	70	50	120	44.19%
Pacific Islander	90	90	180	58.33%
Hispanic	3325	2695	6020	55.23%
Total	22905	21585	44490	51.54%
SOURCE/YEAR: 2016-2020 CHAS				

Chart 4 – HUD Calculation Disproportionately Greater Need				
Housing Problems Experienced by Income Bracket – 80-100% AMI				
Race/Ethnicity	Has one or more of four housing problems	Has none of the four housing problems	total households	Share of Income Group
Jurisdiction as a whole	5600	9350	14950	37.46%
White	2040	3335	5375	37.95%
Black/African American	980	2160	3140	31.21%
Asian	870	1475	2345	37.10%
American Indian, Alaska Native	10	60	70	14.29%
Pacific Islander	55	20	75	73.33%
Hispanic	1345	1620	2965	45.36%
Total	10900	18020	28920	37.46%
SOURCE/YEAR: 2016-2020 CHAS				

*The four housing problems are:

1. Lacks complete kitchen facilities
2. Lacks complete plumbing facilities
3. More than one person per room
4. Cost Burden greater than 30%

Discussion

HUD Calculation

According to the HUD calculation of disproportionately greater needs presented in Chart 1, American Indian and Alaska Native households earning 0-30% of the Area Median Income (AMI) face the highest overall housing needs. Specifically, 91.89% of these households experience housing problems, which is 12 percentage points higher than the 79% of extremely low-income households in the city as a whole who encounter similar issues. Pacific Islander households earning between 80-100% AMI also demonstrate a disproportionately greater need, with 73.33% experiencing housing problems compared to 37.46% in the city overall, as shown in Chart 1. Other than these two exceptions, there were no other racial or ethnic groups that experienced a disproportionate amount of housing problems based on the CHAS data. This data should be qualified by the note that American Indian, Alaska Native, and Pacific Islander households are all small populations and the sample upon which the CHAS data is based may therefore be less accurate than for larger racial and ethnic groups.

City Calculation and Observation

According to the City of Oakland's Department of Planning and Building, predominantly low-income neighborhoods have the highest share of code violations. An analysis of code violation data from 2023 reveals that 100% of census tracts with "Very High" levels of code violations are in low-income tracts, and two thirds of tracts with "High or Very High" levels of code violations are in low-income tracts. This analysis indicates a pattern of geographic concentration of housing instability disproportionately impacts low-income Oaklanders. An examination of code enforcement data by other city staff supports this conclusion and found that in 2020, twice as many code enforcement complaints came from predominately

Black/African American neighborhoods than from predominately White neighborhoods. Areas with the highest rate of complaints were in East and West Oakland, specifically Acorn Industrial, Prescott/Mandela Peralta, Port Upper, Chinatown, and Oakland Estuary. These neighborhoods also have a high concentration of “very low-income” renter households, making less than 50% AMI (Oakland Renter Profile, 17).

Housing problems among residents in large households are particularly prevalent. In the 2021 Housing Needs Data Report: Oakland, ABAG/MTC states that large households resort to overcrowded conditions in Oakland because the city’s housing market is becoming increasingly unaffordable and features few large rental units.

The 2025 Alameda County Analysis of Impediments to Fair Housing highlighted Countywide housing challenges and found that housing affordability has become a growing crisis, with housing costs increasing far faster than household incomes. Between 2017 and 2023, the median household income rose by 48.9%, but the median home value increased by a staggering 64.5%, and median rent rose by nearly 49%. Between 2022 and 2023, while both home values and rents continued to rise, median household income declined by 3.1%. The situation is particularly dire for renters, who face significant cost burdens. In Alameda County, a household would need to earn \$107,280 annually—or approximately \$51.58 per hour—to afford a two-bedroom apartment at the Fair Market Rent (FMR) of \$2,682 per month without being cost-burdened. However, actual rental prices vary depending on factors such as location and amenities, and the availability of affordable units remains limited.

Another significant concern is the age and condition of housing in Alameda County. Approximately 67% of all housing units in the county were built before 1980. Homes built before 1978 often contain lead-based paint, posing health risks to vulnerable populations such as children, seniors, and individuals with compromised immune systems. Seniors and those on fixed or limited incomes frequently struggle to afford necessary maintenance or safety modifications. Rising construction costs further exacerbate the issue, making rehabilitation assistance for low-income families, seniors, and those with disabilities a critical tool to help them maintain their housing and reduce the risk of homelessness.

The data also reveals a stark divide in the rate that homeowners and renters experience housing difficulties. In 2022, 9.41% of owner-occupied housing units in Alameda County had at least one housing issue, a percentage that has remained stable since 2017. In contrast, nearly 52% of renter-occupied units had at least one housing issue. This represents a slight decline since 2017. Renters are far more likely than homeowners to face housing problems, and the areas with higher concentrations of renters often overlap with primarily non-White communities. Between 2018 and 2022, 125,598 renters in Alameda County were cost-burdened, including 62,391 severely cost-burdened renters. 19.02% of cost-burdened renters were aged 65 or older. In contrast, homeowners are less likely to experience cost burden than renters. Between 2018 and 2022, 71,390 homeowner households with a mortgage were cost-burdened, while 29,073 households were severely cost-burdened.

Seniors in Alameda County are at particular risk of housing displacement. The 2022 ACS data shows that 59% of senior renters and 32.5% of senior homeowners in Alameda County are cost burdened. Seniors on fixed incomes may lack the resources to maintain their homes or make necessary safety adjustments, which can in turn lead to a loss of housing.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Introduction

The four severe housing problems analyzed for disproportionately greater need are:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- More than 1.5 persons per room
- Cost burden over 50%

Table 11 - Severe Housing Problems: 0 - 30% AMI		
	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	23,940	13,740
White	3,930	15,35
Black/African American	9,235	5,245
Asian	4,275	3,785
American Indian, Alaska Native	105	79
Pacific Islander	110	70
Hispanic	5,310	2,445
Data Source: 2016-2020 CHAS		

Table 12 - Severe Housing Problems: 30%-50% of Area Median Income		
	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	8280	12230
White	1860	2885
Black/African American	2360	4495
Asian	1310	1595
American Indian, Alaska Native	40	60
Pacific Islander	60	90
Hispanic	2435	2685
Data Source: 2016-2020 CHAS		

Table 13 - Severe Housing Problems: 50%-80% of Area Median Income		
	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	4,870	17865
White	1300	5255
Black/African American	1010	5240
Asian	505	2120
American Indian, Alaska Native	8	105
Pacific Islander	40	140
Hispanic	1925	4100
Data Source: 2016-2020 CHAS		

Table 14 - Severe Housing Problems: 80%-100% of Area Median Income		
	Has one or more of four housing problems	Has none of the four housing problems
Jurisdiction as a whole	2,175	12,77
White	635	4740
Black/African American	400	2735
Asian	350	2000
American Indian, Alaska Native	10	60
Pacific Islander	10	70
Hispanic	750	2210
Data Source: 2016-2020 CHAS		

Discussion

Based on HUD's definition of disproportionate impact (percent of households with severe housing problems is more than 10% than the jurisdiction as a whole for the income category), this data reveals that among households earning 50-80% AMI, Hispanic residents are disproportionately impacted by one or more severe housing problems. 32% of Hispanic households earning 50-80% AMI experience one or more severe housing problems compared to 21% of 50-80% AMI jurisdictions among the jurisdiction as a whole.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Per HUD definitions, a “disproportionate need” exists when any group has a housing need that is 10% or higher than the jurisdiction as a whole. A household is considered cost burdened when they are paying more than 30% of their income towards housing costs, including utilities. This section analyzes the extent of cost burden and severe cost burden by racial/ethnic group and identifies populations that are disproportionately affected. The chart below provides the relative incidence of cost burden and severe cost burden by racial/ethnic group as compared to the Oakland jurisdiction as a whole. Table 13 on the following page provides the number of households by category.

Table 15 - Households with Cost Burden & Severe Cost Burden - City of Oakland					
Race/Ethnicity	Total Number of Households	HHs with Cost Burden	% of HHs with Cost Burden (30-50% spent on housing costs)	HHs with Severe Cost Burden	% of HHs with Severe Cost Burden (>50% spent on housing costs)
Jurisdiction as a whole	160,085	32,070	20.03%	30,985	19.36%
White	57,605	9,755	16.93%	7,275	12.63%
Black/African American	39,985	8,615	21.55%	11,535	28.85%

Asian	24,645	4,695	19.05%	4,875	19.78%
American Indian, Alaska Native	590	170	28.81%	135	22.88%
Pacific Islander	774	179	23.13%	150	19.38%
Hispanic	29,070	6,770	23.29%	5,930	20.40%
Source / Year: 2016-2020 CHAS					

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Please see the discussion for NA-15, NA-20, and NA-25 above.

If they have needs not identified above, what are those needs?

Further analysis of HUD CHAS data was conducted to understand historic areas of housing need among senior-led households, large family households, and households experiencing overcrowding (a comprehensive examination of overcrowded households can be found in NA-10). City staff analyzed data on housing problems and cost burden for senior-led households to understand if there was a disproportionate greater need among this population. Although there are significant amounts of senior-led households in all low and moderate-income household categories for both renters and owners, their needs were not disproportionately greater (10 or more percentage points) than the jurisdiction as a whole.

City staff analyzed data on housing cost burden for large family households (5+ persons) to understand if there was a disproportionate greater need among this population. Staff found that among extremely low- to low-income (0-80% AMI) owner-occupied households, large family households were 13 to 23 percentage points more likely to be experiencing cost burden >30% to >50% cost burden than all households in the jurisdiction. Extremely Low-Income large family households were 12 percentage points more likely to experience severe cost burden than Extremely Low-Income households in the jurisdiction as a whole.

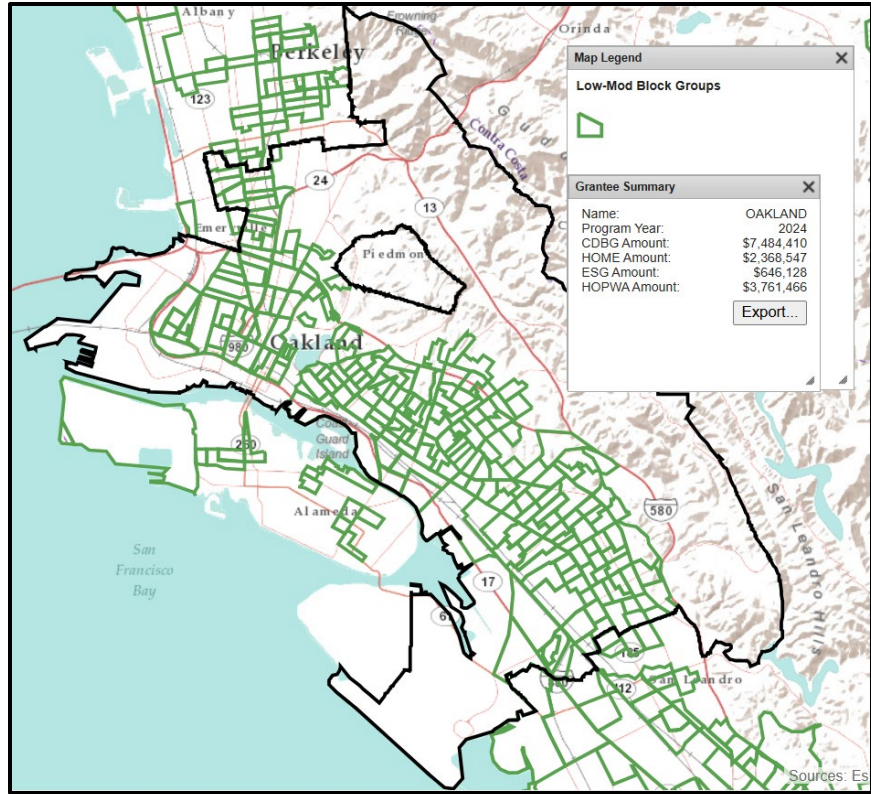
Households with five or more people generally occupy housing units with 3 or more bedrooms. According to the 2023 American Community Survey 1 Year Estimates, only 26% of Oakland units have three or more bedrooms and only 8% of all units are vacant. Lack of larger units has contributed to overcrowding in recent decades. 2023 ACS estimates indicate that families with 5 or more people have a median annual income of between 50-60% of AMI.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

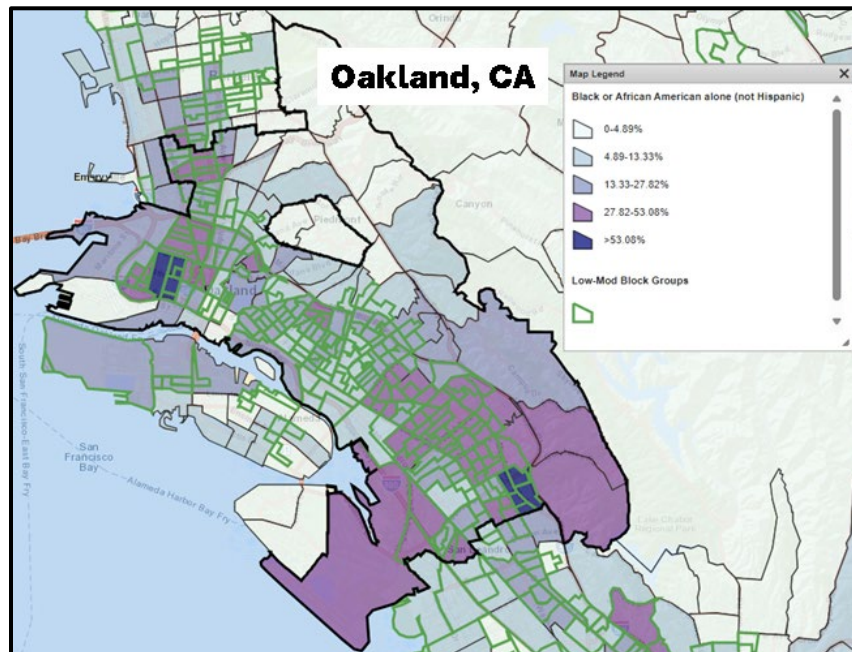
In Oakland, 32% of residents are White, non-Hispanic, 21.8% of residents are Black, 15.9% of residents are Asian, and 26.6% of residents are Hispanic of any race (2022: ACS 5-Year Estimates Data Profiles). Despite a great deal of diversity at the City level, neighborhoods are still concentrated by race and ethnicity. For example, predominately Hispanic census tracts, on average, have twice as many residents of color compared to predominately White census tracts. The ten census tracts where the most non-White residents live are less than five percent White. Finally, the ten census tracts with the least non-White residents are over 65 percent White (Oakland Planning & Building Department Analysis for the Housing Element).

Oakland also has clear geographic patterns of concentration by income. As illustrated in the maps on the following pages, a significant portion of the population that qualifies as “low and moderate-income” under guidelines established by the U.S. Department of Housing and Urban Development, are concentrated in West Oakland, Downtown, East Oakland and Deep East Oakland. These federal definitions correspond to the terms “low” and “very-low” income as used in the Housing Element. Within those areas are Oakland’s lowest income census tracts. Lockwood/Coliseum/Rudsdale is 95% non-White, primarily Hispanic, with a median household income of \$23,819. In contrast, the highest income tract, Panoramic Hill is only 26% non-White and has a median household income of \$219,861, nearly ten times greater (Housing Element REIA pg. 20). Maps 1 - 4 below depict concentrations of different populations throughout Oakland’s neighborhoods.

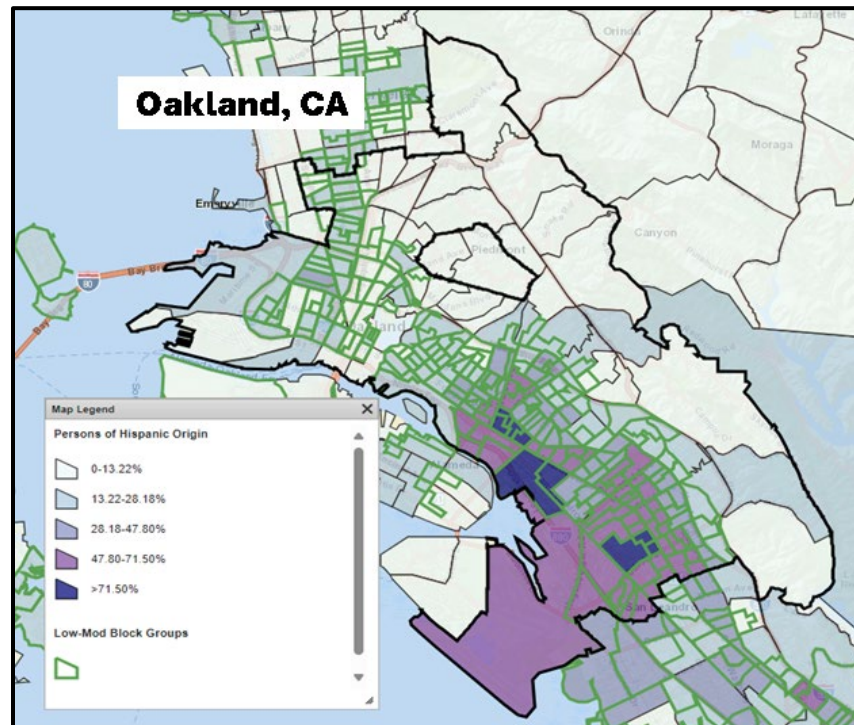
Map 1 – Concentrations of block groups, where at least 51% of households have an income that is 80% or less of the area median income (AMI). Source: Low-/Moderate- Income Areas (CDP Maps)



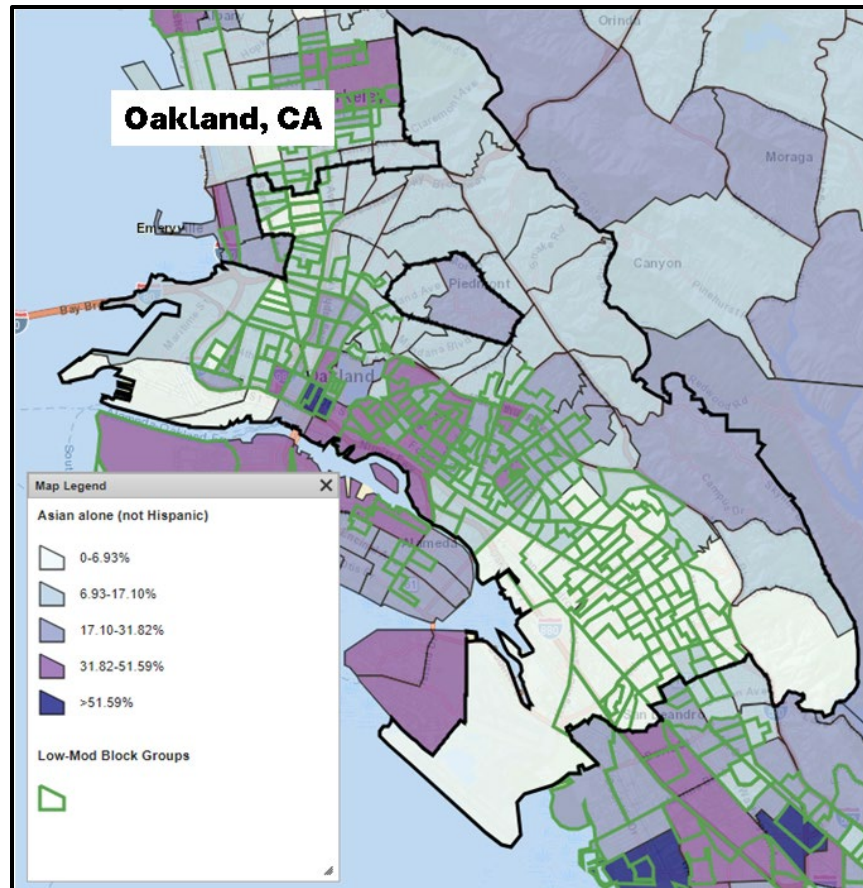
Map 2 – Black/African American population by Oakland neighborhoods. Source: Low-/Moderate- Income Areas (CDP Maps)



Map 3 – Latinx/Hispanic population by Oakland neighborhoods. Source: Low-/Moderate-Income Areas (CDP Maps)



Map 4 – Asian population by Oakland neighborhoods. Source: Low-/Moderate-Income Areas (CDP Maps)



NA-35 Public Housing – 91.205(b)

Introduction

The Oakland Housing Authority (OHA) manages and maintains 1,355 public housing units and also operates the Housing Choice Voucher Program. Both programs serve low-, very low-, and extremely low-income persons. The housing authority programs are the principal programs available to meet the needs of persons with incomes below 30 percent of median income. The Oakland Housing Authority (OHA) also meets the need of persons with physical and mental disabilities, substance abuse problems, and HIV/AIDS. During the period of 2025 through 2030, OHA plans to implement several initiatives that will convert a number of existing public housing units into other types of HUD subsidized programs through the Rental Assistance Demonstration (RAD) and aims to explore opportunities to utilize Faircloth to RAD. OHA successfully used RAD/Section 18 blend conversions to convert 99 units of Public Housing at Lion Creek Crossing Phase I and II to RAD PBV and Section 18 TPV/PBV units in August 2024. During FY 2025, OHA plans to complete a disposition of 101 units of public housing located at Harrison Towers.

OHA has experienced significant delays in the disposition of Harrison Towers, but OHA staff continue to move forward with the necessary predevelopment activities, including architectural design, engineering, resident relocation, environmental mitigation planning and other necessary steps to close the construction financing and finalize the disposition of Harrison Towers. The conversion of these units through RAD/ Section 18 Blend to project-based subsidy provides a more stable funding platform that will facilitate future refinancing or re-syndication transactions. This will in turn result in greater funding availability for capital improvements. It will also streamline the operations and management of these properties by simplifying the compliance and reporting requirements by reducing the number of operating subsidy sources. Mandela Gateway, Linden Court, Chestnut Court, Lion Creek Crossing Phase III and IV, and Foothill Family are additional sites being considered for possible RAD/Section 18 blend conversion. They are included in case the status changes during the period of 2025-2030. While the issuance of Project-Based Voucher (PBV) assistance has slowed, in FY 2025, OHA

renewed several PBV contracts for an additional 20 years, ensuring long-term affordability and stability for families and property owners. OHA has also re-examined PBV awards to identify unused awards and is working with partners to increase utilization. OHA plans to redeploy unused awards to projects better positioned to utilize the subsidy immediately. These efforts reflect OHA's ongoing commitment to meeting the housing needs of families in Oakland.

Public Housing by Program Type

Table 15 - Totals in Use			
# of units	Program Type		
	Certificate ⁴	Mod-Rehab	Public Housing
	0	387	1,444
# of vouchers in use	Vouchers		
	Total	Project-based	Tenant-Based
	9,914	411	9,399
# of vouchers in use	Special Purpose Vouchers		
	Veterans Affairs Supportive Housing (VASH)	Family Unification Program (FUP)	Disabled* ⁵
	59	0	0
Data Source: PIC (PIH Information Center) via CHAS provided data			

Table 16 – Characteristics of Public Housing Residents by Program Type			
Average annual income	Program Type		
	Certificate	Mod-Rehab	Public Housing
		9,443	14,033

⁴ Oakland Housing Authority (OHA) no longer administers Certificate Program.

⁵ *Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

Average length of stay		6	3		
Average household size		1	2		
# Homeless at admission		13	0		
# of Elderly Program Participants (>62)		121	512		
# of Disabled Families		140	179		
# of Families requesting accessibility features		387	1,444		
# of HIV/AIDS program participants					
# of DV victims					
Average annual income	Vouchers			Special Purpose Vouchers	
	Total	Project-Based	Tenant-Based	VASH	FUP
	15,031	11,033	15,169	10,443	
Average length of stay	11	21	11	0	
Average household size	2	2	2	1	
# Homeless at admission	10		6	4	
# of Elderly Program Participants (>62)	2,046	123	1,906	11	

# of Disabled Families	2,294	79	2,177	25	
# of Families requesting accessibility features	N/a	N/a	N/a	N/a	N/a
# of HIV/AIDS program participants					
# of DV victims					
Data Source: PIC (PIH Information Center) via CHAS provided data					

Table 17 – Race of Residents by Program Type				
Race	Program Type			
	Mod-Rehab		Public Housing	
White	52		66	
Black/African American	257		997	
Asian	75		370	
American Indian, Alaska Native	2		4	
Pacific Islander	1		1	
Other			6	
Race	Vouchers			Special Purpose Vouchers
	Total	Project-Based	Tenant-Based	VASH
White	597	60	519	13
Black/African American	7,244	208	6,965	45

Asian	1,963	139	1,810	
American Indian, Alaska Native	49	3	45	1
Pacific Islander	21	1	20	
Other	40		40	
Data Source: PIC (PIH Information Center) via CHAS provided data				

Table 18 – Ethnicity of Residents by Program Type				
Hispanic	Program Type			
	Mod-Rehab		Public Housing	
	12		57	
Not Hispanic	375		1,385	
Hispanic	Vouchers			Special Purpose Vouchers
	Total	Project-Based	Tenant-Based	VASH
	315	27	284	3
Not Hispanic	9,562	384	9,078	56
Data Source: PIC (PIH Information Center) via CHAS provided data				

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units.

The Oakland Housing Authority does not systemically collect information regarding the needs of public housing tenants and waitlisted applicants for accessible units. The Oakland Housing Authority (OHA) has actively worked to address its waitlists. In October 2024, OHA opened the Oakland Housing Authority Preservation Initiatives (OAHPI) waitlist and is planning a strategic opening of the Housing Choice Voucher (HCV) waitlist in 2025.

OHA tracks information related to disabled or elderly/disabled status for participants when disclosed. Approximately 16% of OHA voucher holders, as heads of household, report

having at least one disabling condition, with many more families including at least one member with a disability. OHA processes various reasonable accommodation requests to help families modify their units, ensuring they are fully accessible and meet the needs of all household members.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

OHA currently manages several waitlists for public housing and rental assistance programs. As of June 2025, the OHA-managed public housing waitlist includes 185 families, while third-party managed public housing waitlists total 2,932 families. For tenant-based assistance, the Housing Choice Voucher (HCV) waitlist, reopened in January 2025, saw overwhelming demand, with 29,000 pre-applications submitted and 5,000 families randomly selected for placement. Project-Based Voucher (PBV) waitlists—including OHA-managed and third-party sites—collectively serve 20,842 families. Prioritization is given to households with urgent needs, such as those experiencing homelessness, survivors of domestic violence, and individuals with disabilities.

The most immediate needs for residents include accessibility modifications (e.g., ramps, widened doorways) to support aging populations and individuals with disabilities, which OHA addresses through transfer lists and reasonable accommodations. Aging infrastructure in public housing, such as deferred maintenance, is being modernized through RAD conversions (e.g., Harrison Towers) to preserve long-term affordability. Additionally, housing stability remains critical due to rising rents, landlord discrimination, and limited affordable units. OHA is expanding partnerships to secure accessible housing, streamline PBV utilization, and integrate eviction prevention services like legal aid and proactive inspections. These efforts aim to address systemic barriers and align with federal compliance, operational improvements, and equitable housing access.

How do these needs compare to the housing needs of the population at large?

There are 178,557 people who identified having a disability in Alameda County, or an estimated 11 percent of the population, according to the US Census Bureau. People are considered disabled if they have one or more of the following conditions: Hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty. Of these 178,557 individuals with difficulties, 42,732 (2.7%) have hearing difficulties, 25,857 (1.6%) have vision difficulties, 75,185 (4.9%) have cognitive difficulties, 85,383 (5.6%) have ambulatory difficulties, 34,748 (2.3%) have self-care difficulties, and 75,025 (5.8%) have independent living difficulties, individuals may identify as having more than one disabling condition. Housing in California is extremely expensive, and many households struggle to find housing that is affordable and meets their needs. Twenty percent of OHA families identify as having at least one disability, compared to the 11% of the county⁶. Alameda County's homeless population is disproportionately affected by disabilities, with 32.5% reporting at least one physical disability, 17.4% reporting a developmental disability, and 34.8% experiencing a mental illness, according to the 2024 Point-In-Time Count.

Discussion

The Oakland Housing Authority (OHA) remains focused on addressing housing affordability and accessibility challenges through strategic program administration and compliance with federal requirements. By prioritizing initiatives such as RAD conversions, PBV contract renewals, and targeted waitlist management, OHA aims to stabilize funding, streamline operations, and preserve affordable housing stock for vulnerable populations. Efforts to address accessibility needs, including processing reasonable accommodations and maintaining transfer lists, align with statutory obligations and demographic trends, particularly as aging residents increasingly require accessible units. While data indicates that a significant portion of OHA-assisted households report disabilities, the agency's approach emphasizes practical solutions—such as redeploying underutilized subsidies and exploring partnerships with

⁶ US Census Bureau. "S1810 Disability Characteristics."
<https://data.census.gov/table/ACSST1Y2023.S1810?g=050XX00US06001>

housing organizations—to maximize resource efficiency. These strategies are designed to meet both current and projected housing demands while adhering to HUD guidelines and maintaining flexibility to adapt to changing circumstances. By integrating feedback mechanisms, refining processes, and leveraging federal programs, OHA seeks to balance operational priorities with the urgent need to provide safe, stable housing for low-income residents across Oakland.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction

In 2024, the Alameda County Point in Time Count provided a snapshot of individuals experiencing homelessness in Oakland. This data helps provide an understanding of the demographics of the homeless population, including age, gender, race, and family status.

Homeless Needs Assessment

Table 19 – Homeless Needs Assessment			
	Estimate the # of persons experiencing homelessness on a given night *Estimates are Countywide totals*		Estimate the # experiencing homelessness each year [SPM 5.2]
Population	Sheltered	Unsheltered	5,761
Persons in Households with Adult(s) and Child(ren)	593	106	699
Persons in Households with Only Children	15	11	26
Persons in Households with Only Adults	2,499	6,226	8,725
Chronically Homeless Individuals	1,188	2,441	3,629
Chronically Homeless Families	203	0	203
Veterans	140	384	524

Table 19 – Homeless Needs Assessment			
	Estimate the # of persons experiencing homelessness on a given night *Estimates are Countywide totals*		Estimate the # experiencing homelessness each year [SPM 5.2]
Population	Sheltered	Unsheltered	5,761
Unaccompanied Child (under 18)	15	11	26
Persons with HIV	63	76	139
Estimate the number becoming homeless year [SPM 5.2]	Estimate the number exiting homelessness each year [SPM 7.b1-Countywide]		Estimate the number of days persons experience homelessness [SPM 1a Average LOT – Countywide]
3,991	39.35%		255
Data Source Comments: HUD 2024 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations.			

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The City of Oakland is an urban jurisdiction with no rural areas as defined by HUD. All homelessness within Oakland’s jurisdiction occurs in urban settings. Data from the Alameda County Continuum of Care (CoC) confirms that homelessness in Oakland is concentrated in its urban core, with no rural homeless population requiring separate analysis. Oakland’s strategies to address homelessness are tailored to its urban context, including outreach, shelter expansion, and permanent supportive housing initiatives.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

To be counted as homeless by EveryOne Home, a person must either be sheltered (living in an emergency shelter or in a transitional housing program for the homeless) or be unsheltered (living outdoors or in a place not meant for habitation).

The 2024 PIT Count indicated that homeless families with children are 3% of the overall homeless population. The total number of homeless veterans' accounts for about 6% of all homeless residents. This is a decrease from the 2022 Point in Time count in which homeless veterans constituted 9% of all homeless residents. Transitional Age Youth (persons age 18 through 24) comprise 5% of the total homeless population. This age group often requires tailored outreach.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2024 PIT Count, 699 of the total 9,450 households in Alameda County experiencing homelessness were families, representing 7.4% of all homeless households— a 17% decrease from 2022. 89% of these homeless families were sheltered. Children under 18 comprised 58.6% of these households, while adults over 25 accounted for 36.4%. Women made up 60.5% of respondents in families with children. 30 parenting youth (all sheltered) were identified, a 37.5% decrease since 2022. 1.8% of the unsheltered population reported being pregnant or expecting a child. While shelter capacity for families (720 beds) nearly meets demand (701 individuals in family households), systemic challenges—such as stigma, lack of targeted youth services, and barriers to accessing resources—persist. Young parents and families with very young children (66 unsheltered children under 18 were counted) remain particularly vulnerable, necessitating expanded housing assistance, prenatal support, and other tailored programs to support these population.

Veterans in the U.S. face heightened risks of homelessness due to higher rates of PTSD, traumatic brain injuries, substance abuse, and sexual trauma. While the VA and HUD provide housing support and benefits, significant need persists. In Alameda County's 2024 Point-in-Time Count, 523 veteran households (546 individuals, 5.8% of all adults surveyed) were identified, with nearly three times as many veterans living unsheltered compared to those in shelters. Among these, 82% were men, 12.7% women, and 5% identified as a gender other than male or female. Though most veteran households (521) consisted of adults without children, two households included children, totaling six individuals. Approximately 3% of the county's population are veterans, which suggests that previous efforts to expand the supply of Permanent Supportive Housing for veterans has enabled Alameda County to approach functional zero for veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2024 Point in Time count revealed racial and ethnic disparities in homelessness. Black/African American individuals account for 53% of the homeless population while constituting 22% of the general population. Countywide, the 2024 PIT count found that Black/African American individuals account for 41.3% of the homeless population (3,904 people), despite comprising just 9.8% of the county's overall population—a slight improvement from 43% of the countywide homeless population in 2022. American Indian/Native Alaskan and Native Hawaiian/Pacific Islander communities are overrepresented: American Indians make up 2.7% of the homeless population (versus 1.0% countywide), and Native Hawaiians/Pacific Islanders represent 1.2% (compared to 0.6% in the general population). Black individuals are disproportionately likely to access shelters, while Asian, Hispanic, and White individuals disproportionately experience unsheltered homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Alameda County's 2024 Point in Time Count estimated that of the total homeless population of 9,450 individuals, 67% (6,343 people) were unsheltered and 33% (3,107 people) were resided in emergency shelters or transitional housing. Sheltered homelessness showed

high occupancy rates: 93.1% of emergency shelter beds (2,271 out of 2,440) and 81% of transitional housing beds (825 out of 1,018) were used. Shelter capacity expanded significantly over the past five years, including non-congregate options like hotel rooms during COVID-19 and tiny home initiatives, though some interim housing was converted into permanent housing. Unsheltered homelessness declined by 11% since 2022, yet vehicle-based living remains prevalent, accounting for 36% of the total homeless population (54% of unsheltered individuals). Challenges for vehicle dwellers include limited access to sanitation, healthcare, and stable employment. Barriers to shelter access included overcrowding and restrictive policies like curfews. Data collection involved collaboration with county systems, geographic sampling, and a surge in surveyors (1,278 volunteers), improving accuracy through real-time monitoring and culturally sensitive outreach.

Discussion

The 2024 Point-in-Time (PIT) Count data underscores progress in reducing homelessness among key populations, such as veterans and families with children, while highlighting persistent challenges that require targeted resource allocation and programmatic adjustments. The decline in veteran homelessness reflects the effectiveness of federal and local partnerships, including expanded Permanent Supportive Housing initiatives, though unsheltered veterans remain a priority. Similarly, shelter capacity expansions and non-congregate housing options have improved outcomes for families, with 89% of homeless families now sheltered. However, systemic barriers—such as limited access to prenatal care for unsheltered pregnant individuals and gaps in youth-specific services—continue to hinder full resolution.

Disparities in homelessness persist. Black/African American individuals disproportionately represented relative to their share of the general population. Efforts to improve data accuracy through culturally responsive outreach and collaboration with county systems have strengthened planning and resource distribution. The high occupancy rates of emergency shelters (93%) and transitional housing (81%) demonstrate demand for these resources, while vehicle-based homelessness remains a significant challenge, requiring innovative solutions to address sanitation, healthcare, and employment barriers.

Moving forward, Oakland’s strategies will prioritize maintaining shelter capacity, refining transitional housing models, and leveraging federal programs to address unsheltered populations. By focusing on data-driven adjustments and partnerships with agencies like HUD and the VA, the city aims to build on recent progress while addressing gaps in accessibility and outreach. These efforts align with federal guidelines to ensure compliance, maximize funding efficiency, and meet the evolving needs of vulnerable populations.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction

Special Needs Housing is defined as developments that provide Permanent Supportive Housing and integrated housing for persons with special needs. Persons with special needs include individuals who are elderly; those with physically, emotionally, or mentally impairments; individuals who experience mental illness or developmental disabilities; youth aging out of foster care; people experiencing addiction; individuals with HIV/AIDS and their families; and victims of domestic violence. Special needs populations are at an increased risk of homelessness due to a shortage of affordable housing and supportive services.

HOPWA

Table 20 – HOPWA Data			
Current HOPWA formula use:		Current HIV surveillance data:	
Cumulative cases of AIDS reported	13,864	Number of Persons living with HIV (PLWH)	9,107
Area incidence of AIDS	118		
Rate per population	11.85	Area Prevalence (PLWH per population)	328
Number of new cases prior year (3 years of data)	861	Number of new HIV cases reported last year	329
Rate per population (3 years of data)	9.82		
Data Source: <u>California Department of Public Health - California HIV Surveillance Report (2024)</u>			

HIV Housing Need (HOPWA Grantees Only)

Table 21- HIV Housing Need	
Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	360

Short-term Rent, Mortgage, and Utility	85
Facility Based Housing (Permanent, short-term or transitional)	15
Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet	

Describe the characteristics of special needs populations in your community.

Elderly and Frail Elderly

HUD defines elderly as age 62 and older, and frail elderly as those persons who require assistance with three or more activities of daily living, such as eating, bathing, walking, and performing light housework. 31.95 percent of older adults aged 62 and over in Oakland have an income below 30 percent of AMI. As they age, older adults may face additional housing costs to ensure their homes remain accessible and to eliminate threats to health and safety. Many long-time homeowners struggle to pay for these retrofit costs or may struggle with the complexity of home renovation projects, which has caused strong ongoing demand for the City's owner-occupied rehabilitation programs.

Persons with Mental, Physical, and/or Developmental Disabilities

There is a wide range of disability types and needs including mobility limitations or more acute physical disability, mental disability, substance abused problems (alcohol or drug – AOD), and/or HIV/AIDS. People are considered disabled if they have one or more of the following conditions: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory, self-care difficulty, and independent living difficulty. Disability can further be broken down into six categories. The Census Bureau provides the following definitions for these disability types:

- Hearing difficulty: deaf or has serious difficulty hearing;
- Vision difficulty: blind or has serious difficulty seeing even with glasses;
- Cognitive difficulty: has serious difficulty concentrating, remembering, or making decisions;
- Ambulatory difficulty: has serious difficulty walking or climbing stairs;
- Self-care difficulty: has difficulty dressing or bathing; and

- Independent-living difficulty: has difficulty doing errands alone such as visiting a doctor's office or shopping.

People with disabilities in Oakland face heightened housing challenges, often relying on fixed incomes and family support due to high care costs. They require both affordable and accessible housing to ensure independence. However, demand far exceeds availability, increasing risks of homelessness, institutionalization, and instability—especially as caregivers age. Approximately 11.7% of Oakland residents live with disabilities, underscoring the urgency of addressing these systemic gaps (ABAG-MTC Housing Needs Data Workbook, 2021). Supplemental Security Income payments are typically not enough to afford housing in Oakland and still pay for other living expenses, which increases the risk of homelessness for this population.

Large Families

Large families are households of five or more related individuals. These households struggle to find affordable homes large enough to prevent overcrowding. Cost is an important consideration, as many large families do not have sufficient income to afford larger homes or apartments. According to HUD CHAS data from 2016-2020, there were 12,585 large households (with five or more members) earning less than 100% of the Area Median Family Income (HAMFI). The data also showed that 4,370 renter households and 1,360 owner-occupied households earning less than 100% of the AMI were overcrowded, with 1 to 1.5 people per room. Additionally, 3,990 renter households and 410 owner-occupied households earning less than 100% of the AMI were severely overcrowded, with more than 1.5 people per room.

Extremely Low-Income Households

California housing laws require cities to plan for expanding the supply of homes affordable to “Extremely-Low-Income” (ELI) households (below 30% of Area Median Income, or AMI). In Oakland, 23.42% of residents (~37,345 households) fall below this threshold. According to the 2023-2031 Regional Housing Needs Assessment, Oakland needs to add 3,256 additional ELI units to accommodate population changes. Federal Poverty Level (\$26,500 for a family of

four in 2021) is lower than 30% AMI (\$41,100), reflecting Oakland's higher cost of living. ELI households face severe housing cost burdens: 77.6% (61.1% severely burdened, paying >50% of income; 16.5% burdened, paying >30%) struggle with housing costs, compared to 40.6% of all Oakland households (20.5% severely burdened, 20.1% burdened). Extremely low-income households are more likely to be overcrowded and less likely to own their homes.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly

- Assisted living facilities: Assisted living facilities provide elderly residents with the opportunity to maintain an independent housing unit while receiving needed medical services and social support. Congregate care facilities include housing with medical and health services.
- Relocation assistance: Some elderly residents need assistance in relocating to a dwelling that better suits their space and income needs.
- Mobility impairment: Mobility-impaired elderly residents requiring special accessibility features in their dwelling units. Mobility impairment may require that special accessibility features be included in the design and construction of a home. Mobility impairment can also create a need for a living arrangement that includes health, meals, cleaning, and/or other services as part of the housing package. A number of living arrangements are possible, from senior citizen developments with individual dwelling units to assisted living facilities to 24-hour support services. The most prevalent type of disability is ambulatory difficulty, experienced by 25 percent of Oakland seniors. An ambulatory difficulty refers to a mobility impairment that causes significant difficulty walking or climbing stairs.

Oakland presently has 80 senior housing facilities with a capacity to house 5,385 individuals.⁷ Thus, there is capacity for senior housing facilities to house approximately 10

⁷ Oakland Adopted Housing Element, Appendix B: Housing Needs Assessment (B-21) <https://cao-94612.s3.us-west-2.amazonaws.com/documents/Appendix-B-Housing-Needs-Assessment-1.12.23-clean.pdf>

percent of Oakland's senior population. However, many senior households may prefer to stay in their existing residences well into retirement. Senior housing may be most attractive to the oldest cohort (85 years and older), and the capacity to house 5,385 individuals may be adequate for current populations in that cohort. However, the City will continue to support the construction of senior housing, particularly near services such as shopping, medical care, and recreation, to prepare for the aging population.

Persons with Mental, Physical, and/or Developmental Disabilities

Individuals with developmental disabilities often have very low incomes, with many such residents only receiving SSI benefits (\$967/month in 2025). Finding apartment for 30% of their income in the area is extremely difficult. Individuals with physical disabilities require housing which is both affordable and adapted to their physical needs. There is a significant need for supportive services in addition to housing, such as assistance with daily life activities, in-home assistance, and social services such as employment training, counseling, benefits advocacy and independent living skills. Housing options for individuals with developmental disabilities include rent-subsidized homes, licensed/unlicensed single-family homes, Section 8 vouchers, HUD housing, and specialized programs like SB 962. Key considerations include affordability (critical for those on fixed incomes), accessibility modifications, proximity to transit/services, and group-living opportunities. Compliance with barrier-free design mandates in multifamily housing ensures broader accessibility. Prioritizing these factors helps address the unique needs of this population while expanding housing choice and stability.

In 2022, there were 23,600 adults within the HOME Consortium area who have developmental disabilities and are clients of the Regional Center of the East Bay (RCEB).⁸ The California Community Transitions (CCT) program identifies eligible Medi-Cal beneficiaries who have continuously resided in state-licensed health care facilities for a period of 90 consecutive days or longer. Transition coordinators work directly with eligible individuals, support networks, and providers to facilitate and monitor transition from facilities to community settings.

⁸ <https://www.dds.ca.gov/wp-content/uploads/2023/06/RCEB-2022-PC-Year-End-Rpt-Final.pdf>

Large Families

Large families in Oakland require affordable housing with adequate space and bedrooms to prevent overcrowding. Over 42% of these families face cost burdens (spending 30–50%+ of income on housing), similar to other households. However, large families disproportionately earn below 100% of AMI, intensifying affordability challenges amid Oakland’s high housing costs. Addressing their needs demands solutions that balance space, accessibility, and income limitations.

Additional information regarding these groups is based in part on comprehensive data sets found in Appendices B and D of Oakland’s Housing Element. To see a complete list of appendices and data sets, please visit: <https://www.oaklandca.gov/documents/2023-2031-adopted-housing-element>

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area.

According to the Alameda County Health Department, there were an estimated 6,305 PLHIV in Alameda County at the end of 2020. While new diagnosis rates have steadily and significantly declined between 2006 and 2020, they remain high. The following figures are per 100,000 people. Male diagnosis rates were six times higher than female residents at 20.7 per 100,000 (Alameda County only lists data based on sex assigned at birth). Similarly, prevalence was more than five times higher among males (641) than females (120).

The highest diagnosis rate continues to be among African Americans overall (40.2), which was more than twice as high as the second most impacted group – Latino (18). This is primarily due to African American males, who had a diagnosis rate of 69.4. African Americans as a whole had a prevalence rate of 1469.6, which was four times higher than Hispanic residents (356.6). Disparities in prevalence rates by race/ethnicity were more pronounced among females than males, with African American females (689.4) having ten times the prevalence rate of white females (63.2).

New diagnoses were most common among those in their twenties (26.6), thirties (26.4), and forties (13.6). People in their fifties came in fourth with a new diagnosis rate of 10.9, but they had highest prevalence rate of 841.3. People in their forties had a prevalence rate of 535.9, people in their sixties had a rate of 490.0, and people in their thirties had a rate of 452.7. Though people in their twenties had the highest diagnosis rate, their prevalence rate was only 170.5.

Men who have sex with men represent 73.9% of new diagnoses in males. 40.3% of those males are Hispanic residents, and 27.7% are African American. Amongst heterosexual males, African Americans have the highest diagnosis rate (42.6), while Hispanic residents are at 24.8%. Over three fourths (76.7%) of newly diagnosed men who have sex with men were under the age of 40. 74.7% of men living with HIV are men who have sex with men, with the largest racial/ethnic group being white males (34.7% of population). Amongst heterosexual men, African Americans had the highest prevalence rate (45).

Prevalence rates were highest in Oakland (715.4), which represented 60.2% of the entire county. Among people with HIV in Alameda County, 83.8% (5,321) were male, while 16.2% (1,029) were female. Racial distribution was as follows: 38.1% (2,400) were Black, 28.9% (1,819) were White, 21.7% (1,370) were Hispanic, 7.4% (464) were Asian/Pacific Islander, and 4.0% (252) were members of another group. Over half of PLHIV were in their fifties or older. Only about a quarter were in their thirties or younger.

According to Contra Costa Health, there were 2815 PLWHIV in Contra Costa County at the end of 2020. Of these, 2,304 (82%) were male, 484 (17%) were female, and 27 (1%) were transgender. 1000 (36%) were White, 821 (29%) were Black, and 724 (26%) were Hispanic. 844 (30%) were in their fifties, and 761 (27%) were over 60. 19% were in their forties, and 17% were in their thirties.

Table 22 - Prevalence Rates – Population Characteristics		
Men who Have Sex with Men (MSM)	1,800	64%
MSM and IDU	145	5%
Injection Drug Users (IDU)	189	7%
Non-Injection Drug-Using Heterosexuals*	459	16%

Adult Other/ Adult Risk Not Reported or Identified	200	7%
Pediatric / Pediatric Risk Not Reported or Identified	22	1%
Data Source: Contra Costa Health		

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii)).

The City of Oakland proposes establishing a HOME Tenant-Based Rental Assistance (TBRA) preference for persons living with HIV/AIDS (PLHIV) to address their acute unmet housing needs. Over 23% of Oakland households are extremely low-income (ELI), and PLHIV—particularly African American and Latino populations, who represent 38.1% and 21.7% of Oakland’s PLHIV population—face severe cost burdens due to medical expenses, disability-related unemployment, and lack of accessible housing. Aging PLHIV (50+ years) and those with comorbidities are disproportionately at risk of homelessness, while stigma and gaps in culturally competent services further marginalize high-risk groups like African American males (diagnosis rate of 69.4 per 100,000) and LGBTQ+ populations (74% of new male diagnoses).

To narrow these gaps, Oakland will prioritize TBRA for PLHIV through tailored case management, partnerships with health providers for integrated care (e.g., mental health, substance use treatment), and outreach addressing racial and LGBTQ+ disparities. This aligns with federal priorities by leveraging HOME funds to address affordability gaps identified in Oakland’s Consolidated Plan and synergizing with Measure U-funded Permanent Supportive Housing (PSH) to ensure continuity of care. By focusing on PLHIV, Oakland aims to advance equity, reduce disparities, and comply with 24 CFR 92.209(c)(2)(ii), ensuring housing stability and improved outcomes for this population.

Discussion

The data highlights critical housing challenges faced by Oakland’s special needs populations, including elderly residents, individuals with disabilities, large families, and

extremely low-income households, necessitating targeted strategies to align with federal priorities and funding frameworks. Efforts to expand senior housing capacity, retrofit existing units for accessibility, and address overcrowding among large families reflect a focus on practical, data-driven solutions. With over 23% of Oakland households classified as extremely low-income, the city's emphasis on adding affordable units through HUD-compliant programs like Section 8 and Permanent Supportive Housing remains central to mitigating severe cost burdens. Collaborative initiatives with federal and state partners, such as leveraging SB 962 for developmental disability housing and prioritizing barrier-free design in multifamily developments, demonstrate adherence to statutory requirements while addressing documented gaps in accessibility and affordability.

Moving forward, Oakland will prioritize maintaining existing shelter capacity, optimizing resource allocation for high-need groups, and refining housing models to balance cost efficiency with the diverse needs of vulnerable populations. These strategies aim to ensure compliance with federal guidelines, stabilize housing stock, and advance measurable outcomes in affordability and accessibility for all residents.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities.

There are diverse public facility needs in Oakland that vary significantly based on neighborhood. In East Oakland, residents expressed a priority for the development of grocery stores and cultural community centers, whereas there is a greater priority placed on parks and recreation facilities in North Oakland. Across Oakland, residents share the need for public facilities including schools/educational institutions, healthcare establishments, parks and recreational areas, grocery stores, public transportation stations, and infrastructure for pedestrians, transit users, and bicyclists.

How were these needs determined?

In the Fall of 2024, a citywide survey gathered responses from 1,200 Oakland residents. The survey gathered opinions on topics regarding neighborhood land use, future development, parks and recreation, neighborhood amenities, and improvement ideas for Oakland. To complement online survey distribution, the City also gathered input from other community outreach activities, including community workshops, pop-ups and other events, stakeholder interviews, and additional online engagement, as well as the extensive inclusive community engagement conducted during Phase 1 of Oakland's General Plan development. The full report and analysis can be found here: <https://www.oaklandca.gov/topics/general-plan-update>

Describe the jurisdiction's need for Public Improvements.

The Oakland Public Works Department maintains a prioritization list for capital improvement of public facilities and infrastructure, updated through the Fiscal Year 2023-2025 City of Oakland Capital Improvement Program (CIP) Plan. Oakland's CIP was last updated in August 2023. The CIP list itemizes facilities that are in need of improvements and upgrades to enhance safety and comply with ADA accessibility standards. Projects identified in the CIP list include rehabilitation of play surfaces, installation of play and sports equipment, building of accessible walkways, development of teen centers, creation of recreation centers kitchen

gardens, improvement of outdoor lighting, installation of safety equipment, and interior and exterior renovation of centers.

Public improvement needs in the City of Oakland include addressing and enhancing public safety, beautification of community space, neighborhood and commercial development, and nuisance abatement. Activities that have been funded in prior years include street improvements, sidewalks, curbs and gutters, street lighting, street trees, median landscaping, parking, street surveillance cameras, blight removal and neighborhood clean ups.

Improvements needed to the senior and multi-purpose centers have included replacement of the interior elevation; installation of a sidewalk elevator; upgrading of the heating, ventilation and air-conditioning systems; electrical and plumbing renovation; compliance with ADA accessibility standards; flooring; and interior and exterior painting. Maintenance needs, especially for the older facility, include kitchen improvements, safety enhancements, and other modernization work.

How were these needs determined?

Needs were determined by considering comments on public facility needs and priorities solicited from City Council offices, residents, and community-based organizations during two community meetings in the low- and moderate-income areas of the City. Key findings and survey responses from the [Oakland General Plan Update: Phase 2 Citywide Survey Report](#) helped inform these determinations.

Describe the jurisdiction's need for Public Services.

Some of the public services that Oakland residents have identified as priorities include supportive services for the homeless, technical assistance to businesses, transitional housing and shelter, hunger relief, rental assistance, health care, and case management for residents experiencing mental and behavioral health challenges.

- Senior Service needs include: Transportation to reduce isolation and enable independence; information and referral; in-home support and companionship; adult day care; health care; meals, nutrition and food security; training and education for seniors

and caregivers; information on crime and safety issues; leveraging services and access for those with language and cultural barriers and with disabilities.

- Service needs for persons with disabilities include: Supportive services to maintain housing and shelter, health care, and case management.
- Legal Service needs include: Legal counseling, assistance, representation and referral on tenant/landlord issues and issues.
- Youth service needs include: Job development, training and placement, paid internships, career and personal development, micro enterprise training, tutoring and mentoring, and street outreach to youth involved in gangs and criminal activities.
- Transportation services needs include: Assistance to enable seniors, persons with disabilities, and other extremely low-income persons to obtain transportation to access basic services. This includes access to affordable and reliable transit and other mobility options.
- Substance abuse service needs include: Case management, counseling and support services to help residents overcome substance addiction.
- Service needs for domestic violence survivors include: Emergency residential shelter, intervention and therapeutic counseling, support groups; advocacy and legal assistance, assistance to locate and establish new residency, community outreach and education, and workshops to address teen dating violence and sexual harassment.
- Employment training needs include: Job development and placement, training and skill building, and tutorial services.
- Crime awareness and prevention service needs include: Services provided to parents and caregivers, children and youth, at-risk youth, seniors and non- and limited-English speaking new immigrants.
- Tenant/landlord counseling service needs include: Information and referral, outreach, mediation and reconciliation, and maintenance of client intake and services database.
- Childcare and child development service needs include: Childcare services for infants and school-age children, summer food distribution and meals, and other support for parents, guardians and families.

- Healthcare need services include: Access to comprehensive medical, dental, vision, pediatric, prenatal and postpartum, adult and geriatric care for persons regardless of income and ethnicity, as well as HIV/AIDS testing and counseling.
- Service needs for exploited and vulnerable children include: Outreach and assistance to sexually exploited minors and intervention and support for children who are parents are victims of domestic violence.
- Mental health service needs include: supportive services to maintain housing, in-person and home-based treatment options, and crisis response services.

Other:

- Neighborhood Revitalization is needed to increase economic development, enhance neighborhood quality of life, and improve the competitiveness of commercial corridors.
- Micro-Enterprise Assistance is needed to provide environmental-related training; promote workplace safety; encourage water and energy conservation; improve waste reduction and implement recycling programs.

How were these needs determined?

The needs for public services have been determined by analyzing comments on public services needs and priorities solicited from City Council offices, residents and community-based organizations in two community meetings in the low- and moderate-income areas of the City. Key findings and survey responses from the Oakland General Plan Update: Phase 2 Citywide Survey Report helped inform these determinations.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

The City of Oakland has experienced significant shifts in its housing market over the past two decades, marked by rising costs, demographic changes, and challenges related to housing affordability and stability. Between 2000 and 2020, the city's Black population decreased by approximately 34%, while its White, Hispanic populations grew substantially. Many low-income residents were displaced over the course of the two decades. During this period, housing prices in Oakland and the broader Bay Area increased sharply, outpacing income growth for many residents. By 2020, the median income for White households in Oakland was \$93,000, compared to \$52,700 for Black households, \$64,000 for Asian American households, \$50,900 for Native American households, and \$41,300 for Hispanic households. These income disparities, combined with a limited supply of affordable housing, have contributed to widespread housing instability.

Current data indicates that 56% of Oakland's 171,755 occupied housing units are tenant-occupied. However, only 43% of rental units are subject to rent control, and just 20% are subsidized as affordable housing. According to federal affordability standards, households spending more than 30% of their income on housing are classified as rent-burdened, while those exceeding 50% face severe burdens. In Oakland, many residents—particularly those with lower incomes—struggle to meet the high cost of housing. For example, affording a two-bedroom unit in the city requires an annual income between \$82,392 and \$100,392, well beyond the means of many Oaklanders.

Displacement trends further underscore these challenges. A 2022 Stanford University study found that 80% of Extremely Low-Income residents who moved out of Oakland left the Bay Area entirely, with higher displacement rates observed in East and West Oakland neighborhoods. Homeownership, traditionally linked to economic stability, remains inaccessible for most residents, as the median home price reached \$800,000 in 2024. Deferred maintenance

and code violations disproportionately affect low-income census tracts, with 100% of “Very High” violation areas located in these communities.

To address these issues, the City of Oakland Department of Housing & Community Development’s Strategic Action Plan (SAP) emphasizes collaborative efforts across city departments, county agencies, and private stakeholders. Key priorities include expanding tenant protections, increasing affordable housing production, and supporting programs for homeowners and small rental property owners. Research by the Turner Center for Housing Innovation and other academic researchers highlight the role of regional housing shortages, lagging wage growth, and other economic factors in driving housing instability. By focusing on evidence-based strategies, Oakland aims to reduce displacement and improve housing access while balancing the needs of diverse stakeholders.

The following sections will further evaluate the economic, demographic, and policy factors shaping Oakland’s housing market, with a focus on measurable trends and outcomes.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to 2016-2020 American Community Survey (ACS) data, Oakland has a population of 440,640. According to this data, these residents live in 171,755 housing units. Of these units, 47 percent are single-unit structures, 52 percent are in multi-unit structures, and less than one percent are mobile homes. Although 2016-2020 ACS data is used throughout the Consolidated Plan to be consistent with the HUD-provided CHAS data of a similar vintage, the 2016-2020 ACS estimate for the number of housing units in Oakland is significantly outdated. According to Oakland's state-mandated Annual Progress Report, Oakland added 14,380 new housing units between 2020 and 2024.

Renter occupied units have an average household size of 2.43 people, and owner-occupied units have an average household size of 2.69. City of Oakland Annual Progress Report data shows that 2,096 affordable housing units were issued building permits between 2020 and 2024.

All Residential Properties by Number of Units

Table 23 - All residential properties by number of units		
Property Type	Number	%
1-unit detached structure	71,770	42%
1-unit, attached structure	8,785	5%
2-4 units	30,460	18%
5-19 units	24,320	14%
20 or more units	35,780	22%
Mobile Home, Boat, RV, van, etc	640	<1%
Total:	171,755	100%
Data Source: 2016-2020 ACS		

Table 24 – Unit Size by Tenure				
Property Type	Owners		Renters	
	#	%	#	%
No bedroom	675	1%	11,835	13%
1 bedroom	4,225	6%	32,115	34%
2 bedrooms	20,205	31%	32,875	35%
3 or more bedrooms	40,300	62%	17,870	19%
Total:	65,405	100%	94,695	101%
Data Source: 2016-2020 ACS				

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

There is a substantial amount of subsidized housing in the City of Oakland. Most of this housing is privately owned and was developed under various federal, State, and City of Oakland funding programs. Oakland’s Housing and Community Development Department funds the construction of housing that serves extremely low-, very low-, low- and moderate-income populations. Affordability terms range from 55 years for rental housing to permanently affordable for homeownership units. According to the 2023-2031 Housing Element adopted by the City Council in February 2023, there are 12,979 assisted low-income units in Oakland, with 2,967 designated for elderly residents. That report estimated that 258 of those units are at moderate to high risk of conversion to market rent status in the next ten years. Many of these assisted units include Project-Based Section 8 Voucher Allocations.

In addition to these private units, the Oakland Housing Authority (OHA) owns and operates public housing units. As reported in the FY 2024 Making Transitions Work Annual Report, the OHA portfolio includes 1,355 public housing units, 916 of which are located at large family sites, 231 units are located at three designated senior sites, and 208 units at OHA’s HOPE VI redevelopment properties. OHA also provides rental subsidies to 14,794 households under the Housing Choice Voucher program for low-income residents to use in the private rental

market through tenant-based or project-based vouchers. A sizable number of senior households benefited from this assistance.

The Oakland Housing Authority continues its efforts to rehabilitate and preserve its portfolio of units in the Oakland Affordable Housing Preservation Initiatives (OAHPI) by extending their long-term viability as an affordable housing resource. OHA completed disposition of 1,540 scattered site units in 2009, and these units are now owned and managed by OAHPI with an ongoing rehabilitation program for these units. The program renovated an average of 117 units annually since FY 2021.

There are several differences between the housing assistance provided by OHA and that provided by publicly assisted, privately owned apartments and OAHPI. These include 1) the size of units provided, and 2) the amount of subsidy provided. Section 8 and conventional public housing programs provide deep subsidies to residents since these programs require that residents pay approximately 30 percent of their incomes for rent. Rents in the privately assisted rental housing developments are set by formula that is independent of the income of individual tenants. Unless residents who live in the publicly assisted, privately owned rental housing also receive Section 8 certificates, tenants in these properties could pay rents that exceed 30 percent of household income.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to California law, a jurisdiction's Housing Element must identify publicly assisted rental units eligible for conversion during the ten years following adoption of the Housing Element and include a program to address their preservation, if possible. The California Housing Partnership Corporation (CHPC), a non-profit organization, assists cities in tracking at-risk units by providing lists of at-risk units. The City of Oakland's 2023-31 Housing Element includes an analysis of the City's at-risk assisted affordable housing stock.

Ten properties (484 units) are identified as "at-risk" with "Date Regulatory Agreement" expiring in calendar year 2028. These properties are Acorn I/BOHM, Inc. (87 units), Adcock Joyner (50 units), Allen Temple Arms I (76 units), Allen Temple Arms II (50 units), Aztec Hotel

(61 units), Effie's House (20 units), Hugh Taylor House (42 units), J.L. Richards (80 units), Peter Babcock (5 units), and Rosa Parks (13 units). The City will continue to work with project sponsors with expiring affordability restrictions to pursue funding sources, such as the State of California's Portfolio Reinvestment Program, that extends restrictions and funds building rehabilitation needs.

Many of the City-assisted affordable rental projects that were completed in the last two decades are now experiencing a growing number of operating and maintenance problems. At the same time, many of these projects lack sufficient income or reserves to properly maintain the properties or to pay for necessary rehabilitation expenses to keep them viable over the long term. The gap between the rental income and the operating costs for some of these projects continues to grow, posing a long-term threat to project sustainability.

Does the availability of housing units meet the needs of the population?

As mentioned in the Needs Assessment, based on the number of families on the various wait lists for the housing developments available in the City and the Oakland Housing Authority, there are not enough affordable units to meet the needs of the population. Of the Regional Housing Needs Allocation (RHNA) for Oakland, 14,718 of the 26,251 new units needed by 2031 are for very low-, low-, and moderate- income residents. As of 2023, 12% of RHNA goals were met by total permitted Affordable Housing Units.

Describe the need for specific types of housing.

New housing construction need is determined by the State of California's Regional Housing Needs Allocation (RHNA) process. Oakland (along with all other jurisdictions in the State) must plan to accommodate its share of the housing need of persons at all income levels. The City's share of regional housing need is based on a plan prepared by the Association of Bay Area Governments (ABAG), the Regional Housing Needs Allocation (RHNA) that was adopted in 2021. Under the RHNA, Oakland must accommodate 26,251 new housing units between 2023 and 2031. In addition, the Regional Housing Needs Allocation describes housing needs by

income level (as a percentage of area median income, or “AMI”), as indicated in the following table.

Table 25 - Oakland’s “Fair Share” Housing Goals for 2023-2031					
Income Level	Very Low-	Low-	Moderate-	Above- Moderate	Total
Number of Units	6,511	3,750	4,457	11,533	26,251
Data Source: City of Oakland’s Housing Element 2025-2031 (p22).					

Discussion

Oakland’s affordable housing initiatives, including 12,979 assisted low-income units and OHA-managed public housing, remain critical yet insufficient to meet current demand. Challenges persist in preserving existing stock, with 484 units at risk of losing affordability protections by 2028 and aging infrastructure straining operational sustainability. Collaborative efforts with state preservation programs aim to mitigate these risks while addressing capital improvement needs. Progress toward Regional Housing Needs Allocation (RHNA) targets—26,251 units by 2031, including 14,718 for low- and moderate-income households—reflects incremental gains, though accelerated production is essential to close gaps. Strategies prioritize leveraging federal subsidies, expanding voucher utilization, and maintaining partnerships with private developers to stabilize housing access. By aligning resource allocation with HUD compliance standards and focusing on cost-effective preservation, Oakland seeks to balance long-term affordability with evolving community needs.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Housing affordability is an important factor for evaluating the housing market, as many housing problems are directly related to the cost of housing. HUD standards measure affordability by assessing the number of households paying up to 30% of their gross income towards housing costs, including utilities.

As stated in the Needs Assessment, the most common housing problem in the City of Oakland is cost burden, with 70% of all low and moderate-income (L/M) households (71% of renters and 68% of owners) paying more than 30% of their income towards housing costs. 55,970 households between 0-100 percent AMI are paying more than 30% of their income toward housing. 43% of the total L/M households experiencing cost burden are extremely low-income renters (23,935 out of 55,970).

Cost of Housing

Table 26 – Cost of Housing			
	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	458,500	730000	(59%)
Median Contract Rent	1,064	1,429	(34%)
Data Source: 2005-2009 ACS (Base Year), 2016-2020 ACS (Most Recent Year)			

Table 27 – Rent Paid		
Rent Paid	Number	%
Less than \$500	11835	12%
\$500-999	15225	16%
\$1,000-1,499	24655	26%

Table 27 – Rent Paid		
Rent Paid	Number	%
\$1,500-1,999	18850	20%
\$2,000 or more	24130	25%
Less than \$500	11835	12%
Total	94,695	100.0%
Data Source: 2016-2020 ACS		

Table 28 – Housing Affordability		
# of units affordable to households earning:	Renter	Owner
30% HAMFI	11,835	No Data
50% HAMFI	29,235	1,240
80% HAMFI	52,165	3,865
100% HAMFI	No Data	8,110
Total	93,235	13,215
Data Source: 2016-2020 CHAS		

Table 29 – Monthly Rent (\$)			
	Fair Market Rent	High HOME rent	Low HOME rent
Efficiency (no bedroom)	\$1,937	\$1,699	\$1,362
1 Bedroom	\$2,201	\$1,821	\$1,460
2 Bedroom	\$2,682	\$2,187	\$1,752
3 Bedroom	\$3,432	\$2,519	\$2,024

4 Bedroom	\$4,077	\$2,790	\$2,258
Data Source: HUD FMR and HOME Rents ⁹			

Is there sufficient housing for households at all income levels?

There is a mismatch between need and availability of affordable housing in Oakland. Per 2017-2021 CHAS data, there are 36,425 households that earn less than 30% AMI. However, there are only approximately 785 City-subsidized units, 1,355 Oakland Housing Authority public housing units, 1,540 Oakland Affordable Housing Preservation Initiatives units (former OHA scattered sites), and 15,245 households under the Housing Choice Voucher and other HUD programs (note that there might be overlap with the HCV units and City-subsidized units) available to serve this population. This represents a total of approximately 18,600 units that these 30% AMI households may be able to afford, though there may be some overlap between the HCD units and City-subsidized units in that estimate.

Approximately 13.2% of Oakland residents—around 57,200 people—live below the federal poverty line. This poverty rate is greater than the national average of 12.5%. These households are at elevated risk of housing displacement and homelessness. Additional evidence for the shortage of affordable units is the extremely high demand of affordable housing vouchers. This is demonstrated by the volume of pre-applications received for Bay Area Housing Choice Voucher (HCV) waitlists. OHA recently opened a PBV waitlist for 3-bedroom units and received over 3,300 pre-applications. OHA ultimately placed 600 families on the waitlist.

How is affordability of housing likely to change considering changes to home values and/or rents?

As reported in the 2023-31 Housing Element, home sales prices have increased since 2015 for all neighborhoods in Oakland. From about 2008 to 2015, the financial crisis and resultant foreclosure crisis significantly impacted median home sales prices in all

⁹ https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2025_code/2025summary.odn
<https://www.hcd.ca.gov/sites/default/files/docs/grants-and-funding/income-limits-home-rent-limits-2024.pdf>

neighborhoods. The collapse in home sales prices during that period was due to the flood of housing inventory, the tightening of the credit market, and the fallout from predatory lending practices associated with foreclosures. According to Realtor.com, as of October 2024, 1,455 homes were for sale in Oakland, ranging from \$30,000 to \$7.5 million. The median listing home price in Oakland, CA was \$699,000, reflecting a 9.1% year-over-year decline. Median sales prices by zip code area ranged from \$475,182 to \$801,200. With the exception of five (out of thirteen) zip code areas (94602, 94609, 94610, 94611, 94618) in Oakland with moderately to significantly higher prices, the median cost of housing in Oakland is lower than most other East Bay cities. The highest cost communities in the immediate region were Alameda, Albany, Berkeley, Castro Valley, Fremont, Redwood City, San Francisco, San Jose, San Mateo, Santa Clara, and Sunnyvale. The lowest cost communities in the East Bay area were Emeryville, Hayward, Oakland, Richmond and San Leandro.

The affordability of rental housing is likely to deteriorate over the course of the Consolidated Plan period due to a lack of new housing to meet demand. According to the City of Oakland's 2024 Annual Progress Report to the State of California on its progress in meeting the goals of the 2023-31 Regional Housing Needs Assessment, the City reported the completion of over 12,000 new market rate housing units over the past five years. While this has enabled market rents to remain largely flat over this period, the Annual Progress Report indicates a significant decline in the number of new market rate projects issued building permits. This suggests that new market rate housing production in Oakland will decline over the next few years, leading to a tighter rental housing market and increased rental prices. Affordable housing production continues to lag the goals established in the Regional Housing Needs Assessment due to a lack of available funding.

The affordability of ownership housing is likely dependent on unpredictable macroeconomic factors such as interest rates. Very little new ownership housing has been built in Oakland in recent years, and this trend is likely to continue. Oakland possesses few areas suitable for the development of detached tract housing, and multifamily condominiums are seldom built due in part to issues with California's condominium defect liability law.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Rents in Oakland are 32% higher than the national average, according to [Apartments.com](#). Market trends suggest market rate rents increased by 1.5% from April 2024 to April 2025. The table below compares market rents in April 2025 with both 2024 HOME rents and 2025 Fair Market rents.

Table 30 – Market Rate Comparison					
	Market Rate	FMR	Percent difference between FMR and Market	HOME High Rents	Percent difference between HOME and Market
1 BR unit	\$2,690	\$2,201	18%	\$1,821	32%
2 BR unit	\$3,452	\$2,682	22%	\$2,187	37%

Average rents vary by location within the city. According to [Rent.com](#), the most expensive neighborhoods are Uptown, Downtown, Central Oakland, and Jack London Square and the least expensive are Millsmont, Oak Tree, and Castlemont. These estimates may exclude high-rent areas of the Oakland Hills that have a low volume of rentals listed on commercial platforms that primarily serve multifamily properties.

This housing cost data demonstrates the need to produce and preserve housing with affordable rents across the city, particularly in high-cost areas where market rents exceed HUD’s Fair Market Rent and HOME rents. Programs that provide tenant-based rental assistance, such as Section 8 vouchers, may struggle to find eligible units in high-cost areas.

In 2019, the Oakland City Council passed the Equitable Access to Low-Income Housing Ordinance to improve access to affordable housing for low-income families. The ordinance prohibits owners from refusing to rent to persons who receive housing assistance or from

applying tenant selection standards that disadvantage such recipients of housing assistance. The ordinance also prevents owners from altering the terms of rental agreements; limiting facilities, services, or repairs; or advertising, publishing, or otherwise disseminating statements that indicate preference or prejudice based on a tenant's receipt of housing assistance. This local ordinance complements subsequent state law that prohibits housing discrimination based on source of income.

Discussion

The construction and preservation of affordable homes for low-income residents is a major City priority. As such, the City has used its HOME funds to invest in the development of affordable housing through new construction or acquisition and rehabilitation. Since market rates are higher than FMRs in many neighborhoods, the City has historically decided to not use HOME funds for tenant-based rental assistance. However, the City continues to evaluate whether HOME tenant-based rental assistance could in future complement existing anti-displacement initiatives for a subset of at-risk renters.

Local capital investments in affordable housing are directed to projects with long term affordability covenants that serve households below 80% of AMI, with a priority for projects serving households at 30% of AMI and those serving people experiencing homelessness. This local investment then leverages additional capital in the form of State funds, Low-income Housing Tax Credits and conventional bank debt. This strategy seeks to create stable affordable housing throughout the city, complementary with other strategies to prevent displacement and provide tenant protections. Oakland HCD's 2023-2027 Strategic Action Plan outlines how Oakland HCD will administer \$350 million in affordable housing dollars, which is a subset of the \$850 million Measure U affordable housing bond approved in 2022. The investment framework contained in the Strategic Action Plan prioritizes Permanent Supportive Housing for the homeless (39% of units) and other Low-Income units (37%). By deploying these funds, Oakland HCD estimates meeting 19% of its low and very low-income RHNA targets between 2023 and 2027 using \$481,333,840 in Measure U and local funds (1,951 of 10,261 housing units). This projected shortfall underlines the need for additional affordable housing funding resources.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section provides data on the condition of housing units within the City of Oakland, based on 2016-2020 ACS and CHAS data.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation."

The City defines substandard housing as buildings or units that are not in compliance with the California Health and Safety Code. This includes units with structural hazards, faulty weather protection, fire, health and safety hazards, or lacking complete kitchen or plumbing facilities. What HUD would describe as a “standard condition” (or acceptable) housing unit is a unit compliant with the California Health and Safety Code. For a unit to be “substandard but suitable for rehabilitation,” a unit would typically need to have non-structural deficiencies. HUD’s definition of a “housing condition” seeks to capture a variety of housing problems. Conditions in Table 37 are: (1) lacks complete plumbing facilities, (2) lacks complete kitchen facilities, (3) more than one person per room, and (4) cost burden greater than 30 percent.

Condition of Units

Table 31 - Condition of Units				
	Owner-Occupied		Renter-Occupied	
Condition of Units	Number	%	Number	%
With one selected Condition	21,655	33%	43,330	46%
With two selected Conditions	710	1%	5,330	6%
With three selected Conditions	10	0%	385	0%
With four selected Conditions	0	0%	30	0%
No selected Conditions	43,025	66%	45,620	48%

Table 31 - Condition of Units				
	Owner-Occupied		Renter-Occupied	
Condition of Units	Number	%	Number	%
Total	65,400	100%	94,695	100%
Data Source: 2016-2020 ACS				

Table 32 - Year Unit Built				
	Owner-Occupied		Renter-Occupied	
Condition of Units	Number	%	Number	%
With one selected Condition	21,655	33%	43,330	46%
With two selected Conditions	710	1%	5,330	6%
With three selected Conditions	10	0%	385	0%
With four selected Conditions	0	0%	30	0%
No selected Conditions	43,025	66%	45,620	48%
Total	65,400	100%	94,695	100%
Data Source: 2016-2020 ACS				

Table 33 – Year Unit Built				
	Owner-Occupied		Renter-Occupied	
Year Unit Built	Number	%	Number	%
2000 or later	4,995	8%	8,555	9%

Table 33 – Year Unit Built				
	Owner-Occupied		Renter-Occupied	
Year Unit Built	Number	%	Number	%
1980-1999	6,750	10%	11,540	12%
1950-1979	16,185	25%	36,350	38%
Before 1950	37,470	57%	38,250	40%
Total	65,400	100%	94,695	99%
Data Source: 2016-2020 ACS				

Table 34 - Risk of Lead-Based Paint Hazard				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	53,655	82%	74,600	79%
Housing Units Built Before 1980 with Children Present	4,100	6%	1,445	2%
Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)				

Table 35 – Vacant Units			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	Information not available	Information not available	15,976
Abandoned Vacant Units	Information not available	Information not available	Information not available

Table 35 – Vacant Units			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
REO Properties	9	0	9
Abandoned REO Properties	Information not available	Information not available	Information not available
Data Source: 2023: ACS 1-Year Estimates Comparison Profiles & Selected Housing Characteristics			

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Much of Oakland’s housing stock, particularly in low-and moderate-income areas, is aging and in need of rehabilitation. Deteriorating housing creates unsafe and unhealthy living conditions and contributes to neighborhood decline. Improving the quality of the existing housing stock is a high priority for the City. Low-income homeowners are often unable to qualify for private financing and therefore need government assistance to fund major rehabilitation work. Some rental property owners also need government assistance for rental property rehabilitation, particularly if the rents will in future remain affordable to low-and moderate-income renters. There are a reported, 15,976 vacant units (condition unknown) in Oakland per the American Community Survey.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

A 2021 collaborative report by the City of Oakland and Alameda County, Eliminating Lead Paint Hazards in Oakland and Alameda County, underscores the persistent risks posed by lead-based paint (LBP) in older housing, particularly for low- and moderate-income families. Current analyses estimate that 71–87% of Oakland’s pre-1940 housing units—approximately 39,291–48,145 units—are likely contaminated with lead hazards, with disproportionate impacts

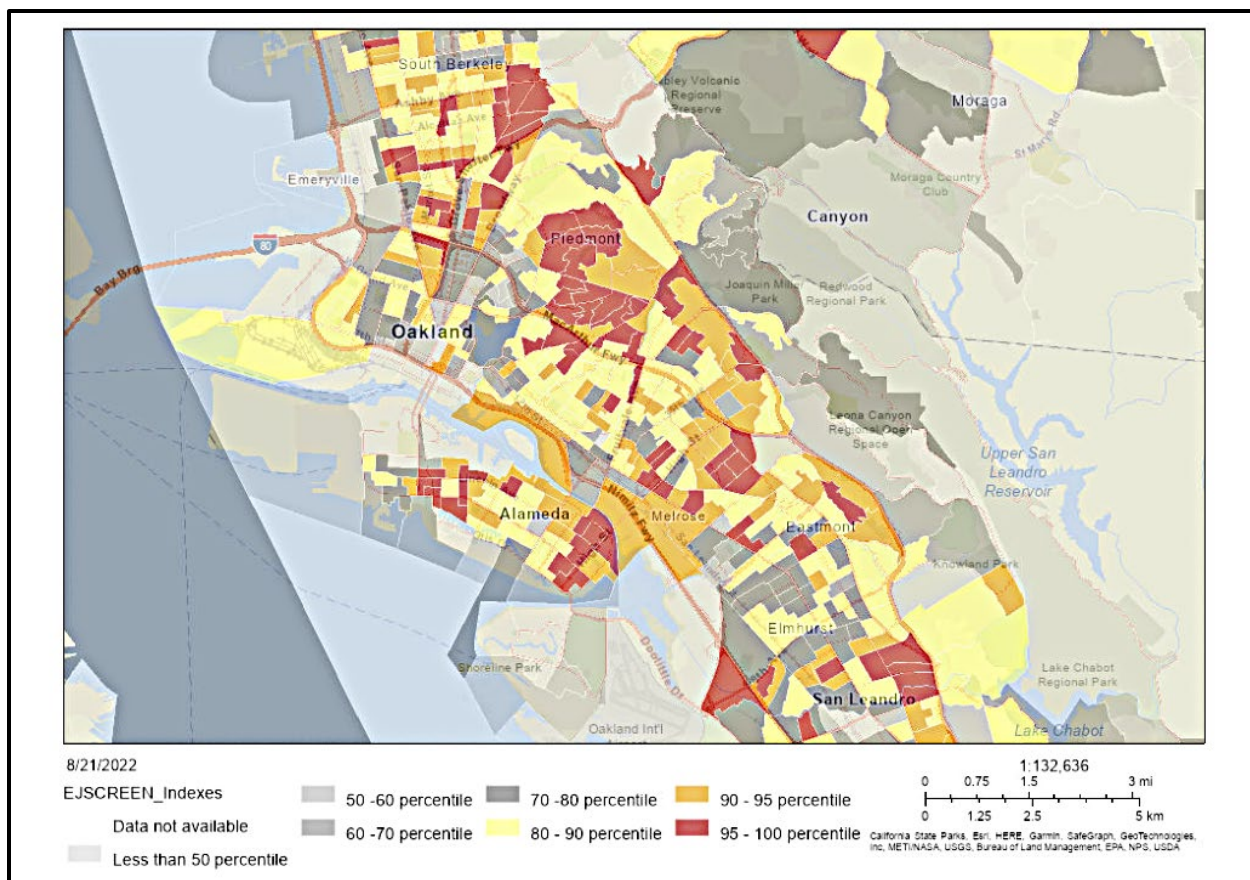
on neighborhoods like San Antonio, Fruitvale, and East Oakland. These areas, characterized by older housing stock and high rates of poverty, face heightened exposure risks.

Low-income households experience lead hazards at nearly double the rate of higher-income households (29% vs. 18%). Nearly 40% of Oakland's pre-1978 housing was constructed before 1940, creating a compounding risk for low-income renters who lack resources to remediate hazards independently. The intersection of aging infrastructure, economic precarity, and historical disinvestment exacerbates vulnerabilities, particularly in census tracts with overlapping burdens such as high unemployment, low median incomes (\$52,962 in flatland neighborhoods), and reliance on public assistance programs like Medi-Cal (61% of Oakland children) and CalFresh (40% of households).

West Oakland, the city's oldest residential area, exemplifies these challenges: approximately 37% of its housing stock dates to before 1940, with many structures built between the 1870s and 1910s. Similar patterns exist in East Oakland, Oakport, and Harbor Bay Parkway, where older homes and industrial legacies concentrate hazards. Current data identifies 25 of Alameda County's 37 most economically distressed census tracts within Oakland, aligning geographically with neighborhoods where lead-poisoned children are most frequently documented.

Available housing records indicate that 65,057 Oakland units were built before 1940. Applying contamination rates (71–87%) to this range, 23,575–33,701 low- to moderate-income households are estimated to reside in lead-contaminated pre-1940 homes. While updated Census data will refine these figures, the report emphasizes that targeting interventions in high-burden neighborhoods—prioritizing pre-1940 rental housing and leveraging Medi-Cal enrollment data to identify at-risk families—remains critical to reducing disparities.

The report's findings are consistent with mapping tools created by the EPA EJScreen tool. The map below demonstrates the extent of the existence of lead paint pollutant sources throughout the City of Oakland.



EPA ejScreen Tool, Lead Paint National Percentile, Oakland, California – August 2022

Discussion

Lead poisoning from lead paint remains a dire threat to public health, well-being, and life outcomes in Oakland and Alameda County. The problem is so severe that the rate of lead poisoning in some Oakland zip codes is higher than in Flint, Michigan at the height of its lead crisis. Lead paint hazards disproportionately affect low-income and Black, Native American, and Hispanic communities due to the prevalence of older, dilapidated housing in lower-income neighborhoods.

To successfully address the scourge of lead paint poisoning, the City and County must continue to align their joint efforts behind a geographically focused approach that ensures early and comprehensive action in the vulnerable neighborhoods experiencing high poverty, limited resources, and greater exposure to health risks. Though evidence-based programs that remove

lead hazards before they can poison children, the City and County can reduce lead poisoning rates for future generations of Oaklanders.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Oakland Housing Authority (OHA) oversees 1,355 public housing units across 12 sites, prioritizing compliance with federal standards and strategic modernization to address long-term sustainability. Through initiatives such as Rental Assistance Demonstration (RAD) conversions and adherence to HUD’s updated National Standards for the Physical Inspection of Real Estate (NSPIRE), OHA aims to enhance operational efficiency and preserve affordable housing stock. Current efforts focus on revitalizing aging infrastructure, with projects like Harrison Towers navigating complex financing and structural challenges to ensure safety and stability for residents. By leveraging partnerships and federal programs, OHA seeks to align its portfolio with evolving regulatory frameworks while maintaining its commitment to housing affordability and quality for low-income households in Oakland.

Table 36 – Total Number of units by Program Type			
		# of units/vouchers available	# of accessible Units
Program Type	Certificate	0	N/a
	Mod-Rehab	394	N/a
	Public Housing	1,596	N/a
Vouchers	Total	12,667	N/a
	Project-based	478	N/a
	Tenant Based	12,189	N/a
Special Purpose Vouchers	Veterans Affairs Supportive Housing (VASH)	734	N/a
	Family Unification Program (FUP)	272	N/a
	Disabled*	1,307	N/a

	*Includes Non-Elderly Disabled, Mainstream 1-Year, Mainstream 5-Year, & Nursing Home Transition
Data Source: CHAS provided PIC (PIH Information Center) data	

Describe the supply of public housing developments.

The Oakland Housing Authority's public housing supply includes a mix of completed and ongoing developments aimed at addressing affordable housing needs. Completed properties encompass both new construction and rehabilitated projects, offering a range of rental and for-sale units. Notable new construction developments include Chestnut Linden Court (151 rental, 17 for-sale units), Mandela Gateway (168 rental, 14 for-sale units), and Tassafaronga Village (157 rental, 22 for-sale units), with phased projects like Lion Creek Crossings contributing 439 rental units across four phases. Senior-specific housing is emphasized in developments such as Harrison Street Senior Housing (73 units) and Lakeside Senior (92 units). Rehabilitation efforts include Keller Plaza (201 units) and The Savoy (101 units), modernizing existing infrastructure. Current projects in development, like the Brooklyn Basin Master Plan, aim to expand supply further, with four affordable projects planned over 5-6 years. For a complete list of existing and planned public housing developments, visit <https://www.oakha.org/OHADepartments/Real-Estate-Development/Real-Estate-Development-Projects/Pages/default.aspx>.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan.

The public housing stock consists of 1,355 units on 12 sites. The FY 2025 MTW Annual Plan, available at www.oakha.org, provides the most up to date inventory of the total number of Public Housing as of FY 2025. OHA does not anticipate adding any new public housing units during FY 2026. During the period 2025 through 2030, OHA plans to implement several initiatives that will convert a number of existing public housing units into other types of HUD subsidized programs. RAD / Section 18 transactions that are currently being contemplated include Foothill Family Apartments, Lion Creek Crossings Phase III and IV, Chestnut Court,

Linden Court, and Mandela Gateway, which would convert a total of 307 units, described below, in addition to the already approved Harrison Towers disposition of 101 units.

OHA is currently working with the owners of three mixed-finance sites to pursue a conversion of public housing units to Project-Based Vouchers (PBV) under the Rental Assistance Demonstration (RAD) program, with a target date for conversion for the Lion Creek Crossing Phase 1-4 (157 units of public housing) sites at the end of calendar year 2020. Once the planning process is completed, OHA expects that the conversion process will take approximately six months. The conversion of these units through RAD to project-based subsidy provides a more stable funding platform that will facilitate future refinancing or re-syndication transactions, resulting in greater funding availability for capital improvements. The conversions will also streamline the operations and management of these properties by simplifying the compliance and reporting requirements. Consolidating the number of operating subsidy sources will simplify requirements. Mandela Gateway, Linden Court, Chestnut Court and Foothill Family are four additional sites for possible RAD conversion, but the projects are currently on hold. They are included in case the status changes during the period of 2020-2025. If these sites were to be converted via RAD, it would convert an additional 150 units of public housing.

Annual REAC inspection scores for all public housing units for the last three years are summarized in the table below and continue to represent the increased investment OHA has made in its historically underfunded public housing program through its Moving to Work designation. Scores of 90 or above exempt the development from inspection for three years, while scores of 80 – 89 require inspections every two years. Scores 79 or below require annual inspections.

HUD recently implemented new inspection standards known as the National Standards for the Physical Inspection of Real Estate (NSPIRE) for Public Housing units, with implementation for Housing Choice Vouchers anticipated for 2025. NSPIRE has a clear set of principles, including people-centered design, a focus on efficiency, science-based rationales, continuous collaborative improvement, and streamlined operations. The only OHA property

that has received an NSPIRE inspection is Chestnut Court, which will now require annual inspections.

Table 37 - Public Housing Condition & MTW Units - Totals by Site			
	Public Housing Development	Unit Total	Average Inspection Score
Large Family Sites	Campbell Village	154	98
	Lockwood Gardens	372	90
	Peralta Villa	390	95
	Total	916	
Designated Senior Sites	Adel Court	30	98
	Palo Vista Gardens	100	90
	Harrison Towers	101	94
	Oak Grove South	151	94
	Oak Grove North		
	Total	362	
HOPE VI Sites	Linden Court	38	92
	Mandela Gateway	46	94
	Chestnut Court	45	71
	Foothill Family Apts.	21	92
	Lion Creek Crossings Phase 1	439	94.7
	Lion Creek Crossings Phase 2		
	Lion Creek Crossings Phase 3		
	Lion Creek Crossings Phase 4		

	Total	589
TOTAL PUBLIC HOUSING: 1,867 Units		
Data Source: HUD Office of Policy Development & Research – <u>Dataset: Physical Inspection Scores (2021)</u>		

Describe the restoration and revitalization needs of public housing units in the jurisdiction.

OHA is implementing various strategies to convert existing public housing units that are not feasible to revitalize or restore to programs that have more flexible and better funding opportunities. In July 2018, the Department of Housing and Urban Development (HUD) approved application #DDA0008342 to dispose of 253 units in three senior sites. The application sought to preserve the units and resolve longstanding issues related to chronic funding decreases in the public housing program, and the resulting impact of deferred maintenance over many decades. OHA completed the disposition of 2 of the 3 approved sites, Oak Groves North and South in mid FY 2020.

Unfortunately, two significant challenges have delayed the third project, Harrison Towers. First, changes to the State of California’s tax-exempt bond allocation procedures in late 2020 caused delays in securing the bonds and 4% Low-Income Housing Tax Credits needed to finance critical repairs. Second, due to the complex seismic safety needs of the 13-story tower, OHA determined that it would be prudent to conduct a peer review of the initial seismic strengthening program. A major outcome of the peer review resulted in a change to the engineering team and a full structural re-design. Despite these setbacks, OHA staff continue to move forward with the necessary predevelopment activities, including architectural design, engineering, resident relocation, environmental mitigation planning and other necessary steps to close the construction financing and finalize the disposition of Harrison Towers. The current target date for finalizing the disposition and closing all construction financing is December 2026, with the execution of the Agreement to Enter into a Housing Assistance Payment (AHAP) contract scheduled immediately prior to closing.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Oakland continues to fund the development of housing that serves chronic homeless and special needs populations. The HOPWA program funds units that specifically targets homeless persons with HIV/AIDS, and the OPRI program targets chronically homeless and special needs singles that are unsheltered. The City of Oakland also participates in the county-wide Homestretch program that prioritizes the most vulnerable, unsheltered population in Oakland for any vacancies in the supply of Permanent Supportive Housing.

Table 38 - Facilities and Housing Targeted to Homeless Households					
	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	444	“N/A by household type” Source: CoC HIC CoC CA-502-2024 CA 2024.pdf	235	1170	
Households with Only Adults	1817		807	4087	
Chronically Homeless Households	2400		841	Disaggregated Data Not Available	

Table 38 - Facilities and Housing Targeted to Homeless Households					
	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Veterans	56	Seasonal = 260 Overflow / Voucher = 12	71	817	
Unaccompanied Youth	15		0	0	0

Data Source: Oakland, Berkeley/ Alameda County CoC, Housing Inventory, 2024 and City of

Comments: Oakland pipeline data 2025

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

While the City of Oakland operates and funds various programs that include direct outreach components targeted to persons experiencing unsheltered homelessness and those at risk of homelessness, additional services like health, mental health, and employment services are vital to the overall coordinated homeless response. In partnership with Alameda County, Oakland has historically taken innovative approaches to preventing and ending homelessness through collaboration with various community partners throughout the city. The City of Oakland collaborates with providers to address the specific needs of different service areas, thereby enhancing resource availability. Therefore, service providers are distributed across Oakland, primarily focusing on neighborhoods with a significantly higher distribution of persons experiencing homelessness. These neighborhoods include including West Oakland, Downtown Oakland, and East Oakland. This cooperation ensures that programs such as interim shelter, rapid rehousing, supportive outreach services, and Permanent Supportive Housing are accessible in neighborhoods with the highest need. Services that complement and augment services specifically targeted to individuals experiencing homelessness in Oakland include:

- Health Services - Alameda County Health Care for the Homeless (ACHCH) program coordinates a network of healthcare providers, including community health clinics such as the LifeLong Trust Clinic and Roots Community Health. Safety-net hospitals within the Alameda Health System and mobile clinics that directly reach unsheltered individuals offer basic medical care and connections to further resources, which are vital in serving Oakland's unhoused community. Such clinics and hospitals also provide primary and urgent care, management of chronic conditions, and referrals to specialists. LifeLong Street Medicine program and Roots Community Health's Oakland STOMP program are specifically designed for individuals who reside in encampments. Oakland STOMP actively links unsheltered individuals with health, mental health, and employment services.

- Mental Health Services – The Alameda County Behavioral Health Services (ACBH) agency oversees a range of mainstream mental health services accessible to individuals experiencing homelessness. Outpatient clinics and mental health clinics offer therapy, counseling, and psychiatric services and have staff who specialize in working with people experiencing homelessness. Facilities like BACS Amber House provide short-term crisis stabilization. Through an integrated care model, Mental Health Providers often partner or co-locate with housing and outreach programs.
- Employment Services - Through Oakland's One-Stop Career Centers, individuals can access a network of centers offering job search assistance, resume building, and employer connections. These centers also provide tailored support to persons experiencing homelessness by addressing challenges such as transportation and documentation. The Alameda County's Social Services Agency also offers employment and training programs that eligible individuals experiencing homelessness can access, which include job clubs, supervised job searches, and on-the-job training. Operation Dignity and CityTeam also assist with job applications and connections to opportunities as part of their broader services for persons experiencing homelessness.

List and describe services and facilities that meet the needs of persons experiencing homelessness, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

- St. Vincent De Paul – operates a 65-bed year-round congregate emergency shelter for single adults. Support services provided include access to showers, restrooms, and a community area. Meals are served for breakfast and dinner.
- East Oakland Community Project (E.O.C.P.) – provides emergency shelter, benefits advocacy, case management, housing retention services, and rapid rehousing services to individuals and families experiencing homelessness, including those with substance

abuse issues and HIV/AIDS. In addition, EOCP provides housing to homeless youth through the City's Oakland Homeless Youth Housing Collaborative and transitional housing services to families at scattered sites and the Matilda Cleveland Transitional Housing site.

- Abode Services and First Place for Youth are two of the four agencies partnering with the City to administer the Oakland PATH Rapid Rehousing Initiative (OPRI). This program provides sponsor-based rental assistance and offers case management, housing search assistance, and ongoing support to participants living in scattered-site apartments throughout Oakland. Abode Services focuses on housing placement and supportive services for individuals who have experienced homelessness, while First Place for Youth provide housing and support for young people transitioning out of foster care and emancipated foster youth.
- Building Futures with Women & Children - provides shelter, services and rapid rehousing to women with children. Program support services include assessment, prioritization, and matching services to literally homeless families who need assistance in securing and retaining housing.
- Covenant House - provides transitional housing and intensive supportive services for Transitional Age Youth (TAY) ages 18-24 through its Oakland Homeless Youth Housing Collaborative program. Permanent housing for TAY aged 18-24, is provided through the North County Homeless Youth Rapid Rehousing Collaborative (NCHTRRC) program and includes referrals to youth shelters and transitional housing, as well as rapid re-housing services that encompass housing location assistance, subsidies, and housing navigation alongside employment services. Youth can access rapid re-housing services for up to 24 months and may continue to receive supportive services for up to six months after their rental assistance ends.
- Transitional Housing for Families – provides transitional housing and supportive services to families with children experiencing homelessness in partnership with three agencies, A Diamond in the Ruff, Oakland Elizabeth House, and Urban University.

- Homeless Action Center (HAC) – in partnership with EOCP, provides benefits advocacy to shelter clients whose income will improve the likelihood of obtaining and maintaining stable, permanent housing. HAC meet with shelters and homeless service agencies quarterly to assess how each agency can best connect clients to Supplemental Security Income (SSI) benefits.
- St. Mary’s Center - provides rapid rehousing for seniors who are homeless and/or living in emergency shelters. Services include housing assessments and placements, coordination of wrap-around services needed by seniors to maintain housing, and outreach to and cultivation of private landlords and nonprofit housing providers.
- Alameda County Housing and Community Development – provides Housing and services for persons with HIV/AIDS throughout Alameda and Contra Costa Counties.
- Lifelong Medical Care – provides site-based, integrated housing services that assist tenants in maintaining housing, improving quality of life, and participating in and contributing to their community. Supportive services also include individual and group interventions such as case management, mental health support, crisis intervention, outreach, and referrals to other Medi-Cal services, including substance use and primary care, as well as benefits advocacy and community-building activities.
- Bay Area Community Services, Inc – provides short-term transitional housing, up to 2 years stay, with supportive services for adults experiencing homelessness.
- Operation Dignity – conducts mobile street outreach and referrals to shelter and support services and operate Community Cabins designed as a short-term intervention paired with a short-term navigation center and housing navigation assistance. Accommodations include roommate-style living and allow for up to two pets per person. Showers are available 2-3 times a week.
- Housing Consortium of the East Bay (H.C.E.B) - operates two interim shelters, a community cabin program co-governed by participants, and one safe RV parking site. Both interim shelters prioritize medically fragile and high-risk older adults (over the age of 55) who may have various health conditions. Each program offers on-site support services, including optional case management and housing navigation.

- Roots Community Center – operates a community cabin and leverages collaboration with its OPRI program to provide participants with rental subsidies and assist with housing placement, housing navigation, and enrollment in healthcare and mainstream benefits. After one year of enrollment, participants may be able to transition into a voucher through the Oakland Housing Authority, depending on availability.
- Urban Alchemy – operates an RV Safe Parking where clients can access showers and support through a navigation center for individuals experiencing homelessness. Hygiene services, and connection to other services include health care and case management.
- Change to Come - provides transitional family housing to women in recovery, hosting four units with up to 13 beds. Each unit has its own living room, shared kitchen, and bathroom, supporting women with infants through high school age.
- Youth Spirit Artworks - operates a transitional housing program for TAY (ages 18-24) through the Tiny Homes Village program and offers supportive services, including case management, housing navigation, and life skills support. Participants are assigned a small trailer with no roommate, along with access to food and a shared kitchen. A health clinic is also located on the premises.
- Building Opportunities for Self Sufficiency (BOSS) - provides reentry housing for justice-system involved individuals and other emergency shelter programs. BOSS also provides a community violence intervention center.
- Kingdom Builders - provides interim housing for justice-system involved individuals.
- Courageous Women Association - provides interim housing beds for vulnerable and homeless women and children.
- Matilda Cleveland Families in Transition - provides transitional housing and rapid rehousing to families with children.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Oakland has developed housing that both includes and targets chronic homeless as well as those with special needs. The HOPWA program develops units that specifically targets persons with HIV/AIDS with housing needs.

Table 39 – HOPWA Assistance Baseline	
Type of HOWA Assistance	# of Units Designated or Available for People with HIV/AIDS & Their Families
TBRA	0
PH in facilities	10
STRMU	85
ST or TH facilities	68
PH placement	30
Data Source: City of Oakland-Dept of Human Services - HOPWA - CAPER 2024-26	

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

An overview of housing needs and resources for special need groups is described below:

- Elderly: As described in NA-45, Oakland is home to a large population of elderly residents, but a limited supply of dedicated senior housing. This supply of senior housing is not adequate to meet the needs of the elder population, which contributes to the high rates of housing cost burden they experience. This population would benefit from

increased affordable housing resources, street safety improvements, home rehabilitation programs, and other supports that would help keep them in their own homes.

- **Persons with HIV/AIDS:** As described earlier in this section and in NA-45, residents with HIV/AIDS continue to experience complex health needs and many suffer from housing instability. HOPWA resources currently provide a variety of housing and supportive services as previously described. Additional permanent affordable housing would address ongoing housing insecurity for residents that are not adequately served by short term rental assistance.
- **Persons Recovering from Alcohol or Drug Dependency:** Programs to serve persons with alcohol or drug dependency is currently administered by Alameda County's Behavioral Health Department. Oakland experiences a shortage of certain facility types to serve this population, including sobering centers and short-term residential treatment options.
- **Frail Elderly:** As described in NA-45, the frail elderly population represents a significant proportion of elderly Oakland residents. These residents are especially vulnerable to losing their current housing situation. Oakland has a limited supply of independent living facilities and in-home care support services that are only available for a subset of these residents. This population would benefit from increased affordable housing resources, street safety improvements, home rehabilitation programs, and other supports that would help keep them in their own homes.
- **Persons with Disabilities:** As described in NA-45, a significant portion of Oakland residents at all ages experience one or more disabilities. Elderly Oaklanders experience the highest rate of disability. Although not comprehensively quantified, community input indicates that there is an inadequate supply of affordable and accessible homes in Oakland to serve this population. This population would benefit from an increased supply of affordable and accessible homes.
- **Public Housing Residents:** As described in MA-25, public housing residents typically reside in highly rated public housing. The OHA provides a variety of programs to promote access to employment, education, and other supportive services to ensure

long-term positive life outcomes. Many of these programs are described in MA-25. The OHA is currently focused on ensuring that these resources remain available by stabilizing the long-term financing for OHA-assisted projects. Although historically the City and OHA collaborated on homeownership for voucher holders, a lack of available down payment assistance has limited the ability of these agencies to continue that program.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Persons returning from mental and physical health institutions may qualify for services under Medicaid's CalAIM program. These services include Enhanced Care Management and Community Supports. This assistance is intended to reduce barriers to this population entering suitable supportive housing. California hospitals are also required to engage in discharge planning to ensure there is a housing or shelter destination available for homeless residents who use their services. Mental and physical health needs are both incorporated into the need assessment process used to rank clients for housing under Alameda County's Coordinated Entry system.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Not applicable for entitlement grantees.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Oakland will pursue several initiatives in the next year to serve persons who are not homeless but have other special needs. This includes the City's owner-occupied home rehabilitation program, which is expected to serve approximately 50 households in the next year. Most of these households will be elderly and/or have a disability. These home rehabilitation programs include the Access Improvement Program, a home rehabilitation program specifically intended to serve persons with physical disabilities. The City's contract with the East Bay Community Law Center will serve 125 households with fair housing advice and counseling, which can assist special needs population subject to discrimination, such as persons with disability and persons who speak English as a second language. This will improve access to housing for persons with special needs.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City has undertaken a number of measures to facilitate and encourage affordable housing, including zoning and development standards designed to encourage development of middle and multi-family housing in areas designated by the City's General Plan. Further details may be found in the City's Housing Element 2023-31 at <https://www.oaklandca.gov/documents/2023-2031-adopted-housing-element>. The 2023-31 Housing Element examines the City's policies and procedures to identify governmental constraints and non-governmental constraints.

Governmental Constraints

Oakland's housing development landscape is shaped by a complex interplay of governmental constraints, historical zoning practices, and evolving reforms. The term "governmental constraints" refers to local policies and regulations—such as zoning laws, development standards, and permitting processes—that impact housing availability and affordability. While these regulations aim to ensure quality and safe development, they can also create delays, increase costs, and lead to differences in how neighborhoods are treated. Historically, Oakland's zoning practices contributed to racial and economic segregation, with single-family zoning dominating 43% of residential land. This legacy, combined with stringent development standards, has limited density and affordability. Recent efforts, however, prioritize reform to increase housing supply and enhance affordability. Recent local zoning changes and state laws like SB 9 (2022) enable duplexes, triplexes, and fourplexes in single-family zones, streamline approvals, and reduce parking mandates near transit. In 2023, the City eliminated single-family zoning outside high-fire-risk areas, aligning with "missing middle housing" strategies to diversify housing stock. In the same year, the City also adopted an "affordable housing overlay" that provides 100% affordable housing by-right approvals, extra height, unlimited density within the building envelope, and an exemption from parking requirements. This affordable housing overlay applies to projects at up to 120% AMI located in

any zone where residential uses are allowed, with limited exemptions for historic landmarks and the high-fire-risk overlay.

According to recent research, the high cost of building housing in California is partially due to stringent energy efficiency and seismic standards. These are established by the California Building Code, and local jurisdictions have limited authority to deviate from these standards. Some specific building code standards, such as requiring two staircases for evacuation access in low-rise development, may particularly affect the feasibility of small apartment buildings. Enhanced setback and parking standards in Oakland's high-fire-risk overlay also limits development potential in that portion of the city, but the overlay is justified by elevated wildfire risks and historic difficulties with wildfire evacuations.

Funding gaps exacerbate these challenges. Oakland faces a structural budget deficit due in part to Proposition 13's limitation on local property taxes, coupled with limited local revenue tools. Affordable developers compete with market-rate projects for scarce resources, relying on temporary bonds (Measures KK and U) and federal grants. Despite state programs like Homekey, funding remains insufficient to address homelessness and meet affordability targets. Limited funding availability also affects staffing in the City's Planning and Building Department and Housing and Community Development Departments, which leads to delayed project application reviews, project financing, and ongoing asset management.

Non-Governmental Constraints

The City of Oakland faces significant challenges in housing development due to limited control over production, availability, and costs, influenced by high construction expenses and urban redevelopment complexities. Non-governmental factors, typical of Bay Area cities, further constrain housing growth. Environmental constraints, while varied, are managed through zoning and regulations:

- Geological risks, like earthquakes along the Hayward Fault and soil liquefaction in flatlands, pose threats but affect few residential zones. Sea-level rise, projected to reach 12–24 inches by 2050, may threaten residential areas near Jack London Square and Lake

Merritt. Flood risks in low-lying regions (e.g., West Oakland) are mitigated by FEMA zoning restrictions.

- Air/noise pollution disproportionately affects East and West Oakland near industrial zones and highways, increasing development costs for filtration and insulation. Wildfire hazards in the Oakland Hills restrict denser housing due to extreme fire risk and evacuation challenges.
- Airport safety regulations limit residential development near Oakland International Airport, though no current housing sites fall within restricted zones. Hazardous materials in industrial and transportation corridors require costly site remediation, addressed through City cleanup programs.

Oakland's Local Hazard Mitigation Plan and updated Safety Element integrate hazard resilience into housing planning, prioritizing public health while balancing environmental and economic realities. Most constraints elevate costs or reduce appeal but do not outright block development.

Oakland's housing development is shaped by utility infrastructure, market dynamics, and high construction costs. Dry utilities are managed by Pacific Gas and Electric (PG&E) for electricity and natural gas, while East Bay Community Energy (EBCE) offers lower-cost, renewable energy alternatives. Internet services are provided by Comcast, Google Fiber, and other internet companies.

Market constraints include steep land costs driven by Oakland's desirability as a Bay Area urban hub. Land prices vary widely, with high values in affluent neighborhoods like Rockridge and lower costs near industrial zones. Infill development, critical for meeting housing goals, faces challenges such as demolition expenses, site cleanup, and fragmented parcel sizes that require lot consolidation. While efforts to increase density and repurpose underutilized sites exist, rising land and construction costs hinder feasibility, particularly for affordable housing.

Construction costs in Oakland are among the highest in the region. Hard costs (materials, labor) account for 50–60% of total expenses, with steel/concrete high-rises limited to high-rent areas. Soft costs (permits, financing) add another 40–50%, and structured parking

may further escalate expenses. Affordable housing project costs in the San Francisco Bay Area average a total development cost of \$750/square foot, while market-rate projects have a typical total development cost of approximately \$530/square foot. The high cost of development leads to persistent funding gaps, especially for deeply affordable housing. Programs like loans, grants, and the Affordable Housing Impact Fee aim to offset costs, though funding gaps remain.

Labor Costs

Labor expenses significantly drive Oakland's high construction costs, particularly for affordable housing, which must comply with prevailing wage laws and the City's Local/Small Business Enterprise (S/LBE) program, requiring 50% local participation for contracts over \$100,000. Projects with City funding must also use apprentices for 15% of work hours and seek to use Oakland residents for a majority of work hours. Labor costs are a major component of elevated hard costs for affordable housing development in Oakland.

Financing Challenges

Elevated interest rates strain development feasibility for market rate housing and first-time homebuyer accessibility, increasing subsidy requirements. Approximately one third of mortgage applications in Oakland's metropolitan statistical area are denied, which may pose a significant barrier to credit for aspiring first-time homebuyers and existing homeowners seeking to finance home repairs. California has a fragmented affordable housing funding landscape with major sources of subsidy administered by four separate state agencies. This leads to delayed project timelines and higher construction costs. Another key limiting factor for affordable housing development is the limited availability of operating subsidy for deeply affordable and Permanent Supportive Housing. For some of these projects, rents are set so low that the income does not fully cover the cost of building operation, maintenance, and resident services. Most affordable housing resources at the state and local level are limited exclusively to capital uses, which makes it difficult to provide adequate operating subsidy to these deeply affordable units.

Economic and Social Factors

Oakland's economy, tied to the volatile Bay Area region, faces risks from recessions and global shocks, exacerbating disparities and straining City resources. Despite these challenges, community sentiment strongly supports housing growth: resident workshops and regional analyses reveal Oakland as one of the Bay Area's most pro-housing cities. No affordable housing project in Oakland has received an environmental challenge or significant planning commission appeal in over a decade.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Oakland has several industry clusters that drive its economy, including health care, manufacturing, food and beverage production, transportation and logistics, high tech, green and clean tech, retail, tourism and hospitality. Collectively, these key sectors support a diverse, resilient economy that offers a wide spectrum of employment.

Table 40 – Economic Development Market Analysis (Business Activity)					
Business by Sector	# of Workers	# of Jobs	Share of workers	Share of Jobs	Jobs less workers
Agriculture, Mining, Oil & Gas Extraction	984	118	1	0	-1
Arts, Entertainment, Accommodations	23,060	19,658	14	12	-2
Construction	8,452	7,477	5	5	0
Education & Healthcare Services	35,924	48,741	22	30	8
Finance, Insurance & Real Estate	10,556	10,587	7	7	0
Information	8,510	3,568	5	2	-3
Manufacturing	10,880	7,057	7	4	-3
Other Services	8,426	9,494	5	6	1
Professional, Scientific, Management Services	26,279	21,340	16	13	-3
Public Administration	0	0	0	0	0
Retail Trade	15,070	12,795	9	8	-1
Transportation & Warehousing	6,941	14,651	4	9	5
Wholesale Trade	5,878	6,904	4	4	0
Total	160,960	162,390			

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Table 41 – Economic Development Market Analysis (Labor Force)	
Total Population in the Civilian Labor Force	239,640
Civilian Employed Population 16 Years & Over	225,325
Unemployment Rate	5.97
Unemployment Rate for Ages 16-24	18.91
Unemployment Rate for Ages 25-65	4.29
Data Source: 2016 – 2020 ACS	

Table 42 - Economic Development Market Analysis (Occupation by Sector)	
Occupations by Sector	Number of People
Management, business and financial	75,155
Natural resources, construction, and maintenance occupations	14,630
Service	21,805
Sales and office	39,060
Production, transportation and material moving	9,995
Data Source: 2016 – 2020 ACS	

Table 43 - Economic Development Market Analysis (Travel Time)		
Travel Time	Number	Percentage
< 30 Minutes	92,997	47%
30-59 Minutes	72,977	37%
60 or More Minutes	30,270	15%
Total	196,244	100%
Data Source: 2016-2020 ACS		

Table 44 - Educational Attainment by Employment Status (Population 16 and Older)			
Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	22,335	1,530	12,395
High school graduate (includes equivalency)	26,675	2,080	11,410
Some college or Associate's degree	40,315	2,995	12,055
Bachelor's degree or higher	105,930	4,235	10,545
Data Source: 2016-2020 ACS			

Table 45 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	37,334	15,563	47,715
High school graduate (includes equivalency)	43,047	N/A	N/A
Some college or Associate's degree	52,494	N/A	N/A
Bachelor's degree or higher	116,455	4,409	7,701

Data Source: ACS 2023 1-year, Table B23006 -

https://censusreporter.org/data/table/?table=B23006&geo_ids=16000US0653000&primary_geo_id=16000US0653000#valueType|estimate

Table 46 - Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	735	4,020	5,125	10,090	8,040
9th to 12th grade, no diploma	3,770	4,325	4,740	7,955	4,115
High school graduate, GED, or alternative	8,560	12,610	10,695	16,905	9,765
Some college, no degree	11,550	13,985	8,695	18,500	9,595
Associate's degree	1,155	4,445	3,685	6,085	3,425

Table 46 - Educational Attainment by Age					
	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Bachelor's degree	5,180	32,585	18,615	21,825	10,070
Graduate or professional degree	370	13,785	15,835	18,150	11,580
Data Source: 2016-2020 ACS					

Table 47 - Educational Attainment – Median Earnings in the Past 12 Months	
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,559
High school graduate (includes equivalency)	31,493
Some college or Associate's degree	38,498
Bachelor's degree	68,369
Graduate or professional degree	87,464
Data Source: 2016-2020 ACS	

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity tables above, the major employment sectors for Oakland are Education and Healthcare Sector businesses; Professional, Scientific and Management Services, Government, Retail and Transportation and Warehousing sector businesses.

Describe the workforce and infrastructure needs of the business community.

Oakland's business community needs a skilled workforce equipped for evolving industries like tech, green energy, and healthcare, coupled with expanded vocational training and partnerships with local educational institutions to address talent gaps. Infrastructure demands include modernized transportation networks (e.g., public transit, freight corridors), affordable commercial spaces, reliable high-speed internet, and sustainable energy systems to support growth. Adequate access to housing and childcare remains vital to retaining workers, while aging port facilities and logistical bottlenecks require upgrades to maintain Oakland's role as a regional trade hub. Addressing these priorities would bolster economic resilience.

The creation of a positive environment for economic development requires addressing a variety of community challenges. Businesses often cite concerns about citywide issues, such as public safety, access to housing and transportation, homelessness, illegal dumping, and under-investment in public spaces and infrastructure, all of which impede business growth. Therefore, Oakland's strategy is built around a coordinated response that not only includes the Economic and Workforce Development Department, but also Planning & Building, Housing & Community Development, Public Works, Transportation, Police, Fire, and the offices of the Mayor and City Administrator.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any need for workforce development, business support or infrastructure these changes may create.

Oakland's economic landscape is undergoing significant transformation driven by a mix of public and private sector investments aimed at fostering job creation, sustainability, and equitable growth. A cornerstone of this shift is the Port of Oakland's \$1.4 billion Vision 2030 initiative, which prioritizes decarbonization through electrification of cargo-handling equipment, solar energy installations, and zero-emission drayage trucks. This aligns with California's broader climate goals and is bolstered by state grants, such as the \$119 million awarded in 2023 for shore power infrastructure. While these efforts position Oakland as a

leader in green logistics, they demand a workforce skilled in renewable energy technologies, advanced manufacturing, and supply chain innovation. Partnerships with institutions like the Peralta Community College District are expanding vocational programs in electrification and robotics, but gaps persist in specialized certifications and apprenticeships to meet robust industry demand.

Another potential initiative that could affect the local job market is the proposed expansion of Oakland's International Airport. By increasing the capacity and number of visitors to the airport, this initiative may increase workforce needs in the transportation, logistics, and tourism industries.

State and regional green energy initiatives are further reshaping Oakland's economy. California's \$10 billion Clean Transportation Program has funded electric vehicle (EV) charging stations citywide, while the Oakland EcoBlock pilot retrofits neighborhoods with energy-efficient grids. These projects are spurring jobs in solar installation, EV maintenance, and urban planning, yet require targeted training programs for low-income residents. The Oakland Workforce Development Board has responded with "Green Pathways" apprenticeships, but scaling these efforts hinges on sustained funding.

Simultaneously, Oakland faces additional acute challenges. According to the Oakland Metropolitan Chamber of Commerce, rising commercial rents have displaced 15% of small businesses since 2020. Aging infrastructure—especially in East Oakland's industrial corridors—impedes logistics efficiency. The city's Broadband Equity Plan, backed by \$15 million in federal grants, aims to close the digital divide by 2026, critical for tech startups and home-based businesses. Programs like Oakland Thrives (providing microloans to 500+ businesses) and Oakland Undivided (distributing 35,000 laptops to students) seek to foster the next generation of entrepreneurs and workers.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The skills and education of Oakland's current workforce are closely aligned with the employment opportunities available in the city through various initiatives aimed at empowering

residents and addressing local economic needs. The City of Oakland's Department of Workplace and Employment Standards has established programs like the Local Employment Program (LEP) and the Local Construction Employment Referral Program (LCERP), which are designed to enhance job accessibility for Oakland residents, particularly in construction and public works sectors.

The LEP requires a significant percentage of job hours and new hires on public contracts to be filled by Oakland residents, promoting local employment. This initiative is complemented by the 15% Apprenticeship Program, which requires 15% of work hours on City-funded construction projects to be completed by apprentices.

The Oakland Workforce Development Board (OWDB) plays a crucial role in connecting residents to employment opportunities by offering career services, training programs, and job placement assistance tailored to local market needs. These initiatives focus on high-growth sectors like clean energy and healthcare, ensuring that the training provided is relevant to current job openings.

Programs like the Summer Youth Employment Program (SYEP) and "Oakland Forward" provide critical job readiness training and work experiences for younger residents. By collaborating with community-based organizations and local businesses, these programs ensure that the skills new workers learn are directly applicable to the job market.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Oakland's workforce training initiatives, supported by the Oakland Workforce Development Board (OWDB) and various community organizations, play a crucial role in addressing economic disparities and supporting the city's Consolidated Plan. These efforts aim to empower disadvantaged communities, enhance employment prospects, and stimulate local economic growth.

Key initiatives include:

- **Local Employment Program (LEP):** Established to maximize the hiring of Oakland residents on City-funded public works and construction projects, this program mandates that 50% of work hours and new hires come from Oakland residents. It also includes a 15% apprenticeship use mandate, requiring the employment of local apprentices. This initiative creates jobs for local residents and pathways into high-paying construction jobs for new workers.
- **Local Construction Employment Referral Program (LCERP):** This program connects Oakland residents with employment opportunities in construction. By partnering with 35 Community Based Organizations, LCERP maintains a referral database of residents' skills, ensuring a steady pipeline of qualified workers for local projects.
- **Youth Employment Programs:** Programs like the Summer Youth Employment Program (SYEP) and the "Oakland Forward" initiative provide paid work experiences and job readiness training for youth aged 14-30. These initiatives focus on vulnerable populations, including former foster youth and those disconnected from education or employment.
- **Comprehensive Career Services:** In alignment with the Workforce Innovation and Opportunity Act (WIOA), Oakland's public workforce system offers comprehensive services, including career coaching and skills assessments, particularly targeting high-growth sectors like clean energy and healthcare.
- **Head Start and Early Educator Apprentice Program:** This initiative offers training for residents interested in early childhood education, ensuring that low-income families receive essential support while also preparing future educators.

These workforce training initiatives align with Oakland's Consolidated Plan by promoting economic inclusivity, reducing unemployment, and enhancing the overall quality of life for residents. By focusing on low-income communities and ensuring access to training and employment opportunities, Oakland is building broad-based future prosperity. The collaborative efforts between the city, OWDB, and community organizations are vital in creating a robust workforce that can adapt to the evolving job market and support the city's long-term economic goals.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Oakland is part of a regional Comprehensive Economic Development Strategy (CEDS). In 2018, nine counties in the San Francisco Bay Area formed a regional Economic Development District recognized by the US Economic Development Administration (US EDA). The Bay Area Regional Economic Development District (EDD) developed a Comprehensive Economic Development Strategy (CEDS) as a first step to support cooperation and collaboration among organizations and local jurisdictions to address shared problems, realize mutual goals, and leverage resources across the region. The CEDS vision is “A dynamic and resilient economy, spurred by a culture of innovation and inclusion, providing opportunities, shared prosperity, and a sustainable quality of life for all residents and workers.”

The City of Oakland’s economic development efforts are aligned with the CEDS objectives. The Economic and Workforce Development Department is currently developing its 2024-2029 Economic Development Action Plan. The plan will prioritize economic growth by leveraging data on demographics, business ownership, and employment trends to tailor support to small business owners. It emphasizes data-driven strategies (e.g., business license records, Census surveys) to address economic mobility, sector-specific needs, and shifting population dynamics to foster inclusive entrepreneurship and neighborhood resilience. These initiatives are reflected in Oakland’s 4 Specific Plans: West Oakland, Broadway Valdez, Lake Merritt, Coliseum City and the Downtown Oakland Specific Plan. Combined with major transit-oriented investments and developments, the City’s prioritization of investment and services along key commercial corridors is consistent with planned economic development and workforce development efforts.

Discussion

Oakland’s economic development strategy centers on aligning workforce training, infrastructure modernization, and private-public partnerships to address evolving industry demands and foster sustainable job growth. Key sectors such as education, healthcare, logistics, and green energy drive employment opportunities, supported by initiatives like the Port of Oakland’s Vision 2030 decarbonization project and the expansion of vocational programs in electrification and advanced manufacturing. Workforce training efforts, including the Local Employment Program (LEP) and partnerships with institutions like the Peralta Community College District, aim to equip residents with skills tailored to high-growth fields, while infrastructure improvements—such as the Broadband Equity Plan and upgrades to transportation networks—address critical gaps hindering business efficiency. Challenges like rising commercial rents and aging industrial facilities underscore the need for continued investment in affordable workspaces and logistical upgrades. By prioritizing collaboration across city departments, federal programs, and industry stakeholders, Oakland seeks to balance economic resilience with practical solutions that meet workforce needs, stabilize small businesses, and align with broader regional goals for innovation and sustainability. These efforts reinforce the city’s commitment to fostering a competitive economy while adhering to federal priorities for job creation and infrastructure development.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of “concentration”)? Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of “concentration”)

East Oakland and West Oakland have concentrations of low-income, predominantly non-White households, and households with multiple housing problems. The City of Oakland recognizes a set of factors when identifying areas with high concentrations of housing problems. These criteria were established by an Oakland Department of Transportation analysis, which ranks census tracts based on seven demographic factors (race, income, disability status, educational attainment, age, single-parent households, and rent burden), using 2017 ACS data. It also highlights areas with higher percentages of households facing language barriers, assesses census tracts based on gentrification and displacement patterns, and identifies areas disproportionately affected by pollution. The analysis concludes that Central and East Oakland comprise the largest share of priority neighborhoods at 29%.

These findings are consistent with a 2020 analysis conducted by the Housing Initiative at Penn titled “Housing Vulnerability in Oakland, CA,” which assessed renter vulnerability in Oakland by ranking census tracts based on six indicators: percentage of renters, non-White residents, rent-burdened households, families with children, lack of internet access, and the ratio of median renter income to the city average. The index suggests that the most vulnerable tracts are primarily in East Oakland, specifically in areas known as “Deep East Oakland”. The areas with the highest rates of vulnerability were neighborhoods located in the 94601 and 94621 zip codes.

In some parts of Central and East Oakland, such as census tracts 06001407200 and 06001407200, more than 58% of residents are Black or African American, while in other tracts, such as 06001409400, Hispanic households make up more than 58% of the population. Many of the remaining areas in Central and East Oakland are either predominantly Black/African

American or Hispanic, accounting for between 24% and 57% of households (See section AP-50 for CDP Maps that display geographic distribution of racial demographics in these areas). Areas with high concentrations of non-White residents also align with higher poverty rates, particularly around Downtown, West Oakland, and Deep East Oakland. In contrast, predominantly White neighborhoods, like those in the North Oakland Hills, are more affluent and have minimal low-income populations. The lowest-earning census tract, Lockwood/Coliseum/Rudsdale, is 95% non-White with a median income of \$23,819, while the highest, Panoramic Hill, has a median income of \$219,861 and is only 26% non-White.

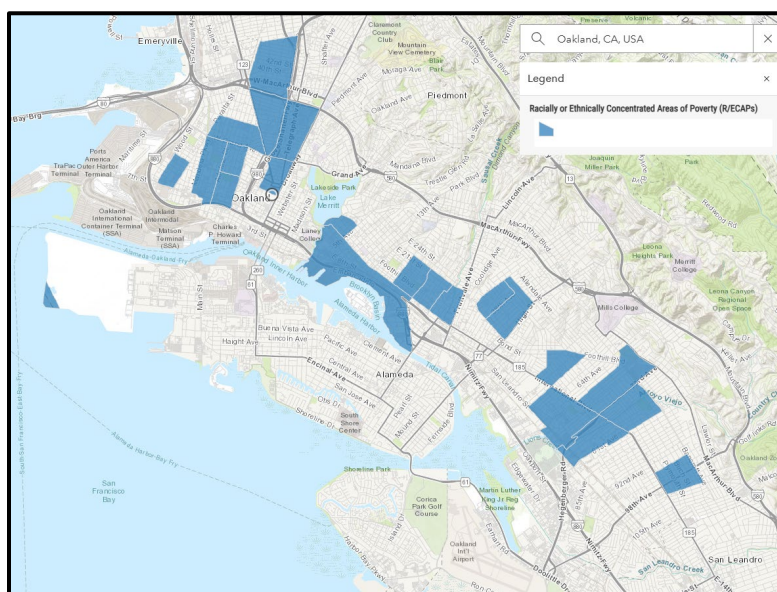
In Oakland, rising rents have led to significant displacement, particularly among extremely low-income residents, with 80% of those moving out of Oakland leaving the Bay Area. This displacement disproportionately affects communities in East Oakland and parts of West Oakland – neighborhoods with high concentrations of non-White residents. Low-income communities also have the highest share of code violations. Data from the City of Oakland Planning and Building department shows that 100% of neighborhoods with “Very High” levels of code violations are in Low Income tracts, and two thirds of tracts with High or Very High levels of code violations are in Low Income tracts. Neighborhoods with the largest share (together making up 50% of all complaints) of code violation complaints are located in East and West Oakland Zip Codes: 94605, 94606, 94607, 94601, and 94621.

The residential neighborhoods described above are a mix of single-family homes and small- to mid-rise apartment buildings. These neighborhoods are among the oldest in the City and are subject to age-related building issues. Lead paint exposure is a particular concern in this older housing stock. The high residential density of these neighborhoods supports a vibrant transit network, and many areas are served by the BART or Bus Rapid Transit systems. One targeted area of commercial support activity is International Boulevard, the main commercial corridor that runs through the most vulnerable low-income neighborhoods of Oakland. This corridor had over 1100 small businesses that were struggling prior to COVID-19 and have since been tremendously impacted. The majority are micro-enterprise or small businesses that report revenues well under \$100,000 annually.

The targeted areas of Oakland used to be thriving neighborhoods with industrial business roots. Workforce housing was developed near the employment centers and was a large supplier of food product packaging and distribution in California. Over time, industrial food product packaging businesses consolidated and relocated to other cities. This increased the central role of small business corridors as employment and economic drivers. The 1100 businesses on the International Boulevard corridor represent an untapped potential for reinvestment and redevelopment. A majority of the area has been designated as a Federal Opportunity Zone. Some adjacent areas are still zoned industrial and may host new investments in industrial manufacturing, shipping, and logistics. The City is targeting both business and workforce support to ensure that Oakland residents are prepared for these new jobs.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD defines Racially and Ethnically Concentrated Areas of Poverty (R/ECAP) as census tracts with a non-White population of 50% or more and a poverty rate of 40% or more. The R/ECAP census tracts in the City of Oakland are shown in the map below. For further examination of concentration of specific populations, see more discussion and maps on this topic in the NA-30 Disproportionately Greater Need section of this document.



What are the characteristics of the market in these areas/neighborhoods?

While markets in these neighborhoods vary, residents commonly face systemic challenges. Areas with higher concentrations of low- and moderate-income households experience acute housing affordability pressures, including overcrowding and severe cost burdens. Despite the presence of major economic assets like the Port of Oakland and Oakland International Airport—which drive regional trade, logistics, and employment—public investment in community infrastructure often lags behind demand.

Are there any community assets in these areas/neighborhoods?

The Port of Oakland is an independent department of the City of Oakland which operates through its Board of Port Commissioners. The Port of Oakland drives \$174 billion in annual economic activity and supports 98,345 regional jobs while advancing decarbonization efforts. It manages Oakland Airport, the Seaport, 20 miles of waterfront (including Jack London Square), and a public utility, prioritizing environmental innovation and community impact. All Port of Oakland assets, whether land, cash, or intangible, are property of the State of California and are subject to the California Tidelands Trust Doctrine. Trust assets may be used for statewide trust purposes only.

The Seaport continues to invest in grade separations, intelligent transportation systems, and traffic circulation railroad improvements, as well as in refrigerated port facilities and a new logistics complex, which are expected to grow the Port's volume by an additional 30,000 containers a year. The Port of Oakland handles over 99% of Northern California's containerized cargo, ranking ninth nationally and among the top four Pacific Coast ports. In 2023, 74% of its trade was with Asia, 17% with Europe, and 5% domestic (primarily Hawaii).

Oakland International Airport (OAK), the second largest airport in the third busiest U.S. air service market, serves more than 10 million passengers annually as of 2024¹⁰ and is the top

¹⁰ https://www.iflyoak.com/press_release/oakland-airport-reports-over-10-8-million-passengers-in-2024/#:~:text=Oakland%2C%20Calif.,compared%20to%20the%20prior%20year.

cargo airport in the Bay Area. It currently serves more than 60 destinations, the most in its history. Oakland Airport (OAK), operated by the Port of Oakland since 1927 and is the East Bay's primary airport, offering direct access via roadway and BART to Bay Area employers, attractions, and residents. OAK is unaffiliated with San Francisco's SFO, which is owned and operated separately.

Are there other strategic opportunities in any of these areas?

The City's Economic and Workforce Development Department constantly assesses opportunities to develop office, industrial, and commercial space on City land to meet future demand for arts, culture, and tourism infrastructure. This may include the creation of new hotels and tourist attractions. The City seeks to maintain a balanced economy by using policy and planning tools to spur different kinds of development and land use, support a diverse range of business sectors, and ensure broad-based economic prosperity. As appropriate, surplus public property may also be used for residential development.

Historically, many Oakland residents have had limited access to opportunities and may need greater assistance to enter our highly competitive job market and become economically secure. The City will continue to partner with the nonprofit Oakland Promise effort, a cradle-to-career initiative that aims to triple the number of college graduates from Oakland within the next decade. The City will also support local efforts to increase employment in the tech sector, by both supporting our local tech education providers and working directly with potential employers.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the American Community Survey Data – S2808 year 2023, 0.1% of Oakland residents (549) have a non-broadband internet connection, 13.3% (22,026 households) have no internet at all, including via cellular data plans, and 8.8% (14,619) are only connected through cellular data plans. Approximately 94,000 Oakland residents have no internet connectivity or computing device. Through deployment of widespread free public Wi-Fi throughout our poorest communities, OAKWiFi can connect the residents of Oakland to knowledge and the broader global community. In today's connected world, access to the internet should be considered an essential service, like water or electricity. In 2023, 84% of households with an annual income of \$74,999 or less had access to the internet in their homes. 98% of households with an annual income of \$75,000 or more had access to the internet (2023: ACS 1-Year Estimates – S2801 | Types of Computers and Internet Subscriptions). By providing broadband connectivity, the City is empowering the citizens of Oakland's underserved communities to seek out education, broaden their perspectives, and access new job opportunities.

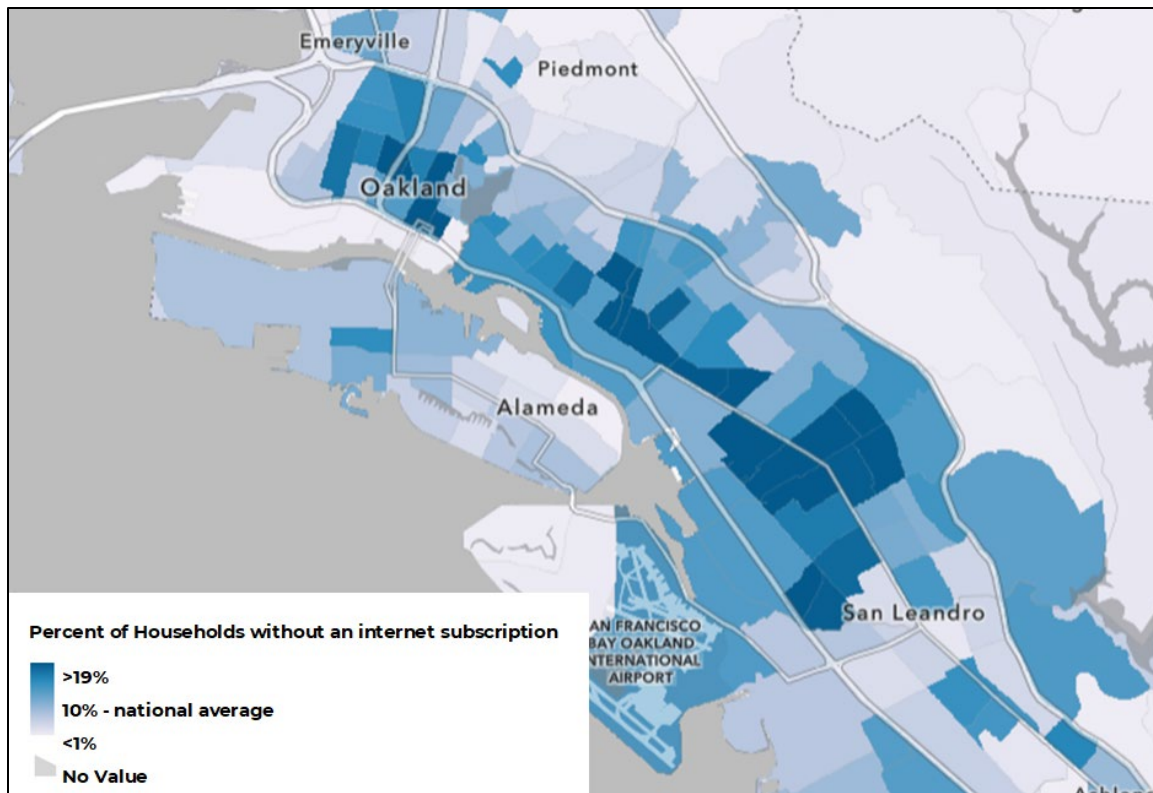


Figure 1- Esri ArcGIS Living Atlas of the World – Computer ownership and internet access by income group based on current ACS 5-year estimates. Last updated April 2025.

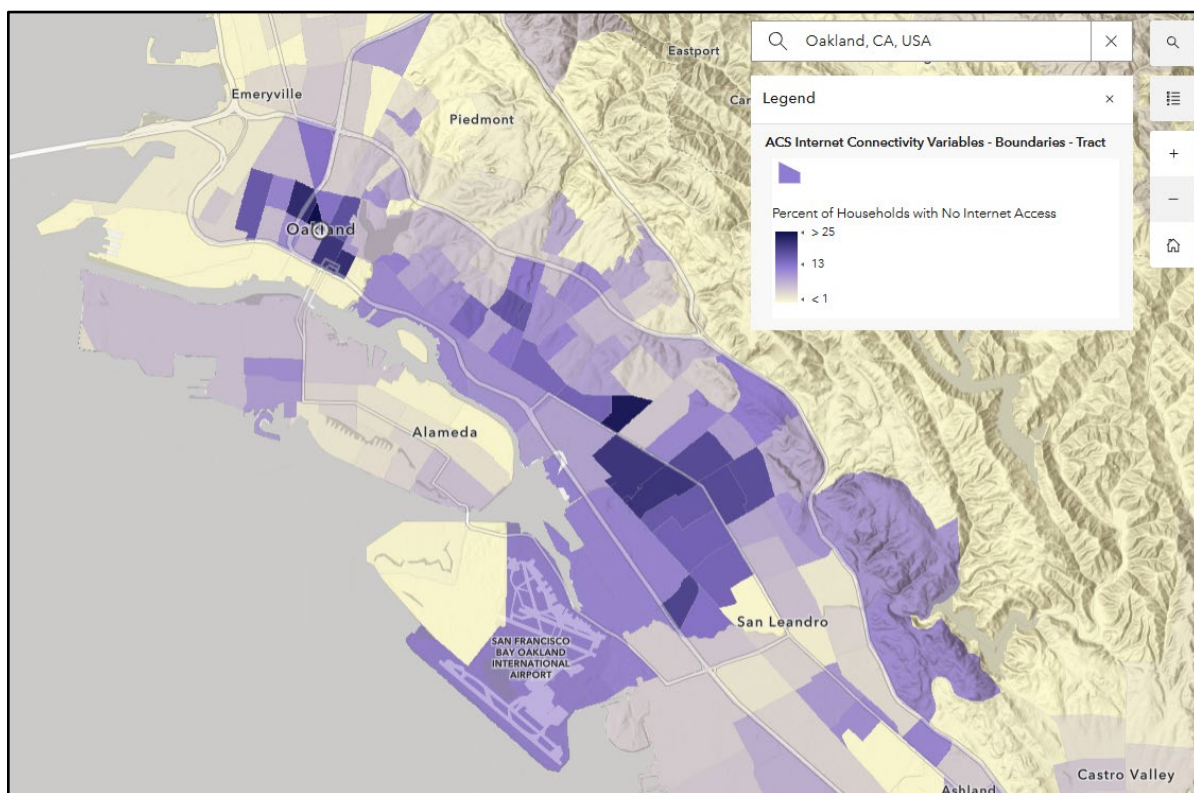


Figure 2 –Esri ArcGIS Living Atlas of the World – Percentage of households with no internet access Based on current ACS 5-year estimates. Last updated January 2025.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Per data provided at broadbandnow.com, Oakland is a well-connected city with significant internet infrastructure already built throughout. The most prevalent hardwired broadband options are DSL and fiber, with more than 98 percent and 58 percent availability, respectively. With the prevalence of fiber, internet speeds in Oakland are about 51 percent above the California average. For those without a fiber connection, fixed wireless options are also available to almost 100 percent of the city with speeds comparable to cable and fiber. Due to this well-built internet infrastructure, Oakland is the 28th most-connected city in the state ahead of Berkeley, Emeryville, Alameda, and Orinda. The city is so well connected that only 4,000 Oakland residents have one or fewer options for residential internet service.

The internet providers available to Oakland residents depend on where they live. In general, residents have access to a few wired internet providers: AT&T Fiber, Xfinity, and Sonic. Google Fiber is also a provider to some parts of Oakland. Moreover, Oakland demonstrates robust internet infrastructure, with 98% DSL and 58% fiber availability, and fixed wireless coverage reaching nearly 100% of residents. Despite ranking as California's 28th most connected city, systemic barriers persist: an estimated 25,000 students lacked reliable home internet during the pandemic, disproportionately impacting communities of color, low-income households, and East Oakland residents.

The City's OakWiFi initiative, launched in late 2020 with \$7.7 million in CARES Act funding, addresses this digital divide by providing free, high-speed public Wi-Fi (up to 100 Mbps). Initial phases prioritized downtown, West Oakland, and the International Boulevard corridor—areas with high concentrations of marginalized populations. By leveraging fiber from AC Transit's Bus Rapid Transit project and streetlight-mounted access points, OakWiFi now covers 75–85% of Oakland's "flatlands." Future expansions will utilize BART track fiber to reach additional neighborhoods.

Increased competition among ISPs would drive affordability, improve service quality, and reduce disparities exacerbated by provider monopolies. Diversifying providers ensures redundancy, supports small businesses reliant on the digital economy, and complements public Wi-Fi with affordable home broadband options.

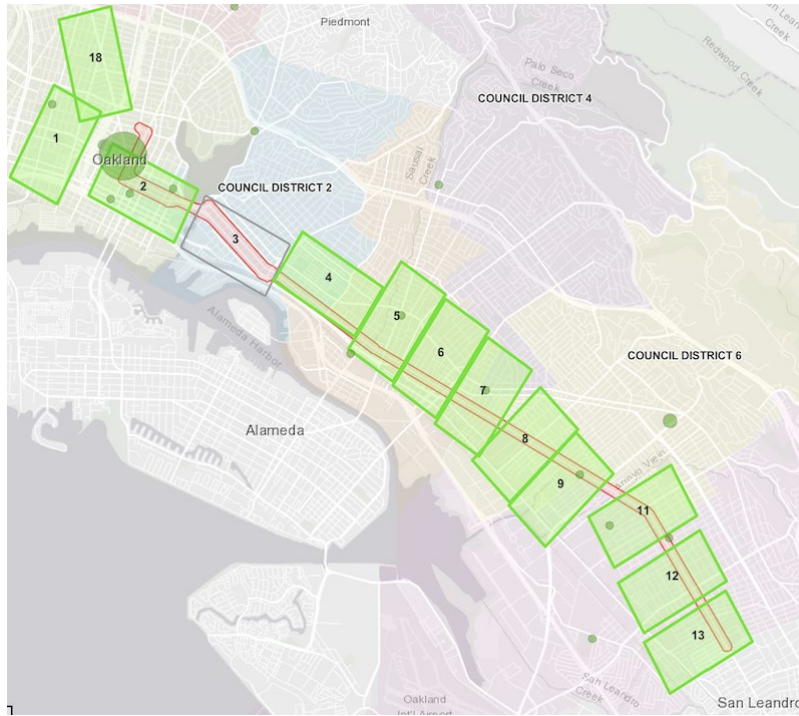


Figure 3 - OAK WiFi Zones - Communities where OAK WiFi is being Expanded - Green indicates Zones and/or Locations that are Online

<https://oakgis.maps.arcgis.com/apps/instant/minimalist/index.html?appid=26933394a5bd4cac a2f67dbad4e62376>

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Pollution from the transportation and industrial sectors pose serious public health concerns in Oakland and contribute to climate change. Air pollution from these activities contributes to increased rates of asthma, congestive heart failure, and stroke, as well as heightened economic burden from hospitalizations and health care costs. The density of chemical and fuel release sites in high poverty neighborhoods is four times higher than in affluent neighborhoods (CAP). In addition to harming local air quality, these toxic pollutants are absorbed into nearby soil and contaminate groundwater. During Oakland's increasingly unpredictable wet seasons, rain and floods bring the pollutants to the surface, threaten streets and waterways with further contamination, and expose Oaklanders to additional health hazards.

Air pollution hazards includes an increased rate of smoke pollution from wildfires. Higher CO₂ levels lead to increased pollen production in plants, resulting in more severe, long term allergy seasons as climate change progresses. These health burdens disproportionately affect the youth, older adults, people living with disabilities, those who work outdoors, and unsheltered Oaklanders.

Several major appliances inside most Oakland residences are fueled by natural gas, including water heaters, space heaters, clothes dryers, and stoves. Natural gas is a significant driver of climate change. Natural gas combustion and leakages create indoor air pollutants such as carbon monoxide, nitrogen oxide, and formaldehyde, all of which can have significant health impacts such as nose and throat irritation, headaches, fatigue, and nausea. Populations with asthma or other existing heart or lung vulnerabilities are particularly susceptible to harmful impacts from natural gas pollution. Climate related hazards are already evident in public health trends. City analysis indicates that the Cox/Elmhurst tracts of East Oakland have the highest rates of asthma related emergency department visits in Oakland. The industrial area of East Oakland reports the highest share of heart attack-related emergency department visits.

City analysis also highlights the disproportionate impact of climate change on historically underserved communities. Risk indicators—such as projected maximum future temperatures, energy cost burdens, and flood hazards due to rising sea levels—were thoroughly analyzed. Neighborhoods in Southwest Oakland, Downtown, and along the San Francisco Bay are particularly vulnerable to issues such as sea-level rise, flooding, and energy cost burdens. The 2017 Oakland Preliminary Sea Level Rise Road Map estimated that San Francisco Bay's water level rose 8 inches over the past century and projected to rise an additional 36 to 66 inches by 2100. Oakland, a bayfront city, faces vulnerabilities due to its low elevation and low-lying infrastructure, such as its commercial shipping port and international airport. Existing issues include periodic coastal flooding, loss of saltwater marshes, and stress on wastewater systems.

These challenges are exacerbated by heavy rains and high tides. Areas like Jack London Square and Lake Merritt are particularly susceptible to flooding when drainage systems are overwhelmed. As rising sea levels increase, the frequency and extent of flooding may begin to affect areas previously outside floodplains. Key assets, including the Port of Oakland and the airport, are at heightened risk due to subsidence and potential liquefaction during seismic events. Projections suggest that by mid-century, sea levels could rise between 11 and 24 inches, with significant implications for infrastructure and urban areas. Oakland's low-income and non-White communities face greater risks due to inadequate resources for preparedness and recovery. Vulnerable areas include the Oakland Coliseum Complex and neighborhoods with limited access to essential services. The image below depicts areas that will be vulnerable to the impact of sea level rise.



To strategically address the increasingly frequent and urgent impacts of climate change, the City of Oakland adopted its Climate Action Plan (CAP) in July 2020. The 2030 CAP outlines actions that the City and its partners will take to reduce Oakland's climate emissions and adapt to a changing climate. Oakland's City Council adopted a new greenhouse gas emissions reduction target of 56 percent relative to Oakland's 2005 baseline year by 2030. This follows the previous reduction target of 36 percent by 2020, which the City's first CAP, adopted by Council in 2012, strives to meet.

The 2030 CAP identifies ambitious actions to combat climate change. It also ensures that communities with historic pollution impacts and increased vulnerability to climate change are prioritized for climate mitigation and adaptation investments. The 2030 ECAP focuses especially on actions that will result in cleaner air, improved economic security, good green jobs, and more resilient communities.

CAP's 2023 Progress Update reported on key milestones since its adoption in 2020. Among its achievements are the adoption of the Zero Emission Vehicle Action Plan, implementation of pathways to electrify buildings in new construction projects to eliminate natural gas use, the establishment of partnerships with local organizations to support and advance action items and goals, and the opening of resilience hubs and respite centers to

provide support during climate emergencies. The update also noted significant progress was made in urban forestry and creek restoration projects aimed at promoting biodiversity and green infrastructure.

The Progress Update outlines short term goals that will be the focus of upcoming endeavors. They include pursuing funding opportunities through the Inflation Reduction Act and the Federal Infrastructure Act. Key priorities include decarbonization efforts, such as completing the Existing Building Electrification Roadmap to ensure all buildings are gas-free by 2040 and engaging with frontline communities to facilitate electrification. The City plans to implement sustainable mobility initiatives by advancing the Zero Emission Vehicle Action Plan and improving public transit. The Urban Forest Plan was finalized in 2024, and its implementation will enhance tree canopy coverage and green infrastructure. The City will also work on developing resilience hubs, continue community engagement to co-lead projects, and reinforce workforce development related to electrification. Finally, a strong emphasis will be placed on securing diverse funding to support the implementation of these priorities while ensuring alignment with the ECAP's overarching goals.

In addition to the 2030 CAP, the Oakland City Council adopted a 10-year Vegetation Management Plan (VMP) in May 2024, to improve vegetation management in the Very High Fire Hazard Severity Zone (VHFHSZ) and reduce wildfire risks. This plan will help Oakland avoid a repeat of the devastating 1991 Oakland Hills Fire. The VMP outlines strategies for managing vegetation on City-owned properties and along 300 miles of high-risk roadways, covering over 1,900 acres. Key activities include goat grazing on 1,300 acres and vegetation clearing along 58 miles of roadways. Ongoing monitoring and brush clearance on 332 acres of critical properties are also part of the plan.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Overall, pollution sources and corresponding public health hazards are particularly prevalent from West to East Oakland along the 880 freeway. Oaklanders with the least ability to pay for and recover from these environmental health threats are most severely impacted.

Climate change is increasing the frequency and severity of wildfire smoke and allergen hazards. The 2017 Oakland Preliminary Sea Level Rise Road Map highlights that sea level rise is likely to have an outsized impact on low-income communities. Vulnerable areas include the Oakland Coliseum Complex and neighborhoods with limited access to essential services. The Coliseum Area is the most vulnerable, frequently experiencing temporary flooding due to high tides and storm surges that overwhelm the banks of Damon Slough and its tributaries. The Oakland Coliseum Complex is projected to be permanently inundated by 48 inches of sea level rise unless adaptation actions are pursued.

In September 2023, the City of Oakland adopted its first Environmental Justice Element (EJE). The EJE explores various realms that intersect with environmental injustice, identifying risks related to environmental factors, the impact on the supply of safe and healthy homes, and the geographic concentration of these risks. This analysis shows that in Oakland, pollution exposure disproportionately threatens neighborhoods and communities that are located near the Port of Oakland, industrial land, and truck routes. Proximity to these areas increase risk of asthma and/or other respiratory diseases. Four of Oakland's tracts rank in the top 10th percentile statewide for pollution burden: Port Upper, Jingle town/Kennedy, Melrose, and Brookfield Village/Hegenberger. Low- and moderate-income households in Oakland face limited housing choices and opportunities as housing costs continue to increase. The pace of new affordable housing production is outstripped by demand, forcing residents to make trade-offs that often result in enduring substandard housing conditions. Climate-related disasters are increasingly devastating for vulnerable households. Rising seas, storms, and wildfires cause property damage, while power shut-offs force residents to seek shelter and preserve food and medical equipment. Extreme heat and air pollution create unlivable conditions, particularly for those in substandard housing.

Strategic Plan

SP-05 Overview

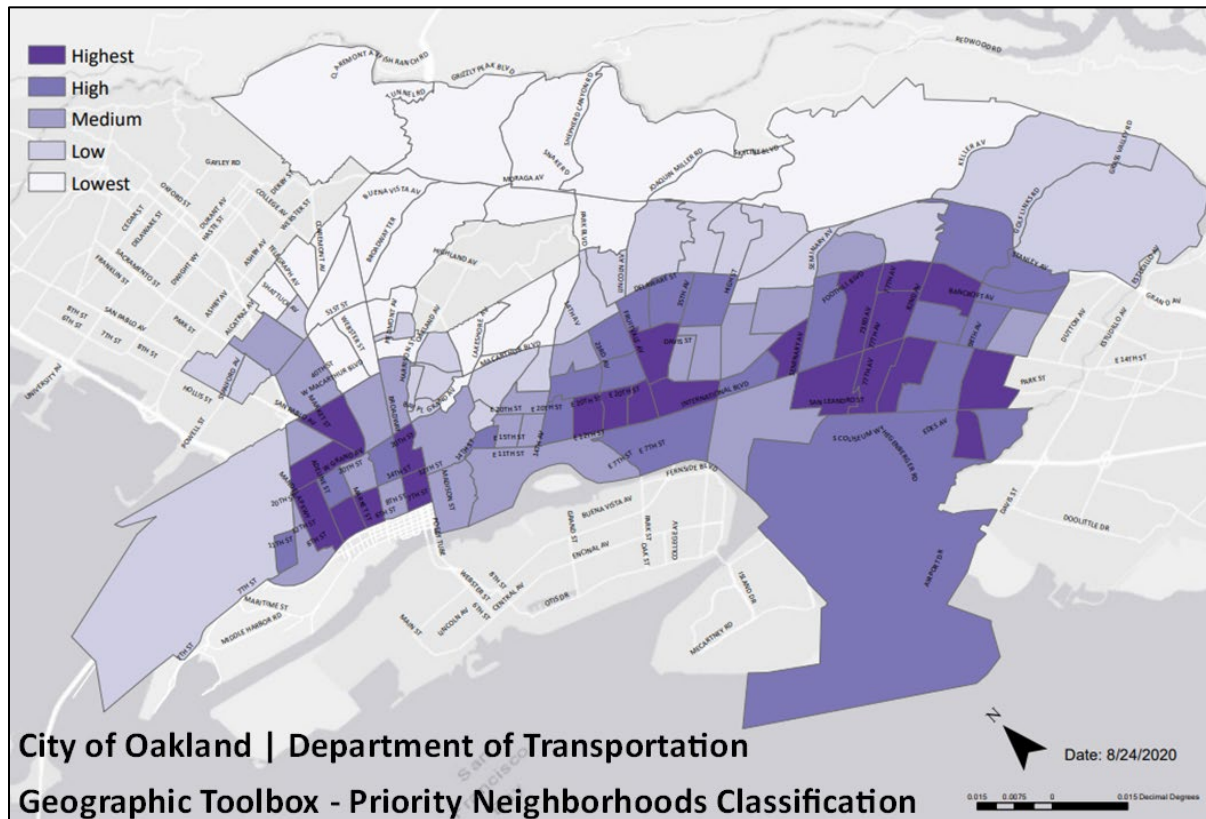
Strategic Plan Overview

HUD allocates Federal funds to eligible localities for housing and community development activities. These funds are from four formula grant programs – Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG), and Housing Opportunities for Persons With AIDS (HOPWA), as well as local matching or leveraging sources that support these programs. As a condition of receiving these grant funds, the City of Oakland prepares a Five-Year Consolidated Plan to assess affordable housing and community development needs, and present priorities and strategies for addressing those needs. The City also prepares an Annual Action Plan to provide a concise summary of the actions, activities, and the specific Federal and Non-Federal resources that will be used each year to address the priority needs and specific goals identified by the Consolidated Plan. The attached Annual Action Plan constitutes the City's formal application for the entitlement grant funds. In accordance with the City's priorities as articulated in the City's 2025-2027 budget and the needs assessment analysis, the key priorities for the City in the 2025/26 - 2029/30 Consolidated Plan are:

- Increase Supply of Housing
 - Produce & Preserve Housing Across Income Levels
- Stabilize Communities
 - Protect Oaklanders from Displacement
 - Expand Economic Opportunities for All Oaklanders
 - Prevent Housing Instability and Homelessness
- Make Homelessness Rare, Brief, and Non-Recurring
 - Connect Unhoused Residents with Shelter, Housing and Services

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area



Map 4: Oakland Department of Transportation Priority Neighborhoods

Table 48 - Geographic Priority Areas		
1	Area Name:	Oakland Department of Transportation Priority Areas (Rated Highest/High/Medium priority)
	Area Type	Comprehensive
	Identify the neighborhood boundaries for this target area	The boundaries for this neighborhood are the Oakland Department of Transportation's Highest/High/Medium priority areas.

Include specific housing and commercial characteristics of this target area	Census tracts included in this priority area have increased rates of housing cost burden, very low-income residents, and infrastructure needs compared with the jurisdiction as a whole. These neighborhoods also are more likely to contain seniors, non-white Oaklanders, and persons with disabilities. These neighborhoods are a mix of residential and commercial uses with several major commercial corridors and older housing stock. Most components of the area are high density with residential density of over 10,000 residents per square mile.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	As noted in the process section of the Consolidated Plan, Oakland HCD engaged in extensive public meetings to inform its overall housing strategy (its 2023-2027 Strategic Plan). These meetings included sessions conducted in person in each City Council district. Based on the feedback from that engagement, and the engagement conducted specifically for the Consolidated Plan, the community identified housing cost burden, homelessness, economic revitalization, and quality public services as key priorities. The Oakland Department of Transportation priority needs map is the best available composite index of needs that captures the most-impacted areas.
Identify the needs in this target area	The neighborhoods in this priority area experience disproportionate rates of housing cost burden and unsheltered homelessness. These neighborhoods therefore have an outsized need for the production of new affordable housing and the provision of homelessness services. These neighborhoods also have disproportionate rates of displacement for Low-Income and Extremely Low-Income residents. These neighborhoods therefore have a strong need for strategies to preserve existing but unsubsidized affordable housing. These neighborhoods also have a strong need for homelessness

	<p>prevention. As the average age of housing in these neighborhoods is greater than the city as a whole, the residents of these neighborhoods are more likely to face lead-related challenges and other substandard building conditions. This generates a need for lead-abatement programs, code/blight enforcement, and relocation for tenants in substandard housing. These neighborhoods also have higher unemployment rates than the City as a whole. This creates a strong need for expanded occupational and economic opportunities.</p>
What are the opportunities for this target area?	<p>As further elaborated on in the Strategic Plan of the Consolidated Plan, there are a wide range of opportunities that can address the needs identified for these areas. The City can fund the construction, rehabilitation, and preservation of affordable housing, increase code/blight enforcement, engage in targeted homelessness prevention assistance, support job training and business development programs, coordinate relocation payments for displaced tenants, and otherwise improve the quality of infrastructure and services in the target area.</p>
Are there barriers to improvement in this target area?	<p>The primary obstacle to addressing needs in the target area is the availability of funding. Many of the solutions- such as building new affordable housing and homelessness prevention- are well understood and a strong infrastructure is in place to implement these strategies. However, the resources available are well short of the scale of the need. In some cases, expanded programming or initiatives requires multi-agency coordination (such as on homelessness and lead-paint based hazards, which are joint City-County responsibilities). Effective coordination requires clear delineation of responsibilities, regular communication, and aligned planning.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).

Under the HOPWA program, the geographic distribution is between Counties of Alameda and Contra Costa County, which makes up the Oakland Eligible Metropolitan Statistical Area (EMSA). The California HIV Surveillance Report is published annually by the California Department of Public Health, Center for Infectious Diseases, Office of AIDS. The California HIV Surveillance Report – 2023 was released on April 21, 2025. These annual reports present data on people living with HIV in California. Providers and clinical laboratories provide HIV surveillance data to local health jurisdictions as a routine public health activity required by state law. Based on the number of persons living with HIV in each county of the Oakland EMSA, approximately 69% of HOPWA resources are distributed in Alameda County and 31% in Contra Costa County. Since Alameda County has a significantly higher prevalence rate of diagnosed HIV infection per 100,000 residents than Contra Costa County (2019-2023 average of 371.4 versus 243.4), HOPWA funding that becomes available to recommit will be prioritized for Alameda County to help reduce its prevalence rate.

Under the ESG program and Oakland's forthcoming Homelessness Strategic Action Plan, interim and Permanent Supportive Housing and services are provided based on citywide needs. Homeless encampments are presently found on a citywide basis but are especially common in East and West Oakland. Shelters, Transitional Housing, Community Cabins, Port-a-Potties, RV safe parking, and rapid rehousing resources are predominantly located in Downtown, East Oakland, North Oakland.

HOME resources are used to support the City's affordable housing development programs. Staff works with for-profit and non-profit developers to revitalize neighborhoods and increase housing opportunities through new construction and substantial rehabilitation and preservation of rental and ownership housing for very low-, low- and moderate-income households. Staff implements the City's biannual New Construction Notice of Funding Availability (NOFA) process to make competitive funding awards for affordable housing projects. City staff also monitors the City's portfolio of approximately 137 projects on 150 sites

to ensure proper management, maintenance, and compliance with rent and income limits. In addition, staff manages the regulatory agreement process for about 2-5 new “Restricted Unassisted” residential developments annually that do not receive a direct City investment but provide units affordable to low-income residents in exchange for increased unit density or waiver of Affordable Housing Impact Fees. Once constructed, these units also become part of the department’s Asset Monitoring portfolio.

The balance of CDBG funding is distributed to City administered programs to benefit low- to moderate -income areas and residents of Oakland. Most of these funds are allocated within the “priority neighborhoods” described in this Consolidated Plan.

SP-25 Priority Needs - 91.215(a)(2) Priority Needs

Table 49 – Priority Needs		
SORT	NEED NAME	PRIORITY LEVEL
1	More and Higher-Quality Homes for Oakland Residents	High
2	Reduced Residential Displacement	High
3	Greater Economic Opportunities for All Oaklanders	High
4	Fewer Entries to Homelessness and Reduced Housing Instability	High
5	Housing and Services for Unhoused Residents	High
6	High-Quality Public Facilities and Services	High

Table 50 – Priority Needs Summary		
1	Priority Need Name	More and Higher-Quality Homes for Oakland Residents
	Priority Level	High

Population	Extremely Low-income Low-income Moderate-income Large Families Families with Children Elderly Chronically Homeless Individuals Special Needs
Geographic Areas Affected	Oakland DOT Priority Neighborhoods, Citywide
Associated Goals	Produce & Preserve Housing Across Income Levels
Description	<p>As described in the Needs Assessment, a majority of Oakland households experience one or more housing problems. Oakland households are especially likely to experience housing cost burden, which is felt most severely among Low-Income and Extremely Low-Income Oaklanders. Production of new homes in Oakland has not increased in parallel with population growth, which contributes to high rents and housing displacement pressures. Together, this indicates a strong need for new homes at all income levels. At the same time, Oakland continues to be home to a significant supply of unsubsidized affordable housing that could</p>

		be at risk of significant rent increases if regional rents continue to rise. This contributes to a strong need for affordable housing preservation. As described in the Needs Assessment, a large proportion of Oakland's housing stock was built before 1940. This contributes to high levels of need for housing rehabilitation, with a particular focus on abating lead paint-related hazards.
	Basis for Relative Priority	The basis for determining a HIGH priority for this need rests upon community engagement conducted for Oakland HCD's 2023-2027 Strategic Action Plan and the public engagement conducted for the Consolidated Plan. High housing cost burden has profound negative consequences on quality of life, the economic vitality of local small businesses, and Oakland's ability to attract and retain a skilled workforce.
2	Priority Need Name	Reduced Residential Displacement
	Priority Level	High
	Population	Extremely Low- and Low-income chronic homelessness Individuals, Families with Children, Mentally Ill, Chronic Substance Abuse, veterans, Persons with HIV/AIDS, Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Protect Residents from Displacement

	Description	Over the past 20 years, Oakland has lost tens of thousands of prior residents to other communities. As noted in the Needs Assessment, displacement was concentrated especially among lower-income and Black Oakland residents. Ongoing displacement contributes to homelessness and is profoundly destabilizing for neighborhoods. These challenges create an urgent need for anti-displacement strategies.
	Basis for Relative Priority	The basis for determining a HIGH priority for this need rests upon community engagement conducted for Oakland HCD's 2023-2027 Strategic Action Plan and Anti-Displacement Strategy Plan and the public engagement conducted for this Consolidated Plan.
3	Priority Need Name	Greater Economic Opportunities for All Oaklanders
	Priority Level	High
	Population	Extremely Low-income Low-income Moderate-income Large Families Families with Children Chronically Homeless Individuals Special Needs Youth
	Geographic Areas Affected	Citywide

	Associated Goals	Expand Economic Opportunities for All Oaklanders
	Description	As described in the Needs Assessment, many small businesses in Oakland continue to struggle with the aftermath of the COVID-19 pandemic. At the same time, retail vacancy rates are high in many major commercial corridors, which saps the vitality of these communities. Unemployment continues to be high in certain Oakland neighborhoods and among certain vulnerable populations, such as unhoused residents.
	Basis for Relative Priority	The basis for determining a HIGH priority for this need rests upon community engagement conducted for Oakland HCD's 2023-2027 Strategic Action Plan and Anti-Displacement Strategy Plan and the public engagement conducted for this Consolidated Plan, especially consultation with the City of Oakland Economic and Workforce Development Department.
4	Priority Need Name	Fewer Entries to Homelessness and Reduced Housing Instability
	Priority Level	High
	Population	Extremely Low-Income Families with Children Individuals Formerly Incarcerated Persons with Disabilities Elderly

	Geographic Areas Affected	Citywide
	Associated Goals	Prevent Housing Instability and Homelessness
	Description	As described in the Needs Assessment, the number of unhoused residents continues to increase. A key part of the reason for this growth is the high rate of people becoming homeless. This creates a strong need for homelessness prevention strategies to reduce inflows to homelessness. Housing instability also drives displacement.
	Basis for Relative Priority	The basis for determining a HIGH priority for this need rests upon community engagement conducted for Oakland HCD's 2023-2027 Strategic Action Plan and Anti-Displacement Strategy Plan and the public engagement conducted for this Consolidated Plan.
5	Priority Need Name	Housing and Services for Unhoused Residents
	Priority Level	High
	Population	Extremely Low-Income Families with Children Individuals Formerly Incarcerated Persons with Disabilities Elderly Chronically homeless

	Geographic Areas Affected	Citywide
	Associated Goals	Connect Unhoused Residents with Housing and Services
	Description	As described in the Needs Assessment, the number of unhoused residents continues to increase. This generates a strong need for interim and street services to alleviate humanitarian needs and help connect unhoused residents with resources. To exit homelessness, these residents will need access to housing supports, rapid rehousing, and/or Permanent Supportive Housing.
	Basis for Relative Priority	The basis for determining a HIGH priority for this need rests upon community engagement conducted for Oakland HCD's 2023-2027 Strategic Action Plan and Anti-Displacement Strategy Plan and the public engagement conducted for this Consolidated Plan.
6	Priority Need Name	High-Quality Public Facilities and Services
	Priority Level	High
	Population	Extremely Low-income Low-income Moderate-income Large Families

		Families with Children Chronically Homeless Individuals Special Needs Youth
	Geographic Area Affected	Citywide
	Associated Goals	Improve Public Facilities and Services
	Description	As described in the Needs Assessment, Oakland residents suffer from an inadequate quantity and quality of public and community facilities and public services serving special needs and non-special needs populations. This includes facilities serving the homeless and a variety of public services and facilities that support robust community development.
	Basis for relative priority	The basis for determining a HIGH priority for this need rests upon community engagement conducted for Oakland HCD's 2023-2027 Strategic Action Plan and Anti-Displacement Strategy Plan and the public engagement conducted for this Consolidated Plan.

Narrative (Optional)

This portion of the Consolidated Plan describes the City's strategy over the next five years for meeting the housing needs of low- and moderate-income households, including strategies to address the specific housing needs of persons with special needs (such as seniors, disabled and persons living with AIDS).

The housing needs assessment and the market analysis contained in previous sections have shown the tremendous magnitude of unmet housing needs in Oakland, and the gap between market cost and the ability of low and moderate-income households to pay for housing in Oakland. Since the City has only limited resources with which to address these needs, only a small fraction of the total needs can be addressed. The City attempts to maximize the impact of these resources by leveraging other funds wherever possible, particularly from private sources and other public sources.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Table 51 – Influence of Market Conditions	
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>The demand for rental subsidies in Oakland remains high due to the city’s extremely expensive housing market and the significant needs of low- and very low-income households. Many residents rely on subsidies, such as vouchers and project-based assistance, to access affordable, stable housing. With rising housing costs and a growing population—alongside a substantial proportion of families with disabilities—there is a persistent and urgent need for expanded rental assistance programs. These subsidies are vital for addressing housing affordability, reducing homelessness, and ensuring that vulnerable populations can secure and maintain suitable housing in Oakland. The City may consider use of HOME funds for TBRA depending on efficiency of use and the status of Oakland’s affordable housing development pipeline.</p>
TBRA for Non-Homeless Special Needs	<p>OHA prioritizes serving special needs populations, including individuals with physical and mental disabilities, substance abuse issues, and HIV/AIDS. Approximately 16% of voucher holders report a disabling condition, and OHA actively processes reasonable accommodation requests to make units accessible. The agency is committed to expanding accessibility through initiatives like the Inclusive Design Standards and exploring becoming a Kelsey Committed Firm, which promotes accessible,</p>

Table 51 – Influence of Market Conditions	
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	inclusive housing. With an estimated 11% of Alameda County’s population having a disability, and 40% of the homeless population reporting disabilities, the demand for specialized, accessible housing solutions remains high for non-homeless, vulnerable groups.
New Unit Production	Housing affordability remains a significant challenge for Oakland residents, shaped by historic exclusionary policies, limited housing stock, and rising living costs outpacing wages. The 2023-2031 Housing Element aligns with the Regional Housing Needs Assessment, which requires Oakland to plan for 26,251 new units by 2031 across various income levels, including 6,511 for very-low-income households. Oakland’s housing production aims to meet projected population growth, which increased by 4% to approximately 440,646 residents between 2016 and 2021, with household numbers rising 14% to 182,014. Of these households, 58% are renters and 40% are owners. Data from HUD CHAS highlights ongoing housing issues, including cost burdens, substandard conditions, and overcrowding, particularly among lower-income households.
Rehabilitation	There is a strong need for rehabilitation of housing in Oakland as much of it requires some level of repair. This is demonstrated by the old age of housing in Oakland and the high rate of housing problems. Habitability issues often go unreported due to fear of

Table 51 – Influence of Market Conditions	
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	retaliation, eviction, or rent hikes, especially among vulnerable tenants. Data shows neighborhoods in East Oakland and low-income areas, particularly small rental properties with five or fewer units, face the highest rates of code violations, including mold, pest, and plumbing issues. Many small property owners, struggle financially, making repairs difficult. The City has initiatives to raise awareness of habitability concerns and offers multiple programs to assist low-income homeowners and landlords with repairs, lead hazard abatement, and emergency fixes.
Acquisition, including preservation	As Oakland has historically been one of the more affordable communities in the San Francisco Bay Area, Oakland is home to a significant supply of unsubsidized affordable housing. This housing is vulnerable to future rent increases that could undermine its affordability if these units are not acquired. Oakland is working to preserve its aging housing stock through the Acquisition and Conversion to Affordable Housing (ACAH) program to secure long-term affordability. Voter-approved Measure U provides \$350 million for affordable housing, including a portion for ACAH. These efforts aim to reduce barriers, prevent displacement, and maintain affordable housing for vulnerable residents.

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The amount of overall federal entitlement funding significantly decreased during the last Consolidated Plan Term. Given the ongoing reduction of funds over the last five years, the City anticipates an annual five percent reduction per program.

Table 52 – Anticipated Resources							
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan: \$
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	Public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvement Services, etc.	\$7,412,561	\$850,000		\$8,262,561	\$33,050,244
	Narrative Description						
	CDBG activities will include administration, public services, housing, economic development and other activities benefiting low-mod income households & communities.						
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Year 1
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	

HOME	Public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA Preservation, etc.	\$2,276,584.66	0	0	\$2,276,584.66	\$9,106,338.64
		Narrative Description					
		HOME activities will continue to leverage Affordable Housing Trust fund dollars and be used primarily for the construction, acquisition, and rehabilitation of affordable housing. TBRA may become a use in future.					
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$
HOPWA	Public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA, etc.	\$3,784,714			\$3,784,714	\$15,138,856
		Narrative Description					
		HOPWA activities will included services, housing and housing development in Alameda & Contra Costa Counties for persons living with AIDS & their families.					

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$
ESG	Public – federal	Conversion and rehab for transitional housing Financial Assistance Overnight Shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing, etc.	\$657,787			\$657,787	\$2,631,148
Narrative Description							
ESG activities will support the City's Permanent Access To Housing (PATH) Strategy, providing rapid rehousing, emergency shelter, outreach services, HMIS activities, and Administration							
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$

Measure U	Public - Local	Multifamily rental new construction. Multifamily rental rehab; Preservation Multifamily acquisition and rehabilitation	\$180,000,000			\$180,000,000	\$180,000,000
	Narrative Description						
	Adopted by the Oakland voters in 2022, Measure U set aside \$350 million for affordable housing. The Remaining balance will be spent over the course of the Consolidated Plan						
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$
Section 108 Loan Guarantee	Public – federal	Multifamily acquisition and rehabilitation			\$34,000,000	\$34,000,000	\$34,000,000
	Narrative Description						
	Oakland will use its Section 108 Loan Guarantee to support the acquisition and rehabilitation of homes affordable to low-income residents						

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$
Pathways to Reducing Obstacles to Housing	Public-federal	Other: predevelopment lending, permit coordination, process coordination			\$7,000,000	\$7,000,000	\$7,000,000
			Narrative Description				
			This grant will pay for a revolving predevelopment loan program for affordable housing, a permit/process coordinator position in the Planning & Building Department, and funding process improvement consulting				
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$
Local Impact Fees	Public-local	Multifamily rental new construction; Multifamily rental rehab; Preservation	\$5,000,000	0	0	\$5,000,000	\$20,000,000
			Narrative Description				

	<p>These development impact fees are collected on qualifying new residential and commercial developments and are used as affordable housing capital funding. The amount collected each year depends on development levels and the 5-year estimate should therefore be viewed as a rough approximation</p>
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Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

Non-Entitlement Resources include:

Local: The largest local capital source of affordable housing funding is the City of Oakland's Measure U bond. This bond, adopted by the voters in 2022, allocated \$350 million for affordable housing. A portion of these funds has already been allocated to support hundreds of affordable housing units, but the remaining balance of Measure U funds will be allocated over the 2025-2029 Consolidated Plan period. The City also levies an affordable housing impact fee on market-rate residential development (the Affordable Housing Impact Fee) and on many types of commercial development (the Jobs-Housing Impact Fee). Together, these fees raised \$5 million in FY 2023-24 and should raise similar amounts in future years. The City also sets aside a portion of property taxes to fund the Affordable Housing Trust Fund, which is an ongoing funding source for several million dollars annually. This is based on the additional property tax payments the City received following the dissolution of the Oakland Redevelopment Agency.

In addition to these City-level resources, the City anticipates that funds from Alameda County's Measure W half-cent sales tax will be available to support homelessness solutions, including prevention and other services, interim housing, and Permanent Supportive Housing during the 2025-2029 Consolidated Plan period. The exact value of available resources will be dependent on sales activity and will likely vary over time due to changes in the health of the Alameda County economy.

Private: The City of Oakland has partnered with the San Francisco Housing Accelerator Fund, a local nonprofit, to leverage private lending for the City's Acquisition and Conversion to Affordable Housing (ACAH) program. By leveraging these private funds, the City is able to make more efficient use of its ACAH funding to acquire and establish long-term affordability deed restrictions on Naturally Occurring Affordable Housing (NOAH). The Section 108 program will be complementary to these acquisition efforts.

State: The City of Oakland actively encourages affordable housing developers to pursue a variety of State affordable housing resources. These include the Multifamily Housing Program,

Infill Infrastructure Grants, and the Affordable Housing and Sustainable Communities Programs. The City has also co-applied in the past with affordable housing developers for the State's Homekey program, which funds the creation of Permanent Supportive Housing for the homeless. If additional state funding becomes available, the City of Oakland will explore additional opportunities to pursue Homekey funding. The federal 4% and 9% Low Income Housing Tax Credit is the principal source of funding for the construction and rehabilitation of affordable rental homes. They are a dollar-for-dollar credit against federal tax liability and are allocated by the State of California.

Together, these capital sources will leverage federal funds for affordable housing development to expand the number of units and depth of affordability feasible in City-funded affordable housing.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City of Oakland seeks to use city-owned property to help meet the City's affordable housing goals. The City seeks to balance the need to produce affordable housing quickly with other public benefit goals, such as fiscal responsibility and sustainability, economic development, and providing for other community benefits. On July 21, 2020, Council adopted Resolution No. 88233 C.M.S., which declared 16 City-owned properties as surplus land, pursuant to the State Surplus Lands Act, allowing for their disposition. Since passage of this resolution, staff have issued Notices of Funding Availability (NOFAs) or Request for Proposals (RFPs) for six of the sites.

The City is in the process of bringing one to two sites to market per year for disposition, consistent with the goals of Oakland's adopted Housing Element. Since 2020, major milestones for these and other surplus sites are described below.

Because 100% affordable housing projects typically require City subsidies that exceed the value of the land, the sites designated for this use will need additional sources of funds. For that reason, several sites may be used for market-rate or commercial development so the City

can generate both impact fees and net sale proceeds to be deposited into the Affordable Housing Trust Fund (AHTF).

1. Wood Street: APN(s):18-310-7-7;18-310-14 /Size: 147,081 sq ft

The land use on this site is restricted to affordable housing because it was acquired with former redevelopment low-mod housing funds. The site's high density Wood Street District zoning (D-WS-7) is intended to create an active, pedestrian oriented, mixed-use, urban community in the area generally bounded by 10th Street, Wood Street, West Grand Avenue and Frontage Road/I-880.

The City's purchase of the site occurred shortly before the subprime housing crisis and recession, which made financing and developing affordable homeownership opportunities all but impossible. The dissolution of the Redevelopment Agency in 2012 led to further funding shortfalls and delays in issuing a Request for Proposals (RFP) for the site. By 2018, the housing and financial markets were such that affordable homeownership was once again a realistic possibility, and the City issued an RFP seeking affordable housing proposals. The highest scoring proposal was an innovative partnership between MidPen and Habitat that would combine affordable rental and homeownership components, providing 170 affordable units (half ownership/half rental) for a broad income range.

The City has executed an Exclusive Negotiating Agreement (ENA) in 2020. However, the site was inaccessible for due diligence activities until Spring 2024. As a result, housing development due diligence is finally underway to assess the feasibility of the affordable housing project. The Phase II investigation work plan was approved by the California Water Board as of October 18, 2024. Inspections will include an analysis of ground water and soil to assess the scope of required remediation, which in turn will determine the feasibility of developing the site. The Water Board will assess field investigations to establish conclusions and recommendations for additional investigation activities and remedial action, and/or vapor intrusion mitigation. MidPen and Habitat anticipate closing out the environmental inspection period, including the necessary approvals from the Water Board by the Spring of 2026.

The ENA was extended in May 2025, and pending funding availability, the affordable housing could potentially commence construction in 2027. In the meantime, the City is in process to execute a license agreement with the Oakland Ballers minor league baseball team to utilize the site as temporary parking, with one year options for renewal for the next three years, providing a temporary use for the site while permitting affordable housing due diligence work to continue.

2. MLK Sites: 3823 Martin Luther King APN(s):12-964-4;12-964-5 Size: 9,125 sq ft

This site, which is currently under construction, is restricted to affordable housing because it was acquired with former redevelopment low-mod housing funds. The site's high density Neighborhood Center Commercial Zone (CN-3) is intended to create, preserve, and enhance areas with mixed-use neighborhood commercial centers that have a compact, vibrant pedestrian environment.

The developer, Resources for Community Development (RCD), purchased title to adjacent parcels located at 3801-3807 Martin Luther King Jr. Way (APNs: 012-0964-006 and 012-0964-007) under the City of Oakland Site Acquisition Program funded by Measure KK affordable housing bond funds (February 2018).

Longfellow Corner (aka 3801-3807 Martin Luther King Jr. Way) will be a 77-unit affordable housing development, providing affordable housing for families and households experiencing homelessness. The project will include a 6-story contemporary style building comprised of five residential stories over a concrete podium. The building will include seventy-seven units with thirty-three 1-bedrooms, eighteen 2-bedrooms, and twenty-five 3-bedrooms. The building will be constructed as a "U" shape surrounding a podium courtyard on the second floor. On the ground floor, parking will include thirty-nine parking spaces and approximately fifty bicycle parking spaces. In addition, a lobby and an office for property management staff will be built. The ground floor will also include two commercial spaces dedicated to a to-be-determined community serving non-profit. The second floor will include a large community room, office space for social services, and a laundry room surrounding the large podium level courtyard.

History

Longfellow Corner, L.P., a subsidiary of RCD, was subsequently created to assume ownership of the City owned parcels and the RCD owned parcels in a Disposition & Development Agreement (DDA) with the City of Oakland to acquire the City parcels, consolidate all four (4) parcels into one (1) parcel, and develop the consolidated parcel into the 77-unit affordable housing project known as Longfellow Corner. The DDA was entered into as of July 2023. In April 2024, the City granted its parcels to Longfellow Corner, L.P., through a recorded Grant Deed subject to the DDA. Construction on the project started in May 2024, and completion is targeted by the fall of 2026.

3. Piedmont Ave/Howe Street Parking: 4000- 4001 Howe Street & 41st Street APN(s):012-093-04;012-093-05;012-093-06-01 Size: 43,532 sq ft

The Piedmont Avenue location of this site would be convenient for affordable housing because its residents would be within walking distance to a pharmacy (CVS is adjacent to site), grocery store (Piedmont Grocery across the street), and a multitude of shops and restaurants on Piedmont Ave, as well as Piedmont Elementary School and public transportation. The site is zoned CN-1, S13 with the general plan designation of Neighborhood Center Mixed Use. The intent of the CN-1 Neighborhood Commercial zone is to maintain and enhance vibrant commercial districts with a wide range of retail establishments serving both short-term and long-term needs in attractive settings oriented to pedestrian comparison shopping. This is an excellent site for a project using high density wood construction and funded with LIHTC. Staff estimates that a 97-unit LIHTC project on-site could be feasible with a \$9.9 million City subsidy.

4. Miller Library Site: 1449 Miller Avenue APN(s):20-153-6 / Size: 11,969 sq ft

This site is zoned CN-3, S14 with the general plan designation of Neighborhood Center Mixed Use. CN-3 Neighborhood Commercial Zone is to create, improve, and enhance areas neighborhood commercial centers that have a compact vibrant pedestrian environment. Building affordable housing on this site would be compatible with the already existing affordable senior housing located across the street from the site. Residents of affordable housing built on this site, which is located on Miller Ave between International Blvd and E15th Street, would be within walking distance (0.1 miles) to AC Transit bus lines, including the new Bus Rapid Transit project and a grocery store (El Ranchito Market). Although the size of the project would likely be too small to efficiently use LIHTC, the site could be used for affordable home ownership or possibly a land trust model.

5. 28th & Foothill: 2759-2777 Foothill Boulevard APN(s):025-073-08-02;025-073-08-03 / Size: 22,727 sq ft

The property is zoned RU-5, S-14, S-13 with an Urban Residential general plan designation. The location of this site would score well for affordable housing funding based on access and proximity to public transportation. AC Transit bus service along Foothill Blvd stops directly in front of the site and the site is located within minutes to the Fruitvale BART Station and Transit Village, which is a nationally recognized transit-oriented development. Future development of this site will assist the Fruitvale neighborhood and complement the Foothill/Fruitvale Phase II Streetscape along Foothill Boulevard between Rutherford and 35th Avenue. This is a good site for a project using high density wood construction and funded with LIHTC.

6. Golf Links Road: APN(s):043A4640202;043A46402509; 043A46400902 Size: 32,038sqft

The parcel on Golf Links (currently without an address) is zoned Detached Unit Residential (RD-1), which is intended to create, maintain, and enhance residential areas primarily characterized by detached, single-unit structures. The parcel at 2824 MacArthur is

zoned Urban Residential (RU-4), which is intended to create, maintain, and enhance areas of the City that are appropriate for multi-unit, mid-rise or high-rise residential structures in locations with good access to transportation and other services. The non-contiguous nature of these parcels, and the zoning of the larger parcel, may limit projects to affordable home ownership or possibly a land trust model.

The City is contemplating issuance of an RFP for this site and the 8280/8296 MacArthur site below in late 2025 or early 2026, which will also involve evaluating the sites for current development capacity based on recent zoning revisions.

7. 8280 & 8296 MacArthur: APN(s):043A-464-026;043A-464-028 /Size: 12,720 sqft

Based on the current RU-4 zoning, each of the two parcels could produce 14 units, or 28 units in total. But setbacks and other zoning concerns would reduce the feasibility to a four-plex on each property. If the to-be selected developer could acquire the middle parcel in between these two sites, a larger development footprint could be assembled for more interesting design options and a denser project. Staff estimates two 4-unit affordable housing projects could be feasible with a \$814K subsidy from the City. The site could be used for affordable home ownership or possibly a land trust model or could be developed as a scattered sites development with the nearby Golf Links Road site.

The City is contemplating issuance of an RFP for this site and the Golf Link Roads site above in late 2025 or early 2026, which will also involve evaluating the sites for current development capacity based on recent zoning revisions.

8. 98th & Sterns: APN(s):48-5617-9-1;48-5617-10-4 /Size: 20,614 sqft

Given the site's low-density RM-1 zoning, staff estimates a 6-unit affordable housing project could be feasible with a \$610K subsidy from the City. The site would be best used for affordable home ownership or possibly a land trust model.

9. 10451 MacArthur: APN(s):047-576-07-3 /Size: 23,0 sqft

The location of this site would score well for affordable housing funding based on its excellent access to bus service through AC Transit as well as convenient freeway access via the on and off-ramps at Foothill and 106th Avenue. The site represents an opportunity to expand the Foothill Square shopping center and create employment opportunities, as well as bringing needed goods and services to East Oakland residents. This is an excellent site for a project using high density wood construction. Although the site may not score well for LIHTC, there are creative ways to increase the score, particularly with the 4% LIHTC. The site is zoned CN-3, S-14, and S-13 with the General Plan designation of Neighborhood Center Mixed Use.

10. 73rd & International: APN(s):040-317-032;040-317-048-13 /Size: 5,435 sq ft

The property was acquired by the Redevelopment Agency with the intent to incorporate the parcels into the planned International Boulevard Streetscape Improvements as well as the proposed AC Transit Bus Rapid Transit improvements. The property is suitable as an infill and transit-oriented development, as it is located on a major transit corridor and within a half mile of the Coliseum BART Station. Setbacks and other zoning requirements might reduce the density the site could accommodate, and the size of the site would likely be too small to efficiently use LIHTC unless it was combined with other sites. The site could be used for affordable home ownership or possibly a land trust model or commercial development, if housing is not feasible.

Mixed-Use Market Rate

11. 1800 San Pablo: APN(s):08-0642-018 /Size: 4,347 sqft

1800 San Pablo is an ideal site for high-rise, transit-oriented development, as it has close access to the 19th Street BART Station, and is one of only two sites in the City's portfolio (along with 1911 Telegraph) where high-rise residential development is feasible. The additional

expenses of steel construction make the costs of high-rise development prohibitive for affordable housing. High downtown land values for this site could generate another \$9.8 million in land sale proceeds, 80% of which would be set aside to AHTF. Staff estimates that substantial funds could be generated for LIHTC housing units off-site. The site is zoned D-T-C, S-14, S-13 with a General Plan designation of Central Business District 2 (CBD2).

12. 1414 Clay Street Garage: APN(s):3-67-4/ Size: 29,000 sqft

This site could be considered for housing although there will be challenges to the development of affordable housing on the site, including the high cost of demolition of an existing, seismically unsafe parking garage on the site. In addition, the high value of land in Downtown Oakland should be extracted through a fair market value sale, based on its “highest and best” use, in order to maximize dollars that can be contributed into the AHTF. Staff estimates the impact fees and land sale proceeds generated from a FMV sale could provide \$3.2 million into the AHTF for approximately 26 LIHTC units off-site. There is the need to reserve some downtown sites for future mixed-use office, commercial, and residential uses in order to preserve a balance of residential/office development in Downtown. The site is zoned D-DT-C, S-14 with the General Plan designation of Central Business District 2 (CBD2).

13. 1911 Telegraph: APN(s):08-0716-058 /Size: 45,121 sqft

The site is well-positioned to be a mixed-income housing project with both market rate and affordable units. Market rate development makes sense here given the high value of land in Downtown Oakland that should be extracted through a fair market value development in order to maximize dollars that can be contributed into the AHTF. Staff estimates the jobs/housing impact fee and land sale proceeds generated from a FMV sale of this site could provide \$11.1 million into the AHTF, which could support approximately 89 LIHTC units off-site. Staff estimates that the site could support 20,000 square feet of ground floor retail space,

which could generate approximately \$80,000 annually in sales taxes. The site is zoned D-DT-C, S-14, S-13 with the General Plan designation of Central Business District 2 (CBD2).

14. 66th & San Leandro: APN(s):041-4056-04-04 /Size: 274,428 sqft

A Market Analysis and Feasibility Study for the site prepared by Hausrath Economics Group (November 1, 2016) states “that the highest and best use of the site is industrial development. There is a strong demand for high quality large warehouse distribution and logistics space in the Bay Area and Oakland. The industrial use of the property would retain the already limited land supply in Oakland and support the growth of industrial activities that contribute economic diversity to the City’s economy.”

The following sites are in either in development agreements such as Exclusive Negotiating Agreements (ENA), Lease Disposition and Development Agreement (LDDA), Ground Lease or a Request for Proposal (RFP):

Affordable Housing Sites

1. 36th & Foothill: APN(s):032-2084-050;032-2084-051;032-215-037-01;032-215-038-01 /Size: 34,164 sq ft

Economic and Workforce Development Department (EWDD) staff issued a Request for Proposal (RFP) for development of a 100% affordable housing project on the site. The proposal responses were received on March 14, 2025. The location of this site would score well for affordable housing funding because of access and proximity to a full-service grocery store (Mi Ranchito Market) and public transportation. AC Transit bus service along Foothill Blvd stops directly in front of the site, which is located within minutes to the Fruitvale BART Station and Transit Village, a nationally recognized transit-oriented development. Future development of this site will assist the Fruitvale neighborhood revitalization strategy and will complement the

recently completed infrastructure and streetscape improvements along Foothill Blvd between 35th Avenue and High Street as well as the Cesar Chavez Park improvements. This is a good site for a project using high density wood construction and funded with LIHTC.

2. 12th St. Remainder Property: APN: 019-0027-013/Size: 40,296 sq ft

The 12th Street property, located near Lake Merritt in Oakland, is approximately 0.925 acres in size. It was created in 2011 as part of the Lake Merritt Park Improvement and 12th Street Reconstruction Project, funded by Measure DD. The property is bounded by East 12th Street, 2nd Avenue, Oakland Unified School District (OUSD) property, open space, and Lake Merritt Boulevard. The reconfiguration project transformed this section of roadway—between Oak Street and 2nd Avenue—into what is now known as Lake Merritt Boulevard. This realignment created a new, distinct parcel of land, now referred to as the 12th Street Remainder Parcel.

The property is being developed into two separate parcels for affordable housing projects as follows:

Parcel 1 Project (EBALDC)

The Parcel 1 Project, developed by East Bay Asian Local Development Corporation (EBALDC) through its affiliate East 12th Street Housing, LP, is a standalone affordable housing development consisting of approximately 91 residential units, including 90 affordable units and one manager's unit. These units are designated for very low- and low-income households earning between 30% and 60% of Alameda County Area Median Income (AMI). The City entered into a Lease Disposition and Development Agreement (LDDA) on February 1, 2023, and Ground Lease with EBALDC on March 19, 2024. Construction is underway with substantial completion targeted for March 2026.

Parcel 2 Project (SAHA)

The Parcel 2 Project, led by Satellite Affordable Housing Associates (SAHA) in collaboration with the neighborhood organization Eastlake United for Justice (EIJ), proposes an eight-story residential building with approximately 95 units, consisting of 94 affordable housing units and one manager's unit. These units will serve households earning between 30% and 60% of AMI, with a mix of studios, one-bedroom, two-bedroom, and three-bedroom apartments. The development will feature ground-floor amenities, including management offices, supportive services offices, and cultural and community spaces for local artists, as well as multipurpose areas for group activities, classes, and workshops accessible to both residents and neighborhood groups.

The City and SAHA have negotiated a LDDA for the development of Parcel 2, which includes a 99-year ground lease with a base rent of \$1 per year. The City Council authorized the City Administrator to enter into the LDDA and Ground Lease through Ordinance No. 13834 C.M.S., passed on February 18, 2025.

3. 73rd & Foothill Boulevard - 7101 Foothill Boulevard (APN: 039-3291-020)

The Property at 7101 Foothill Boulevard is located within the Eastmont neighborhood on the northwest corner of 73rd Avenue and Foothill Boulevard. The triangular lot is approximately 1.22 acres in area. The site abuts the Eastmont Town Center and is adjacent to the Alameda County Transit (AC Transit) Eastmont Transit Center.

The proposed development at the site, named Liberation Park Market Hall and Residences, is a mixed-use affordable housing and commercial development. The property will be subdivided into two parcels: Parcel 2 (approximately 0.73 acres) will be ground leased for residential development and Parcel 1 (approximately 0.49 acres) will be sold for commercial development. The selected development team includes the Black Cultural Zone Community Development Corporation (BCZ), Eden Housing, Inc., and the Community Arts Stabilization Trust (CAST).

Residences

Liberation Park Residences, L.P., an affiliate of the Black Cultural Zone Community Development Corporation (BCZ) and Eden Housing, Inc. (Eden, and together with BCZ, the Residential Developer), will develop 119 residential units on Parcel 2, consisting of 118 units affordable to extremely low and low-income households and one unrestricted managerial unit. In March 2024, The Residential Developer entered into a Lease Disposition and Development Agreement (LDDA) with the City to lease Parcel 2 for this purpose. The LDDA has a term of two and a half years, plus two one-year administrative extension options. The Ground Lease will have a term of 99 years.

Market Hall

Liberation Park Market Hall, Inc., an affiliate of BCZ and the Community Arts Stabilization Trust (CAST), collectively referred to as the Commercial Developer, will develop the market hall and cultural center (Commercial Project) on Parcel 1. The proposed commercial building will span approximately 15,000 square feet across two floors with additional rooftop space. The ground floor, covering 10,000 square feet, will feature a Swan's Market-style food hall, a community food pantry, and co-working space expected to be operated by Oakstop. It will also include indoor and outdoor dining and event areas, a theater and cultural performance venue, an indoor and outdoor retail pavilion showcasing local artists and entrepreneurs, and kiosks offering health and wellness services, farm stands, and food carts. The second floor will provide additional co-working spaces, a centralized financial and technical assistance hub, as well as classrooms, offices, and event space. The rooftop will include a courtyard and garden, outdoor event and flex space, and a dedicated area for performances, rehearsals, and events.

4. Clara & Edes: APN(s):04-5014-05;04-5014-06-03 /Size: 26,31 sqft

The City has signed a ground lease with HCEB & Dignity Moves for the construction and long-term management of affordable housing on the site. The Developer is constructing 40

Permanent Supportive Housing units serving homeless persons and persons at risk of homelessness, plus one manager's unit, for a total of 41 units. Construction is expected to be completed by the end of 2025. To ensure that affordable housing goals are met, the parties are also entering into and recording a regulatory agreement governing rents, occupancy, and operations of the affordable housing developed on the property.

5. Barcelona Site (Oak Knoll): APN(s):048-6870-02 /Size: 205,37 sqft

There is no affordable housing proposed by Oak Knoll Venture Acquisitions, LLC for the master-planned development project on their 167-acre property. Therefore, the adjacent City-owned Barcelona site is being made available for affordable housing. On December 17, 2020, the City issued a Notice of Availability (NOA) for the Barcelona property. The City received one response from Eagle Environmental Construction & Development (EECD), the Developer. The Developer is proposing 93 units of housing of which 25% will be available to households earning up to 80% of Area Median Income (AMI), consistent with the Surplus Lands Act. The remaining 75% of the units are proposed as workforce housing serving households earning up to 120 % of AMI. On May 16, 2023, the City Council authorized (Resolution No. 89714 C.M.S.) the City Administrator to negotiate and enter into an Exclusive Negotiating Agreement (ENA) with EECD for the potential sale or lease of the property to build the 93 units. City staff is working with the Developer to move this project forward.

Commercial Development

1. Fire Alarm Building: APN(s):2-91-1 /Size: 31,031 sqft

The Fire Alarm Building (FAB) is located at 1310 Oak Street in the Lake Merritt District, surrounded by key civic and cultural landmarks, including the Alameda County Courthouse, the Oakland Public Library Main Branch, and Lake Merritt. The property consists of approximately 0.75 acres and includes a historically significant Beaux-Arts-style building constructed in 1911 to

house the alarm system used by the Oakland Fire Department and Oakland Police Department until 1983. The site is designated with an Oakland Cultural Heritage Survey rating of B-a1+, signifying major historic importance.

Given the site's historic significance, the concentration of affordable housing in Downtown Oakland, the high land values in the area, and the necessity of reserving certain downtown sites to maintain a balanced mix of residential and commercial uses, staff recommended that the property be designated for commercial development and sold at fair market value for its “highest and best use.”

In December 2020, the City entered into an ENA with the Museum of Jazz & Art (MoJA) to develop a jazz and art museum at the FAB site. The proposed project envisions an 87,600-square-foot museum complex (Jazz Museum) that will highlight Oakland’s jazz history, cultural legacy, and artistic expression while preserving and repurposing the historic Fire Alarm Building through adaptive reuse.

The Jazz Museum is intended to serve as a cultural hub, featuring exhibition space, an art gallery, a theater and performance venue, educational facilities, administrative offices, and on-site retail. The museum’s programming will include interactive visitor experiences, exhibitions of jazz history and American cultural heritage, and a national Jazz Hall of Fame honoring musicians and contributors to the genre. MoJA also aims to provide community-driven initiatives such as grants and low-interest loans to musicians for music creation, as well as jazz education programs for Oakland youth.

MoJA, a California nonprofit public benefit corporation, was established in 2013 with the goal of creating a museum dedicated to jazz and its impact on American and global culture.

Discussion

The City of Oakland's strategic initiative to use city-owned surplus land for affordable housing prioritizes both immediate housing needs and broader community benefits. By declaring 16 properties as surplus and progressively bringing them to market, the city aims to balance the urgency of creating affordable housing with fiscal responsibility and sustainability. Each site presents unique opportunities and challenges, from high-density developments like

the Wood Street site, which could yield a significant number of affordable units with city subsidies, to smaller parcels like the 73rd & International site that may require creative financing or partnerships to achieve viable housing solutions.

The planned integration of market-rate and commercial developments alongside affordable housing is particularly noteworthy. This dual approach helps generate vital funding through impact fees and sale proceeds and also fosters economic development within the community. As seen with the MLK and Piedmont Avenue sites, a focus on pedestrian-oriented design and access to essential services further enhances the viability of affordable housing projects, promoting a vibrant, mixed-use environment that benefits all residents.

Ultimately, the success of Oakland's efforts hinges on collaboration with developers, community stakeholders, and residents to ensure that each project aligns with the city's long-term housing goals and community aspirations. By navigating the complexities of zoning, funding, and community needs, Oakland is taking significant strides toward creating sustainable, affordable housing solutions that address both current demands and future growth.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Table 53 - Institutional Delivery Structure			
Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Oakland Department of Housing & Community Development	Government	Ownership Planning Public Housing Rental neighborhood improvements public facilities public services Homelessness Non-homeless special needs	Jurisdiction
Oakland Housing Authority	Government	Public Housing	Jurisdiction

Table 53 - Institutional Delivery Structure			
Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Non-Profit Organizations	Non-profit organizations	Economic Development Homelessness Non-homeless special needs Ownership Public Housing Rental neighborhood improvements public facilities public services	Other
City of Oakland Department of Human Services	Government	Homelessness Non-Homeless Special Needs Public Services Planning	Jurisdiction
City of Oakland Economic and Workforce Development Department	Government	Non-homeless special needs Economic Development	Jurisdiction

Table 53 - Institutional Delivery Structure			
Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
County of Alameda	Government	Homelessness Affordable Housing- Rental Community development: public services Affordable Housing- Ownership	Jurisdiction
Oakland-Alameda County Continuum of Care (EveryOne Home)	Government	Homelessness	Jurisdiction

Assessment of Strengths and Gaps in the Institutional Delivery System

The City of Oakland, along with many other communities in this country, is facing a severe homelessness crisis. On a single night in January 2024, 5,485 people experienced homelessness in Oakland. Two-thirds of the people experiencing homelessness in Oakland were unsheltered and reside outdoors or in tents or vehicles, often along the city's streets and in parks. These numbers represent a 9 percent increase in total homelessness in Oakland, and a 10 percent increase in unsheltered homelessness since 2022. These numbers account for only a fraction of the people who become homeless over the course of a year.

The crisis that precedes someone becoming homeless varies significantly and ranges from job loss to property loss, or a mental or physical health crisis. However, the most recently available Point in Time count data suggests that economic factors, such as high housing costs,

lack of affordable housing and loss of income, are more influential in causing homelessness than mental health or substance abuse related factors. Regardless of the original cause of homelessness, the longer a person remains homeless, the more severe the negative impacts are on health, employment, and social networks.

Oakland currently adheres to Alameda County's EveryOne Home's Home Together Plan, a roadmap for ending homelessness in the Alameda County. Home Together is a comprehensive plan for providing housing and wrap around support services to people experiencing homelessness in Alameda County, including those living with serious mental health illness and those with an HIV/AIDS diagnosis.

The Home Together framework outlines specific strategies to reduce homelessness in Oakland:

- Fewer people become homeless each year
- More people return to housing as quickly as possible
- Expand, improve, and maintain crisis response beds
- People who have been homeless have the incomes and supports they need to avoid returning to homelessness
- Expand the supply of deeply affordable and supportive housing for Oakland's most vulnerable residents
- Address impacts of unsheltered homelessness on sheltered and unsheltered neighbors

The City is working with Alameda County on updating this County and Continuum of Care-level framework in 2025 to create a more detailed action plan for prioritizing homelessness-related investments in Oakland. The existing EveryOne Home framework recognizes the value of interim shelter as a short-term solution but ultimately seeks to place all residents experiencing homelessness into permanent housing. Key components of the EveryOne Home plan and related planning efforts include a sustained increase in homelessness prevention, rapid rehousing, non-congregate interim shelter, and Permanent Supportive Housing. Over the past few years, the city has made significant investments in non-congregate shelter like the temporary conversion of motels, establishment of safe parking sites, and

creation of community cabins. While this has enabled the number of sheltered unhoused residents to reach a record high in the 2024 Point in Time Count (1,826 people), unsheltered homelessness continued to increase between the 2022 and 2024. The cause of this increase is that entries into homelessness continued to exceed exits from homelessness. Oakland staff are in the process of evaluating existing interim housing and shelter investments to prioritize the most effective interventions at increasing homelessness exits. All strategies proposed in the EveryOne Home framework is grounded in the following commitments:

- Eliminating disparities between demographic groups in the rates at which people experience homelessness, and rates they exit to stable housing;
- Aligning Oakland resources and policies with partners in the private sector and in county, state, and federal governments; and
- Learning from and applying evidence-based best practices about what works to prevent and end homelessness.

If additional funding becomes available to support this framework, Oakland can expect to see changes in homelessness including:

- No families with children sleeping outdoors, in cars, or other places not meant for human habitation;
- Significant reductions in the numbers of people who experience homelessness each year;
- Reductions in the number of people who are unsheltered; and
- Elimination of disparities in permanent housing outcomes.

To date, the EveryOne Home framework has been only partially implemented, primarily due to funding limitations. The City of Oakland is currently funding a pilot homelessness prevention program, but the available funding for this pilot is less than a quarter of the funding that projections anticipate will be needed on an annual basis for homelessness prevention. The key reason for this funding shortfall is a lack of flexible funding sources that can be used for non-capital purposes like homelessness prevention. Despite major investments from Oakland's Measure U that helped fund the 953 homeless housing units currently under construction, the

need for Permanent Supportive Housing continues to exceed the available capital and operating funding available. However, one of the key strengths of the Permanent Supportive Housing already placed in service is strong resident retention- Oakland's Permanent Supportive Housing portfolio averages a one-year retention rate of over 90% for residents one year after move-in.

The Oakland Housing Authority (OHA) has created several local non-traditional housing programs that serve special needs populations. In implementing these programs, the OHA works with various partners that are experts in serving populations with special challenges. Descriptions and projections for families served are described below:

The Sponsor Based Housing Assistance Program (SBHAP) local non-traditional program serves families in partnership with the City of Oakland's Department of Human Services and the Oakland PATH Rehousing Initiative. This program provides rental housing assistance through the form of rental subsidies, utility assistance, security deposits, etc. The City of Oakland manages subcontractors who specialize in managing the program to serve three vulnerable populations:

- Individuals living in street homeless encampments,
- Foster and transitional age youth, and
- Youth with recent contact with the criminal justice system.

After demonstration of housing stability for one year, pending availability, OHA may elect to offer program participants the option to apply for an HCV. These subcontractors provide program applicants via direct referral into the program managed by the City of Oakland.

Under the OHA Making Transitions Work (MTW) Building Bridges (BB)-CalWORKs program, OHA provides rental assistance (up to 2 years) for formerly homeless Alameda County Social Services Agency (ACSSA) CalWORKs clients who are housed in Oakland, employable, and actively engaged in a plan to achieve self-sufficiency. OHA used its MTW resources to leverage commitments from ACSSA to provide wrap around case management services that address employment barriers and assist with access to other needed community resources. Based on

funding availability, families who successfully complete the CalWORKs program and maintain their housing may be referred for eligibility screening for a Housing Choice Voucher (HCV).

SBHAP – projected families to be served 180

This program experienced challenges in a tight rental market where landlords have multiple options for unassisted tenants. Since this population is hard to house with many service needs, it was challenging to maintain and recruit new landlord participants. Partner agencies worked closely with OHA, clients, and landlords to ensure that any leasing challenges were addressed in a timely manner. The partners reported several challenges, including families struggling to pay rent due to inadequate maternity leave pay. In these cases, the partners worked with the affected families to connect them with additional resources to resolve the issue. Additionally, partners faced higher-than-expected staff turnover, which created a steep learning curve. This turnover slowed the admission process for new enrollees and caused delays in referrals due to inaccurate paperwork submissions. To address these challenges, the partners have engaged an analyst to improve agency participation and streamline processes.

CalWORKs - projected families to be served 30

Challenges in meeting the projected benchmarks involved eligibility processing delays. For some participants, documentation for verification of income and other household members was delayed. To address this issue, ACSSA is working to streamline the documentation process. As with all the programs, finding landlords to accept program participants and OHA subsidies in a tight rental market is challenging. ACSSA worked to negotiate lower rents and increased landlord outreach to facilitate housing options for program participants. Participants must stay employed to remain in the program and challenging job environments following the pandemic has jeopardized eligibility for some participants

Building Bridges – SRO

This PBV sub-program awarded long-term housing assistance to Single Room Occupancy (SRO) and studio apartment developments. Based on local market conditions, OHA will extend assistance to programs that provide service enriched housing and those programs that solely provide the housing component, given the high need for housing in Oakland. This program serves up to 180 hard to house families some who struggle with habitability issues.

In addition to the MTW activities utilized to serve special populations, OHA was recently awarded two grant opportunities. These grants will allow OHA to serve Human Trafficking Survivors and families with children in the hospital and will be used in 2025 to serve low-income special populations.

Table 54 - Availability of services targeted to homeless persons and persons with HIV and mainstream services (Homelessness Prevention Services)			
	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

Table 55 - Availability of services targeted to homeless persons and persons with HIV and mainstream services (Street Outreach Services)			
	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Law Enforcement	X		

Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X

Table 56 - Availability of services targeted to homeless persons and persons with HIV and mainstream services (Supportive Services)

	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Alcohol & Drug abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment & Training	X	X	X
Healthcare	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction.

The Home Together framework seeks to reduce homelessness using a wide range of methods. The strategy places a special priority on prevention strategies to keep Oaklanders stably housed. It also seeks to provide an appropriate range of interventions once someone becomes homeless by ensuring rapid connection to housing and prompt access to emergency health, hygiene, and shelter options for individuals living on the streets. The strategy proposes the expansion of housing production at all income levels, especially for those who need supportive housing and/or with very low incomes. It also acknowledges the critical need to increase the income of the lowest income residents through work, connection to benefits, and expanding subsidized housing options.

The City of Oakland and the County of Alameda have made several investments to ensure that persons experiencing homelessness and persons with HIV/AIDS are able to access housing, homeless services, mental health services, employment services, and other healthcare services:

- Alameda County funds and oversees the provision of Street Health Outreach teams, which provide multi-disciplinary health care services to unhoused individuals, including but not limited to substance abuse and street psychiatry supports.
- The City of Oakland operates the Mobile Assistance and Community Responders of Oakland (MACRO) program within Oakland's Fire Department to refer unhoused residents to services and to resolve low-level homelessness related nuisance calls without involving the criminal justice system.
- Alameda County participates in a regional consortium to create a one-stop phone referral service for homeless services/access to shelter beds, as well as referrals to health and employment services, via the 211-information line.
- Alameda County's Offices of HIV Care and Prevention provide direct services and referrals to persons with HIV.
- A range of Access Points are available for unhoused residents to enroll in Coordinated Entry, the single system for homeless housing placements.

All publicly funded homeless and housing services, health services, and employment services are required to adhere to strict non-discrimination standards on the basis of HIV/AIDS status. All City and County funded housing services are provided on a housing-first basis.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

Key Strengths of the Existing Service Delivery System

- A range of proactive homeless outreach (MACRO and Street Health teams) and client-initiated service connections (Coordinated Entry access points and 211) provide a range of touch points that make it convenient for target populations to request service connections.
- The rollout of MACRO as a civilian alternative to police responses to quality-of-life issues around homelessness reduces the risk of escalation to the criminal justice system and potential adverse mental health impacts.
- The County's Street Health team has been largely successful in protecting Oakland's unhoused population from highly contagious communicable diseases.
- The system has had capacity to do proactive outreach during extreme weather events and other health-threatening events.

Services Delivery System Gaps

According to the 2024 PIT Count, 5,485 residents in Oakland experienced homelessness, with an estimated 44% experience chronic homelessness. The majority of individuals experiencing homelessness in Oakland are unsheltered. Over the past 20 years, Oakland's rents have significantly increased, leading to displacement of low-income and vulnerable populations. Thus far, the City has been unable to provide adequate resources to fully serve homeless residents. Some specific gaps or limitations in the existing service delivery system include:

- A lack of permanent housing placements for residents in interim housing or shelter, which leads to excessively long shelter and interim housing stays.
- A lack of resources to prevent individuals from falling into homelessness.
- A lack of high-quality data to track the effectiveness of programs as clients use multiple services through the homelessness response system.
- Programs receiving funding from multiple agencies for similar work, which increases administrative burden and makes it harder for funders to identify which agency has lead responsibility for different kinds of service provision.
- Persistently high rents, which make it difficult for individuals receiving Supplemental Security Income or other income supports to find an affordable home on the private market.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

In order to successfully reduce, prevent and end Oakland’s trend of escalating homelessness, City leaders and community partners must have a shared understanding of the drivers of homelessness. The main drivers of homelessness in Oakland include:

- Insufficient housing units that are affordable to households with the lowest incomes, particularly those whose incomes are below 30% of Area Median Income (AMI).
- Barriers that prevent formerly incarcerated residents from living with family members and/or accessing public and private rental housing and employment opportunities.
- Insufficient access to quality employment opportunities that pay wages that meet the cost of housing.

As part of the City of Oakland and Alameda County’s work to improve their response to homelessness, the following actions are being taken to address the specific challenges raised in the previous section:

- The City of Oakland is exploring enhanced resources for shelter exits and is funding the construction of more Permanent Supportive Housing to address challenges around exits from shelter and interim housing.

- The City of Oakland has invested in a highly targeted homelessness prevention pilot program to address the lack of resources for prevention. The evidence-based program is considered a model program that is effective in both keeping program participants in their homes and at targeting to households most likely to experience homelessness. As results become available, this program will serve as a demonstration of the impact of prevention investments for potential funders.
- The City of Oakland is improving its analytical capacity and tightening reporting requirements to improve the quality of information available about the homeless response system and the impact of the City's investments.
- Over the course of 2025, the City of Oakland will work with Alameda County to better delineate responsibility for funding programs, with the overall goal of reducing the number of programs that receive separate funding commitments for similar services and could instead be funded solely through one agency.
- The City of Oakland is taking a wide range of actions to blunt future rent increases, as described in the City's 2023-2031 Housing Element. These actions include relaxing zoning standards and other barriers to development. By encouraging the construction of more private housing in Oakland, residents will have access to a wider range of housing options and wages will have an opportunity to begin catching up with rents.

SP-45 Goals Summary – 91.215(a)(4)

Table 58 – Goal Descriptions	
Goal 1: Produce & Preserve Housing Across Income Levels	
Description:	<p>Ensure all Oaklanders have access to safe, affordable housing by accelerating the production of new units and preserving existing housing across income levels. This goal advances citywide housing stability through streamlined land-use policies, approval processes, and land availability strategies to reduce barriers to development.</p> <p>Core activities include, but are not limited to, the following:</p> <p>Production</p> <ul style="list-style-type: none"> • New Construction Notice of Funding Availability (NOFA) • City Homekey & Rapid Response Homeless Housing (R2H2) • Permanent Housing Solutions for Persons with HIV <p>Preservation</p> <ul style="list-style-type: none"> • Owner-Occupied/Small Property Rehabilitation • Equitable Lead Hazard Abatement Program (ELHAP) • Acquisition and Conversion to Affordable Housing (ACAH) • Preservation of Existing Affordable Housing Portfolio <p>Policy/Systems</p> <ul style="list-style-type: none"> • Land Use Reforms (e.g., zoning for density/non-discrimination) • Expedited Approval Processes for Affordable Projects • Land Availability Strategies (e.g., public land prioritization)
Goal 2: Protect Residents from Displacement	

Description:	As a renter-majority city, Oakland must prioritize tenant protections and housing stability strategies to prevent displacement and homelessness. This includes strengthening legal protections and expanding/targeting housing stabilization services, such as rental assistance, legal assistance, housing navigation, and other services to keep residents securely housed and to reduce the flow of households into homelessness. This goal prioritizes housing stability supports through the Rent Adjustment Program, the Fair Chance Access to Housing Ordinance, community-based legal services (Eviction Defense, Fair Housing, etc.) and rental assistance, and prioritizing targeted homelessness prevention.
Goal 3: Expand Economic Opportunities for All Oaklanders	
Description:	The City of Oakland will pursue the expansion of economic development, growth and opportunities for Oakland residents by supporting business development, land use reforms, and place-based strategies that address inequities in economic opportunities. The City will promote neighborhood revitalization, small property owner assistance, and partnerships with community-based organizations to enhance local economic resilience. Activities will also include interim assistance and the exploration of policies that prioritize equitable land use and sustainable development to benefit Oaklanders across income levels.
Goal 4: Prevent Housing Instability and Homelessness	
Description:	Oakland is committed to preventing housing instability and homelessness through proactive interventions that stabilize residents and preserve community cohesion. By combining targeted homelessness prevention strategies with tenant anti-displacement programs, the City aims to stem displacement and reduce inflow into homelessness. Key efforts include financial assistance, legal protections and services, and housing stabilization services for vulnerable households, as well as the exploration of innovative solutions, such as small property owner assistance programs, streamlined land

	use policies, and neighborhood revitalization initiatives. These strategies will ensure that Oaklanders can remain securely housed and prevent vulnerable populations from entering the cycle of homelessness.
Goal 5: Connect Unhoused Residents with Housing and Services	
Description:	This goal aims to prevent and end homelessness by providing comprehensive housing and service solutions to make homelessness rare, brief, and non-recurring. Oakland will implement a range of strategies, including targeted homelessness prevention, emergency housing options, and permanent housing solutions to stabilize individuals and families. Activities include medium- to long-term non-congregate shelters, encampment and RV stabilization, outreach and engagement efforts, and housing stabilization programs for vulnerable populations, including persons with HIV. Additional initiatives focus on legal services, fair housing policies, and place-based strategies to address housing instability and displacement. Together, these efforts will create a pathway to permanent housing and community stability for unhoused residents.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

OHA is not subject to a Voluntary Compliance Agreement to increase the number of accessible units. The Agency's portfolio of large Public Housing developments has been upgraded and rehabilitated to include accessible units as required. The portfolio of scattered-site former Public Housing units is currently being evaluated for compliance and modifications and will be made as required and where feasible. The Agency has a 504-review committee.

OHA is exploring a partnership with The Kelsey, a national nonprofit focused on creating affordable, accessible, and inclusive housing for people with disabilities to enhance accessibility in its housing stock. While 26% of people have a disability, less than 6% of the national housing supply is accessible. To address this, OHA plans to adopt The Kelsey's Inclusive Design Standards, developed with Mikiten Architecture and the Inclusive Design Council, as guiding principles to better meet the diverse accessibility and inclusion needs of people with disabilities in affordable housing across Oakland.

Activities to Increase Resident Involvements

OHA staffs a citywide Resident Advisory Board (RAB) that meets regularly to review and provide input on draft plans, new policies and funding priorities. The RAB makes recommendations regarding the development of the Public Housing Agency (PHA) plan and provides feedback on any significant amendment or modification to the PHA plan. Members are nominated by staff and other residents through a bi-annual application and nomination process. New member recommendations are made to the Board of Commissioners to serve indefinitely, and they meet monthly. Current membership is 9 residents.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled 'designation

N/A

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

The City has undertaken several measures to facilitate and encourage affordable housing, including zoning and development standards designed to encourage development of middle and multi-family housing in areas designated by the City’s General Plan. Further details may be found in the City’s Housing Element 2023-31 at

<https://www.oaklandca.gov/documents/2023-2031-adopted-housing-element>.

The 2023-31 Housing Element examines the City’s policies and procedures to identify governmental constraints and non-governmental constraints.

Governmental Constraints

Oakland’s housing development landscape is shaped by a complex interplay of governmental constraints, historical zoning practices, and evolving reforms. The term “governmental constraints” refers to local policies and regulations—such as zoning laws, development standards, and permitting processes—that impact housing availability and affordability. While these regulations aim to ensure quality development, they can also create delays, increase costs, and lead to differences in how neighborhoods are treated.

Historically, Oakland’s zoning practices contributed to racial and economic segregation, with single-family zoning dominating 43% of residential land. This legacy, combined with stringent development standards, has limited density and affordability. Recent efforts, however, prioritize reform. Recent local zoning changes and state laws like SB 9 (2022) enable duplexes, triplexes, and fourplexes in single-family zones, streamline approvals, and reduce parking mandates near transit. In 2023, the City eliminated single-family zoning outside high-fire-risk areas, aligning with “missing middle housing” strategies to diversify housing stock.

In 2023, the City also adopted an “affordable housing overlay” that provides 100% affordable housing by-right approvals, extra height, unlimited density within the building envelope, and an exemption from parking requirements. This affordable housing overlay

applies to projects at up to 120% AMI located in any zone where residential uses are allowed, with limited exemptions for historic landmarks and the high-fire-risk overlay.

According to recent research, the high cost of building housing in California is partially due to stringent energy efficiency and seismic standards. These are established by the California Building Code, and local jurisdictions have limited authority to deviate from these standards. Some specific building code standards, such as requiring two staircases for evacuation access in low-rise development, may particularly affect the feasibility of small apartment buildings. Enhanced setback and parking standards in Oakland's high-fire-risk overlay also limits development potential in that portion of the city, but the overlay is justified by elevated wildfire risks and historic difficulties with wildfire evacuations.

Funding gaps exacerbate these challenges. Oakland faces a structural budget deficit due in part to Proposition 13's limitation on local property taxes, coupled with limited local revenue tools. Affordable developers compete with market-rate projects for scarce resources, relying on temporary bonds (Measures KK and U) and federal grants. Despite state programs like Homekey, funding remains insufficient to meet homelessness and affordability targets. Limited funding availability also affects staffing in the City's Planning and Building Department, which leads to delayed project application reviews.

Non-Governmental Constraints

The City of Oakland faces significant challenges in housing development due to limited control over production, availability, and costs, influenced by high construction expenses and urban redevelopment complexities. Non-governmental factors, typical of Bay Area cities, further constrain housing growth. Environmental constraints, while varied, are managed through zoning and regulations:

- Geological risks, like earthquakes along the Hayward Fault and soil liquefaction in flatlands, pose threats but affect few residential zones. Sea-level rise, projected to reach 12–24 inches by 2050, may threaten residential areas near Jack London Square and Lake Merritt. Flood risks in low-lying regions (e.g., West Oakland) are mitigated by FEMA zoning restrictions.

- Air/noise pollution disproportionately affects East and West Oakland near industrial zones and highways, increasing development costs for filtration and insulation. Wildfire hazards in the Oakland Hills restrict denser housing due to extreme fire risk and evacuation challenges.
- Airport safety regulations limit residential development near Oakland International Airport, though no current housing sites fall within restricted zones. Hazardous materials in industrial and transportation corridors require costly site remediation, addressed through City cleanup programs.

Oakland's Local Hazard Mitigation Plan and updated Safety Element integrate hazard resilience into housing planning, prioritizing public health while balancing environmental and economic realities. Most constraints elevate costs or reduce appeal but do not outright block development.

Oakland's housing development is shaped by utility infrastructure, market dynamics, and high construction costs. Dry utilities are managed by Pacific Gas and Electric (PG&E) for electricity and natural gas, while East Bay Community Energy (EBCE) offers lower-cost, renewable energy alternatives. Internet services are provided by Comcast, Google Fiber, and other internet companies.

Market constraints include steep land costs driven by Oakland's desirability as a Bay Area urban hub. Land prices vary widely, with high values in affluent neighborhoods like Rockridge and lower costs near industrial zones. Infill development, critical for meeting housing goals, faces challenges such as demolition expenses, site cleanup, and fragmented parcel sizes that require lot consolidation. While efforts to increase density and repurpose underutilized sites exist, rising land and construction costs hinder feasibility, particularly for affordable housing.

Construction costs in Oakland are among the highest in the region. Hard costs (materials, labor) account for 50–60% of total expenses, with steel/concrete high-rises limited to high-rent areas. Soft costs (permits, financing) add another 40–50%, and structured parking may further escalate expenses. Affordable housing project costs in the San Francisco Bay Area average a total development cost of \$750/square foot, while market-rate projects have a

typical total development cost of approximately \$530/square foot. The high cost of development leads to persistent funding gaps, especially for deeply affordable housing. Programs like loans, grants, and the Affordable Housing Impact Fee aim to offset costs, though funding gaps remain.

Labor Costs: Labor expenses significantly drive Oakland's high construction costs, particularly for affordable housing, which must comply with prevailing wage laws and the City's Local/Small Business Enterprise (S/LBE) program requiring 50% local participation for contracts over \$100,000. Projects with City funding must also use apprentices for 15% of work hours and seek to use Oakland residents for a majority of work hours. Labor costs are a major component of elevated hard costs for affordable housing development in Oakland.

Financing Challenges: Elevated interest rates strain development feasibility for market rate housing and first-time homebuyer accessibility, increasing subsidy requirements. Approximately one third of mortgage applications in Oakland's metropolitan statistical area are denied, which may pose a significant barrier to credit for aspiring first-time homebuyers and existing homeowners seeking to finance home repairs. California has a fragmented affordable housing funding landscape with major sources of subsidy administered by four separate state agencies. This leads to delayed project timelines and higher construction costs. Another key limiting factor for affordable housing development is the limited availability of operating subsidy for deeply affordable and Permanent Supportive Housing. For some of these projects, rents are set so low that the income does not fully cover the cost of building operation, maintenance, and resident services. Most affordable housing resources at the state and local level are limited exclusively to capital uses, which makes it difficult to provide adequate operating subsidy to these deeply affordable units.

Economic and Social Factors: Oakland's economy, tied to the volatile Bay Area region, faces risks from recessions and global shocks, exacerbating disparities and straining City resources. Despite these challenges, community sentiment strongly supports housing growth: resident

workshops and regional analyses reveal Oakland as one of the Bay Area’s most pro-housing cities. No affordable housing project in Oakland has received an environmental challenge or meaningful planning commission appeal in over a decade.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To effectively remove or ameliorate barriers to affordable housing in Oakland, the City has adopted a “Three P Framework,” prioritizing new housing production, preservation of existing affordable housing, and tenant protections.

Production

Oakland is pursuing several options to increase housing production. Over the last eight years, Oakland produced sufficient housing units to meet its share of the overall state-mandated housing production goals; however, Oakland’s housing production skewed significantly toward market-rate development and fell short of producing sufficient affordable housing. The City of Oakland is responsible for planning for 26,251 new housing units by 2031, of which more than 10,261 are intended to be affordable to households at or below 80% of the Area Median Income. By 2031, 3,750 of Oakland’s newly developed units should be affordable to low-income households making between 50 and 80 percent of AMI and 6,511 new units should be affordable to very low-income households earning between 0 and 50 percent of AMI. Oakland HCD’s previous strategic plan identified a gap of over \$457 million to fund the affordable housing required to meet its target. The Oakland City Council therefore authorized Bond Measure U, which was placed on the November 2022 ballot for voter consideration. Oakland voters passed Measure U, the Affordable Housing Infrastructure Bond, with 75.33% in support.

Funding from Measure U expands City affordable housing development programs that previously received funding from Measure KK, the 2016 predecessor to Measure U. Measure KK funds provided \$100 million to help fund the construction of 721 new construction units, the preservation of 420 existing affordable housing units, and the acquisition and conversion of 420 units to affordable housing. In total, Oakland was able to produce 1,561 units of affordable

housing by leveraging Measure KK funds in combination with other local and County funding sources. Oakland HCD anticipates likewise leveraging Measure U affordable housing funds with non-City sources at approximately \$4 for every \$1 of City subsidy, to maximize the impact of these dollars. From 2023-2027, the City forecasts building 1,995 new affordable housing units and preserving 757 housing units.

To address Oakland's homelessness crisis, the City prioritizes Permanent Supportive Housing and Extremely Low-Income housing production as a use for Measure U funding. The number of developable PSH and ELI units, however, is limited by the amount of operating subsidy available to support ongoing affordability and maintenance of affordable housing properties. Once the maximum number of deeply affordable units is reached within these constraints, the next funding priority is the development of low-income units affordable to residents at 30-80% of AMI. Expanding the supply of 30-80% AMI housing supports the development of housing accessible to working class residents throughout the city. A combined total of \$481,333,840 in Measure U and local funds will produce an estimated 19% of the low/very low-income unit target.

The City of Oakland is also pursuing additional strategies to address barriers to affordable housing. With funds from the Pathways to Reducing Obstacles to Housing (PRO Housing) grant that the City won in 2025, the City will create a new predevelopment program for affordable housing developers to offset the impact of building permit review fees. Affordable housing developers in Oakland will also be able to use the City's "affordable housing overlay," which provides 100% affordable housing a range of benefits including at least two stories of extra height, unlimited density in the building envelope, and exemption from parking requirements. The affordable housing overlay applies in all zones where residential is an allowed use, with limited exemptions for historic landmarks and high-fire severity zones. The City's recent funding of hotel/motel conversions via the Homekey and Rapid Response Homeless Housing programs complements efforts to ease ground-up construction by exploring other opportunities to reduce development costs.

Preservation

As Oakland's housing stock ages and rental prices continue to increase, ensuring long-term building health and affordability is a key strategy in addressing barriers to affordable housing. Thus, Oakland HCD is prioritizing \$35.3 million in total ACAH (Acquisition and Conversion to Affordable Housing) funding between 2023 and 2027, comprising \$46.55 million from Measure U funding and \$22.39 million in local capital dollars. These investments aim to rehabilitate 527 units of existing housing.

Building on the outcomes of Measure KK, which preserved 420 affordable units and catalyzed over 1,500 total units through leveraged funding, Oakland HCD will continue pairing Measure U dollars with non-City subsidies at a 4:1 leverage ratio to amplify impact. However, reduced access to Alameda County's depleted Measure A1 bond funds necessitates sharper focus on preservation strategies. By 2031, the City plans to allocate \$25.3 million from Measure U and \$14 million in local funds specifically to preserve its existing affordable housing portfolio.

Oakland HCD aims to continue support for these programs, as well as partnerships with community land trusts and limited equity cooperatives. There is also a need to support low- and moderate-income homeowners with property rehabilitation needs including accessibility improvements, lead abatement, and more. The City is also leveraging HUD's Section 108 program to expand financing options for the acquisition and long-term preservation of Naturally Occurring Affordable Housing (NOAH). While owner-occupied rehab is not a priority for the use of Measure U funds, Oakland HCD will pursue funding opportunities through State and Federal sources to continue these programs while simultaneously seeking new options to meet demand. Oakland's current \$481 million in combined Measure U and local funds is projected to achieve 19% of its low- and very low-income RHNA targets (1,951 of 10,261 units) by 2027.

Protection

Citywide strategies aim to support the broadest swath of Oakland's population in achieving and maintaining housing stability. Current approaches primarily focus on the administration of the City's housing stability-related ordinances. Existing City programs that help protect renters include:

- Rent Adjustment Program Ordinance: governs maximum allowable annual rent increases in covered housing units.
- Just Cause for Eviction Ordinance: prohibits “no-fault” evictions in covered units.
- Tenant Protection Ordinance: protects tenants from harassment.
- Uniform Relocation Ordinance: provides tenants with compensation when subject to an owner move-in eviction or a unit becomes uninhabitable due to building code violations.
- Fair Chance Access to Housing Ordinance: prohibits rental housing providers from screening criminal history of applicants during the advertisement, application, selection, or eviction process.

While each ordinance may not apply to all residents (e.g. tenants that do not live in rent-controlled units do not benefit from the related law), a combination of the protections works to provide broad coverage to around 94,000 Oakland units as of 2025.

The Rent Adjustment Program’s rent registry launched in May 2023 and tracks all units that pay the annual RAP fee (i.e. covered by rent stabilization and/or Just Cause). Other relevant data the registry tracks includes initial and current rents, security deposit information, and utilities included with rent. This information helps create deeper understanding of rental experiences in Oakland that may inform future policy considerations.

To complement the broad tenant protection programs described above, the City’s primary support for its unstably housed residents with housing-related legal problems is through Oakland Housing Secure, which focuses on eviction prevention services.

Projections from regional homelessness experts at the nonprofit organization All Home estimate approximately 12,000-13,000 Oakland households need homelessness prevention services. This estimate builds upon research from the UC Berkeley Turner Center for Housing Innovation, which estimates that half of the city’s ELI households receive no housing assistance. Based on data from the Keep Oakland Housed program operated by Bay Area Community Services (BACS) and All Home’s estimates, per-household prevention costs average \$8,000. All Home experts project homelessness prevention needs are \$38.8 million per year in Oakland, including rapid rehousing and shallow subsidy support.

To address this need, the City funded a homelessness prevention pilot program with \$5.8 million between FYs 2023-24 and 2024-2025. These services were provided by BACS and a collaborative of non-profit partners to households at highest risk of homelessness. Program evaluation was conducted by Stanford’s Changing Cities Research Lab and the Housing Initiative at Penn. The targeted homelessness prevention program is designed as a three-pronged approach: flexible financial payments, wrap around services, and legal support.

SP-60 Homelessness Strategy – 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to reaching out to persons experiencing homelessness (especially unsheltered persons) and assessing their individual needs.

The City of Oakland actively collaborates with Alameda County's EveryOne Home initiative on the Home Together Plan, a comprehensive, county-wide strategy aimed at solving homelessness throughout Alameda County. This roadmap outlines a multi-faceted approach to addressing the complex issue of homelessness by providing not only stable and supportive housing, but also crucial wrap-around services tailored to the diverse needs of the homeless population within Alameda County, including individuals with serious mental health illnesses and those living with an HIV/AIDS diagnosis. The Home Together 2030 Refresh Plan represents a unified effort to create a sustainable system of care that effectively prevents and resolves homelessness across the county.

Oakland employs a multi-pronged outreach strategy to directly engage with its unhoused residents. Alameda County's Street Health Teams play a crucial role in this effort by proactively reaching out to individuals experiencing homelessness, providing essential healthcare services, and disseminating crucial information regarding available shelter options and the Coordinated Entry system, which serves as a centralized point of access for housing and services. Additionally, Oakland's Encampment Management Team (EMT) responds to homeless encampments that present significant health, safety, or quality of life concerns within the city while addressing these immediate issues. Furthermore, the Mobile Assistance Community Responders of Oakland (MACRO) program offers a distinct and crucial form of outreach. MACRO teams conduct wellness checks on unsheltered residents, proactively connect individuals with a wide range of necessary services and provide an alternative response to quality-of-life complaints involving unhoused residents, thereby potentially diverting situations from traditional law enforcement intervention. These diverse outreach efforts reflect Oakland's commitment to a compassionate and comprehensive approach to engaging with and supporting its unhoused population.

Describe how the jurisdiction's strategic plan goals contribute to addressing the emergency shelter and transitional housing needs of homeless persons.

Home Together is based on a Housing First program model that emphasizes rapid client access to permanent housing rather than prolonged stays in shelters and transitional housing. What differentiates a Housing First approach from traditional emergency shelter or transitional housing approaches is that it is “housing-based,” with an immediate and primary focus on assisting individuals and families quickly access and sustain permanent housing.

Application of a Housing First approach does not necessarily result in an immediate elimination of the need for emergency shelter and/or transitional housing services. What differentiates a Housing First approach from traditional emergency shelter or transitional housing approaches is that it is “housing-based,” with an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing. This approach has the benefit of aligning the goals most people experiencing homelessness want and are seeking help to achieve.

There are currently not enough affordable housing options available for all those experiencing homelessness. Successful housing application and retention requires skills like application completion, document compilation, adhering to house rules, timely rent payment, and other life skills. For individuals with significant behavioral health needs or who need time to practice these skills, a transitional period before moving into permanent housing can be helpful.

The City of Oakland has made significant investments in expanding emergency shelter and transitional housing placements, resulting in approximately 1500 shelter and transitional housing placements active in service. This complements rapid rehousing assistance that seeks to place persons recently experiencing homelessness in conventional housing without requiring a shelter stay.

Describe how the jurisdiction's strategic plan goals contribute to helping persons experiencing homelessness (especially individuals and families experiencing chronic homelessness, families with children, veterans and their families, and unaccompanied youth)

make the transition to permanent housing and independent living, including shortening the duration that individuals and families experience homelessness, facilitating access to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Oakland and the Oakland Housing Authority (OHA) have established a long-term, collaborative commitment to addressing homelessness through significant and sustained investment in rapid rehousing strategies. This partnership has manifested in the Oakland Path Re-Housing Initiative (OPRI), a comprehensive and multifaceted program designed to quickly connect individuals experiencing homelessness to permanent housing and provide the necessary supportive services to ensure housing stability. A central element of OPRI is the provision of housing subsidies, which was made possible through federal funding allocated to the Oakland Housing Authority. These subsidies enable individuals to secure housing in the private rental market. Complementing these financial resources are a range of supportive services, funded through diverse local sources, which are integral to OPRI's success. These services are tailored to meet the individual needs of participants and may include case management, assistance with housing search and placement, financial literacy training, employment support, mental health services, and connections to other essential resources. The synergy between housing subsidies and supportive services is formalized and governed through comprehensive OPRI grant agreements with partner agencies. Since its inception in 2010, OPRI has achieved considerable success in mitigating homelessness within Oakland, having successfully housed over 879 individuals who were formerly experiencing homelessness. This track record underscores the program's effectiveness and its positive impact on the lives of vulnerable individuals. OPRI is designed to serve a diverse population of individuals experiencing homelessness, including those living in encampments or on the streets. The program also prioritizes support for specific vulnerable subgroups, such as youth aged 18 to 24 transitioning out of the foster care or juvenile justice systems, families experiencing homelessness, and young adults between the ages of 18 and 35 who are identified as being at high risk of involvement in violence, either as perpetrators or victims, and who are currently homeless, facing imminent homelessness, or living in unstable housing situations. The

implementation and delivery of OPRI's services are facilitated through partnerships with four key local nonprofit organizations: First Place for Youth, which focuses on supporting homeless youth; Abode Services, serving single adults experiencing homelessness; and Building Futures with Women and Children, dedicated to assisting homeless women and families. These organizations play a vital role in providing direct services, leveraging their expertise and community connections to ensure that OPRI participants receive the comprehensive support they need to achieve and maintain housing stability, ultimately contributing to the overall reduction of homelessness in Oakland.

Describe how the jurisdiction's strategic plan goals contribute to helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City of Oakland, in collaboration with its network of partners, is actively implementing a multi-faceted approach to address homelessness and ensure that individuals and families in Oakland can maintain stable housing. These comprehensive strategies encompass proactive measures aimed at preventing homelessness before it occurs, robust support services designed to enhance housing retention for vulnerable populations, critical interventions focused on discharge planning from institutional settings, and a long-term commitment to developing deeply subsidized housing options as the fundamental solution to ending homelessness in a region characterized by housing unaffordability:

- **Preventing Homelessness:** Activities assist households in maintaining current housing and preventing households from becoming homeless. The City has invested in a flexible financial assistance program to prevent homelessness among high-risk residents. The City of Oakland has created a targeted homelessness prevention pilot program to prevent residents from becoming homeless. In 2025, the City of Oakland's homelessness

prevention program anticipates serving 280-320 Oakland residents at risk of homelessness. This program has identified residents without a lease and those with criminal legal system involvement as especially vulnerable to entering homelessness, providing support accordingly.

- **Support Services to increase Housing Retention among the target population:** The City has made significant operating subsidy commitments to affordable housing to ensure strong supportive services for formerly unhoused residents. This has been highly effective and resulted in a return to homelessness rate of under 10% for formerly unhoused residents who have been placed in permanent housing.
- **Discharge Planning:** It is also vital to eliminate and/or shorten periods of homelessness for those who experience homelessness and are discharged from institutions, such as jails, prisons, hospitals or have aged-out of the foster-care system. The City has funded a transitional housing specifically for former inmates under probation. Community stakeholders are working to match county service systems to housing to address the complexities of timing, availability of options, and admission criteria to avoid discharging people directly into homelessness.
- **Development of Subsidized Housing:** Developing subsidized housing for individuals who are exiting homelessness and at-risk for homelessness is the central solution to ending homelessness, given the region's overall housing unaffordability. The City has prioritized investments into deeply affordable housing to ensure exit options for those who are unsheltered or residing in shelter and interim housing.

While the majority of entries into homelessness in Oakland do not originate from medical or correctional institutions, the City, in close collaboration with Oakland Partners and Alameda County, remains committed to continuously reviewing and modifying its comprehensive county-wide discharge policy and protocols. This ongoing evaluation ensures that the policy remains effective in minimizing or eliminating the release of individuals from public institutions directly onto the streets or into the homeless service system. By proactively addressing potential pathways into homelessness from institutional settings, the City aims to

further reduce the number of individuals experiencing homelessness and strengthen its overall prevention efforts.

SP-65 Lead Based Paint Standards

Actions to address LBP hazards and increase access to housing without LBP hazards

Both Oakland HCD and the Alameda County Healthy Home Department (ACHHD) have initiatives and programs to mitigate lead-based paint hazards and increase access to safe and healthy housing.

Oakland HCD currently administers a Lead Safe Homes Program that paints over peeling lead-based paint to protect inhabitants of homes from lead paint flakes. This program is a component of the City's CDBG-funded home rehabilitation programming. The City is also working to develop an Equitable Lead Hazard Abatement Program (ELHAP) that will further mitigate lead hazards. This ELHAP program will be funded with revenue from a legal settlement that the City of Oakland entered into with lead paint manufacturers.

The City's Planning & Building Department plans to begin a Proactive Rental Inspection Program (PRIP) during the term of the Consolidated Plan. This proactive inspection model will inspect all rental housing in Oakland on a recurring basis and help identify potential lead hazards. When lead hazards are present, code enforcement can order rental housing operators to mitigate those hazards.

ACHHD follows the Advancing Healthy Housing Strategy for Action that was developed to reduce the number of American homes with residential health and safety hazards. The department encourages the adoption of the federally recognized criteria for Healthy Homes with each agency they partner with, conduct and supports training and workforce development to address health hazards in housing, educates the public about Healthy Homes, and supports research that informs and advances Healthy Housing in a cost-effective manner. ACHHD continues to provide trainings and presentations on the Essentials of Healthy Housing, Integrated Pest Management and EPA Renovate Repair and Painting to property owners, property managers, health professionals and contractors in Alameda County, in addition to agencies and other organizations within the jurisdiction. ACHHD also provides education to parents, medical providers, realtors, building officials, social service agencies and others to incorporate healthy housing principles into their day-to-day activities.

How are the actions listed above related to the extent of lead poisoning and hazards?

The forthcoming ELHAP program will use data on the geographic frequency of blood lead poisoning from Medi-Cal funded preventive screenings to help inform where future mitigation work should be prioritized. The program may also consider the average age of building in different neighborhoods. ACHHD's lead programs often serve households based on a referral from a medical provider who detects elevated lead in a child's blood. The PRIP will consider a range of data, including past code enforcement data to identify priority properties to inspect.

How are the actions listed above integrated into housing policies and procedures?

Implementation of the Proactive Rental Inspection Program is incorporated into the City's 2023-2031 Housing Element. In compliance with Federal regulations, all Home Maintenance Improvement Program properties (Oakland HCD's substantial rehabilitation program for owner-occupied housing) must be referred for a lead hazard risk assessment. Completed rehabilitation work must pass lead hazard clearance testing.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Oakland has a range of policies and programs to expand economic opportunity and reduce the number of poverty-level families:

Local Hiring Goals on City-funded Projects

The City of Oakland's Department of Workplace and Employment Standards has implemented innovative policies to enhance economic opportunities for residents and businesses. Key initiatives include the Local and Small Local Business Enterprise (L/SLBE) Program and the Local Employment Program (LEP), which aimed at increasing participation of Oakland-certified businesses in city contracts, stimulating local economic circulation, and ensuring fair wages and workplace standards, while also attracting external investments to support overall economic growth.

Local Employment Program

Established in 1993, the Local Employment Program aims to maximize the hiring of Oakland residents for prevailing wage jobs in public works and subsidized construction projects, while also encouraging businesses to employ local residents for non-City-funded work. The program establishes goals for Oakland-resident employment on public works projects, requiring that 50% of work hours and 50% of new hires (on a craft-by-craft basis) be Oakland residents, with the first new hire mandated to be an Oakland resident. Contractors or developers must meet these goals or obtain an exemption from the City. The Local Employment Policy (LEP) includes incentives and penalties for contractors regarding the employment of Oakland residents. Contractors can earn credits toward LEP goals by employing Oakland residents in various roles, with surplus hours banked for future projects or counted from non-City projects. To implement the goals for the LEP, the City created the Local Construction Employment Referral Program (LCERP). The Local Construction Employment Referral Program (LCERP) serves as a comprehensive employment service for Oakland residents, assessing their skills for

construction jobs. It maintains a data bank of residents' names, contact information, and skill levels. This pool of workers is maintained in a referral data bank. With a 3-day notice, the City may refer Oakland workers in response to a request.

15% Apprenticeship Program

On January 26, 1999, the City established a 15% Apprenticeship Program in order to increase Oakland resident participation in City-funded construction as apprentices. The policy provides for a 15% apprenticeship hiring goal that is based on total hours worked, on a craft-by-craft basis. The entire 15% resident apprentice hiring goal may be achieved entirely on the City of Oakland funded project; or split on a 50/50 basis with other projects (minimum 7.5% on city funded project and maximum 7.5% on non-city funded projects).

Oakland Workforce Development Board (OWDB)

The City of Oakland's Economic and Workforce Development Department and the Oakland Workforce Development Board (OWDB) together deliver a range of workforce development activities. Consistent with the Workforce Innovation and Opportunity Act (WIOA), the priorities of OWDB and City staff focus on enhancing employment and training services for individuals, including adults, dislocated workers, and youth aged 14-24, to improve their skills and job prospects. Oakland's public workforce system offers comprehensive career services, supports training programs that are aligned with local job market needs, and provides assistance to dislocated workers. These actions promote engagement with employers through initiatives like on-the-job training and apprenticeships. Current initiatives target high-growth sectors like clean energy and healthcare, with partnerships designed to address industry needs in the aftermath of the pandemic. Oakland's Summer Youth Employment Program and the Oakland Forward program are two initiatives that carry out these goals.

Oakland's Summer Youth Employment Program (SYEP)

SYEP offers high school students aged 16-21 paid summer work experience, job readiness training, and financial literacy support to help them gain essential skills and career

exposure. The program aims to enhance employment skills, raise awareness of career options, and improve financial stability through earned wages. Funded by various sources, SYEP is supported by partnerships among the OWDB, OFCY, and several service providers. OWDB and OFCY partner with City Departments to provide youth employment, offering 100 jobs through the Public Works Department, 300 through the Parks, Recreation, and Youth Department, over 450 via the Human Services Department with OUSD, and 230 through the Department of Violence Prevention. In 2022, they placed about 575 youth in jobs through WIOA and Oakland Forward.

“Oakland Forward” California Youth Workforce Development Program

The City of Oakland received \$5.9 million in State funding for the "Oakland Forward" program, which aimed at providing year-round and summer employment for 400 youth aged 16 to 30, focusing on former foster youth, formerly incarcerated individuals, and those disconnected from education or employment.

OWDB also funds 15 community organizations and three America’s Job Centers of California (AJCC) in high-unemployment areas, offering services like career coaching and skills assessments. An affiliate AJCC site in East Oakland provides essential in-person services, including unemployment and disability insurance. Their special projects include funding programs like the Workforce Accelerator Fund, which connects disconnected youth to tech sector opportunities, and the West Oakland Job Resource Center, which provides job training.

Living Wage Ordinance & Minimum Wage

The Oakland Living Wage Ordinance provides certain employers—those under service contracts valued equal to or greater than \$25,000 with the City, and recipients of City financial assistance of \$100,000 or more—to pay a prescribed minimum level of compensation to their employees for the time their employees work on City of Oakland contracts. Effective July 1, 2024, employees must be paid no less than \$17.37 per hour with health benefits, or \$19.95 per hour without health benefits. Employers must also provide at least 12 days off per year for sick leave, vacation, or personal necessity. Full time employees must also earn one paid day off per

month, whereas part time employees must earn paid time off proportional to the hours worked. Living Wage rates are adjusted annually at:

<https://www.oaklandca.gov/documents/living-wage-bulletin>

On November 4, 2014, voters approved Oakland Measure FF, which raised the minimum wage in Oakland to \$12.25 on March 2, 2015. Effective January 1, 2025, Oakland's Minimum Wage will be \$16.89 per hour. The minimum wage must be paid to employees who perform at least 2 hours of work in a particular workweek within Oakland, including part-time, temporary, and seasonal employees. The ordinance also adjusts the minimum wage based on the regional Consumer Price Index (CPI). The first CPI adjustment took effect on January 1, 2016, and has been applied every year thereafter. Measure FF also requires employers to provide paid sick leave to any employee who performs at least 2 hours of work within Oakland. Additionally, Measure FF requires hospitality employers (such as hotels, restaurants, and banquet facilities) who collect service charges from customers to pay the entirety of those charges to the hospitality workers who performed those services.

The Earned Income Tax Credit

The City of Oakland, in partnership with the Alameda County Earned Income Tax Credit (EITC) Campaign, provides free tax assistance and preparation to Oakland's low-income families and individuals at a community-based Volunteer Income Tax Assistance Sites (VITA), centrally located in the City of Oakland and relies on community-based volunteers.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan?

As noted in Sections NA-15, NA-20, NA-25 and NA-30, there are a significant numbers of City of Oakland households that encounter housing problems and cost burdens. The City is therefore committed to reducing housing cost burden by both increasing incomes and reducing housing costs.

Provision of Supportive Services in Assisted Housing for the Homeless

Many City-sponsored housing projects, particularly in Single Room Occupancy housing and in housing targeted to the homeless, include a supportive services component. One key goal for these supportive services is to help very low-income persons develop the necessary employment and job search skills to allow them enter or return to paid employment. The City's homelessness prevention pilot program also makes referrals to job training and referral services for clients with employment challenges.

Job Training and Employment Programs in Public Housing

OHA implements several strategies to improve employment opportunities for its residents. As part of HUD's Section 3 requirements and in accordance with 135.5 of 24 CFR Part 135, OHA's Board of Commissioners has established a policy that sets priority hiring goals for all companies who contract with OHA and have a need for additional employees. This priority establishes that "to the greatest extent possible" the contractor must consider OHA residents from Public Housing and Project Based Section 8 properties or other low-income residents from the Oakland metropolitan area for their available positions. OHA maintains dedicated staff which work with contractors and eligible residents to assist with connections. Overall, OHA has facilitated 1,704 section 3 hires through its projects as of FY 2024.

The Oakland Housing Authority was awarded the Jobs Plus grant in December 2022 to serve the public housing residents of Lockwood Gardens. This is the second Jobs Plus grant awarded to OHA, the first grant was implemented at five Public Housing sites (Peralta Village, Campbell Village, Mandela Gateway, Chestnut Court, and Linden Court) in West Oakland from 2016 to 2020. The Family and Community Partnerships (FCP) department officially launched the program as East Oakland Works (EOW) in August 2023. The purpose of the Jobs Plus Initiative program is to develop locally based, job-driven approaches to increase earnings and advance employment outcomes through work readiness, employer linkages, job placement, educational advancement technology skills, and financial literacy for residents in Public Housing.

Section 8 Family Self-Sufficiency Program

The Oakland Housing Authority's Family Self-Sufficiency Program (FSS) links participants to appropriate supportive services that aid increased employment and wages through education, job training, and counseling. The FSS Action Plan helps eliminate participants' dependence on cash aid by establishing specific goals. Approximately 307 Housing Choice Voucher, public housing and FUP youth households currently participate in the program. OHA regularly hosts workshops and orientations in an effort to encourage additional families to enroll. Through the FSS program, residents establish savings accounts. Upon graduation from the program, they may use their saving accounts for purposes such as educational expenses, starting a business, and homeownership.

Oakland Housing Authority Education Initiatives

The Oakland Housing Authority (OHA) assists programs that prepare children for primary through post-secondary education, supports strong school attendance, and enhances parental engagement. OHA also continues a multi-year partnership with the Oakland Unified School District (OUSD) and local non-profit education and service providers to provide a multi-pronged outreach effort that offers guidance, support and incentives to youth and families. This program seeks to remove barriers that have historically led to chronic absenteeism, illiteracy, delayed milestones, and elevated school dropout rates.

OHA partners with twelve local schools within OUSD and provides onsite support through Education Ambassadors to help promote good attendance and parental involvement. The Promise Plus program currently has 149 participants, designed to remove barriers preventing children from attending school. Promise Plus provides various events and activities throughout the year such as Homework Clubs and Family Literacy Nights. OHA staff promotes and supports participation in various scholarship opportunities and facilitates college visits during spring break for groups of OHA students. Each program in the Education Initiative affects individuals at various stages throughout the academic continuum, offering interventions that impact the recipient regardless of when they entered and where they fall on the spectrum of need.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

All activities funded through the City are governed by loan or grant agreements, regulatory agreements, and/or other enforceable agreements which require the recipients to comply with a variety of federal, state and local requirements. These include nondiscrimination, affirmative marketing efforts, prohibition on the use of lead-based paint, compliance with environmental protection requirements and procedures, tenant lease protection, payment of prevailing wages, insurance, bonding, financial standards and audit requirements, prohibition on conflict of interest, Fair Housing, etc.

The City monitors affordable housing projects for compliance with the executed regulatory agreement to maintain appropriate income levels and rents. The City's monitoring policies, programs and procedures are regularly reviewed by HUD to ensure that the City is carrying out its responsibilities in the use of federal funds.

City Project Administrators (PAs) for CDBG projects conduct project monitoring to ensure compliance with the contractual goals established between the City and the Service Providers. The PAs also receive monthly reports from the Service Providers that include units of service provided, the cost of providing the service, who the service was provided to, and any problems encountered during the month.

Construction projects are monitored, with the assistance of the City's Contracts and Compliance Unit (CCU), to ensure that all fair employment and prevailing wage requirements are met. These requirements are included in City loan and grant agreements with developers, along with provisions that the requirements passed through to construction contractors and subcontractors at every tier. Notices to proceed with construction work are not issued until CCU indicates that a project has met the requirements. In addition, CCU monitors projects during construction to ensure that requirements are met. The Department of Workplace and

Employment Standards monitors compliance with the City's Small/Local Business Enterprise participation requirements.

All development and public service projects throughout the City that receive any Federal funds are subject to the provisions of NEPA to ensure that the projects do not have an adverse impact on the natural and human environment. The Planning and Building Department, upon request, reviews proposed projects to determine if they are exempt, categorically excluded or in need of an Environmental Assessment.

For all assisted housing developments, the City monitors marketing plans to ensure that project marketing solicits participation from all sectors of Oakland's low and moderate-income community. Housing developers who receive funding from the City must comply with the City's Affirmative Fair Housing Marketing Plan (AFHMP) that is available for review on the City's website.

The City also has responsibility for monitoring new construction and rehabilitation development projects on a regular basis. Monitoring occurs every one to three years, depending on the condition of the property and the responsiveness of the property management company to address any findings. Asset monitors ensure that rents are within the limits established by each applicable program; occupancy is restricted to eligible households; tenant incomes are re-certified annually by the management company as required; units are well maintained, the projects remain fiscally sound, and all other requirements are being met.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Expected resources include federal grant funding from CDBG, HOME, HOPWA, and ESG funding, as well as a mix of local sources. These local sources may include Measure U bond capital funding and local development impact fees.

Table 59 - Expected Resources – Priority Table							
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan: \$
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	Public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvement Services, etc.	\$7,412,561	\$850,000		\$8,262,561	\$33,050,244
	Narrative Description						
	CDBG activities will include administration, public services, housing, economic development and other activities benefiting low-mod income households & communities.						
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Year 1
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	

HOME	Public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA Preservation, etc.	\$2,276,584.66	0	0	\$2,276,584.66	\$9,106,338.64
		Narrative Description					
		HOME activities will continue to leverage Affordable Housing Trust fund dollars and be used primarily for the construction, acquisition, and rehabilitation of affordable housing. TBRA may become a use in future.					
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$
HOPWA	Public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA, etc.	\$3,784,714			\$3,784,714	\$15,138,856
		Narrative Description					
		HOPWA activities will included services, housing and housing development in Alameda & Contra Costa Counties for persons living with AIDS & their families.					

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$
ESG	Public – federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing, etc.	\$657,787			\$657,787	\$2,631,148
		Narrative Description					
		ESG activities will support the City's Permanent Access To Housing (PATH) Strategy, providing rapid rehousing, emergency shelter, outreach services, HMIS activities, and Administration					
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$

Measure U	Public - Local	Multifamily rental new construction. Multifamily rental rehab; Preservation Multifamily acquisition and rehabilitation	\$180,000,000			\$180,000,000	\$180,000,000
	Narrative Description						
	Adopted by the Oakland voters in 2022, Measure U set aside \$350 million for affordable housing. The Remaining balance will be spent over the course of the Consolidated Plan						
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$
Section 108 Loan Guarantee	Public – federal	Multifamily acquisition and rehabilitation			\$34,000,000	\$34,000,000	\$34,000,000
	Narrative Description						
	Oakland will use its Section 108 Loan Guarantee to support the acquisition and rehabilitation of homes affordable to low-income residents						

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$
Pathways to Reducing Obstacles to Housing	Public-federal	Other: predevelopment lending, permit coordination, process coordination			\$7,000,000	\$7,000,000	\$7,000,000
			Narrative Description				
			This grant will pay for a revolving predevelopment loan program for affordable housing, a permit/process coordinator position in the Planning & Building Department, and funding process improvement consulting				
Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Available Remainder of ConPlan: \$
Local Impact Fees	Public-local	Multifamily rental new construction; Multifamily rental rehab; Preservation	\$5,000,000	0	0	\$5,000,000	\$20,000,000
			Narrative Description				

	<p>These development impact fees are collected on qualifying new residential and commercial developments and are used as affordable housing capital funding. The amount collected each year depends on development levels and the 5-year estimate should therefore be viewed as a rough approximation</p>
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Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied.

Local: The largest local capital source of affordable housing funding is the City of Oakland's Measure U bond. This bond, adopted by the voters in 2022, allocated \$350 million for affordable housing. A portion of these funds has already been allocated to support hundreds of affordable housing units, but the remaining balance of Measure U funds will be allocated over the 2025-2029 Consolidated Plan period. The City also levies an affordable housing impact fee on market-rate residential development (the Affordable Housing Impact Fee) and on many types of commercial development (the Jobs-Housing Impact Fee). Together, these fees raised \$5 million in FY 2023-24 and should raise similar amounts in future years. The City also sets aside a portion of property taxes to fund the Affordable Housing Trust Fund, which is an ongoing funding source for several million dollars annually. This is based on the additional property tax payments the City received following the dissolution of the Oakland Redevelopment Agency.

In addition to these City-level resources, the City anticipates that funds from Alameda County's Measure W half-cent sales tax will be available to support housing and services for affordable housing during the 2025-2029 Consolidated Plan period. The exact value of available resources will be dependent on sales activity and will likely vary over time due to changes in the health of the Alameda County economy.

Private: The City of Oakland has partnered with the San Francisco Housing Accelerator Fund, a local nonprofit, to leverage private lending for the City's Acquisition and Conversion to Affordable Housing (ACAH) program. By leveraging these private funds, the City is able to make more efficient use of its ACAH funding to acquire and establish long-term affordability deed restrictions on Naturally Occurring Affordable Housing (NOAH). The Section 108 program will complement these acquisition efforts.

State: The City of Oakland actively encourages affordable housing developers to pursue a variety of State affordable housing resources. These include the Multifamily Housing Program, Infill Infrastructure Grants, and the Affordable Housing and Sustainable Communities Programs. The City has also co-applied in the past with affordable housing developers for the State's

Homekey program, which funds the creation of Permanent Supportive Housing for the homeless. If additional state funding becomes available, the City of Oakland will explore additional opportunities to pursue Homekey funding. The federal 4% and 9% Low Income Housing Tax Credit is the principal source of funding for the construction and rehabilitation of affordable rental homes. They are a dollar-for-dollar credit against federal tax liability, allocated by the State of California.

Together, these capital sources will leverage federal funds for affordable housing development to expand the number of units and depth of affordability feasible in City-funded affordable housing.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City of Oakland seeks to use city-owned property to help meet the City's affordable housing goals. The City seeks to balance the need to produce affordable housing quickly with other public benefit goals, such as fiscal responsibility and sustainability, economic development, and providing for other community benefits. On July 21, 2020, Council adopted Resolution No. 88233 C.M.S., which declared 16 City-owned properties as surplus land, pursuant to the State Surplus Lands Act, allowing for their disposition. Since passage of this resolution, staff have issued Notices of Funding Availability (NOAs) or Request for Proposals (RFPs) for six of the sites.

The City is in the process of bringing one to two sites to market per year for disposition, consistent with the goals of Oakland's adopted Housing Element. Since 2020, major milestones for these and other surplus sites are described below.

Because 100% affordable housing projects typically require City subsidies that exceed the value of the land, the sites designated for this use will need additional sources of funds. For that reason, several sites may be used for market-rate or commercial development so the City can generate both impact fees and net sale proceeds to be deposited into the Affordable Housing Trust Fund (AHTF).

1. Wood Street: APN(s):18-310-7-7;18-310-14 /Size: 147,081 sq ft

The land use on this site is restricted to affordable housing because it was acquired with former redevelopment low-mod housing funds. The site's high density Wood Street District zoning (D-WS-7) is intended to create an active, pedestrian oriented, mixed-use, urban community in the area generally bounded by 10th Street, Wood Street, West Grand Avenue and Frontage Road/I-880.

The City's purchase of the site occurred shortly before the subprime housing crisis and recession, which made financing and developing affordable and homeownership opportunities all but impossible. The dissolution of the Redevelopment Agency in 2012 led to further funding shortfalls and delays in issuing a Request for Proposals (RFP) for the site. By 2018, improved

housing and financial market conditions made affordable homeownership a realistic possibility again, and the City issued an RFP to seek affordable housing proposals. The highest scoring proposal was an innovative partnership between MidPen and Habitat that would combine affordable rental and homeownership components, providing 170 affordable units (half ownership/half rental) for a broad income range.

The city has executed an Exclusive Negotiating Agreement (ENA) in 2020. However, the site was inaccessible for due diligence activities until Spring 2024. As a result, housing development due diligence is finally underway to assess the feasibility of the affordable housing project. The Phase II investigation workplan was approved by the California Water Board as of October 18, 2024. Inspections will include an analysis of ground water and soil to assess the scope of required remediation, which in turn will determine the feasibility of developing the site. The Water Board will assess field investigations to establish conclusions and recommendations for additional investigation activities and remedial action, and/or vapor intrusion mitigation. MidPen and Habitat anticipate closing out the environmental inspection period, including the necessary approvals from the Water Board by the Spring of 2026. The ENA was extended in May 2025, and pending funding availability, the affordable housing could potentially commence construction in 2027. In the meantime, the City is in process to execute a license agreement with the Oakland Ballers minor league baseball team to utilize the site as temporary parking, with one year options for renewal for the next three years, providing a temporary use for the site while permitting affordable housing due diligence work to continue.

2. MLK Sites: 3823 Martin Luther King APN(s):12-964-4;12-964-5 Size: 9,125 sq ft

This site, which is currently under construction), is restricted to affordable housing because it was acquired with former redevelopment low-mod housing funds. The site's high density Neighborhood Center Commercial Zone (CN-3) is intended to create, preserve, and enhance areas with mixed-use neighborhood commercial centers that have a compact, vibrant pedestrian environment.

The developer, Resources for Community Development (RCD), purchased title to adjacent parcels located at 3801-3807 Martin Luther King Jr. Way (APNs: 012-0964-006 and

012-0964-007) under the City of Oakland Site Acquisition Program funded by Measure KK affordable housing bond funds (February 2018).

Longfellow Corner (aka 3801-3807 Martin Luther King Jr. Way) will be a 77-unit affordable housing development providing affordable housing for families and households experiencing homelessness. The project will include a 6-story contemporary style building comprised of five (5) residential stories over a concrete podium. The building will include seventy-seven (77) units with thirty-three (33) 1-bedrooms, eighteen (18) 2-bedrooms, and twenty-five (25) 3-bedrooms. The building will be constructed as a “U” shape surrounding a podium courtyard on the second floor. On the ground floor, parking will include thirty-nine (39) parking spaces and approximately fifty (50) bicycle parking spaces. In addition, a lobby, and an office for property management staff. The ground floor will also include two (2) commercial spaces dedicated to a to-be-determined community serving non-profit. The second floor will include a large community room, office space for social services, and a laundry room surrounding the large podium level courtyard.

History

Longfellow Corner, L.P., a subsidiary of RCD, was subsequently created to assume ownership of the City owned parcels and the RCD owned parcels in a Disposition & Development Agreement (DDA) with the City of Oakland to acquire the City parcels, consolidate all four (4) parcels into one (1) parcel, and develop the consolidated parcel into the 77-unit affordable housing project known as Longfellow Corner. The DDA was entered into as of July 2023. In April 2024, the City granted its parcels to Longfellow Corner, L.P., through a recorded Grant Deed subject to the DDA. Construction on the project started in May 2024, and completion is targeted by the fall of 2026.

3. Piedmont Ave/Howe Street Parking: 4000- 4001 Howe Street & 41st Street
APN(s):012-093-04;012-093-05;012-093-06-01 Size: 43,532 sq ft

The Piedmont Avenue location of this site would be convenient for affordable housing because its residents would be within walking distance to a pharmacy (CVS is adjacent to site),

grocery store (Piedmont Grocery across the street), and a multitude of shops and restaurants on Piedmont Ave, as well as Piedmont Elementary School and public transportation. The site is zoned CN-1, S13 with the general plan designation of Neighborhood Center Mixed Use. The intent of the CN-1 Neighborhood Commercial zone is to maintain and enhance vibrant commercial districts with a wide range of retail establishments serving both short-term and long-term needs in attractive settings oriented to pedestrian comparison shopping. This is an excellent site for a project using high density wood construction and funded with LIHTC. Staff estimates that a 97-unit LIHTC project on-site could be feasible with a \$9.9 million City subsidy.

4. Miller Library Site: 1449 Miller Avenue APN(s):20-153-6 / Size: 11,969 sq ft

This site is zoned CN-3, S14 with the general plan designation of Neighborhood Center Mixed Use. CN-3 Neighborhood Commercial Zone is to create, improve, and enhance areas neighborhood commercial centers that have a compact vibrant pedestrian environment. Building affordable housing on this site would be compatible with the already existing affordable senior housing located across the street from the site. Residents of affordable housing built on this site, which is located on Miller Ave between International Blvd and E15th Street, would be within walking distance (0.1 miles) to AC Transit bus lines, including the new Bus Rapid Transit project, and a grocery store (El Ranchito Market). Although the size of the project would likely be too small to efficiently use LIHTC, the site could be used for affordable home ownership or possibly a land trust model.

5. 28th & Foothill: 2759-2777 Foothill Boulevard APN(s):025-073-08-02;025-073-08-03 /Size: 22,727 sq ft

The property is zoned RU-5, S-14, S-13 with an Urban Residential general plan designation. The location of this site would score well for affordable housing funding based on access and proximity to public transportation. AC Transit bus service along Foothill Blvd stops directly in front of the site and the site is located within minutes to the Fruitvale BART Station and Transit Village which is a nationally recognized transit-oriented development. Future development of this site will assist the Fruitvale neighborhood and complement the Foothill/Fruitvale Phase II Streetscape along Foothill Boulevard between Rutherford and 35th Avenue. This is a good site for a project using high density wood construction and funded with LIHTC.

6. Golf Links Road: APN(s):043A4640202;043A46402509; 043A46400902 Size: 32,038sqft

The parcel on Golf Links (currently without an address) is zoned Detached Unit Residential (RD-1), which is intended to create, maintain, and enhance residential areas primarily characterized by detached, single-unit structures. The parcel at 2824 MacArthur is zoned Urban Residential (RU-4), which is intended to create, maintain, and enhance areas of the City that are appropriate for multi-unit, mid-rise or high-rise residential structures in locations with good access to transportation and other services. The non-contiguous nature of these parcels, and the zoning of the larger parcel, may limit projects to affordable home ownership or possibly a land trust model.

The City is contemplating issuance of an RFP for this site and the 8280/8296 MacArthur site below in late 2025 or early 2026, which will also involve evaluating the sites for current development capacity based on recent zoning revisions.

7. 8280 & 8296 MacArthur: APN(s):043A-464-026;043A-464-028 /Size: 12,720 sqft
- Based on the current RU-4 zoning, each of the two parcels could produce 14 units, or 28 units in total. But setbacks and other zoning concerns would reduce the feasibility to a four-plex on each property. If the to-be selected developer could acquire the middle parcel in between these two sites, a larger development footprint could be assembled for more interesting design options and a denser project. Staff estimates two 4-unit affordable housing projects could be feasible with a \$814K subsidy from the City. The site could be used for affordable home ownership or possibly a land trust model or could be developed as a scattered sites development with the nearby Golf Links Road site.

The City is contemplating issuance of an RFP for this site and the Golf Link Roads site above in late 2025 or early 2026, which will also involve evaluating the sites for current development capacity based on recent zoning revisions.

8. 98th & Sterns: APN(s):48-5617-9-1;48-5617-10-4 /Size: 20,614 sqft
- Given the site's low-density RM-1 zoning, staff estimates a 6-unit affordable housing project could be feasible with a \$610K subsidy from the City. The site would be best used for affordable home ownership or possibly a land trust model.

9. 10451 MacArthur: APN(s):047-576-07-3 /Size: 23,0 sqft

The location of this site would score well for affordable housing funding based on its excellent access to bus service through AC Transit as well as convenient freeway access via the on and off-ramps at Foothill and 106th Avenue. The site represents an opportunity to expand the Foothill Square shopping center and create employment opportunities as well as bring needed goods and services to East Oakland residents. This is an excellent site for a project using high density wood construction. Although the site may not score well for LIHTC there are creative ways to increase the score, particularly with the 4% LIHTC. The site is zoned CN-3, S-14, and S-13 with the General Plan designation of Neighborhood Center Mixed Use.

10. 73rd & International: APN(s):040-317-032;040-317-048-13 /Size: 5,435 sq ft

The property was acquired by the Redevelopment Agency with the intent to incorporate the parcels into the planned International Boulevard Streetscape Improvements as well as the proposed AC Transit Bus Rapid Transit improvements. The property is suitable as an infill and transit-oriented development, as it is located on a major transit corridor and within a half mile of the Coliseum BART Station. Setbacks and other zoning requirements might reduce the density the site could accommodate, and the size of the site would likely be too small to efficiently use LIHTC unless it was combined with other sites. The site could be used for affordable home ownership or possibly a land trust model or commercial development, if housing is not feasible.

Mixed-Use Market Rate

11. 1800 San Pablo: APN(s):08-0642-018 /Size: 4,347 sqft

1800 San Pablo is an ideal site for high-rise, transit-oriented development, as it has close access to the 19th Street BART Station, and is one of only two sites in the City's portfolio (along with 1911 Telegraph) where high-rise residential development is feasible. The additional expenses of steel construction make the costs of high-rise development prohibitive for affordable housing. High downtown land values for this site could generate another \$9.8 million in land sale proceeds, 80% of which would be set aside to AHTF. Staff estimates that substantial funds could be generated for LIHTC housing units off-site. The site is zoned D-T-C, S-14, S-13 with a General Plan designation of Central Business District 2 (CBD2).

12. 1414 Clay Street Garage: APN(s):3-67-4/ Size: 29,000 sqft

This site could be considered for housing although there will be challenges to the development of affordable housing on the site, including the high cost of demolition of an existing, seismically unsafe parking garage on the site. In addition, the high value of land in Downtown Oakland should be extracted through a fair market value sale, based on its “highest and best” use, in order to maximize dollars that can be contributed into the AHTF. Staff estimates the impact fees and land sale proceeds generated from a FMV sale could provide \$3.2 million into the AHTF for approximately 26 LIHTC units off-site. There is the need to reserve some downtown sites for future mixed-use office, commercial, and residential uses in order to preserve a balance of residential/office development in Downtown. The site is zoned D-DT-C, S-14 with the General Plan designation of Central Business District 2 (CBD2).

13. 1911 Telegraph: APN(s):08-0716-058 /Size: 45,121 sqft

The site is well-positioned to be a mixed-income housing project with both market rate and affordable units. Market rate development makes sense here given the high value of land in Downtown Oakland that should be extracted through a fair market value development in order to maximize dollars that can be contributed into the AHTF. Staff estimates the jobs/housing impact fee and land sale proceeds generated from a FMV sale of this site could provide \$11.1 million into the AHTF, which could support approximately 89 LIHTC units off-site. Staff estimates that the site could support 20,000 square feet of ground floor retail space, which could generate approximately \$80,000 annually in sales taxes. The site is zoned D-DT-C, S-14, S-13 with the General Plan designation of Central Business District 2 (CBD2).

14. 66th & San Leandro: APN(s):041-4056-04-04 /Size: 274,428 sqft

A Market Analysis and Feasibility Study for the site prepared by Hausrath Economics Group (November 1, 2016), states “that the highest and best use of the site is industrial development. There is a strong demand for high quality large warehouse distribution and logistics space in the Bay Area and Oakland. The industrial use of the property would retain the already limited land supply in Oakland and support the growth of industrial activities that contribute economic diversity to the City’s economy.”

The following sites are in either in development agreements such as Exclusive Negotiating Agreements (ENA), Lease Disposition and Development Agreement (LDDA), Ground Lease or a Request for Proposal (RFP):

Affordable Housing Sites

1. 36th & Foothill: APN(s):032-2084-050;032-2084-051;032-215-037-01;032-215-038-01
/Size: 34,164 sq ft

Economic and Workforce Development Department (EWDD) staff issued a Request for Proposal (RFP) for development of a 100% affordable housing project on the site. The proposal responses were received on March 14, 2025. The location of this site would score well for affordable housing funding because of access and proximity to a full-service grocery store (Mi Ranchito Market) and public transportation. AC Transit bus service along Foothill Blvd stops directly in front of the site and the site is located within minutes to the Fruitvale BART Station and Transit Village, which is a nationally recognized transit-oriented development. Future development of this site will assist the Fruitvale neighborhood revitalization strategy and will complement the recently completed infrastructure and streetscape improvements along Foothill Blvd between 35th Avenue and High Street as well as the Cesar Chavez Park improvements. This is a good site for a project using high density wood construction and funded with LIHTC.

2. 12th St. Remainder Property: APN: 019-0027-013/Size: 40,296 sq ft

The 12th Street property, located near Lake Merritt in Oakland, is approximately 0.925 acres in size. It was created in 2011 as part of the Lake Merritt Park Improvement and 12th Street Reconstruction Project funded by Measure DD. The property is bounded by East 12th Street, 2nd Avenue, Oakland Unified School District (OUSD) property, open space, and Lake Merritt Boulevard. The reconfiguration project transformed this section of roadway—between Oak Street and 2nd Avenue—into what is now known as Lake Merritt Boulevard. This realignment created a new, distinct parcel of land, now referred to as the 12th Street Remainder Parcel.

The property is being developed into two separate parcels for affordable housing projects as follows:

Parcel 1 Project (EBALDC)

The Parcel 1 Project, developed by East Bay Asian Local Development Corporation (EBALDC) through its affiliate East 12th Street Housing, LP, is a standalone affordable housing development consisting of approximately 91 residential units, including 90 affordable units and one manager's unit. These units are designated for very low- and low-income households earning between 30% and 60% of Alameda County Area Median Income (AMI). The City entered into a Lease Disposition and Development Agreement (LDDA) on February 1, 2023, and Ground Lease with EBALDC on March 19, 2024. Construction is underway with substantial completion targeted for March 2026.

Parcel 2 Project (SAHA)

The Parcel 2 Project, led by Satellite Affordable Housing Associates (SAHA) in collaboration with the neighborhood organization Eastlake United for Justice (EUJ), proposes an eight-story residential building with approximately 95 units, consisting of 94 affordable housing units and one manager's unit. These units will serve households earning between 30% and 60% of AMI, with a mix of studios, one-bedroom, two-bedroom, and three-bedroom apartments. The development will feature ground-floor amenities, including management offices, supportive services offices, and cultural and community spaces for local artists, as well as multipurpose areas for group activities, classes, and workshops accessible to both residents and neighborhood groups.

The City and SAHA have negotiated a LDDA for the development of Parcel 2, which includes a 99-year ground lease with a base rent of \$1 per year. The City Council authorized the City Administrator to enter into the LDDA and Ground Lease through Ordinance No. 13834 C.M.S., passed on February 18, 2025.

3. 73rd & Foothill Boulevard - 7101 Foothill Boulevard (APN: 039-3291-020)

The Property at 7101 Foothill Boulevard is located within the Eastmont neighborhood on the northwest corner of 73rd Avenue and Foothill Boulevard. The triangular lot is approximately 1.22 acres in area. The site abuts the Eastmont Town Center and is adjacent to the Alameda County Transit (AC Transit) Eastmont Transit Center.

The proposed development at the site, named Liberation Park Market Hall and Residences, is a mixed-use affordable housing and commercial development. The property will be subdivided into two parcels: Parcel 2 (approximately 0.73 acres) will be ground leased for residential development and Parcel 1 (approximately 0.49 acres) will be sold for commercial development. The selected development team includes the Black Cultural Zone Community Development Corporation (BCZ), Eden Housing, Inc., and the Community Arts Stabilization Trust (CAST).

Residences

Liberation Park Residences, L.P., an affiliate of the Black Cultural Zone Community Development Corporation (BCZ) and Eden Housing, Inc. (Eden, and together with BCZ, the Residential Developer), will develop 119 residential units on Parcel 2, consisting of 118 units affordable to extremely low and low-income households and one unrestricted managerial unit. In March 2024, the Residential Developer entered into a Lease Disposition and Development Agreement (LDDA) with the City to lease Parcel 2 for this purpose. The LDDA has a term of two and a half years, plus two one-year administrative extension options. The Ground Lease will have a term of 99 years.

Market Hall

Liberation Park Market Hall, Inc., an affiliate of BCZ and the Community Arts Stabilization Trust (CAST), collectively referred to as the Commercial Developer, will develop the market hall and cultural center (Commercial Project) on Parcel 1. The proposed commercial building will span approximately 15,000 square feet across two floors with additional rooftop space. The ground floor, covering 10,000 square feet, will feature a Swan's Market-style food hall, a community food pantry, and co-working space expected to be operated by Oakstop. It will also include indoor and outdoor dining and event areas, a theater and cultural performance venue, an indoor and outdoor retail pavilion showcasing local artists and entrepreneurs, and kiosks offering health and wellness services, farm stands, and food carts. The second floor will provide additional co-working spaces, a centralized financial and technical assistance hub, as

well as classrooms, offices, and event space. The rooftop will include a courtyard and garden, outdoor event and flex space, and a dedicated area for performances, rehearsals, and events.

4. Clara & Edes: APN(s):04-5014-05;04-5014-06-03 /Size: 26,31 sqft

The City has signed a ground lease with HCEB & Dignity Moves for the construction and long-term management of affordable housing on the site. The Developer is constructing 40 Permanent Supportive Housing units serving homeless persons and persons at risk of homelessness, plus one manager's unit, for a total of 41 units. Construction is expected to be completed by the end of 2025. To ensure that affordable housing goals are met, the parties are also entering into and recording a regulatory agreement governing rents, occupancy, and operations of the affordable housing developed on the property.

5. Barcelona Site (Oak Knoll): APN(s):048-6870-02 /Size: 205,37 sqft

There is no affordable housing proposed by Oak Knoll Venture Acquisitions, LLC for the master-planned development project on their 167-acre property. Therefore, the adjacent City-owned Barcelona site is being made available for affordable housing. On December 17, 2020, the City issued a Notice of Availability (NOA) for the Barcelona property. The City received one response from Eagle Environmental Construction & Development (EECD), the Developer. The Developer is proposing 93 units of housing, of which 25% will be available to households earning up to 80% of Area Median Income (AMI), consistent with the Surplus Lands Act. The remaining 75% of the units are proposed as workforce housing serving households earning up to 120 % of AMI. On May 16, 2023, the City Council authorized (Resolution No. 89714 C.M.S.) the City Administrator to negotiate and enter into an Exclusive Negotiating Agreement (ENA) with EECD for the potential sale or lease of the property to build the 93 units. City staff is working with the Developer to move this project forward.

Commercial Development

1. Fire Alarm Building: APN(s):2-91-1 /Size: 31,031 sqft

The Fire Alarm Building (FAB) is located at 1310 Oak Street in the Lake Merritt District, surrounded by key civic and cultural landmarks, including the Alameda County Courthouse, the Oakland Public Library Main Branch, and Lake Merritt. The property consists of approximately

0.75 acres and includes a historically significant Beaux-Arts-style building constructed in 1911 to house the alarm system used by the Oakland Fire Department and Oakland Police Department until 1983. The site is designated with an Oakland Cultural Heritage Survey rating of B-a1+, signifying major historic importance.

Given the site's historic significance, the concentration of affordable housing in Downtown Oakland, the high land values in the area, and the necessity of reserving certain downtown sites to maintain a balanced mix of residential and commercial uses, staff recommended that the property be designated for commercial development and sold at fair market value for its “highest and best use.”

In December 2020, the City entered into an ENA with the Museum of Jazz & Art (MoJA) to develop a jazz and art museum at the FAB site. The proposed project envisions an 87,600-square-foot museum complex (Jazz Museum) that will highlight Oakland’s jazz history, cultural legacy, and artistic expression while preserving and repurposing the historic Fire Alarm Building through adaptive reuse.

The Jazz Museum is intended to serve as a cultural hub, featuring exhibition space, an art gallery, a theater and performance venue, educational facilities, administrative offices, and on-site retail. The museum’s programming will include interactive visitor experiences, exhibitions of jazz history and American cultural heritage, and a national Jazz Hall of Fame honoring musicians and contributors to the genre. MoJA also aims to provide community-driven initiatives, such as grants and low-interest loans to musicians for music creation, as well as jazz education programs for Oakland youth. MoJA, a California nonprofit public benefit corporation, was established in 2013 with the goal of creating a museum dedicated to jazz and its impact on American and global culture.

Discussion

Oakland’s consolidated planning efforts emphasize strategic resource allocation and collaboration across federal, state, local, and private partners to address affordable housing needs. Federal funding through CDBG, HOME, and other HUD programs will be leveraged with local resources such as Measure U bond proceeds, impact fees, and partnerships with entities

like the San Francisco Housing Accelerator Fund, maximizing the scale and impact of affordable housing projects. The City's focus on utilizing surplus public land, including sites like Wood Street and MLK Sites, underscores its commitment to balancing housing production with fiscal responsibility and long-term sustainability. While challenges such as environmental remediation and funding gaps require ongoing attention, initiatives like the Affordable Housing Trust Fund and state programs (e.g., Low-Income Housing Tax Credits, Homekey) provide critical support for project feasibility. By prioritizing cost-effective solutions, streamlined development processes, and compliance with federal guidelines, Oakland aims to advance housing stability while ensuring alignment with broader economic and infrastructure priorities. These efforts reflect a pragmatic approach to meeting community needs, fostering partnerships, and maintaining flexibility to adapt to evolving funding landscapes.

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 60 – Goals Summary & Description

Expected \$ Grant Amounts for FY 25/26							
CDBG	\$7,412,561	HOME	\$2,276,584.66	HOPWA	\$3,784,718	ESG	\$657,787
Goal 1: Produce & Preserve Housing Across Income Levels							
Geographic Area: Citywide			<div>Description</div> <p>Oakland aims to ensure safe, affordable housing for all residents by accelerating new housing production (e.g., Homekey, R2H2, HIV-focused housing) and preserving existing units (rehabilitation, lead abatement, acquisitions). This includes policy reforms to streamline zoning, expedite approvals, and prioritize public land for development, reducing barriers to equitable housing stability across income levels.</p>				
PN1: More and Higher-Quality Homes for Oakland Residents							
Category: Affordable Housing							
Goal Outcome Indicator(s)			Unit of Measure	FY25/26 Goal		Funding Source	
Rental units constructed			# of units	90		CDBG, HOME, HOPWA	
Rental units rehabilitated			# of units	5		CDBG, HOME, HOPWA	
Homeowner housing rehabilitated			# of units	40		CDBG	

Goal 2: Protect Residents from Displacement	
Geographic Area: Citywide	Description
PN2: Reduced Residential Displacement	Oakland, a renter-majority city, must prioritize tenant protections (e.g., rental assistance, eviction defense, code enforcement) and housing stability strategies—including the Rent Adjustment Program, Fair Chance Housing Ordinance,

Category: Barriers to Affordable Housing	and housing stabilization services—to prevent displacement, homelessness, and ensure safe, stable housing for residents.		
Goal Outcome Indicator(s)	Unit of Measure	FY25/26 Goal	Funding Source
Public service activities for low-/mod-income housing benefit	Households assisted	801	HOPWA, CDBG
HIV/AIDS housing operations	# of units	25	HOPWA
Code Compliance Relocation	Households assisted	20	CDBG

Goal 3: Expand Economic Opportunities for All Oaklanders			
Geographic Area: Citywide	Description Oakland will expand economic opportunities through business support, equitable land-use reforms, and neighborhood revitalization—including small property assistance, community partnerships, and sustainable development policies—to address inequities and enhance resilience across income levels.		
PN3: Greater Economic Opportunities for All Oaklanders			
Category: Anti-Poverty Strategy			
Goal Outcome Indicator(s)	Unit of Measure	FY25/26 Goal	Funding Source
Businesses assisted	# of businesses	15	CDBG

Goal 4: Prevent Housing Instability and Homelessness			
Geographic Area: Citywide	Description Oakland prevents housing instability and homelessness through proactive stabilization efforts—including rental assistance, legal services, housing services, property owner assistance, land-use reforms, and revitalization—that promote housing stability to keep residents stably housed and halt cycles of homelessness.		
PN4: Fewer entries to homelessness and housing instability			
Category: Neighborhood Stabilization			
Goal Outcome Indicator(s)	Unit of Measure	FY25/26 Goal	Funding source

Homelessness Prevention	Households assisted	190	CDBG
HIV/AIDs housing operations	Households assisted	100	HOPWA

Goal 5: Connect Unhoused Residents with Housing and Services			
Geographic Area: Citywide	Description Oakland aims to prevent and end homelessness through comprehensive housing solutions (emergency shelters, encampment/RV stabilization, outreach) and permanent housing access, ensuring homelessness is rare, brief, and non-recurring.		
PN5: Housing and Services for Unhoused Residents			
Category: Homeless			
Goal Outcome Indicator(s)	Unit of Measure	FY25/26 Goal	Funding Source
Tenant-based rental assistance/Rapid re-housing	Households assisted	25	HOPWA
Homeless persons overnight shelter (persons assisted)	Persons assisted	500	ESG, CDBG
Emergency shelter / transitional beds added	Beds Added	80	CDBG

Goal 6: Improve Public Facilities and Services			
Geographic Area: Citywide	Description: Oakland aims to improve the quantity and quality of public facilities and services, including community facilities.		
PN6: High-Quality Public Facilities and Services			
Category: Neighborhood Stabilization			
Goal Outcome Indicator(s)	Unit of Measure	FY 26/27 Goal	Funding Source
Public Facility or Infrastructure – Activities for low-/moderate-income housing benefit	# of units improved	10	CDBG

Projects

AP-35 Projects – 91.220(d)

Introduction

The five Consolidated Plan Goals represent high priority needs for the City of Oakland and serve as the basis for FY 2025-26 programs and activities.

1. Produce & Preserve Housing Across Income Levels
2. Protect Residents from Displacement
3. Expand Economic Opportunities for All Oaklanders
4. Prevent Housing Instability and Homelessness
5. Connect Unhoused Residents with Housing and Service

Table 61 - Project Information						
1	Project Name		HOPWA-Alameda County			
	Target Area		Alameda County portion of the Oakland EMSA			
	Goals Supported		Produce & Preserve Housing Across Income Levels Expand Economic Opportunities for All Oaklanders Prevent Housing Instability and Homelessness Connect Unhoused Residents with Housing and Services			
	Needs Addressed		More and Higher-Quality Homes for Oakland Residents Fewer Entries to Homelessness and Reduced Housing Instability Housing and Services for Unhoused Residents			
	Description		Alameda County Housing & Community Development (ACHCD) and the City of Oakland Department of Human Services (Oakland HSD) will provide housing and support services for people living with HIV/AIDS (PLWA) and their family members. HOPWA provides permanent housing for PLWA. Programs supported include information and referral; operating subsidy and services for people living in HIV-AIDS housing, and case management.			
	Funding	HOPWA: \$975,000	Target Date	6/30/2026	Location Description	Alameda County, a portion of the Oakland EMSA
	Estimate the number and type of families that will benefit from the proposed activities		Approximately 300 Low- and Moderate-Income clients will be served by 6/30/2026. Most clients served will be individuals.			

	Planned Activities	Alameda County Housing & Community Development (ACHCD) and the City of Oakland Department of Human Services will provide housing and support services for people living with HIV/AIDS (PLWA) and their family members. This includes case management, Tenant-Based Rental Assistance, operating support for interim and permanent housing with eligible clients, and other eligible activities.				
2	Project Name	HOPWA-Alameda County– Project Sponsor Administrative Costs				
	Target Area	Alameda County portion of the Oakland EMSA.				
	Goals Supported	Produce & Preserve Housing Across Income Levels Expand Economic Opportunities for All Oaklanders Prevent Housing Instability and Homelessness Connect Unhoused Residents with Housing and Services				
	Needs Addressed	More and Higher-Quality Homes for Oakland Residents Fewer Entries to Homelessness and Reduced Housing Instability Housing and Services for Unhoused Residents				
	Description	This project represents the admin portion of the HOPWA – Alameda County Project (housing and support services for PLWA and family members through TBRA and PSH & transitional housing operations).				
	Funding	HOPWA: \$68,250	Target Date	6/30/2026	Location Description	Alameda County, a portion of the Oakland EMSA
	Estimate the number and type of families	N/a – General HOPWA Administration Pool				

	that will benefit from the proposed activities					
	Planned Activities	Activities related to administering project #1.				
3	Project Name	Contra Costa County HOPWA				
	Target Area	Contra Costa County portion of the Oakland EMSA				
	Goals Supported	Prevent Housing Instability and Homelessness Connect Unhoused Residents with Housing and Services				
	Needs Addressed	Fewer Entries to Homelessness and Reduced Housing Instability Housing and Services for Unhoused Residents				
	Description	Contra Costa County will administer the Contra Costa County portion of the Oakland EMSA under the HOPWA program to provide housing and support services for people living with HIV/AIDS and their family members. HOPWA provides permanent housing for PLWA. Programs supported include Short-Term Rent Mortgage and Utility (STRMU) assistance and Permanent Housing Placement.				
	Funding	HOPWA: \$1,088,267	Target Date	06/30/2026	Location Description	Alameda County portion of the Oakland EMSA.
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low-/Moderate-Income Housing Benefit & Homelessness Prevention & Tenant-based rental assistance/Rapid rehousing, and other eligible activities. 48 unduplicated people served with financial assistance, 50 people given gas cards or transportation passes, 80 people				

		served with food vouchers, 140 people served with housing information & referrals, 8 households served with Permanent Housing Placement, 24 people served with Short Term Rent Mortgage and Utility subsidies, 40 people served with medical case management.				
	Planned Activities	STRMU, TBRA, case management, permanent housing placement, housing information services, to low-income individuals living with HIV/AIDS. low-income individuals living with HIV/AIDS.				
4	Project Name	Contra Costa County HOPWA – Project Sponsor Administration Costs				
	Target Area	Contra Costa County portion of the Oakland EMSA				
	Goals Supported	Prevent Housing Instability and Homelessness Connect Unhoused Residents with Housing and Services				
	Needs Addressed	Fewer Entries to Homelessness and Reduced Housing Instability Housing and Services for Unhoused Residents				
	Description	Contra Costa County will administer the Contra Costa County portion of the Oakland EMSA under the HOPWA program to provide housing and support services for people living with HIV/AIDS and their family members. This project represents the admin portion of the Contra Costa County HOPWA Project.				
	Funding	HOPWA: \$81,912	Target Date	06/30/2026	Location Description	Alameda County portion of the Oakland EMSA.
	Estimate the number and type of families	N/a – General HOPWA Administration Pool				

	that will benefit from the proposed activities					
	Planned Activities		Activities related to administering project # 3.			
5	Project Name		HOPWA- East Bay Innovations			
	Target Area		Alameda County portion of the Oakland EMSA			
	Goals Supported		Homelessness, Community Development, Public Services			
	Needs Addressed		Prevention/ Reduction of Homelessness & Chronic Homelessness Supportive Housing for Seniors & Special Needs			
	Description		Will provide comprehensive support services to HOPWA-eligible households living in 5 HOPWA-dedicated units.			
	Funding	HOPWA: \$42,000	Target Date	6/30/2027	Location Description	Oakland
	Estimate the number and type of families that will benefit from the proposed activities		5-6 homeless PLWA in Permanent Supportive Housing			
	Planned Activities		Will provide comprehensive support services to HOPWA-eligible households residing in 5 HOPWA-dedicated units.			
6	Project Name		HOPWA- East Bay Innovations – Project Sponsor Administrative Costs			
	Target Area		Alameda County portion of the Oakland EMSA			
	Goals Supported		Homelessness, Community Development, Public Services			
	Needs Addressed		Prevention/ Reduction of Homelessness & Chronic Homelessness Supportive Housing for Seniors & Special Needs			

	Description		This project represents the admin portion of the East Bay Innovations Project (comprehensive support services to HOPWA-eligible households living in 5 HOPWA-dedicated units).			
	Funding	HOPWA: \$2,940	Target Date	6/30/2027	Location Description	Oakland
	Estimate the number and type of families that will benefit from the proposed activities		N/a – General HOPWA Administration Pool			
	Planned Activities		Activities related to administering project #5.			
7	Project Name		HOPWA – East Oakland Community Project			
	Target Area		Alameda County portion of the Oakland EMSA			
	Goals Supported		Affordable Housing, Community Development – Public Services & Facilitates			
	Needs Addressed		Supportive Housing for Seniors & Special Needs, Prevention/Reduction of Homelessness & Chronic Homelessness			
	Description		EOCP will provide housing and support services for people living with HIV/AIDS and their family members in 25 HOPWA-dedicated units.			
	Funding	HOPWA: \$351,250	Target Date	6/30/2027	Location Description	Oakland
	Estimate the number and type of families that will benefit from the proposed activities		Will assist people living with HIV with transitional housing in 25 HOPWA-dedicated units; Will assist those people living with HIV with case management and comprehensive support services;			

	Planned Activities		Will provide transitional housing, case management, and comprehensive support services to low-income individuals living with HIV/AIDS in 25 HOPWA-dedicated units.			
8	Project Name		HOPWA – East Oakland Community Project– Project Sponsor Administrative Costs			
	Target Area		Alameda County portion of the Oakland EMSA			
	Goals Supported		Affordable Housing, Community Development – Public Services & Facilitates			
	Needs Addressed		Supportive Housing for Seniors & Special Needs, Prevention/Reduction of Homelessness & Chronic Homelessness			
	Description		This project represents the admin portion of the East Oakland Community Project (housing and support services for people living with HIV/AIDS and their family members in 25 HOPWA-dedicated units).			
	Funding	HOPWA: \$24,587	Target Date	6/30/2027	Location Description	Oakland
	Estimate the number and type of families that will benefit from the proposed activities		N/a – General HOPWA Administration Pool			
	Planned Activities		Activities related to administering project #7.			
9	Project Name		HOPWA – Eden I&R			
	Target Area		Alameda County portion of the Oakland EMSA			
	Goals Supported		Affordable Housing, Community Development – Public Services & Facilitates			

	Needs Addressed		Supportive Housing for Seniors & Special Needs, Prevention/Reduction of Homelessness & Chronic Homelessness			
	Description		Eden I&R will provide information and case management to low-income individuals living with HIV/AIDS.			
	Funding	HOPWA: \$215,000	Target Date	6/30/2027	Location Description	Hayward
	Estimate the number and type of families that will benefit from the proposed activities		Will assist approximately 20 low-income people living with HIV with permanent housing placement services; Will assist approximately 380 people living with HIV with housing information services; Will provide approximately 80 low-income people living with HIV with case management and resource referrals.			
	Planned Activities		Permanent housing placement, housing information services, resource referrals, and case management to low-income individuals living with HIV/AIDS.			
10	Project Name		HOPWA – Eden I&R – Project Sponsor Administrative Costs			
	Target Area		Alameda County portion of the Oakland EMSA			
	Goals Supported		Affordable Housing, Community Development – Public Services & Facilitates			
	Needs Addressed		Supportive Housing for Seniors & Special Needs, Prevention/Reduction of Homelessness & Chronic Homelessness			
	Description		This project represents the admin portion of the Eden I&R Project (PSH placement services, information services, case management & referrals for approximately 380 PLWH).			
	Funding	HOPWA: \$15,050	Target Date	6/30/2027	Location Description	Oakland
	Estimate the number and type of families		N/a – General HOPWA Administration Pool			

	that will benefit from the proposed activities					
	Planned Activities	Activities related to administering project #9.				
11	Project Name	HOPWA – Resources for Community Development				
	Target Area	Alameda County portion of the Oakland EMSA				
	Goals Supported	Affordable Housing, Community Development – Public Services & Facilitates				
	Needs Addressed	Supportive Housing for Seniors & Special Needs, Prevention/Reduction of Homelessness & Chronic Homelessness				
	Description	Will provide case management and support and information services to low-income HOPWA eligible households living in RCD’s affordable housing communities.				
	Funding	HOPWA: \$54,400	Target Date	06/30/2027	Location Description	Oakland
	Estimate the number and type of families that will benefit from the proposed activities	Grantee will provide assistance with medical care, case management, and comprehensive support services to approximately 10 low-income HOPWA-eligible households.				
	Planned Activities	Will provide case management and support services to low-income HOPWA eligible households living in RCD’s affordable housing communities.				
12	Project Name	HOPWA – Resources for Community Development – Project Sponsor Administrative Costs				
	Target Area	Alameda County portion of the Oakland EMSA				

	Goals Supported	Affordable Housing, Community Development – Public Services & Facilitates				
	Needs Addressed	Supportive Housing for Seniors & Special Needs, Prevention/Reduction of Homelessness & Chronic Homelessness				
	Description	This project represents the admin portion of the Resources for Community Development Project (Case Management/information & supportive services for PLWH residing in a RCD community).				
	Funding	HOPWA: \$3,782	Target Date	06/30/2027	Location Description	Oakland
	Estimate the number and type of families that will benefit from the proposed activities	N/a – General HOPWA Administration Pool				
	Planned Activities	Activities related to administering project #11.				
13						
	Project Name	City of Oakland Human Services Department (HSD) Community Homelessness Services - HOPWA				
	Target Area	Citywide				
	Goals Supported	Affordable Housing, Community Development – Public Services & Facilitates, Supportive Housing for Seniors & Special Needs, Prevention/Reduction of Homelessness & Chronic Homelessness				
	Needs Addressed	Supportive Housing for Seniors & Special Needs, Prevention/Reduction of Homelessness & Chronic Homelessness				
	Description	Will support HOPWA eligible households through short term rent mortgage & utilities (STRMU) assistance, tenant based rental assistance (TBRA) and supportive services.				

	Funding	HOPWA: \$700,785	Target Date	06/30/2027	Location Description	Oakland
	Estimate the number and type of families that will benefit from the proposed activities	Will support 100 households with STRMU assistance.				
	Planned Activities	STRMU, TBRA, case management, housing information services, to low-income individuals living with HIV/AIDS.				
14	Project Name	City of Oakland Human Services Department (HSD) Community Homelessness Services – HOPWA – Project Sponsor Administrative Costs				
	Target Area	Citywide				
	Goals Supported	Affordable Housing, Community Development – Public Services & Facilitates, Supportive Housing for Seniors & Special Needs, Prevention/Reduction of Homelessness & Chronic Homelessness				
	Needs Addressed	General- administrative costs				
	Description	This project represents the admin portion of the City of Oakland Human Services Department (HSD) Community Homelessness Services - HOPWA				
	Funding	HOPWA: \$47,950	Target Date	06/30/2027	Location Description	Oakland
	Estimate the number and type of families that will benefit from the proposed activities	N/a – General HOPWA Administration Pool				

	Planned Activities	Activities related to administering project #13.				
15	Project Name	East Bay Community Law Center/Fair Housing Services				
	Target Area	Citywide				
	Goals Supported	Protect Residents from Displacement				
	Needs Addressed	Reduce Residential Displacement				
	Description	<p>Information and Referral on housing-related issues; tenant/landlord rights and responsibilities counseling; case management, tenant/landlord conciliation and mediation.</p> <p>Limited-scope legal assistance on housing related problems; direct legal representation for housing-related issues. Fair housing outreach and education (billboards, circulation of informational flyers, housing industry and social service provider trainings); intake, assessment, and counseling for callers with inquiries regarding fair housing and housing discrimination; investigation of complaints of housing discrimination. Serves Low and Moderate Income persons of all family types</p>				
	Funding	CDBG: \$261,476	Target Date	06/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities for Low/Moderate Income Housing Benefit- 171 Individuals and Families with incomes at or below 80% Area Median Income				
	Planned Activities	East Bay Community Law Center will coordinate and provide fair housing outreach, fair housing education, intake, assessment, fair housing counseling, fair housing investigations of discrimination, fair housing testing, and fair housing audits through the following agencies:				

		<p>Causa Justa:: Just Cause</p> <p>Information and Referral on housing related issues: 500 clients</p> <p>Provide counseling services on tenant/landlord rights and responsibilities to 337 low-income households Central Legal de la Raza legal assistance to 188 clients.</p> <p>Echo Housing</p> <p>Fair Housing Outreach:</p> <p>Conduct testing of 20 allegations of housing discrimination</p> <p>Intake, assessment, and Fair Housing counseling: Case management of 125 Oakland clients</p>				
16	Project Name	East Oakland Community Project				
	Target Area	Citywide				
	Goals Supported	Connect Unhoused Residents with Housing and Services				
	Needs Addressed	Housing and Services for Unhoused Residents				
	Description	Operations of the Crossroads Shelter and Transitional Housing Facility operated by East Oakland Community Project.				
	Funding	CDBG: \$158,244	Target Date	6/30/2026	Location Description	7515 International BLVD Oakland, CA 94621
	Estimate the number and type of families that will benefit from the proposed activities	Homeless Person Overnight Shelter -Operations of the Crossroads Shelter and Transitional Housing Facility operated by East Oakland Community Project. 530 homeless persons, otherwise living on the streets of Oakland will benefit from the proposed activities.				

	Planned Activities		Operations of shelter facility for the homeless, in East Oakland at the Crossroads Shelter operated by East Oakland Community Project.			
17	Project Name		PATH Strategy Operating Expense-Third Party Contracts			
	Target Area		Citywide			
	Goals Supported		Connect Unhoused Residents with Housing and Services			
	Needs Addressed		Housing and Services for Unhoused Residents			
	Description		CDBG funds used as Match to the Emergency Solutions Grants activities (3rd Party Grant Agreements) under the City's PATH Strategy to end homelessness. This project will mostly serve homeless individuals.			
	Funding	CDBG: \$246,772	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities		Tenant-based rental assistance / Rapid Rehousing/ Homeless Person Overnight Shelter -612 homeless persons			
Planned Activities		Contracted services to the homeless under the PATH program.				
18	Project Name		City of Oakland/Department of Human Services-Administration and Planning			
	Target Area		Citywide			
	Goals Supported		Connect Unhoused Residents with Housing and Services			
	Needs Addressed		Housing and Services for Unhoused Residents			
	Description		Administration costs for administering the PATH program			
	Funding	CDBG: \$491,190	Target Date	6/30/2026	Location Description	Citywide

	Estimate the number and type of families that will benefit from the proposed activities	N/A (CDBG Admin cost)				
	Planned Activities	PATH Program will connect unhoused residents to supportive services and housing opportunities via rapid rehousing and emergency shelter.				
19	Project Name	City of Oakland/Department of Human Services-ESG Grant				
	Target Area	Citywide				
	Goals Supported	Connect Unhoused Residents with Housing and Services				
	Needs Addressed	Housing and Services for Unhoused Residents				
	Description	Oakland’s ESG grant will fund the Permanent Access to Housing (PATH) initiative, which provides rapid re-housing support to homeless individuals and families via third-party contracts.				
	Funding	ESG: \$49,334	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance /Rapid Rehousing/ Emergency Shelter- 500 Individuals will be served				
	Planned Activities	This project represents all of the City of Oakland’s ESG activities, which includes the delivery and administration of the Permanent Access to Housing (PATH) rapid-rehousing and shelter initiative for homeless Oakland residents				

20	Project Name		Emergency Home Repair and Home Maintenance and Improvement Loan Programs			
	Target Area		Citywide			
	Goals Supported		Produce & Preserve Housing Across Income Levels			
	Needs Addressed		More and Higher-Quality Homes for Oakland Residents			
	Description		The EHRP and HMIP programs will provide loans for repair and rehabilitation from \$2,500 to \$250,000 for approximately 4 low-to-moderate-income owner-occupied 1-4 unit households in FY2025/2026 that require immediate attention to correct health and safety related repairs such as emergency violations issued by the Fire Marshall, Health Officer or Code Enforcement Officer including building code deficiencies, leaking roof, sewer break, major mechanical systems including electrical and plumbing repairs. This program serves Low- and Moderate-Income Homeowners, typically seniors.			
	Funding	CDBG Program Income: \$850,000	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities		Homeowner Housing Rehabilitated- 4 1-4 unit owner-occupied low/moderate-income households.			
	Planned Activities		The EHRP and HMIP programs will provide loans from \$2,500 to \$75,000 for repair and rehabilitation to approximately 4 low-to-moderate-income owner-occupied 1-4 unit households in FY2025/2026 that require immediate attention to correct health and safety related repairs such as emergency violations issued by the Fire Marshall, Health Officer or Code Enforcement Officer			

		including building code deficiencies, leaking roof, sewer break, major mechanical systems including electrical and plumbing repairs.				
21	Project Name		Alameda County Housing & Community Development Minor Home Repair Program			
	Target Area		Citywide			
	Goals Supported		Produce & Preserve Housing Across Income Levels			
	Needs Addressed		More and Higher-Quality Homes for Oakland Residents			
	Description		Provides grants to senior or disabled homeowners for minor home repairs up to \$2,499. Grants to seniors or disabled homeowners for minor home repairs up to \$2,499. Administered by Alameda County. Approximately 40 low/moderate-income families, primarily seniors, will be assisted in FY 2025/26.			
	Funding	CDBG: \$159,200	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities		Homeowner Housing Rehabilitated- 40 units will be rehabilitated			
	Planned Activities		Grants to seniors or disabled homeowners for minor home repairs up to \$2,499. Administered by Alameda County.			
22	Project Name		Access Improvement and Lead-Safe Homes Program Grants			
	Target Area		Citywide			
	Goals Supported		Produce & Preserve Housing Across Income Levels			
	Needs Addressed		More and Higher-Quality Homes for Oakland Residents			

	Description	<p>The AIP and LSHPP programs will provide grants from \$15,000 to \$40,000 for approximately 11 low-moderate-income households in FY2025/2026, specifically seniors, disabled, or households with expectant mothers and children ages 6 and under to improve accessibility and correct lead-based paint hazards. Repairs include wheelchair ramps, lifts, entry and bathroom modifications, exterior and interior painting and soil treatment. The AIP and LSHPP grants are offered to owner-occupied units. The AIP grant also offers matching grants to make accessibility improvements to both rental property and property owned and occupied by disabled persons.</p>				
	Funding	Total: \$356,120	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities	<p>Homeowner Housing Rehabilitated and/or Rental Housing Rehabilitated- 11 units will be rehabilitated</p>				
	Planned Activities	<p>The AIP and LSHPP programs will provide grants from \$15,000 to \$24,000 for approximately 11 low-moderate-income households in FY2025/2026 specifically seniors, disabled, or households with expectant mothers and children ages 6 and under to improve accessibility and correct lead-based paint hazards. Repairs include wheelchair ramps, lifts, entry and bathroom modifications, exterior and interior painting and soil treatment. The AIP and LSHPP grants are offered to owner-occupied units. The AIP grant also offers matching grants to make accessibility improvements to both rental property and property owned and occupied by disabled persons.</p>				

23	Project Name		City of Oakland /Housing & Community Development Residential Lending/Rehabilitation – Program Delivery			
	Target Area		Citywide			
	Goals Supported		Produce & Preserve Housing Across Income Levels			
	Needs Addressed		More and Higher-Quality Homes for Oakland Residents			
	Description		All delivery costs (including staff, other direct costs, and service costs) directly related to carrying out housing rehabilitation activities. Including appraisal, architectural, engineering, and other professional services; preparation of work specifications and work write-ups; loan processing and underwriting; survey, site and utility plans; application processing.			
	Funding	\$1,425,000 CDBG	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities		N/A- Administration			
	Planned Activities		Program Delivery costs. Administration and monitoring cost of rehabilitation & residential lending activities.			
24	Project Name		Code Compliance and Relocation Program			
	Target Area		Citywide			
	Goals Supported		Protect Residents from Displacement			
	Needs Addressed		Reduce Residential Displacement			
	Description		Approximately 83% of Oakland's housing stock was constructed prior to 1979. Given the age of the City's housing stock and some property owners’ negligence, some tenants suffer from			

25		residential sub-standard buildings and structures that pose threats to life, health, and safety. This program provides assistance to tenants who are displaced from their homes due to code enforcement actions pursuant to O.M.C. Section 15.60. The program also provides relocation assistance in the case where a low-income/low asset owner of rental property is obligated to pay relocation benefits to a tenant evicted due to an owner or relative move-in if it would cause them a hardship to do so.				
	Funding	CDBG: \$700,000	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities for Low/Mod Housing Benefit- 45 individuals will be assisted				
	Planned Activities	The Housing Resource Center (HRC) will inform Oakland tenants and landlords about their rights under Code Compliance Relocation Program, Chapter 15.60 of the Oakland Municipal Code. The financial assistance is provided to eligible tenants in the case that a landlord refuses to make required relocation benefit payments. The HRC will also provide the tenants facing displacement due to a code enforcement action with relocation advisory assistance to assist them in identifying alternative housing or shelter options.				
	Project Name	Targeted Homelessness Prevention				
	Target Area	Citywide				

	Goals Supported		Prevent Housing Instability and Homelessness			
	Needs Addressed		Fewer entries to homelessness and housing instability			
	Description		Through a partnership with the nonprofit Bay Area Community Services and other community partners, the City funds targeted homelessness prevention funding to assist Very Low-Income individuals at imminent risk of homelessness. This typically involves one-time financial assistance and connections with other social services.			
	Funding	CDBG: \$834,368	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities		Homelessness Prevention- 100 persons will be assisted with homelessness prevention.			
	Planned Activities		This program will fund homelessness prevention for Oakland residents at imminent risk of homelessness. Through partnerships with a network of local nonprofits, the City projects serving at least 100 households.			
26	Project Name		Public Facilities & Improvements (Special Needs)			
	Target Area		Citywide			
	Goals Supported		Connect Unhoused Residents with Housing and Services; Improve Public Facilities and Services			
	Needs Addressed		Housing and Services for Unhoused Residents; High-Quality Public Facilities and Services			
	Description		Rehabilitate shelter and/or transitional housing facilities at the Henry Robinson Center and/or the Holland. These beds/units will serve homeless individuals.			

	Funding	\$566,207	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities	Overnight/Emergency Shelter/Transitional Housing Beds added- at least 80 emergency shelter or transitional housing beds will be added.				
	Planned Activities	Fund rehabilitation costs to return to service (add compared with baseline scenario) at least 80 emergency shelter or transitional housing beds at the Henry Robinson Center and/or the Holland. This will expand the supply of available shelter and/or transitional housing beds.				
27	Project Name		HOME Program- Oakland HCD Administration			
	Target Area		Citywide			
	Goals Supported		Produce & Preserve Housing Across Income Levels			
	Needs Addressed		More and Higher-Quality Homes for Oakland Residents			
	Description		Administrative costs associated to operating the HOME Program.			
	Funding	HOME: \$227,657.66	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities	N/A- Administrative cost				
	Planned Activities	Administrative costs associated to operating the HOME Program.				

28	Project Name		HOME Program-Oakland HCD			
	Target Area		Citywide			
	Goals Supported		Connect Unhoused Residents with Housing and Services			
	Needs Addressed		Housing and Services for Unhoused Residents			
	Description		Through the City's Housing Development program, HOME funding will be used for new construction and/or acquisition and rehabilitation of affordable housing. Specific projects will be selected through a competitive Notice of Funding Availability (NOFA) process. This program will benefit Low- and Moderate-Income renter households.			
	Funding	HOME: \$2,048,927	Target Date	6/30/2027	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities		Rental Housing Construction and/or Rental Housing Rehabilitation- at least 10 rental housing units will be built or rehabilitated with HOME funds.			
Planned Activities		Through the City's Housing Development program HOME funding will be used for new construction and/or the acquisition and rehabilitation of affordable housing. Specific projects will be selected through a competitive Notice of Funding Availability (NOFA) process.				
29	Project Name		Economic Development Program Delivery Costs			
	Target Area		Citywide			
	Goals Supported		Expand Economic Opportunities for All Oaklanders			
	Needs Addressed		Greater Economic Opportunities for All Oaklanders			
	Description		As identified in the City of Oakland Economic Development Strategy (2018), the Economic and Workforce Development			

		<p>Department's goal is to make Oakland an easy, efficient, prosperous and resilient place to do business, and to reduce racial and gender disparities and help all Oaklanders achieve economic security so that everyone has an opportunity to thrive. Within the City's Economic and Workforce Development Department, the Business Development Division operates a "Business Concierge" Program that serves as an enhanced customer service program to assist businesses with customized technical assistance, provide businesses access to employment resources and navigate the regulatory process in order to retain, expand, or attract businesses. CDBG targeted efforts are on business and employment retention, expansion, and attraction that serve Low/Moderate Income residents or are located in primarily Low/Moderate Income areas.</p>			
Funding	CDBG: \$615,000	Target Date	6/30/2026	Location Description	Citywide
Estimate the number and type of families that will benefit from the proposed activities		Business assisted- CDBG supported funded activities would assist 15 small or micro-enterprise businesses targeted in core business sectors within Oakland which include arts, retail, restaurant, service, tech, nonprofit, green, manufacturing and warehouse/distribution businesses in low/mod areas.			
Planned Activities		<p>In order to support 15 or more businesses in low/mod areas, Economic and Workforce Development Division has created a Business Concierge Program that provides core services supporting business retention, attraction, and retention. Those services include:</p> <p>Enhanced customer service for One-on-One Technical Assistance for small and micro enterprises.</p> <p>Site Selection Services for Oakland properties.</p>			

		<p>Providing referrals to specialized consulting services in the areas of operations, and professional services, and design and construction services.</p> <p>Cross-Referral assistance with SBA sponsored SBDC and SCORE programs for business development plans, small business resources, and business coaching.</p> <p>Permitting assistance for multi-departmental/multi jurisdictional trouble shooting or issue resolution that could delay project timing and long term success.</p> <p>Providing financial resources through City programs or partner programs to assist in small business capital needs.</p> <p>Most clients receive more than one of the above services, depending on need.</p>
30	Project Name	Community Development Block Grant General Administration
	Target Area	Citywide
	Goals Supported	<p>Produce & Preserve Housing Across Income Levels</p> <p>Protect Residents from Displacement</p> <p>Expand Economic Opportunities for All Oaklanders</p> <p>Prevent Housing Instability and Homelessness</p>
	Needs Addressed	<p>More and Higher-Quality Homes for Oakland Residents</p> <p>Reduced Residential Displacement</p> <p>Greater Economic Opportunities for All Oaklanders</p> <p>Fewer entries to homelessness and housing instability</p>
	Description	<p>Oakland's staffing and administration costs for administering Community Development Block Grant contracts, MOUs and activities. Audit and reporting activities. General management, oversight and coordination. Providing local officials and citizens</p>

		with information about the CDBG program. Preparing budgets and schedules and preparing reports and other HUD-required documents.				
	Funding	CDBG: \$491,190	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities	N/A- Administration				
	Planned Activities	Planning, administration, and monitoring of the CDBG Program. Audit work and annual consolidated reports.				
31	Project Name	Subrecipient-Administered Rehabilitation Loan Program (including Activity Delivery)				
	Target Area	Citywide				
	Goals Supported	Produce & Preserve Housing Across Income Levels				
	Needs Addressed	More and Higher-Quality Homes for Oakland Residents				
	Description	Construction and associated activity delivery costs for the rehabilitation of owner-occupied housing. This set of rehabilitation work will be conducted by a subrecipient, Habitat for Humanity. The work will support Low/Moderate Income homeowners, especially seniors, with repairs and rehabilitation.				
	Funding	CDBG: \$249,211	Target Date	6/30/2026	Location Description	Citywide
	Estimate the number and type of families that will benefit from	Homeowner Housing Rehabilitated- 6 units of owner-occupied housing will be rehabilitated by this program.				

	the proposed activities	
	Planned Activities	Funds dedicated to this subrecipient-administered owner-occupied home rehabilitation program will support the materials, labor, design, and project coordination costs associated with the home rehabilitation programs.
32	Project Name	Interim Assistance
	Target Area	Citywide
	Goals Supported	Produce & Preserve Housing Across Income Levels Expand Economic Opportunities for All Oaklanders
	Needs Addressed	More and Higher-Quality Homes for Oakland Residents Greater Economic Opportunities for All Oaklanders
	Description	Interim Assistance- through a collaboration with the City's Planning & Building Department, funds will be used to alleviate severe blight, take emergency action to mitigate dangerous nuisances, and otherwise address urgent conditions eligible for interim assistance.
	Funding	CDBG: \$350,000
	Target Date	6/30/2026
	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities	Housing Code Enforcement- at least 20 properties will be addressed through interim assistance funded by this program
	Planned Activities	This use qualifies as interim assistance. Through a collaboration with the City's Planning & Building Department, funds will be used to alleviate severe blight, take emergency action to

		mitigate dangerous nuisances, and otherwise address urgent conditions eligible for interim assistance.				
33	Project Name		Affordable Housing Capital			
	Target Area		Citywide			
	Goals Supported		Produce & Preserve Housing Across Income Levels			
	Needs Addressed		More and Higher-Quality Homes for Oakland Residents			
	Description		Under this use, CDBG funds and Section 108 loan guarantee funds will be used to fund the construction and/or acquisition and rehabilitation of affordable housing as allowed under eligible CDBG regulations. These units will be made available for Low/Moderate Income families.			
	Funding	CDBG: \$500,000 Section 108: \$34 million	Target Date	6/30/2027	Location Description	Citywide
	Estimate the number and type of families that will benefit from the proposed activities		Rental Units Rehabilitated or Constructed: at least 70 units will be rehabilitated or constructed using these funds.			
Planned Activities		To the extent allowed by regulations, CDBG and Section 108 funds will be used for the acquisition, rehabilitation, and other construction expenses to expand the supply of affordable rental units.				

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

Funds for housing uses are awarded in alignment with Oakland HCD's 2023-2027 Strategic Action Plan. As a result, key funding priorities include expanding the supply of

affordable housing for homeless Oakland residents and preventing residents from becoming homeless. Investments in economic development and other community needs align with the City Council's standing objectives.

Under the HOPWA program, the geographic distribution is between Counties of Alameda and Contra Costa County, which makes up the Oakland Eligible Metropolitan Statistical Area (EMSA). The California HIV Surveillance Report is published annually by the California Department of Public Health, Center for Infectious Diseases, Office of AIDS. The California HIV Surveillance Report – 2023 was released on April 21, 2025. These annual reports present data on people living with HIV in California. Providers and clinical laboratories provide HIV surveillance data to local health jurisdictions as a routine public health activity required by state law. Based on the number of persons living with HIV in each county of the Oakland EMSA, approximately 69% of HOPWA resources are distributed in Alameda County and 31% in Contra Costa County. Since Alameda County has a significantly higher prevalence rate of diagnosed HIV infection per 100,000 residents than Contra Costa County (2019-2023 average of 371.4 versus 243.4), HOPWA funding that becomes available to recommit will be prioritized for Alameda County to help reduce its prevalence rate.

Emergency Solutions Grants (ESG) allocations prioritize rapid rehousing services, homeless prevention, shelter, outreach, Homeless Management Information System (HMIS) activity, and other services that assist the most vulnerable populations—including persons living on the streets, those at risk of becoming homeless, and those living in shelters. Under the City's PATH Strategy, ESG funds are allocated through a competitive process to select agencies that meet the priority needs. Services are provided Citywide.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.

Most of the activities in the Action Plan for CDBG, HOME, and ESG are set to meet the needs of the entire City, targeting low- to moderate-income residents and low- to moderate-income areas in areas across Oakland. However, the City anticipates that most beneficiaries of programs funded by CDBG, HOME, and ESG will live in the OakDOT priority neighborhoods identified in SP-10. These neighborhoods experience disproportionate shares of housing cost burden, homelessness, blight, unemployment, and other needs for public services. These neighborhoods include much of Oakland's older housing stock and are at elevated risk of environmental hazards. These neighborhoods are also at elevated risk of sea level rise and liquefaction risks during earthquakes.

For HOPWA, the geographic distribution is between Counties of Alameda and Contra Costa County, which makes up the Oakland Eligible Metropolitan Statistical Area (EMSA). Based on the number of persons living with AIDS in each County of the Oakland EMSA, approximately 70% of HOPWA resources are distributed in Alameda County and 30% in Contra Costa County. The HOPWA EMSA Map is provided below.

Geographic Distribution

Overall Distribution

Table 62 - Geographic Distribution	
Target Area	Percentage of Funds
OakDOT Priority Neighborhoods	0%
Citywide	100%

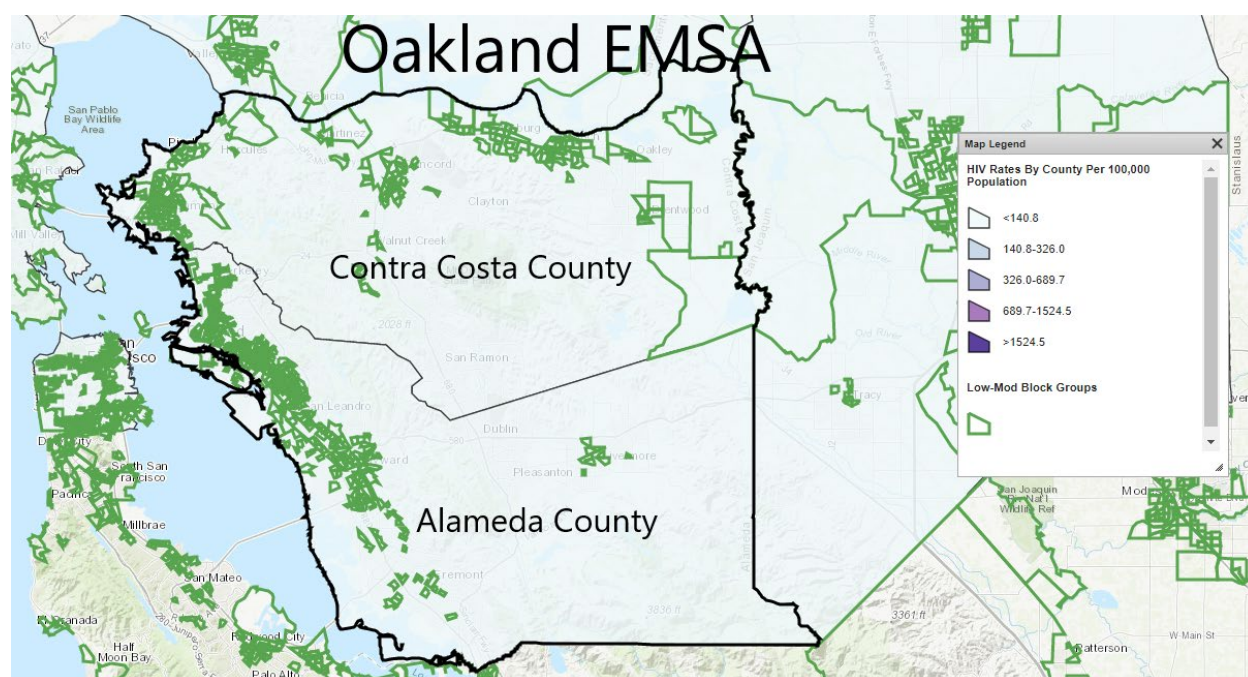


Figure 4 - HOPWA Oakland EMSA

Rationale for the priorities for allocating investments geographically

The OakDOT Priority Neighborhoods are areas locally identified for additional engagement and investment based on a composite of census tract-level indicators. This composite index includes the percentage of residents who are low-income, the percentage of households that are severely rent burdened, the percent of residents with a disability, the percentage of residents who are seniors, the percentage of parents who are single parents, and the percentage of residents who have less than a Bachelor's degree. This captures a range of

factors that highlight where special needs populations are overrepresented and where it is most likely to find residents experiencing multiple forms of vulnerability to external shocks.

Discussion

Although the City expects to expend the majority of CDBG, ESG, and HOME funds in the OakDOT Priority Neighborhoods, the City does not propose a geographic target for the expenditure of funds as such a specific target would increase the administrative burden of implementing the planned programs without providing a tangible public benefit. The pattern of need for housing in Oakland is complex- someone may become homeless in one neighborhood but first come into contact with homeless outreach team members in another neighborhood. Oakland has also experienced, and may continue to experience, rapid changes in demographics and development patterns that make it difficult to predict future needs. The City therefore prioritizes resources for assisting the residents in greatest need of support, wherever they may be found.

City of Oakland will explore the establishment of Neighborhood Revitalization Strategy Areas (NRSAs) to avail itself of the regulatory flexibility under the CDBG program for NRSAs, Community-Based Development Organizations (CBDOs), and Community Housing Development Organizations (CHDOs) carrying out eligible activities in NRSAs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section includes one-year goals for the number of homeless, non-homeless and special needs households to be supported with affordable housing activities using CDBG, HOPWA, HOME, ESG and other Federal resources.

Table 63 - One Year Goals for the Number of Households to be Supported	
Homeless	905
Non-Homeless	821
Special-Needs	75
Total	1801

This section also includes one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the City of Oakland.

Table 64 - One Year Goals for the Number of Households to be Supported	
Rental Assistance	315
Production of New Units	366
Rehabilitation of Existing Units	94

Acquisition of Existing Units	161
Total	775

Discussion

In FY 2025-2026, Oakland HCD will continue to identify projects to seek opportunities to fund and administer programs that produce housing, preserve existing housing, prevent displacement of Oakland residents, as well as fostering exits from homelessness into housing. Progress towards these goals is reported annually in the Housing and Community Development Department's annual impact reports. Previous and future Impact Reports, along with other HCD plans, reports and data can be found at: <https://www.oaklandca.gov/topics/housing-policies-plans-and-data#resources>.

AP-60 Public Housing – 91.220(h)

Introduction

The Oakland Housing Authority (OHA) will continue to provide public housing and operate voucher programs during the upcoming program year. OHA will operate a variety of programs to support tenants, connect tenants with educational and economic opportunities, and ensure public safety. OHA will continue to engage with its Resident Advisory Board to incorporate public input into its operations.

Actions planned during the next year to address the needs to public housing

OHA runs a first-time homebuyer program, which allows qualified public housing residents to participate through a priority placement on the HCV program. Since 2004, 101 residents have purchased homes through the program. Residents are referred to credit assistance agencies and introduced to lenders and realtors to facilitate the process once requirements have been met. Coordinated through the Department of Family and Community Partnerships, OHA provides a combination of case management, referrals to service providers, and strategic partnerships with other agencies where there is overlapping goals. Self-sufficiency activities include case management and referrals for service, ranging from parenting classes to youth programs and employment and training opportunities. Section 3 hiring and business development are a central component of the Agency's Economic Opportunities Policy. The Contract Compliance department works with vendors to meet Section 3 goals, while the Department of Family and Community Partnerships conducts outreach to residents to assess interest and skills for job placements and supports job training skills and education for certifications and pre-apprenticeships. Partnerships with the local Workforce Investment Board and agencies that specialize in workforce training are key to the job development strategy. Another program, the Resident Leadership Program, provides residents the opportunity to build community and promote civic involvement in the OHA community. The hope is to create safe forums where trust and respect can be fostered among community members to address the many concerns and challenges that residents face each day.

Housed in OHA's West Oakland administrative offices, the Resident Leadership Center (RLC) provides a fully equipped room for training, networking, community meetings and events. The room is equipped with a reception area, copy machine and computers. The RLC gives our Resident Leaders a place to create positive changes within the City of Oakland. The facility was developed with input from a resident leader committee who work on civic engagement activities.

The OHA Parent Ambassadors Program provides opportunities for residents to serve as Leaders within the local school system. The Parent Ambassador Program supports OHA parents as change agents to promote academic achievement, attendance, and parent engagement at partner school sites within Oakland Unified School District (OUSD). Parent Ambassadors work in partnership with OHA staff and the principals at partner school sites to identify tasks and projects to meaningfully contribute to the entire school community, with an emphasis on increasing attendance for those struggling with chronic absenteeism.

Actions to encourage public housing residents to become more involved in management and participate in homeownership.

OHA staffs a citywide Resident Advisory Board (RAB) that meets regularly to review and provide input on draft plans, new policies, and funding priorities. The RAB makes recommendations regarding the development of the Public Housing Agency (PHA) plan and provides feedback on any significant amendment or modification to the PHA plan. Members are nominated by staff and other residents through a bi-annual application and nomination process. New member recommendations are made to the Board of Commissioners to serve indefinitely, and they meet monthly.

OHA provides a comprehensive homeownership program aimed at preparing and supporting residents throughout their journey to home purchase and beyond. OHA designated a full-time Homeownership Program Administrator to manage these efforts, ensuring participants receive continuous guidance and access to essential services. OHA ensures that each family engages in homeownership education, credit repair, money management training, and financial literacy activities prior to purchasing a home.

To promote sustainable homeownership, OHA offers ongoing, post-purchase support. OHA conducts quarterly workshops—either in-person or virtual—covering topics such as home maintenance, property improvements, refinancing, budgeting, and estate planning. OHA also hosts an annual Homeowner Appreciation Day/Fair, connecting homeowners with vendors, partners, and agencies that provide resources like home improvement grants and other forms of assistance.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

Discussion

Not applicable.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Oakland is committed to addressing housing instability and homelessness through a multifaceted, equity-centered approach that prioritizes direct outreach, expanded shelter capacity, and sustainable pathways to permanent housing. Over the next year, Oakland aims to reduce homelessness by scaling critical interventions: deploying mobile outreach teams like MACRO to engage over 1,500 unhoused individuals, maintaining approximately 1,500 emergency shelter and transitional housing slots, and continuing to advance permanent supportive housing projects funded by Measure U and existing local revenue sources. Simultaneously, the City will strengthen prevention efforts, targeting populations at-risk of homelessness such as medically fragile individuals, formerly incarcerated residents, and lower-income households at risk of displacement. Despite significant local investments—including \$350 million in affordable housing bonds—Oakland continues to face systemic challenges due to inconsistent state and federal funding, which has failed to keep pace with the doubling of homelessness over the past decade.

This section details Oakland's actionable strategies for the immediate future, with a focus on eliminating gaps in the current service delivery system framework, working towards securing consistent funding across all levels, and guaranteeing equitable access to housing and necessary support for all Oakland residents, irrespective of their individual circumstances. Through targeted initiatives that encompass direct street outreach, shelter, permanent housing solutions, and preventive interventions, coupled with advocating for more consistent and sustainable funding, Oakland is committed to achieving measurable advancements in addressing homelessness and fostering a more stable and just community for all its residents.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

- **Reaching out to persons experiencing homelessness (especially unsheltered persons) and assessing their individual needs:**

Based on historical performance and stated goals, the City of Oakland's projection that its Mobile Assistance and Community Responders of Oakland (MACRO) program will engage in at least 1,500 direct contacts with unhoused individuals and offer various referrals to essential services within the next year.

- **Addressing the emergency shelter and transitional housing needs of persons experiencing homelessness.**

The City of Oakland remains committed to collaborating with a network of local emergency shelters, interim housing facilities, and transitional housing programs to address the needs of its unhoused population. Current projections indicate that through a combination of City and County funding allocations, Oakland anticipates offering approximately 1,500 dedicated slots for emergency and interim shelter services within the coming year. This projection reflects ongoing efforts to increase shelter capacity and provide temporary housing solutions for individuals and families experiencing homelessness. These programs offer immediate, short-term refuge and often include supportive services aimed at connecting individuals with resources to secure more permanent housing. The City recognizes the critical role these shelters play in the broader housing continuum and will continue to evaluate and strengthen partnerships to ensure effective and accessible services are available to those in need. Further analysis will be conducted to assess the specific types of shelter beds available, the geographic distribution of these resources, and the capacity of support services offered at each location. This detailed understanding will inform future strategies to optimize the city's shelter system and address the diverse needs of the unhoused community.

- **Helping persons experiencing homelessness (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for individuals and families experiencing homelessness to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again:**

In 2025, the City of Oakland will undertake a comprehensive assessment of its current homelessness interventions to determine their effectiveness and impact on equitable outcomes. This data-driven approach will inform the prioritization of future funding, ensuring resources are directed towards the most successful strategies. Recognizing the critical need for long-term solutions, the City remains committed to significant and sustained investment in the development of permanent supportive housing. These housing projects are designed to provide not only stable accommodation but also integrated, service-rich programming tailored to the complex needs of individuals experiencing homelessness. This dual focus on housing and comprehensive support aims to increase the availability of pathways out of homelessness and reduce the likelihood of individuals returning to homelessness. The assessment process will likely involve analyzing data related to program enrollment, housing placement rates, retention in housing, utilization of supportive services, and demographic outcomes to identify disparities and areas for improvement. The findings of this assessment will be crucial in shaping the City's future approach to addressing homelessness, promoting equitable outcomes, and maximizing the impact of its investments.

- **Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

In 2025, the City of Oakland's homelessness prevention program anticipates serving 280-320 Oakland residents at risk of homelessness. As part of the City's commitment to reducing homelessness among the formerly incarcerated, the City's transitional housing for the formerly incarcerated will serve at least 34 clients. The City's interim housing for medically frail individuals, some of whom are referred by local health system providers, will serve at least 88 individuals at the 1888 MLK project.

Discussion

Oakland's strategy for addressing homelessness relies on a diverse funding stream that encompass local, state, and federal allocations. However, the crisis of homelessness in Oakland, which has doubled in under a decade, presents a significant challenge as current funding levels have not commensurately increased to meet the growing need. A substantial portion of state funding, exemplified by the Homeless Housing and Prevention (HHAP) program, is characterized by its annual or temporary nature, creating instability in long-term planning and service provision. Furthermore, federal funding dedicated to addressing homelessness has remained relatively stagnant over the last ten years, exacerbating the financial strain on local efforts.

Despite this challenging funding landscape, the City of Oakland has demonstrated a strong commitment to addressing homelessness through strategic local investments. A notable example is the \$350 million Measure U affordable housing bond, which represents an unprecedented opportunity to significantly expand the stock of Permanent Supportive Housing within the city. This dedicated funding stream allows for the development of long-term housing solutions coupled with essential support services for individuals experiencing chronic homelessness. Additionally, the City has leveraged local revenue sources, such as the vacant property tax and the Measure Q parcel tax, to directly fund programs and initiatives aimed at mitigating the impacts of homelessness and providing essential services.

Looking ahead, the City of Oakland recognizes the critical need for sustained and increased financial support from both the State and Federal governments to effectively address the complex issue of homelessness. A reliable and consistent source of funding is essential to move beyond short-term interventions and implement comprehensive, long-term solutions that can meaningfully impact the lives of Oakland residents currently experiencing homelessness or facing the imminent risk of losing their housing. Continuous advocacy for increased and stable funding at higher levels of government remains a key priority for the City in its ongoing efforts to combat homelessness and build a more inclusive and equitable community.

AP-70 HOPWA Goals - 91.220 (I)(3)

Table 65 - One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	100 households
Tenant-based rental assistance	15 households
Units provided in permanent housing facilities developed, leased, operated with HOPWA funds	22 units
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	63 units
Total	200 households

AP-75 Barriers to affordable housing – 91.220(j)

Introduction

As discussed in sections MA-40 and SP-55 of this plan, a variety of barriers to affordable housing exist in Oakland. The City has examined regulatory and other barriers in an on-going effort to streamline local processes for efficiency and remove regulations that unduly burden development. The City has undertaken a number of measures to facilitate and encourage affordable housing, including zoning and development standards designed to encourage development of multi-family housing in areas designated by the City's Land Use and Transportation Element of the General Plan. Further details may be found in the City's Housing Element—see the following weblink: <https://www.oaklandca.gov/documents/2023-2031-adopted-housing-element>.

Oakland's housing landscape is shaped by complex challenges that demand urgent policy attention. Over the past two decades, the city has experienced significant population growth, rising from 390,724 residents in 2010 to 440,646 in 2020, ranking among California's fastest-growing cities. However, this growth has been uneven, with Oakland's overall population increasing by just 8.5% since 2000, lagging behind the Bay Area's regional growth rate of 14.8%. Demographic changes reveal a stark transformation: Oakland's Black population plummeted from 36% in 2000 to 23% in 2020, a loss driven by displacement. Concurrently, the Hispanic/Latinx population grew to 27%, and the non-Hispanic white population increased to 28%, reflecting broader regional trends of gentrification and displacement. These disparities are compounded by an aging population, with seniors (65+) now representing over 13% of residents, a figure projected to rise as lifespans lengthen and birth rates decline. This demographic shift underscores the growing need for senior-friendly housing and supportive services to accommodate an increasingly vulnerable population.

Housing affordability remains a critical issue, disproportionately impacting marginalized communities. Over 44% of Oakland renters are cost-burdened, spending more than 30% of their income on housing, while 23% face severe cost burdens, dedicating over half their income to rent. These challenges are magnified for non-White populations who experience lower

homeownership rates, higher rates of overcrowding, and elevated risks of homelessness. For instance, homelessness surged by 83% between 2017 and 2022, which most heavily affected Black Oaklanders. At the same time, Latino and immigrant communities were disproportionately affected by overcrowding, which impacts 8.5% of households citywide. Vulnerable groups—including seniors, people with disabilities, and female-headed households—are particularly at risk due to a lack of affordable, stable housing options.

The City’s housing stock further exacerbates these challenges. Aging buildings with health hazards, such as lead paint, are concentrated in low-income areas, while subsidized and rent-controlled units face growing threats of conversion to market-rate housing. Despite regional economic growth driven by the tech sector, housing production has failed to meet demand, particularly for low- and moderate-income households. Data from the American Community Survey (ACS) and regional agencies like ABAG-MTC highlight Oakland’s lagging growth compared to neighboring regions, underscoring the urgency of equitable policy interventions.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

The City has adopted five Housing Element goals to address adequate sites, the development of affordable housing, the removal of constraints to housing, the conservation of existing housing and neighborhoods, the preservation of affordable rental housing, equal housing opportunity, and sustainable development and smart growth. Goals and corresponding actions listed below are part of the City of Oakland Housing Element Plan for years 2023-2031:

Goal 1: Protect Oakland Residents from Displacement and Prevent Homelessness

Action 1.1.1: CONTINUE TO IMPLEMENT THE RENT ADJUSTMENT ORDINANCE

Action 1.1.2: ENFORCE JUST CAUSE FOR EVICTION MEASURES

ACTION 1.1.3: ENFORCE AND STRENGTHEN ELLIS ACT PROTECTIONS

Action 1.1.4: IMPLEMENT TENANT RELOCATION MEASURES

Action 1.1.5: IMPLEMENT A RIGHT TO COUNSEL IN RENT ADJUSTMENT PROGRAM
PROCEEDINGS

Action 1.1.6: ENHANCE HOUSING RELATED LEGAL SERVICES

Action 1.1.7: EXPAND OUR ABILITY TO ENFORCE RENT CONTROL TO MAINTAIN AFFORDABILITY

Action 1.1.8: MONITOR NEIGHBORHOOD DISPLACEMENT ACTION 1.1.9: IMPLEMENT A RENTAL
HOUSING REGISTRY

Action 1.1.10: CITY ENFORCEMENT OF THE TENANT PROTECTION ORDINANCE (TPO)

Action 1.1.11: ENFORCE THE TENANT RIGHT TO RETURN AND PROTECTIONS FROM COERCIVE
BUYOUTS

Action 1.1.2: PROVIDE A LOCAL PREFERENCE IN AFFORDABLE HOUSING PROJECTS

Action 1.1.13: NEGOTIATE FOR APPROPRIATE COMMUNITY BENEFITS DURING DEVELOPMENT
AGREEMENT APPROVALS FOR MAJOR ENTITLEMENTS AND USE OF CITY LAND

Action 1.1.14: PROTECT OAKLAND RESIDENTS FROM DISPLACEMENT AND BECOMING
HOMELESS

Goal 2: Preserve and Improve Existing Housing Stock

Action 2.1.1: SUPPORT HOME REHABILITATION PROGRAMS

Action 2.1.2: PROMOTE HEALTHY HOMES AND LEAD SAFE HOUSING

Action 2.1.3: CONDUCT PROACTIVE RENTAL INSPECTIONS

Action 2.1.4: SUPPORT HISTORIC PRESERVATION AND REHABILITATION

Action 2.1.5: IMPLEMENT UNIVERSAL DESIGN STRATEGIES

Action 2.1.6: INCREASE FUNDING FOR IMPROVED INDOOR AIR QUALITY

Action 2.2.1: CONTINUE TO IMPLEMENT RESALE CONTROLS ON ASSISTED HOUSING

Action 2.2.2: ENFORCE, MONITOR, AND PRESERVE AFFORDABLE HOUSING COVENANTS WITH
AN EMPHASIS ON “AT-RISK” UNITS

Action 2.2.3: ENFORCE RESIDENTIAL DEMOLITION AND CONVERSION RESTRICTIONS FOR
RESIDENTIAL HOTELS

Action 2.2.4: LIMIT CONDOMINIUM CONVERSIONS

Action 2.2.5: EXTEND LOCAL REPLACEMENT UNIT PROVISIONS

Action 2.2.6: REDUCE SHORT-TERM HOME PURCHASES/SALES (I.E., “HOUSE FLIPPING”) TO ENSURE AFFORDABILITY AND PREVENT DISPLACEMENT

Action 2.2.7: PROVIDE ADDITIONAL SUBSIDY FOR RESIDENTIAL HOTELS

Action 2.2.8: INVESTIGATE A TENANT/ COMMUNITY OPPORTUNITY TO PURCHASE ACT

Goal 3: Close the Gap Between Affordable and Market Rate Housing Production by Expanding Affordable Housing Opportunities

Action 3.1.1: DEVELOP A PROJECT-BASED RENTAL OR OPERATING SUBSIDY PROGRAM FOR EXTREMELY LOW-INCOME RESIDENTS

Action 3.2.2: ALIGN AND TARGET OAKLAND HOUSING AUTHORITY SECTION 8 VOUCHERS FOR PERMANENT SUPPORTIVE HOUSING AND EXTREMELY-LOW-INCOME UNITS

Action 3.2.1: DEVELOP ZONING STANDARDS TO ENCOURAGE MISSING MIDDLE AND MULTI-UNIT HOUSING TYPES IN CURRENTLY SINGLE-FAMILY DOMINATED NEIGHBORHOODS, INCLUDING FLATS, DUPLEXES, TRIPLEXES, FOURPLEXES, TOWNHOMES/ ROWHOUSES, AND ADUS

Action 3.2.2: PROMOTE AND PROTECT LIVE/WORK HOUSING AND HOUSING FOR ARTISTS

Action 3.2.3: PROMOTE FLEXIBILITY IN ADAPTIVE REUSE TO INCREASE THE HOUSING STOCK

Action 3.2.4: PROVIDE FINANCIAL INCENTIVES FOR LOWER-INCOME HOMEOWNERS TO LEGALIZE ADUS

Action 3.2.5: REDUCE CONSTRAINTS TO THE DEVELOPMENT OF ADUS

Action 3.2.6: MONITOR AFFORDABILITY OF PERMITTED ADUS

Action 3.2.7: PROACTIVE SHORT-TERM RENTAL ENFORCEMENT

Action 3.3.1: SALE OR GROUND-LEASE OF CITY-OWNED PROPERTY FOR AFFORDABLE HOUSING

Action 3.3.2: EXPANSION OF SECTION 8 VOUCHERS

Action 3.3.3: CITY OF OAKLAND EMERGENCY RENTAL ASSISTANCE PROGRAM

Action 3.3.4: DEVELOPMENT OF PERMANENT HOUSING AFFORDABLE TO EXTREMELY-LOW-INCOME (ELI) HOUSEHOLDS ON PUBLIC LAND

Action 3.3.5: IMPLEMENT AN AFFORDABLE HOUSING OVERLAY

Action 3.3.6: ACCESS TO LOW-COST FINANCING FOR DEVELOPMENT

Action 3.3.7: STUDY THE TARGETED IMPLEMENTATION OF AN INCLUSIONARY HOUSING REQUIREMENT

Action 3.3.8: RIGHT-SIZED DEVELOPMENT FEES ON MARKET-RATE DEVELOPMENTS

Action 3.3.9: ADJUSTING OR WAIVING CITY FEES AND PAYMENT TIMING FOR AFFORDABLE HOUSING DEVELOPMENTS

Action 3.3.10: CONSIDER A CITYWIDE ENHANCED INFRASTRUCTURE FINANCING DISTRICT (EIFD)

Action 3.3.11: SUPPORT INNOVATIONS BY DESIGN

Action 3.3.12: CONTINUE THE ACQUISITION AND CONVERSION TO AFFORDABLE HOUSING (ACAH) PROGRAM

Action 3.3.13: EXPAND AVAILABILITY OF PREDEVELOPMENT FUNDING AND LOW-COST DEBT PRODUCTS FOR AFFORDABLE HOUSING DEVELOPMENT

Action 3.3.14: EVALUATE THE CREATION OF A LEVERAGED ACQUISITION FUND OR DEBT/ EQUITY FUNDS FOR SMALL SITES TO SUPPORT SITE ACQUISITIONS FOR AFFORDABLE HOUSING

Action 3.3.15: CONTINUE AND EXPAND DENSITY BONUS INCENTIVES

Action 3.3.16: ANALYZE THE REAL ESTATE TRANSFER TAX STRUCTURE AND ITS CURRENT EFFECT ON THE AFFORDABLE HOUSING SUBSIDY AND THE EFFECT ON THE GENERAL PURPOSE FUND

Action 3.3.17: SUPPORT LOW-INCOME, GRASSROOTS, AND BIPOC AFFORDABLE HOUSING DEVELOPER

Action 3.3.18: IMPLEMENT AFFORDABLE HOUSING INVESTMENTS CONTAINED IN MEASURE U

Action 3.3.19: SITES INVENTORY AND FAIR HOUSING ACCOMPLISHMENTS TRACKING PROGRAM

Action 3.4.1: REVISE DEVELOPMENT STANDARDS, INCLUDING ALLOWABLE BUILDING HEIGHTS, DENSITIES, OPEN SPACE AND SETBACK REQUIREMENTS

Action 3.4.2: STUDY THE RELATIONSHIP BETWEEN ZONING AND RACIAL SEGREGATION AS PART OF THE PHASE 2 GENERAL PLAN UPDATE

Action 3.4.3: 3REVISE CONDITIONAL USE PERMIT (CUP) REQUIREMENTS

Action 3.4.4: REVISE CITYWIDE PARKING STANDARDS

Action 3.4.5: REVISE OPEN SPACE REQUIREMENTS

Action 3.4.6: CORRECT ZONING DISTRICT BOUNDARIES THAT CUT THROUGH PARCELS

Action 3.4.7: CAPTURE THE DIVERSITY OF EXISTING BUILT FABRIC IN ZONING

Action 3.4.8: IMPLEMENT OBJECTIVE DESIGN STANDARDS

Goal 4: Address Homelessness and Expand Resources for the Unhoused

Action 4.1.1: EXPAND, IMPROVE, AND MAINTAIN CRISIS RESPONSE BEDS

Action 4.1.2: EXPAND, IMPROVE, AND MAINTAIN CRISIS RESPONSE BEDS, ESPECIALLY FOR UNSHELTERED COMMUNITIES OF COLOR

Action 4.1.3: EXPAND HEALTH AND HYGIENE FACILITIES AND SERVICES AND IMPROVE ACCESS TO BATHROOMS AND SHOWERS

Action 4.1.4: PROVIDE NEEDED SUPPORT AND INCOME TO PEOPLE WHO HAVE BEEN HOMELESS SO THEY CAN AVOID RETURNING TO HOMELESSNESS

Action 4.2.1: ENHANCE OPERATIONS OF THE CITY'S 2020 ENCAMPMENT MANAGEMENT POLICY

Action 4.2.2: LEAD STRATEGIC HOMELESSNESS RESPONSE OPERATIONS AND HOMELESS SERVICES FROM THE HOMELESSNESS DIVISION, OFFICE OF THE CITY ADMINISTRATOR AFFORDABLE AND SUPPORTIVE HOUSING FOR OAKLAND'S MOST VULNERABLE RESIDENTS

Action 4.3.2: STREAMLINE APPROVAL FOR MODULAR DEVELOPMENTS TO PROVIDE QUALITY SHELTER QUICKLY TO ADDRESS THE SCALE OF THE CRISIS

Action 4.2.3: STRENGTHEN INTERDEPARTMENTAL ENCAMPMENT MANAGEMENT TEAM

Action 4.2.4: INCREASE THE OVERSIGHT OF HOMELESSNESS STRATEGIES, INVESTMENTS, OUTCOMES, AND ENCAMPMENT OPERATIONS WITH COMMISSION ON HOMELESSNESS

Action 4.2.5: EXPAND CO-GOVERNANCE AND PARTNERSHIPS WITH UNSHELTERED RESIDENTS IN THE DESIGN AND DELIVERY OF HOMELESSNESS SERVICES

Action 4.3.1: FINANCE THE CONSTRUCTION AND MAINTENANCE OF PERMANENT SUPPORTIVE AND DEEPLY AFFORDABLE HOUSING FOR HOMELESS HOUSEHOLDS TO EXPAND THE SUPPLY OF DEEPLY

Action 4.3.3: REMOVE REGULATORY CONSTRAINTS TO THE DEVELOPMENT OF TRANSITIONAL HOUSING AND SUPPORTIVE HOUSING

Action 4.3.4: ENSURE THAT THE AUTHORITY PROVIDED BY THE CITY'S SHELTER CRISIS ORDINANCE AND DECLARATION OF A LOCAL EMERGENCY REGARDING HOMELESSNESS REMAINS IN PLACE UNTIL PUBLIC HEALTH AND SAFETY CONCERNS NO LONGER PERSIST

Action 4.3.5: PROVIDE DEVELOPMENT STANDARDS FOR LOW BARRIER NAVIGATION CENTERS

Action 4.3.6: EXPAND OPPORTUNITIES FOR THE PERMITTING OF EMERGENCY SHELTERS

Goal 5: Promote Neighborhood Stability and Health

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Action 5.1.2: EXPAND ACCESS TO LOW-COST FINANCING FOR HOME PURCHASE

Action 5.1.3: PROVIDE PATHS TO HOMEOWNERSHIP FOR SECTION 8 VOUCHER HOLDERS

Action 5.2.1: PROTECT AGAINST SMOKE AND WILDFIRE

Action 5.2.2: PROMOTE INFILL, TRANSIT-ORIENTED DEVELOPMENT (TOD), AND MIXED-USE DEVELOPMENT

Action 5.2.3: STUDY OPTIONS TO PROVIDE FINANCING FOR THE REMEDIATION OF ENVIRONMENTALLY CONTAMINATED SITES, WITH PRIORITY FOR AFFORDABLE PROJECTS COMMUNITIES (AHSC) PROGRAM

Action 5.2.5: ENCOURAGE EARTHQUAKE-RESILIENT HOUSING

Action 5.2.6: ENCOURAGE CLIMATE-RESILIENT HOUSING

Action 5.2.7: CONSIDER THE ADOPTION OF A DISASTER RECONSTRUCTION OVERLAY ZONE

Action 5.2.8: ENCOURAGE NEW AFFORDABLE HOUSING IN HIGHER RESOURCE NEIGHBORHOODS

Action 5.2.9: PRIORITIZE IMPROVEMENTS TO MEET THE NEEDS OF LOW-RESOURCED AND DISPROPORTIONATELY BURDENED COMMUNITIES

Action 5.2.10: PROMOTE THE DEVELOPMENT OF MIXED-INCOME HOUSING TO REDUCE INCOME-BASED CONCENTRATION

Action 5.2.11: PROVIDE ACCOUNTABILITY MEASURES FOR HOUSING PROGRAMS, INCLUDING

Action 5.2.4: SECURE FUNDING FROM THE STATE'S AFFORDABLE HOUSING AND SUSTAINABLE ANNUAL MONITORING

Action 5.3.1: PROVIDE FAIR HOUSING SERVICES AND OUTREACH

Action 5.3.2: PROMOTE AWARENESS OF PREDATORY LENDING PRACTICES

Action 5.3.3: PROVIDE TARGETED OUTREACH AND SUPPORT TO DISPROPORTIONATELY BURDENED GROUPS AND AREAS

Discussion

Additional detail regarding actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing is available in chapter 4 of the Oakland 2023-2031 Housing Element Report and the Evaluation of the 2015-2023 Oakland Housing Element at <https://www.oaklandca.gov/documents/2023-2031-adopted-housing-element>. Together, this represents an effort to relax land use restrictions, improve the efficiency of development approvals, and otherwise foster growth in the quantity and quality of housing available to Oakland residents at all incomes.

AP-85 Other Actions – 91.220(k)

Introduction

The City of Oakland uses a range of strategies to address the housing, homeless, and community development goals identified in the Consolidated Plan. This section discusses actions planned to foster and maintain affordable housing, to reduce lead-based paint hazards, to lower the number of poverty level families in Oakland, and to coordinate activities in these areas with other entities.

Actions planned to address obstacles to meeting underserved needs

Obstacles to meeting underserved needs for the City of Oakland are centered around the lack of affordable housing, limited funds and resources, and a broad disparity in services, resources, outcomes, and opportunities among underserved Oaklanders. Actions to address these obstacles include ongoing data analysis to determine where the highest need exist and increased coordination with other internal City departments to better maximize funding and efforts. Strategic coordination will better position the City to access and leverage federal, state and local fund resources to address obstacles of meeting undeserved needs. These strategies, community feedback, as well as ongoing assessment of progress towards eradicating obstacles, will continue to be tracked on an ongoing basis.

Actions planned to foster and maintain affordable housing

Oakland HCD's 2023-2027 Strategic Action Plan (SAP) emphasizes data informed actions, displacement prevention, and alignment with state housing mandates. The plan prioritizes meeting the Regional Housing Needs Allocation (RHNA) target of producing 26,251 housing units by 2031, with 10,261 units designated as affordable for households earning at or below 80% of the Area Median Income (AMI). Annual affordable housing production goals have more than doubled to 1,283 units per year compared to the previous cycle, with a focus on creating 3,750 units for low-income households (50–80% AMI) and 6,511 units for very low-income

households (0–50% AMI), including 2,256 units specifically for Extremely Low-Income (ELI) residents (0–30% AMI).

To fund these efforts, Oakland secured voter approval for Measure U, an \$850 million infrastructure bond allocating \$350 million to affordable housing. This builds on the success of 2016’s Measure KK, which funded 1,561 affordable units through new construction, preservation, and conversion projects. Measure U prioritizes deep affordability, with a focus on Permanent Supportive Housing (PSH) and ELI units, though their viability depends on securing long-term operating subsidies. Subsequent funding targets low-income housing (30–80% AMI) to retain working-class residents, reflecting feedback from stakeholders who emphasized the need to balance affordability levels for project feasibility.

Key programs under the SAP include new construction, Acquisition and Conversion to Affordable Housing (ACAH), Homekey initiatives (converting hotels/motels into homeless housing), and preservation/rehabilitation of existing affordable units. Anti-displacement strategies are central, with efforts to protect aging affordable housing through partnerships with community land trusts and limited-equity cooperatives. As funds become available, the City will encourage projects with expiring affordability restrictions to apply for the State of California’s Portfolio Reinvestment Program, which services as a source of capital to repair and extend affordability restrictions on older affordable housing. The City anticipates issuing its next local Preservation Notice of Funding Availability during the Consolidated Plan period, which will make funds available to repair and rehabilitate existing deed-restricted affordable housing.

Actions planned to reduce lead-based paint hazards

The City of Oakland is advancing a multi-pronged strategy to combat lead-based paint hazards, combining new grant funding with a landmark legal settlement to prioritize effective and proactive solutions. In 2024, The City of Oakland was awarded a \$675,800 grant from the Partnership for the Bay’s Future (PBF) to advance efforts in reducing lead-based paint hazards in older rental housing, prioritizing communities disproportionately affected by housing instability and health risks. The City will use this funding to establish long-term systems for healthier living environments. The initiative builds on Oakland’s existing work with the Green

and Healthy Homes Initiative (GHHI), a consultant hired in 2024 to provide technical guidance on lead abatement. By combining GHHI's expertise with proactive inspections, the city aims to create scalable models for addressing environmental hazards while ensuring landlords comply with housing safety regulations. This approach aligns with Oakland's broader housing priorities under its "3P" framework.

With this new grant, Oakland is leveraging \$14.4 million from a historic settlement with the lead paint industry—part of a 2001 lawsuit where Oakland and Alameda County joined jurisdictions suing manufacturers for knowingly marketing hazardous lead-based products. Of the \$305 million statewide settlement, Oakland and Alameda County received \$24 million, with 60% (\$14.4 million) allocated to Oakland and 40% (\$9.6 million) to Alameda County outside Oakland. In December 2021, Oakland and the county finalized a Memorandum of Understanding (MOU) to distribute funds, with \$4.8 million (20%) immediately directed to develop the ELHAP lead paint abatement program. This program will be paired with the forthcoming Proactive Rental Inspection Program (PRIP). This program shifts from a passive, complaint-driven model to a proactive, data-informed approach, targeting older, dilapidated rental housing in low-income neighborhoods where lead contamination risks are highest. Finally, the City of Oakland's Residential Lending Services program and Alameda County's Healthy Homes Department (ACHHD) collaborate to reduce lead-based paint (LBP) hazards through outreach, training, technical assistance, and lead-safe repairs (including healthy housing upgrades) for residents and property owners.

Actions planned to reduce the number of poverty-level families

Oakland will continue the implementation of its Living Wage and Minimum Wage Ordinances with wage increases effective annually on July 1 and January 1, respectively. The City will continue to coordinate in partnership with the Alameda County Earned Income Tax Credit (EITC) Campaign and provide free tax assistance and preparation to Oakland's low-income families and individuals at community based Volunteer Income Tax Assistance Sites (VITA) located throughout the City, putting money in the pockets of low-income families.

The City will continue to foster economic development activities that benefit low/moderate-income residents in Oakland, creating and retaining jobs in low/moderate-income areas or for low/moderate-income residents.

Actions planned to develop institutional structure

Oakland HCD will continue to coordinate with the various Oakland Departments, including Economic and Workforce Development, Planning & Building, and Human Services, to understand institutional structure and service delivery gaps. This collaboration will enable Oakland HCD to continue exploring strategies and activities to address specific gaps. These strategies, in addition to feedback from partners and community members, will be tracked and evaluated on an ongoing basis so that Oakland HCD can both understand progress being made and pivot efforts if improvements are needed or for new obstacles that may appear. As part of the City's forthcoming Homelessness Strategic Action Plan, the City and the County of Alameda will also seek to more clearly delineate areas of responsibility for funding homelessness interventions to reduce overlapping funding commitments and enhance program oversight.

Actions planned to enhance coordination between public and private housing and social service agencies

Over the years, City of Oakland staff have actively participated in various organizations that address housing, community and economic development in the City. There are a number of jurisdictions, foundations and non-profit organizations with whom City staff, with the support of management, has developed strong working relationships. City staff have a history and will continue to participate as committee members, board members, and collaborative partners to address housing and community economic development issues in various organizations that benefit the City. Examples of organizations where HCD staff participate: EveryOne Home, East Bay Housing Organizations, Non-Profit Housing Association of Northern California, and Housing California.

Discussion

The City of Oakland’s strategies outlined in this section reflect a comprehensive and collaborative approach to addressing housing, community development, and economic challenges through alignment with federal priorities. By leveraging federal funds alongside local resources such as Measure U bond proceeds and state programs, Oakland aims to advance affordable housing production, preserve existing stock, and mitigate environmental hazards like lead-based paint. Efforts to reduce poverty through wage ordinances, tax assistance, and job creation initiatives prioritize practical, outcomes-driven solutions for low-income families. Coordination across city departments, partnerships with external organizations, and proactive engagement with state and federal programs ensure efficient resource allocation and compliance with regulatory standards. These actions collectively support the city’s commitment to meeting Regional Housing Needs Allocation targets, fostering safe and stable neighborhoods, and maintaining fiscal responsibility. Moving forward, Oakland will continue refining strategies to address emerging challenges, prioritize cost-effective interventions, and align with broader goals of housing stability and economic resilience for all residents.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction

Every year, the City of Oakland anticipates \$850,000 in CDBG program income from loan repayments and loan fees. If the program income from loan payments and loan fees exceeds the anticipated \$850,000, the additional funds will go into the City of Oakland's Housing Rehabilitation program to allow for additional funding of loans or grants.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Table 66 - Community Development Block Grant Program (CDBG) Projects	
The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$850,000
The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and the specific objectives identified in the grantee's strategic plan.	\$34,000,000 for the City of Oakland's Section 108 Loan Pool. These funds will be used to acquire and ensure long-term affordability of housing affordable to Low/Moderate Income persons. This Loan Pool is currently identifying eligible projects.
The amount of surplus funds from urban renewal settlements	\$0

The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	\$-
The amount of income from float-funded activities	\$-
Total Program Income:	\$850,000

Other CDBG Requirements

The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate-income. A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate-income. Specify the years covered that include this Annual Action Plan. The overall benefit is expected to reach 70%, measured over one year- FY 2025-2026.

HOME Investment Partnerships Program (HOME) Reference 24 CFR 91.220(I)(2)

A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Tax Credit Financing, City of Oakland Affordable Housing Trust Fund (Funds currently being deposited into the AHTF: (1) Jobs/Housing Commercial Impact fee, (2) Former Redevelopment Agency "Boomerang Funds," and (3) Housing Impact Fee, California Greenhouse Gas Reduction Fund's Affordable Housing and Sustainable Communities Program Funds, California Housing and Community Development Department's Multi-Family Housing Program, Federal Home Loan Bank of San Francisco Affordable Housing Program, HUD Project Based Section 8.

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Not applicable. The City of Oakland no longer uses HOME funds for homebuyer activities.

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Not applicable. The City of Oakland will not use HOME funds for purchasing already regulated housing units.

Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable. The City of Oakland will not use HOME funds for refinancing existing debt secured by multifamily housing rehabilitation projects.

Emergency Solutions Grants (ESG) Reference 91.220(l)(4)

The primary purpose of ESG-funded rapid rehousing and prevention is to reduce entries into homelessness and/or shorten stays in homelessness to the greatest extent feasible. To be eligible to receive ESG prevention or rapid rehousing assistance, participant households in Alameda County must meet both national and local requirements, and this eligibility must be documented with an application and supporting documentation kept in a client file. These requirements include:

- Participants must be homeless or at imminent risk of homelessness, per the applicable HUD definitions in the ESG regulation (§576.2) supported by documentation;
- Participants must be one of the locally targeted populations for the program, as specified on the application and eligibility determination form;
- Participants must be willing to participate in the program and to meet the terms of a self-developed Housing Stability Plan;
- Participants may not have already received 24 months of ESG assistance during the past 36 months (§576.105(c));
- Participants must meet the local asset policy, including having cash or equivalent assets of less than \$2,000 per single individual and \$3,000 per couple; In addition:
- Participants receiving prevention assistance must have incomes at or below 30% of the Area Median Income (§576.103). Eligibility for rapid rehousing provides financial assistance and supportive services to individuals or families that are literally homeless, staying in shelter or transitional housing or on the streets or other places not suitable for human habitation, or exiting institutions and having entered from one of these locations. Eligibility for rapid rehousing includes those fleeing domestic violence who are living in one of the places named above.

In keeping with the intentions of the program, rapid rehousing assistance will be used primarily to serve households that are:

1. Adults or family households able to be rehoused rapidly without anticipation of an ongoing subsidy, with ESG financial assistance anticipated to be of six months or less duration;
2. Adults or family households able to be rehoused rapidly with an ongoing subsidy from another source anticipated within six months of ESG program participation;
3. Transition-age youth, especially those recently discharged from foster care, who are able to be rehoused rapidly without anticipation of an ongoing subsidy, with ESG assistance of eighteen months or less duration.

Prevention assistance will be directed to persons who are not literally homeless but are at imminent risk of homelessness per the HUD Homeless definition. Prevention assistance may include support to a household to retain its current housing or to move to other housing without having to become literally homeless. Prevention services will be targeted to those that are at “immediate risk” defined as: “An individual or family who will imminently lose their primary nighttime residence,” provided that:

- The primary nighttime residences will be lost within 14 days of the day of application for homeless assistance; - no subsequent residence has been identified; and,
 - The individual or family lacks the resources of support networks, e.g., family, friends, faith-based or other social networks, needed to obtain other permanent housing.”
- Within the category of “imminent risk” special attention and outreach will be done to target those households that are:
- Doubled up with family and friends, must move within 14 days and are seeking to enter shelter;
 - Living in a hotel or motel using their own resources , must leave within 14 days, and are seeking to enter shelter;
 - Living in their own housing, are being evicted for non-payment of rent, must leave within 14 days and are seeking shelter;
 - Fleeing domestic violence;

- Imminently leaving foster care, or have recently left foster care and are at imminent risk of losing their current housing.

Program operators must determine that potential participants are eligible for assistance, and document this eligibility, including verifying income and housing status. The Program Application and Eligibility Determination Form contains key questions and documentation requirements. Once found eligible, the head of household must sign the ESG Participation Agreement to enroll and staff must complete an HMIS Standard Intake Form (SIF) for all household members.

If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Procedures for Coordination Among Providers

Oakland and other jurisdictions and agencies across Alameda County have established a coordinated entry system that is divided into zones. Individuals and household experiencing homelessness or a housing crisis in Oakland or other zones in the county may access coordinated entry through designated points:

- Calling 211 to get a safety and crisis screening as well as a referral to a Housing Resource Center for an assessment for services.
 - Drop-in to a Housing Resource Center in the zone during designated hours to complete an assessment for services.
 - Complete an assessment with general or street medicine outreach teams while they are in the field/community.
 - Complete assessments through select emergency homeless shelters and drop-in centers that offer general (non-housing specific) support resources.

A standard locally developed tool is used by providers in Oakland and county-wide to assess individuals' and households' vulnerability and prioritize them on a By Name List to receive support and services. Individuals and families are then matched from the By Name list to resources, including referrals to mainstream and select health care resources, transitional

housing, Housing Navigation staff support, rapid rehousing, flexible funding, permanent housing, Permanent Supportive Housing, and tenancy sustaining staff services.

Alameda County's Coordinated Entry System policy making is overseen by a System Coordination committee (SCC). This committee is comprised of agencies from across the county, meets monthly, and in turn has representatives on the board of the Continuum of Care. At each zone level in Oakland and across the county, the zone lead convenes monthly implementation meetings with providers.

Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

HEARTH ESG funds are allocated in support of the City of Oakland Permanent Access To Housing Strategy, a companion to the Alameda County EveryOne Home Plan. The Alameda Countywide EveryOne Home Plan is a roadmap for ending homelessness in the county. Oakland's Permanent Access to Housing (PATH) Strategy is an Oakland-specific companion to EveryOne Home plan. EveryOne Home is a comprehensive plan for providing housing and supportive services to homeless people in Alameda County and to those people living with serious mental health illness and HIV/AIDS.

If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The homeless participation requirement for planning and funding decisions is met through homeless participation in the EveryOne Home planning and general meetings. EveryOne Home is the Alameda County Continuum of Care. In addition, homeless or formerly homeless persons are requested to be part of the City of Oakland Request For Proposals process under Oakland's PATH Strategy, funded by ESG.

Describe performance standards for evaluating ESG.

Performance standards for each ESG recipient are monitored and evaluated monthly and annually to ensure that grant recipients are providing the contracted scope of services at the levels agreed upon and expended. Monthly reports are submitted to the City with each reimbursement request. Staff performs site visits at least annually to view services and compliance of record keeping. All ESG funded recipients are evaluated based on City established and HUD established standards for ESG.

The initial Screening will determine:

- If the combined household income is below 30% AMI;
- If the household has assets that exceed the programs asset limit;
- If the household's living situation qualifies as either literally homeless or at imminent risk of homelessness; and
- For those reporting to be imminently at risk, if the household has one or more additional risk factors established which make shelter entry more likely, if not assisted.

These factors include living currently in a place in which they do not hold a lease, such as doubled up with family or friends, in a hotel/motel or in an institutional setting. Persons holding a lease who have received "pay or quit" notices will be referred to other programs that offer more traditional prevention services. Person with eviction notices will be referred to legal services.

The initial screening also collects certain basic demographic information on the household (HMIS universal data elements) and is used to help qualify household for other services, where appropriate and gather information on those seeking assistance for analysis and program refinement.

Households determined initially eligible will receive a full assessment of housing barriers and household resources. Households may be screened out at this point if 1) the household appears to have other resources or housing opportunities that can be accessed to avoid homelessness or become rehoused without program assistance, or 2) the household has very

high or multiple barriers to rehousing and other more appropriate referrals or placements can be arranged.

Employing the “progressive engagement” model adopted by PHP, all households will receive an initial assessment and referrals to the appropriate community-based services. Money management/budget training will be provided for any household receiving more than one-time assistance. Housing resource agencies and providers are expected to work with household to obtain benefits, including income and health coverage, or make referrals to agencies that can assist with this.

Process and Criteria for Awarding Funds

Overview: ESG funds are allocated either through a Request for Proposals (RFP) process or through grant agreement renewals commendable performance during the prior grant performance period.

The following ranking scale is typically used to rank projects within specific funding categories. While there are 100 total points possible for new applicants and 110 for renewal applicants, all points are not available for all types of projects. Projects are compared with other projects of the same type, with the same points available in the ranking process. For example, Homeless Prevention projects are to be compared with other homeless prevention projects. Rapid rehousing projects are to be compared to other rapid rehousing projects, etc.

A. Program is Consistent with Funding Principles and Priorities

Up to 30 points will be awarded to programs that meet the priorities laid out in Oakland’s Funding Principles and Priorities. Criteria include:

1. The City of Oakland adheres to a Housing First philosophy and values flexibility, individualized support, client choice and autonomy with regard to housing.
2. The City of Oakland is committed to racial equity and the programs and services funded by the City must approach the work from a racially equitable lens.
3. Every homeless person entering services shall be treated with dignity and shall be directed toward the highest level of housing and economic independence possible.

4. Service provision will be characterized by flexibility and versatility to meet the diverse and changing needs of consumers.
5. Permanent housing programs are characterized by voluntary services components, with the emphasis on user-friendly services driven by tenant needs and individual goals.
6. Services aim to help people reduce the harm caused by their special needs, such as substance abuse, mental illness or health-related complications.
7. Services focus on helping tenants obtain housing or stay housed by assisting with the management of problems that interfere with their ability to meet the obligations of tenancy.
8. For services to homeless people to be effective, they must be directed toward and linked to permanent housing placements.
9. The Coordinated Entry System (CES) facilitates the coordination and management of resources and services and allows users to efficiently and effectively connect people to interventions that aim to rapidly resolve their housing crisis. Agencies must participate in the Coordinated Entry System.

B. Agency has Experience and Capacity to Provide Services

Up to 25 points for new applicants and 35 points for renewal applicants will be awarded based on the demonstrated capacity of the agency to operate programs and deliver services to clients. Criteria include:

1. Up to 10 points will be awarded to renewal projects have consistently met their performance objectives, have participated in PATH meetings and initiatives, have positive client feedback, and have submitted reports and invoices in a timely manner.
2. The agency has a track record of successful service provision to homeless individuals and families, including performance on any past contracts with the City of Oakland. (0-5 points).
3. Agency is currently participating in HMIS or has certified its intention to do so within the first six months of the contract period. (0-5 points).

4. The agency has established collaborations with qualified community partners to achieve the maximum level of effective services for its clients. (0-5 points).
5. The supportive services staffing plan presented provide adequate coverage for the services proposed, given the target population. (0-5 points).
6. The facility operating staff coverage is consistent with best practices and is adequate, given the target population. (0-5 points).

C. Budget is Reasonable and Cost Effective

Up to 15 points for the program budget will be based on cost appropriateness and cost effectiveness, and strength of leveraging:

1. Costs proposed are eligible and clearly justified. (0-5 points).
2. Proposed cost per person/cost effectiveness. Based on the anticipated number of persons to be served by the agency for the 2014/15 programs, and the proposed target population, the agency has demonstrated an efficient use of funds. (0-5 points).
3. The agency has shown the ability to maximize other funding resources to supplement funding received from the City of Oakland. (0-5 points).

D. Agency has Adequate Fiscal Controls

Up to 10 points will be awarded to agencies that, based on their internal control procedures and history of administering grants, demonstrate the ability to efficiently administer awarded funds, as outlined in Fiscal Standards in Section XII.

E. Sole Source/Special Circumstances

Points may be awarded to agencies that are the demonstrated sole source of a specific service or services to Oakland's homeless community, and to agencies demonstrating special circumstances requiring additional consideration. Criteria for this section include:

1. Degree of benefit and history of effectiveness of sole source service/unique program. (0-5 points).

2. Demonstration of need and/or special circumstances that dictate additional consideration for the agency. (0-5 points).

F. Agency is a City-Certified Local Business Enterprise/Small Local Business Enterprise or 501(c)(3)

1. Proposal applicants that are certified with the City of Oakland as a Local Business Enterprise or Small Local Business Enterprise will receive up to 5 additional points towards their proposal score. Points received will be determined by the City of Oakland's Office of Contract and Compliance and Employment Services. (0-5 points).
2. Program is a not-for-profit organization and has provided evidence of its tax-exempt [501 (C) (3)] status. (0-5 points).

Discussion

The City of Oakland's Consolidated Plan allocates federal resources to meet housing and community development priorities while ensuring fiscal responsibility and compliance with federal guidelines. CDBG funds prioritize projects benefiting low- and moderate-income populations, with program income reinvested into housing rehabilitation. The HOME program leverages diverse funding sources to expand affordable housing, adhering to restrictions on refinancing and homebuyer activities. ESG resources target homelessness through prevention and rapid rehousing, guided by a coordinated entry system to efficiently serve vulnerable households. This structured approach emphasizes accountability, alignment with federal objectives, and measurable outcomes to address critical community needs.

COUNTY OF ALAMEDA

REGIONAL ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

2024

DRAFT FOR PUBLICATION



This report is a joint effort lead by the County of Alameda in partnership with the Cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City, Unincorporated Alameda County, and the Housing Authorities of the City of Alameda, the County of Alameda, Berkeley, Livermore, and Oakland.

HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

Examples of actions that could be discriminatory if based on a person's Protected Characteristic include:

- Refusal to sell, rent, or lease rooms, apartments, mobile homes, condos, or houses
- Refusal to negotiate for the sale, rental, or lease of housing
- Informing someone that an apartment is not available for inspection, sale, or rental when it is in fact available
- Denial of a home loan or homeowner's insurance
- Cancellation or termination of a sale or rental agreement
- Refusal to permit, at a disabled tenant's expense, reasonable modifications – such as adding a ramp, widening a doorway, or installing a safety bar in a shower – when necessary to accommodate a disability
- Refusal to make reasonable accommodations in housing rules, policies, practices, or services where necessary to provide a disabled person equal opportunity to use and enjoy a dwelling
- Rules that restrict only on families with children, such as a prohibition against children using an on-site pool or playing in common areas of an apartment complex
- Refusing to rent to a tenant with a section 8 voucher.
- Not complying with the requirements of a rental assistance or subsidy program (such as section 8) by refusing to complete required forms, sign documents, or allow inspections
- Refusing to rent to anyone with a criminal history
- Screening prospective tenants – including when done by a third-party such as a tenant screening company – in a way that discriminates based on a protected characteristic
- Retaliation against someone because they filed a complaint with CRD, requested a reasonable accommodation for a disability, or otherwise tried to protect their rights to be free from housing discrimination

If you feel you have experienced discrimination in the housing industry, please contact:

State of California Civil Rights Department

651 Bannan Street, Suite 200

Sacramento, CA 95811

VOICE: 800-884-1684

TTY: 800-700-2320 or California's Relay Service at 711

EMAIL: contact.center@calcivilrights.ca.gov

U.S. Department of Housing and Urban Development

San Francisco Regional Office

Fair Housing and Equal Opportunity (FHEO)

One Sansome Street, Suite 1200

San Francisco, CA 94104

VOICE: (800) 347-3739 or (415) 489-6400

TTY: California's Relay Service at 711

FILE A REPORT ONLINE: <https://portalapps.hud.gov/FHEO903/Form903/Form903Start.action>

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Introduction

The County of Alameda, as lead agency, together with multiple participating jurisdictions—the cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City and Unincorporated Alameda County; the housing authorities for the cities of Alameda, Berkeley, Livermore, and Oakland; and the Housing Authority of the County of Alameda—have formed a regional collaborative for the purpose of completing an Analysis of Impediments to Fair Housing Choice (Regional Analysis of Impediments). This Regional Analysis of Impediments helps to meet the partners’ obligation to affirmatively further fair housing, which is a requirement of recipients of funding from the US Department of Housing and Urban Development (HUD). HUD requires that an analysis of impediments be conducted every five years, preferably in conjunction with a five-year Consolidated Plan process, which regional members plan to complete by May 15, 2025.

This Analysis of Impediments (AI) to Fair Housing Choice provides an overview of laws, regulations, conditions, and other possible obstacles that may affect an individual’s or household’s access to housing and is prepared for the purpose of implementing fair housing rules to affirmatively further fair housing.

. This document provides

- A comprehensive review of laws, regulations, and administrative policies, procedures, and practices, and an assessment of how they affect the location, availability, and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

Definitions

Below are terms frequently used throughout this report:

Affirmatively Further Fair Housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means addressing significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. See 24 CFR § 5.151

Alameda County includes all Participating Jurisdictions, as defined below.

Consortium includes the geographic areas covered by HOME Consortium members, which are Urban County and Entitlement Cities, excluding Berkeley and Oakland. The Housing Authorities' service areas are covered by these geographies.

East County includes Dublin, Pleasanton, and Livermore.

Entitlement Cities are the cities of Alameda, Berkeley, Fremont, Hayward, Livermore, Oakland, Pleasanton, San Leandro, and Union City.

Mid/Central County includes Hayward, San Leandro, and the City of Alameda.

North County includes Berkeley, Piedmont, Albany, and Emeryville.

Participating Jurisdictions include all the entities in this regional collaboration: County of Alameda; the cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City and Unincorporated Alameda County; and the Housing Authority of the County of Alameda, Housing Authority of the City of Alameda, Berkeley Housing Authority, Livermore Housing Authority, and Oakland Housing Authority. Data presented within this document may say Alameda County when referring to the geographic area of Alameda County which includes all these participating jurisdiction geographies.

Protected Characteristics are defined at the Federal and State levels and are discussed in Chapter 4 of this report.

Racially/Ethnically Concentrated Area of Poverty (R/ECAP) is a neighborhood (census tract) that has a poverty rate of 40 percent or more and a racial or ethnic concentration where 50 percent or more of the tract is composed of residents of color.

Region refers to the Alameda County Core Base Statistical Area (CBSA) that is used in comparative analysis. Jurisdictions included in the Alameda County CBSA are Alameda, Contra Costa, San Francisco, and San Mateo.

South County includes Fremont, Newark, and Union City.

Urban County refers to Albany, Dublin, Emeryville, Newark, Piedmont, and unincorporated County.

Background on AI Requirements

For decades, HUD has required participants of HUD programs, such as states, local governments, insular areas, and PHAs, to engage in Fair Housing Planning. Such planning has previously consisted of the Analysis of Impediments to Fair Housing Choice (AI) and the Assessment of Fair

Housing (AFH) and was done in connection with other types of planning required by program requirements, such as the consolidated plan, annual action plan, and PHA plan.

On February 9, 2023, HUD published in the Federal Register a [Notice of Proposed Rulemaking \(NPRM\) entitled “Affirmatively Furthering Fair Housing”](#). During proposed rulemaking, the HUD’s 2021 Interim Final Rule (IFR) remains in effect.

HUD’s 2021 Interim Final Rule, [“Restoring Affirmatively Furthering Fair Housing Definitions and Certifications,”](#) requires program participants to submit certifications that they will affirmatively further fair housing in connection with their consolidated plans, annual action plans, and PHA plans. In order to support these certifications, the IFR creates a voluntary fair housing planning process for which HUD will provide technical assistance and support.

The IFR also rescinded the 2020 Preserving Communities and Neighborhood Choice rule, which caused program participants to certify “compliance” with a regulatory definition that is not a reasonable construction of the Fair Housing Act’s mandate to affirmatively further fair housing. With the IFR, HUD put itself and its program participants back in a position to take meaningful steps towards improved fair housing outcomes. The IFR does not require program participants to undertake any specific type of fair housing planning to support their certifications.

HUD implements the AFFH mandate in other ways, such as through its collection of certifications from program participants, provisions regarding program design in its notices of funding opportunity (NOFOs), affirmative fair housing marketing and advertising requirements, and enforcement of site and neighborhood standards. The State of California implemented the AFFH mandate through requirements in local Planning Department’s Housing Elements. All Housing Elements must be approved by the State of California.

Understanding Fair Housing and Impediments to Fair Housing

In light of the various pieces of fair housing legislation passed at the Federal and State levels, fair housing throughout this report incorporates the concept of fair housing choice and means:

A condition in which individuals of similar income levels in the same housing market have a range of choices available to them regardless of their characteristics as protected under State and Federal laws.

HUD’s Office of Fair Housing and Equal Opportunity (FHEO) draws a distinction between housing affordability and fair housing. Economic factors that affect a household’s housing choices are not fair housing issues per se. Only when the relationship between household income, household type, race/ethnicity, and other factors create misconceptions, biases, and differential treatments is where fair housing concerns arise.

Tenant/landlord disputes are also typically not related to fair housing. Most disputes between tenants and landlords result from a lack of understanding by either or both parties on their rights and responsibilities. Tenant/landlord disputes and housing discrimination cross paths when the disputes are based on factors protected by fair housing laws and result in differential treatment.

Within the legal framework of Federal and State laws, and based on the guidance provided by HUD's Fair Housing Planning Guide, impediments to fair housing choice can be defined as:

- Any actions, omissions, or decisions taken because of the characteristics protected under State and Federal laws, which restrict housing choices or the availability of housing choices; or
- Any actions, omissions or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of characteristics protected under State and Federal laws.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice.

Methodology

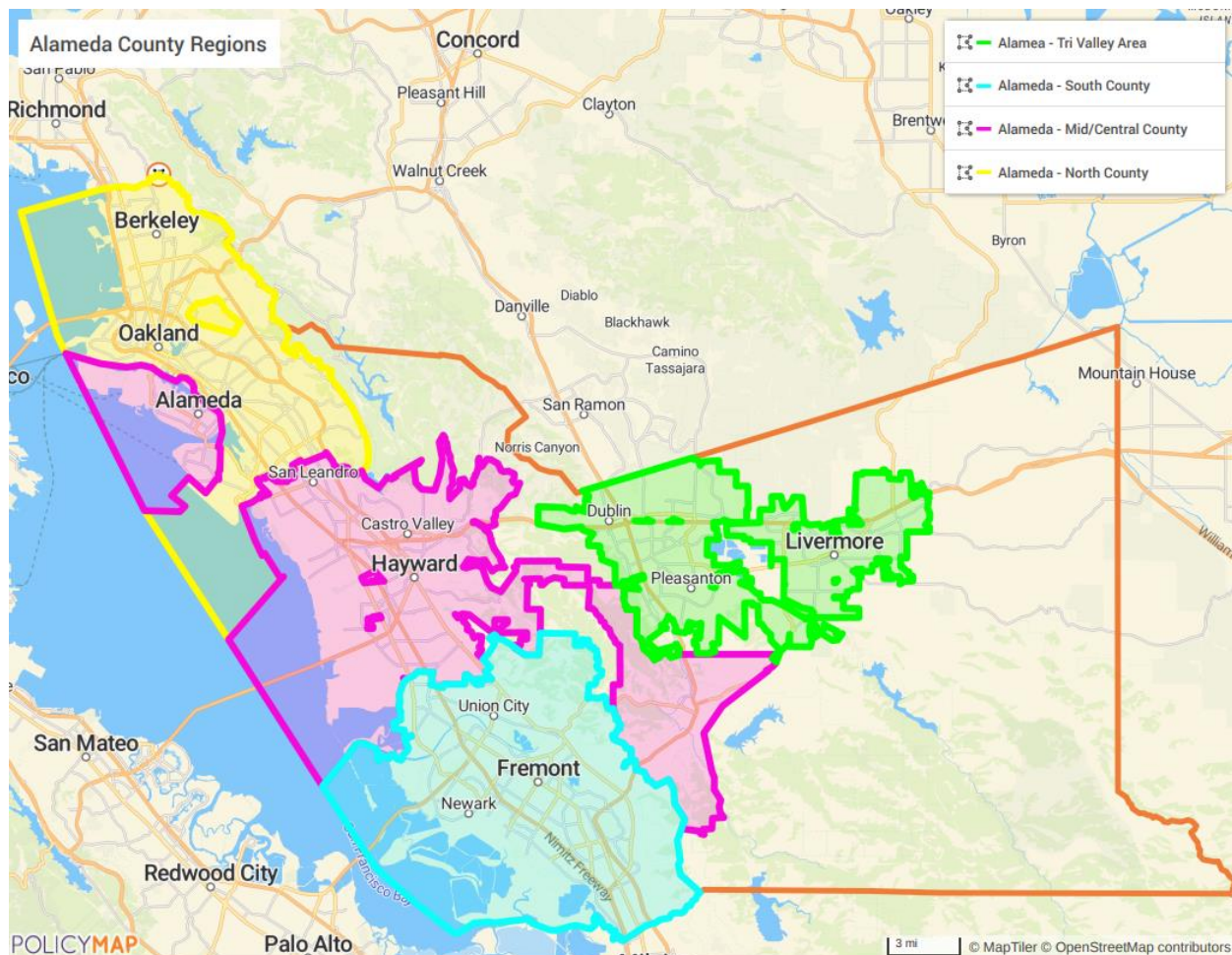
The following steps were taken to update the report:

- Analyze current publicly available data regarding the Alameda County demographics and housing;
- Engage with community members and stakeholders via public meetings and correspondence;
- Identify impediments to fair housing choice for Alameda County residents; and
- Develop strategies and actions for removing impediments and affirmatively furthering fair housing choice.

Data

Analysis of demographic and housing trends was completed using data from numerous sources, including the US Census Bureau's 2000, 2010, and 2020 Decennial Census data, American Community Survey (ACS) 2018 – 2022 data, Housing Mortgage Disclosure Act Data from 2023 and other sources identified throughout the plan.

Throughout this report data is presented in a number of ways depending on the source of data and needs for analysis. Data may be presented for the County as a whole, for the Entitlement Cities, for the Urban County, for the Consortium, for individual Participating Jurisdictions, or for different regions of the County. The North, South, East, and Mid/Central regions of the County are shown in the map below for reference.



Community Engagement

The community engagement process involved six community meetings and stakeholder interviews as well as a digital survey available in multiple languages. Engagement materials were distributed to service organizations who then distributed it to their served populations. The survey was available in English, Spanish, Farsi, Tagalog, Traditional Chinese, and Vietnamese. Residents of the participating jurisdictions as well as specific populations were targeted for engagement, including: racial and ethnic minorities, people experiencing homelessness, people with disabilities, people residing in R/ECAPs, and people with limited English proficiency.

Stakeholders from a variety of organizations were contacted as well, including organizations that provide housing, housing services, homeless services, youth services, nonprofit social services, services for seniors, services for disabled persons, and HIV/AIDS services, as well as government agencies, advocates, emergency service providers, educational organizations, and economic development organizations.

The Community Engagement Process is further discussed in Chapter 2 on Community Participation.

Impediments to Fair Housing Choice and Planned Action

Impediments were identified through an analysis of the collected data and community engagement findings. Regional goals were then developed to address these impediments to create a cohesive strategy and leverage resources. A summary of the proposed actions follows:

GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.

ACTION 1A: Continue to contract with housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders regarding fair housing law and recommended practices, including the importance of reasonable accommodation under ADA, protections for source of income, and the impact of using credit, criminal, and eviction history to assess tenant applications.

ACTION 1B: Create or coordinate with local organizations on the creation of tenant advocacy materials that will provide easy to understand summaries of tenant rights and information on resources that can help with housing challenges including where to find housing assistance and where to report housing concerns. These materials will be available in multiple languages and digitally and on paper for those who do not regularly access the internet.

ACTION 1C: Seek ways to increase resident access to fair housing services, such as improved marketing of services, strategies for bringing opportunities into the community through partnership with service organizations, and incorporating fair housing considerations as a routine practice of program administration.

GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.

ACTION 2A: Encourage landlords in high resource areas to market their available units to Housing Choice Voucher Holders through education, incentives, and interagency coordination that may help to streamline housing navigation and inspection processes.

ACTION 2B: Work to connect tenants at risk of eviction or displacement with services that stabilize housing.

ACTION 2C: Monitor the status of units at risk of conversion and work proactively with property owners to identify strategies that will allow units to remain affordable.

ACTION 2D: Explore options for limiting redevelopment of existing affordable housing projects to other uses and to require replacement housing be provided when project will result in loss of low-moderate income housing units.

ACTION 2E: Provide home repair assistance to income-qualified homeowners to allow homeowners to maintain housing safety and remain in their homes.

GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES

ACTION 3A: Continue to encourage construction of affordable housing throughout the region, including through the use of public land and enhanced coordination with nonprofit developers.

ACTION 3B: Encourage construction of accessory dwelling units.

ACTION 3C: Increase housing density consistent with state requirements and encourage applicants to apply for density bonuses as a tool to produce affordable housing and promote new housing.

ACTION 3D: Explore enhanced incentives for developers of affordable housing including incentives such as reduced fees, expedited processing, and regulatory streamlining.

GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS

ACTION 4A: Provide accessibility improvements in rehabilitation activities to increase the ability of physically disabled people to obtain and retain appropriate housing and live independently.

ACTION 4B: Facilitate housing development and assistance programs for special needs households, including seniors, farmworkers, persons with disabilities, and the unhoused.

ACTION 4C: Continue outreach and engagement efforts to assist unhoused residents in securing safe affordable shelter and associated supportive services.

GOAL FIVE: ENHANCE COORDINATION ACROSS JURISDICTIONS TO PROMOTE COLLABORATION IN MEETING REGIONAL CHALLENGES

ACTION 5A: Actively collaborate across jurisdictions, including through coordination with the Alameda County Housing Portal and attendance at quarterly meetings with the Participating Jurisdictions to discuss fair housing strategies, share information, and provide updates on goals to better coordinate regional fair housing efforts.

Chapter 2: Community Engagement Process

Outreach Strategy

Alameda County, along with participating jurisdictions - the cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Piedmont, Pleasanton, San Leandro, Union City, and Unincorporated Alameda County; the housing authorities for the cities of Alameda, Berkeley, Livermore, and Oakland; and the Housing Authority of the County of Alameda – used a community engagement strategy aimed at gathering a broad and diverse range of responses. There was a focus on reaching residents who are most impacted by fair housing challenges to gain a more qualitative understanding of the experiences, opinions, and feelings of community members. A promotional flyer with information about both the survey and the six (6) community meetings was offered in English. Additionally the Oakland Housing Authority distributed the flyer in Spanish, Mandarin, Cantonese, and Vietnamese as well. The flyer also included contact information to request accessibility accommodations.

A survey titled *Alameda County Regional Fair Housing Survey (2024)* was distributed across the County through stakeholder organizations working within the community. The survey was offered in English, Chinese, Spanish, Persian, Vietnamese, and Tagalog to reach a diverse range of residents. The survey was offered both electronically and in paper format and accessibility accommodation requests were offered. To offer incentive for participating in taking the survey, residents were offered the opportunity to enter a raffle to win a \$100 gift card. In total, 1,621 survey responses were collected. Of the 1,621 responses received, the highest number of responses came from the City of Alameda (38%), Oakland (13%), and Berkeley (9%).

Outreach also included six (6) community meetings held in Hayward, Berkeley, Dublin, Oakland, and Union City. These locations were chosen due to their proximity to the highest number of priority groups, including racial and ethnic minorities, people experiencing homelessness, people with disabilities, people residing in R/ECAPs, and people with limited English proficiency. Three (3) of these community meetings were also offered as hybrid options where participants could join through Zoom. Participants of the community meetings were also offered the opportunity to enter a raffle to win a \$100 gift card. The community meetings facilitated discussions around the draft report findings, proposed actions to address them, and other fair housing considerations.

Participating jurisdictions also created a list of stakeholders with expertise in various topic areas and who serve diverse populations that were contacted to engage in targeted, topic specific interviews. The focus group discussions included the topics of disability, fair housing and legal assistance, health, seniors, housing development, housing advocates, children and families, homelessness, education and employment, general social services, and finance and lending. Findings from the draft and topics surrounding fair housing were discussed to gather insight and feedback.

Outreach Efforts

The table below summarizes the broad outreach efforts of each Participating Jurisdiction.

Table III-1 - Participating Jurisdiction Outreach Efforts

Jurisdiction	Activities
Alameda County	<p><i>The County reached out to: Alameda County HCD staff, Board of Supervisors, the HCD Advisory Committee, the Ashland Cherryland Basic Needs Committee, Age Friendly Council, Service Providers: BOSS, First Pres, Love Never Fails, Women on the Way Recovery Center, Downtown Streets (Hayward), Fairmont Campus Safe Parking, HARD, Mandela Partners, RCD, TVHC, YMCA of the East Bay, Community Child Care Council (4C's), and First 5. Housing Developers: : Resources for Community Development (RCD), Hello Housing, Allied, Eden Housing, SAHA, EAH, MidPen, Bridge, Mercy, and more.</i></p> <ul style="list-style-type: none"> • <i>All Information is posted to our website: Discrimination and Fair Housing – Housing & Community Development Department (achcd.org)</i> • 9/7 Castro Valley Fall Festival: County employee engaged with public • 9/7-9/10 Published a legal notice advertising community engagement meetings and resident survey in Alameda Times-Star, Tri-Valley Herald, Tri-City Voice, and The Inter-City Express. Alameda County published this notice on behalf of HOME Consortium members.

Alameda	<ul style="list-style-type: none"> • Disseminated flyers to local services providers and stakeholders – Dignity Village, Village of Love, Building Futures for Women and Children, Eden Council for Hope and Opportunity, Alameda Food Bank, Alameda Point Collaborative, Alameda Family Services, Mastick Senior Center and the Alameda Free Library. • Contacted Alameda Collaborative for Children, Youth, and their Families committee to ask for assistance with flyer distribution. • Announced the Regional AI Survey and upcoming community meetings at the Social Service Human Relations Board meeting on August 29th.
Berkeley	<ul style="list-style-type: none"> • The City of Berkeley conducted outreach to all city of Berkeley residents via a community message and event notice on the Berkeley website, direct outreach to community agencies, neighborhood associations, Berkeley based developers, business groups, commission members, Berkeley housing authority, via an affordable housing newsletter, and posting flyers in senior centers, libraries, and recreation centers.
Fremont	<ul style="list-style-type: none"> • Emailed contact lists about the survey and community engagement meetings; encouraged participation in and forwarded the survey to clients, colleagues, and other organizations.

Oakland	<ul style="list-style-type: none"> • For the survey: shared on City's social media channels, through our legal services providers, through the CoC and committees, and the HCD's email listserv. • Also did a set of community engagement meetings in August with a targeted list of community partners, and then 3 community engagement meetings in October with City Council members. Fair Housing issues were brought up at these meetings.
Hayward	<ul style="list-style-type: none"> • Published on social media the time and place of the community engagement meeting; also published link to the survey.
Livermore	<ul style="list-style-type: none"> • Emailed contacts about the survey and community engagement meetings; encouraged participation in and forwarding the survey to clients, colleagues, and other organizations- August 30, 2024. • Emailed City of Livermore Human Service Commissioners about the meeting and survey and encouraged participation - August 30, 2024. • Posted on the City of Livermore Housing and Human Services website- August 28, 2024. • Placed flyers at our Multi Service Center- August 30, 2024. • Handed Out Flyers at the Livermore Farmers Market- August 29, 2024. • Posted on City of Livermore Instagram and Facebook Accounts- August 29, 2024 and September 5, 2024.

Oakland Housing Authority (OHA)	<ul style="list-style-type: none"> • Presented the flyer to our Board of Commissioners to request survey responses and attendance at the community meetings. • Hosting the community event during the Resident Advisory Board meeting to ensure attendance from residents. • Posted on OHA's website. • Shared via Tip411 – a mass text communication service through OHA's Police Department. • Sent mailers to public housing residents.
Piedmont	<ul style="list-style-type: none"> • Piedmont announced the community meetings at the announcements portion of the City Council meeting and staff included a brief description of impediments to fair housing study along with the community meeting dates in the Fair Housing e-newsletter and Planning & Building e-newsletter sent to over 900 households.
Pleasanton	<ul style="list-style-type: none"> • Emailed announcements about the Alameda County Regional Fair Housing Survey and about the community engagement meetings to the City's Housing Interest email listserv that includes residents and individuals and non-profit service providers. • Encouraged participation on the survey and community meetings by posting information on our housing website and forwarded the flyer and survey to clients, colleagues, non-profits and other organizations throughout the Tri-Valley.

San Leandro	<ul style="list-style-type: none"> • Published a notice about AI outreach efforts in a weekly briefing for City Council. • Posted information on the community meetings and survey on the City's Housing Website. • Emailed announcement with flyer to housing and CDBG stakeholders.
Union City	<ul style="list-style-type: none"> • Placed information on community meetings and survey on the City's Affordable Housing website: https://www.unioncity.org/309/Affordable-Housing. • Email announcement for participation in the Analysis of Impediments- Fair Housing survey and community meeting to the City's email list serve to residents & service providers who participate in the City's Affordable Housing Interest list and general City interest list. • Multiple email announcements were made leading up to the community meeting and to participate in the survey.
Berkeley Housing Authority	<ul style="list-style-type: none"> • Efforts are ongoing.

<p>Housing Authority of the City of Alameda</p>	<ul style="list-style-type: none"> • Posted on website August 29, 2024. • Included with the August 2024 participant newsletter. • Announced at the September 9, 2024, quarterly meeting with advocates. • Sent email blast to list-serv on September 5, 2024.
<p>Livermore Housing Authority</p>	<ul style="list-style-type: none"> • Published survey announcement on agency website. • Email blast survey announcement to all HCV tenants and landlords • Posted flyer at property and provided copies in office lobby area • Emailed to City and Community partner groups • Announced efforts at Board of Commissioner meetings
<p>Housing Authority of the County of Alameda</p>	<ul style="list-style-type: none"> • Posted survey flyer on agency website on August 27, 2024. • Posted survey flyer to the public in agency lobby on August 27, 2024. • Announced at the September 11, 2024, Housing Commission meeting. • Sent email blast to participants and landlord on September 6, 2024

Community Meetings

Alameda County and participating jurisdictions, as part of the effort to update its Regional Analysis of Impediments (AI) to Fair Housing, a five-year plan addressing the County's greatest housing challenges, facilitated six (6) community engagement meetings. The goal of the meetings was to provide a forum for both the public and nonprofit/housing providers to discuss the challenges and impediments to fair housing faced by the community. Overall, there were ninety-one (91) participants that attended at least one (1) of the six (6) community meetings offered. Community meeting participants lived in various locations throughout Alameda County, including the cities of Berkeley, Oakland, Emeryville, Richmond, Dublin, Pleasanton, Alameda, Fremont, Hayward, and San Leandro. Multiple meetings were offered with both virtual and in-person options to allow for broader participation.

These themes emerged during these meetings:

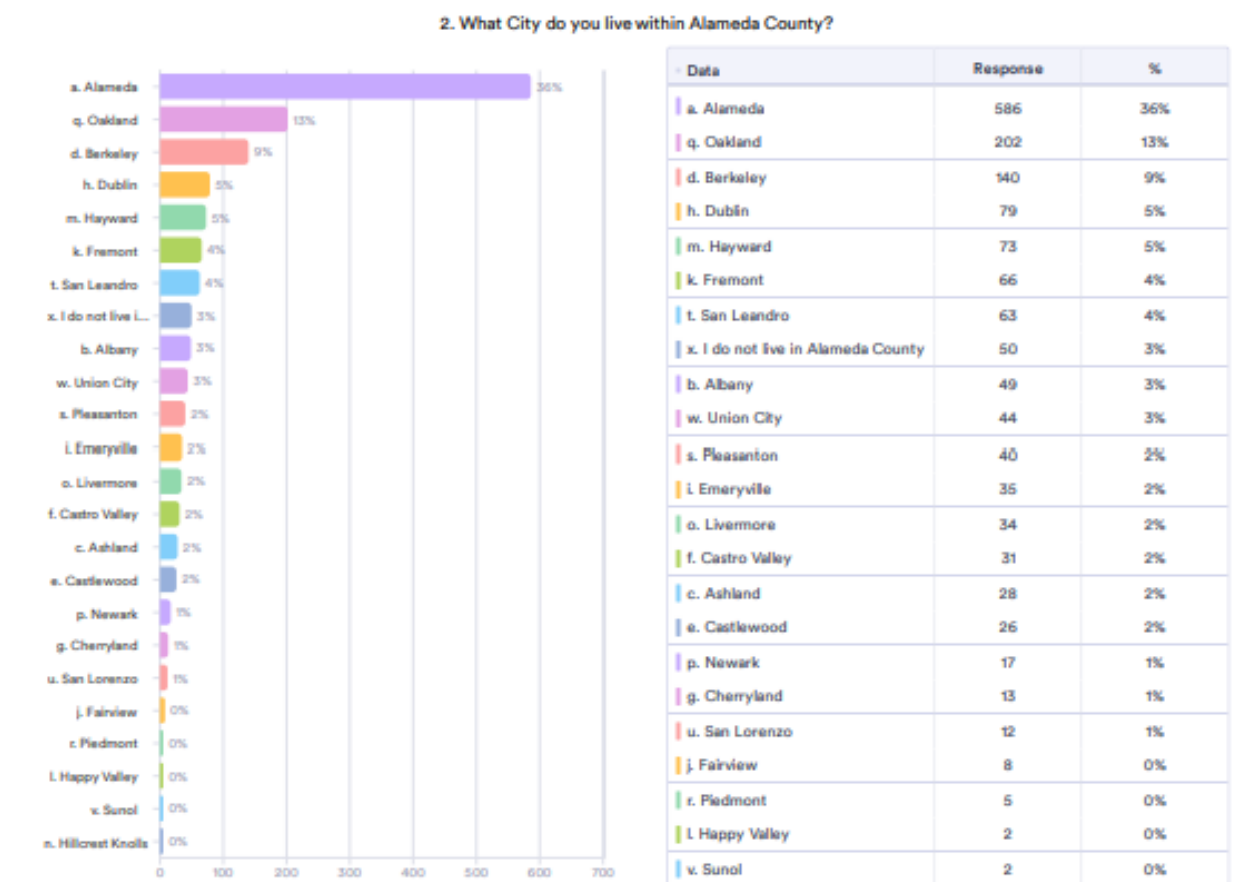
- Rent amounts are too high, and incomes are insufficient to cover rent, leading to homelessness.
- Deposit requirements and income qualifications make it difficult to secure housing for residents on fixed incomes and for those who work multiple jobs.
- There are not enough accessible housing units or shelters for disabled residents.
- Landlords frequently have policies that prevent the use of housing assistance, or they do not offer this as an option in the application process.
- Residents are being forced into shared living situations (e.g., roommates) to afford rent, reducing personal independence.
- Transitional housing remains insufficient to meet the needs of those at risk of homelessness.
- Residents feel unsupported by the government, and those attempting to bring attention to these issues are often met with dead ends.
- The combination of unaffordability, lack of accessible housing, and inadequate support services puts disabled residents at significant risk of homelessness.
- Affordable housing is often substandard. Local governments are not doing enough to make sure landlords keep buildings safe and livable.
- Maximum occupancy limit ordinances work against families. An extremely low-income household of six can't afford three bedrooms. They can afford two bedrooms, but that is not allowed.
- Residents have been forced to relocate to areas that make it more difficult to commute and decrease their quality of life.
- Residents report a loss of community due to neighbors leaving and gentrification.

- The number of affordable units in inclusionary zoning is not nearly enough to meet the needs of the community.
- Low-income communities also face challenges like substance abuse and crime.
- Waitlists for low-income housing are too long.
- Developers are buying up distressed properties, fixing them up and driving up rents too high for locals to afford. They prefer to have vacant units than lower the rent.
- Many residents believe they may become homeless in the near future.

Survey

The Alameda County Regional Fair Housing Survey was offered in English, Chinese, Spanish, Persian, Vietnamese, and Tagalog to reach a diverse range of residents. In addition to the survey being available online (using computers, smart phones, and other handheld devices), the survey was also made available to residents in a paper-based version and accessibility accommodations were offered. To offer incentives for participating in taking the survey, residents were offered the opportunity to enter a raffle to win a \$100 gift card. In total, 1,621 survey responses were collected. Access to the survey was provided through the Alameda County participating jurisdictions' websites, through stakeholder email lists, posted in public convening locations, and published in print with QR Codes made available for residents to scan and link to the survey. Background on the Analysis of Impediments process and definitions of fair housing were provided in the survey introduction. The importance of community participation was also highlighted in the survey introduction. A summary of the survey results is below. The full survey results can be reviewed in the appendices.

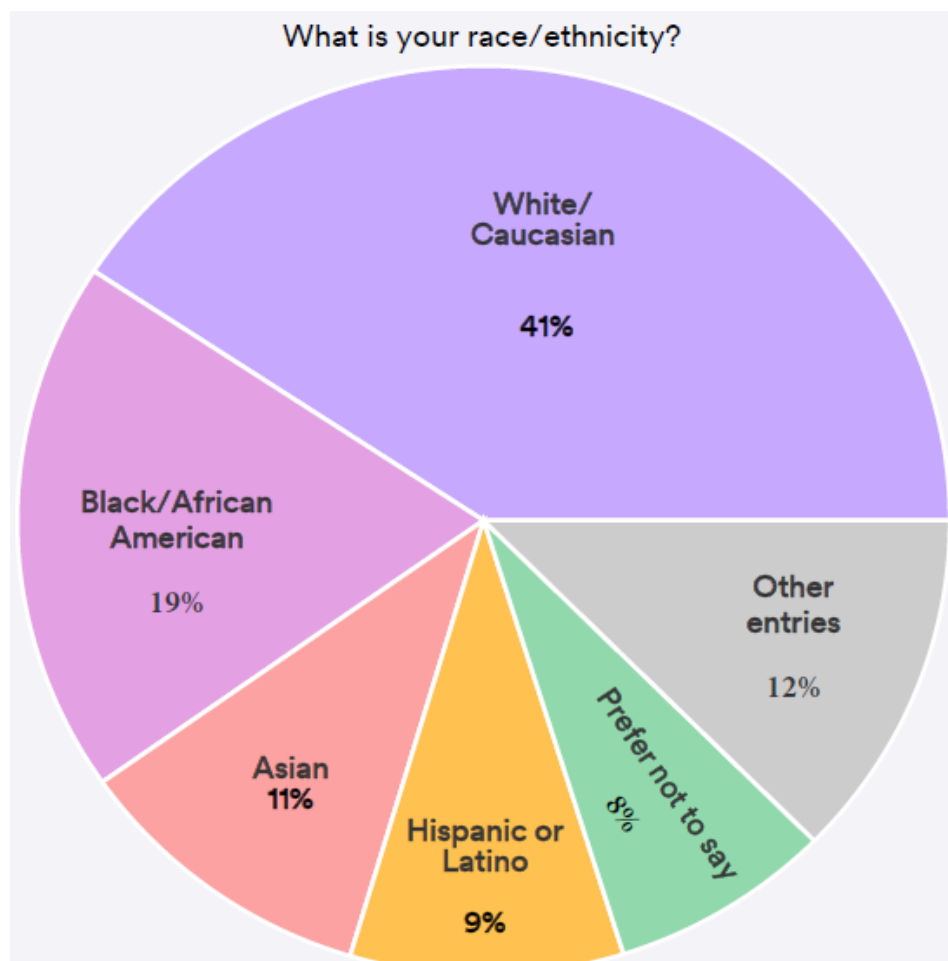
Residence: Of the total 1,621 responses received to the survey, the highest number of responses came from the City of Alameda (38%), Oakland (13%), and Berkeley (9%).



Age: 57% of surveys were completed by residents aged 31-61, 23% were taken by seniors aged 62 or older, and 18% were taken by residents aged 18-30.

Gender: About 65% of surveys were taken by residents who identify as female, 30% identify as male, 3% chose not to say, 1% were transgender, 1% were non-binary, and 1% were questioning. The County's overall population is nearly 51% female and 49%.

Race: Overall, about 47% of respondents were White, 19% were Black/African American, and 11% were Asian. Additionally, about 9% were Hispanic/Latino. In contrast, the racial composition of the County as a whole is 29% White, 9.9% Black/African American, and 32% Asian. About 22% of residents in Alameda County are Hispanic.



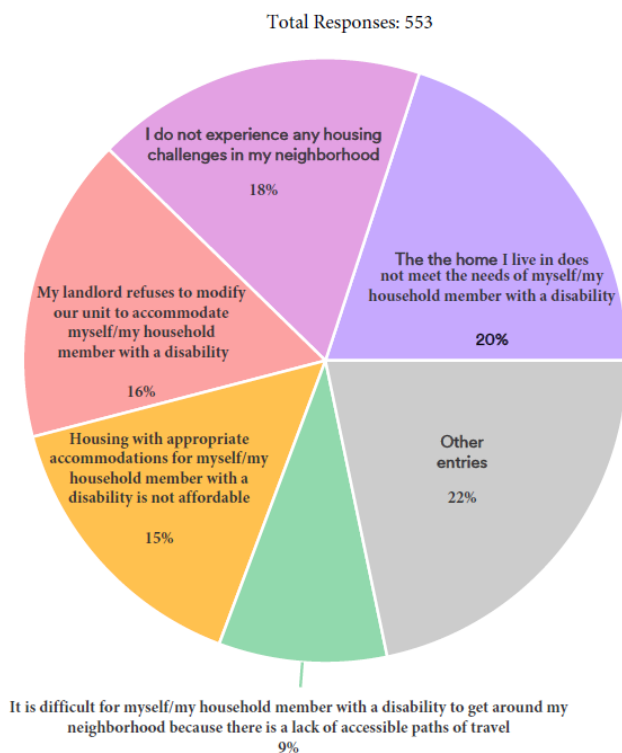
Language: About 5% of respondents stated that the primary language they speak at home is not English. Of those, two percent (2%) stated that their primary language is Spanish, 2% indicated their primary language is Chinese, 1% indicated their primary language is Arabic. About 5% chose the “other” option and specified languages including American Sign Language, Armenian, Ethiopian Amharic, Farsi, French, German, Greek, Gujarati, Hindi, Korean, Punjabi, Samoan, Tagalog, Tamil, Telugu, and Vietnamese.

Disability: Of the 576 surveys that indicated either living with a disability or having a household member who has a disability, 24% experienced a mobility disability, 17% are living with a chronic illness, 16% experience a mental health disability, 13% experience a neurological development disorder, and 8% have a hearing impairment. Twenty percent (20%) of surveys indicated that a

housing challenge they experience is their home not meeting the needs of their disability, and 16% said that their landlord refuses to modify their unit to accommodate the disability of someone in their home.

Housing Costs: Twenty-six percent (26%) of respondents were residents who pay one-half or more of their gross income towards housing costs. Thirty-one percent (31%) of respondents pay between one-third and one-half of their income toward housing costs, and 35% pay one-third or less of their income toward housing costs. Forty-two percent (42%) of respondents that had to move out of their residence due to housing unaffordability reported that rent had increased to a level that was not affordable anymore.

Do you and/or a household member experience any of the following housing challenges?



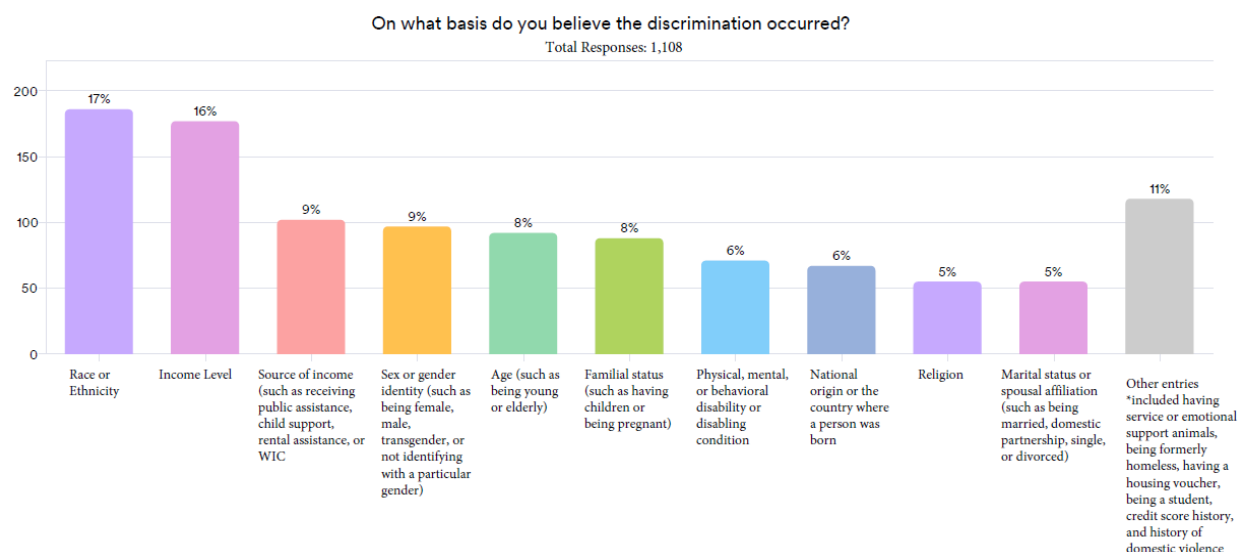
Other entries included: being unable to afford repairs or health & safety related upgrades, mold problems, no public transit being available in the area, too much smoking in the area, crime in the area targeting older residents with mobility challenges, landlords refusing to update appliances, nearby factories polluting the air, lack of parking, noise, and general safety.

The survey results indicated support for locating new low-income housing options and housing options for seniors, those recovering from substance abuse, and people with physical and/or developmental disabilities in their neighborhoods.

64% of surveys were residents who said they would move if given the opportunity.

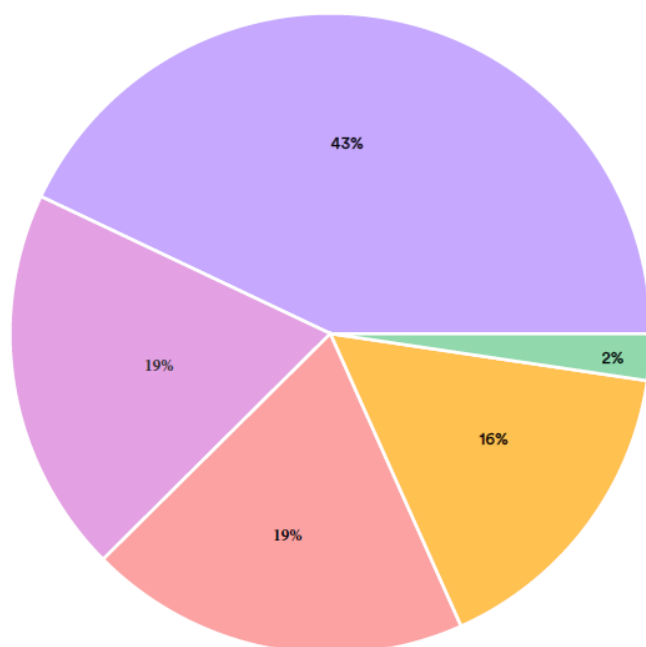
Fair Housing

Twenty-eight percent (28%) (452 total) of surveys indicated they experienced housing discrimination at some point and 18.6% (302 total) said they were not sure if they had. Race or ethnicity and income level were the highest reasons reported for housing discrimination. About 8% of respondents (131), said they are a housing voucher holder. For residents who had a housing voucher, 76% reported it being either somewhat difficult or very difficult to find a landlord to accept it.



Why did you not report the incident?

- I did not think it would make a difference.
- I did not know where to report it.
- I was not sure of my rights.
- I was afraid of retaliation.
- I was not involved or do not have personal knowledge of the incident.



57% of surveys that indicated experiencing housing discrimination believe the landlord or property manager was responsible.

Although 452 surveys indicated experiencing housing discrimination, 61% did not submit a Fair Housing complaint.

Public Hearings and Public Comment Period

The public comment period for the draft Regional Analysis of Impediments began on [insert] and ended on [insert] for a minimum of 45-day public review period based on housing authority

requirements; however, public comments will continue to be accepted until adoption of this document. Public hearings to receive comments on the draft Regional Analysis of Impediments included:

TO BE INCLUDED FOLLOWING COMMENT PERIOD

Chapter 3: Fair Housing Laws and Guidance

Federal fair housing laws prohibit discrimination in the sale, rental or lease of housing, and in negotiations for real property, based on race, color, religion, sex, national origin, familial status and disability. California fair housing laws build on the federal laws, including age, marital status, ancestry, source of income, sexual orientation, and “any arbitrary discrimination” as the protected categories under the laws.

Fair housing describes a condition in which individuals of similar income levels in the same housing market have like ranges of choice available to them regardless of their characteristics protected by the law or other arbitrary factors.

Federal Fair Housing Laws

Federal laws provide the backbone for U.S. fair housing regulations. While some laws have been previously discussed in this report, a brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development’s (HUD’s) website, is presented below:

Fair Housing Act Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).

Title VIII was amended in 1988 (effective March 12, 1989) by the Fair Housing Amendments Act. In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.

Title VI of the Civil Rights Act of 1964. Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973. Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of the Housing and Community Development Act of 1974. Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD’s Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990. Title II prohibits discrimination based on

disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968. The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and usable by handicapped persons.

Age Discrimination Act of 1975. The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972. Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Fair Housing Related Presidential Executive Orders

Executive Order 11063. Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246. Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892. Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898. Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166. Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217. Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of

community-based living arrangements for persons with disabilities.

Executive Order 13985 titled “Advancing Racial Equity and Support for Underserved Communities Through the Federal Government” aimed to strengthen the federal government’s ability to address barriers to equal opportunity faced by underserved communities. The order further directs federal agencies to conduct equity assessments and identify systemic barriers to access faced by underserved communities. President Biden followed up on this Executive Order with a memorandum on Redressing Our Nation’s and the Federal Government’s History of Discriminatory Housing Practices and Policies. This Executive Action acknowledged that “... Federal, State, and local governments systematically implemented racially discriminatory housing policies that contributed to segregated neighborhoods and inhibited equal opportunity and the chance to build wealth” for BIPOC (Black, Indigenous, and People of Color), and that those legacies of residential segregation and discrimination remain in existence today – from gaps in homeownership and wealth to environmental inequalities made worse by climate change. The memo outlines multiple ways in which the federal government’s discriminatory policies affected opportunities for safe and affordable housing, jobs, transportation, particularly for Black people. It also addresses the history of the federal government’s disinvestment in communities of color, despite the passage of the Fair Housing Act in 1968.

Executive Order 13988 directs all federal agencies to review all policies which implement the non-discrimination protections on the basis of sex ordered by Title VII of the Civil Rights Act of 1964 (pursuant to the Supreme Court case *Bostock v. Clayton County*), Title IX of the Education Amendments of 1972, the Fair Housing Act and section 412 of the Immigration and Nationality Act of 1965 and to extend these protections to the categories of sexual orientation and gender identity.

HUD Fair Housing Guidance

Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records

The Fair Housing Act prohibits discrimination in the sale, rental, financing of dwellings and in other housing-related activities on the basis of race, color, religion, sex, disability, familial status or national origin. In April 2016, HUD’s Office of General Counsel issued guidance on the discriminatory effect of using criminal history to make housing decisions. If a policy or practice that restricts access to housing on the basis of criminal history has a disparate impact on a protected class (whether or not that effect is intentional), it is in violation of the Fair Housing Act – unless there is a “substantial, legitimate, nondiscriminatory interest” served by the policy.

While it is impossible to know the precise number of people transitioning from a correctional facility at any one point in time, the ability to access safe, secure and affordable housing is critical for a formerly incarcerated person's reintegration into society. HUD's guidance is intended to eliminate barriers to securing housing for that population, and jurisdictions can assist by making a clear effort to eliminate any discriminatory barriers these individuals may face. For former inmates to avoid recidivism and work in society, they must have access to housing free of discrimination.

Further, for claims for refusing to make reasonable accommodations for people with disabilities, the HUD memorandum emphasizes that, when the disability of an applicant or tenant contributed to the past criminal conduct, the applicant or tenant may ask for an exception to the criminal background screening policy as a reasonable accommodation.

If the criminal conduct at issue arguably raises concerns about risk of harm to property or other residents, HUD explains that, as part of a reasonable accommodation request, the housing provider should consider any mitigating circumstances that may reduce or eliminate the threat, such as engaging in treatment or therapy.

In April 2024, HUD issued proposed rulemaking to update existing screening regulations for applicants to HUD-assisted housing with conviction histories or a history of involvement with the criminal-legal system. Under current policy, public housing authorities (PHAs) and landlords of HUD-assisted housing have broad discretion in evaluating current and prospective tenants. As a result, some PHAs and landlords have created additional barriers for people with conviction and arrest records in need of stable housing. These barriers can make it exceedingly difficult – and, for some with conviction histories, impossible – to obtain housing. The proposed rule clarifies that an arrest record alone may not be used as the basis for denying someone admission to HUD housing. However, an arrest record may be used in conjunction with other evidence of conduct to assess an applicant's potential success as a tenant.

Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity

On September 21, 2016, HUD published a final rule entitled "Equal Access in Accordance with an Individual's Gender Identity in CPD programs." Through this final rule, HUD ensures equal access to individuals in accordance with their gender identity for all HUD funded programs. This rule builds upon the 2012 final rule, "Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity" (2012 Equal Access Rule). This final rule ensures that HUD's housing programs would be open to all eligible individuals and families regardless of sexual orientation, gender identity or marital status.

Furthermore, as HIV/AIDS disproportionately affects the LGBT community, it is important to note that HIV/AIDS is protected under the Fair Housing Act as a disability. HUD specifically states that housing discrimination because of HIV/AIDS is illegal.

The HUD Office of Policy Development and Research conducted a study in 2013, *An Estimate of Housing Discrimination Against Same-Sex Couples*, as the first large-scale, paired-testing study to assess housing discrimination against same-sex couples in metropolitan rental markets via advertisements on the Internet. Two emails were sent out, with the only difference between the two emails was the sexual orientation of the prospective renting couples. The study finds:

“[... same-sex couples experience less favorable treatment than heterosexual couples in the online rental housing market. The primary form of adverse treatment is that same-sex couples receive significantly fewer responses to e-mail inquiries about advertised units than heterosexual couples. Study results in jurisdictions with state-level protections against housing discrimination on the basis of sexual orientation unexpectedly show slightly more adverse treatment of same-sex couples than results in jurisdictions without such protections. “

On January 25, 2021, President Biden signed an Executive Order requiring protections of LGBTQ people in housing, health care, and education. The Executive Order cites the recent Supreme Court decision, *Bostock v. Clayton County*, that held that the prohibition against sex discrimination in the Equal Employment Act prohibits discrimination on the basis of sexual orientation and gender identity. The Executive Order requires the applicable federal agencies, including HUD, to promulgate actions consistent with *Bostock* and the various civil rights laws. This Executive Order will result in new HUD regulations explaining the protections of LGBTQ persons under the Fair Housing Act.

[Supreme Court Ruling: *Bostock v. Clayton County, GA* \(February 9, 2021\):](#)

In *Bostock v. Clayton County, GA*, the U.S. Supreme Court expanded its interpretation of Title VII of the Civil Rights Act of 1964, which prohibits employment discrimination. This law prohibits discrimination on the basis of sex, but not explicitly on the basis of sexual orientation or gender identity. The Court has determined in this decision that Title VII's protection of employees on the basis of sex also protects employees on the basis of sexual orientation and gender identity. Under *Bostock's* reasoning, laws that prohibit sex discrimination — including Title IX of the Education Amendments of 1972, as amended (20 U.S.C. 1681 et seq.), the Fair Housing Act, as amended (42 U.S.C. 3601 et seq.), and section 412 of the Immigration and Nationality Act, as amended (8 U.S.C. 1522), along with their respective implementing regulations — prohibit discrimination on the basis of gender identity or sexual orientation, so long as the laws do not contain sufficient

indications to the contrary. HUD's Office of General Counsel issued a memorandum explaining why the Fair Housing Act's prohibition on sex discrimination includes discrimination because of gender identity and sexual orientation and President Biden issued an Executive Order on Executive Order on Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation in 2021.

Supreme Court Ruling: Texas Department of Housing and Community Affairs v. Inclusive Communities Project (June 25, 2015)

On June 25, 2015, the Supreme Court handed down a landmark fair housing ruling that upheld the ability to bring "disparate impact" claims under the Fair Housing Act. The Fair Housing Act of 1968, an integral legislative victory of the Civil Rights Movement, protects people from discrimination when they are renting, buying or securing financing for housing. The case, Texas Department of Housing and Community Affairs v. Inclusive Communities Project, centered on the question of whether a policy or action has to be intentionally discriminatory, or merely have a discriminatory effect, in order to qualify as a valid basis for a discrimination claim under the Act.

Inclusive Communities, a Dallas-based non-profit, claimed that the Texas Department of Housing and Community Affairs was guilty of housing discrimination because the way in which the state allocated Low Income Housing Tax Credits perpetuated racial segregation by limiting the development of affordable housing into areas that were historically impoverished with high concentrations of minorities. The state claimed that no discrimination occurred because its intention was not to promote racial segregation but to revitalize these underserved areas by injecting much needed capital for the development of new affordable housing. Inclusive Communities claimed that regardless of intention, the state's decision to fund tax-credit projects only in neighborhoods of colors and poverty-laden neighborhoods resulted in segregation, and thus had a discriminatory effect (disparate impact).

Fair housing advocates across the nation watched the case closely and worried if the Supreme Court ruled against disparate impact claims that it would essentially "defang" the Fair Housing Act by removing a key basis for liability. Intent is much harder to prove than effect. In the end the Court ruled 5-4 to uphold the lower court decisions in favor of Inclusive Communities, salvaging fair housing disparate impact claims.

State Fair Housing Protections

The California Department of Fair Employment and Housing (DFEH) enforces California laws that provide protection and monetary relief to victims of unlawful housing practices. The Fair Employment and Housing Act (FEHA; Part 2.8 of the California Government Code, Code Sections 12900-12996) prohibits discrimination and harassment in housing practices.

The Unruh Act (California Government Code Section 51) protects Californians from discrimination in public accommodations and requires equal access to the accommodations. The Unruh Act provides broad protection and has been held by the courts to prohibit any arbitrary discrimination on the basis of personal characteristics or traits, and applies to a range of types of housing.

The Ralph Civil Rights Act (California Civil Code Section 51.7) prohibits violence and threats of violence and specifies that housing situations are protected under this Act, which includes houses, apartments, hotels, boarding housing and condominiums. Violators of the Ralph Act can be sued for actual or emotional damages, in addition to civil penalties.

The Bane Civil Rights Act (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes. However, convictions under the act are not allowed for speech alone unless that speech itself threatened violence.

California Government Code Sections 111135, 65008 and 65589.5 prohibit discrimination in programs funded by the state and in any land-use decisions.

State law also includes specific protections for renters.

- The California Tenant Protection Act of 2019 (AB 1482) effective January 1, 2020 and expiring January 1, 2030, provides the following primary renter protections:
 - Requires a landlord to have a "just cause" in order to terminate a tenancy.
 - Limits annual rent increases to no more than 5% + local CPI, or 10% whichever is lower. CPI refers to the Consumer Price Index, which reflects the inflation rate.

A tenant may not waive their rights to these protections and any agreement to do so by the tenant is not enforceable.

- Renters also received additional protections related to security deposits under State bill AB 12. Effective July 1, 2024, it is unlawful for a residential landlord to require a security deposit in excess of one month's rent, regardless of whether the unit in question is furnished or unfurnished. The bill includes an exception for small landlords, allowing up to two months' rent to be held as a deposit if the landlord (1) is a natural person or a limited liability company in which all members are natural persons, and (2) owns no more than two residential rental properties that collectively include no more than four rental units.

- Additionally, effective January 1, 2025, defendants in unlawful detainer (eviction) lawsuits in California have more time to file a response in court after receiving the summons and complaint. AB 2347 provides defendants with ten days (excluding Saturdays, Sundays, and other judicial holidays) to file a response once served with the summons and complaint. This revision to California Code of Civil Procedure Section 1167 doubles the current response deadline of 5 days (excluding Saturdays, Sundays, and other judicial holidays).

Hate Crimes

Hate crimes are crimes committed because of a bias against race, religion, disability, ethnicity, or sexual orientation. In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation's (FBI) Uniform Crime Reporting Program collects statistics on these incidents.

To a certain degree, hate crimes are an indicator of the environmental context of discrimination. These crimes should be reported to the Police or Sheriff's department. On the other hand, a hate incident is an action or behavior that is motivated by hate but is protected by the First Amendment right to freedom of expression. Examples of hate incidents can include name calling, epithets, distribution of hate material in public places, and the display of offensive hate-motivated material on one's property. The freedom guaranteed by the U.S. Constitution, such as the freedom of speech, allows hateful rhetoric as long as it does not interfere with the civil rights of others. Only when these incidents escalate can they be considered an actual crime.

Local Protections for Renters

In addition to state laws that protect renters, the following local ordinances provide additional and clarified protections for renters in their communities

Alameda County Ordinances Protecting Renters

The Alameda County Board of Supervisors voted in December 2022 to approve a suite of tenant protections, including a fair chance ordinance that makes the California county the first county in the nation to prohibit landlords from conducting criminal background checks on rental applicants. The Board of Supervisors also voted to enact a just cause eviction ordinance and to create a rental housing registry. These ordinances will provide awaited protections for those living in the unincorporated areas of the County.

The **Fair Chance Ordinance** prohibits housing providers from inquiring about rental applicants' criminal history, requiring applicants to authorize the release of their criminal history, or denying housing on the basis of criminal history in the case that this information is made available. Owner-occupied properties of four or fewer units and

subleases are exempt from the ordinance. Landlords will still be allowed to check sex offender registries, and they still must comply with federal laws that bar people convicted of certain drug and sex offenses from publicly funded housing. The ordinance also outlaws advertisements of rental housing that indicate, whether directly or indirectly, that applicants with criminal records will not be considered. The Board of Supervisors' passage of the Fair Chance Ordinance follows the lead of two of Alameda County's incorporated cities, Oakland and Berkeley, which passed some of the nation's strongest fair chance housing policies in 2020.

The **Just Cause for Eviction Ordinance** protects tenants from arbitrary eviction by requiring landlords to demonstrate compliance with one of the enumerated causes for eviction. These causes include nonpayment of rent, material violation of the lease, substantial damage, certain criminal activity, refusal to grant the landlord access to the unit, substantial rehabilitation, owner occupancy, or removal of the property from the rental market under California's "Ellis Act." The county's ordinance also protects families with school-age children and Alameda County school employees from no-fault evictions during the school year. Alameda County's just cause eviction ordinance builds upon the protections of AB 1482, a statewide just cause eviction law passed in 2019, which does not cover the County's 6,000 renting households in single-family homes, tenants whose units were built within the last 15 years, or tenants who have lived in their home for less than one year. These renters are protected under the new county ordinance, but residents of owner-occupied properties of four or fewer units are not covered.

The Rental Registration Ordinance will establish a registry of all rental housing units in the unincorporated areas of Alameda County. Property owners must register each rental housing unit and mobile home park space with the county and pay an annual registration fee. This requirement became effective as of January 1, 2024, and registrations must be updated annually. The registry will include information about rental rates and eviction notices, among other key data, and will be used as an enforcement tool for the just cause ordinance.

On February 8, 2003, the Alameda County Board of Supervisors adopted Ordinance Number 0-2004-48, the **Mandatory Notification of Rent Mediation Services Ordinance**. This ordinance requires owners of residential rental properties of three or more units in Unincorporated Alameda County to include specified language on the availability of rent mediation services on rent increase notices to tenants.

City of Alameda Rent Ordinance

Rent Ordinance No. 3250 prevents landlords from terminating a tenancy except for certain allowable grounds and requires a relocation payment in cases where the termination is not the

fault of the tenant. The Rent Ordinance also imposes a limit on annual rent increases for most rental units in the City. Known as the Annual General Adjustment (AGA), this cap is calculated at 70% of the percentage change in the Consumer Price Index. Landlords must also register all rental units with the Rent Program, and tenants in units subject to the AGA receive an annual notice of the maximum rent that their landlord may charge.

City of Albany Rent Review Program

On June 4, 2018, the City of Albany approved an ordinance that adds “Residential Landlord and Tenant Relations” to the City’s municipal code. The Rent Review Program Ordinance No. 2018-2 went into effect on November 2, 2018. The Ordinance regulates most residential rental units in the City with a few exclusions.

City of Berkely and City of Oakland Fair Chance Ordinances

Rental housing providers in Berkeley cannot ask about or use criminal history and/or criminal background checks in their rental housing advertising, applications, tenant selection process, or decision-making. Specifically, rental housing providers are not allowed to:

- Inquire about criminal history
- Indicate that persons with criminal backgrounds will not be considered for housing, including in rental advertisements, application materials, or verbally
- Refuse to rent or terminate a tenancy based on criminal history
- Require disclosure or authorization for release of criminal history
- Demand higher security deposit or rental amount based on criminal history
- Refuse to allow the addition of an immediate family member based on the family member’s criminal history
- Disqualify tenants from rental assistance programs such as Section 8 based on criminal history (subject to certain exceptions below)
- Treating rental applicants or tenants differently based on their criminal history

City of Emeryville Rent Relations Program

On April 1, 2017, the City of Emeryville's Residential Landlord and Tenant Relations Ordinance became effective. The ordinance regulates most residential rental units in the City, provides just cause for terminating a tenancy, prohibits harassment of residential tenants, and requires tenants to be properly noticed with their rights under the ordinance.

Certain residential units are exempt from the proposed ordinance, including owner-occupied units where the owner is renting two or fewer bedrooms, housing units owned by a nonprofit hospital, convent, monastery or similar type of development, government owned units, units owned by a nonprofit cooperative that is controlled by the residents, and units subject to state or federal regulations that are already subject to a form of just cause eviction protections.

City of Fremont

The City adopted a Rent Review Program in 2018 which provides a review and a formal hearing for proposed rent increases in excess of 5% in any 12-month period. This covers all residential rental units in Fremont, including single family homes.

City of San Leandro Tenant Relocation Ordinance

The City of San Leandro adopted a Tenant Relocation Assistance Ordinance (San Leandro Municipal Code Chapter 4.37, the "Ordinance" (PDF)) to protect tenants "from the adverse health, safety and economic impacts of displacement", effective October 18, 2017. Tenant relocation ordinance is triggered when a tenant's rental agreement is terminated due to landlord-caused terminations as identified in the Ordinance. Eligible tenants may receive relocation assistance of up to \$7,000 per unit from their landlord following a landlord-caused termination in order to assist with relocation to a new residence. A housing unit must be located in a parcel that contains two or more tenant-occupied housing units for the tenant to be eligible for tenant relocation ordinance. Therefore, a housing unit located on a single parcel is exempt from the Ordinance.

City of Union City Rent Review Program

On April 11, 2017, the City of Union City approved an ordinance that adds "Residential Landlord and Tenant Relations" to the City's municipal code. The Residential Landlord and Tenant Relations Ordinance went into effect on May 10, 2017. The Ordinance regulates most residential rental units in the City and requires landlords to provide a specific reason for terminating a lease, prohibits landlords from engaging in specific harassment activity, and requires that landlords provide tenants with a notice of tenant rights.

In addition to eviction protections, the City also enacted the Rent Review Ordinance which allows for conciliation and mediation of rent increases over 7% or one or more rent increases in a 12-month period.

Chapter 4: Fair Housing Practices

This chapter provides an overview of the institutional structure of the housing industry with regard to fair housing practices. In addition, this chapter discusses the fair housing services available to residents in the County, as well as the nature and extent of fair housing complaints received by the fair housing provider. Typically, fair housing services encompass the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information. Tenant/landlord counseling services are usually offered by fair housing service providers but are not considered fair housing services.

Homeownership Market

The following discussions describe the process of homebuying and likely situations when a person/household may encounter housing discrimination. However, much of this process occurs in the private housing market over which local jurisdictions have little control or authority to regulate. The recourse lies in the ability of the contracted fair housing service providers in monitoring these activities, identifying the perpetrators, and taking appropriate reconciliation or legal actions.

Advertising

The first thing a potential buyer is likely to do when they consider buying a home is search advertisements either in magazines, newspapers, or the internet to get a feel for what the market offers. Advertisements for homeownership, as well as rental, units cannot include discriminatory references such as the use of words describing:

1. Current or potential residents;
2. Neighbors or the neighborhood in racial or ethnic terms;
3. Adults preferred (except for senior or active adult living);
4. Perfect for empty nesters;
5. Conveniently located by a Catholic Church; or
6. Ideal for married couples without kids.

Previous litigation has set precedence for violations in advertisements that hold publishers, newspapers, Multiple Listing Services, real estate agents, and brokers accountable for discriminatory ads.

Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails

an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age, and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA). Chapter 5 of this report provides detailed analysis of HMDA data for the County.

Appraisals

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan they will be giving. Generally speaking, appraisals are based on the comparable sales of properties within the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made, location, general economic influences, etc.

Real Estate Agents

Real estate professionals may act as agents of discrimination. Some unintentionally, or possibly intentionally, may steer a potential buyer to particular neighborhoods by encouraging the buyer to look into certain areas; others may choose not to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away, and the comments they make about their clients.

The California Association of REALTORS® (CAR) has included language on many standard forms disclosing fair housing laws to those involved. Many REALTOR® Associations also host fair housing trainings/seminars to educate members on the provisions and liabilities of fair housing laws, and the Equal Opportunity Housing Symbol is also printed on all CAR forms as a reminder.

Covenants, Conditions, and Restrictions (CC&Rs)

Covenants, Conditions, and Restrictions (CC&Rs), are restrictive promises that involve voluntary agreements, which run with the land they are associated with and are listed in a recorded Declaration of Restrictions. The Statute of Frauds (Civil Code Section 1624) requires them to be in writing, because they involve real property. They must also be recorded in the County where the property is located in order to bind future owners. Owners of parcels may agree amongst themselves as to the restrictions on use, but in order to be enforceable they must be reasonable.

The California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law. The review must be completed and approved

before the Department of Real Estate will issue a final subdivision public report. This report is required before a real estate broker or anyone can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a “deficiency notice”, requiring the CC&Rs be revised. CC&Rs are void if they are unlawful, impossible to perform or are in restraint on alienation (a clause that prohibits someone from selling or transferring his/her property). However, older subdivisions and condominium/townhome developments may contain illegal clauses which are enforced by the homeowners associations.

Homeowners Insurance Industry

Without insurance, banks and other financial institutions lend less. For example, if a company excludes older homes from coverage, lower income households and households of color who can only afford to buy in older neighborhoods may be disproportionately affected. Another example includes private mortgage insurance (PMI). PMI obtained by applicants from Community Reinvestment Act (CRA) protected neighborhoods is known to reduce lender risk. Redlining of lower income neighborhoods and neighborhoods of color can occur if otherwise qualified applicants are denied or encouraged to obtain PMI.

National Association of REALTORS® (NAR)

The National Association of REALTORS® (NAR) has developed a Fair Housing Program to provide resources and guidance to REALTORS® in ensuring equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate who is a member of the NAR; however, not all licensed real estate brokers and salespersons are members of the NAR.

Code of Ethics

Article 10 of the NAR Code of Ethics provides that “REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. REALTORS® shall not be a party to any plan or agreement to discriminate against any person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity.

Additionally, Standard of Practice Article 10-1 states that “REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. REALTORS® shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity.

Diversity Certification

NAR has created a diversity certification, “At Home with Diversity: One America” to be granted to licensed real estate professionals who meet eligibility requirements and complete the NAR “At Home with Diversity” course. The certification will signal to customers that the real estate professional has been trained on working with diversity in today’s real estate markets. The coursework provides valuable business planning tools to assist real estate professionals in reaching out and marketing to a diverse housing market. The NAR course focuses on diversity awareness, building cross-cultural skills, and developing a business diversity plan.

California Department of Real Estate (DRE)

The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. As noted earlier, not all licensed brokers and salespersons are members of the National or California Association of REALTORS®. The DRE has adopted education requirements that include courses in ethics and in fair housing.

California Association of REALTORS® (CAR)

The California Association of Realtors (CAR) is a trade association of realtors statewide. As members of organized real estate, realtors also subscribe to a strict code of ethics as noted above. CAR has recently created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and the meetings typically include sessions on fair housing issues. Current outreach efforts in the Southern California area are directed to underserved communities and state-licensed brokers and sales persons who are not members of the CAR.

Rental Housing Market

Advertising

Rental housing advertisements may not include discriminatory references, similar to those mentioned in the homeownership unit section above. Further, applicants for rental units only need to demonstrate their ability to pay rent. Whether the applicants intend to pay with wages/salaries, savings, inheritance, or insurance should not matter to the landlord.

Under California’s fair housing law, source of income is a protected class. This includes, but is not limited to, the Section 8 voucher/HCV program, the HUD-VASH program, Homelessness Prevention and Rapid Re-Housing programs, Housing Opportunities for Persons with AIDS, and security deposit assistance programs that help people afford their rent. The law also protects the use of subsidy programs created by cities, counties, and public agencies to address growing homelessness. The law also protects people from source of income discrimination in housing other than rental housing. Therefore, a rental advertisement that states Section 8 or any other rental subsidy is not accepted is discriminatory.

As with real estate advertising, advertisements for rental units can be published in other languages. However, by law an English version of the ad must also be published.

Responding to Ads

Differential treatment of those responding to advertisements is a growing fair housing concern. Testing is a method of determining whether landlord practices are discriminatory against those with protected characteristics. By responding to online rental listings using names associated with a particular racial/ethnic group and varying message content grammatically to indicate differing levels of education and/or income (i.e. social class), testing may review discriminatory practices.

Viewing the Unit

Viewing the unit is the most obvious place where the potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, or judge on appearance whether a potential renter is reliable or may violate any of the rules.

Fair Housing testing programs look for both overt and subtle discrimination. Subtle discrimination is unequal treatment between groups that occurs but is difficult to quantify and may not always be identifiable through common measures such as price differences. As an example, subtle discrimination occurs when landlords reply faster and with longer messages to inquiries made from names typically perceived to be White applicants.

Credit/Income Check

Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Many landlords often use credit history, criminal background, and eviction history as excuses when trying to exclude certain groups. Legislation provides for applicants to receive a copy of the report used to evaluate applications.

State legislation under SB 267 offers protections against credit-based biases. In instances where an applicant intends to use a governmental rent subsidy (such as a Section 8 voucher) to rent an apartment, this bill makes it illegal for a landlord to use the applicant's credit history as part of the application process without offering the applicant the option, at the applicant's discretion, of "alternative evidence of reasonable ability to pay" the rent for the unit, including, but not limited to, government benefit payments, pay records, and bank statements.

The Lease

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement may not be standard for all tenants. A landlord may choose to strictly enforce the rules for certain tenants

based on arbitrary factors, such as race, presence of children, or disability.

Lease-related language barriers can impede fair housing choice if landlords and tenants do not speak the same language. In California, applicants and tenants have the right to negotiate lease terms primarily in Spanish, Chinese, Tagalog, Vietnamese or Korean. If a language barrier exists, the landlord must give the tenant a written translation of the proposed lease or rental agreement in the language used in the negotiation before the tenant signs it. This rule applies to lease terms of one month or longer and whether the negotiations are oral or in writing. The translation requirement also applies to other consumer contracts specified in California Civil Code §1632.

Security Deposit

A security deposit is typically required. To deter “less-than-desirable” tenants, landlords have historically asked for higher security deposits for individuals they do not wish to rent to as a deterrent. Under State bill **AB 12**, effective July 1, 2024, it is unlawful for a residential landlord to require a security deposit in excess of one month's rent, regardless of whether the unit in question is furnished or unfurnished. The bill includes an exception for small landlords, allowing up to two months' rent to be held as a deposit if the landlord (1) is a natural person or a limited liability company in which all members are natural persons, and (2) owns no more than two residential rental properties that collectively include no more than four rental units.

During the Tenancy

During tenancy, the most common forms of discrimination a tenant may face are based on familial status, race, national origin, sex, or disability. Usually this type of discrimination appears in the form of varying enforcement of rules, overly strict rules for children, excessive occupancy standards, refusal to make a reasonable accommodation/modification for handicapped access, refusal to make necessary repairs, eviction notices, illegal entry, rent increases, or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

California Apartment Association

The California Apartment Association has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared towards improving the approach, attitude and professional skills of on-site property managers and other interested individuals. The CCRM program consists of 31.5 hours of training that includes fair housing and ethic. The CAA supports the intent of all local, State, and federal fair housing laws for all residents. Members of the CAA agree to abide by the provisions of their Code for Equal Housing Opportunity.

National Association of Residential Property Managers (NARPM)

The National Association of Residential Property Managers promotes a high standard of property management business ethics, professionalism and fair housing practices within the residential property management field. NARPM is an association of real estate professionals who are experienced in managing single-family and small residential properties. Members of the association adhere to a strict Code of Ethics to meet the needs of the community, which include the following duties:

1. Protect the public from fraud, misrepresentation, and unethical practices of property managers.
2. Adhere to the Federal Fair Housing statutes.
3. Protect the fiduciary relationship of the client.
4. Treat all tenants professionally and ethically.
5. Manage the property in accordance with the safety and habitability standards of the community.
6. Hold all funds received in compliance with state law with full disclosure to the client.

NARPM offers four designations to qualified property managers and property management firms and various educational courses as part of attaining these designations.

Western Manufactured Housing Communities Association (WMA)

Western Manufactured Housing Communities Association (WMA) is a nonprofit organization created in 1945 for the exclusive purpose of promoting and protecting the interests of owners, operators and developers of manufactured home communities in California. WMA assists its members in the operations of successful manufactured home communities in today's complex business and regulatory environment. WMA has over 1,600 member parks located in all 58 counties of California.

WMA offers a manager accreditation program as well as numerous continuing education opportunities. The Manufactured Housing Community Manager (MCM) program is a manager accreditation program that provides information on effective community operations. WMA's industry experts give managers intensive training on law affecting the industry, maintenance standards, HCD inspections, discrimination, mediation, disaster planning, and a full range of other vital subjects.

Fair Housing Services

In general, fair housing services include the investigation and resolution of housing discrimination complaints, discrimination auditing and testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. Landlord/tenant counseling is another fair housing service that involves informing landlords and

tenants of their rights and responsibilities under fair housing law and other consumer protection legislations as well as mediating disputes between tenants and landlords. This section reviews the fair housing services available in the County.

The Eden Council for Hope and Opportunity (ECHO Housing)

ECHO Housing was founded in 1964. ECHO Housing is a publicly supported, non-profit housing counseling agency established to provide comprehensive housing counseling services to residents of Alameda County. ECHO Housing provides resources, counseling, mediation, and education on fair housing issues. It also conducts investigations and enforcement in response to reports of housing discrimination. A Fair Housing Audit of properties in Alameda County for fiscal year 2023 – 2024 is available on its website.

Housing Equity Rights Project (HELP)

Provides free fair-housing education, counseling, and investigation services to tenants and landlords anywhere in California.

Phone: 415-797-4357

Email: help@housingequality.org

Fair Housing Enforcement

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) maintains a record of all housing discrimination complaints for jurisdictions. According to the HUD website, any person who feels their housing rights have been violated may submit a complaint to HUD via phone, mail or the Internet. These grievances can be filed on the basis of race, color, national origin, sex (including gender identity and sexual orientation), disability, religion, familial status and retaliation. HUD refers complaints to the California DCR, which has 30 days to address the complaint. As a substantially equivalent agency, DCR's findings are usually accepted by HUD. Thereafter, HUD tracks the complaint and its issues and outcomes as a “dually filed” complaint. An analysis of Fair Housing complaint data is included in Chapter 5.

California Department of Civil Rights (DCR)

The mission of the Department of Civil Rights (DCR) is to protect Californians from employment, housing and public accommodation discrimination, state funded programs and activities, professional relationships, hate violence and human trafficking. To achieve this mission, DCR keeps track of and investigates complaints of housing discrimination, as well as complaints in the areas of employment, housing, public accommodations and hate violence.

Investigations begin with the intake of a complaint. Complainants are first interviewed to collect

facts about possible discrimination. Interviews are normally conducted by telephone. If the complaint is accepted for investigation, the DCR drafts a formal complaint that is signed by the complainant and served. If jurisdictional under federal law, the complaint is also filed with the United States Department of Housing and Urban Development (HUD). As a substantially equivalent agency, DCR's findings are usually accepted by HUD. The recipient of the complaint (usually a landlord, seller, property manager, seller, or agent) is required to answer and has the opportunity to negotiate resolution with the complainant. If the case is not resolved voluntarily, the DFEH conducts a formal investigation.

If the investigative findings do not show a violation of the law, DCR will close the case. If investigative findings show a violation of law, the DCR schedules a formal conciliation conference. During the conciliation conference, the DCR presents information supporting its belief that there has been a violation and explores options to resolve the complaint. If formal conciliation fails, the DCR Housing Administrator may recommend litigation. If litigation is required, the case may be heard before the DCR or in civil court. Potential remedies for cases settled by the DCR include out-of-pocket losses, injunctive relief, access to the housing previously denied, additional damages for emotional distress, and civil penalties up to \$10,000 for the first violation. Court remedies are identical to DCR remedies with one exception; instead of civil penalties, a court may award unlimited punitive damages.

Chapter 5: Fair Housing Analysis

Demographic Summary

This section describes population and housing trends throughout the participating jurisdictions. Over 1.6 million people live in Alameda County.

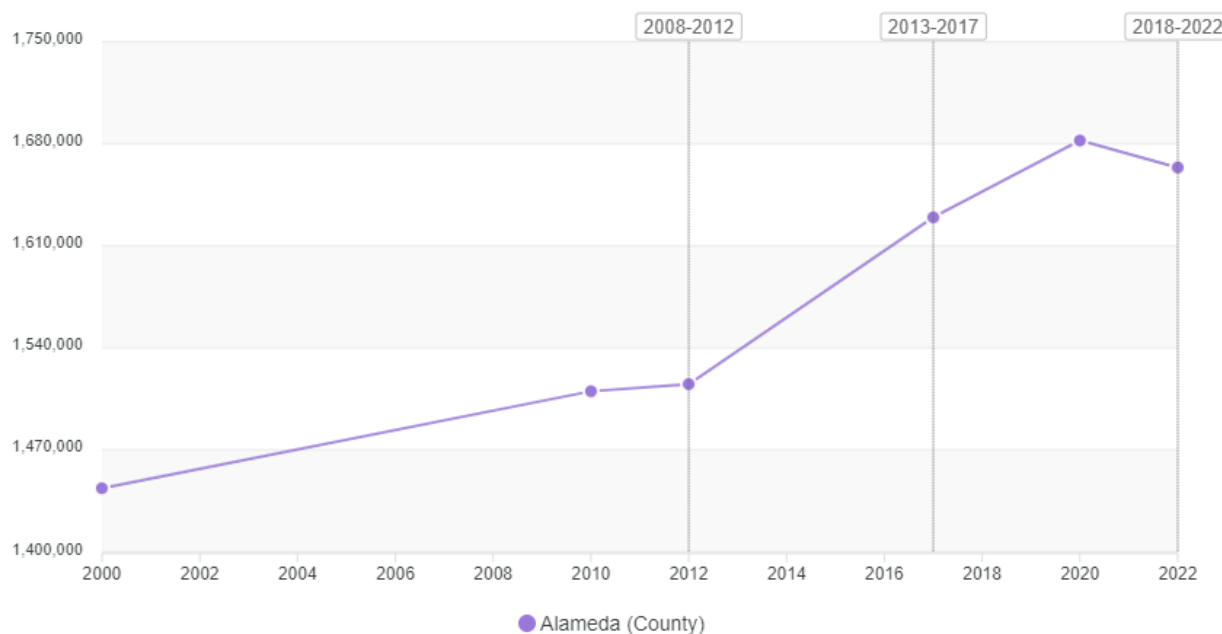
- The population of Alameda County has grown by approximately 387,000 people since 1990, which equates to 30% increase. The growth has been slower since 2010, where the population has grown by 153,000 people, which equates to 10% increase.
- However, population has dropped by 1.11% in the last 2 years based on the 2020 Decennial and 2022 5-year ACS data projections. The decrease has been consistent across all cities and the region.
- Overall, most growth has been in foreign-born residents and residents of color. As of 2022, 33% of the population in Alameda County are foreign born; 70% are minorities; 20% are under the age of 18; 65.38% are between the ages of 18 and 64; and 14.62% are over the age of 65.

Population Patterns

Alameda County experienced population growth between 2000 and 2020, with significant increases happening between 2008 and 2020. Between 2020 and 2022, the County saw a population decline of about -1%.

Population from 2000 to 2018-2022.

Powered by PolicyMap



The following table presents population trends from 1990 to 2022 for all participating jurisdictions as well as the region (the CBSA, defined in Section II as Alameda, Contra Costa, San Francisco, and San Mateo Counties). Note that the row titled Alameda County demonstrates the total population for all participating jurisdictions. Alameda County has grown approximately 30% since 1990 with 10% increase since 2010. Along a similar trend, the region has grown approximately 27% since 1990 with 8% since 2010. The cities with the most growth during 2010 to 2022 were Emeryville and Dublin following the trend since 1990, growing approximately 27% and 54%, respectively. However, the population has declined in the last 2 years by 1.21% across the region.

TABLE V-1 - POPULATION GROWTH AND PERCENT CHANGE

	1990	2000	2010	2020	2022	%change 1990-2000	%change 2000-2010	%change 2010-2020	%change 2020-2022
Consortium	801,736	941,461	1,006,967	1,117,386	1,104,613	17.43%	6.96%	10.97%	-1.16%
	213,779	242,439	269,161	316,671	312,581	13.41%	11.02%	17.65%	-1.31%
Albany	16,327	16,444	18,539	20,271	20,027	0.72%	12.74%	9.34%	-1.22%
Emeryville	5,740	6,882	10,080	12,905	12,840	19.90%	46.47%	28.03%	-0.51%
Dublin	23,229	29,973	46,036	72,589	71,068	29.03%	53.59%	57.68%	-2.14%
Newark	37,861	42,471	42,573	47,529	47,470	12.18%	0.24%	11.64%	-0.12%
Piedmont	10,602	10,952	10,667	11,270	11,161	3.30%	-2.60%	5.65%	-0.98%
Unincorporated Alameda County	120,020	135,717	141,266	152,107	150,015	13.08%	4.09%	7.67%	-1.39%
	587,957	699,022	737,806	800,715	792,032	18.89%	5.55%	8.53%	-1.10%
Alameda	73,979	72,259	73,812	78,280	77,565	-2.32%	2.15%	6.05%	-0.92%
Fremont	173,339	203,413	214,089	230,504	228,795	17.35%	5.25%	7.67%	-0.75%
Hayward	111,343	140,030	144,186	162,954	160,602	25.76%	2.97%	13.02%	-1.46%
Livermore	56,741	73,345	80,968	87,955	87,154	29.26%	10.39%	8.63%	-0.92%
Pleasanton	50,570	63,654	70,285	79,871	78,691	25.87%	10.42%	13.64%	-1.50%
San Leandro	68,223	79,452	84,950	91,008	89,723	16.46%	6.92%	7.13%	-1.43%
Union City	53,762	66,869	69,516	70,143	69,502	24.38%	3.96%	0.90%	-0.92%
Berkeley	102,724	102,743	112,580	124,321	121,385	0.02%	9.57%	10.43%	-2.42%
Oakland	372,242	399,484	390,724	440,646	437,825	7.32%	-2.19%	12.78%	-0.64%
Alameda County	1,276,702	1,443,741	1,510,271	1,682,353	1,663,823	13.08%	4.61%	11.39%	-1.11%
Region	3,677,712	4,123,737	4,335,391	4,749,008	4,692,242	12.13%	5.13%	9.54%	-1.21%

Source: Decennial Census 1990, 2000, 2010, 2020; 2022 ACS 5-Year Estimates

Demographic Trends

- The County has experienced a steady increase in foreign-born residents in Alameda County; approximately 33% of residents are foreign-born. The trend is similar for the region.
- The number of Black and White residents in Alameda County has decreased following the pattern from 1990 to present. The White residents have decreased from 52.87% in 1990 to 29.3% in 2022, and the Black residents have declined from 17.58% in 1990 to 9.94% in 2022. The number of Hispanic residents in Alameda County has risen from 14.28% in 1990 to 22.21%

in 2022, but the population has remained steady since 2010 hovering between 21% to 23%. The trend is similar for the region.

- Most of the growth in Alameda County has been due to an increase in Asian or Pacific Islander residents, which has increased from 14.46% in 1990 to 32.65% in 2022. The trend is similar for the region.
- The male to female distribution has remained consistent since 1990, where the female population is within 2% points more than males. The trend is similar for the region.
- The residents with limited English proficiency have declined from the 2010 peak of 18.79% to 16.32% as of 2022.
- The number of families with children in Alameda County has decreased from a peak of 48.04% in 2010 to 44.10% in 2022. The region has dropped from a peak of 47.23% in 2000 to 42.26% in 2022.

The tables below present data for demographic trends of the participating jurisdictions and the region between 1990 and 2022.

TABLE V-2 - DEMOGRAPHIC TRENDS, ALAMEDA COUNTY AND REGION, 1990, 2000, 2010, 2020, 2022

Alameda County (Entire County Geographically)

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	674,969	52.87%	591,201	40.95%	514,705	34.08%	472,277	28.07%	487,452	29.30%
Black Non-Hispanic	224,449	17.58%	228,011	15.79%	204,385	13.53%	159,499	9.48%	165,390	9.94%
Hispanic	182,291	14.28%	276,507	19.15%	343,027	22.71%	393,749	23.40%	369,603	22.21%
Asian or Pacific Islander Non-Hispanic	184,627	14.46%	327,246	22.67%	438,322	29.02%	553,720	32.91%	543,277	32.65%
Native American Non-Hispanic	6,531	51.00%	11,505	0.80%	10,006	0.66%	4,131	0.25%	4,870	0.29%
National Origin										
Foreign-born	230,921	18.09%	394,322	27.31%	457,248	30.28%	544,274	32.76%	553,576	33.27%
LEP										
Limited English Proficiency of Population 5 years and older	134,964	11.40%	239,487	17.80%	265,495	18.79%	260,410	16.63%	256,871	16.32%
Sex										
Male	622,759	48.78%	711,561	49.29%	743,177	49.21%	824,426	49.00%	826,561	49.68%
Female	653,820	51.21%	737,639	51.09%	772,314	51.14%	857,927	51.00%	837,262	50.32%
Age										
Under 18	304,556	23.85%	365,306	25.30%	342,164	22.66%	343,965	20.45%	332,827	20.00%
18-64	836,384	65.51%	935,787	64.82%	1,005,123	66.55%	1,097,905	65.26%	1,087,757	65.38%
65+	135,638	10.62%	148,107	10.26%	168,203	11.14%	240,483	14.29%	243,239	14.62%
Family Type										
Families with children out of total number of families; not out of total people	152,760	48.98%	170,762	50.36%	169,304	48.04%	173,910	44.30%	170,477	44.10%

Consortium

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	510,612	63.56%	440,567	46.52%	351,858	34.76%	286,848	25.77%	294,192	26.75%
Black Non-Hispanic	46,993	5.85%	66,493	7.02%	77,652	7.67%	58,410	5.25%	62,763	5.71%
Hispanic	122,173	15.21%	179,072	18.91%	231,746	22.90%	249,191	22.39%	237,676	21.61%
Asian or Pacific Islander Non-Hispanic	117,069	14.57%	242,360	25.59%	340,987	33.69%	455,807	40.95%	446,697	40.61%
Native American Non-Hispanic	4,312	0.54%	8,108	0.86%	6,902	0.68%	2,523	0.23%	3,014	0.27%
National Origin										
Foreign-born	140,287	17.47%	267,283	28.22%	323,723	31.98%	405,786	36.50%	411,913	37.45%
LEP										
Limited English Proficiency of Population 5 years and older	73,901	9.20%	149,208	15.76%	175,851	17.37%	187,658	17.93%	188,784	18.17%
Sex										
Male	395,227	49.21%	469,048	49.53%	498,626	49.26%	546,884	49.13%	549,546	49.96%
Female	407,969	50.79%	478,003	50.47%	513,561	50.74%	566,311	50.87%	550,421	50.04%
Age										
Under 18	197,668	24.61%	247,648	26.15%	245,172	24.22%	243,574	21.88%	233,744	21.25%
18-64	526,298	65.52%	603,587	63.73%	655,546	64.77%	710,652	63.84%	705,153	64.11%
65+	79,280	9.87%	95,816	10.12%	111,469	11.01%	158,969	14.28%	161,070	14.64%
Family Type										
Families with children out of total number of families; not out of total people	102,058	48.82%	98,484	50.91%	123,513	49.21%	126,306	45.42%	123,012	45.17%

Urban County (Alameda County, CA CDBG, ESG) Jurisdiction

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	141,012	67.49%	125,454	51.98%	105,474	39.20%	86,761	27.77%	89,159	28.95%
Black Non-Hispanic	13,440	6.43%	20,544	8.51%	25,356	9.42%	19,250	6.16%	21,420	6.96%
Hispanic	30,052	14.38%	47,048	19.49%	66,642	24.77%	75,740	24.24%	69,127	22.45%
Asian or Pacific Islander Non-Hispanic	22,738	10.88%	43,459	18.01%	68,655	25.52%	111,359	35.64%	110,624	35.92%
Native American Non-Hispanic	1,129	0.54%	2,279	0.94%	1,985	0.74%	857	0.27%	831	0.27%
National Origin										
Foreign-born	30,580	14.65%	53,562	22.19%	72,355	26.89%	99,643	33.10%	105,799	34.36%
LEP										
Limited English Proficiency of Population 5 years and older	15,807	7.57%	30,106	12.47%	39,787	14.79%	46,984	16.63%	48,483	16.73%
Sex										
Male	102,120	48.92%	119,349	49.44%	133,205	49.51%	152,568	48.82%	153,067	49.71%
Female	106,648	51.08%	122,031	50.56%	135,860	50.49%	159,912	51.18%	154,868	50.29%
Age										
Under 18	49,513	23.72%	61,208	25.36%	64,119	23.83%	69,956	22.39%	66,465	21.58%
18-64	136,358	65.32%	154,210	63.89%	176,055	65.43%	201,004	64.33%	197,796	64.23%
65+	22,897	10.97%	25,962	10.76%	28,891	10.74%	41,520	13.29%	43,674	14.18%
Family Type										
Families with children out of total number of families; not out of total people	25,932	47.84%	24,254	50.68%	32,142	48.85%	36,215	47.00%	35,262	46.49%

City of Alameda (Alameda, CA CDBG) Jurisdiction

Race/Ethnicity		1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
	White Non-Hispanic	45,203	64.37%	37,921	52.48%	33,468	45.34%	32,152	41.07%	32,025	41.29%
	Black Non-Hispanic	3,922	5.58%	5,181	7.17%	5,645	7.65%	4,399	5.62%	5,244	6.76%
	Hispanic	6,531	9.30%	6,725	9.31%	8,092	10.96%	9,435	12.05%	9,377	12.09%
	Asian or Pacific Islander Non-Hispanic	14,017	19.96%	20,827	28.82%	25,619	34.71%	25,463	32.53%	24,551	31.65%
	Native American Non-Hispanic	369	0.53%	746	1.03%	659	0.89%	173	0.22%	261	0.34%
National Origin											
	Foreign-born	13,061	18.61%	18,830	26.06%	20,047	27.16%	20,161	25.26%	19,145	24.68%
LEP											
	Limited English Proficiency of Population 5 years and older	6,539	9.32%	10,121	14.01%	11,879	16.09%	9,379	14.35%	8,012	11.01%
Sex											
	Male	34,296	48.86%	34,678	47.99%	35,315	47.84%	37,328	47.69%	37,967	48.95%
	Female	35,895	51.14%	37,581	52.01%	38,497	52.16%	40,952	52.31%	39,598	51.05%
Age											
	Under 18	15,195	21.65%	15,658	21.67%	15,304	20.73%	15,609	19.94%	16,570	21.36%
	18-64	46,021	65.57%	47,101	65.18%	48,533	65.75%	48,960	62.54%	47,833	61.67%
	65+	8,975	12.79%	9,500	13.15%	9,975	13.51%	13,711	17.52%	13,162	16.97%
Family Type											
	Families with children out of total number of families; not out of total people	8,326	46.64%	8,378	46.91%	8,484	46.38%	8,629	43.94%	8,858	46.47%

City of Berkeley, CA CDBG, HOME, ESG) Jurisdiction

Race/Ethnicity		1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
	White Non-Hispanic	59,823	58.28%	56,689	55.17%	61,539	54.66%	62,450	50.23%	63,018	51.92%
	Black Non-Hispanic	18,630	18.15%	15,123	14.72%	12,524	11.12%	9,495	7.64%	9,153	7.54%
	Hispanic	8,567	8.35%	9,999	9.73%	12,209	10.84%	17,018	13.69%	14,654	12.07%
	Asian or Pacific Islander Non-Hispanic	14,735	14.35%	18,822	18.32%	25,018	22.22%	24,954	20.07%	25,318	20.86%
	Native American Non-Hispanic	474	0.46%	770	0.75%	676	0.60%	226	0.18%	213	0.18%
National Origin											
	Foreign-born	17,275	16.83%	20,923	20.36%	23,538	20.91%	26,148	21.25%	26,086	21.49%
LEP											
	Limited English Proficiency of Population 5 years and older	7,076	6.89%	7,552	7.35%	8,947	7.95%	7,747	6.52%	7,505	6.38%
Sex											
	Male	50,959	49.65%	50,322	48.98%	55,031	48.88%	60,913	49.00%	59,388	48.90%
	Female	51,682	50.35%	52,421	51.02%	57,549	51.12%	63,408	51.00%	61,997	51.10%
Age											
	Under 18	14,564	14.19%	15,328	14.92%	13,872	12.32%	15,394	12.38%	14,760	12.16%
	18-64	76,877	74.90%	76,881	74.83%	85,532	75.97%	90,001	72.39%	87,290	71.91%
	65+	11,199	10.91%	10,534	10.25%	13,176	11.70%	18,926	15.22%	19,335	15.93%
Family Type											
	Families with children out of total number of families; not out of total people	8,347	43.69%	7,382	43.13%	7,785	41.43%	8,193	38.74%	8,012	37.67%

City of Fremont (Fremont, CA CDBG) Jurisdiction

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	109,887	63.57%	84,136	41.36%	56,766	26.52%	38,160	16.56%	41,344	18.07%
Black Non-Hispanic	6,230	3.60%	7,198	3.54%	8,086	3.78%	5,108	2.22%	7,098	3.10%
Hispanic	23,023	13.32%	27,398	13.47%	31,698	14.81%	29,016	12.59%	27,522	12.03%
Asian or Pacific Islander Non-Hispanic	32,328	18.70%	80,555	39.60%	115,884	54.13%	147,842	64.14%	142,586	62.32%
Native American Non-Hispanic	940	0.54%	1,573	0.77%	1,176	0.55%	470	0.20%	791	0.35%
National Origin										
Foreign-born	34,565	20.00%	75,493	37.11%	90,196	42.13%	115,123	49.02%	111,689	48.82%
LEP										
Limited English Proficiency of Population 5 years and older	16,262	9.41%	37,260	18.32%	40,562	18.95%	42,391	19.26%	39,989	18.56%
Sex										
Male	86,222	49.89%	101,606	49.95%	106,441	49.72%	115,285	50.01%	114,554	50.10%
Female	86,617	50.11%	101,805	50.05%	107,648	50.28%	115,219	49.99%	114,241	49.90%
Age										
Under 18	44,750	25.89%	53,439	26.27%	53,216	24.86%	54,013	23.43%	52,558	22.97%
18-64	116,808	67.58%	132,885	65.33%	139,064	64.96%	146,425	63.52%	146,446	64.01%
65+	11,280	6.53%	17,086	8.40%	21,809	10.19%	30,066	13.04%	29,791	13.02%
Family Type										
Families with children out of total number of families; not out of total people	23,178	50.94%	21,720	52.06%	28,873	51.96%	30,154	50.30%	30,103	50.50%

City of Hayward (Hayward, CA CDBG) Jurisdiction

Race/Ethnicity	1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
White Non-Hispanic	57,741	50.69%	41,928	29.83%	27,513	19.06%	21,436	13.15%	23,441	14.60%
Black Non-Hispanic	10,473	9.19%	15,743	11.20%	17,569	12.17%	14,003	8.59%	13,991	8.71%
Hispanic	28,073	24.65%	47,627	33.89%	58,821	40.76%	67,079	41.16%	63,692	39.66%
Asian or Pacific Islander Non-Hispanic	16,470	14.46%	32,363	23.03%	38,992	27.02%	52,570	32.26%	50,639	31.53%
Native American Non-Hispanic	726	0.64%	1,167	0.83%	1,024	0.71%	346	0.21%	454	0.28%
National Origin										
Foreign-born	24,533	21.53%	48,601	34.57%	52,166	36.15%	61,781	38.90%	64,839	40.37%
LEP										
Limited English Proficiency of Population 5 years and older	15,565	13.66%	31,650	22.51%	34,927	24.20%	35,699	23.85%	38,600	25.44%
Sex										
Male	56,144	49.28%	70,097	49.86%	71,253	49.37%	80,326	49.29%	82,187	51.20%
Female	57,789	50.72%	70,485	50.14%	73,069	50.63%	82,628	50.71%	78,415	48.80%
Age										
Under 18	28,700	25.19%	38,822	27.62%	35,684	24.73%	34,564	21.21%	32,180	20.04%
18-64	73,474	64.49%	87,503	62.24%	93,967	65.11%	107,150	65.75%	107,191	66.74%
65+	11,759	10.32%	14,257	10.14%	14,671	10.17%	21,240	13.03%	21,231	13.22%
Family Type										
Families with children out of total number of families; not out of total people	14,040	49.17%	14,475	51.63%	15,719	48.14%	15,584	42.02%	14,529	40.15%

City of Livermore (Livermore, CA CDBG) Jurisdiction

Race/Ethnicity		1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
	White Non-Hispanic	48,230	83.77%	55,001	74.70%	52,479	64.84%	48,449	55.08%	46,782	53.68%
	Black Non-Hispanic	820	1.42%	1,391	1.89%	2,012	2.49%	1,604	1.82%	1,462	1.68%
	Hispanic	5,673	9.85%	10,512	14.28%	16,890	20.87%	18,978	21.58%	19,726	22.63%
	Asian or Pacific Islander Non-Hispanic	2,405	4.18%	5,313	7.22%	8,584	10.61%	12,842	14.60%	14,421	16.55%
	Native American Non-Hispanic	350	0.61%	812	1.10%	710	0.88%	203	0.23%	104	0.12%
National Origin											
	Foreign-born	3,765	6.54%	8,882	12.06%	12,351	15.26%	15,564	16.96%	16,550	18.99%
LEP											
	Limited English Proficiency of Population 5 years and older	1,928	3.35%	4,670	6.34%	6,313	7.80%	6,923	8.07%	7,100	8.73%
Sex											
	Male	28,689	49.82%	36,821	50.01%	40,224	49.70%	43,572	49.54%	43,048	49.40%
	Female	28,897	50.18%	36,802	49.99%	40,712	50.30%	44,383	50.46%	44,106	50.60%
Age											
	Under 18	15,472	26.87%	21,103	28.66%	20,540	25.38%	19,538	22.21%	19,863	22.79%
	18-64	37,964	65.93%	46,880	63.68%	51,832	64.04%	55,620	63.24%	54,767	62.84%
	65+	4,150	7.21%	5,640	7.66%	8,563	10.58%	12,797	14.55%	12,524	14.37%
Family Type											
	Families with children out of total number of families; not out of total people	8,100	51.96%	7,576	51.92%	10,377	48.78%	10,068	42.98%	10,124	44.89%

City of Oakland (Oakland, CA CDBG, HOME, ESG) Jurisdiction

Race/Ethnicity		1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
	White Non-Hispanic	104,534	28.19%	93,945	23.52%	101,308	25.93%	120,187	27.28%	126,780	28.96%
	Black Non-Hispanic	158,826	42.83%	146,395	36.65%	114,209	29.23%	91,561	20.78%	93,447	21.34%
	Hispanic	51,551	13.90%	87,436	21.89%	99,072	25.36%	126,843	28.79%	116,550	26.62%
	Asian or Pacific Islander Non-Hispanic	52,823	14.24%	66,064	16.54%	72,317	18.51%	72,574	16.47%	70,982	16.21%
	Native American Non-Hispanic	1,745	0.47%	2,627	0.66%	2,428	0.62%	1,371	0.31%	1,642	0.38%
National Origin											
	Foreign-born	73,359	19.79%	106,116	26.57%	109,987	28.15%	111,966	26.50%	115,087	26.29%
LEP											
	Limited English Proficiency of Population 5 years and older	53,987	14.56%	82,727	20.71%	80,697	20.65%	64,789	16.35%	60,384	14.62%
Sex											
	Male	176,523	47.62%	192,191	48.12%	189,520	48.50%	214,508	48.68%	215,257	49.20%
	Female	194,169	52.38%	207,215	51.88%	201,204	51.50%	226,138	51.32%	222,568	50.80%
Age											
	Under 18	92,324	24.91%	102,330	25.62%	83,120	21.27%	84,252	19.12%	83,683	19.11%
	18-64	233,209	62.91%	255,319	63.92%	264,045	67.58%	294,860	66.92%	292,536	66.82%
	65+	45,159	12.18%	41,757	10.45%	43,558	11.15%	61,534	13.96%	61,606	14.07%
Family Type											
	Families with children out of total number of families; not out of total people	42,355	49.93%	36,535	49.87%	38,619	46.13%	39,079	42.35%	39,183	42.71%

City of Pleasanton (Pleasanton, CA CDBG) Jurisdiction

Race/Ethnicity		1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
	White Non-Hispanic	44,721	86.14%	48,792	76.04%	43,019	61.18%	34,332	42.98%	32,893	41.80%
	Black Non-Hispanic	660	1.27%	994	1.55%	1,436	2.04%	1,332	1.67%	1,196	1.52%
	Hispanic	3,497	6.74%	5,054	7.88%	7,291	10.37%	7,882	9.87%	8,882	11.29%
	Asian or Pacific Islander Non-Hispanic	2,766	5.33%	8,439	13.15%	17,910	25.47%	31,610	39.58%	32,507	41.31%
	Native American Non-Hispanic	179	0.34%	408	0.64%	463	0.66%	137	0.17%	187	0.24%
National Origin											
	Foreign-born	3,848	7.41%	8,967	13.98%	15,353	21.83%	26,244	32.82%	27,528	34.98%
LEP											
	Limited English Proficiency of Population 5 years and older	1,070	2.06%	3,264	5.09%	6,456	9.18%	9,369	12.32%	9,101	12.11%
Sex											
	Male	25,616	49.34%	31,534	49.18%	34,488	49.05%	39,043	48.88%	38,861	49.40%
	Female	26,302	50.66%	32,591	50.82%	35,829	50.95%	40,828	51.12%	39,830	50.60%
Age											
	Under 18	13,153	25.33%	18,255	28.47%	18,927	26.92%	19,151	23.98%	18,489	23.50%
	18-64	35,668	68.70%	41,031	63.99%	43,584	61.98%	48,312	60.49%	47,750	60.68%
	65+	3,097	5.97%	4,840	7.55%	7,806	11.10%	12,408	15.54%	12,452	15.82%
Family Type											
	Families with children out of total number of families; not out of total people	7,558	52.02%	7,893	53.73%	10,295	53.62%	10,804	49.59%	10,634	49.09%

City of San Leandro, CA CDBG) Jurisdiction

Race/Ethnicity		1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
	White Non-Hispanic	45,165	64.82%	33,501	42.17%	22,899	26.97%	17,865	19.63%	18,592	20.72%
	Black Non-Hispanic	4,134	5.93%	8,323	10.48%	11,058	13.02%	9,708	10.67%	9,065	10.10%
	Hispanic	10,731	15.40%	16,048	20.20%	23,357	27.51%	25,981	28.55%	25,364	28.27%
	Asian or Pacific Islander Non-Hispanic	9,069	13.02%	19,963	25.13%	26,793	31.55%	33,077	36.35%	32,321	36.02%
	Native American Non-Hispanic	405	0.58%	739	0.93%	561	0.66%	224	0.25%	218	0.24%
National Origin											
	Foreign-born	11,888	17.05%	21,902	27.57%	27,905	32.86%	32,472	35.89%	33,506	37.34%
LEP											
	Limited English Proficiency of Population 5 years and older	6,471	9.28%	14,581	18.35%	19,372	22.81%	21,457	24.83%	21,991	25.53%
Sex											
	Male	33,503	48.06%	38,767	48.80%	40,784	48.03%	43,854	48.19%	44,511	49.60%
	Female	36,202	51.94%	40,676	51.20%	44,126	51.97%	47,154	51.81%	45,212	50.40%
Age		Age		Age		Age					
	Under 18	13,461	19.31%	18,227	22.94%	19,018	22.40%	17,334	19.05%	15,345	17.10%
	18-64	43,209	61.99%	48,760	61.38%	54,349	64.01%	58,328	64.09%	58,607	65.32%
	65+	13,035	18.70%	12,456	15.68%	11,543	13.59%	15,346	16.86%	15,771	17.58%
Family Type											
	Families with children out of total number of families; not out of total people	6,855	37.05%	6,151	44.32%	9,195	44.95%	8,561	39.06%	7,406	36.07%

City of Union City (Union City, CA CDBG) Jurisdiction

Race/Ethnicity		1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
	White Non-Hispanic	18,409	34.28%	13,660	20.45%	10,094	14.52%	7,693	10.97%	9,956	14.32%
	Black Non-Hispanic	4,327	8.06%	4,779	7.15%	4,786	6.88%	3,006	4.29%	3,287	4.73%
	Hispanic	13,431	25.01%	15,997	23.94%	15,816	22.75%	15,080	21.50%	13,986	20.12%
	Asian or Pacific Islander Non-Hispanic	17,124	31.89%	31,218	46.73%	38,349	55.17%	41,044	58.51%	39,048	56.18%
	Native American Non-Hispanic	204	0.38%	363	0.54%	305	0.44%	113	0.16%	168	0.24%
National Origin											
	Foreign-born	17,306	32.21%	29,380	44.00%	31,533	45.36%	34,798	48.36%	32,857	47.27%
LEP											
	Limited English Proficiency of Population 5 years and older	9,639	17.94%	15,934	23.86%	15,192	21.85%	15,456	21.65%	15,508	23.39%
Sex											
	Male	26,585	49.48%	33,568	50.28%	34,313	49.36%	34,908	49.77%	35,351	50.90%
	Female	27,144	50.52%	33,199	49.72%	35,203	50.64%	35,235	50.23%	34,151	49.10%
Age											
	Under 18	15,951	29.69%	19,003	28.46%	16,820	24.20%	13,409	19.12%	12,274	17.66%
	18-64	34,043	63.36%	42,132	63.10%	44,942	64.65%	44,853	63.95%	44,763	64.41%
	65+	3,734	6.95%	5,632	8.44%	7,754	11.15%	11,881	16.94%	12,465	17.93%
Family Type											
	Families with children out of total number of families; not out of total people	7,482	56.59%	7,590	53.95%	7,816	46.89%	6,391	37.15%	6,096	36.08%

Region

Race/Ethnicity		1990 #	1990%	2000 #	2000%	2010#	2010%	2020#	2020%	2022#	2022%
	White Non-Hispanic	2,157,395	58.65%	2,025,815	49.12%	1,840,372	42.45%	1,544,906	34.43%	1,564,318	35.30%
	Black Non-Hispanic	411,437	11.19%	418,830	10.16%	392,843	9.06%	317,265	7.07%	320,951	7.24%
	Hispanic	505,217	13.74%	733,049	17.78%	938,794	21.65%	1,036,796	23.11%	988,408	22.30%
	Asian or Pacific Islander Non-Hispanic	578,189	15.72%	876,048	21.24%	1,119,174	25.81%	1,308,047	29.15%	1,292,308	29.16%
	Native American Non-Hispanic	16,266	0.44%	30,058	0.73%	27,459	0.63%	9,275	0.21%	9,564	0.22%
National Origin											
	Foreign-born	778,388	21.17%	1,127,959	27.35%	1,264,467	29.17%	1,396,526	31.38%	1,402,390	31.64%
LEP											
	Limited English Proficiency of Population 5 years and older	449,197	12.21%	667,712	16.19%	719,857	16.60%	680,621	16.18%	672,238	16.00%
Sex											
	Male	1,808,731	49.18%	2,037,408	49.41%	2,137,801	49.31%	2,216,182	49.39%	2,214,270	49.96%
	Female	1,868,981	50.82%	2,086,329	50.59%	2,197,590	50.69%	2,270,505	50.61%	2,217,487	50.04%
Age											
	Under 18	806,480	21.93%	953,037	23.11%	920,636	21.24%	874,653	19.49%	856,467	19.33%
	18-64	2,434,697	66.20%	2,687,478	65.17%	2,868,275	66.16%	2,910,337	64.87%	2,872,105	64.81%
	65+	436,536	11.87%	483,222	11.72%	546,480	12.61%	701,697	15.64%	703,185	15.87%
Family Type											
	Families with children out of total number of families; not out of total people	410,719	45.97%	357,466	47.23%	459,242	45.61%	439,391	41.94%	435,415	42.26%

Source: Decennial Census 1990, 2000, 2010, 2020; 2022 ACS 5-Year Estimates

Note: National Origin and LEP are derived from the 1990, 2000, 2010, 2020, 2022 ACS 5-Year Estimates

Patterns in Tenure

Homeownership has increased from 2020 to 2022 in Alameda County by 2.39% after declining from 2000 to 2020. The homeowners in Alameda County are 41.51% White homeowners followed by 35.04% Asian or Pacific Islander homeowners.

The table below presents data for change in tenure between 2000 and 2022. As a whole, the percentage of homeowners and renters has remained relatively the same; only a decrease of 0.81% in homeownership and an increase of 0.81 percent in renting has occurred. A decrease of 0.02 people per household has also occurred. The cities of Emeryville, Pleasanton, Fremont and Union City have seen the biggest homeownership decreases at 4% or more.

TABLE V-3 - TENURE AND AVERAGE HOUSEHOLD SIZE, 2000 TO 2022

			2000			2010			2020			2022			Change 2000-2022		
			Renters	Owners	Average Household Size	Renters	Owners	Average Household Size	Renters	Owners	Average Household Size	Renters	Owners	Average Household Size	Renters	Owners	Average Household Size
Consortium			38%	62%	3.37	39.34%	60.66%	-	41.20%	58.80%	-	38.99%	61.01%	-	0.99%	-0.99%	-
Urban County			36%	64%	2.83	38.82%	61.18%	-	40.95%	59.05%	-	38.89%	61.11%	-	2.89%	-2.89%	-
	Albany		49%	51%	2.35	51.71%	48.29%	2.49	51.13%	48.87%	2.62	49.46%	50.54%	2.54	0.46%	-0.46%	0.19
	Emeryville		63%	37%	1.73	64.65%	35.35%	1.76	70.25%	29.75%	1.79	69.82%	30.18%	1.77	6.82%	-6.82%	0.04
	Dublin		35%	65%	3.21	36.80%	63.20%	2.70	37.95%	62.05%	2.99	35.64%	64.36%	2.94	0.64%	-0.64%	-0.27
	Newark		29%	71%	3.27	31.07%	68.93%	3.27	31.85%	68.15%	3.34	30.50%	69.50%	3.20	1.50%	-1.50%	-0.07
	Piedmont		9%	91%	2.88	11.65%	88.35%	2.81	13.60%	86.40%	3.00	11.24%	88.76%	2.94	2.24%	-2.24%	0.06
	Unincorporated Alameda County		37%	63%	2.80	38.63%	61.37%	-	41.61%	58.39%	-	37.89%	62.11%	-	0.89%	-0.89%	-
Entitlement Cities			38%	62%	2.89	39.52%	60.48%	-	41.30%	58.70%	-	39.20%	60.80%	-	1.20%	-1.20%	-
	Alameda		52%	48%	2.39	51.90%	48.10%	2.40	51.67%	48.33%	2.58	51.67%	48.33%	2.54	-0.33%	0.33%	0.15
	Fremont		35%	65%	2.98	37.38%	62.62%	2.99	39.91%	60.09%	3.13	39.28%	60.72%	3.02	4.28%	-4.28%	0.04
	Hayward		47%	53%	3.13	47.24%	52.76%	3.12	47.18%	52.82%	3.27	43.50%	56.50%	3.17	-3.50%	3.50%	0.04
	Livermore		28%	72%	2.81	29.98%	70.02%	2.76	29.31%	70.69%	2.84	27.28%	72.72%	2.82	-0.72%	0.72%	0.01
	Pleasanton		27%	73%	2.73	29.13%	70.87%	2.77	35.29%	64.71%	2.86	31.83%	68.17%	2.81	4.83%	-4.83%	0.08
	San Leandro		39%	61%	2.59	42.48%	57.52%	2.74	45.46%	54.54%	2.88	42.08%	57.92%	2.92	3.08%	-3.08%	0.33
	Union City		29%	71%	3.59	33.54%	66.46%	3.38	36.85%	63.15%	3.42	34.05%	65.95%	3.28	5.05%	-5.05%	-0.31
Berkeley			57%	43%	2.29	59.06%	40.94%	2.17	60.08%	39.92%	2.40	56.73%	43.27%	2.37	-0.27%	0.27%	0.08
Oakland			59%	41%	2.65	58.94%	41.06%	2.49	60.69%	39.31%	2.60	57.93%	42.07%	2.53	-1.07%	1.07%	-0.12
Alameda County			45%	55%	2.76	46.57%	53.43%	2.70	48.20%	51.80%	2.84	45.81%	54.19%	2.78	0.81%	-0.81%	0.02

The tables below display homeownership and rental rates by race and ethnicity. In most jurisdictions, White, non-Hispanic residents have the highest ownership rates, and Asian or Pacific Islander residents have the second highest rate. Hispanic, Black, and Native American residents have the lowest rates of homeownership. These same patterns are also visible across the region.

It is important to note that the City of Livermore, City of Berkeley, City of Pleasanton, and City of Alameda have more than 50 percent of all ownership units owned by White residents. Only the City of Livermore and City of Berkeley have over 50% White population resulting in a disproportionate share of homeownership.

TABLE V-4 - HOMEOWNERSHIP AND RENTAL RATES BY RACE/ETHNICITY, JURISDICTIONS AND REGION

Alameda County				
	Homeowners	Homeowners	Renters	Renters
Race/Ethnicity	#	%	#	%
White, Non-Hispanic	127,229	41.51%	86,939	30.49%
Black, Non-Hispanic	20,140	6.57%	45,447	15.94%
Hispanic	38,830	12.67%	63,550	22.29%
Asian or Pacific Islander, Non-Hispanic	107,405	35.04%	71,811	25.18%
Native American, Non-Hispanic	440	0.14%	805	0.28%
Other, Non-Hispanic	12,436	4.06%	16,604	5.82%
Total Household Units	306,480		285,156	

Urban County (Alameda County, CA CDBG, ESG) Jurisdiction				
	Homeowners	Homeowners	Renters	Renters
Race/Ethnicity	#	%	#	%
White, Non-Hispanic	25,078	40.19%	13,083	30.23%
Black, Non-Hispanic	2,124	3.40%	5,335	12.33%
Hispanic	8,161	13.08%	11,294	26.10%
Asian or Pacific Islander, Non-Hispanic	24,550	39.35%	11,055	25.55%
Native American, Non-Hispanic	92	0.15%	125	0.29%
Other, Non-Hispanic	2,391	3.83%	2,383	5.51%
Total Household Units	62,396		43,275	

City of Alameda (Alameda, CA CDBG) Jurisdiction				
	Homeowners	Homeowners	Renters	Renters
Race/Ethnicity	#	%	#	%
White, Non-Hispanic	8,230	54.97%	7,223	45.12%
Black, Non-Hispanic	275	1.84%	1,468	9.17%
Hispanic	924	6.17%	2,173	13.58%
Asian or Pacific Islander, Non-Hispanic	4,886	32.63%	3,901	24.37%
Native American, Non-Hispanic	19	0.13%	54	0.34%
Other, Non-Hispanic	639	4.27%	1,188	7.42%
Total Household Units	14,973		16,007	

City of Berkeley (Berkeley, CA CDBG, HOME, ESG) Jurisdiction				
Race/Ethnicity	Homeowners #	Homeowners %	Renters #	Renters %
White, Non-Hispanic	13,512	71.10%	13,575	47.46%
Black, Non-Hispanic	1,026	5.40%	2,759	9.65%
Hispanic	1,097	5.77%	3,410	11.92%
Asian or Pacific Islander, Non-Hispanic	2,313	12.17%	6,611	23.11%
Native American, Non-Hispanic	13	0.07%	48	0.17%
Other, Non-Hispanic	1,042	5.48%	2,200	7.69%
Total Household Units	19,003		28,603	

Consortium				
Race/Ethnicity	Homeowners #	Homeowners %	Renters #	Renters %
White, Non-Hispanic	84,175	38.21%	43,821	28.39%
Black, Non-Hispanic	6,628	3.01%	16,171	10.48%
Hispanic	27,673	12.56%	37,431	24.25%
Asian or Pacific Islander, Non-Hispanic	93,637	42.50%	48,420	31.37%
Native American, Non-Hispanic	327	0.15%	424	0.27%
Other, Non-Hispanic	7,869	3.57%	8,106	5.25%
Total Household Units	220,309		154,373	

City of Fremont (Fremont, CA CDBG) Jurisdiction				
Race/Ethnicity	Homeowners #	Homeowners %	Renters #	Renters %
White, Non-Hispanic	10,767	24.07%	6,077	20.45%
Black, Non-Hispanic	516	1.15%	1,282	4.31%
Hispanic	3,232	7.22%	4,366	14.69%
Asian or Pacific Islander, Non-Hispanic	29,043	64.92%	16,615	55.91%
Native American, Non-Hispanic	47	0.11%	71	0.24%
Other, Non-Hispanic	1,130	2.53%	1,304	4.39%
Total Household Units	44,735		29,715	

City of Hayward (Hayward, CA CDBG) Jurisdiction				
Race/Ethnicity	Homeowners #	Homeowners %	Renters #	Renters %
White, Non-Hispanic	6,476	24.42%	3,643	15.38%
Black, Non-Hispanic	1,794	6.76%	3,617	15.27%
Hispanic	6,749	25.45%	9,854	41.59%
Asian or Pacific Islander, Non-Hispanic	10,423	39.30%	5,369	22.66%
Native American, Non-Hispanic	56	0.21%	76	0.32%
Other, Non-Hispanic	1,025	3.86%	1,133	4.78%
Total Household Units	26,523		23,692	

City of Livermore (Livermore, CA CDBG) Jurisdiction				
Race/Ethnicity	Homeowners #	Homeowners %	Renters #	Renters %
White, Non-Hispanic	15,364	68.76%	4,990	53.86%
Black, Non-Hispanic	258	1.15%	347	3.75%
Hispanic	2,577	11.53%	2,354	25.41%
Asian or Pacific Islander, Non-Hispanic	3,076	13.77%	1,049	11.32%
Native American, Non-Hispanic	38	0.17%	24	0.26%
Other, Non-Hispanic	1,030	4.61%	501	5.41%
Total Household Units	22,343		9,265	

City of Oakland (Oakland, CA CDBG, HOME, ESG) Jurisdiction				
Race/Ethnicity	Homeowners #	Homeowners %	Renters #	Renters %
White, Non-Hispanic	28,634	43.38%	29,349	28.80%
Black, Non-Hispanic	12,481	18.91%	26,510	26.02%
Hispanic	9,979	15.12%	22,666	22.24%
Asian or Pacific Islander, Non-Hispanic	11,337	17.18%	16,762	16.45%
Native American, Non-Hispanic	98	0.15%	331	0.32%
Other, Non-Hispanic	3,478	5.27%	6,284	6.17%
Total Household Units	66,007		101,902	

City of Pleasanton (Pleasanton, CA CDBG) Jurisdiction				
Race/Ethnicity	Homeowners #	Homeowners %	Renters #	Renters %
White, Non-Hispanic	10,177	55.13%	4,474	44.45%
Black, Non-Hispanic	149	0.81%	374	3.72%
Hispanic	1,006	5.45%	1,309	13.00%
Asian or Pacific Islander, Non-Hispanic	6,505	35.24%	3,359	33.37%
Native American, Non-Hispanic	16	0.09%	17	0.17%
Other, Non-Hispanic	608	3.29%	533	5.30%
Total Household Units	18,461		10,066	

City of San Leandro (San Leandro, CA CDBG) Jurisdiction				
Race/Ethnicity	Homeowners #	Homeowners %	Renters #	Renters %
White, Non-Hispanic	5,911	34.08%	3,031	20.97%
Black, Non-Hispanic	1,012	5.84%	3,181	22.00%
Hispanic	2,947	16.99%	4,274	29.57%
Asian or Pacific Islander, Non-Hispanic	6,813	39.28%	3,254	22.51%
Native American, Non-Hispanic	40	0.23%	46	0.32%
Other, Non-Hispanic	620	3.57%	670	4.63%
Total Household Units	17,343		14,456	

City of Union City (Union City, CA)				
CDBG Jurisdiction	Homeowners #	Homeowners %	Renters #	Renters %
White, Non-Hispanic	2,172	16.05%	1,300	16.46%
Black, Non-Hispanic	500	3.69%	567	7.18%
Hispanic	2,077	15.35%	1,807	22.88%
Asian or Pacific Islander, Non-Hispanic	8,341	61.63%	3,818	48.35%
Native American, Non-Hispanic	19	0.14%	11	0.14%
Other, Non-Hispanic	426	3.15%	394	4.99%
Total Household Units	13,535		7,897	

Region				
Race/Ethnicity	Homeowners #	Homeowners %	Renters #	Renters %
White, Non-Hispanic	413,028	48.44%	296,945	37.72%
Black, Non-Hispanic	41,672	4.89%	85,238	10.83%
Hispanic	108,692	12.75%	171,116	21.74%
Asian or Pacific Islander, Non-Hispanic	253,879	29.77%	187,108	23.77%
Native American, Non-Hispanic	1,242	0.15%	1,958	0.25%
Other, Non-Hispanic	34,195	4.01%	44,860	5.70%
Total Household Units	852,708		787,225	

Source: Decennial Census 2020

General Issues

Segregation/Integration

This section will analyze patterns of segregation by racial/ethnic groups, national origin, and limited English proficiency groups, and how they have changed over time. It will also identify areas with high levels of segregation and displacement.

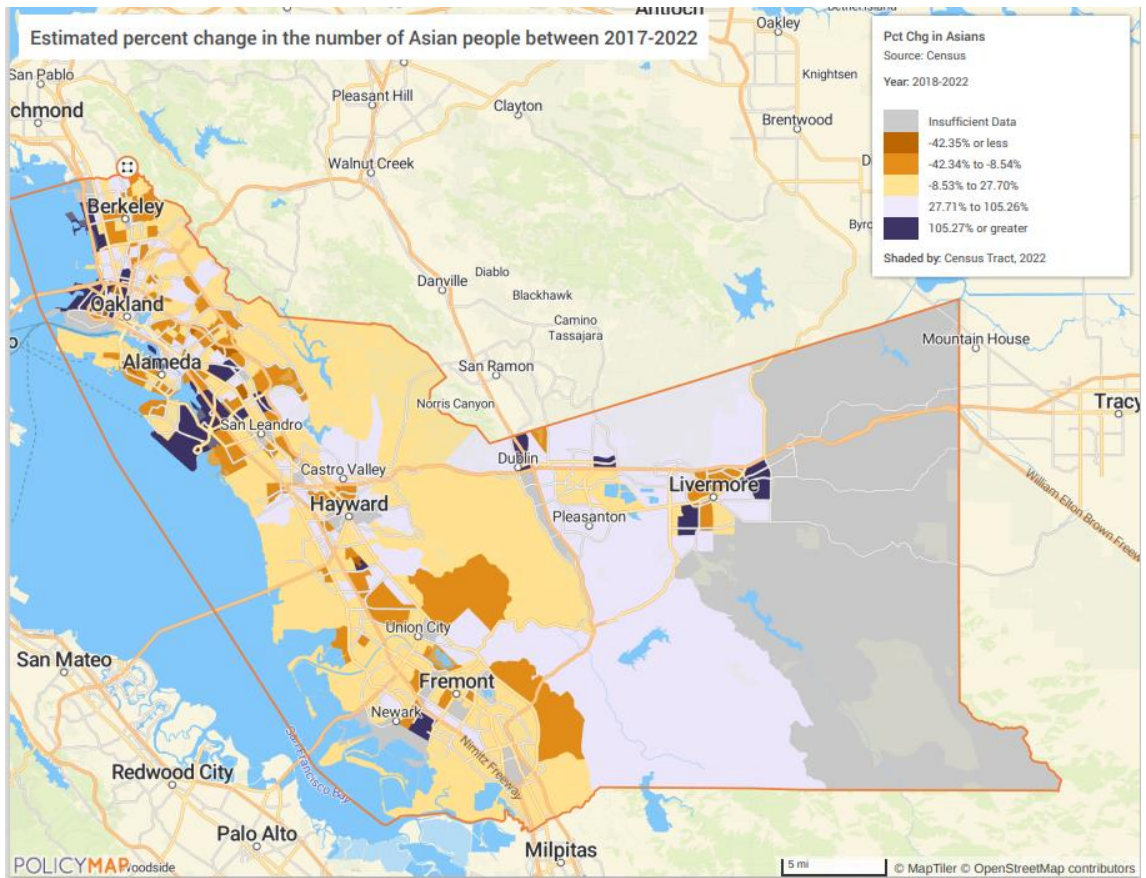
Race/Ethnicity Trends

The number of Black and White residents in Alameda County has decreased following the pattern from 1990 to present. The White residents have decreased from 52.87% in 1990 to 29.3% in 2022, and the Black residents have declined from 17.58% in 1990 to 9.94% in 2022. The trend is similar for the region. The number of Hispanic residents in Alameda County has risen from 14.28% in 1990 to 22.21% in 2022, but the population has remained steady since 2010 hovering between 21% to 23%. The trend is similar across the region. Most of the growth in Alameda County has been due to increases in Asian or Pacific Islander residents, which has increased from 14.46% in 1990 to 32.65% in 2022. The trend is similar across the region.

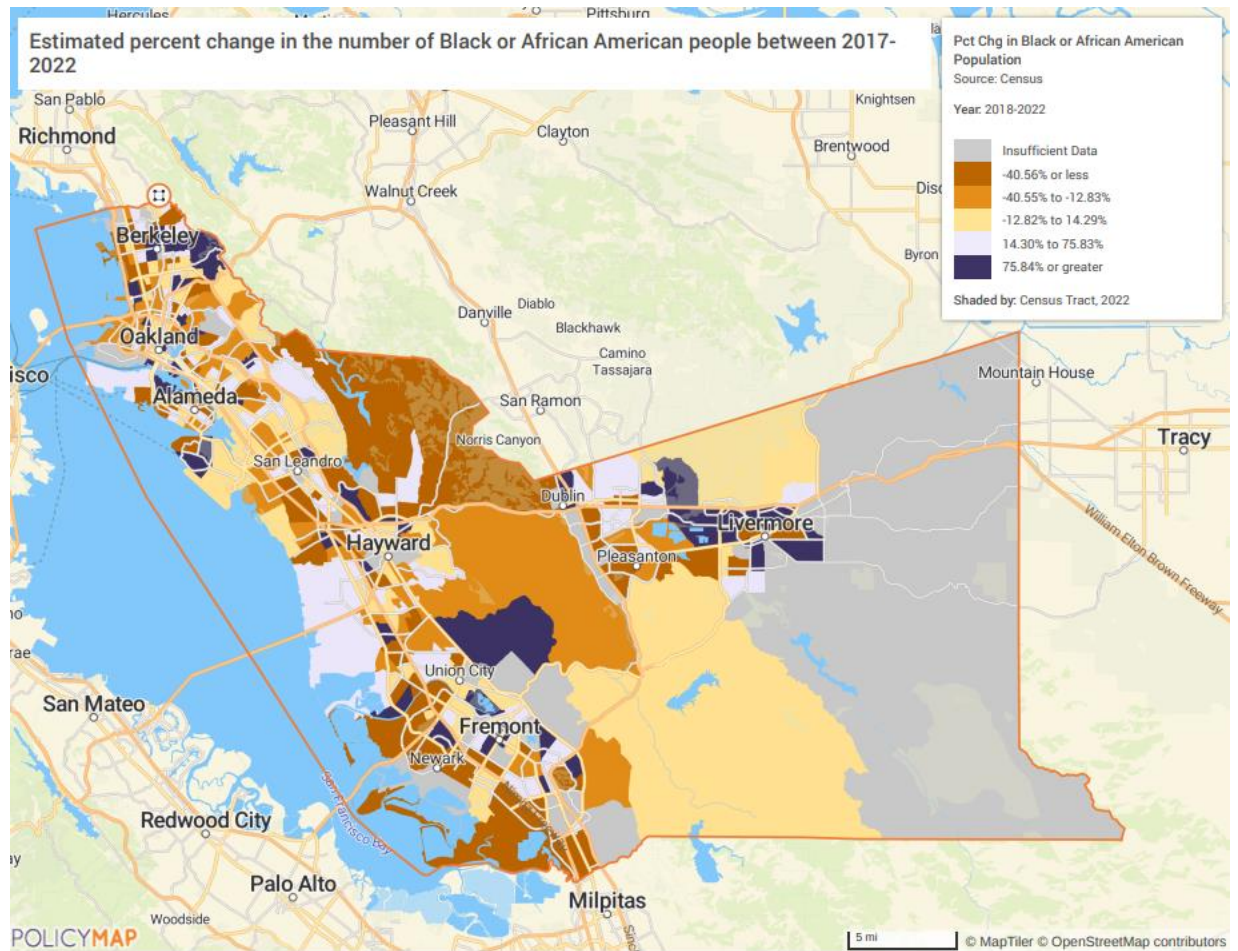
The following maps highlight the racial and ethnic population trends between 2017-2022.

- Map V.1 shows a population growth of Asian residents of over 100% in some North County tracts, along with some tracts in the East County near Livermore, and one tract in the South County. The Tri-Valley area of the County saw an Asian population growth upwards of 27%, along with some tracts in the North County and the Mid/Central County. Some tracts throughout the west saw population declines of over 40%.
- Map V.2 shows that the Black or African American population has seen a decline throughout the County between 2017-2022. There are some areas that saw extreme growth (over 45%) spread throughout the County, with larger pockets of this growth being in Livermore, the upper area of South County, and North County. Some tracts saw a population decline of Black or African American residents, indicated by darker orange shading.
- Map V.3 highlights the change in White residents in Alameda County between 2017-2022. There has been a decline of about 11%-23% in many areas of the County. There were some areas of growth over 6%, indicated by dark blue shading. These tracts are located throughout South County, Mid/Central County, and North County. The Tri-Valley area only saw a decline of White residents – there were no tracts that had growth.
- Map V.4 shows the areas of Hispanic/Latino residents being primarily in the Mid/Central County, North County, and near Dublin and Pleasanton. There were also some tracts dispersed throughout the County that saw extreme growth of nearly 90%, indicated by dark blue shading.
- Map V.5 shows growth of the Native Hawaiian/Pacific Islander population. Tracts that experienced growth were primarily distributed among South County, Mid/Central County, and the Tri-Valley area. Some areas saw growth of over 180%, indicated by dark blue shading.

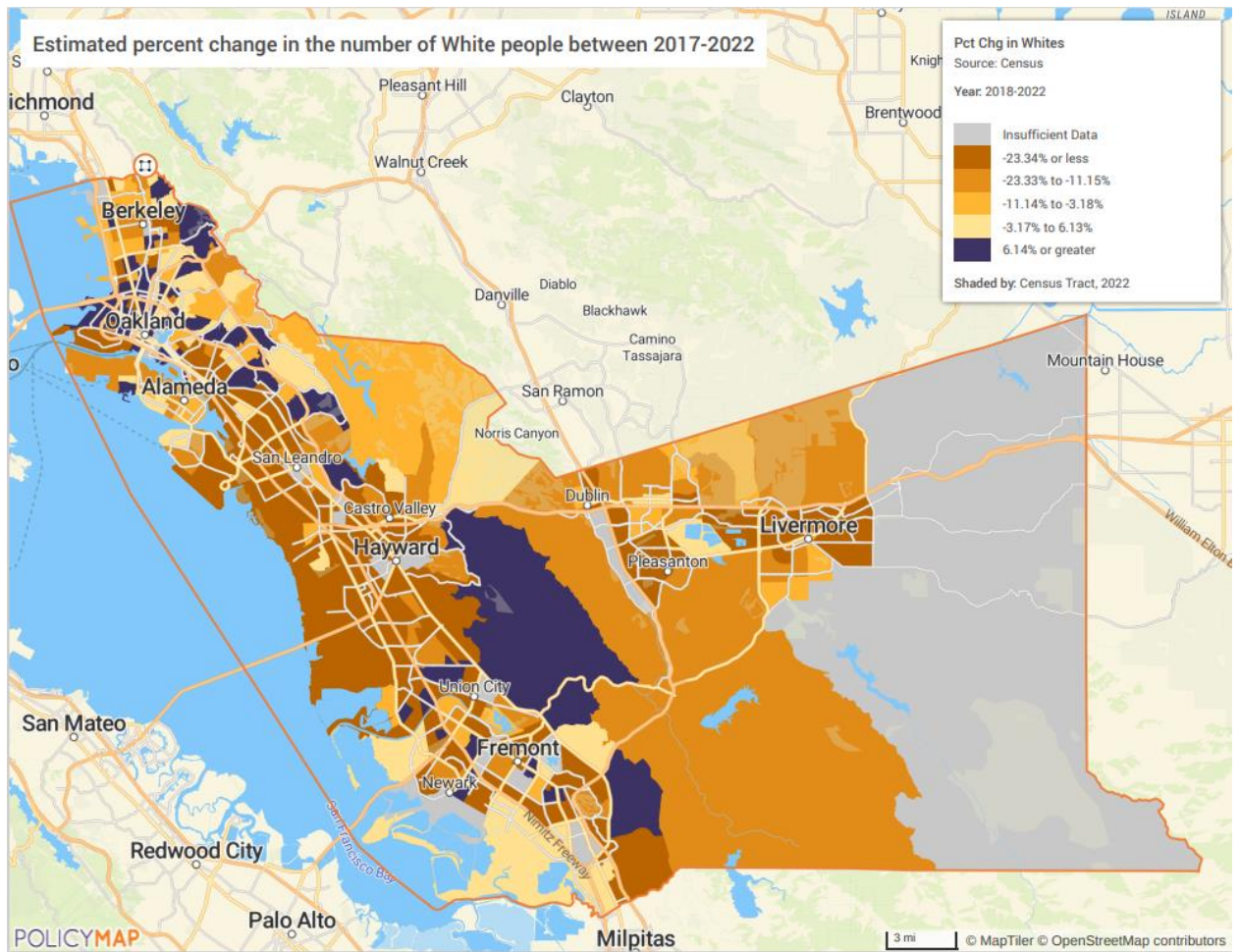
MAP V.1 - Asian Population % Change



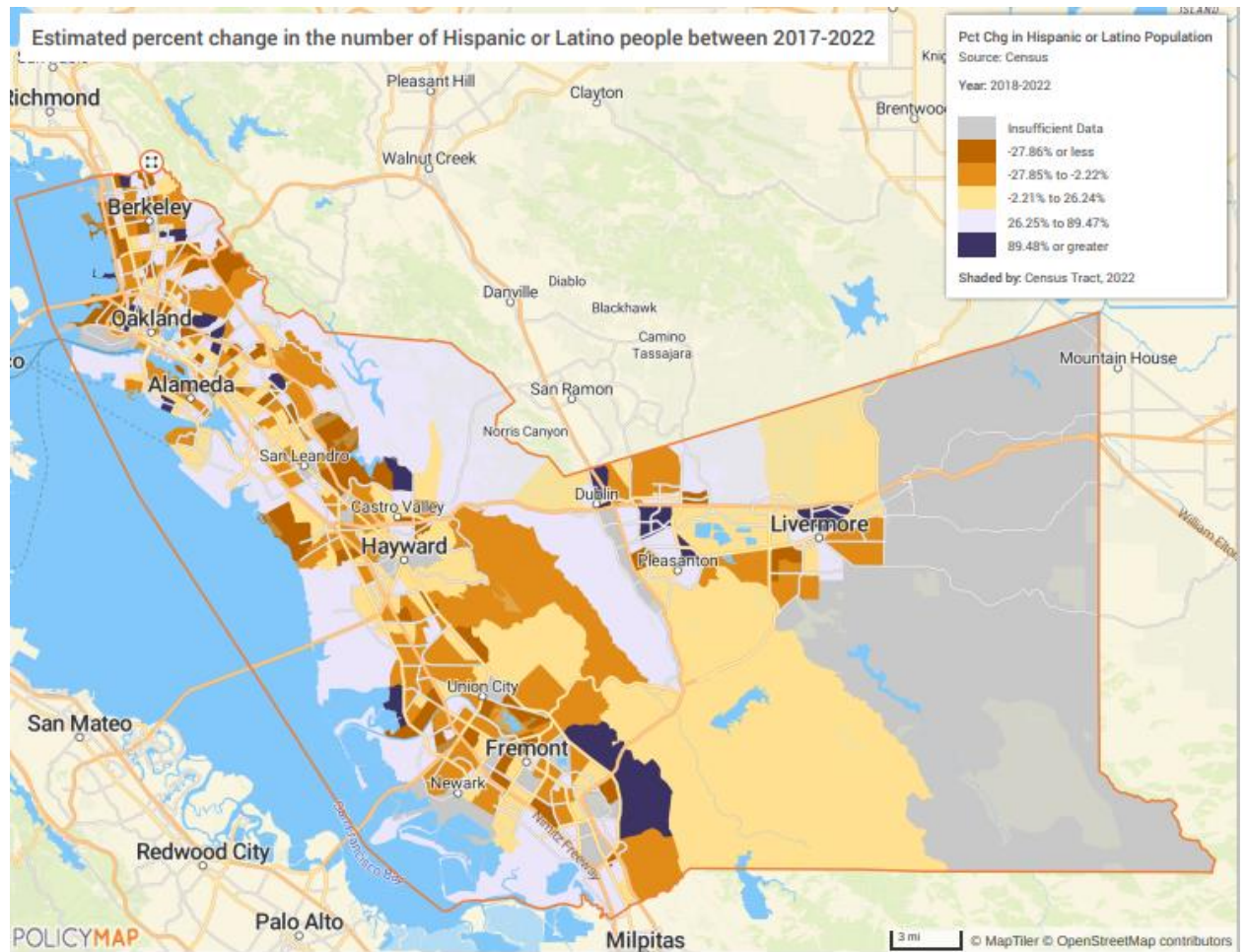
MAP V.2 - Black/African American Population % Change



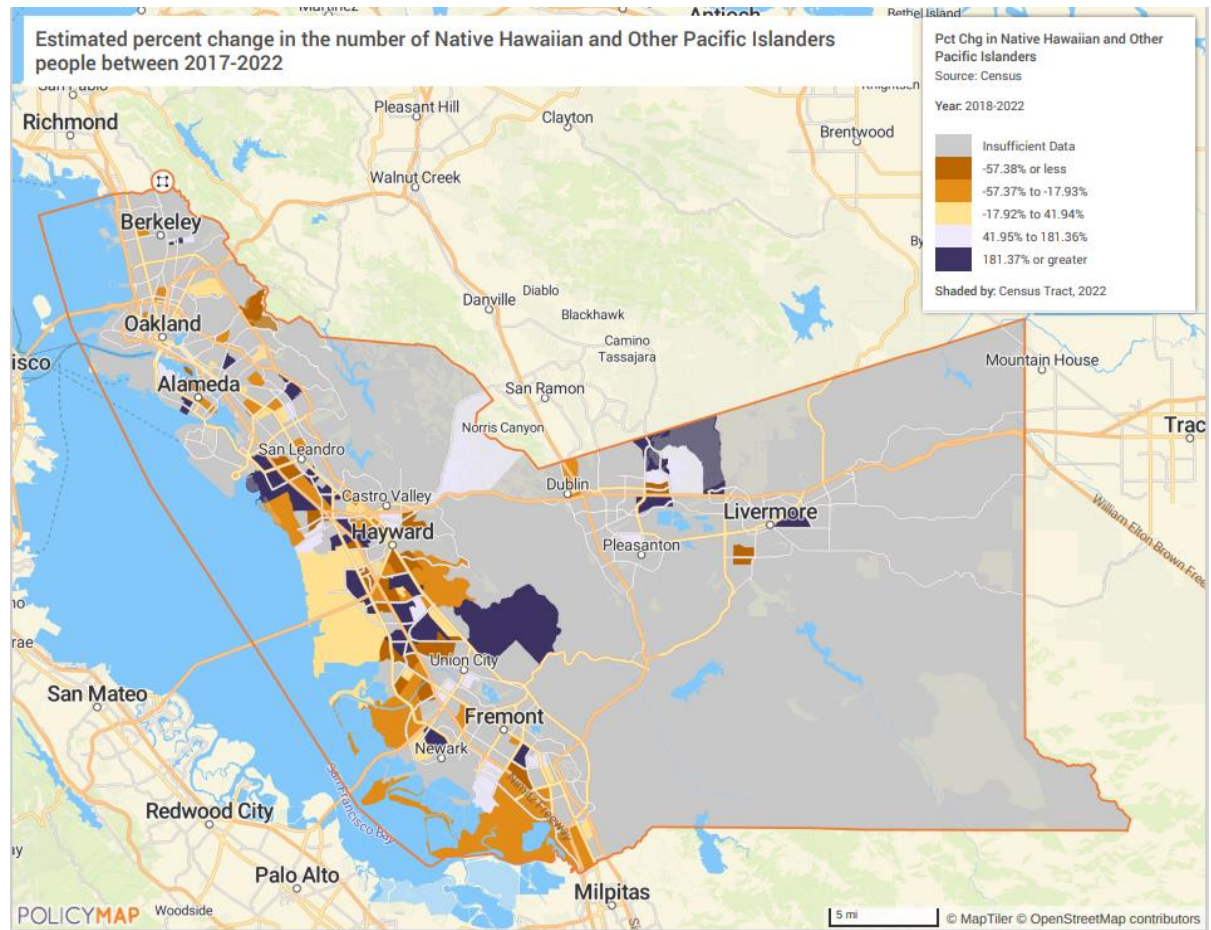
MAP V.3 - White Population Percent Change



MAP V.4 Hispanic/Latino Population % Change



MAP V.5 - Native Hawaiian/Other Pacific Islander % Change



National Origin and Limited English Proficiency

Overall, most population growth in Alameda County has been in foreign-born residents and residents of color. As of 2022, 33% of the population in Alameda County are foreign born; 70% are minorities; 20% are under the age of 18; 65.38% are between the ages of 18 and 64; and 14.62% are over the age of 65. The residents with limited English proficiency have declined from a 2010 peak of 18.79% to 16.32% as of 2022.

2022 Census data suggest that 33.27% of Alameda County's population were foreign-born – a 1.13% growth from 2017. Map V.6 shows the predominant countries of birth for residents as of 2018. Mexico was the number one place of birth for Alameda County. In some areas, there were also higher populations of people born in China, India, and the Philippines. The tables below list the predominant place of birth by city and the predominant places of birth by census tract (excluding China, Mexico, India, and the Philippines). Map V.7 highlights the countries of origin

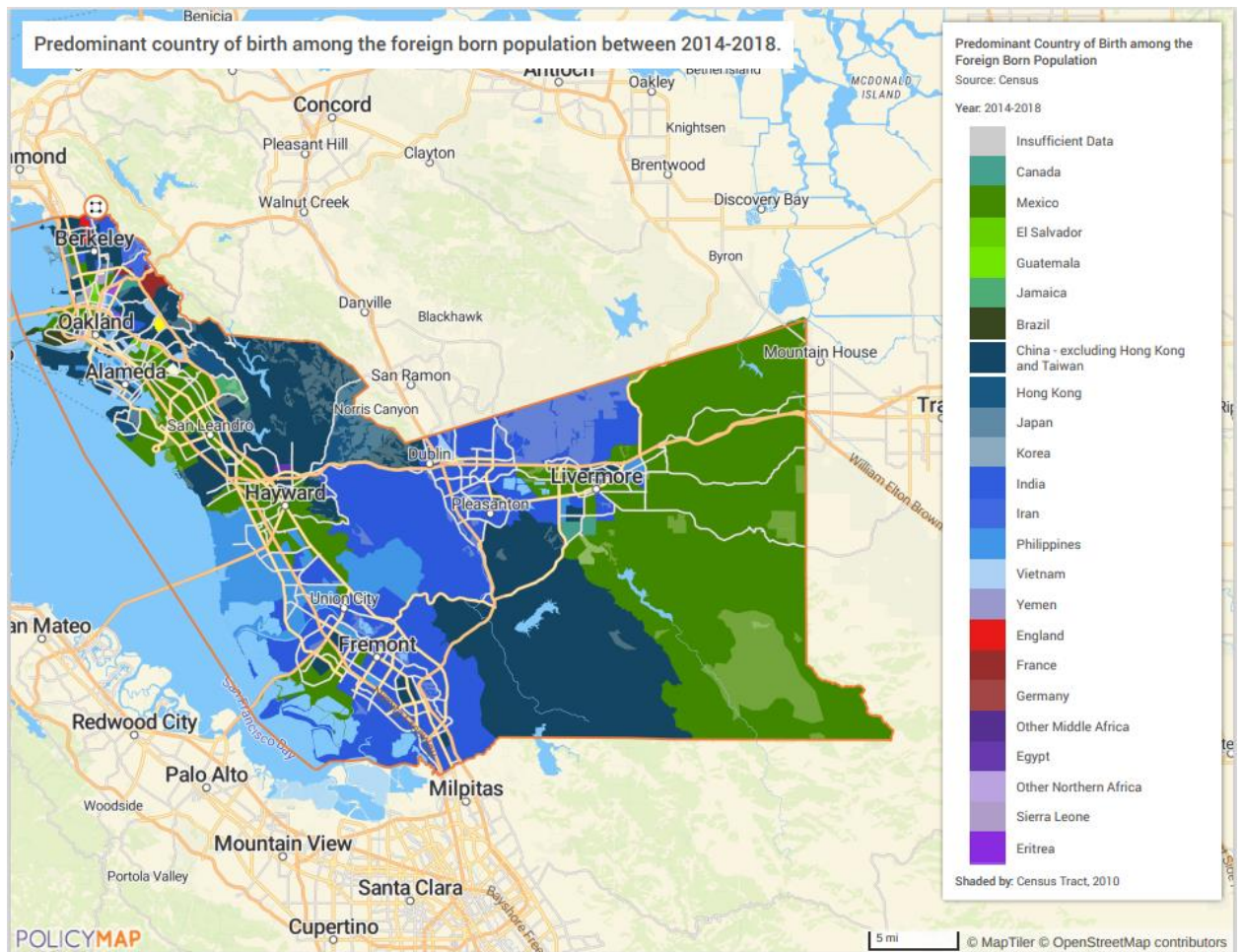
in 2018 for the census tracts in North County, which has the most diversity of national origins and is also where the County's R/ECAP areas are located.

Table: Predominant Country of Birth Among the Foreign-Born Population by City, 2018	
City	Predominant Country of Birth
Alameda	China - excluding Hong Kong and Taiwan
Albany	China - excluding Hong Kong and Taiwan
Ashland	Mexico
Berkeley	China - excluding Hong Kong and Taiwan
Castro Valley	China - excluding Hong Kong and Taiwan
Cherryland	Mexico
Dublin	India
Emeryville	China - excluding Hong Kong and Taiwan
Fairview	Mexico
Fremont	India
Hayward	Mexico
Livermore	Mexico
Newark	Mexico
Oakland	Mexico
Piedmont	China - excluding Hong Kong and Taiwan
Pleasanton	India
San Leandro	China - excluding Hong Kong and Taiwan
San Lorenzo	Mexico
Sunol	Mexico
Union City	Philippines
Source: 2014-2018 Census	

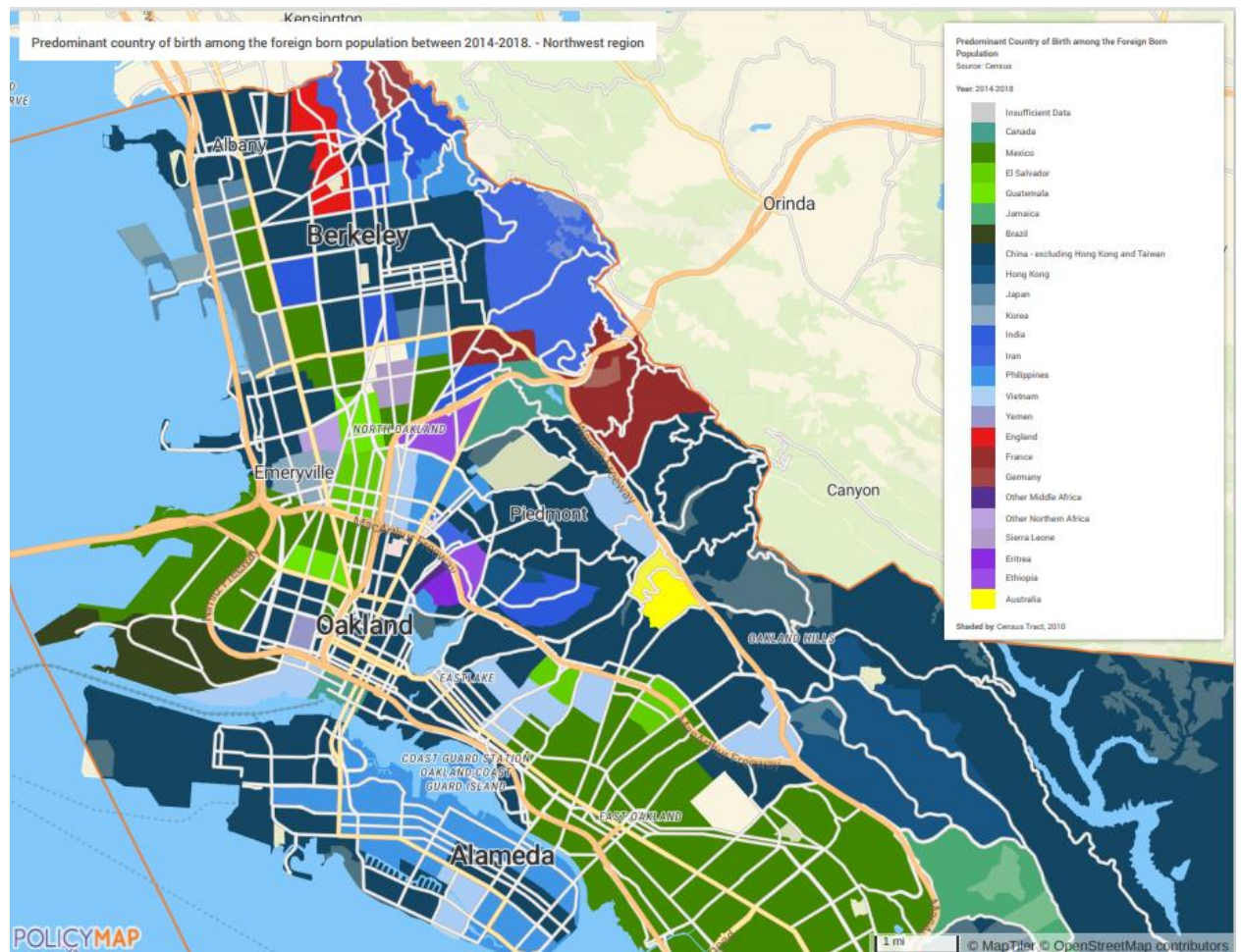
Table: Predominant Country of Birth Among the Foreign-Born Population By Census Tract (excluding Mexico, India, China, and Philippines), 2018	
Census Tract	Predominant Country of Birth
6001400100	Iran
6001400300	Ethiopia
6001400500	Sierra Leone
6001400700	Guatemala
6001400900	Other Northern Africa
6001401000	El Salvador
6001401100	Vietnam

6001401600	Guatemala
6001402500	Yemen
6001403502	Other Middle Africa
6001403600	Eritrea
6001403800	Hong Kong
6001403900	Ethiopia
6001404000	Iran
6001404300	Canada
6001404400	France
6001404501	Vietnam
6001404700	Australia
6001405302	Vietnam
6001405500	Vietnam
6001405700	El Salvador
6001405800	Vietnam
6001405902	Vietnam
6001406400	Vietnam
6001406601	El Salvador
6001407900	Vietnam
6001408100	Hong Kong
6001409900	Jamaica
6001421100	Germany
6001421300	England
6001421800	England
6001422000	Japan
6001423601	Japan
6001423800	France
6001425104	Korea
6001428301	Hong Kong
6001428400	Vietnam
6001430101	Hong Kong
6001430900	Egypt
6001450300	Vietnam
6001451102	Canada
6001981900	Brazil
6001982000	Vietnam
6001983200	Canada
Source: 2014 - 2018 Census	

MAP V.6 Country of Birth of foreign-born population

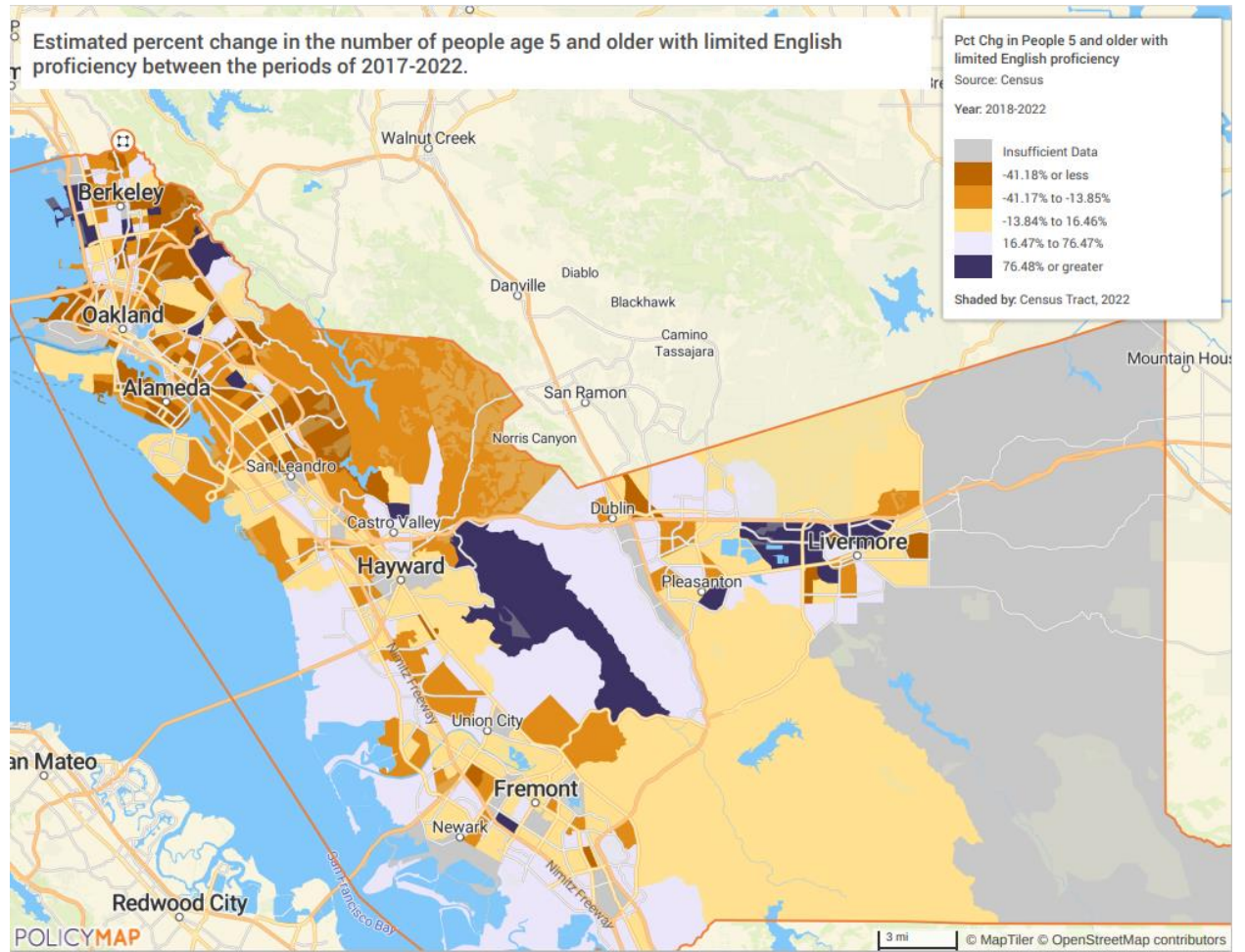


MAP V.7 - Country of Birth - North County

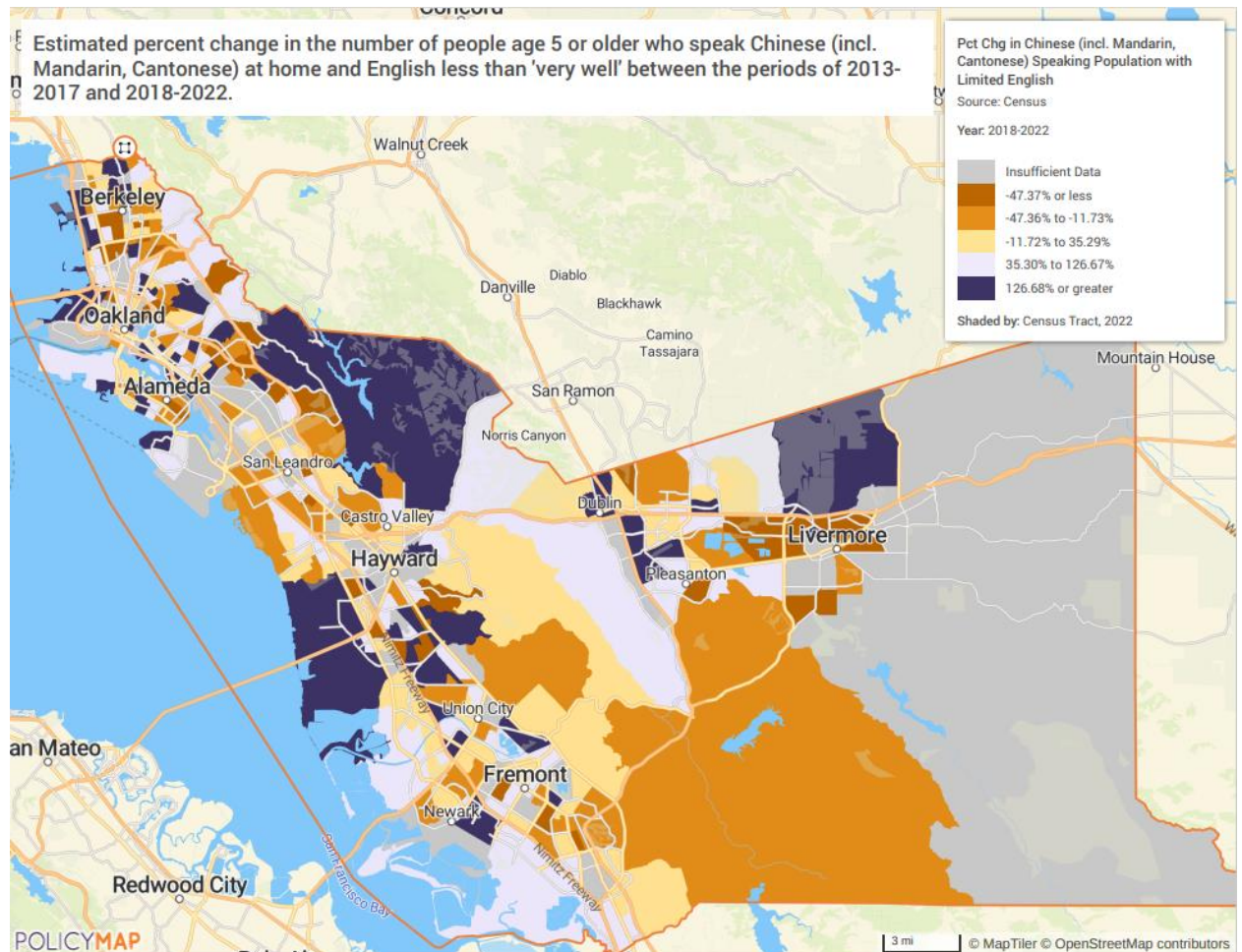


Map V.8 highlights the percent change in LEP residents between 2017-2022. There is a large area in the central area of the County, to the east of Hayward and Union City, along with some areas in North County and the Tri-Valley area, that saw increases of more than 76% of the LEP population. Chinese LEP residents grew from 3.65% to 4.44% between 2017-2022. Map V.9 illustrates the areas with the highest growth of Chinese LEP residents – these areas are spread throughout the County and are indicated by dark blue shading. Between 2017-2022, the population of Spanish LEP residents declined by 1.47% (or from 7.05% to 5.58%). Although there were some areas of the County that saw increases of Spanish LEP residents upwards of 90%, many areas of the County saw decline between -13% and -41%.

MAP V.8 LEP percent change



MAP V.9 Chinese LEP residents



Segregation

HISTORY OF SEGREGATION

This section presents a brief summary of the history of racial and ethnic segregation in the Bay Area. The history presented here is important to understand as it demonstrates that fair housing issues are not novel but have existed since the Civil Rights Act of 1866 and persisted despite the passage of the Fair Housing Act of 1968. It also acknowledges that federal, state, and local laws, policies, and practices have discouraged protected classes' housing choices and perpetuated segregation.

In 1942, during World War II and after the attack on Pearl Harbor, President Franklin D. Roosevelt signed Executive Order 9066, which allowed military commanders to exclude people of "enemy ancestry" in designated "exclusion zones." All Japanese immigrants and Japanese Americans living on the West Coast, approximately 110,000 people, were forced into internment camps.

Approximately 8,000 internees were held in the Tanforan Assembly Center camp in 1942. During this time, Japanese property was stolen or sold, leaving many with nowhere to live upon release (Truman Library, 2017).

The state of California enacted several Jim Crow laws between 1850 and 1947. People of color were not allowed to testify in favor of or against White men; marriage between a White person and person of color was illegal; any person who could not read English was not allowed to vote; Chinese immigrants were not allowed to vote; and Asian immigrants could not own property.

Redlining was a practice in the 1930s in which the Home Owner's Loan Corporation (HOLC) graded 239 cities in the United States based on race and income to determine loan risk (Anti Eviction Mapping Project, 2019). This resulted in mortgage lenders denying majority Black, Asian, and Hispanic neighborhoods mortgages while granting mortgages to White neighborhoods. This created a wealth disparity between White neighborhoods and neighborhoods of color. The cities of Oakland, Berkeley, Alameda, San Leandro, Piedmont, Albany, and Emeryville were all graded by HOLC. Neighborhoods fronting the San Francisco Bay received the worst scores (Richmond, 2019).

If families of color were approved for a mortgage, they would often have to buy homes in less desirable areas. In addition, restrictive covenants placed on the trust deeds in White neighborhoods contained language barring sales of homes to non-White buyers. Additionally, homes that families of color could buy would not appreciate in value in the same way that homes in White neighborhoods would, continuing the disparity of wealth.

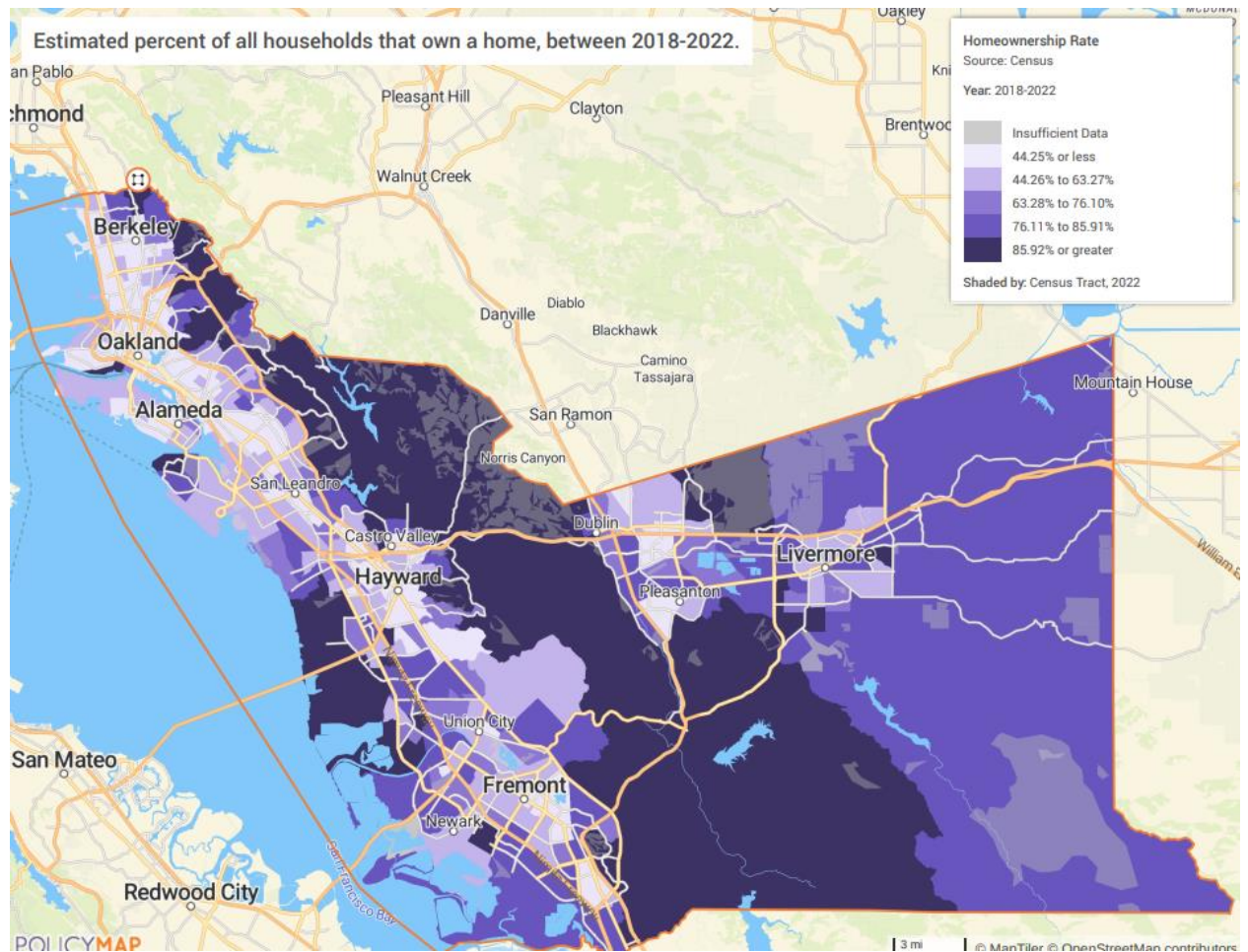
During the 1950s, 1960s, and 1970s, many large cities in the country lost a significant portion of their White population and saw growth in their Black and Hispanic populations. The Civil Rights Act, desegregation of schools, and White people's access to credit and mortgages contributed to this phenomenon, which is now called "White flight." White families were able to access mortgages that allowed them to leave diverse cities for racially homogenous suburbs. This left cities with a high population of people of color, a smaller tax base, and decreased investment leading to poor conditions. The City of Oakland is a notable example of a city deeply affected by White flight. Gentrification is a reversal of White flight trends, where more affluent, often White families move back into the city from suburban communities.

Gentrification is demarcated by renewed investment in communities and significant increases in rent. Low-income families of color find it hard to pay rent and opt to move to lower rent areas in often worse conditions and with less opportunity. The cities of Oakland and Berkeley are currently experiencing high levels of gentrification, where many Black and Hispanic families are moving into outlying suburban communities while White families are moving in, per the UC Berkeley's Urban Displacement Project.

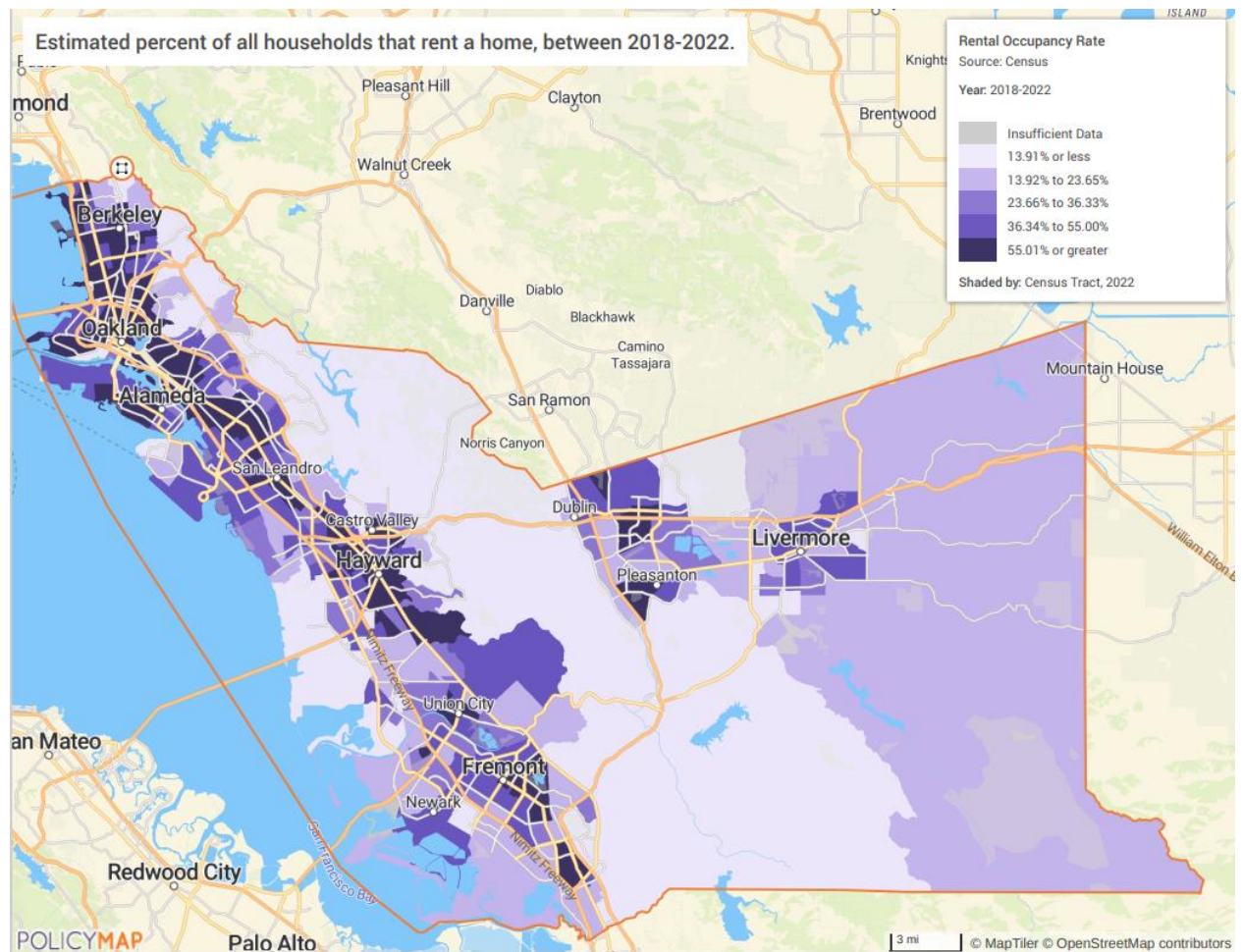
TENURE AND SEGREGATION

Maps V.10 and V.11 show the percentages of owner-occupied and renter-occupied housing units throughout Alameda County between 2018 and 2022. The areas with the highest percentages of homeowners are generally areas with higher concentrations of white residents. The areas with the highest percentages of renters are generally areas with higher concentrations of residents of color.

MAP V.10 Housing Tenure - Homeowner Households

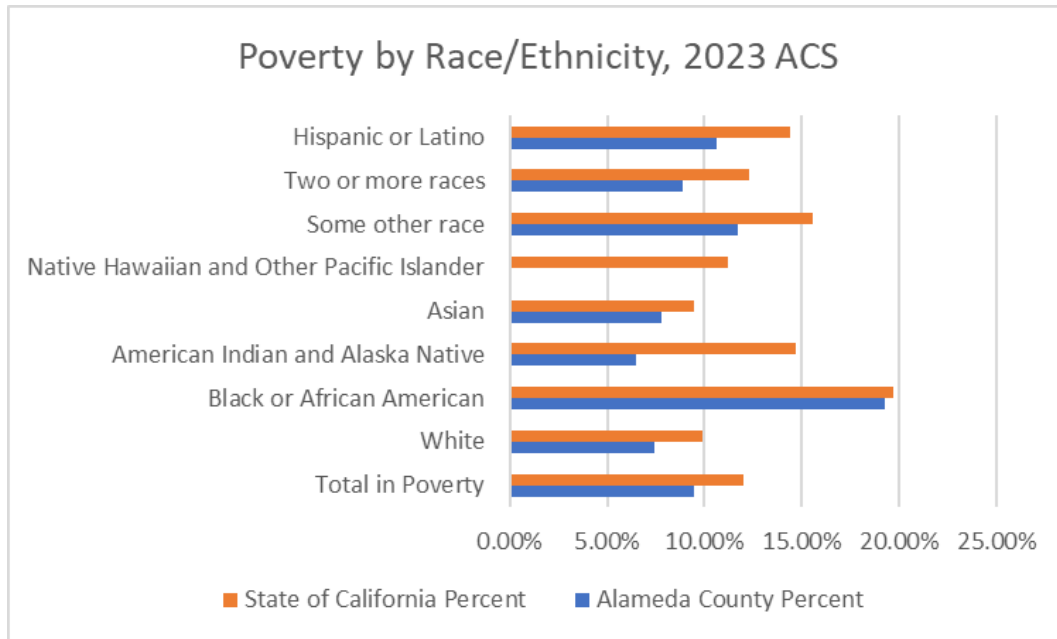


MAP V.11 Housing Tenure - Renter Households



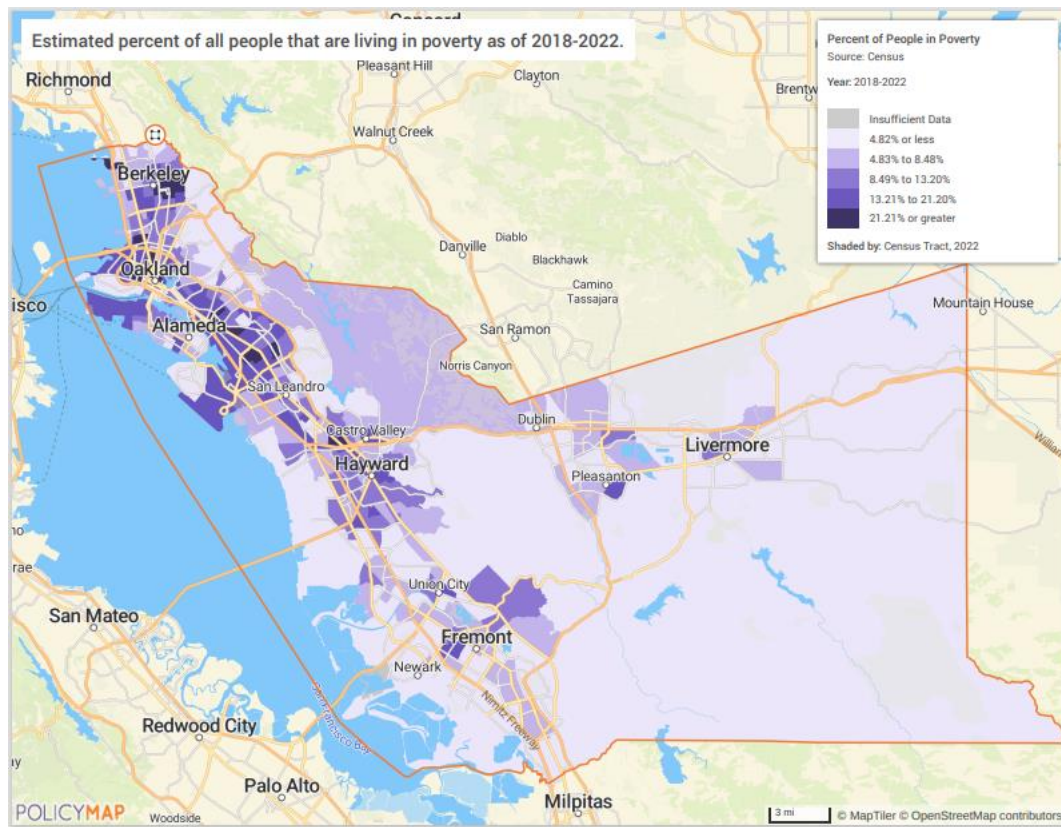
Concentrated Areas of Poverty

2018-2022 ACS data says that 9.15% of people were living in poverty in Alameda County, which was a more than -2% decline from the poverty rate from 2013-2017 estimates. The chart below shows the poverty rate by race in the County. Black residents experience poverty at a higher rate (16.6%) than other racial or ethnic categories. Compared to the State of California, Alameda County has lower rates of poverty in all categories.

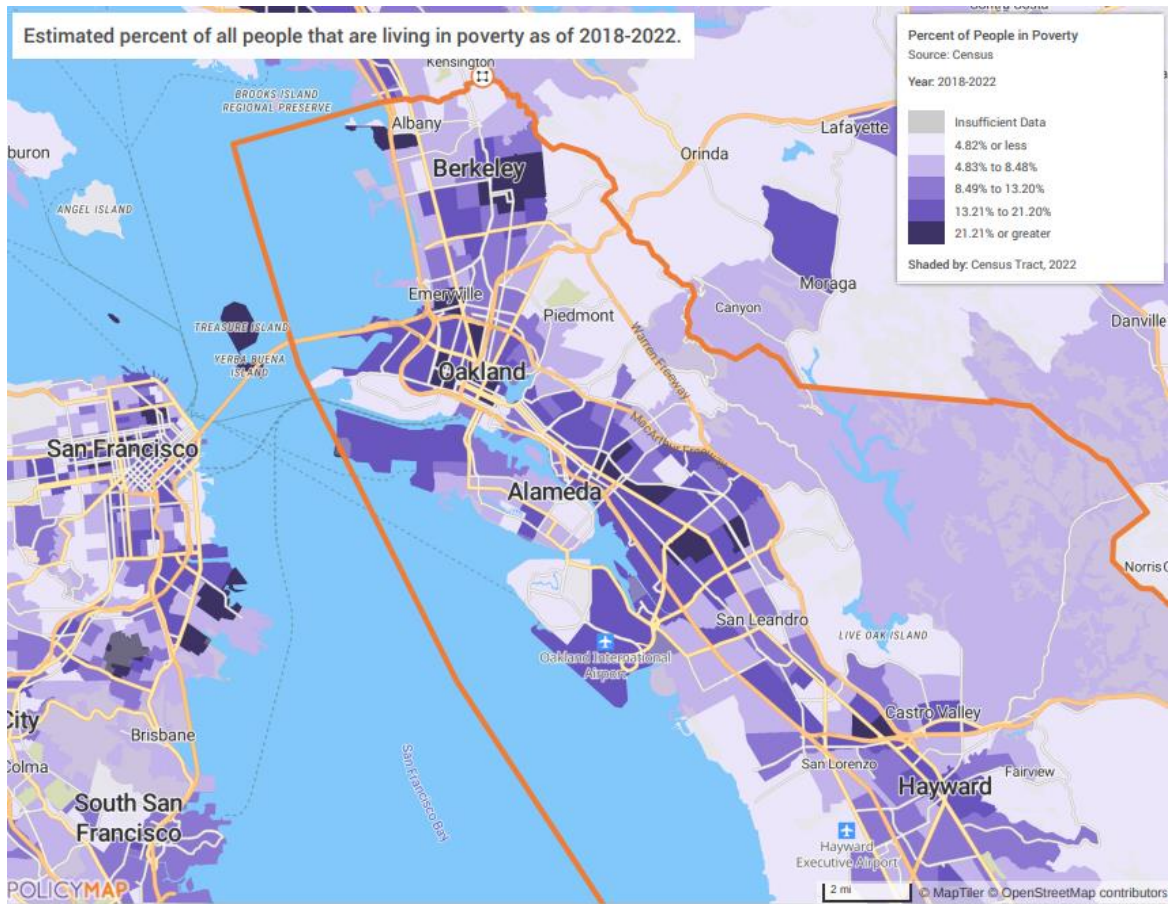


- Maps V.12 and V.13 show that the areas with higher rates of poverty are in North County and Central County, with some census tracts seeing a rate of 21% or higher.
- Although the overall percentage of people living in poverty in the County has declined, Map V.14 highlights that many areas have seen large increases in poverty rates. The dark blue shaded areas indicate increases in poverty of over 38%.
- Map V.15 shows the area of highest poverty for Black/African American residents being the South County. There are also tracts spread throughout Mid/Central County and North County with high poverty rates.
- Map V.16 shows the percentage of Hispanic or Latino residents living in poverty is highest in the Tri-Valley area, as well as in the North and Central Counties.

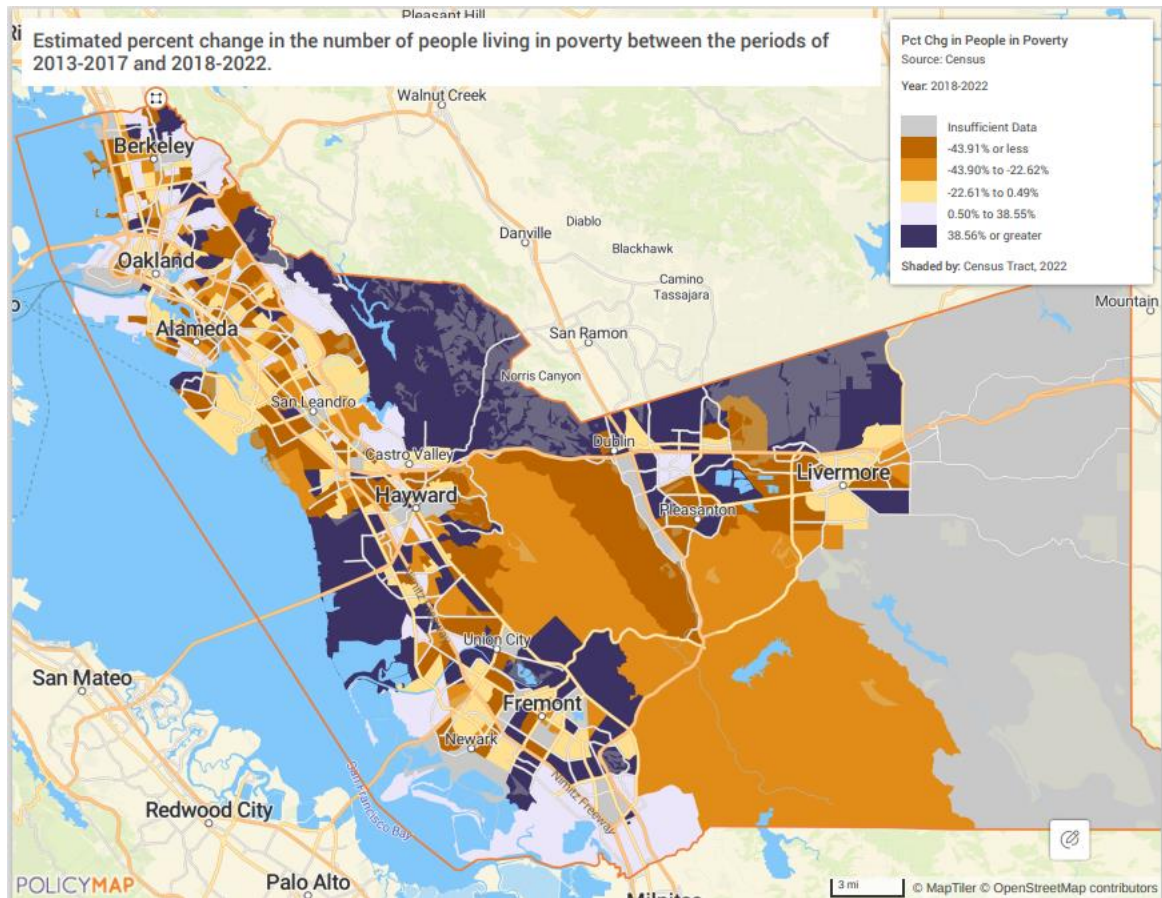
MAP V.12 - Poverty



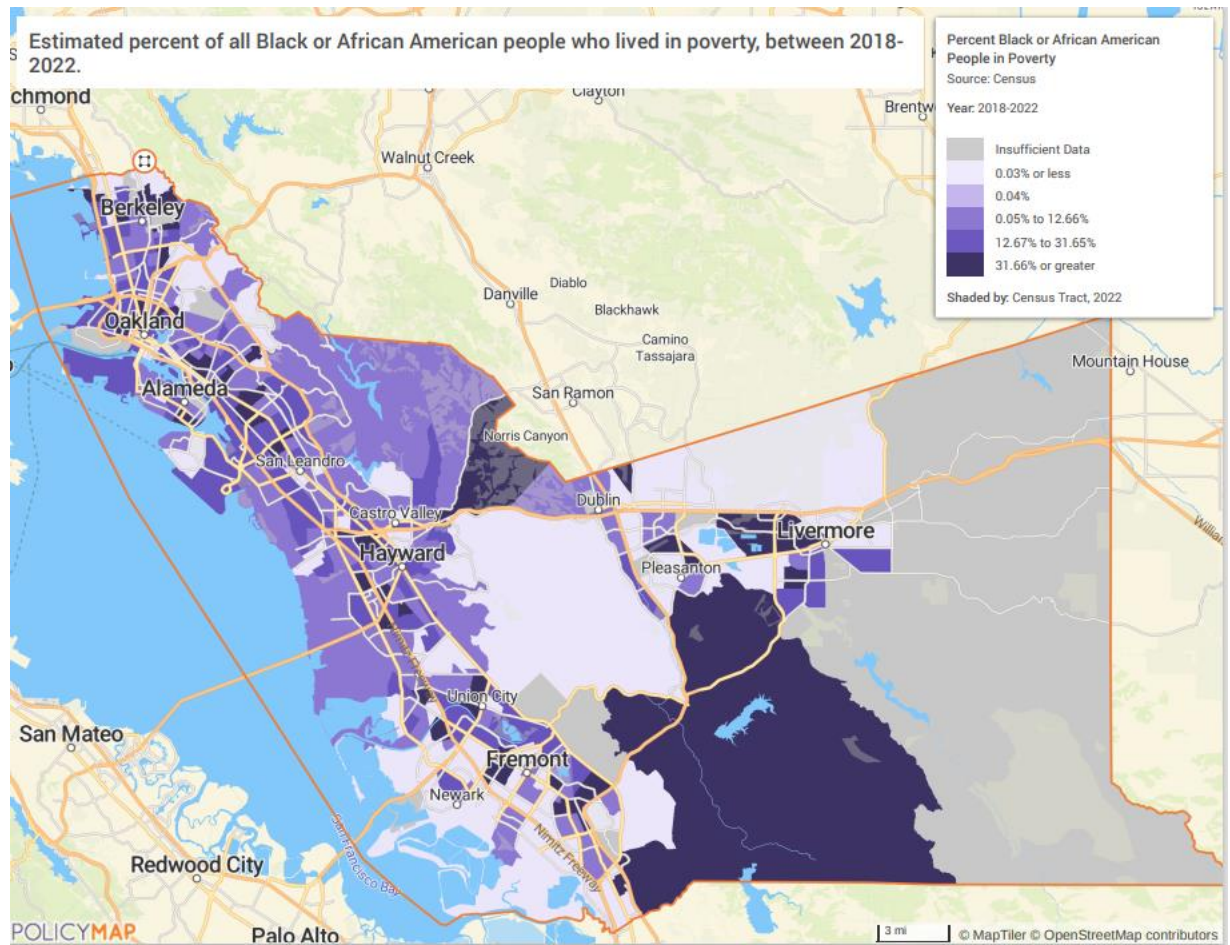
MAP IV.13 Poverty –North County and Central County



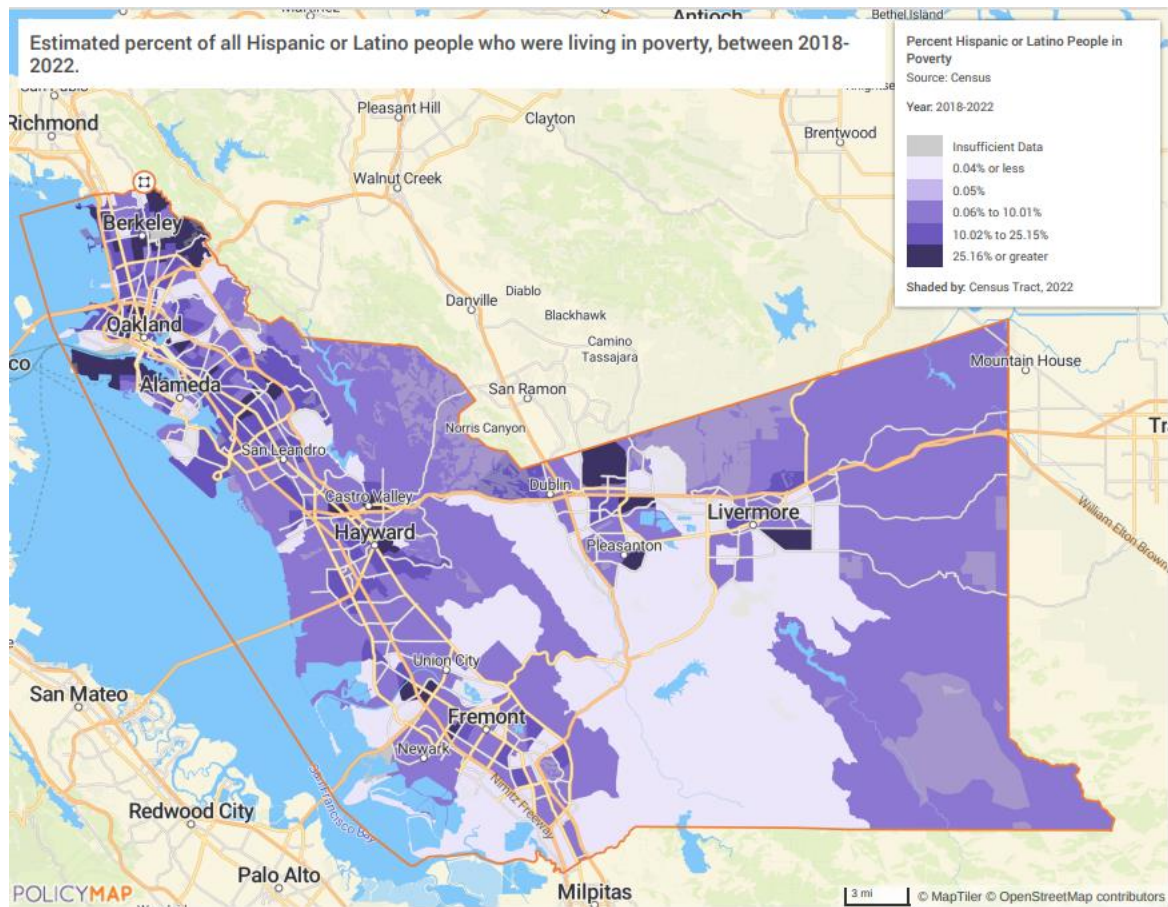
Map V.14 Poverty Percent Change



MAP V.15 Black/African Americans People in Living in Poverty



MAP V.16 Hispanic or Latino People Living in Poverty



The following tables highlight the areas of the County with high poverty rates by census tract, zip code, and County subdivisions. The North County and Central County areas see the highest rates of poverty.

Census Tracts with >25% poverty 2022	
Census Tract	% in poverty
402900	25.11%
403301	25.57%
402500	27.61%
401400	30.26%
403000	30.45%

Zip codes with >15% poverty 2020	
Zip Code	% in poverty
94606	16.67%
94601	18.72%
94607	19.45%
94709	19.61%
94720	19.89%
94621	19.92%
94612	20.16%
94613	46.67%
94704	47.51%

% in Poverty - County Subdivisions 2022	
Subdivision	% in poverty
Livermore-Pleasanton	4.49%
Fremont	5.41%
Alameda	7.14%
Hayward	8.86%
Oakland	12.94%
Berkeley	16.40%

ACS data suggest that between 2013-2017 and 2018-2022, the median income in Alameda County increased by 42.9% and was \$122,488 in 2022. This is higher than the State of California's median income of \$91,905. However, 21.54% of households in Alameda County had an annual income of less than \$50,000 in 2022. The table below highlights the median income by race and ethnicity. Black or African American residents' median income is almost half of the County median income. This disparity reflects the high percentage rate among Black residents at 16.64%. Hispanic or Latino residents and American Indian and Alaska Native residents also have median incomes that are significantly lower than the County average.

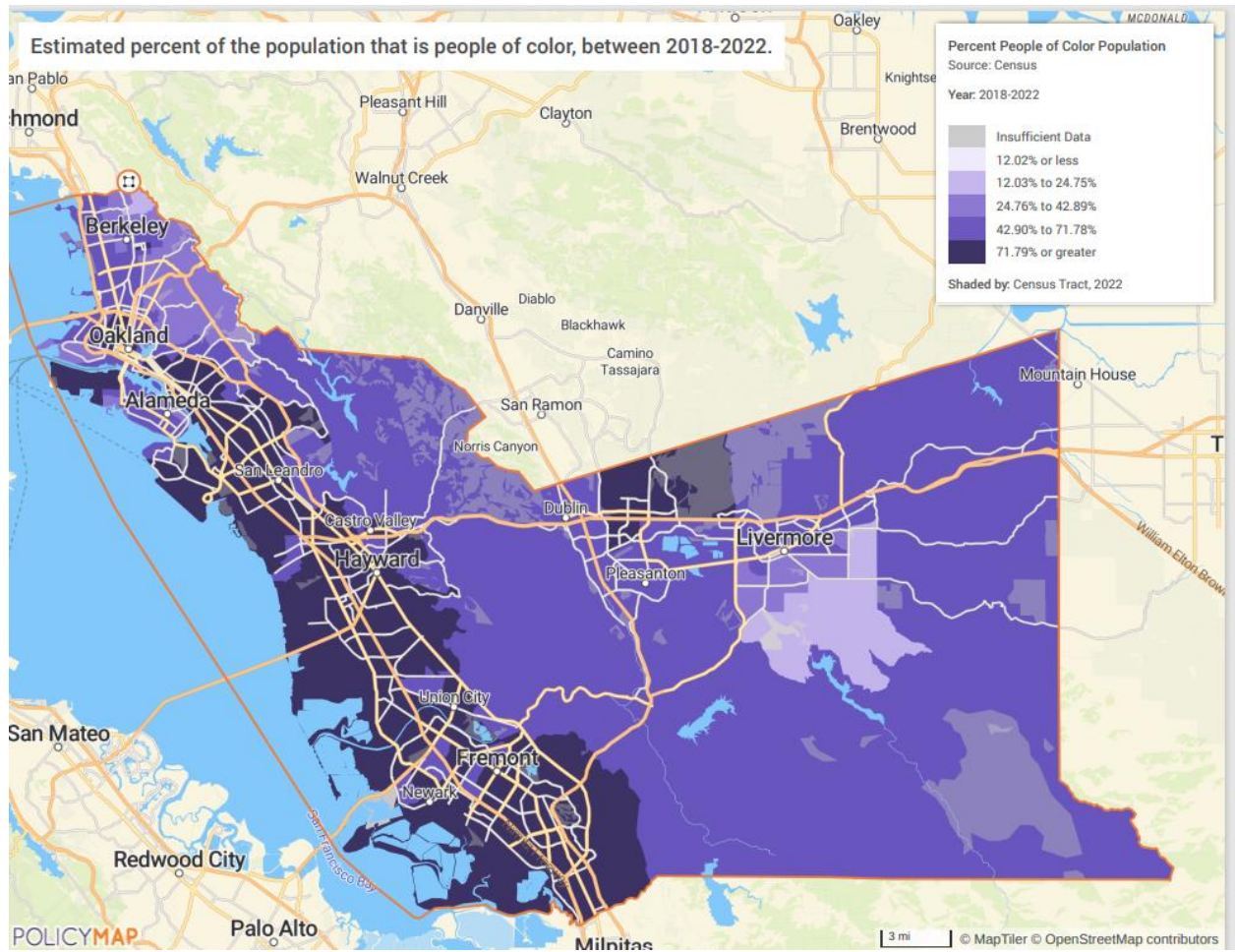
Median Household Income and Poverty by Race/Ethnicity			
Race/Ethnicity	Annual Income		% in Poverty
	2013-2017	2018-2022	
White	\$93,773	\$136,751	7.15%
Black/African American	\$45,807	\$67,235	16.64%
Asian	\$106,898	\$158,717	7.28%
American Indian and Alaska Native	\$61,773	\$95,370	11.10%
Native Hawaiian and Other Pacific Islander	\$78,807	\$114,089	13.60%
Hispanic or Latino	\$66,728	\$93,205	11.15%

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPS)

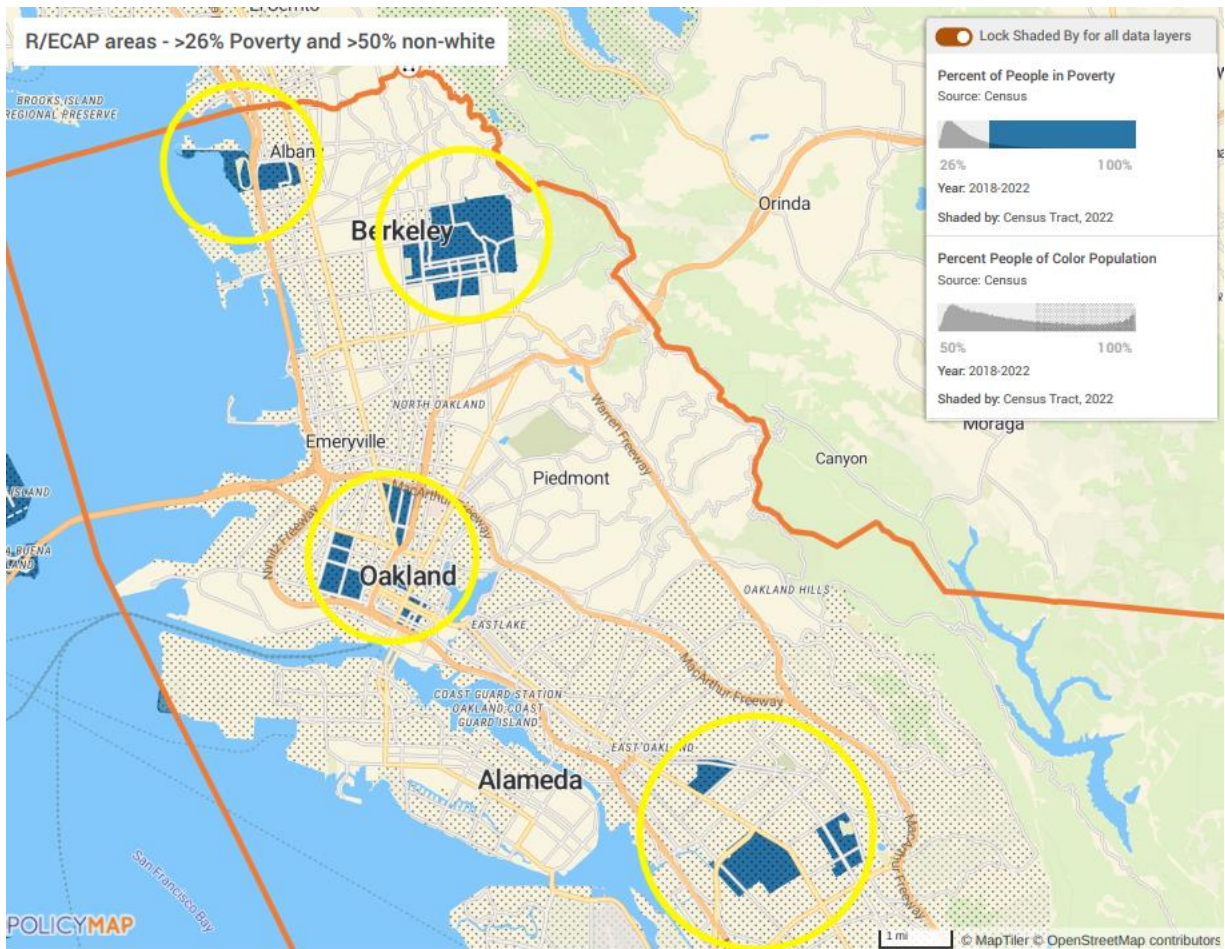
The non-White population in Alameda County in 2022 was 70.7% of the total population, which is about a 3% increase since 2017. Map V.17 shows that most areas of the County have concentrations of people of color over 24%. The darkest shaded areas highlight the areas where concentration of people of color is over 70%.

To assist communities in identifying racially/ethnically concentrated areas of poverty (R/ECAPS), HUD has developed a definition that involves a racial/ethnic concentration threshold and a poverty test. R/ECAPS must have a non-White population of 50% or more and census tracts must have 40% or more of people living in poverty or is three times the average tract poverty rate for the MSA area – whichever is lower. Alameda County is part of the San Francisco - Oakland-Berkeley, CA Metro Statistical Area (MSA), which has a poverty rate of 8.61% – 3 times this would be 25.83%. Knowing this, Map V.18 (below) highlights the R/ECAP areas in Alameda County. The table below lists out which census tracts these R/ECAP areas are in along with their corresponding percentages of poverty and population of non-White individuals.

Map V.17 Non-White Population



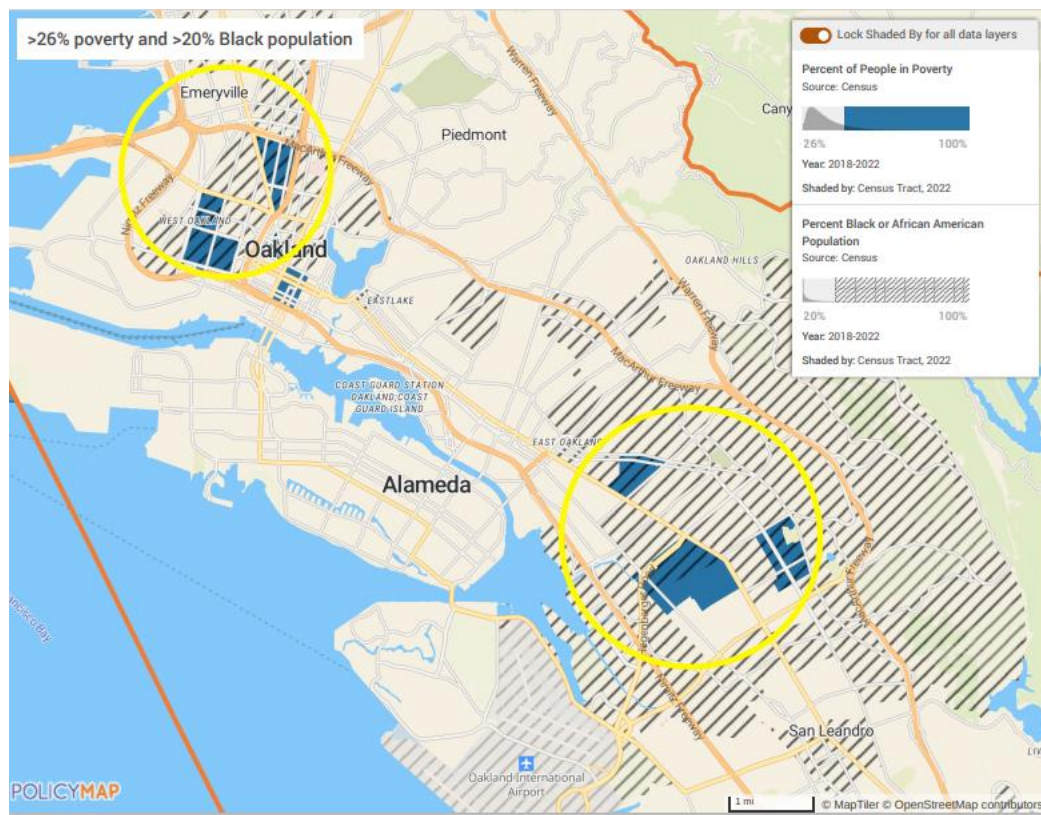
MAP V.18 R/ECAP areas



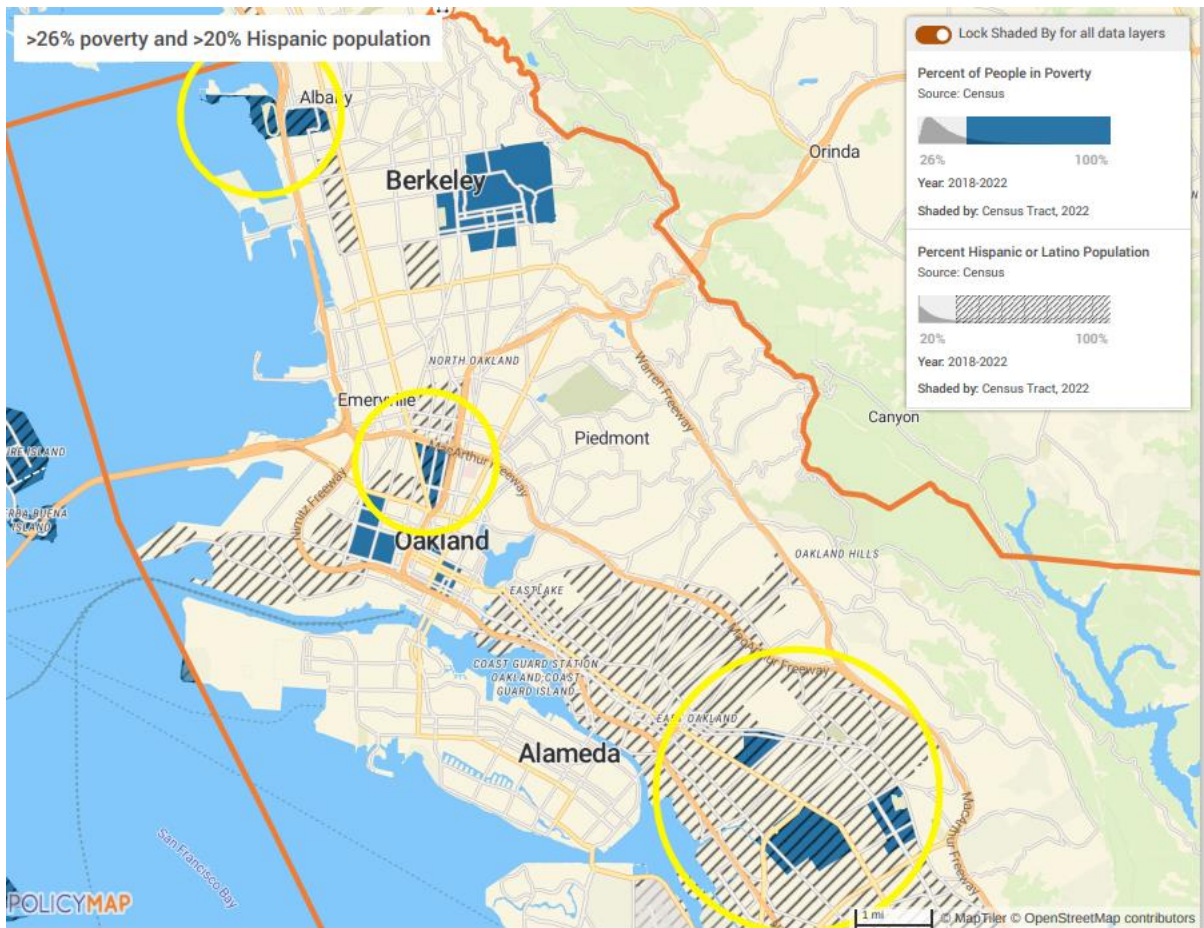
Census Tract	Poverty Rate	% Non-White
06001401400	30.26%	74.41%
06001402500	27.61%	84.38%
06001402802	41.33%	76.99%
06001403000	30.45%	91.37%
06001408900	28.60%	95.68%
06001409500	26.23%	88.23%
06001409700	28.72%	91.91%
06001410500	32.65%	78.51%
06001420401	42.58%	67.97%
06001420402	27.07%	68.03%
06001422500	27.17%	55.36%
06001422700	51.14%	63.69%
06001422800	61.59%	72.32%
06001422901	40.52%	59.49%
06001422902	51.62%	69.99%
06001423602	50.52%	52.86%
06001982100	37.50%	71.72%

There were two racial/ethnic groups that had a population 20% or more in census tracts that also had 26% or more individuals living in poverty – Black/African American residents and Hispanic/Latino residents. Maps V.19 and V.20 below show where these areas are indicated by dark blue shading overlayed by diagonal lines (circled in maps). Poverty creates barriers for individuals accessing services or amenities that provide quality of life including healthcare, quality nutrition, transportation, and safe and decent housing.

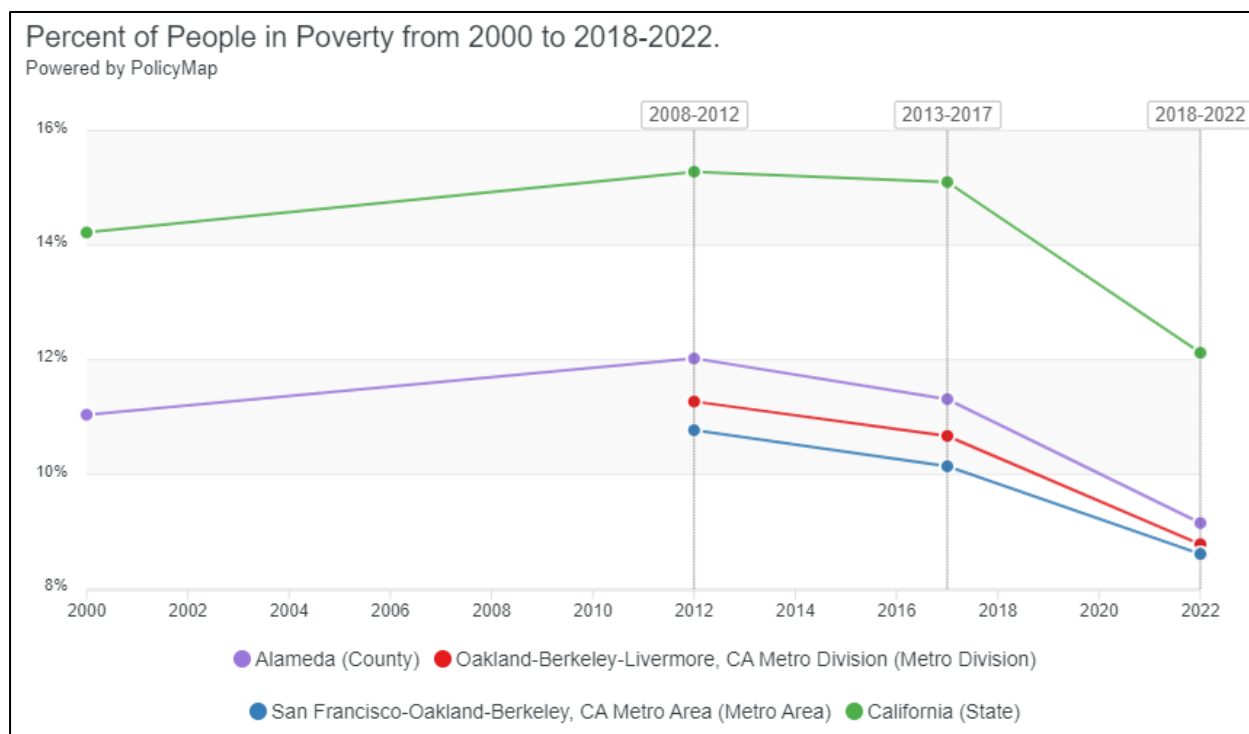
MAP V.19 Black/African American R/ECAP



MAP V.20 Hispanic R/ECAP



Census data shows a decline in poverty rates between 2017 and 2022. Alameda County, the Metro Statistical Area, Metro Division Area, and California all show a decline in poverty rates (seen in the chart below). As the poverty rates decline in certain census tracts, it may result in less R/ECAP areas based on HUD's definition of the areas that qualify.



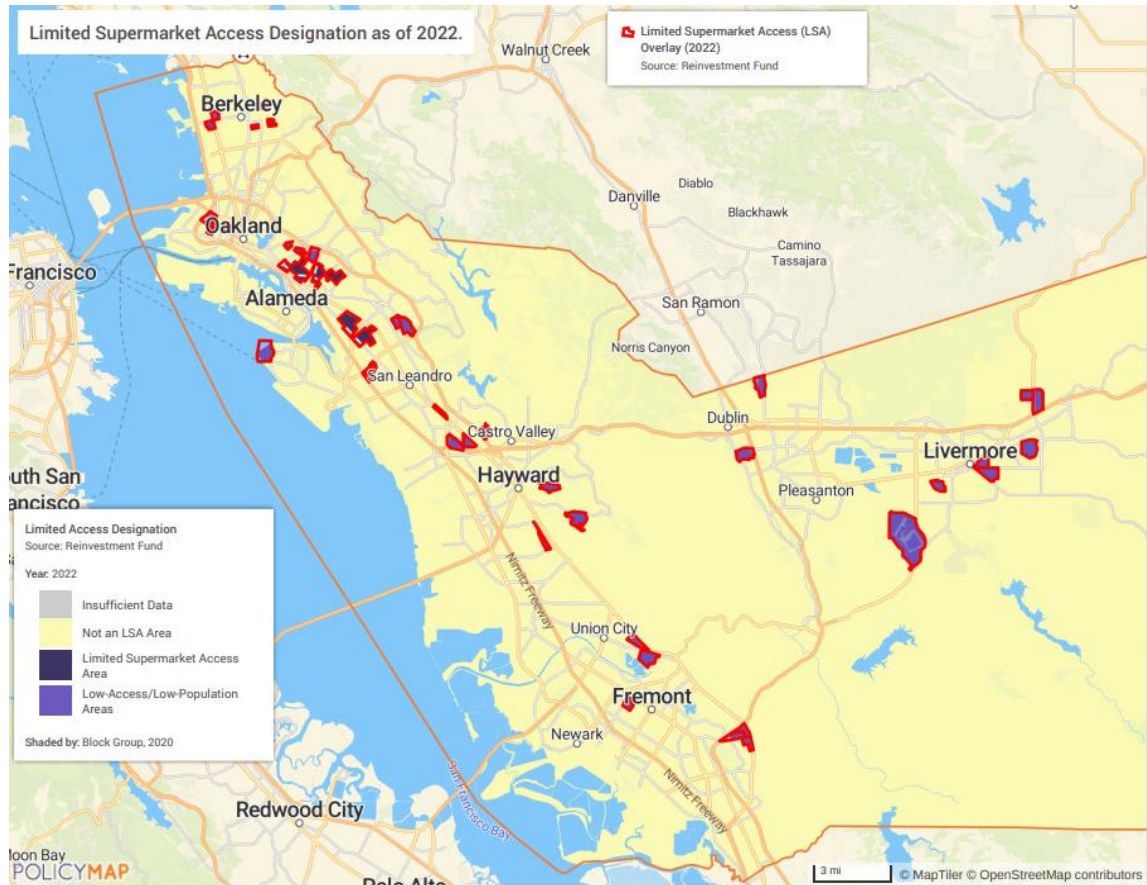
Disparities in Access to Opportunities

This section discusses the level of access protected classes have to resources, which generally indicates economic opportunity. These include education, employment, transportation, and quality of life factors. These factors are referred to as “access to opportunity.”

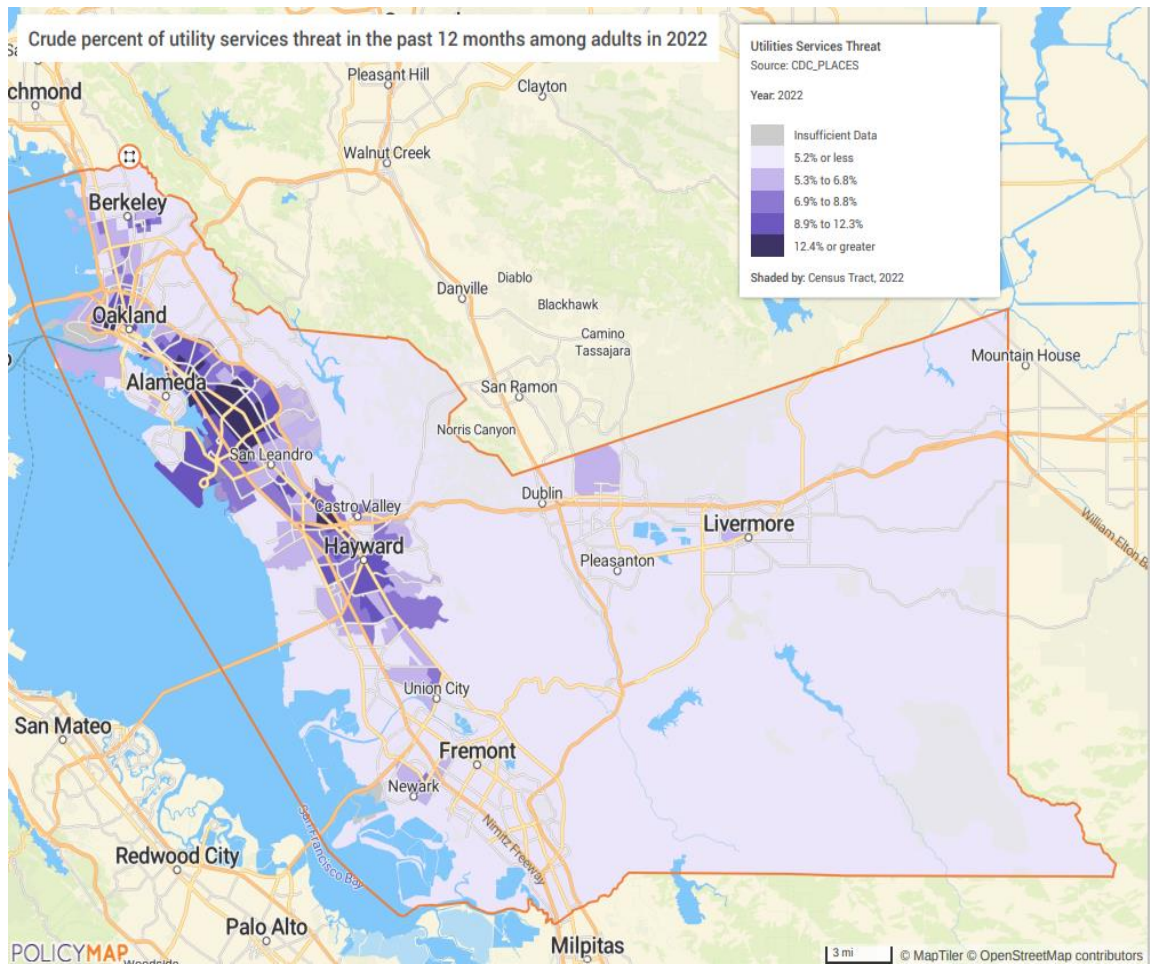
Map V.21 highlights Limited Supermarket Areas (LSA Areas), which are block groups that when combined have at least 5,000 residents who need to travel almost twice as far for a full-service supermarket relative to residents in block groups with similar population density and above average incomes. These LSA areas have red borders on the map and are generally in census tracts with higher rates of poverty and higher populations of residents of color. Map V.23 shows that the North County and Mid/Central County areas, which have higher rates of poverty and higher concentrations of people of color, are at greater risk of food insecurity.

Map V.22 highlights areas that have a higher prevalence of utility threats. The darker shaded areas indicate areas with a higher prevalence of households who reported that an electric, gas, or oil company threatened to shut off services at any point during 2022. The North County and Central County areas see higher rates of utility threats, especially in R/ECAP areas. Map V.24 highlights Medically Underserved Areas (MUA) as of 2024, which correlate to the areas with higher threats of food insecurity and utility threats. Medically Underserved Areas are designated by the Health Resources and Services Administration as having too few primary care providers, high infant mortality, high poverty, and/or a high elderly population.

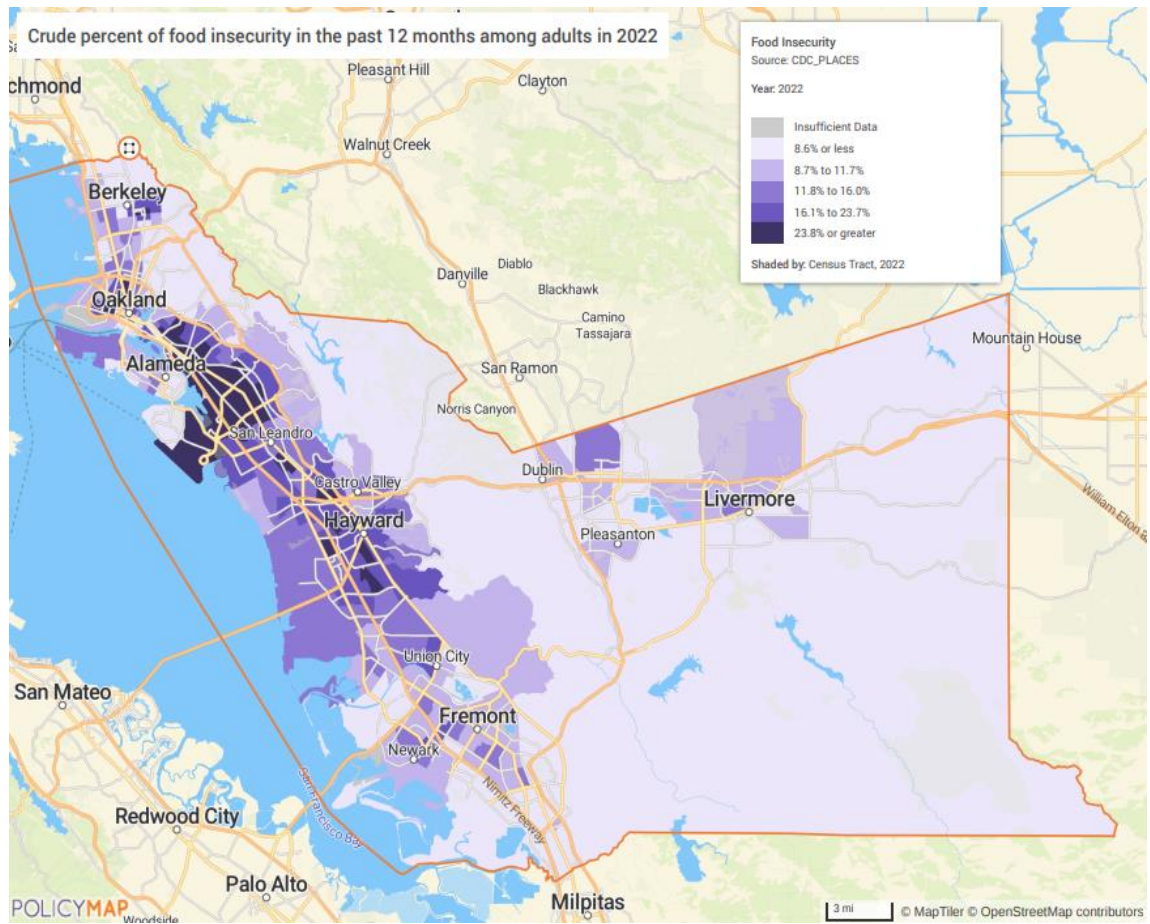
MAP V.21 Limited Supermarket Access Areas



Map V.22 Utility Service Threats



Map V.23 Food Insecurity



Map V.24 Medically Underserved Areas



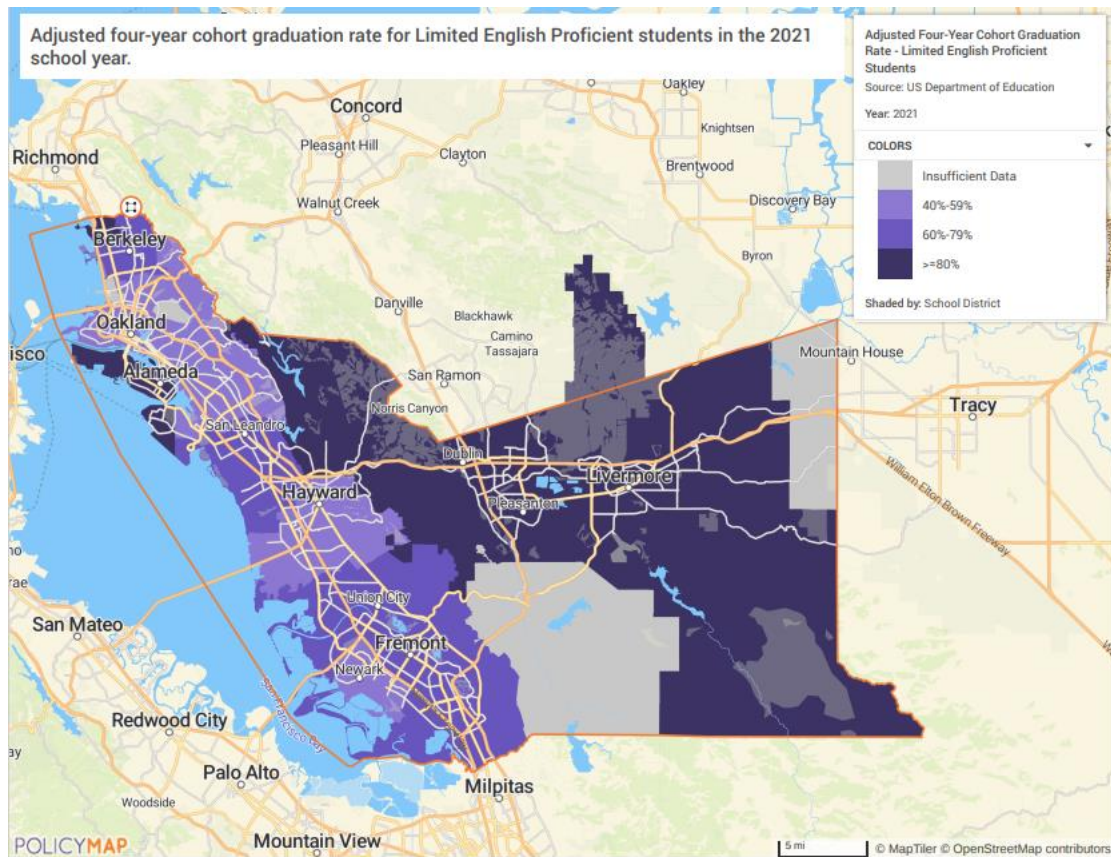
Education

Educational opportunities and attainment are strongly correlated with future job success and income opportunities. The chart below highlights the disparity in annual income between males and females. When comparing the annual incomes among men and women with the same educational attainment, the median incomes for women was much less than the median incomes for men. This could have an impact on female householders finding decent, affordable housing.

Median earnings in the past twelve months (in 2023 inflation-adjusted dollars) by sex, by educational attainment for the population 25 years and over	
Alameda County	
Education, by sex	Annual Income
Male	\$81,943
Less than high school graduate	\$40,381
High school graduate (includes equivalency)	\$49,227
Some college or Associate's degree	\$63,557
Bachelor's degree	\$102,471
Graduate or professional degree	\$163,352
Female	\$62,249
Less than high school graduate	\$28,258
High school graduate (includes equivalency)	\$38,728
Some college or Associate's degree	\$45,121
Bachelor's degree	\$77,216
Graduate or professional degree	\$102,480

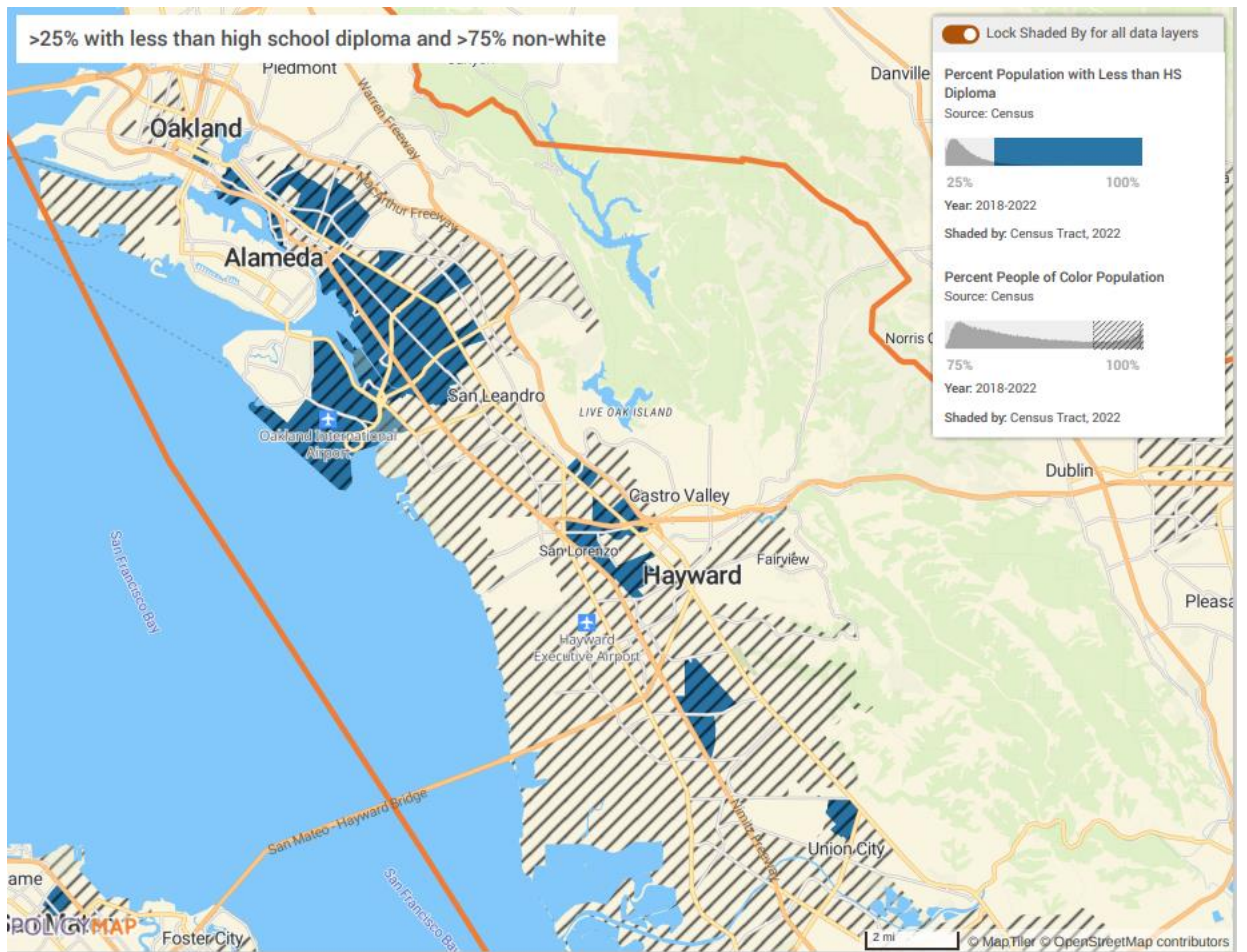
Map V.25 shows that in 2021, the school districts that had a less than 80% graduation rate for LEP students were all located along the western edge of the County. The school districts and their corresponding graduation rates are listed in the table below. Please note that some school districts did not have this data available. Map V.26 shows that all the areas in Alameda County that had 25% or more people with less than a high school diploma were also areas that had high concentrations of people of color (75% or more) – this is indicated by the dark blue areas overlayed by diagonal lines. According to data from the California Department of Education, the rate of individuals obtaining at least a high school diploma has been declining since 2020. In 2020, the high school graduation rate was 68.4%, in 2022 it was 35.6%, and in 2024 it was 21.1%. The only racial/ethnic group that saw a decline in obtaining a high school diploma between 2017 and 2022 was Native Hawaiian and Other Pacific Islanders – this group saw a decline from 86.19% to 84.92%.

MAP V.25 LEP graduation rate



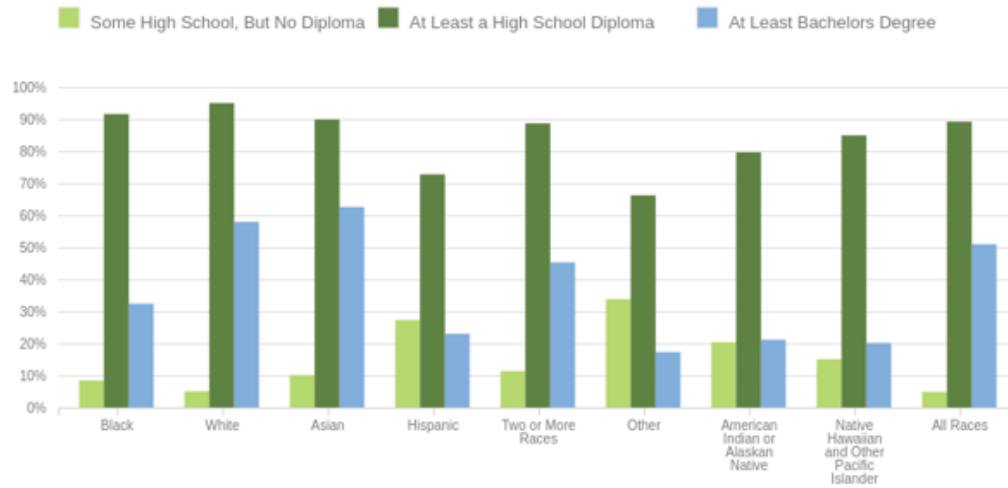
LEP student graduation rates <80% 2021	
School District	Graduation Rate
Hayward Unified	40% - 59%
Newark Unified	40% - 59%
Oakland Unified	40% - 59%
New Haven Unified	60% - 79%
Berkeley Unified	60% - 79%
Fremont Unified	60% - 79%
San Leandro Unified	60% - 79%
San Lorenzo Unified	60% - 79%

MAP V.26 More than 25% with less than a high school diploma and over 75% non-White



Asian residents in the County are more likely to attain a bachelor's degree or more while Hispanic residents are more likely to attain only a high school degree or less.

Educational Attainment



POLICYMAP

Transportation and access to transportation is important for individuals to have access to good jobs, schools, grocery stores, healthcare, and other quality of life enriching amenities. Map V.27 shows that parts of the County with 25% more people taking public transit to work correlates with areas where the R/ECAP areas were concentrated. Map V.28 shows the areas in which 25% or more people have longer than a one-hour commute to work. The whole Tri-Valley region to the west of Livermore has high rates of long commutes to work. Map V.29 shows the percentage of residents who reported a lack of reliable transportation keeping them from medical appointments, meetings, work, or from getting things needed for daily living.

>25% taking public transit to work

Lock Shaded By for all data layers

Pct. of People Who Took Public Transit to Work

Source: Census

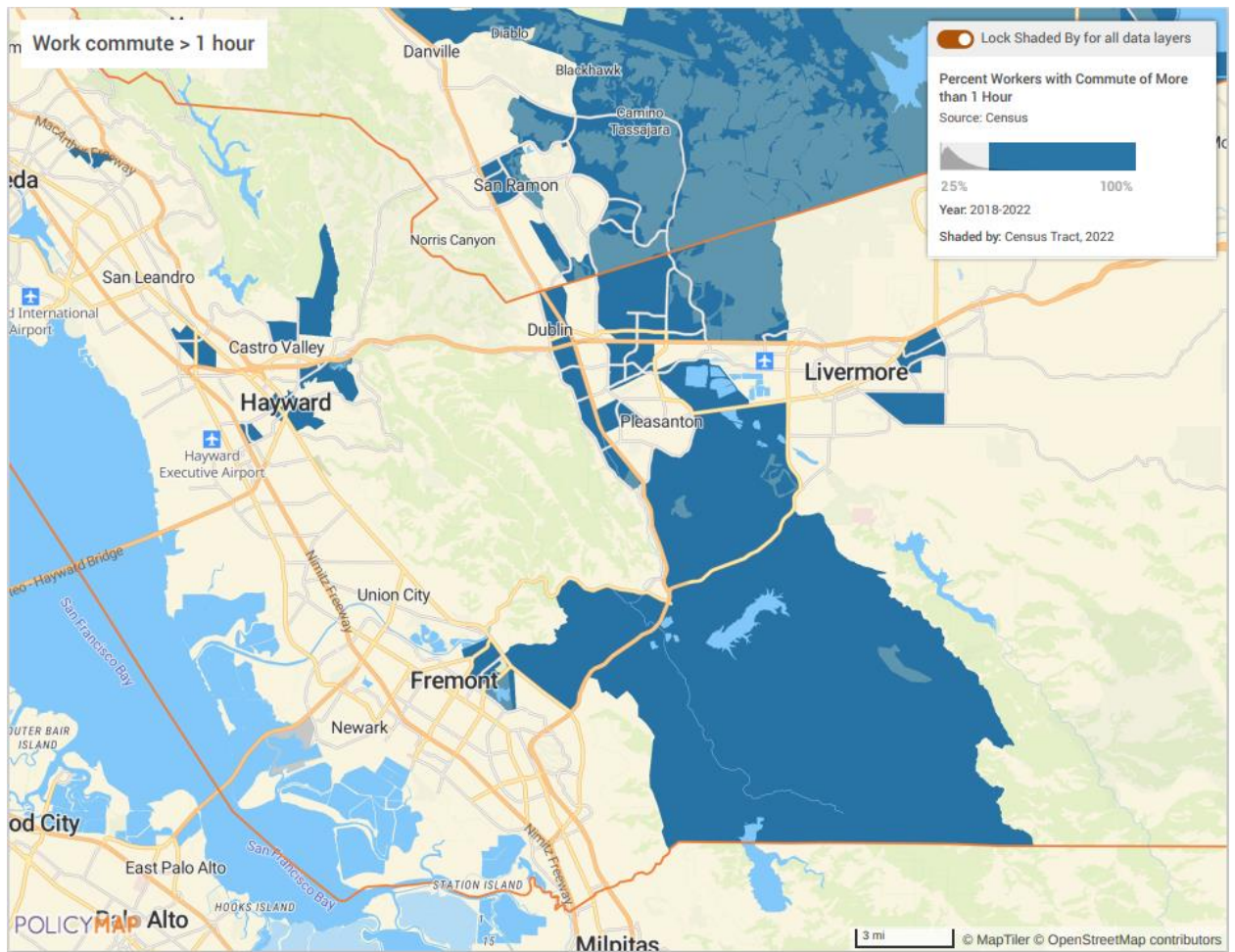
25% 100%

Year: 2018-2022

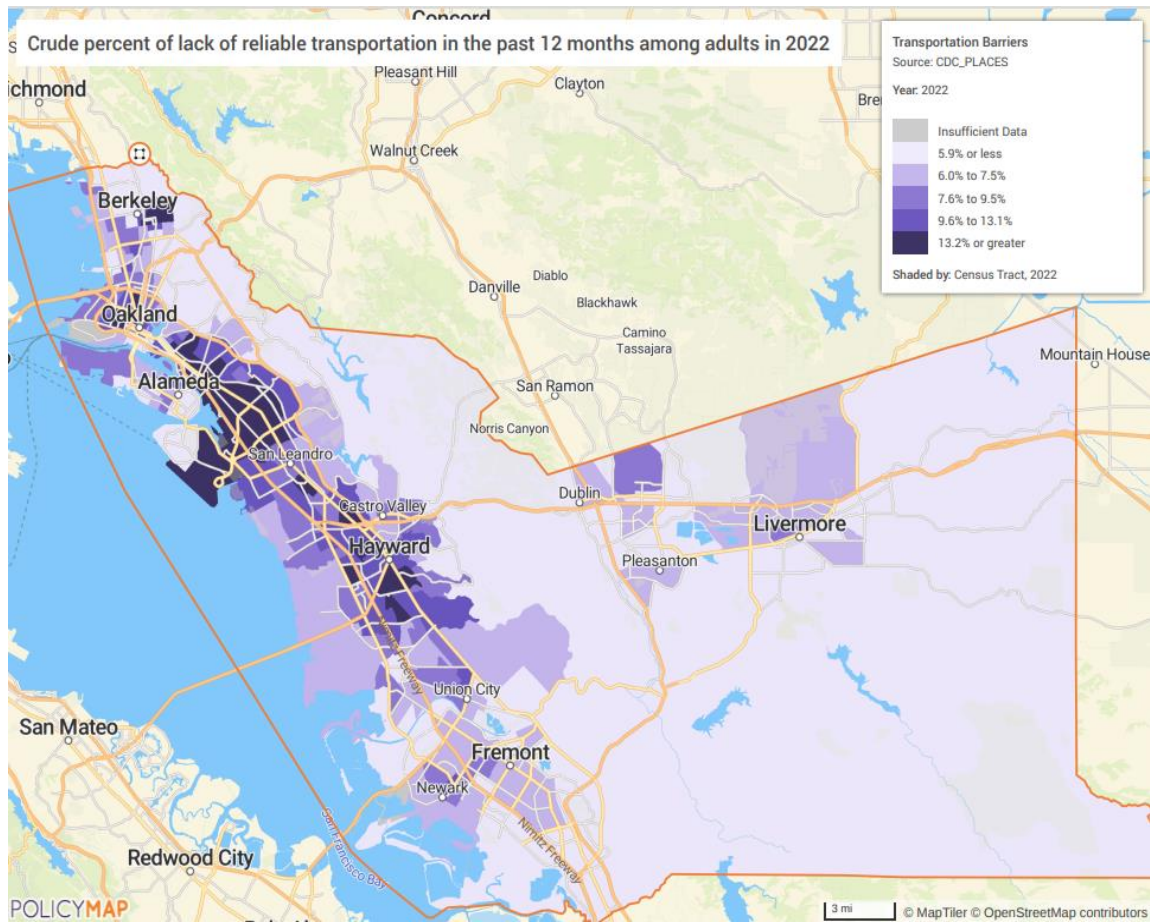
Shaded by: Census Tract, 2022

San Francisco Bay Area map showing public transit usage by census tract in 2022. The map highlights areas with over 25% public transit usage in dark blue. Major cities like Berkeley, Oakland, Alameda, and San Leandro are labeled. The map includes a legend, a scale bar, and a lock icon.

MAP V.28 Work commute longer than one hour

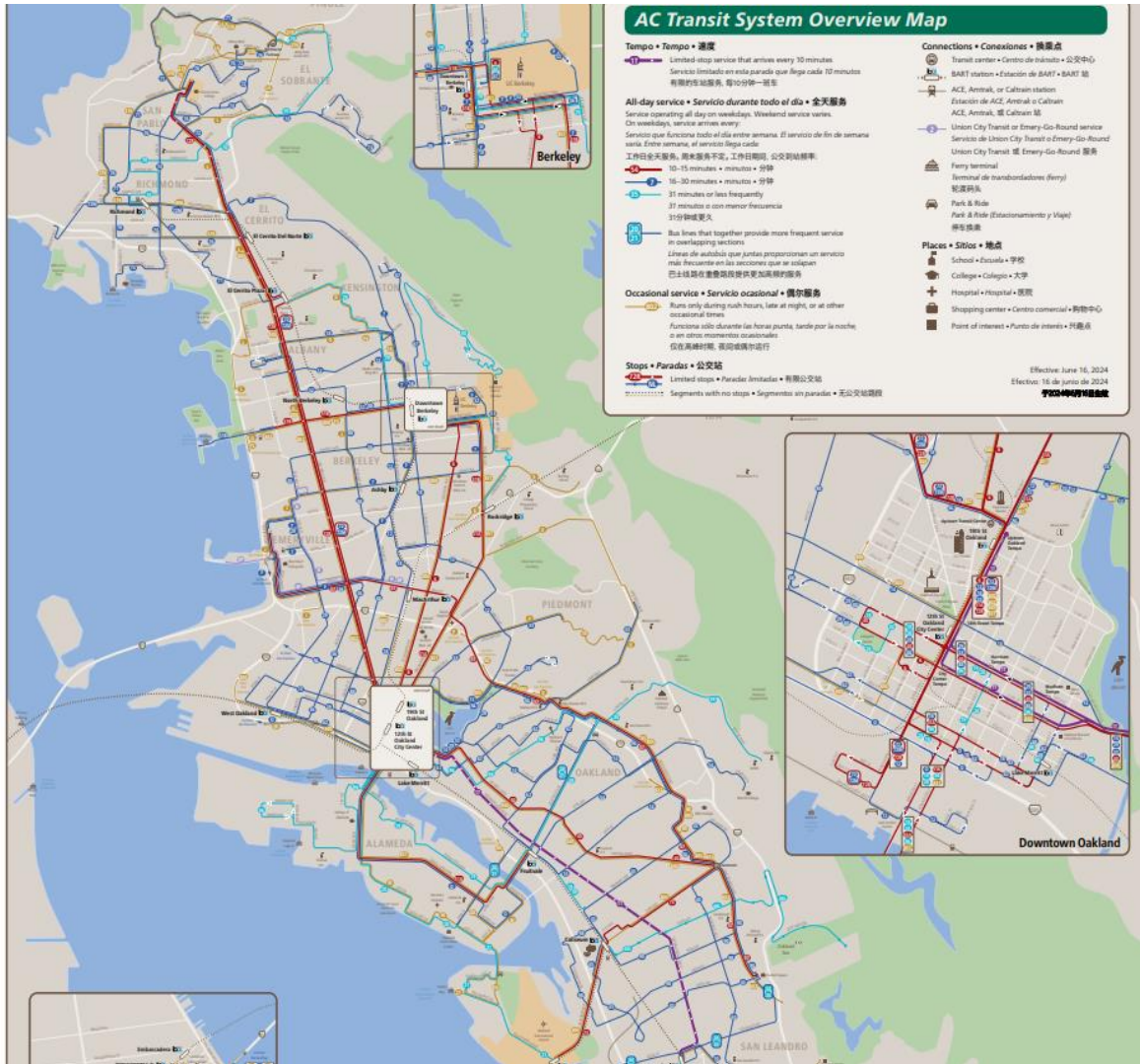


Map V.29 Lack of reliable transportation to work



Maps V.30 and V.31 display the Alameda-Contra Costa (AC) Transit System Overview Map and the Transbay Bus Lines. Additional transit options include BART, Capital Corridor, Emery-GO Round, LINKS, among others.

Map V.30 - AC Transit System Overview, AC Transit



Transbay Bus Lines
East Bay to San Francisco and the Peninsula

AC Transit Lines (actransit.org)
—All Day
—Commute Hours

Dumbarton Express Lines (dumbartonexpress.com)
—DB & DB1

WestCAT Lynx Line (westcat.org)
—Lynx

Light lines—No stops

Park and Ride

AC Transit, August 2022

Salesforce Transit Center
E, F, FS, G, L, LA, NL, NK, NK2, O, OR, P, V, W
Lynx

Ardenwood Park & Ride
U
DB, DB1

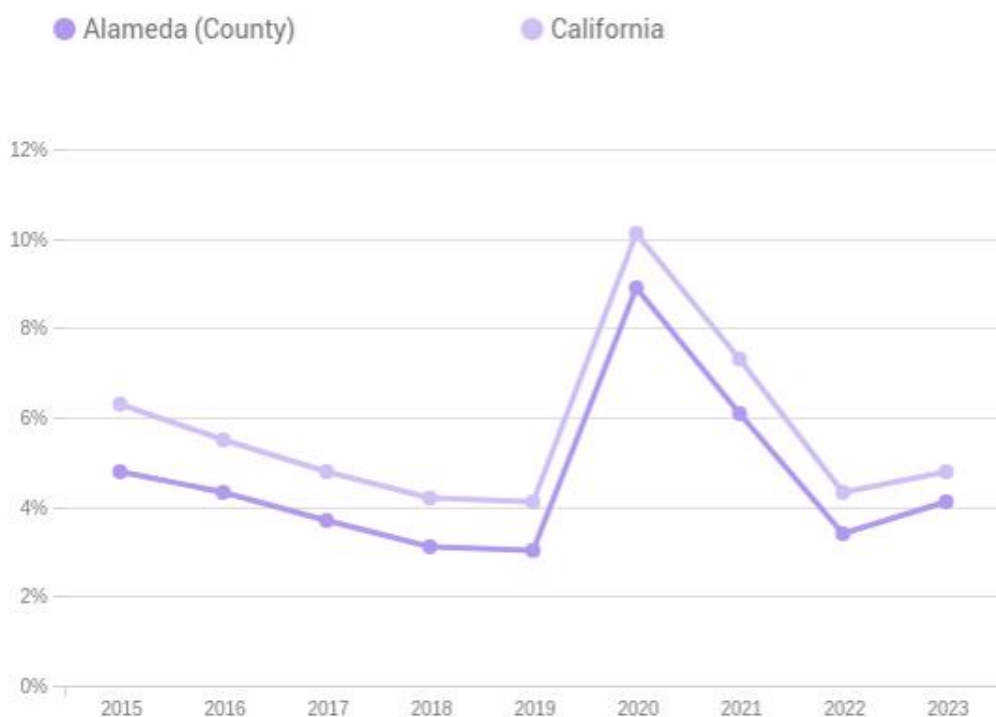
Map labels include: SAN FRANCISCO, RICHMOND, EL CERRITO, BERKELEY, OAKLAND, ALAMEDA, FREMONT, UNION CITY, NEWARK, MENLO PARK, and STANFORD. Highway shields for 80, 88, 92, 101, 108, 152, 168, 205, 238, 252, 268, 37, 424, 580, 680, 880, and 92 are also shown.

Scale: 0 to 3 miles / 0 to 5 kilometers. Compass rose showing North (N), South (S), East (E), and West (W).

Employment

BLS data estimates that the unemployment rate in Alameda County in 2023 was 4.1%, which is a –0.7% decrease since 2015. In comparison, the estimated unemployment rate in the State of California was 4.8%. The chart below shows that both Alameda County and California experienced an increased spike in unemployment between 2019 and 2020 which was a direct impact of COVID-19. The unemployment rate then decreased between 2020 and 2022 and saw a slight increase by 2023.

Annual Unemployment Trends



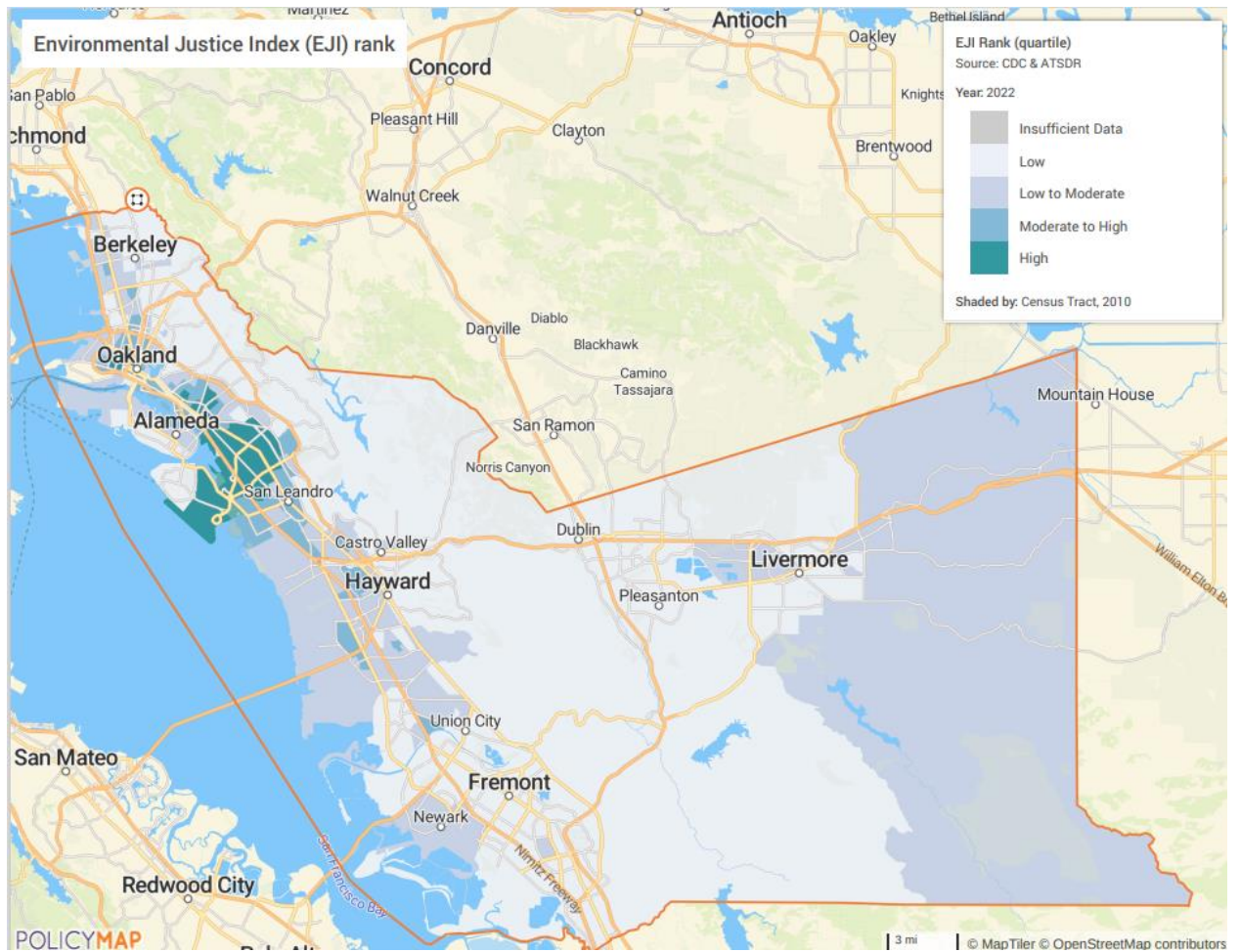
POLICYMAP

Environmental Health

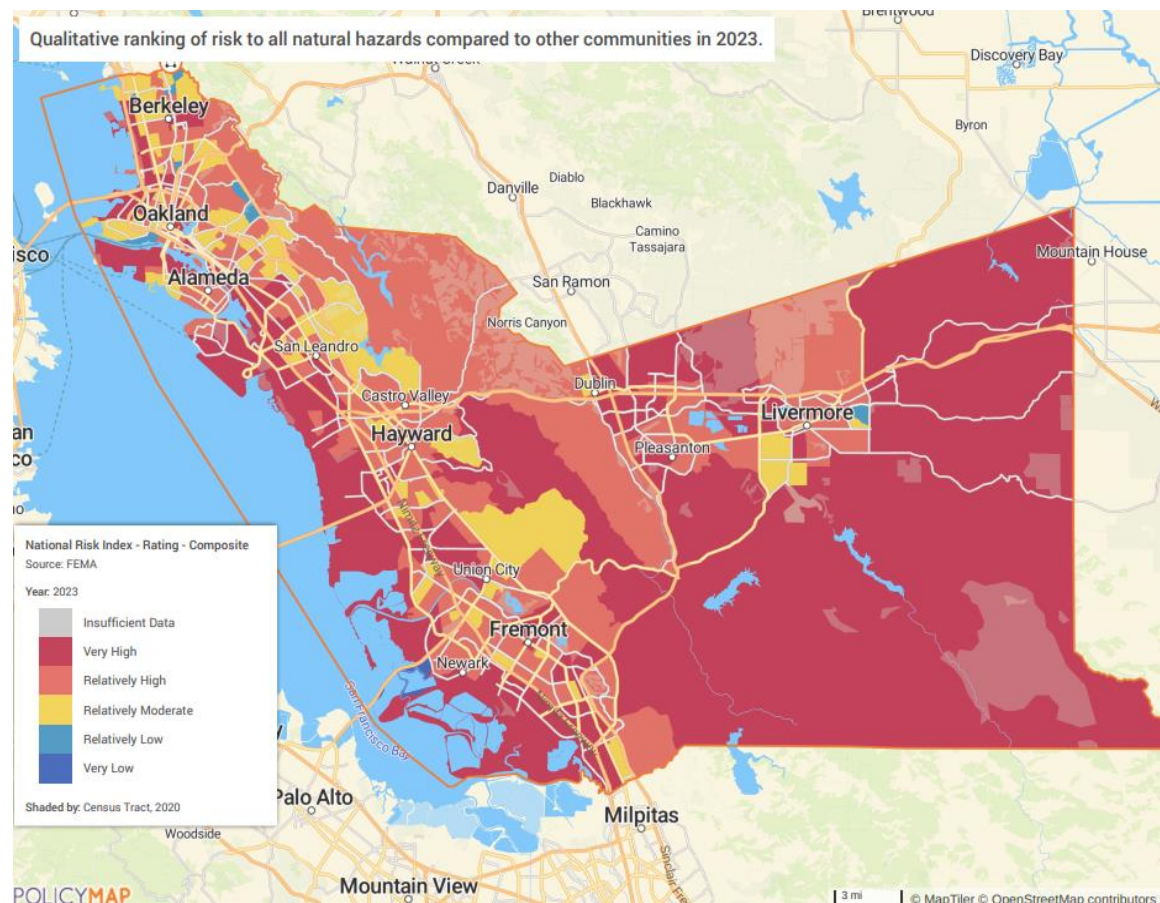
Map V.32 shows the Environmental Justice Index (EJI) rank by census tract throughout the County. The Environmental Justice Index scores census tracts using a percentile ranking which represents the proportion of tracts that experience cumulative impacts of environmental burden and injustice. A higher percentile rank means the census tract faces more severe impacts relative to other census tracts nationwide. The areas with a high EJI rank correlates to the areas of the County with higher rates of poverty, higher concentrations of people of color, and R/ECAP areas.

Map V.33 shows the ranking of risk to all natural hazards compared to other communities in 2023. A community has a higher index rating if there is a high concentration of people, buildings, or agriculture at risk for natural hazards in that community. A higher index rating and greater social vulnerability increases the risk index, while community resilience lowers the risk index. There are very few census tracts in Alameda County that have low index ratings, with most low rating tracts being in the North County.

Map V.32 Environmental Justice rank



Map V.33 Risk to all natural hazards.



Disproportionate Housing Needs

HUD defines "disproportionate housing needs" as a situation where certain groups (often based on race, ethnicity, income level, disability status, or family status) experience housing challenges at significantly higher rates than the general population. These housing needs are typically measured in terms of cost burden, overcrowding, inadequate housing, and homelessness or risk of homelessness. Disproportionate housing needs are identified by comparing these housing challenges across different demographic groups to the general population. When certain groups experience these issues at notably higher rates, it may indicate systemic barriers, discrimination, or inequities in housing access.

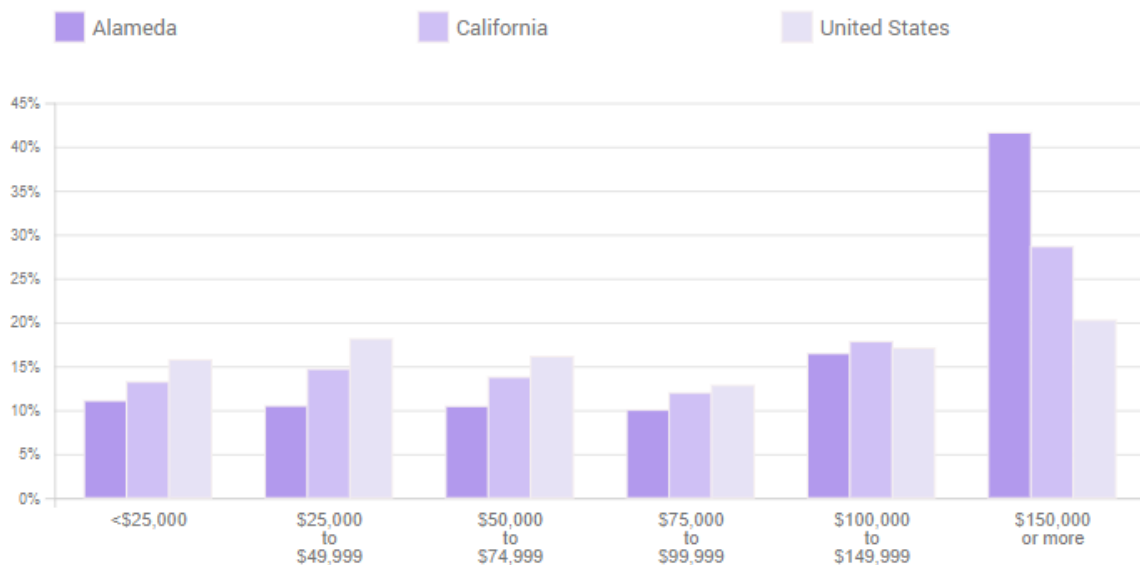
Housing Costs

On average, household income has not risen at the same pace as housing costs in Alameda County. The table below shows that between 2017-2023, the median household income rose by 48.9% while the median gross rent rose by 39.8% and the median home value rose by 64.5%.

While both the median home value and the median gross rent both increased between 2022 and 2023, the median household income decreased by –3.1%. It is unlikely that the housing market will shift to increase the number of affordable owner-occupied or renter-occupied units. As the price of housing and related cost burdens continue to rise, it is likely that fewer affordable units will be available.

Change in cost of housing and income over time					
	2017	2022	2023	Percent Change 2017-2022	Percent Change 2017-2023
Median Home Value (owner occupied)	\$649,100	\$999,200	\$1,067,800	53.9%	64.5%
Median Gross Rent	\$1,547	\$2,229	\$2,303	44.1%	48.9%
Median Household Income	\$85,743	\$122,488	\$119,931	42.9%	39.8%

Households By Income Bracket



Source: [Census](#)

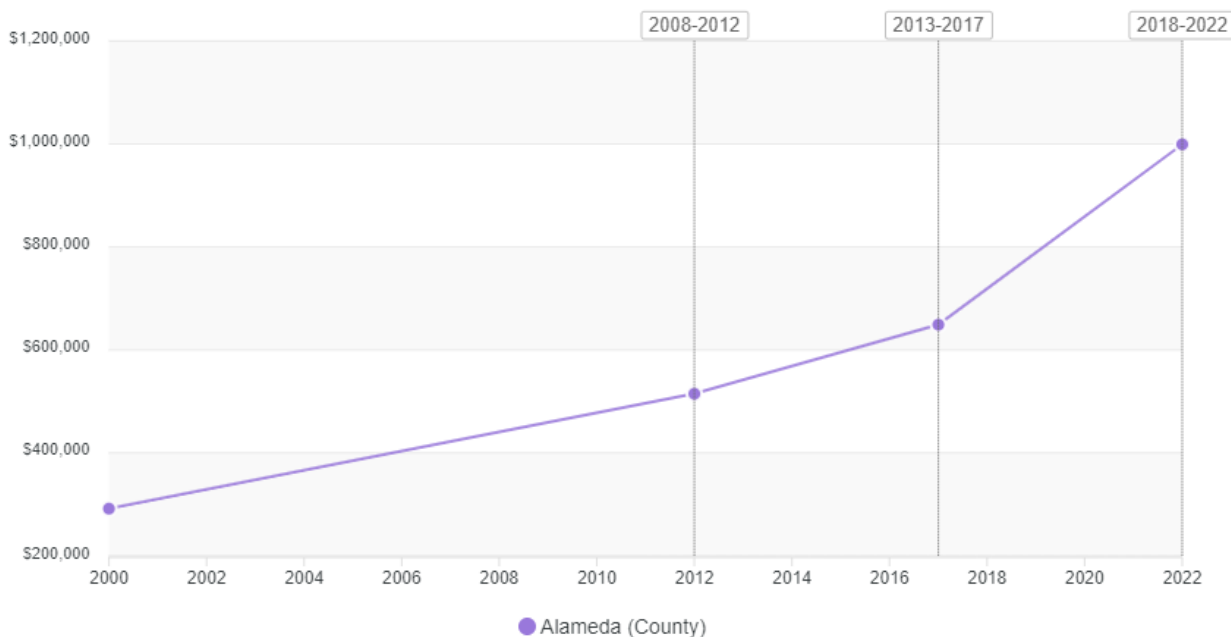
2013-2017 - 2018-2022 Data Contains: 1 County ([show](#))

HOMEOWNERSHIP UNITS

Alameda County has seen the median home value increase between 2000 and 2023. The median value increased steadily between 2000 and 2017 and then began significantly increasing between 2017 and 2022. Since then, the median home values have been increasing steadily, increasing by 6.9% between 2022 and 2023. The high median home values are spread throughout the entire County and only 3 census tracts have median values less than \$480,000; these census tracts are: 16001409500, 16001432601, and 438204. The sharp increase in home values reflects the rising cost of housing across the state and the nation and creates further barriers to access and resources for the lower-income population.

Median Home Value from 2000 to 2018-2022.

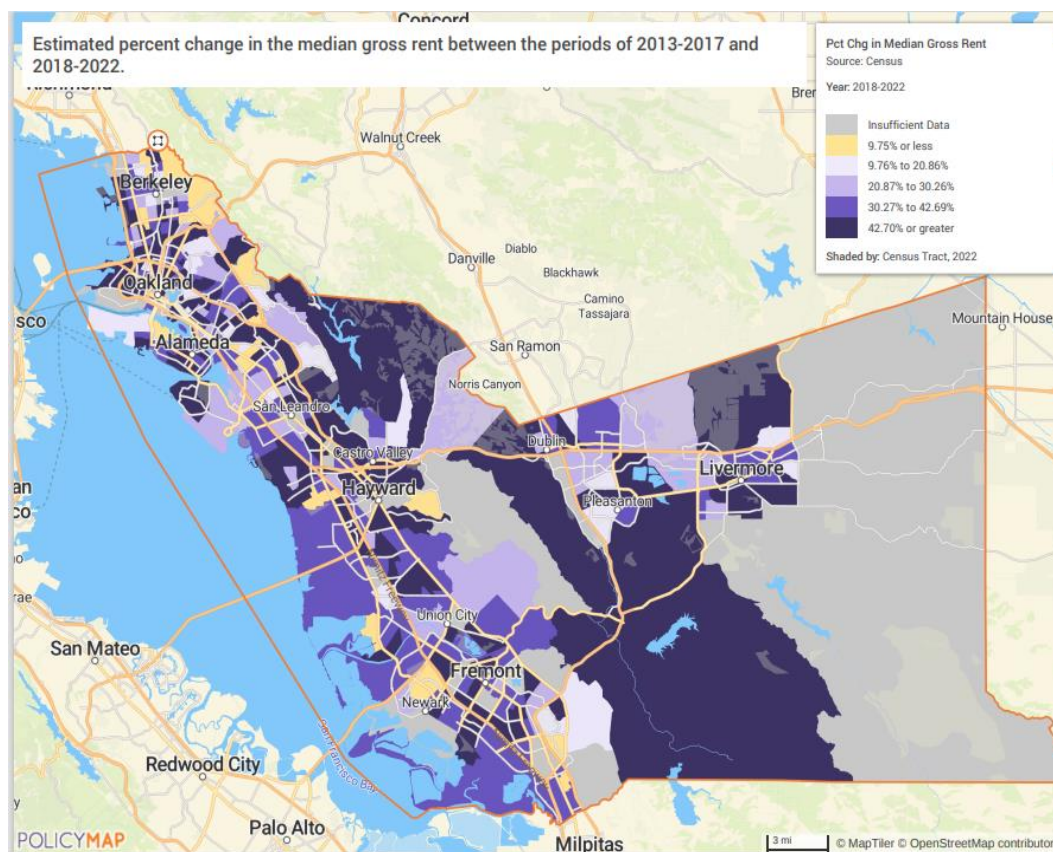
Powered by PolicyMap



RENTAL UNITS

The median rent has also significantly increased between 2017 and 2023. Between 2017 and 2023, Alameda County's median rent price increased by nearly 49%. There was a 3.3% increase in the median rent price between 2022 and 2023 alone, highlighting the continued rise in housing costs. Map V.33 shows the change in median rent prices between 2017 and 2022. The darker shaded areas on the map indicate the areas that have had the largest increases.

MAP V.33 Median gross rent percentage increase



HOURLY WAGE NEEDED TO AFFORD RENTAL HOUSING IN THE REGION

To afford a two-bedroom apartment at the Fair Market Rent (FMR) in Alameda County without being cost-burdened, a household should not spend more than 30% of its gross income on housing. The FMR for a two-bedroom unit in Alameda County is \$2,682 per month. Therefore, a household would need to earn approximately \$51.58 per hour or \$107,280 annually to afford a two-bedroom apartment at the FMR in Alameda County without spending more than 30% of their income on housing.

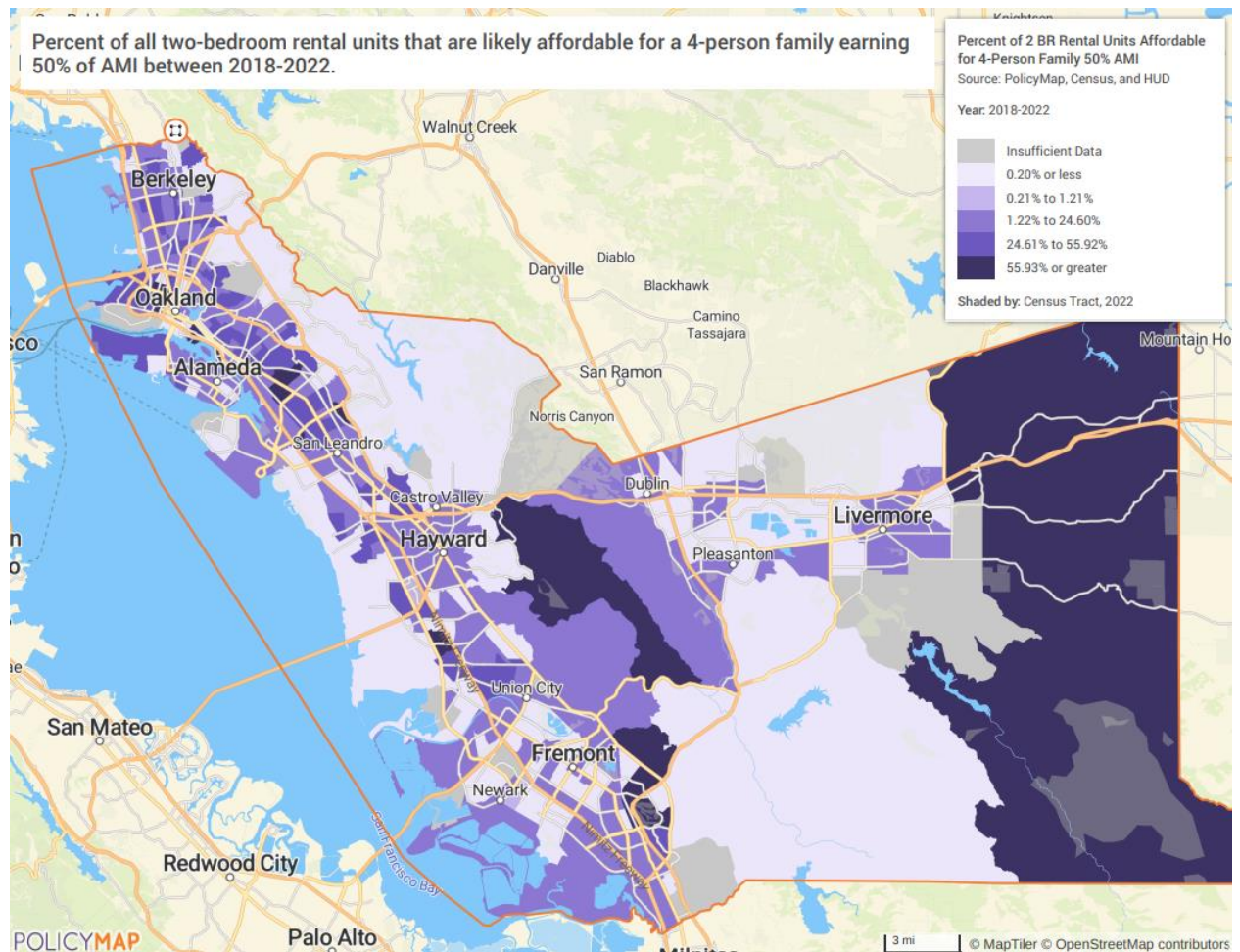
It's important to note that actual rental prices can vary based on location, amenities, and other factors. Additionally, housing assistance programs may have different income eligibility requirements.

LOCATION OF AFFORDABLE HOUSING

Many affordable rental units are provided in areas with higher concentrations of minorities. See Maps V.43 and V.44 for the geographic distribution of housing assisted through the Low Income Housing Tax Credit Program and HUD's assisted housing programs.

According to 2018-2022 ACS data, only 15.5% of 2-bedroom rental units in Alameda County would be affordable to a 4-person family earning 50% of the AMI, highlighted in Map V.34. The greatest concentration of rental units for this category is located in the eastern area of the County, which is not a densely populated area. There are also greater concentrations of affordable two-bedroom units in tracts east of Hayward, Union City, and Fremont. The lighter shaded purple areas indicate fewer affordable units being available. Only 13.5% of 3-bedroom rental units in the County would be affordable to a 6-person family earning 50% of the AMI.

MAP V.34 Rental Affordability for 4-person family earning 50% AMI



Differences in Housing Problems

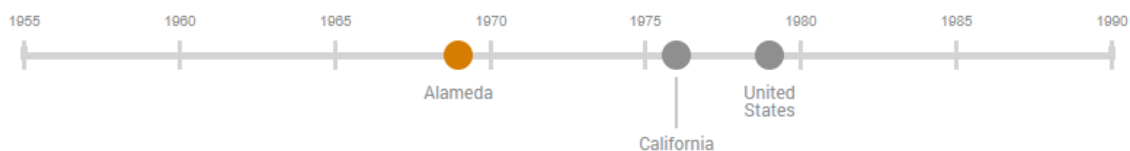
This section discusses the level of access protected classes have to resources, which generally indicates economic opportunity. These include education, employment, transportation, environmental health, and living in an area with a lower rate of poverty. The level of access for each group is referred to as “access to opportunity.”

Housing Conditions

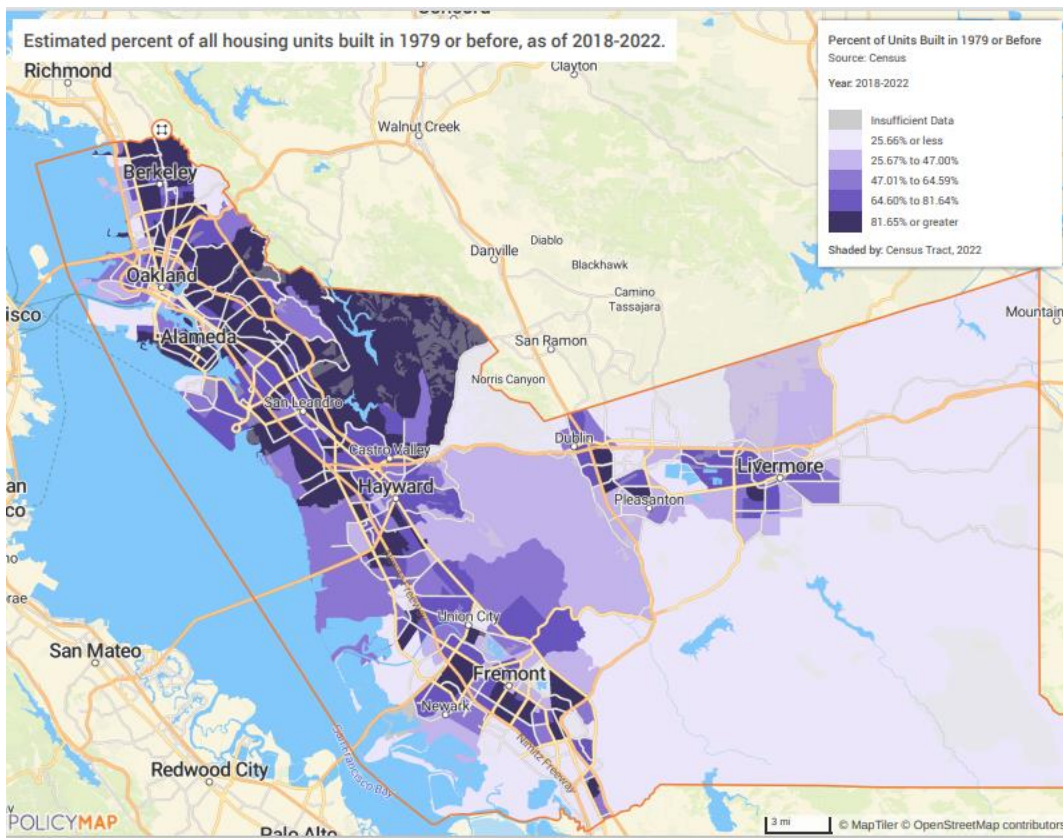
The year a house is built is heavily correlated with whether it is in substandard condition. Older homes are more likely to need regular maintenance to provide a safe and secure living environment for residents. When looking at the age of a home an important factor is whether it was built before 1978. Prior to 1978 lead-based paint was used in many homes and the presence of that paint can cause significant health problems for residents, particularly for children, the elderly, and those with compromised immune systems. Seniors or those on a fixed or limited income oftentimes cannot afford to maintain their home or to make necessary safety accommodations. As costs of materials for new builds continue to rise, rehabilitation assistance for low-income families and those on fixed incomes such as seniors and those with disabilities will be an important tool in allowing them to maintain their housing and lessen the risks of homelessness.

2018-2022 ACS data reports that about 67% of all housing units in Alameda County were built prior to 1980. The chart below shows that Alameda County's median year for a home being built is earlier than both California and the United States'. Map V.35 shows that the areas with larger densities of housing units built prior to 1980 are located in the North County, Mid/Central County, and South County. There are also some higher density tracts in the Tri-Valley area, particularly between Dublin and Pleasanton and in south Livermore. ,

Median Year Built

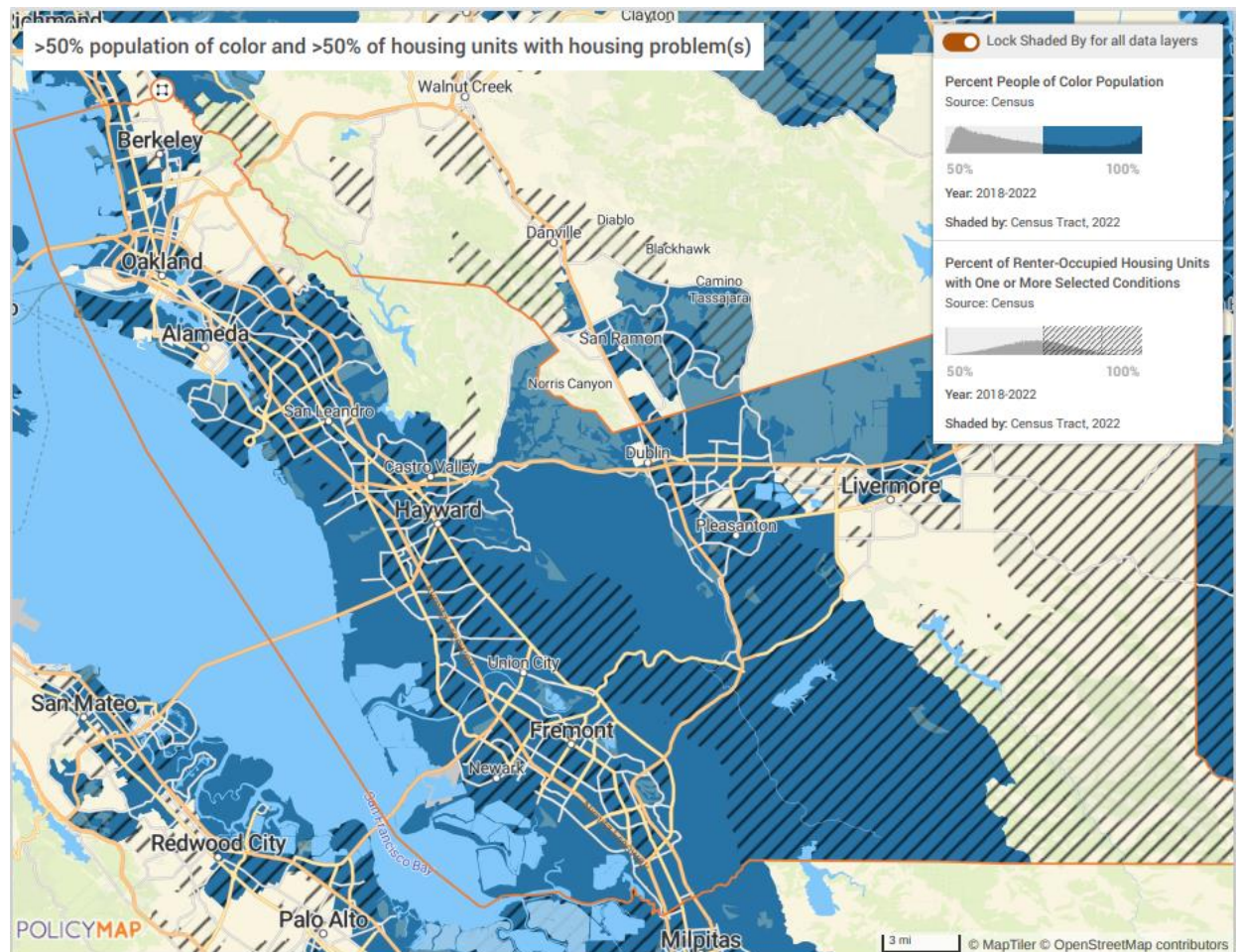


MAP V.35 Housing Units built before 1980



9.41% of owner-occupied housing units had at least one housing issue in Alameda County in 2022. This percentage has remained relatively stable since 2017. In comparison, nearly 52% of all renter housing units in Alameda County have at least one housing issue. This is almost a -2% decline since 2017. Renter households are much more likely to experience housing problems than homeowner households. The areas of the County with higher populations of renter households are also in higher concentration areas of people of color. Map V.36 highlights the areas of the County that have at least 50% of a non-White population and at least 50% of rental units with at least one housing problem, indicated by blue shading overlaid by diagonal lines.

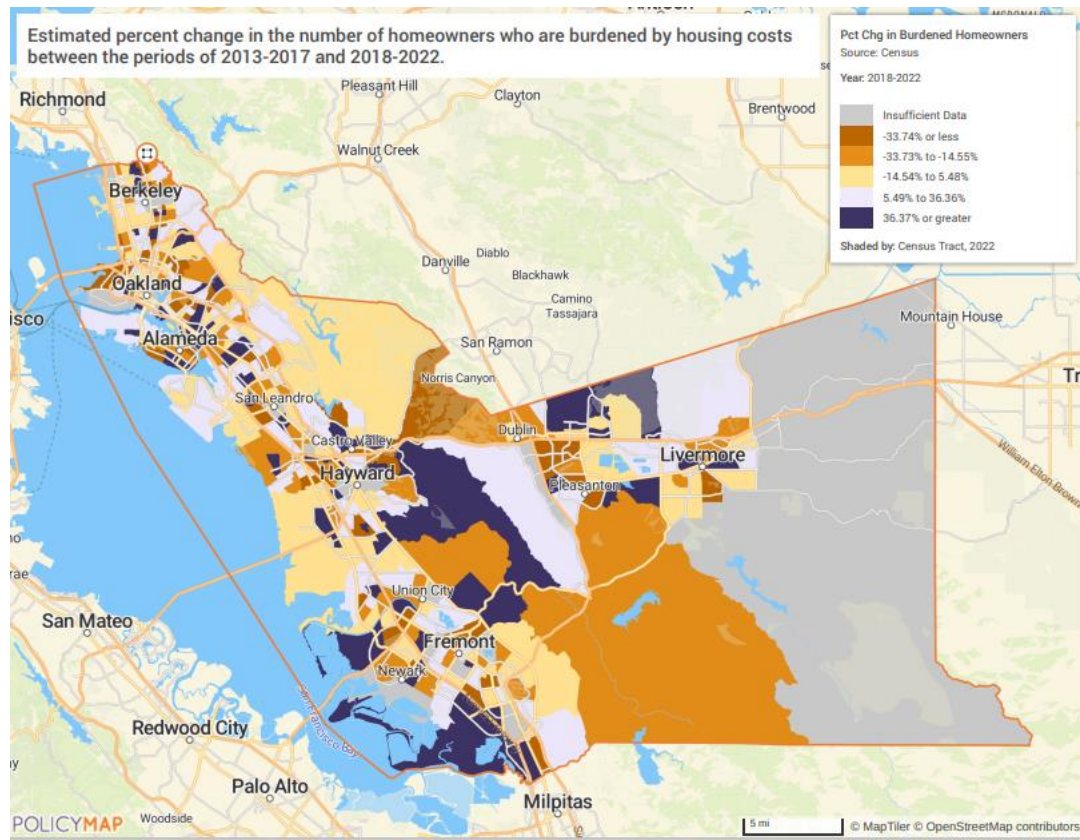
MAP V.36 Non-White population and housing problems



Housing Affordability

Between 2018-2022, there were 71,390 homeowner households with a mortgage that were cost burdened by paying more than 30% of their income towards housing costs and 29,073 homeowner households with a mortgage who were severely cost burdened by paying more than 50% of their income toward housing costs. Map V.37 shows the percent change of cost burdened homeowners between 2017-2022. The areas that are lighter purple shaded and darker blue shaded are all areas that saw an increase in cost burdened homeowners. The darker blue shaded areas all show an increase in cost burdened homeowners of over 36%.

MAP V.37 Percent Change in Number of Cost-Burdened Homeowners



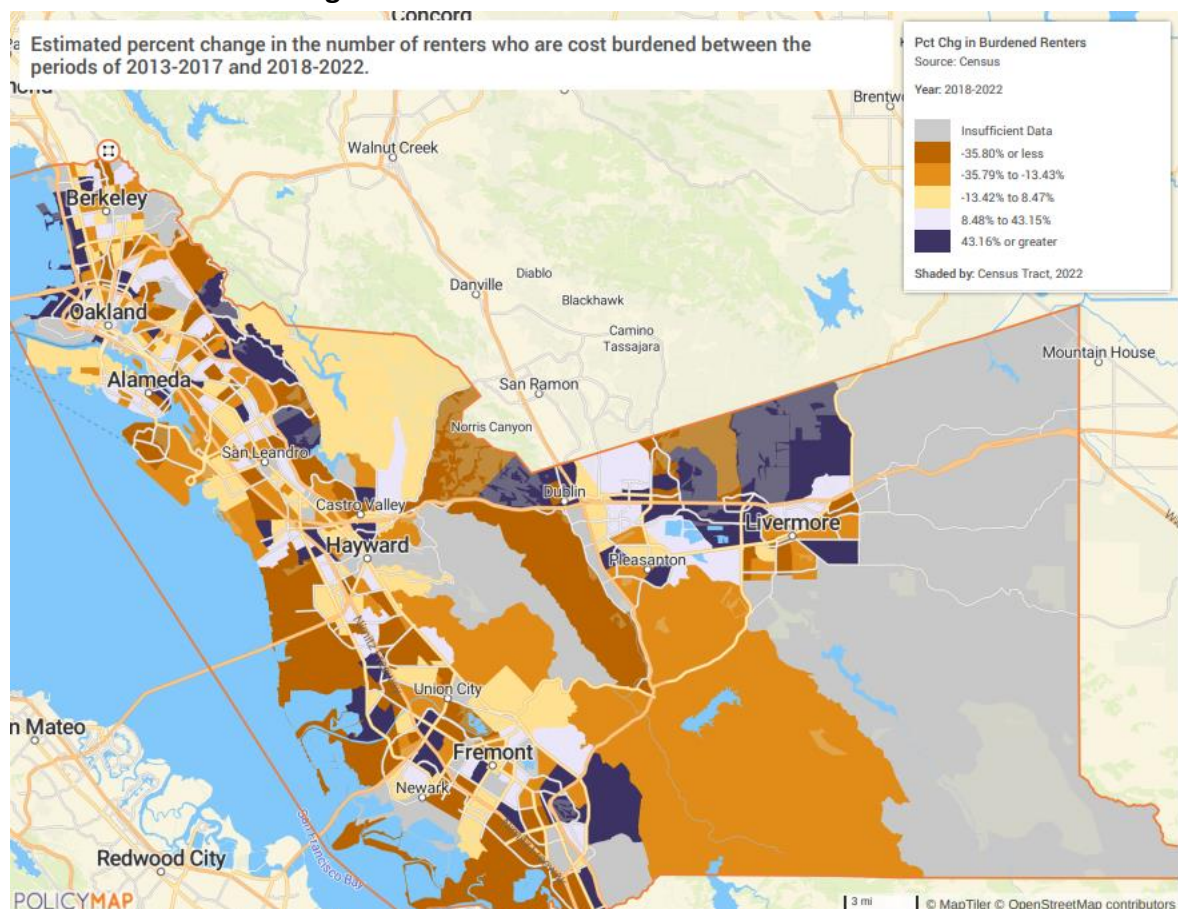
Between 2018-2022, 125,598 renters in Alameda County were cost burdened by paying more than 30% of their income towards housing costs. Of this number, 19.02% were aged 65 or older. There were 62,391 renters who were severely cost-burdened and paying more than 50% of their income on housing costs. The table below shows the breakdown of cost-burdened renters by annual income. 22.46% of cost-burdened renters in Alameda County make less than \$20,000 a year.

Cost burdened renters by Annual Income 2018-2022		
Annual Income	Number	Percent
Less than \$20,000	28,213	22.46%
Less than \$50,000	69,335	55.20%
Less than \$75,000	95,698	76.19%

Map V.38 shows the percent change of cost burdened renters between 2017-2022. The darker blue shaded areas all saw increases of over 43%.

Senior households are a population struggling with housing affordability and stability. 2022 ACS data suggest that 59% of renters who are 65 years or older are cost burdened and 32.5% of homeowners who are 65 years or older are cost burdened. Seniors or those on a fixed or limited income oftentimes cannot afford to maintain their home or to make necessary safety accommodations. As costs of materials for new builds continue to rise, rehabilitation assistance for low-income families and those on fixed incomes such as seniors and those with disabilities will be an important tool in allowing them to maintain their housing and lessen the risks of homelessness.

MAP V.38 Percent Change in Number of Cost Burdened Renters



Resistance to Development

Alameda County contains fundamental diversity, expanding from an urban core to a rural periphery and encompassing 14 cities and several unincorporated communities. Some jurisdictions in Alameda County have implemented growth management programs intended to concentrate urban development and preserve agriculture and open space. This is accomplished through the establishment of a development boundary or an overall cap on new residential

development. Growth management programs can achieve important goals of curbing urban sprawl and protecting open spaces but can limit a jurisdiction's ability to address its housing needs. In an effort to support critical housing needs, some jurisdictions have recently amended growth management programs or adopted new measures to support the production of housing, particularly affordable housing.

Alameda County Measure D

Alameda County voters approved Measure D (the Save Agriculture and Open Space Lands Initiative) in 2000, which established a County Urban Growth Boundary (UGB) that focuses urban development in the unincorporated County in currently developed areas near existing cities. Measure D draws boundaries around Dublin, Pleasanton, and Livermore that can only be changed by public vote. In establishing the County UGB, growth was halted on 3,200 acres north of Livermore, effectively removing 12,500 dwellings planned for that area.

Measure D does accommodate the County's RHNA, which is a state-imposed housing obligation. Sites inside the County UGB are prioritized to the maximum extent feasible; however, if necessary, the County voters may approve an extension of the UGB. While the amount of land available for new residential housing is limited by the County UGB, the provisions to meet RHNA requirements do not substantially constrain housing production in unincorporated Alameda County.

Berkeley Measure O

In an effort to support affordable housing development in the City, Berkeley voters adopted Measure O in November 2018. In response to the City's housing crisis, Measure O authorizes \$135 million in bond funding to finance the acquisition and improvement of real property for the purpose of constructing, rehabilitating, or preserving affordable housing for low-, very low-, and middle-income households, including teachers, seniors, veterans, persons experiencing homelessness, persons with disabilities, and other vulnerable populations.

Measure O will allow the City to support housing production on a larger scale than has been feasible in the past.

Dublin Urban Growth Boundaries

In 2000, voters in Dublin approved Measure M, which created an UGB on the western city limits so the foothills to the west of Dublin could not be rezoned and approved for residential development without voter approval. The foothills were preserved as agricultural and open space areas. This measure was approved by approximately 60 percent of Dublin voters.

In 2014, a citizen-initiated measure called the "Dublin Open Space Initiative of 2014" was adopted by the City Council to preserve the Doolan Canyon area east of the city as well as the

foothill area to the west. The initiative removed the Council's authority to control the property, effectively preventing any urban development, residential or commercial. Only Dublin voters can authorize development in these areas. Dublin currently does not provide public services to the Doolan Canyon area and future development in this area would have to pay for its own infrastructure and public services. While the UGB reduces land available for housing production, the installation of infrastructure to serve the development would likely be cost prohibitive for affordable housing developments.

Emeryville Measure C

On June 15, 2018, over two-thirds of Emeryville voters approved Measure C, which allowed the City to issue \$50,000,000 in bonds to finance the cost of providing or enhancing the acquisition or improvements of real property to provide affordable housing for extremely low, very low and low income individuals and families, including vulnerable populations. The City Council adopted an Affordable Housing Bond Administration and Expenditure Plan in March 2021, which outlines a variety of housing preservation and housing production programs the City will implement utilizing Measure C and other local housing resources.

Livermore Housing Implementation Program

The City of Livermore uses its UGB to manage the rate of development. Livermore's UGB is intended to promote infill development and protect existing agricultural uses and natural resources from urban development. First, Livermore voters passed the South Livermore UGB Initiative in 2000 to establish boundaries along the City's southern border. This was closely followed by the Northern Livermore UGB initiative, which created the boundary on the northern border. The Northern Livermore UGB limits development to within city limits, but, similar to the Alameda County UGB, it includes provisions that allow development outside the UGB so long as there is no land available within the UGB.

Pleasanton Growth Management Program

Pleasanton most recently updated its growth management program in 2015 (by Ordinance No. 2112) to allow ABAG's RHNA plan to generally direct the number of new residential building permits the City would issue. In 2015 Chapter 17.36.080(c) of the Pleasanton Municipal Code was modified to allow the City Council to borrow from previous and/or future years of growth management allocations to accommodate developments with affordable housing units should the allocations during a particular year be unavailable. As required by its Housing Element Program 30.2, Pleasanton will continue to present its growth management reports to the City Council and to its residents.

Regional Policies Encouraging Development

Measure A1: Affordable Housing Bond Issuance

In November 2016, the Countywide Affordable Housing Bond (Measure A1) for \$580 million was passed by over 73 percent of the voters. It funds three programs related to homeownership and two rental housing development programs. The goal of Measure A1 funds is to increase affordable housing opportunities as soon as possible while ensuring that the income levels, target populations, and geographic distribution meet the requirements related to the general obligation bond financing.

Rental Housing

The goal of the Measure A1 Rental Housing Development Fund is to assist in the creation and preservation of affordable rental housing for vulnerable populations. The total allocation to this fund is \$425 million over the course of the bond program. Under the program summary, the Rental Housing Development Fund will serve a variety of target populations, including a range of income levels and people who are homeless, disabled, seniors, veterans, or transition-age youth, or those dealing with reentry and/or are part of the low-income workforce. It is expected that the majority of the housing units financed will serve very low-income households with incomes between 30 percent to 60 percent of AMI. A portion of the funds are allowed to subsidize units for households at or below 80 percent of AMI, to create affordable housing for a mix of lower-income levels within developments. The program also includes a requirement that at least 20 percent of the rental units will be reserved for extremely low-income households at or below 20 percent of AMI. This income level includes homeless households, seniors, and people with disabilities on social security income, and others.

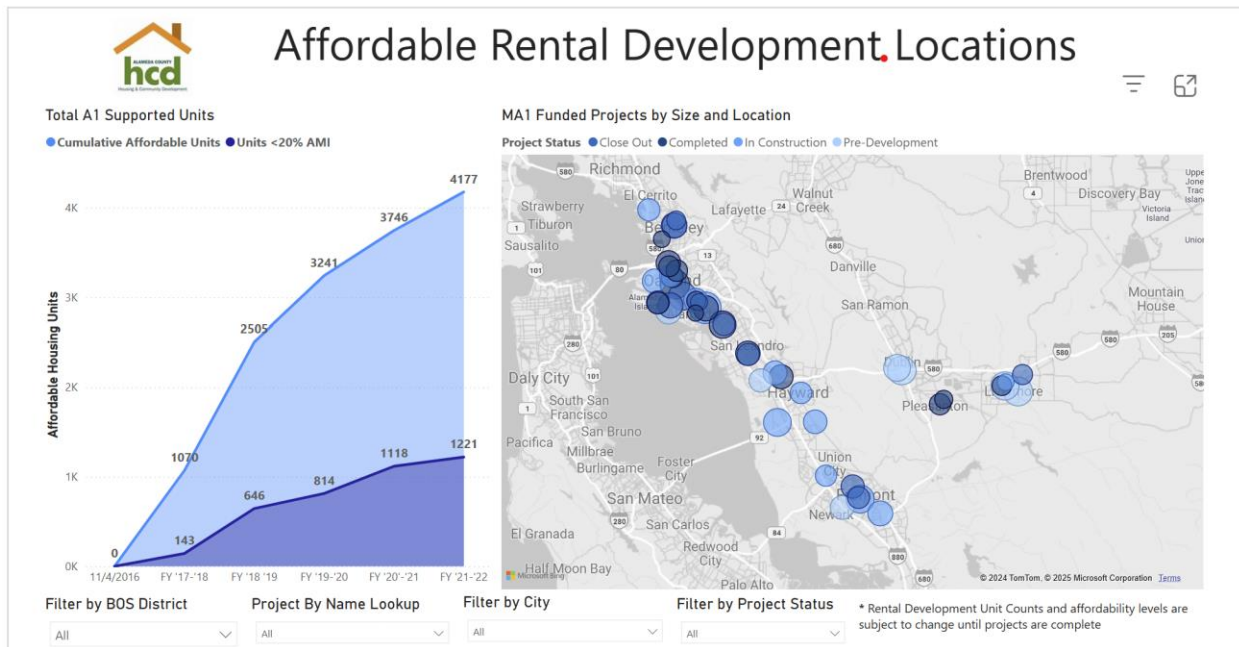
Under law and the policies of the Affordable Housing Bond, all Measure A1 developments are required to comply with fair housing law. Some units will be specifically designated for particular target populations but, as a whole, the Rental Housing Development Fund supports the creation of housing units which will serve all of the target populations, although not every development will contain units specifically designated for all of the named target populations.

Since the approval of the implementation plan in January 2017, \$375 million has been allocated to affordable rental housing developments from the Rental Housing Development Fund. The 53 projects approved are located in all regions of the County (cities of Alameda, Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Newark, Oakland, Pleasanton, San Leandro, Unincorporated, and Union City) and contain nearly 4,000 new affordable units for a variety of income levels and target populations, including

- 941 units for households at 20 percent AMI
- 160 units for veterans

- 120 units for homeless households
- 194 units for people with disabilities
- 473 units for seniors

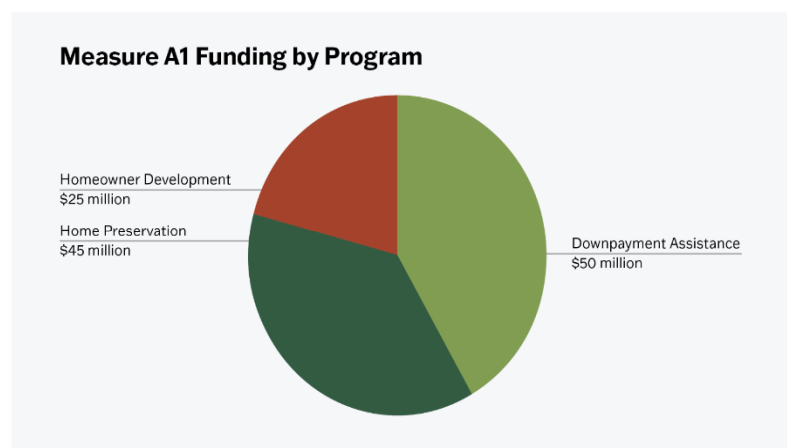
Implementation of the bond programs is expected to be substantially completed over an eight-year period. The image below shows the progress on development of affordable rental units and the locations of projects throughout the County.



Source: <https://acmeasurea1.wpengine.com/progress/>

Homeownership

Further, Measure A1 provides assistance to homeowners and homebuyers. The Measure A1 homeownership programs are designed to make ownership more accessible to low-income households and to help preserve those homes currently owned by low-income families. They are open to all households that qualify, and additional attention is focused on ensuring



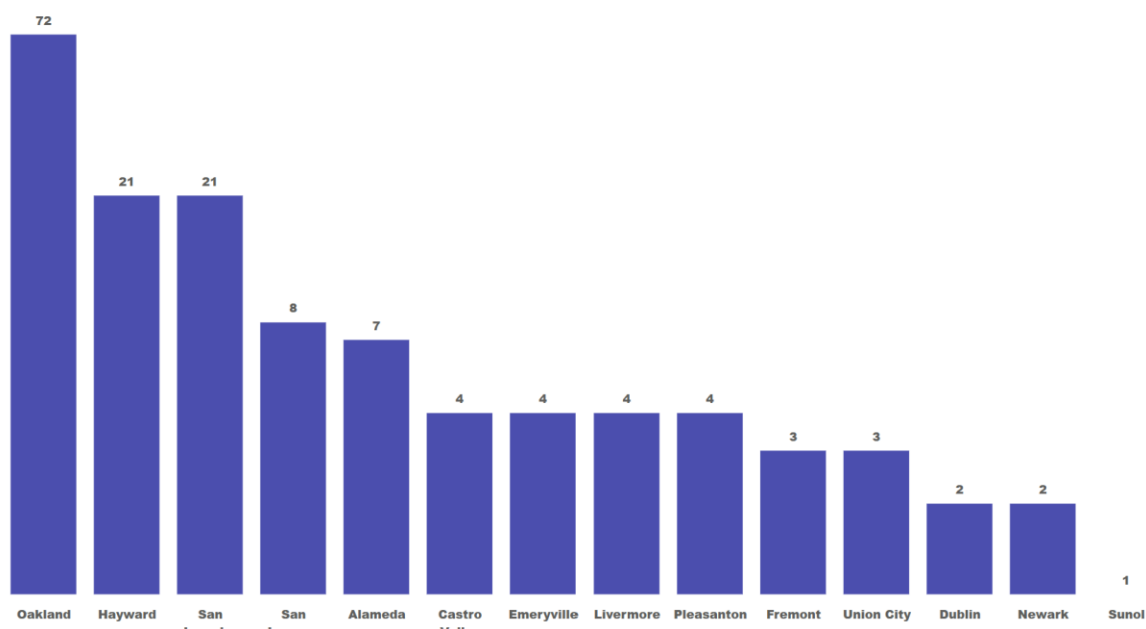
participants in the homeownership programs reflect the racial and ethnic diversity of Alameda County. The following chart shows the ratio of homeownership assistance across the County's programs.

Downpayment Assistance: The Down Payment Assistance Program, now called "AC Boost," was created to assist middle-income, first-time homebuyers with a down payment so that they can get into a home and start building generational wealth and familial stability.

Eligible households have annual incomes at or below 120% of Area Median Income. Qualifying households are eligible to receive an AC Boost loan of up to \$210,000 to first-time homebuyers who live or work in Alameda County or have been displaced from Alameda County within the last ten years. Educators and first responders receive preferences for AC Boost loans.

AC Boost loans are structured as shared appreciation loans, with no interest and no monthly payments. At time of sale (or in some circumstances, when refinanced or transferred) the AC Boost loan principal will be repaid, along with a percentage of the increase in value of the property on a pro-rata basis. Eligible buyers are required to invest a very small amount of their own funds as a portion of the down payment and must qualify for a first mortgage from a participating lender.

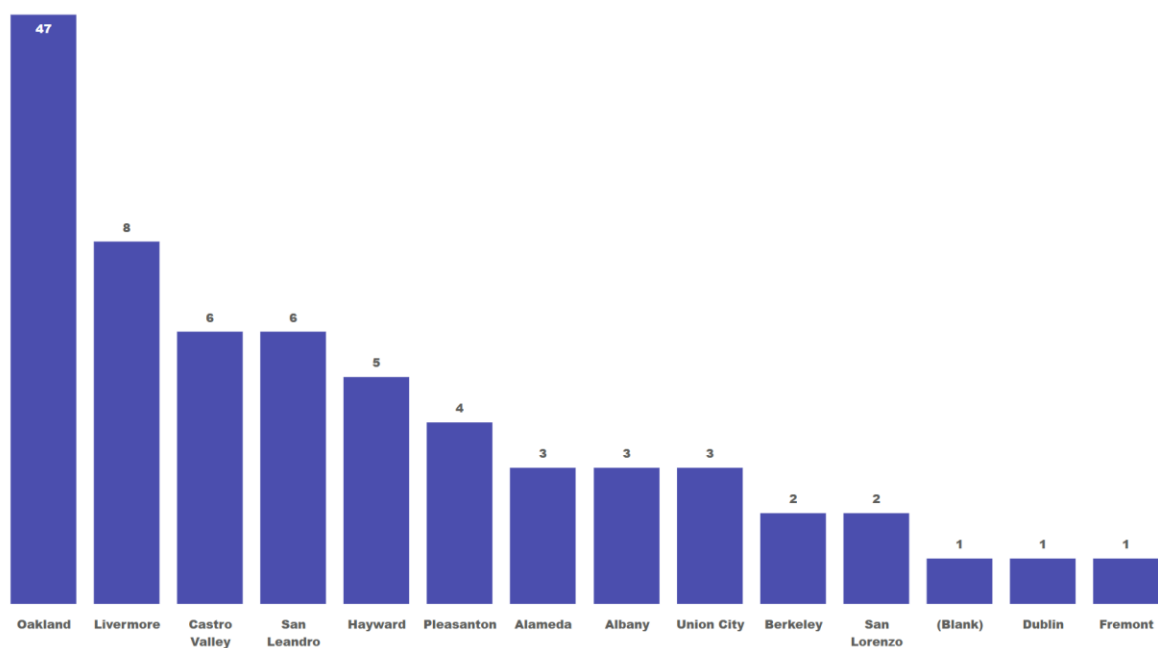
Number of Downpayment Assistance Loans by City



Home Preservation: Renew AC provides attainable, low-interest loans that allow seniors, people with disabilities, and other low-income homeowners earning up to 80% AMI to make much-needed improvements to their homes. This program also provides services to navigate those home improvements. In some cases, this means providing temporary housing.

Renew AC provides 1% deferred interest loans up to a maximum of \$150,000 for eligible home improvement projects specifically to address health and safety conditions in owner-occupied homes. This work helps homeowners to stay in their homes as they age, face disability, or would otherwise be unable to renovate and upgrade major home systems.

Number of Home Preservation Loans by City



For more information on Measure AI see [this link](#).

Lending

Lending practices were analyzed using data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and

publicly disclose data regarding applicants including: location of the loan (by Census tract, state, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board; have a home or branch office in one or more metropolitan statistical areas (MSA); or originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: status as a federally insured or regulated institution; originator of a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originator of a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: 1) the value of the home purchase or refinancing loans exceeds 10 percent of their total loan originations or equals or exceeds \$25 million; 2) they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or 3) they hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply based on race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the Federal Financial Institutions Examination Council (FFIEC), “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data.

The following analysis is provided for the Alameda County summarizing 2023 HMDA data (and data between 2018 and 2023) where applicable. When specific details are included in the HMDA records, a summary is provided below for loan denials, including information regarding the purpose of the loan application; race of the applicant; and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2023 County Overview

In 2023, there were approximately 37,125 applications within Alameda County for home loans to purchase, refinance or make home improvements for a single-family home (not including manufactured homes). Of those applications, nearly 16,112 (44%) were approved and originated. This represents a decline from prior years – the peaks were 2020 and 2021. The loan originations have declined to approximately 16% from its peak in 2020 and approximately 50% from 2023. The national decline from 2022 to 2023 is 34.5%.

Of the remaining 21,013 applications, approximately (23%) of all applications were denied. The top three application denial reasons within the County were debt-to-income ratio (47%), Collateral (14%) and credit history (13%), representing about 75% of the County's total denials. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of the approximately 16,000 applications that were not originated or denied were closed for one reason or another, including: 1) the loan was approved but not accepted by the borrower; 2) the application was closed because of incomplete information or inactivity by the borrower; or 3) in many instances the application may have been withdrawn by the applicant.

Disposition of Application by Loan Type and Purpose, 2023

Single Family Homes (excluding manufactured homes)

	Loan Type	Home Purchase	Refinance	Home Improvement
Total Applications				
	Conventional	17,538	8,126	4,515
	FHA	917	593	14
	RHS/FSA	9	1	0
	VA	195	132	0
Loan Originated				
	Conventional	9145	2709	2025
	FHA	424	195	6
	RHS/FSA	7	0	0

VA	105	27	0
Application approved but not accepted			
Conventional	362	164	160
FHA	19	18	0
RHS/FSA	0	0	0
VA	3	3	0
Application Denied			
Conventional	943	1065	1444
FHA	122	121	3
RHS/FSA	0	0	0
VA	22	36	0
Application withdrawn by applicant			
Conventional	2543	977	324
FHA	166	140	1
RHS/FSA	1	0	0
VA	32	37	0
File closed for incompleteness			
Conventional	349	520	266
FHA	20	56	1
RHS/FSA	1	1	0
VA	4	20	0

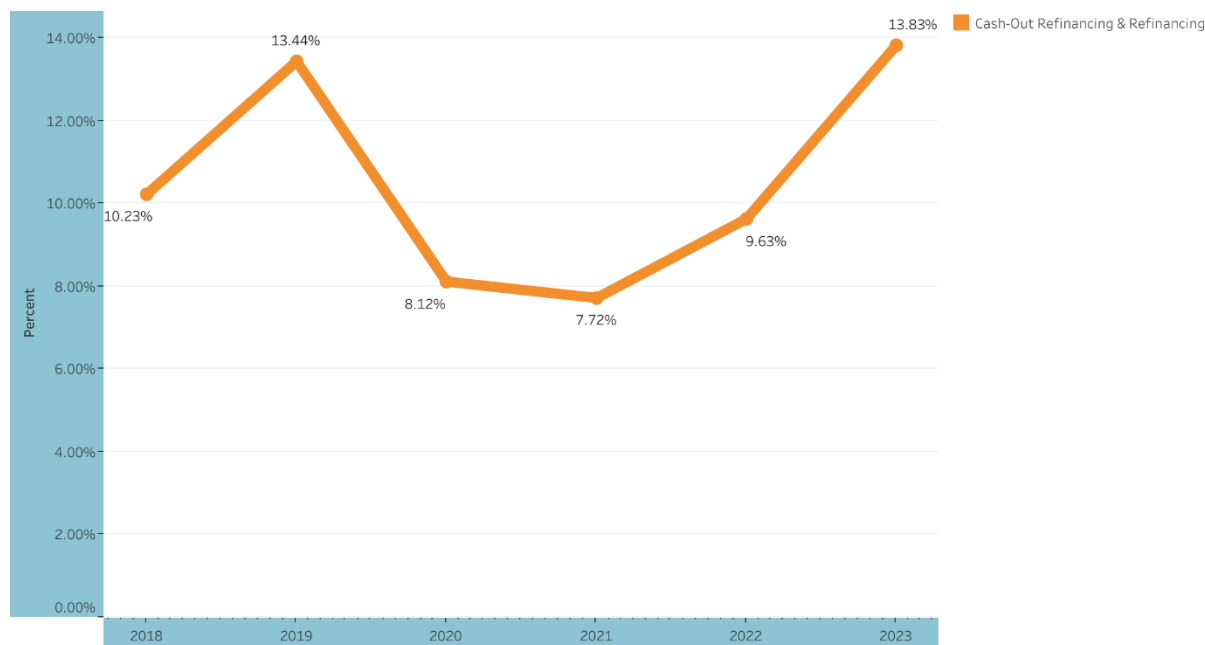
Source: 2023 HMDA

A further examination of the 4971 denials within Alameda County during 2023 indicates that approximately 29% were applicants seeking to do home improvement on existing mortgages for owner-occupied, primary residences. Refinance at 21% and Home Purchase at 19% were the next two reasons.

The top three application denial reasons within the County were debt-to-income ratio (47%), Collateral (14%) and credit history (13%). The majority of Home Improvement denials were due to debt-to-income ratio. Typically, homeowners seeking to refinance their existing home

mortgage are able to use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this could indicate the home is worth less than the existing mortgage and, therefore, refinancing is not an option. These homes are commonly referred to as “under-water” or the borrowers are “upside-down” in their mortgage. Shown below, the lack of collateral as a share of refinance denials has declined since the peak of the housing crisis, suggesting that the number of “under-water” homes in Alameda County are increasing again since the lows of 2020 and 2021.

Lack of Collateral as a Share of Refinance Denials



Source: 2018-2023 HMDA

Home Purchase Lending in Alameda County

Of the 98,658 home purchase loans for single family homes that originated in 2023, approximately 94% were provided by conventional lenders, higher than the national conventional home purchase share of 73%. The remaining 6% of home purchase loans in Alameda County were provided by federally backed sources such as the Federal Housing Administration (FHA), the Farm Service Agency (FSA) and the Department of Veterans Affairs (VA). Non-conventional loans have relatively lower down-payment requirements in comparison to conventional lenders.

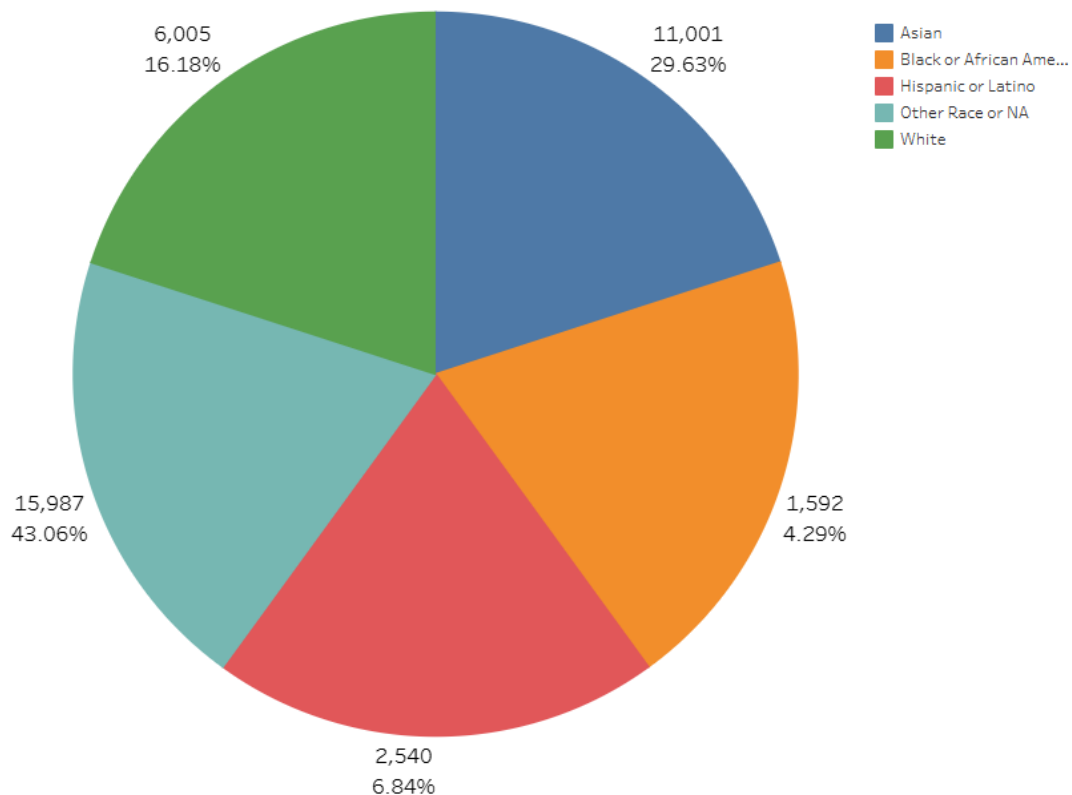
Home Purchases by Type, 2023

Originations Share of Total Approval Rate

<i>Conventional</i>	17,538	93.99%	52.14%
<i>FHA</i>	917	4.91%	46.24%
<i>RHS/FSA</i>	9	0.05%	77.78%
<i>VA</i>	195	1.05%	53.85%
<i>Total</i>	18,659		

Source: 2023 HMDA

The share of applications and percentage of loan application denials for traditional home purchase loans in Alameda County varies by race/ethnic groups. The largest applicant group in 2023 were Other Race (43%) followed by Asians at 29% and White at 16%. Blacks represented 4% of all home purchase applications. Whites were least likely to be denied for conventional single-family home purchases at a rate of 16%, followed by Asians at 14%. Black population applications denial rate was highest at 29% and Hispanics were denied at a rate of 27%.



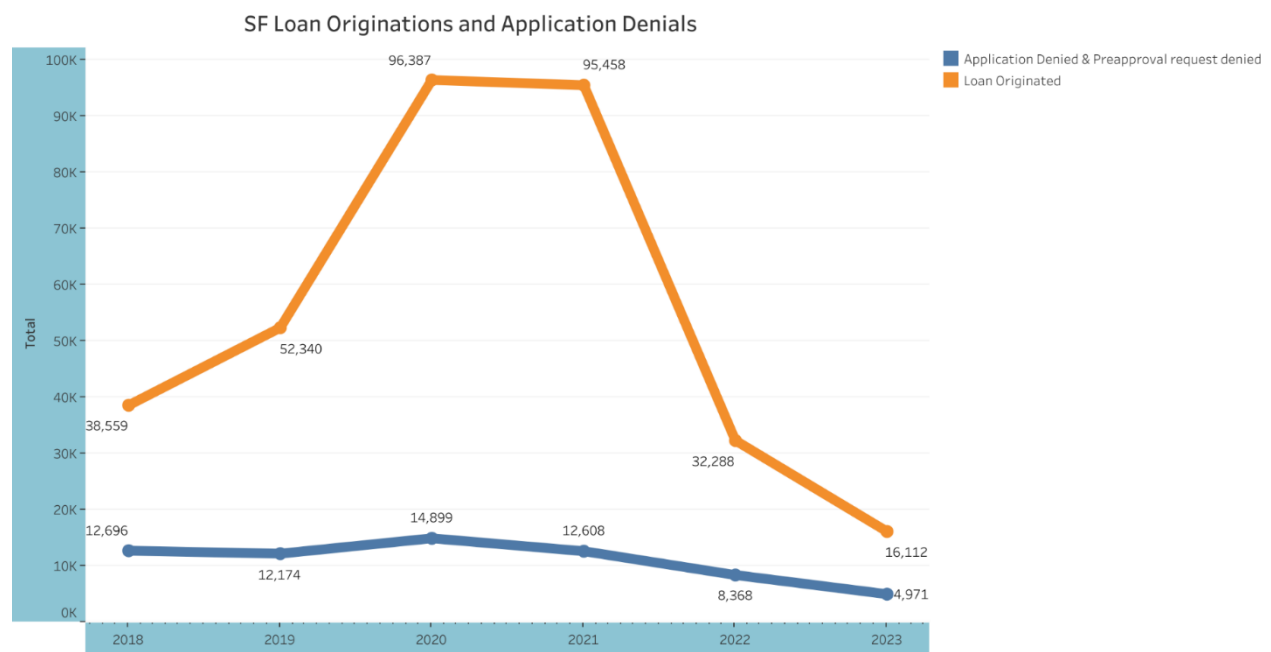
Source: 2023 HMDA

Alameda County's Single-Family Lending Market, 2018-2023

The following section will examine HMDA data for Alameda County between 2018-2023.

Highlighted below, the number of single-family loan originations in Alameda County followed a dynamic, though broadly downward trajectory between 2018-2023. At the onset of the housing boom due to low interest rates, originations increased 45% between 2019 and 2020, followed by a decrease of 195% between 2021 and 2022. The decrease was due to higher interest rates. The originations further decreased by 100% from 2022 and 2023.

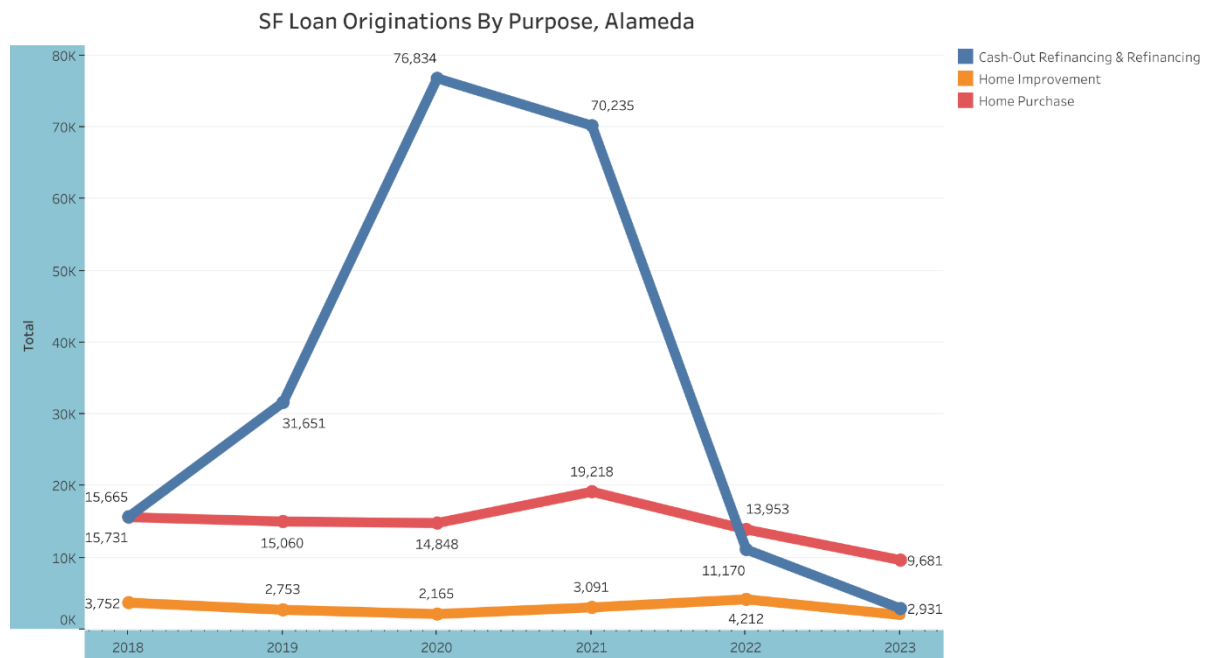
In contrast to originations, the number of application denials within Alameda County demonstrated similar behavior. In 2020 and 2021, the denial rate was 15.46% and 13.21% respectively. In 2022 and 2023 as loan originations decreased, the application denials increased with 26% and 31%.



Source: 2018-2023 HMDA

Shown below, much of the year-to-year fluctuations in total originations that occurred between 2018 and 2023 were the result of refinancing originations. Refinancing was the dominant loan for all years examined with the exceptions of 2022 and 2023. Refinance loans grew significantly between 2018 and 2021 as interest rates were broadly low (discussed further below). In 2021 the US 30 YR conventional loans were around 3% and gradually increased to 7% in mid-2023. As

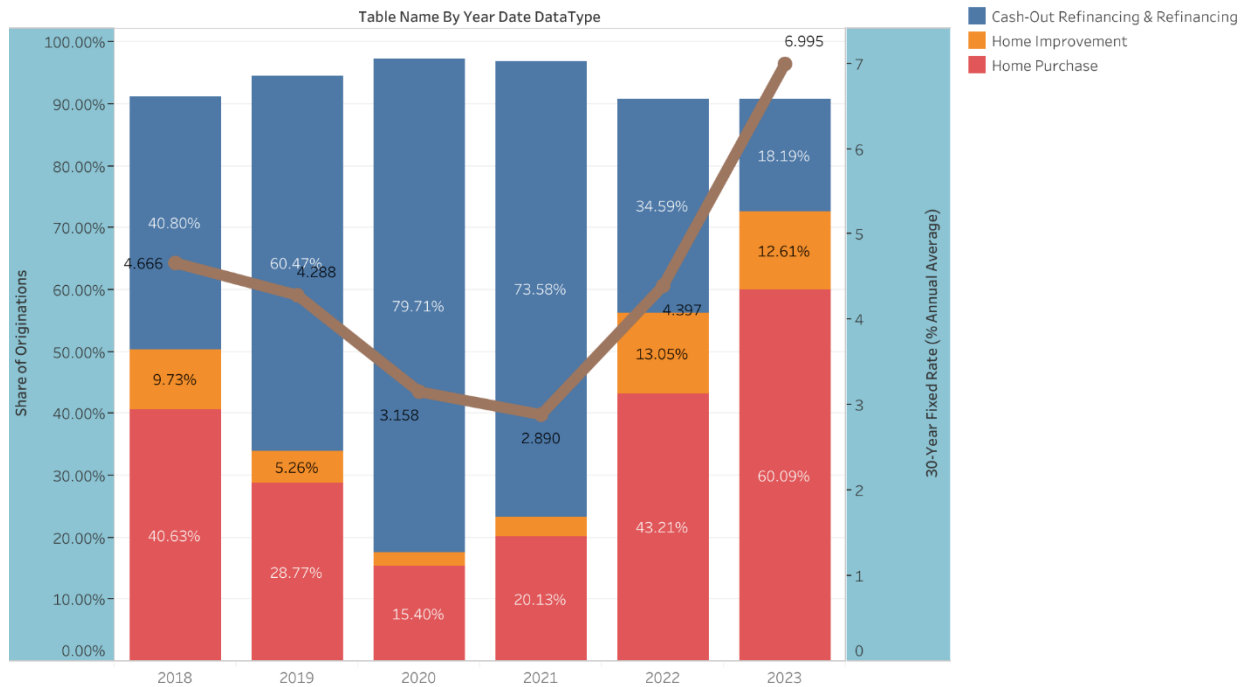
of 2023, home purchases and refinances comprised 49% and 11% of the state’s total originations respectively. Home purchases have steadily declined in 2022 and 2023.



Source: 2018-2023 HMDA

The share of refinance originations in Alameda County appears to move generally with the 30-year fixed rate mortgage average (shown below). For example, in 2020 when the average 30-year fixed rate mortgage was at its lowest level of all the years examined, refinance originations reached the highest share in absolute and percentage terms of all data years analyzed. Similarly, when interest rates rose between 2021 and 2023, the share of refinance originations fell from 73.5% to 18.2%. The increase in the annual average of the 30-year fixed mortgage rate between 2018 and 2023 is consistent with Alameda County’s reduction in the number of refinance loan originations over the same time period.

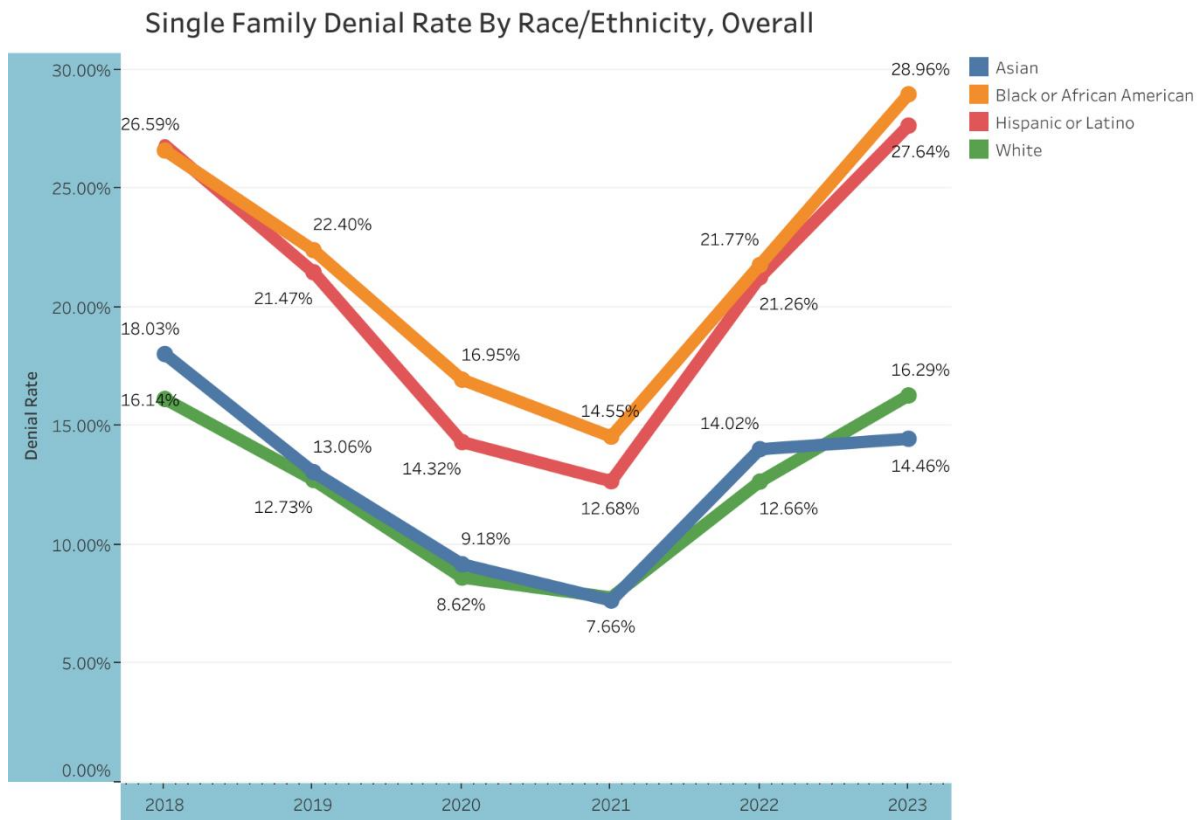
SF Loan Originations Share By Purpose, Alameda



Source: 2018-2023 HMDA

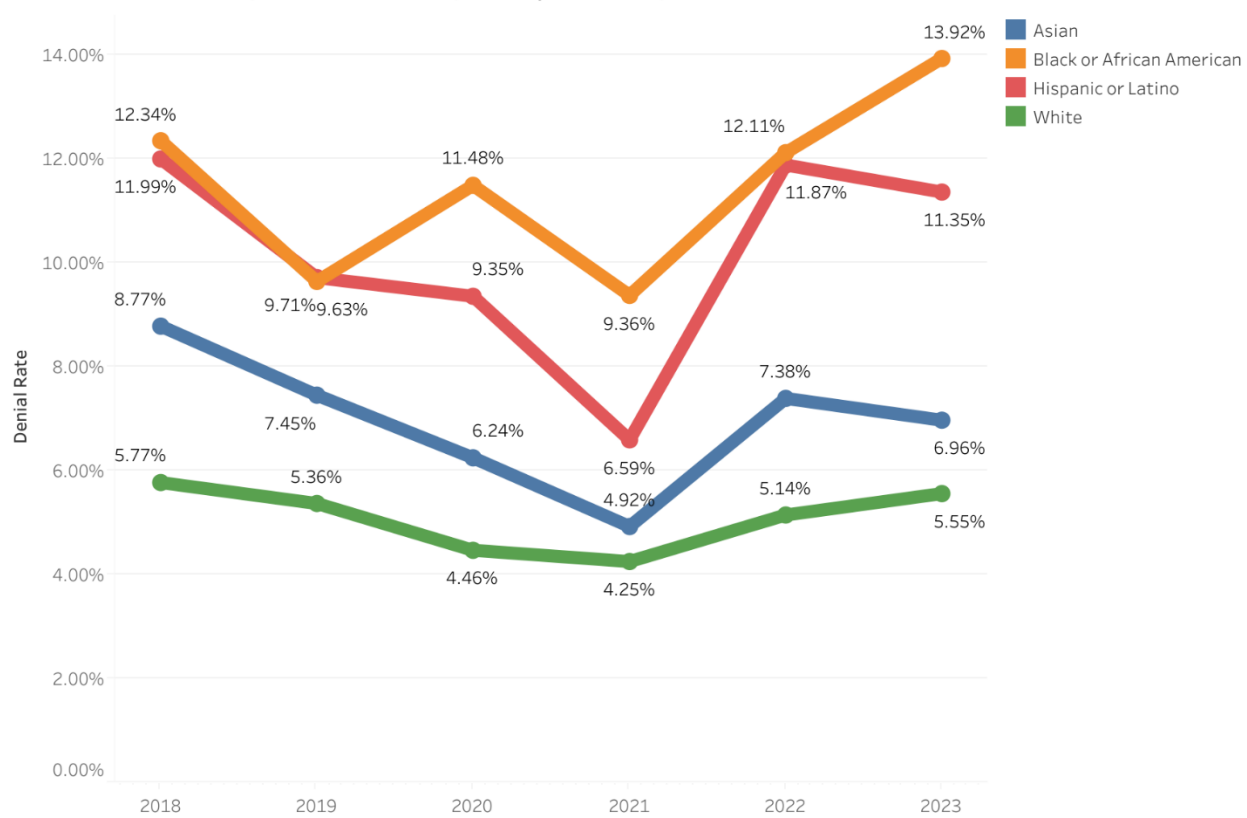
Income, Race, and Single-Family Loan Denials in Alameda County

Denial rates for single-family loans in Alameda County over time vary by race and ethnicity. The charts below indicate that between 2018 and 2023, White and Asian applicants were less likely to be denied relative to Blacks and Hispanics. Additionally, Black applicants were the most likely to be denied relative to other groups for all years analyzed. In addition to the overall denial rate, this pattern is evident in both home purchase and refinance loans.

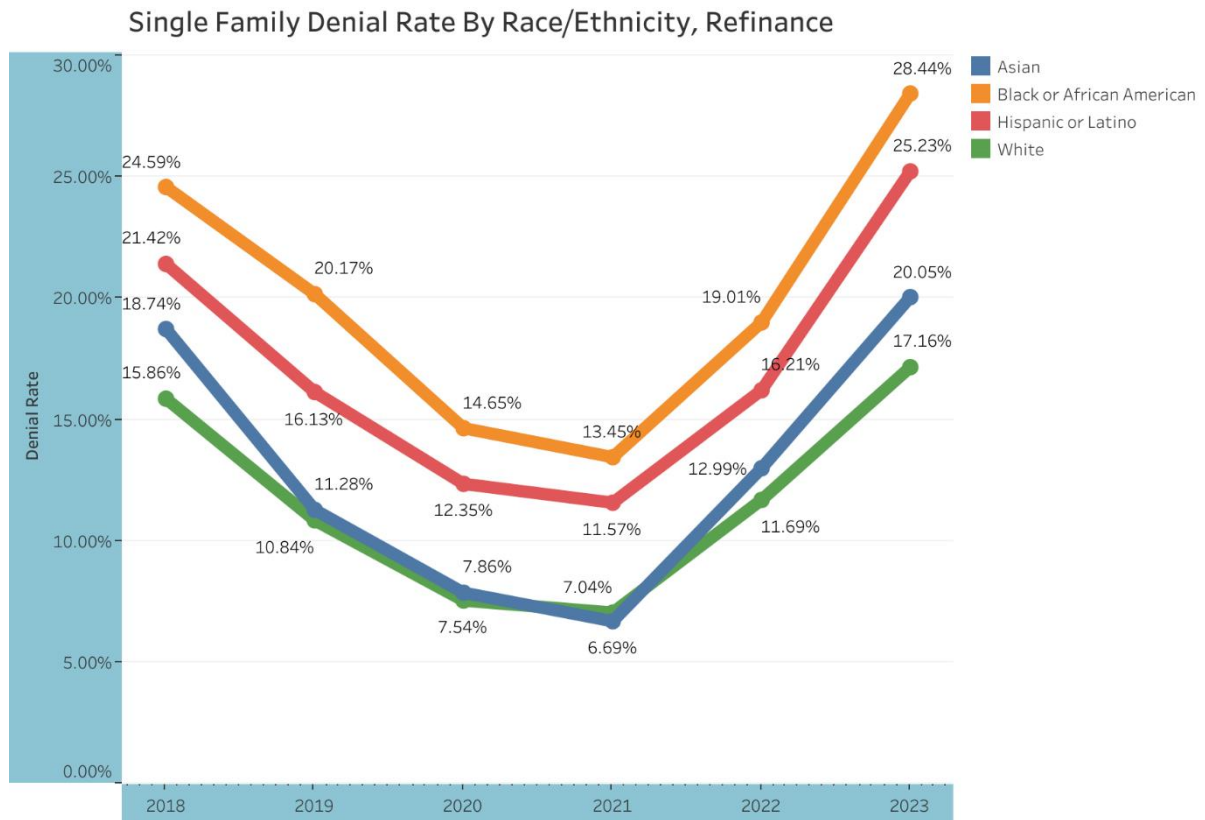


Source: 2018-2023 HMDA

Single Family Denial Rate By Race/Ethnicity, Home Purchase

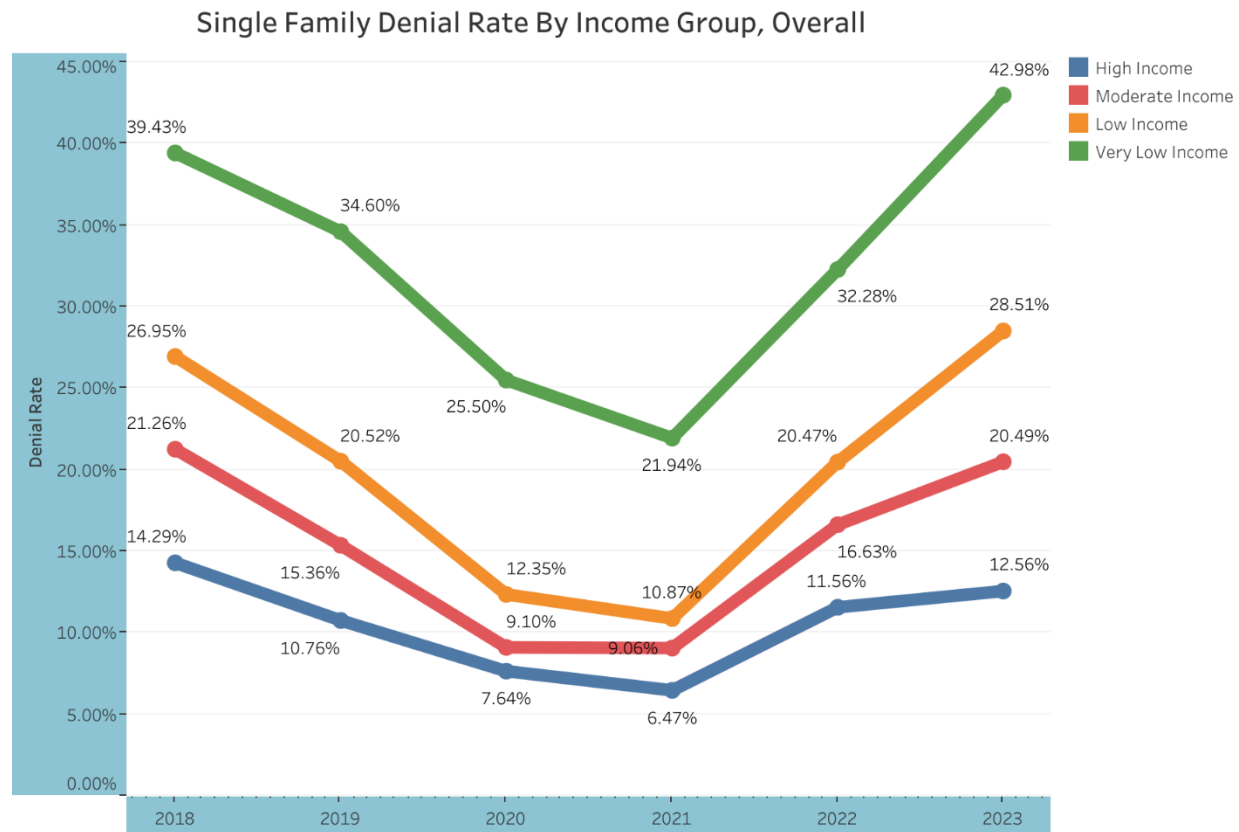


Source: 2018-2023 HMDA



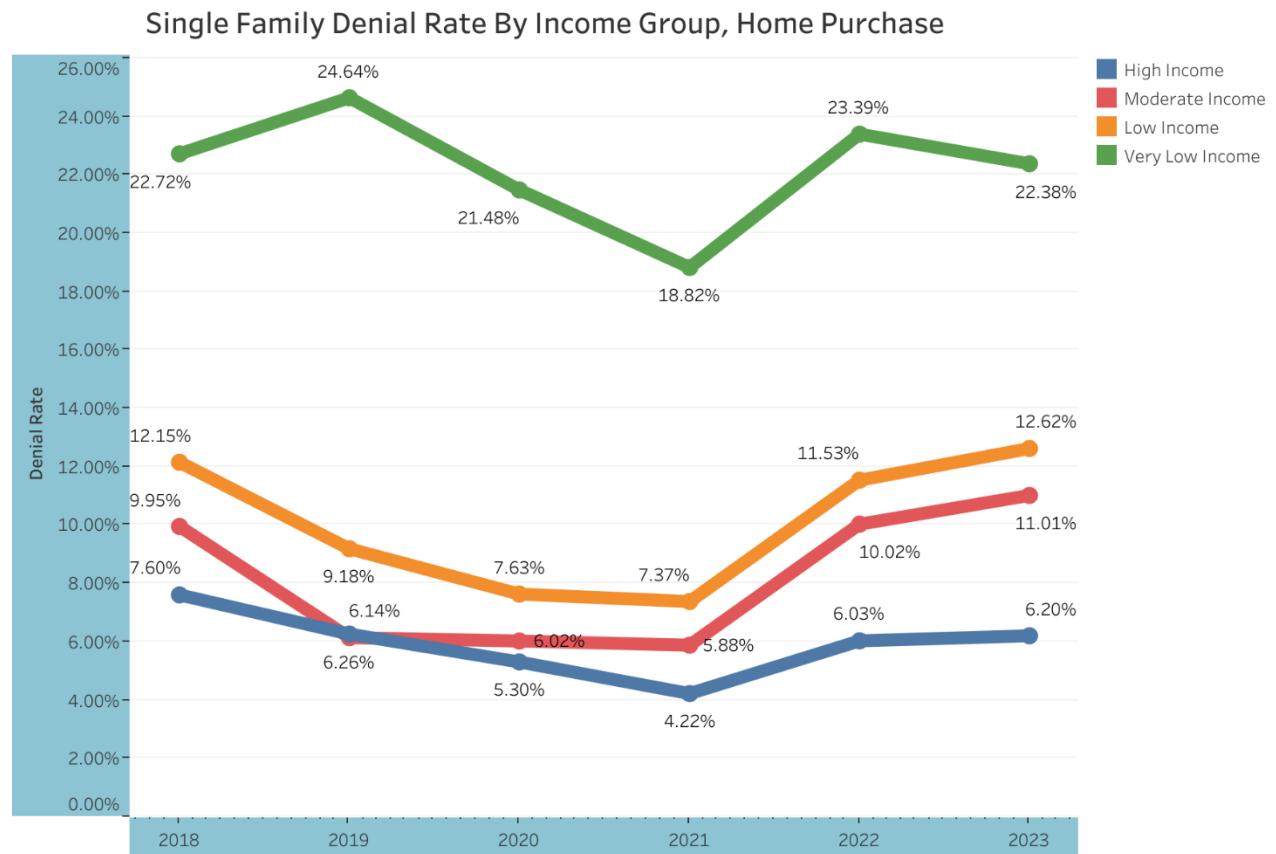
Source: 2018-2023 HMDA

A view of single-family denial rates by applicant income group within Alameda County (highlighted below) shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. The denials across all income groups have risen since 2022 due to higher interest rates and stagnant wages. However, the percentage of denials by income group has risen with very Low-Income applicants (50% or less of Area Median Income) at 43% compared to 13% for High Income groups. The variation in the denial rates is considerably higher for lower income groups – while the high-income group denial changed from 11.56% to 12.74% from 2022 to 2023, the very low-income group went from 32.28% to 43.32%.

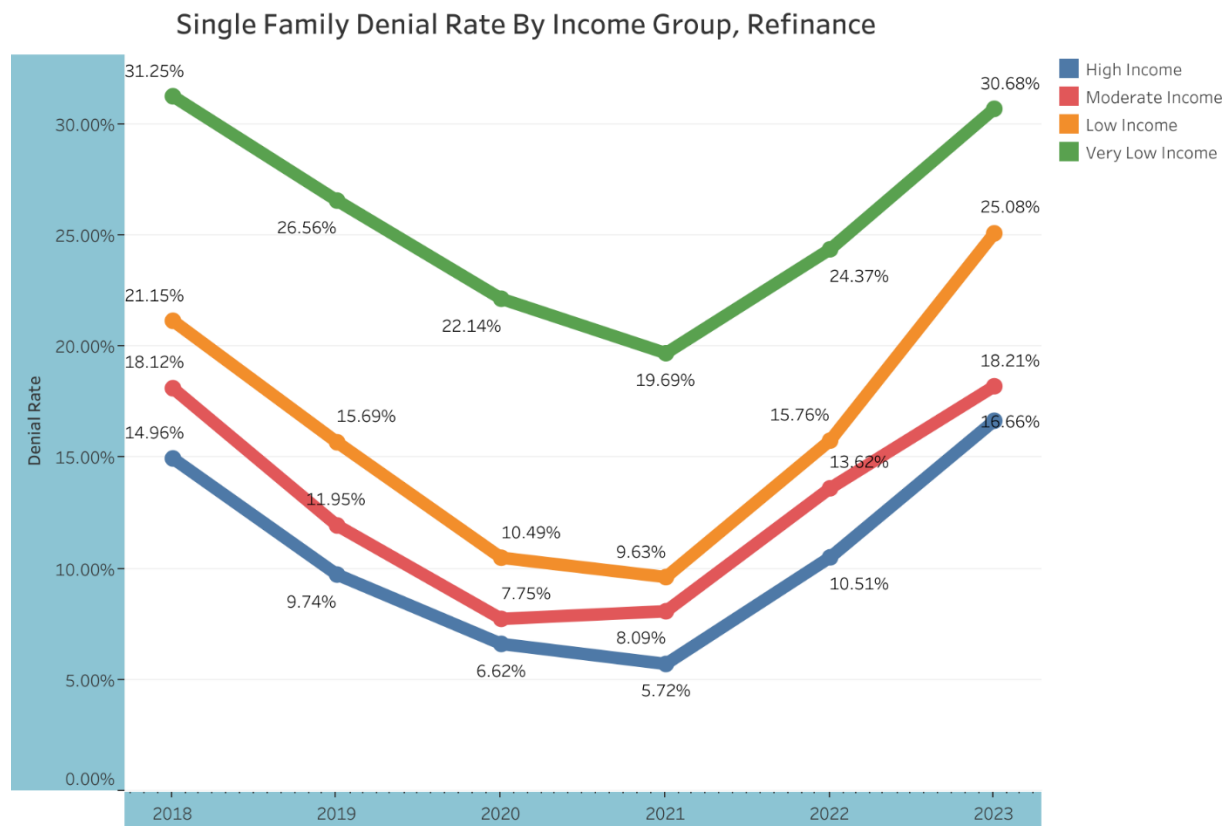


Source: 2018-2023 HMDA

Unlike overall denial rates by income group, home purchase applications denial rates by income group show little variation from year to year within the income group. The denial rates due to refinancing is the major contribution to the income group variations – the very low-income groups are denied at 30.45% in 2023 compared to 16.90% for High income.

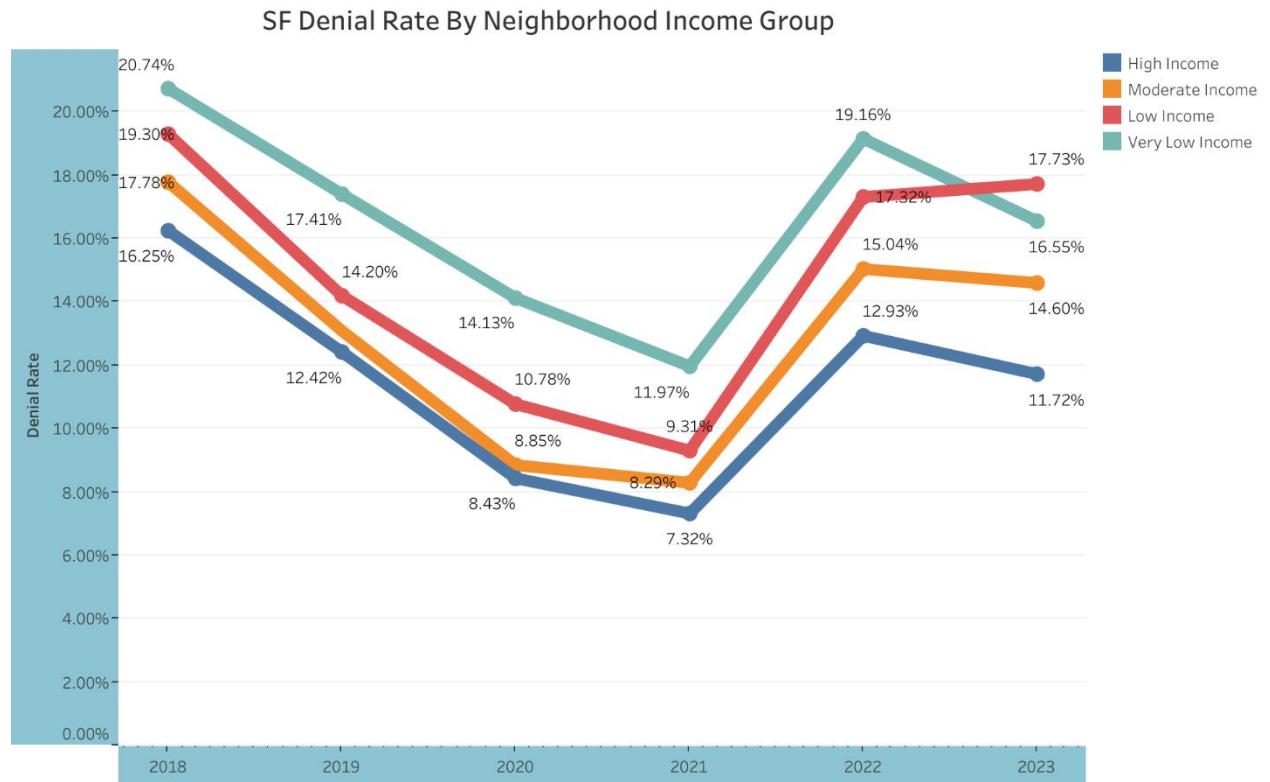


Source: 2018- 2023 HMDA



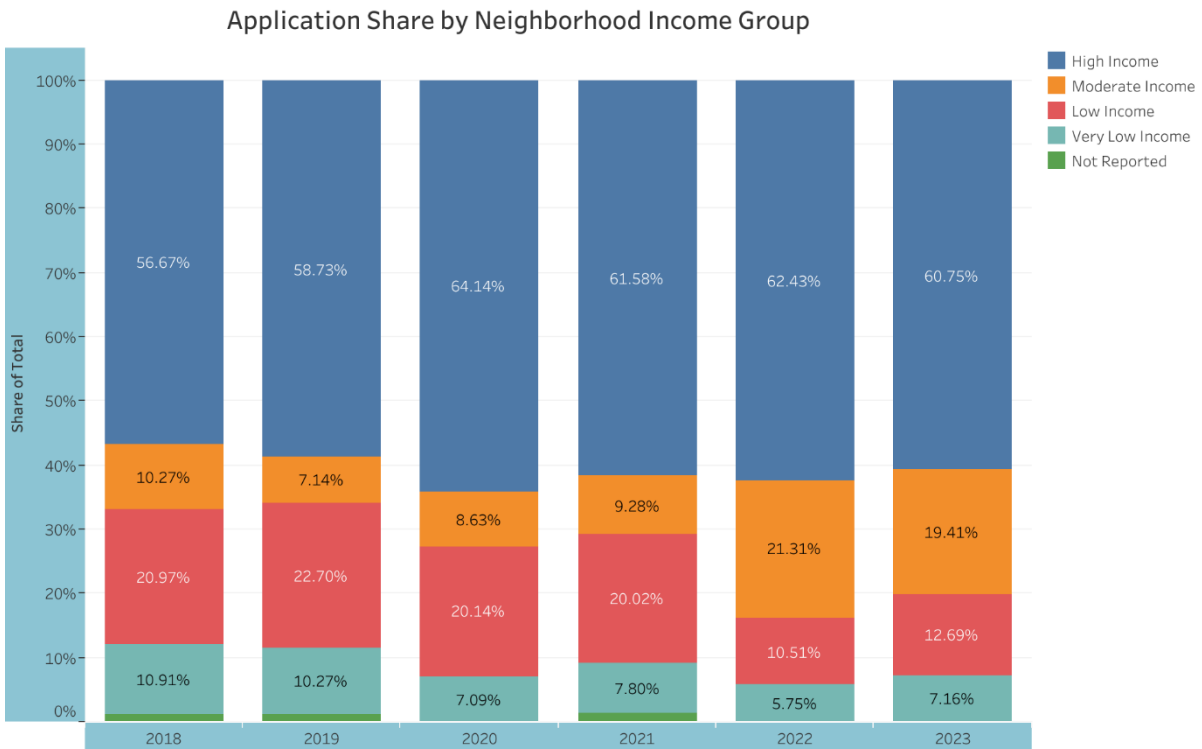
Source: 2018-2023 HMDA

Denial rates by neighborhood income group (defined as median income of property's Census tract) similarly shows higher income neighborhoods are less likely to be denied compared to lower income neighborhoods.



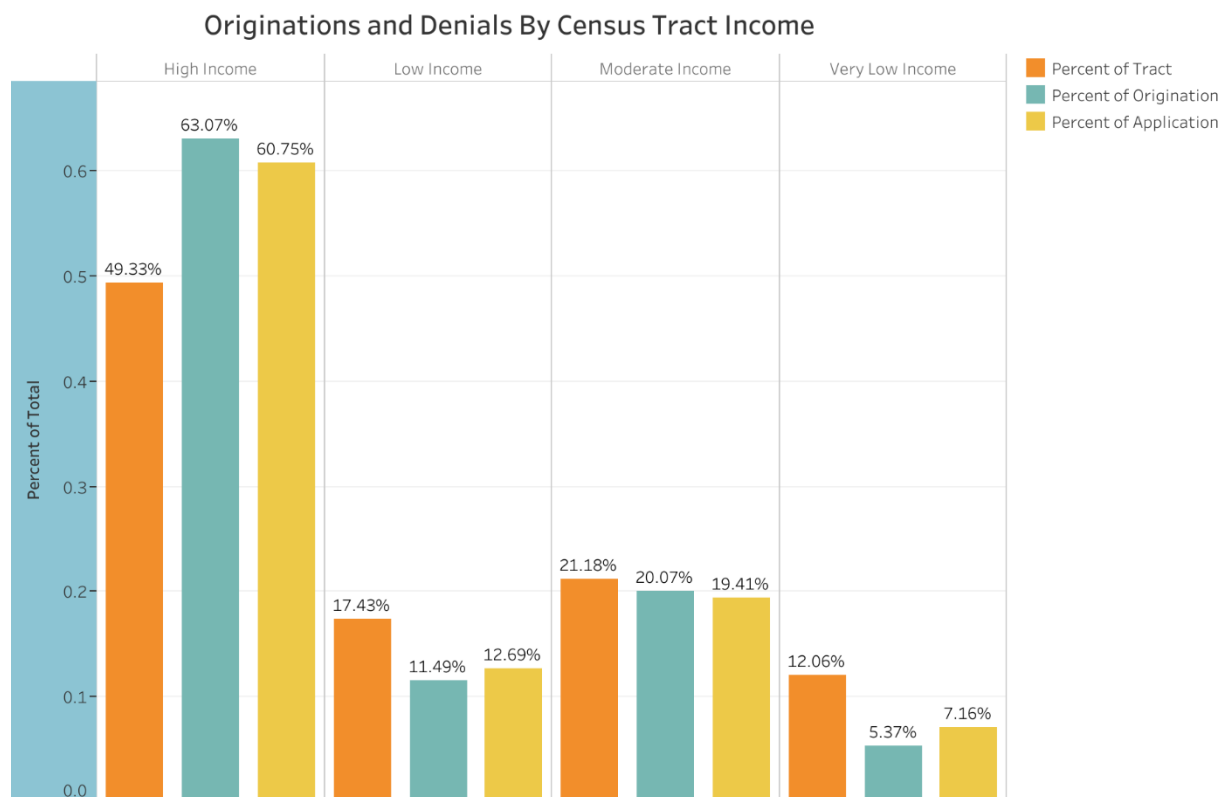
Source: 2018-2013 HMDA

As a percentage of total applications within Alameda, the distribution among neighborhoods by income group shows that for every year examined, Middle and High-Income neighborhoods represented most applicants (83% as of 2023).



Source: 2018-2023 HMDA

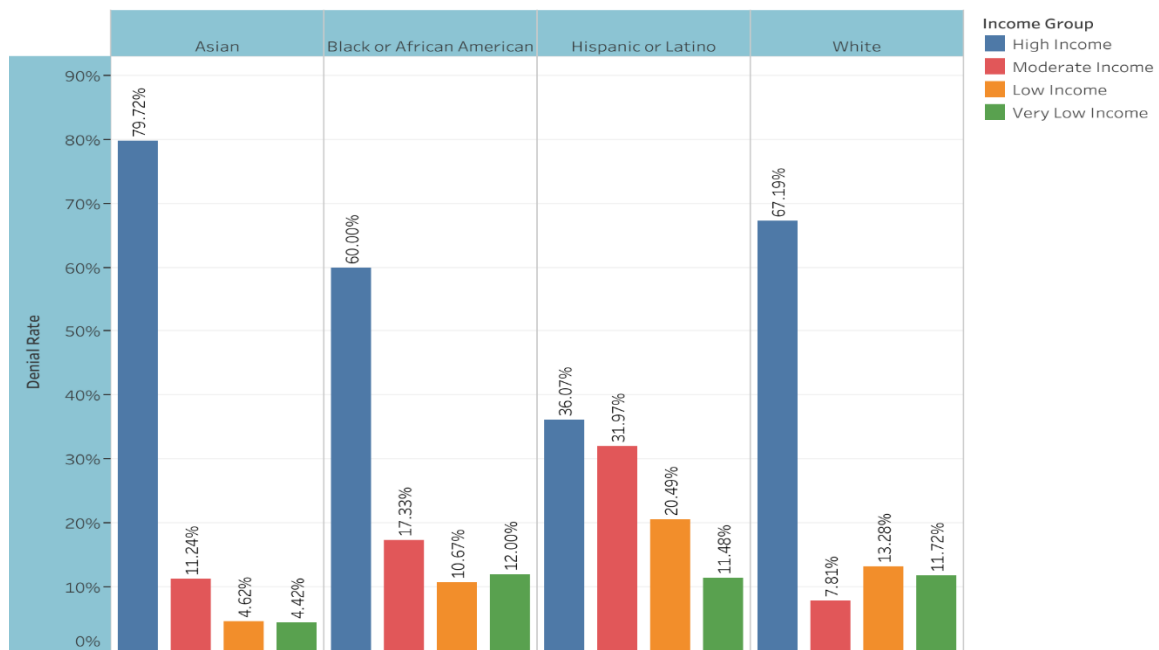
Within Alameda, Very Low-Income and Low-Income neighborhoods represent 27% of the County's total neighborhoods, although they are represented by approximately 16% of total originations and 15% of applications as of 2023 (shown below). This suggests that Low and Very Low-Income neighborhoods within the County are less likely to participate in the single-family lending market relative to other neighborhoods. By contrast, loan applications and originations within Alameda are disproportionately likely to occur for properties in Middle and particularly High-Income neighborhoods.



Source: 2023 HMDA

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within Alameda County (shown below) demonstrates that High-Income Asians (earning greater than 120% of Area Median Income) were more likely to be denied for a single-family home purchase.

Single Family Home Purchase Denial Rate By Income Group - Graph

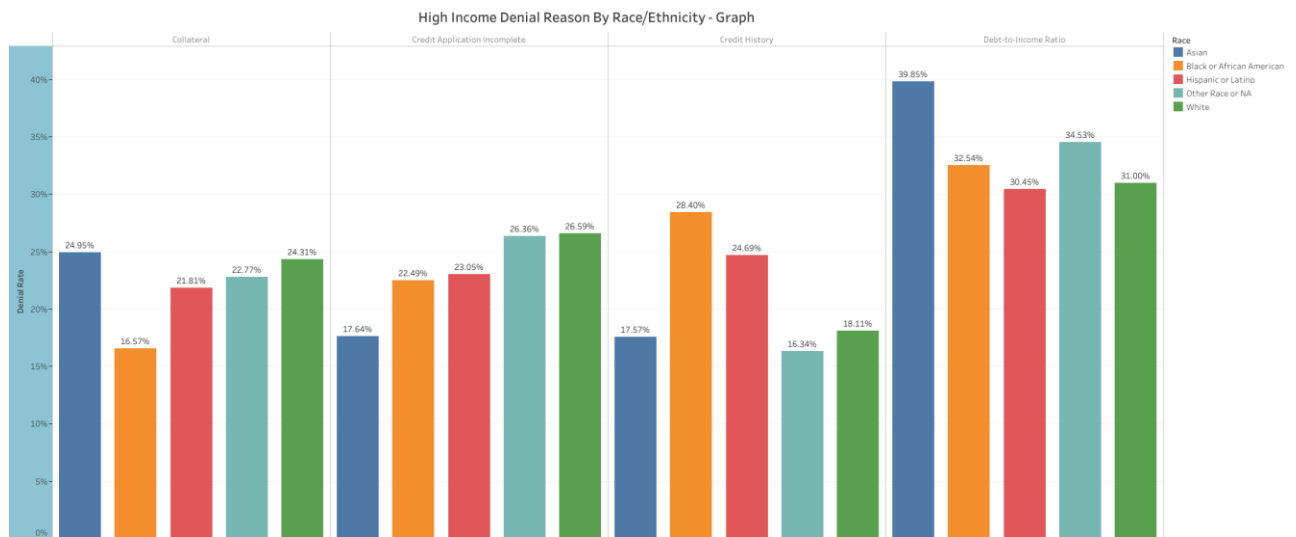


Source: 2023 HMDA

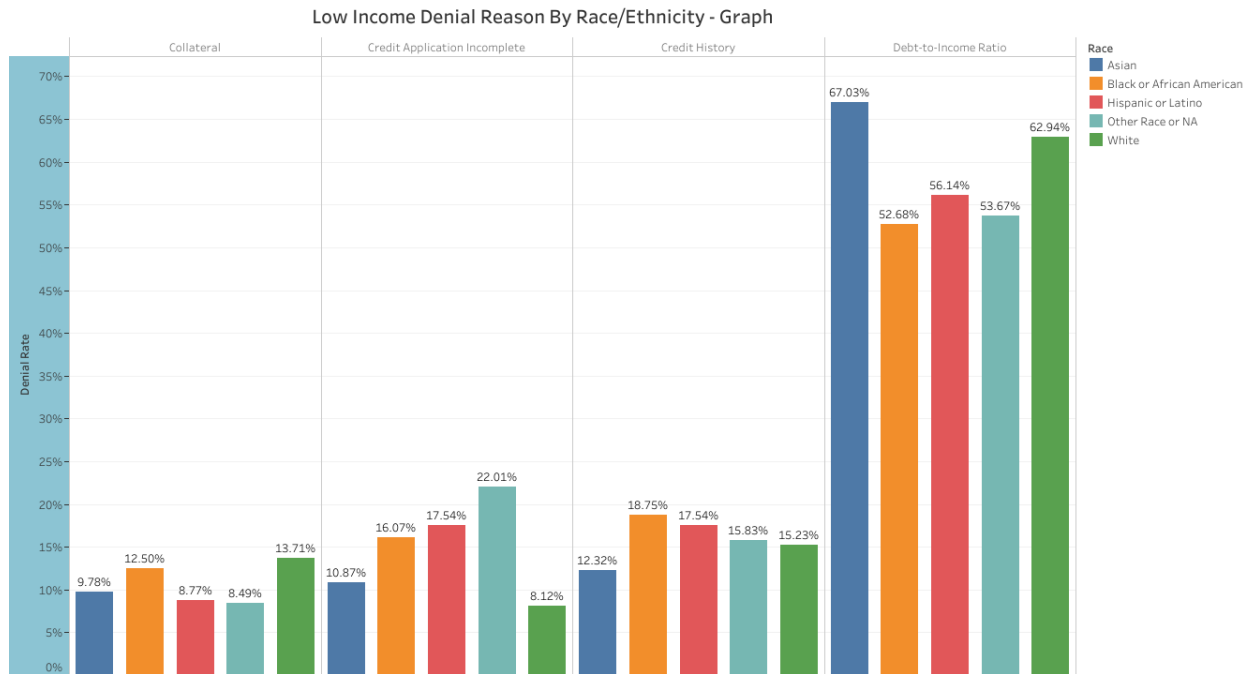
Application Denial Reasons by Income Group

The charts below compare denial reasons among White, Black, Hispanic and Asian applicants in Alameda County for 2023 by income group.

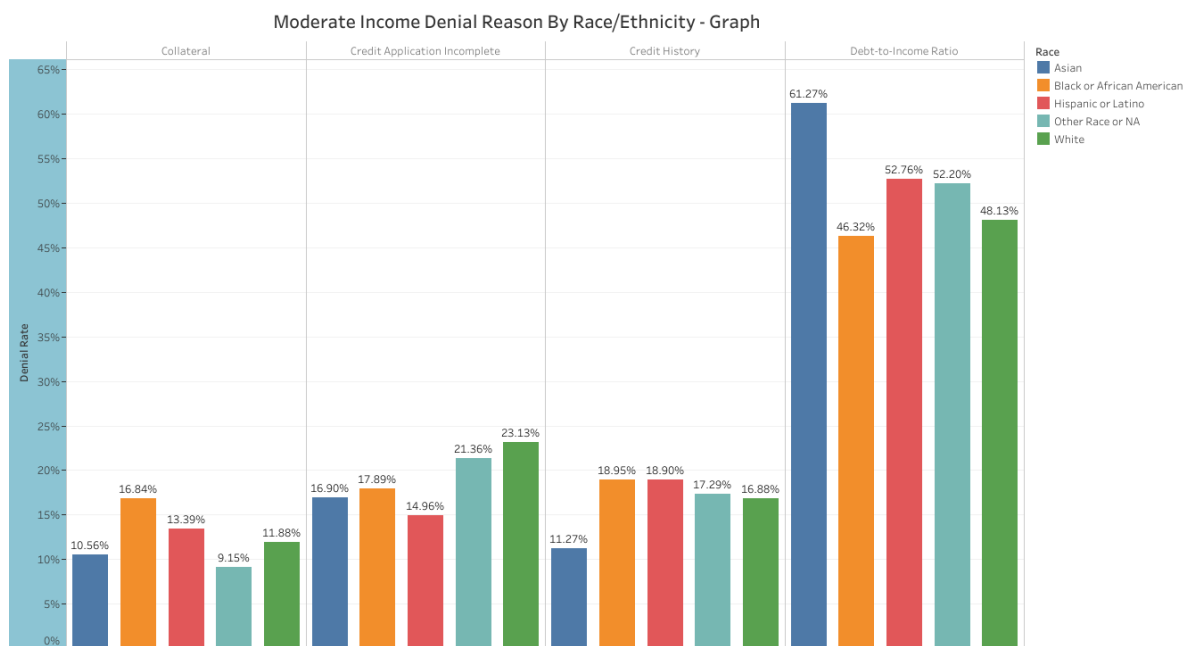
As of 2023, the leading denial reason for all applicants across all income groups was Debt-to-Income Ratio. Credit History was the next reason for Black and Hispanic applicants. This is reflective of high home prices in Alameda County coupled with high interest rates.



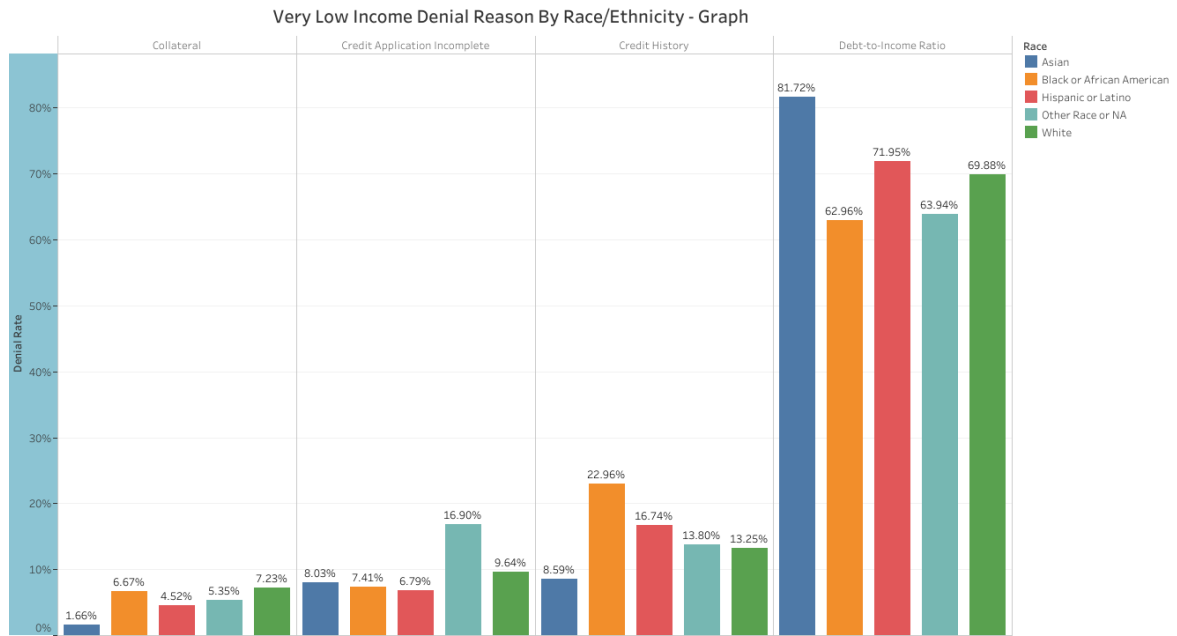
Source: 2023 HMDA



Source: 2023 HMDA



Source: 2023 HMDA



Source: 2023 HMDA

The Subprime Market and Predatory Lending

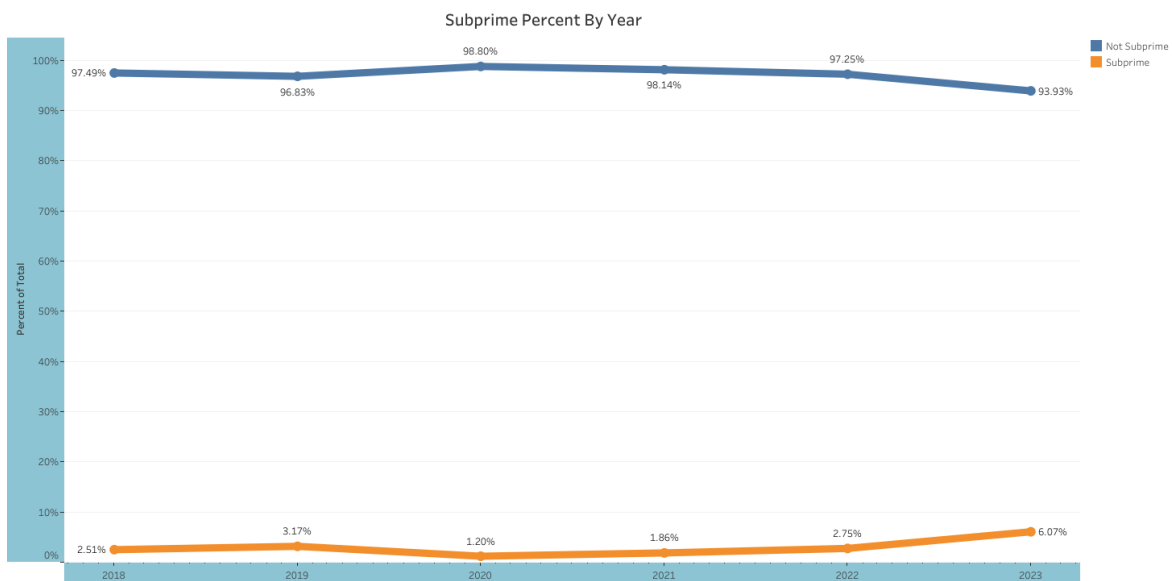
According to the Federal Reserve, “prime” mortgages are offered to persons with excellent credit and employment history and income adequate to support the loan amount. “Subprime” loans are loans to borrowers who have less-than-perfect credit history, poor employment history, or other factors such as limited income. By providing loans to those who do not meet the credit standards for borrowers in the prime market, subprime lending can and does serve a critical role in increasing levels of homeownership. Households that are interested in buying a home but have blemishes in their credit record, insufficient credit history or nontraditional credit sources, might otherwise be unable to purchase a home. The subprime loan market offers these borrowers opportunities to obtain loans that they would be unable to realize in the prime loan market.

Subprime lenders generally have interest rates that are higher than those in the prime market and often lack the regulatory oversight required for prime lenders because they are not owned by regulated financial institutions. In the past decade, however, many large and well-known banks became involved in the subprime market either through acquisitions of other firms or by initiating loans that were subprime directly.

Most subprime loans provide families with payments for the first few years at a low “teaser” rate. After that, the loans reset every six months or year to a higher, fully indexed rate, which can cost borrowers hundreds of extra dollars each month. This extra expense has increased the housing cost burden of many families and for many has ultimately resulted in foreclosure.

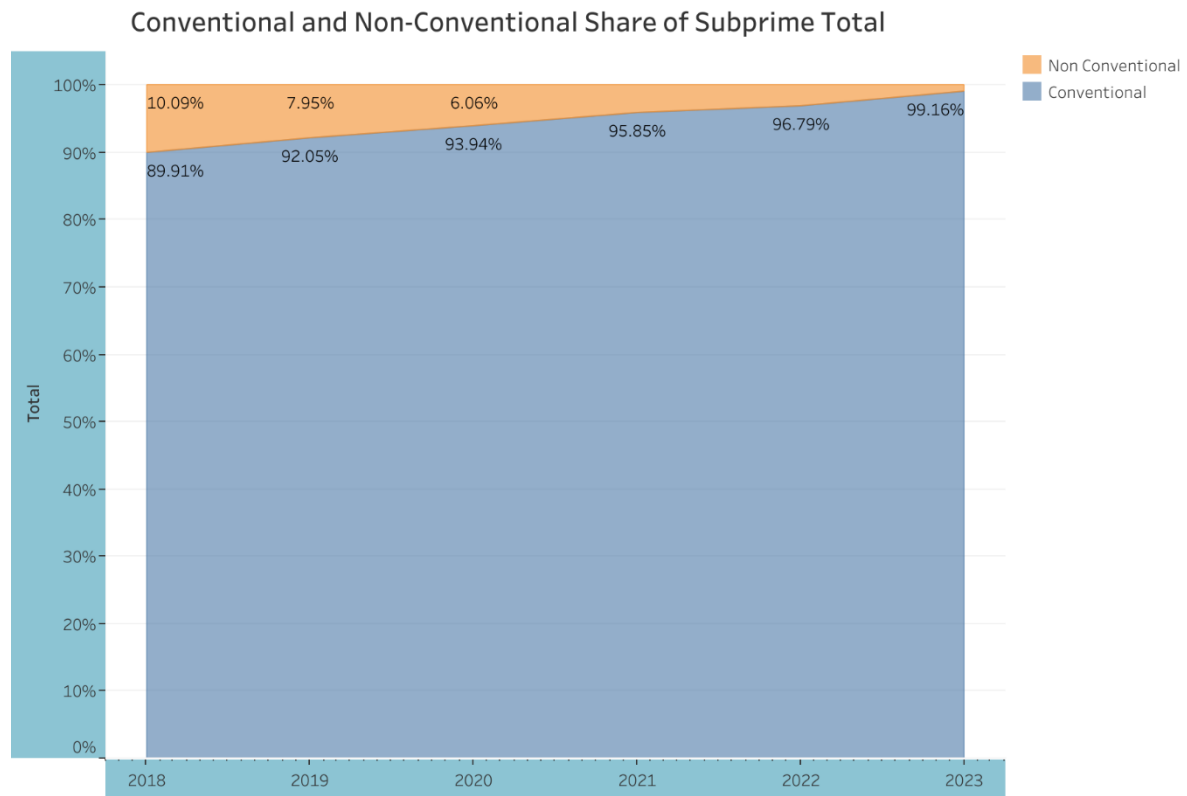
With an active housing market, potential predatory lending practices by financial institutions may arise. Predatory lending involves abusive loan practices usually targeting homeowners of color or those with less-than-perfect credit histories. The predatory practices typically include high fees, hidden costs and unnecessary insurance and larger repayments due in later years. One of the most common predatory lending practices is placing borrowers into higher interest rate loans than called for by their credit status. Although the borrowers may be eligible for a loan in the “prime” market, they are directed into more expensive and higher fee loans in the “subprime” market. In other cases, fraudulent appraisal data is used to mislead homebuyers into purchasing overvalued homes, or fraudulent or misrepresented financial data is used to encourage homebuyers into assuming a larger loan than can be afforded. Both cases almost inevitably result in foreclosure.

Data available to investigate the presence of predatory lending are extremely limited. At present, HMDA data are the most comprehensive available for evaluating lending practices. However, the HMDA data lack the financial details of the loan terms to conclude any kind of predatory lending. Efforts at the national level are pushing for increased reporting requirements in order to curb predatory lending.



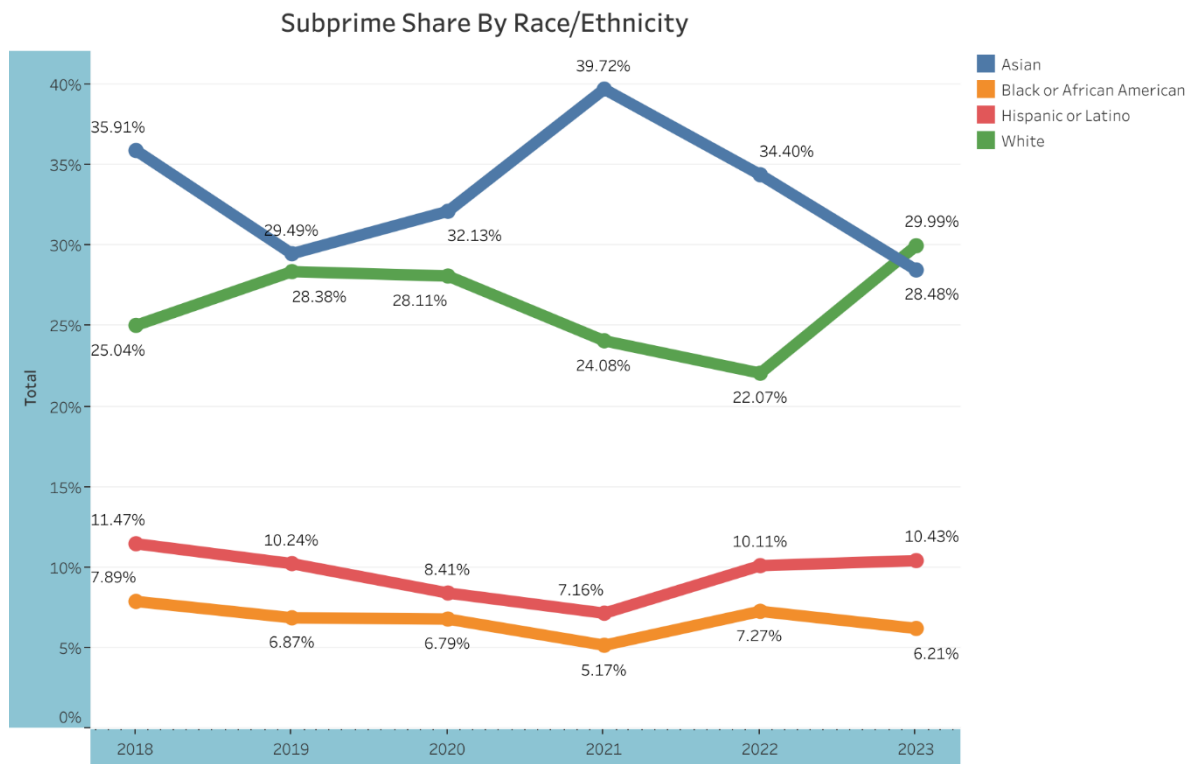
Source: 2018-2013 HMDA

The subprime loans in 2018 were more in Non-Conventional applications but are now almost entirely (99.16%) in the Conventional applications.



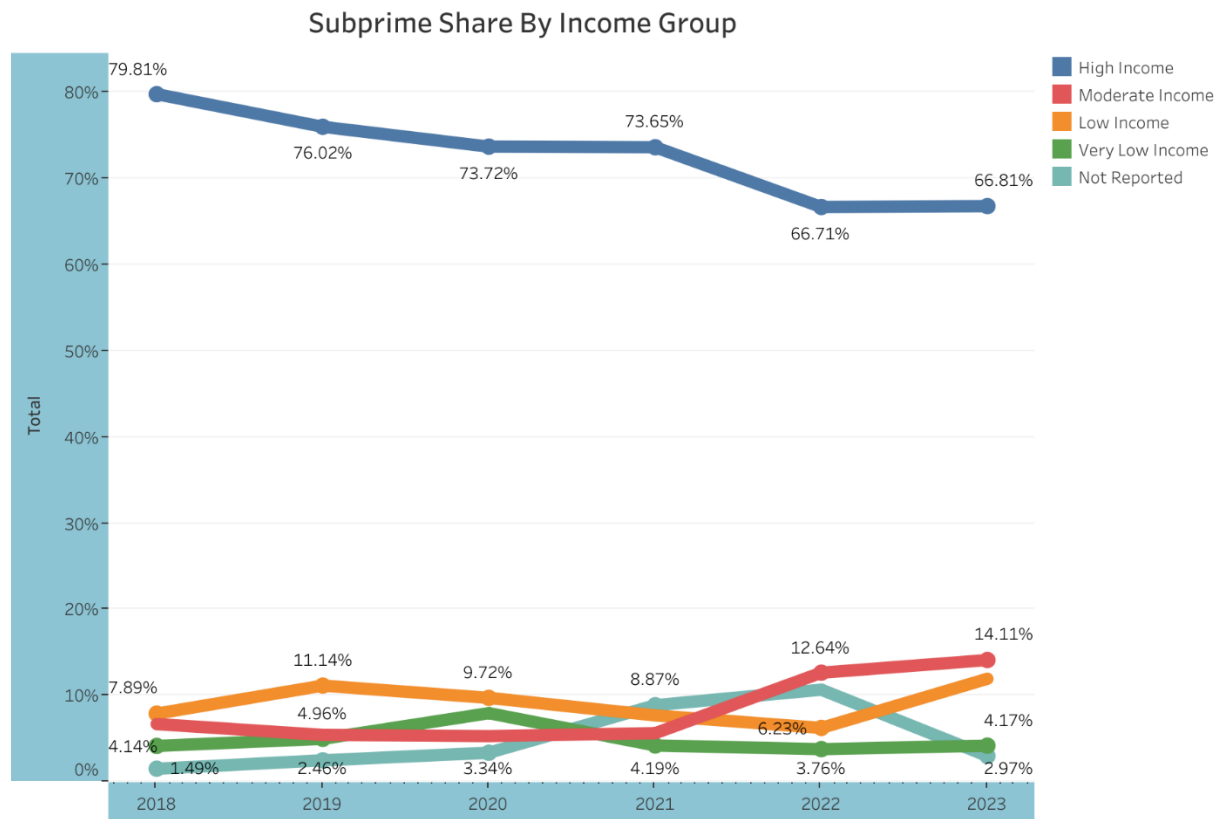
Source: 2018-2023 HMDA

Subprime originations by race/ethnicity show that Asian and White loan recipients had the highest share compared to other groups for nearly everyone examined.



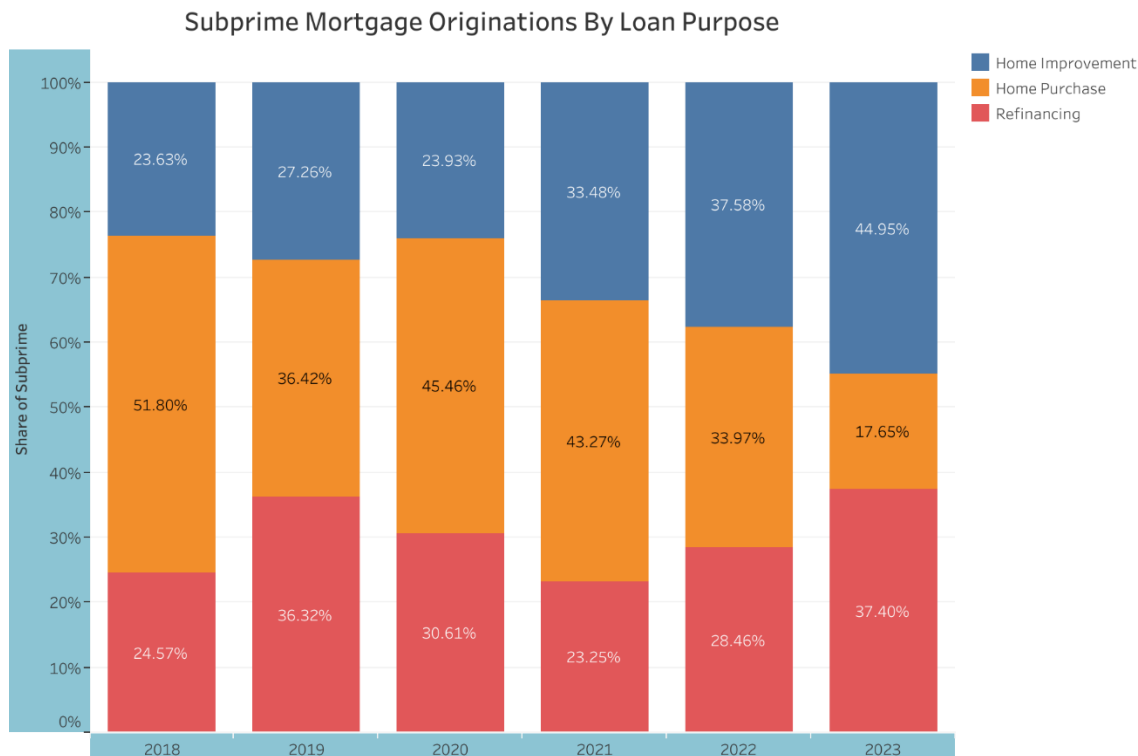
Source: 2018- 2023 HMDA

Subprime shares by loan recipient income group show that since 2018, income groups have diverged, with High-Income remaining much higher than other income groups.



Source: 2018-2023 HMDA

Subprime loans have been characterized by growth in home improvements in recent years. As a percentage of all subprime loan originations within Alameda County, home improvements represented 44.95% in 2023, up from its share of 23.63% in 2018.



Source: 2018-2023 HMDA

Lending Practices Conclusion

Mortgage lending activity in Alameda County is consistent with many of the broader trends that have occurred in the wake of high inflation and high interest rates.

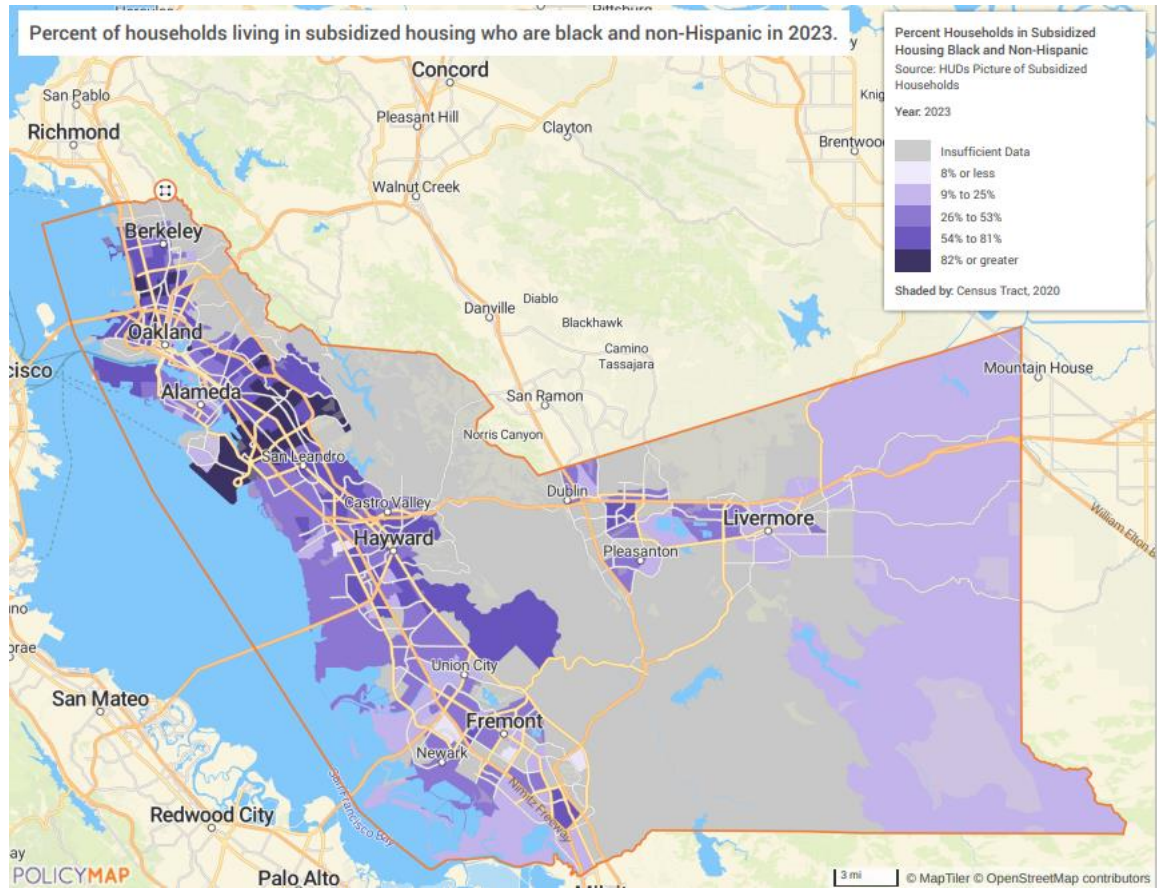
Further, Alameda County exhibits slowing mortgage market fundamentals from the highs of 2020 and 2021 when the interest rates were lower and housing supply was low. Home purchase originations have decreased by 100% from 2022 and 2023, suggesting signs of declining housing demand and a housing market recovery within the County. Additionally, the share of refinance applications has reduced drastically. Debt-to-Income ratio is the most common reason for denial across all income groups reflecting high inflation and stagnant wages, coupled with high interest rates. Down Payment Assistance programs can sometimes help address debt to income ratio issues for prospective homebuyers. Programs like Alameda County's Boost with a mission to address racial inequalities is an example of an action that can be taken to address debt to income impediments for potential homebuyers.

Some trends, however, have continued despite business cycle fluctuations, such as higher denial rates for Black and Hispanic applicants relative to White and Asian applicants, in addition to higher denial rates for lower income applicants and neighborhoods.

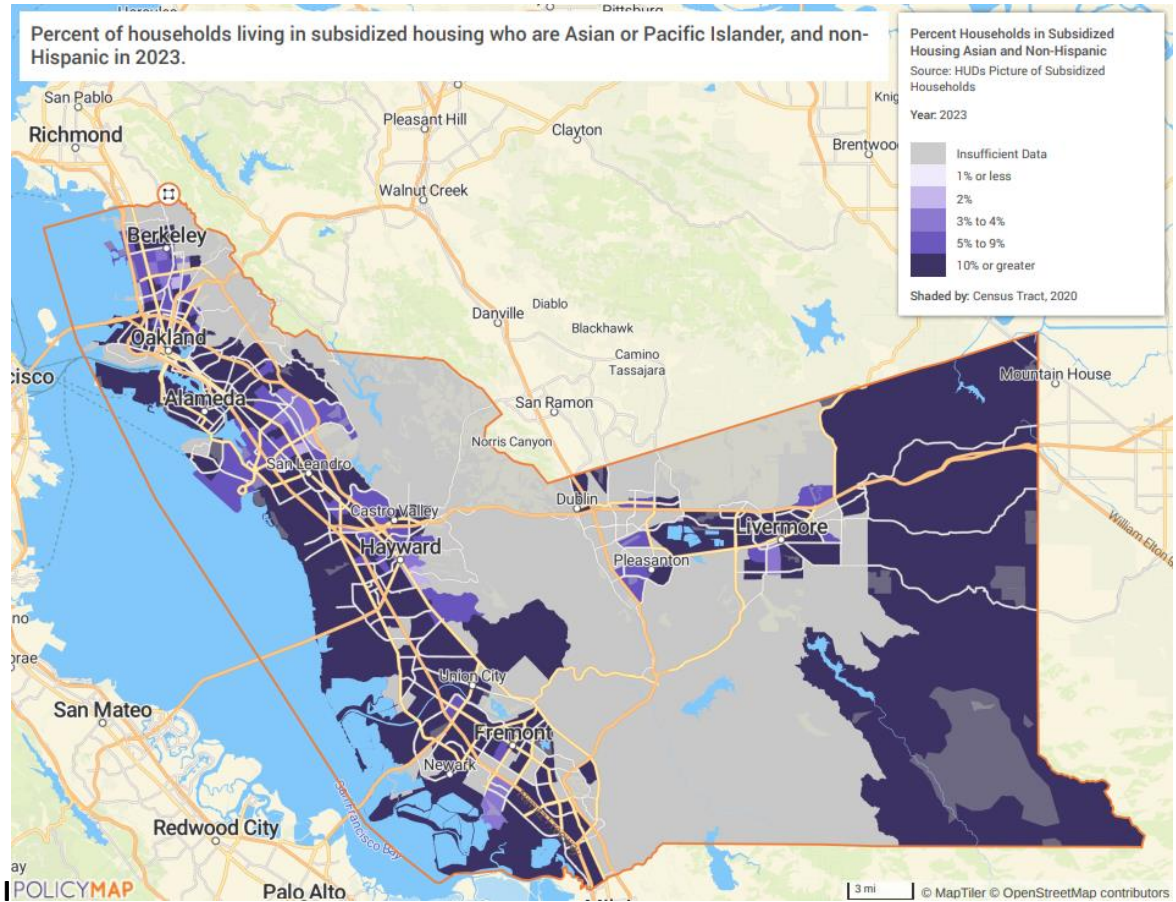
Publicly Supported Housing

HUD's 2023 Picture of Subsidized Households estimates that 3.62% of Alameda County's population was living in subsidized housing – this is a –0.14% decline from 2018. Comparatively, it is estimated that 2.34% of the State of California's population was living in subsidized housing in 2023. Maps V.39 to V.41 shows the percentage of households living in subsidized housing who are Black, Asian or Pacific Islander, and Hispanic. Black residents living in subsidized housing have higher concentrations in the North and Central County, particularly between the City of Alameda and the City of San Leandro, and in north Oakland. . Asian or Pacific Islander residents living in subsidized housing are spread throughout the County - both along the entire western border of the County and the Tri-Valley area. Hispanic residents living in subsidized housing have higher concentrations in the Central County near Hayward and Union City, with other high density tracts near Fremont and in Livermore. Map V.42 shows the percentage of households living in subsidized housing that have a disability - there are higher concentrations in the South County near Fremont, in the Mid/Central County near Hayward, and in the Tri-Valley area near the cities of Pleasanton and Livermore.

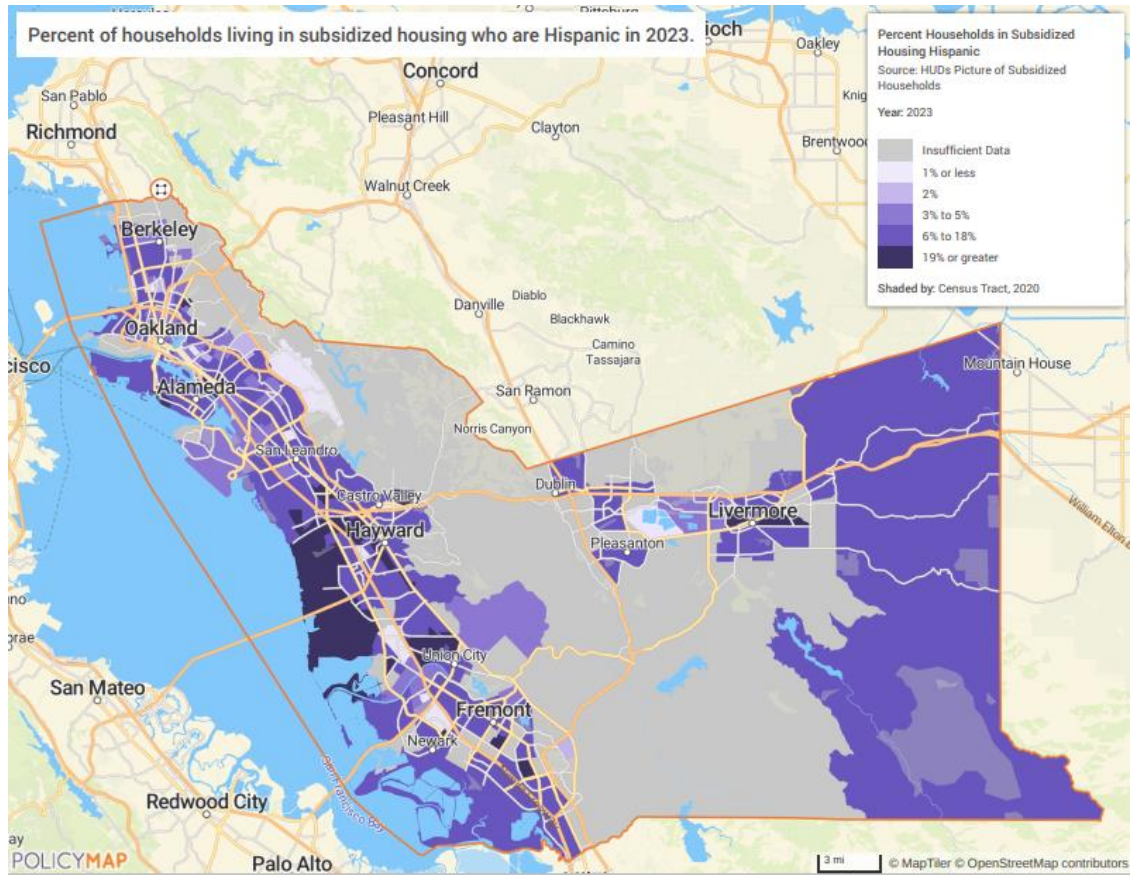
MAP V.39 Percent of Households Living in Subsidized Housing Who Are Black



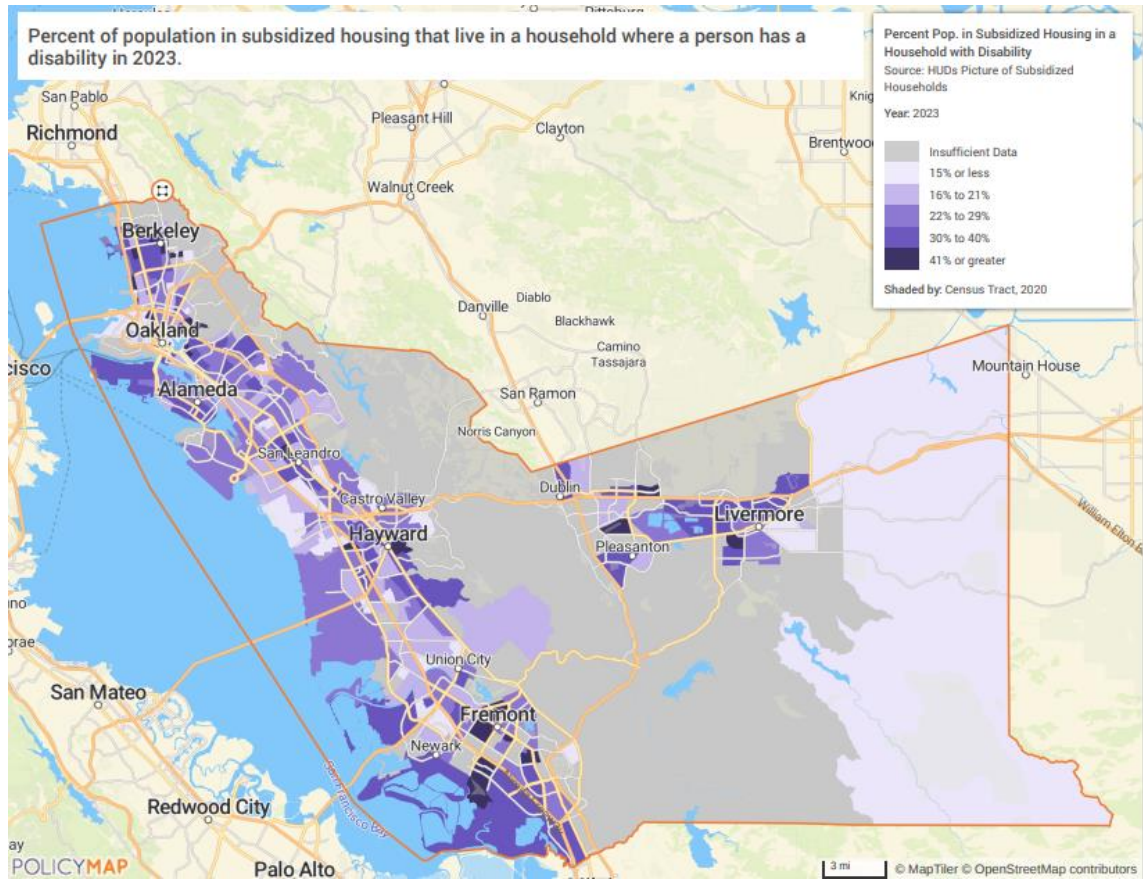
MAP V.40 Percent of Households Living in Subsidized Housing Who Are Asian or Pacific Islander



MAP V.41 Percent of Households Living in Subsidized Housing Who Are Hispanic

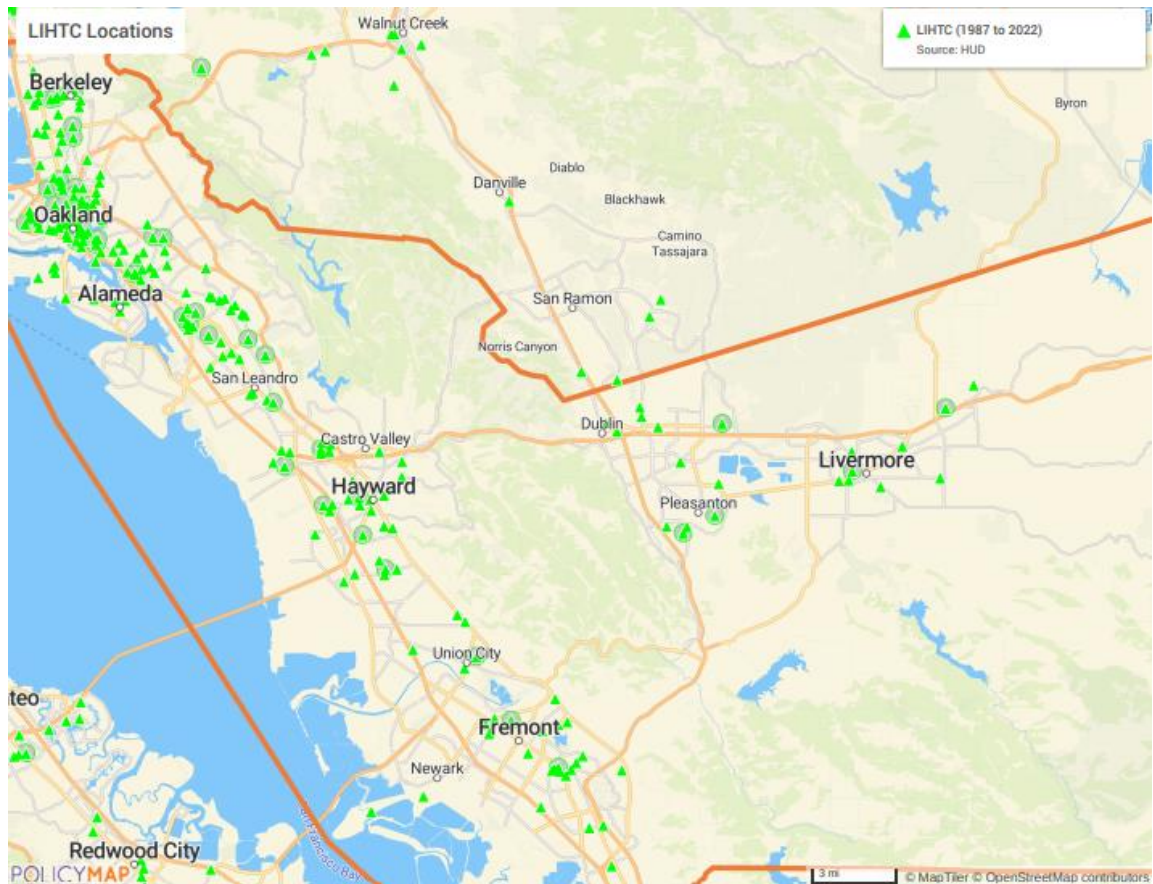


MAP V.42 Percent of Households Living in Subsidized Housing Where a Person Has a Disability

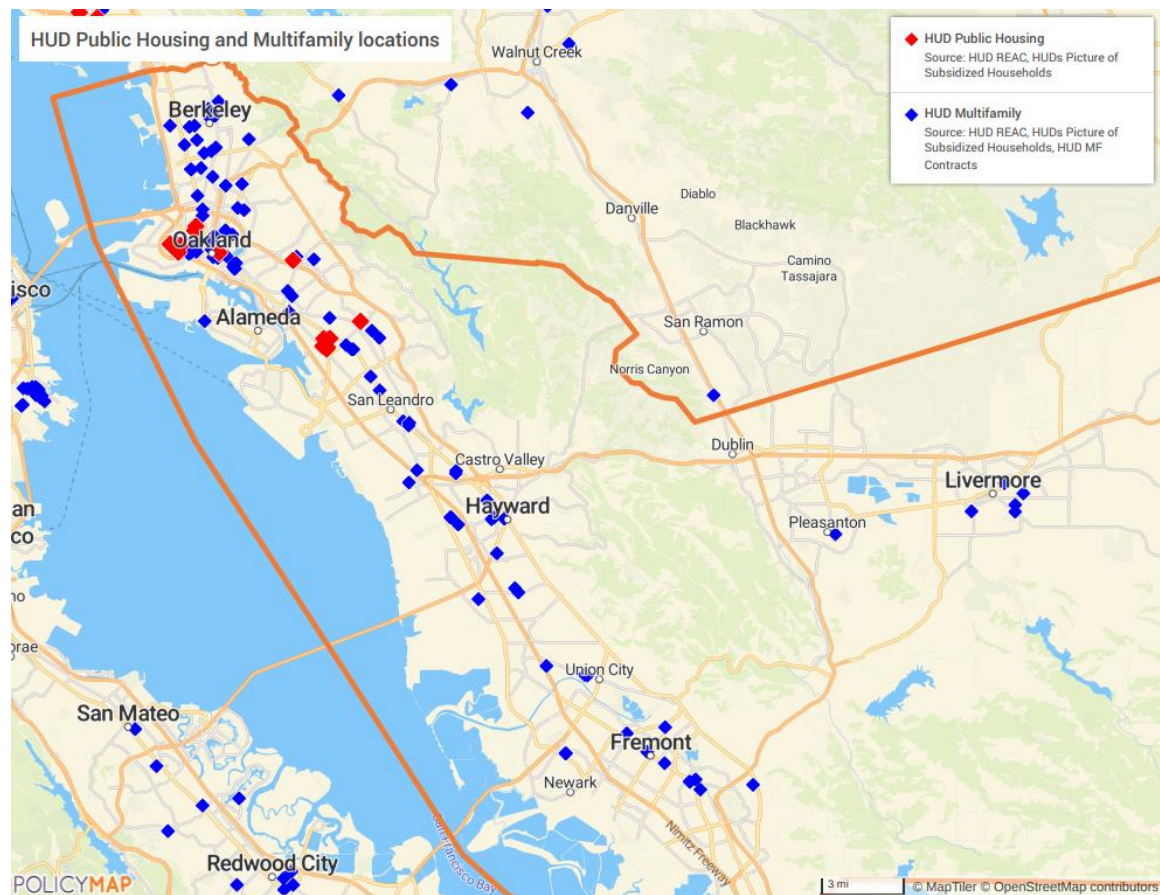


Map V.43 shows LIHTC locations and Map V.44 shows the locations of HUD Public Housing and Multifamily housing units.

MAP V.43 LIHTC Locations



MAP V.44 HUD Public Housing and Multifamily Locations



Disability and Access Analysis

According to 2018-2022 ACS data, 9.6% of residents in Alameda County were living with a disability, which was lower than California's average of 11%. The rate of disability has not changed since 2013-2017 ACS estimates. The two most common types of disability are independent living and ambulatory. Pleasanton has the lowest rate of those living with a disability at 7.9%, which is a 1% increase from 2013-2017 ACS estimates. San Leandro has the highest rate of disability at 11.5%, which is a 0.6% increase from 2013-2017 estimates.

Map V.45 shows the concentrations of people living with disabilities throughout the County. The darker shaded areas have higher concentrations of people living with disabilities.

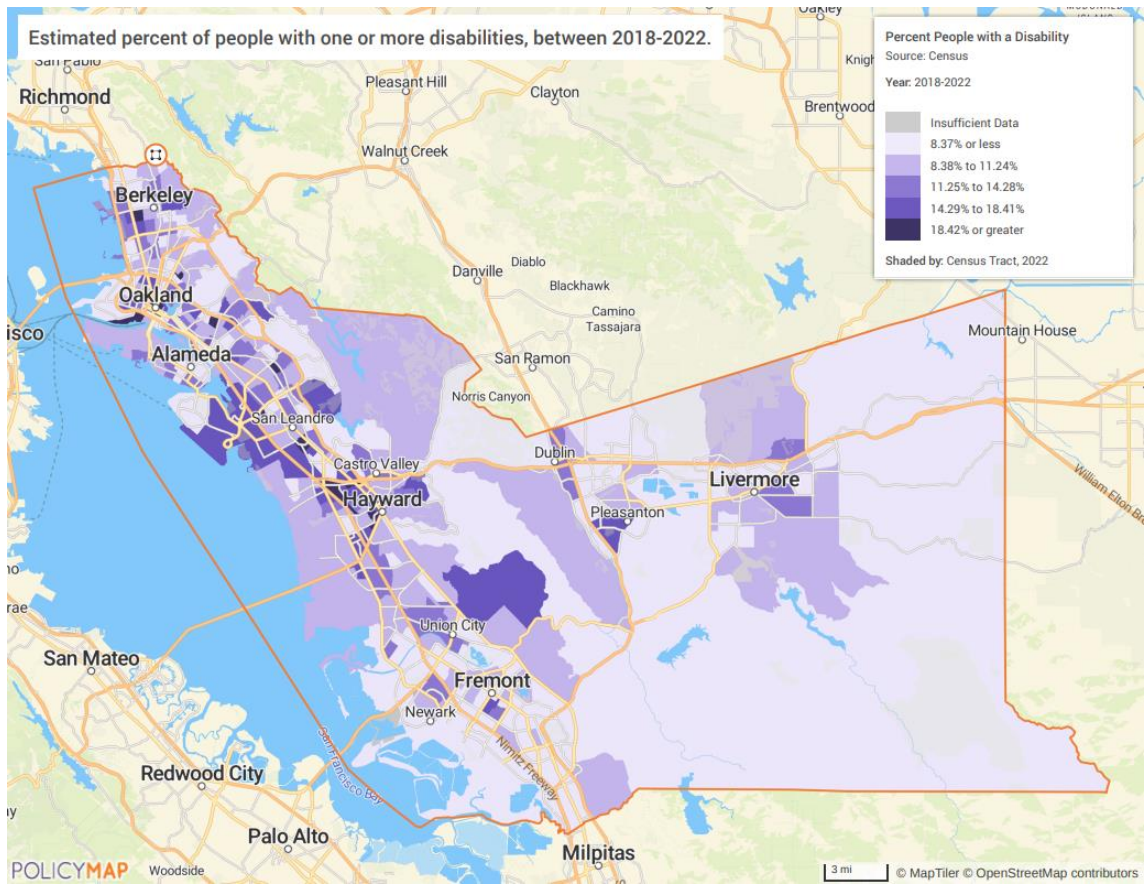
Map V.46 shows the percentage change of disability over the past 5 years. The darker orange shaded areas all saw a decline in the percentage of people with a disability, while the dark blue indicates an increase of at least 36.8%.

Table: Percent of People with Disabilities by Type of Disability

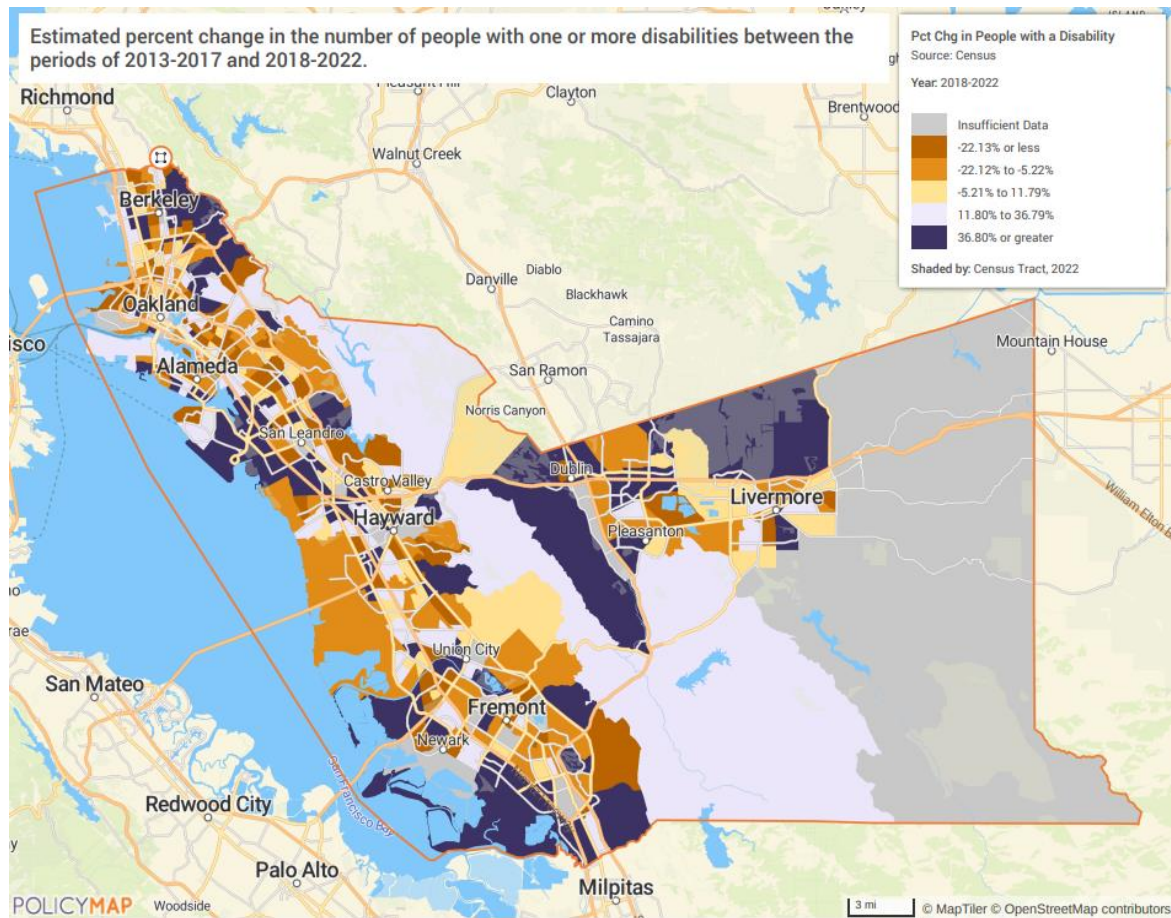
Jurisdiction	% with Disability	% with Hearing Disability	% with Vision Disability	% with Cognitive Disability	% with Ambulatory Disability	% with Self-Care Disability	% with Independent Living Disability
Alameda County	9.6%	2.3%	1.8%	4.0%	4.9%	2.3%	5.1%
Alameda	9.3%	2.3%	1.9%	3.8%	4.5%	2.2%	4.3%
Berkeley	10.0%	2.1%	1.6%	4.8%	4.1%	1.9%	4.3%
Fremont	7.0%	1.7%	1.2%	2.7%	3.8%	2.1%	4.5%
Hayward	9.8%	2.4%	1.7%	3.8%	5.5%	2.9%	5.7%
Livermore	8.9%	2.8%	1.7%	3.4%	4.0%	1.9%	4.4%
Oakland	11.0%	2.5%	2.2%	5.1%	5.7%	2.4%	5.5%
Pleasanton	7.9%	2.5%	1.6%	2.5%	3.5%	1.7%	3.9%
San Leandro	11.5%	3.1%	2.3%	4.0%	6.4%	3.0%	5.9%
Union City	9.8%	2.4%	1.3%	4.2%	5.5%	2.9%	6.3%

Source: 2018-2022 ACS

MAP V. 45 Percent of People with One or More Disabilities



MAP V. 46 Percent Change in the Number of People with One or More Disabilities Between the Periods of 2013-2017 and 2018-2022

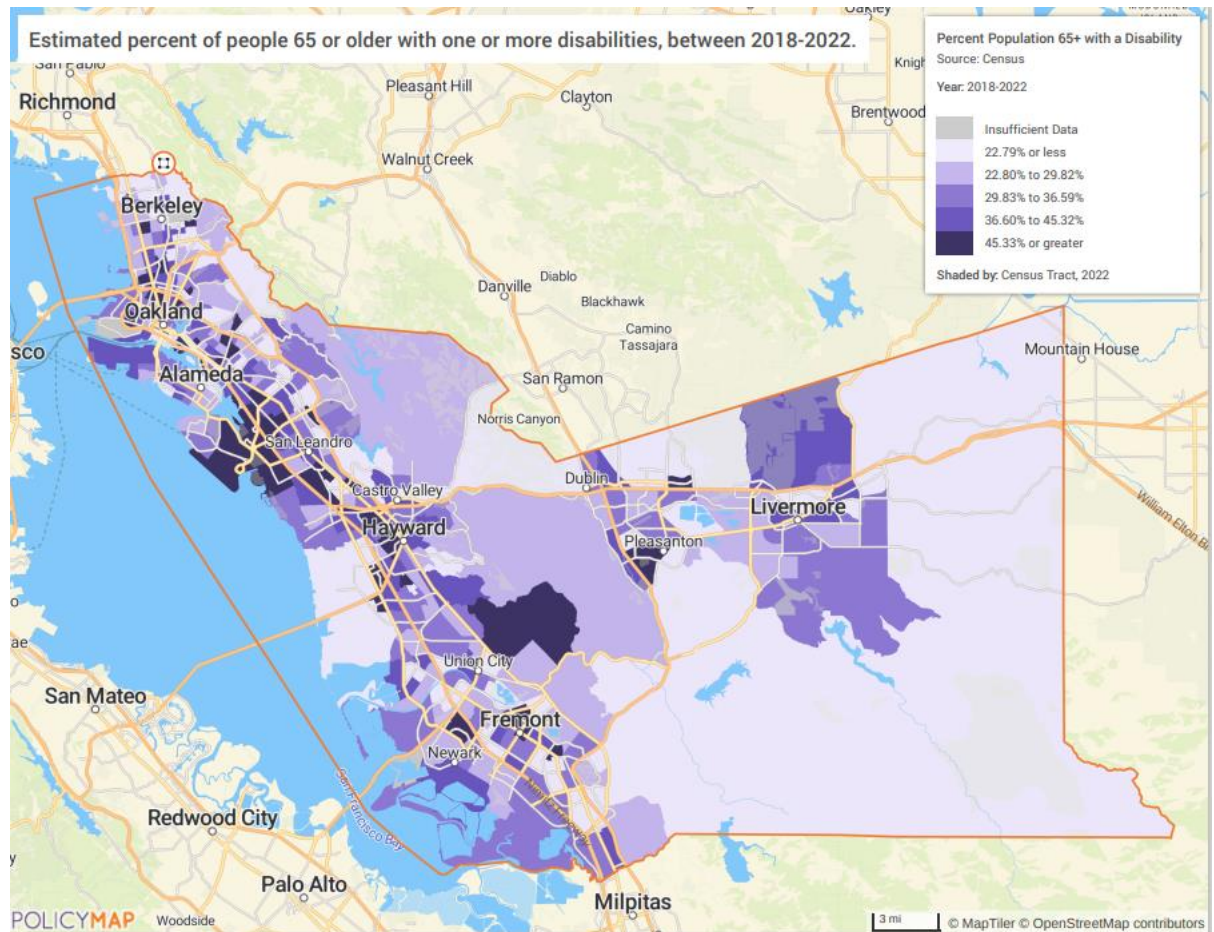


30.8% of those aged 65 or older in the County are living with a disability. Oakland has the highest rate of those who are 65 years or older and living with a disability at 34.1%. The rate of disability for those aged 65 or older has decreased since 2017 – both for the County and for each jurisdiction except for San Leandro. San Leandro saw an almost 3% increase.

Map V.47 highlights the prevalence of seniors living with a disability and Map V.48 highlights the change in disability rates for seniors over the past 5 years. The darker purple and darker blue shaded areas indicate a higher rate of disability. The table below lists the census tracts with the highest rates of disability for those 65 or older – these tracts all have 55% or more of disability. The top census tract has a rate of 76.1% disability for seniors.

Table Percent of Seniors 65+ with a Disability		
Jurisdiction	Seniors	% with a disability
Alameda County	73,441	30.8%
Alameda	3,579	28.4%
Berkeley	5,143	26.9%
Fremont	8,257	28.2%
Hayward	6,626	32.3%
Livermore	3,773	30.5%
Oakland	20,638	34.1%
Pleasanton	3,588	29.1%
San Leandro	5,228	33.6%
Union City	3,743	30.2%
Source: 2018-2022 ACS		

MAP V. 47 Estimate of People 65 or Older with One or More Disabilities between 2018 - 2022



MAP V. 48 Estimate of People 65 or Older with One or More Disabilities between 2018 - 2022

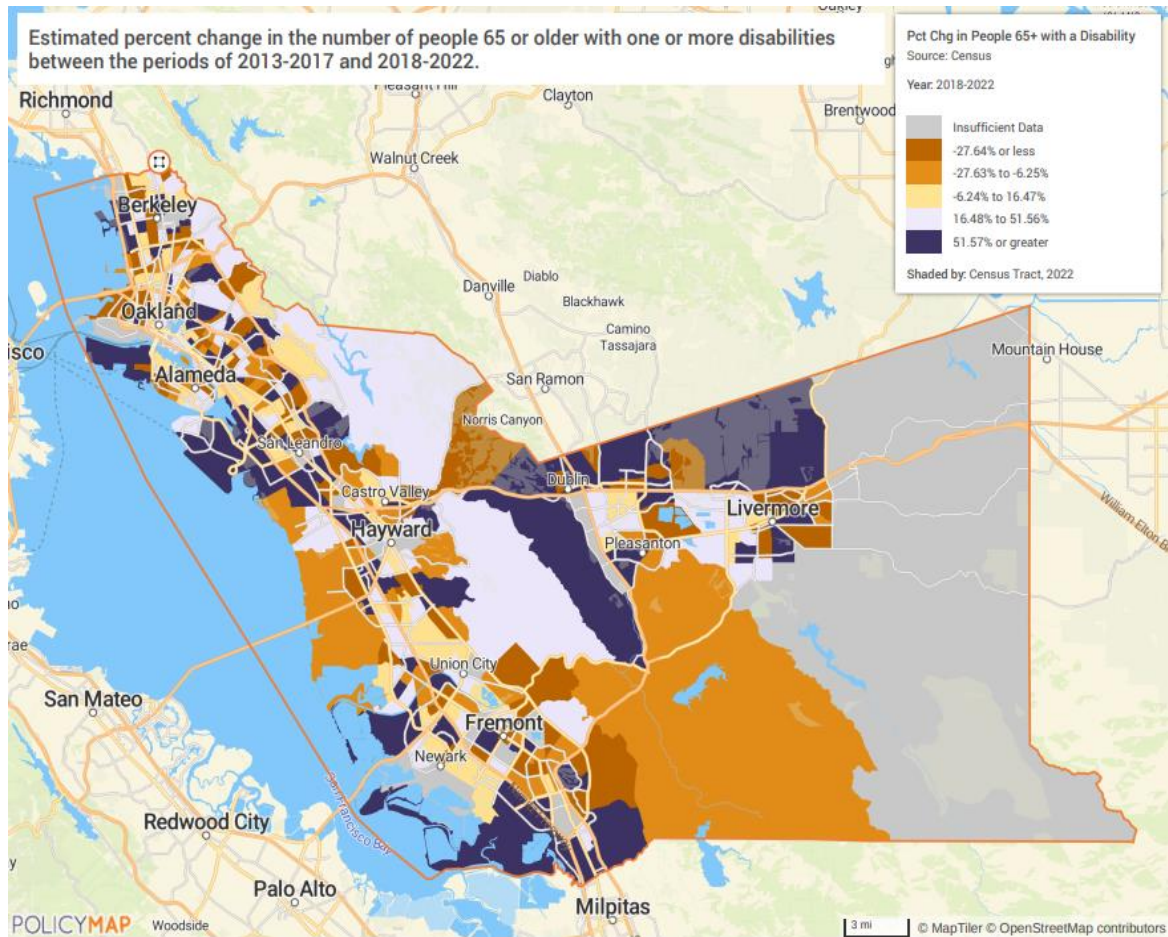


Table: Disability for 65+ by Census Tract	
Census Tract	Percent
06001409100	76.1%
06001450607	70.9%
06001401400	67.7%
06001409400	67.6%
06001409000	66.7%
06001436301	65.6%
06001435400	65.4%
06001403301	65.3%
06001406400	64.6%
06001403701	62.6%
06001420401	62.5%
06001442302	61.6%
06001406000	60.6%
06001401500	58.5%
06001406202	57.9%
06001433103	57.8%
06001408800	57.3%
06001441923	57.1%
06001433700	55.4%
Source: 2018-2022 ACS	

American Indian and Alaska Native residents and Black or African American residents experience the highest rates of disability compared to any other racial or ethnic group. 17.4% of American Indian or Alaska Native residents and 16.9% of Black or African American residents are living with a disability.

Table: Disability by Race and Ethnicity, Alameda County		
Race/Ethnicity	Number	Percent
White	58,465	12.4%
Black or African American	25,474	16.9%
American Indian and Alaska Native	2,880	17.4%
Asian	46,299	8.5%
Native Hawaiian and Other Pacific Islander	984	8.3%
Some other race	22,02	10.1%
Two or more races	22,383	11.2%
Hispanic or Latino	40,085	10.7%
Source: 2023 ACS		

Fair Housing Complaint Data

The US Office of Fair Housing and Equal Opportunity is charged with implementing and enforcing fair housing protections. However, many cases are resolved on the local level. From 2016 to 2023, 375 fair housing discrimination cases were forwarded to the Office of Fair Housing and Equal Opportunity. The table below shows the breakdown of cases filed across Participating Jurisdictions. The largest number of complaints were filed in Oakland with 36% of the total complaint filed. The next largest number of complaints came from Berkeley with about 15% of complaints filed. The year with the largest number of complaints filed was 2017.

Table: HUD Fair Housing Complaints - Number of complaints filed per year throughout the County

Year	Number of Complaints Across County	Alameda (city)	Berkeley	Castro Valley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	San Lorenzo	Pleasanton	San Leandro	Union City
2016	49	8	5	1	3	2	4	4	1	2	12	1	1	4	0
2017	53	2	4	3	1	1	5	9	3	0	20	1	2	1	3
2018	39	2	9	0	0	3	2	6	0	0	11	1	0	3	1
2019	34	3	6	0	0	1	4	3	1	2	10	0	0	1	2
2020	39	5	8	0	0	0	2	2	1	0	12	1	2	3	2
2021	32	2	1	3	1	1	3	1	0	0	17	0	0	2	1
2022	48	2	10	1	0	1	2	3	0	0	22	0	2	2	0
2023	50	2	11	0	0	2	3	6	3	0	15	0	1	5	0
2024	31	0	1	3	0	1	0	4	1	2	11	0	1	6	1
TOTAL	375	26	55	11	5	12	25	38	10	6	130	4	9	27	10

Source: HUD, FHEO 2024

Fair Housing complaints often include more than one issue as a basis for the complaint. Below is a breakdown of the reasons cited in complaints between 2016 and 2024. Disability was cited more frequently at 43.2%. The next most often cited reason for complaints was Race at 9.9%.

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year across County

	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	%
Disability	32	33	26	28	25	17	26	37	22	181	43.2%
Retaliation	1	4	5	6	1	2	6	3	3	26	6.3%
Familial Status	7	11	3	3	5	1	0	3	2	17	4.1%
Race	4	2	4	0	4	10	13	8	2	41	9.9%
Religion	2	1	1	0	0	0	0	0	0	1	0.2%
National Origin	2	2	4	0	2	0	5	1	1	13	3.1%
Sex	0	5	2	2	1	5	2	4	3	19	4.6%
Color	1	1	1	0	1	1	1	3	1	8	1.9%
Total Bases	49	59	46	39	39	36	53	59	34	414	100%
Total Complaints	49	53	39	34	39	32	48	50	31	375	—

Source: HUD, FHEO 2024

Fair Housing complaints are closed for varying reasons. Below is a breakdown of the reasons cited for closure in complaints between 2016 and 2024. No cause determination was cited as the top closure reason at 53.4%. Conciliation or successful settlement was the next most often cited closure reason at 26.9%.

Table: HUD Fair Housing Complaints - Closure reasons by year across County

Closure Reason	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percentage
Unable to locate complainant	0	1	0	0	0	0	1	0	0	2	0.9%
Complainant failed to cooperate	0	0	3	1	0	0	0	0	0	4	1.8%

No cause determination	9	28	39	22	25	23	13	24	14	121	53.2%
Complaint withdrawn by complainant after resolution	1	1	0	1	1	1	1	5	0	11	4.9%
Conciliation/Settlement successful	7	17	10	7	11	6	13	9	15	61	26.9%
Dismissed for lack of jurisdiction	0	0	1	0	1	0	1	3	0	6	2.6%
Complaint withdrawn by complainant without resolution	1	1	1	0	5	0	3	6	5	22	9.7%
Total Closures	18	48	54	31	43	30	32	47	34	227	100%

Source: HUD, FHEO 2024

There are multiple jurisdictions within Alameda County. Below are the Fair Housing complaint breakdowns for the individual jurisdictions by City. All of the jurisdictions have disability cited as the most frequent basis for complaint.

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Alameda

	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	%
Disability	6	2	2	3	2	1	1	1	0	18	60.0%
Retaliation	0	0	1	0	0	0	0	1	0	2	6.7%
Familial Status	0	0	0	0	1	0	0	0	0	1	3.3%

Race	1	0	0	0	0	0	1	1	0	3	10.0%
Religion	1	0	0	0	0	0	0	0	0	1	3.3%
National Origin	1	0	0	0	1	0	0	0	0	2	6.7%
Sex	1	0	0	0	1	1	0	0	0	3	10.0%
Color	0	0	0	0	0	0	0	0	0	0	0.0%
Total Bases	10	2	3	3	5	2	2	3	0	30	100%
Total Complaints	8	2	2	3	5	2	2	2	0	26	—

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Berkeley

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percent age
Disability	2	2	7	5	6	1	8	11	0	42	68.9%
Retaliation	0	0	0	0	0	0	0	0	0	0	0.0%
Familial Status	2	2	0	1	0	0	0	0	1	6	9.8%
Race	2	0	0	0	0	0	1	0	0	3	4.9%

Religion	0	0	2	1	0	0	0	0	0	3	4.9%
National Origin	0	0	2	1	0	0	0	0	0	3	4.9%
Sex	1	0	1	0	1	0	0	0	0	3	4.9%
Color	0	0	0	1	0	0	0	0	0	1	1.6%
Total Bases	7	4	14	10	7	1	9	11	1	61	100%
Total Complaints	5	4	9	6	8	1	10	11	1	55	

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Dublin

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percentage
Disability	3	1	0	0	0	0	0	0	0	4	80.0%
Race	0	0	0	0	0	1	0	0	0	1	20.0%
Total Bases	3	1	0	0	0	1	0	0	0	5	100%
Total Complaints	3	1	0	0	0	1	0	0	0	5	

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Emeryville

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percent age
Disability	2	1	2	1	0	1	1	1	1	10	62.5%
Retaliation	0	0	0	0	0	0	0	0	1	1	6.3%
Race	1	0	1	0	0	0	1	1	0	5	31.3%
Total Bases	3	1	3	1	0	1	2	2	2	16	100%
Total Complaints	2	1	3	1	0	1	1	2	1	12	

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Fremont

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percentage
Disability	1	2	1	2	1	1	0	4	0	12	30.8%
Retaliation	1	1	1	1	0	1	0	2	0	7	18.0%
Familial Status	1	3	1	1	0	0	0	0	0	6	15.4%
Race	3	0	0	0	0	0	1	0	0	4	10.3%
Religion	1	0	0	1	0	0	0	0	0	2	5.1%
National Origin	2	0	0	0	0	0	1	0	0	3	7.7%

Sex	2	0	0	0	0	2	0	1	0	5	12.8%
Total Bases	11	6	3	5	1	4	2	7	0	39	100%
Total Complaints	4	5	2	4	1	3	2	4	0	25	–

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Hayward

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percent age
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Disability	3	6	3	2	1	1	1	3	2	22	42.3%
Retaliation	1	1	2	0	0	0	1	1	0	6	11.5%
Familial Status	0	3	0	0	0	0	0	0	1	4	7.7%
Race	1	0	2	0	0	0	1	3	1	8	15.4%
National Origin	1	1	0	0	0	0	1	0	0	3	5.8%
Sex	0	0	2	2	0	0	0	2	0	6	11.5%
Color	0	1	0	0	1	0	0	0	1	3	5.8%

Total Bases	6	12	9	4	2	1	4	9	5	52	100%
Total Complaints	4	9	6	3	2	1	3	6	4	38	

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Livermore

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percent age
Disability	2	1	0	1	0	0	0	1	1	6	50.0%
Race	0	0	0	1	1	0	0	2	0	4	33.3%
Color	0	0	0	0	0	0	0	2	0	2	16.7%
Total Bases	2	1	0	2	1	0	0	5	1	12	100%
Total Complaints	2	1	0	1	1	0	0	3	1	9	

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Oakland

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percent age
Disability	7	12	6	8	8	9	11	12	8	81	49.1%
Retaliation	3	4	3	5	0	2	2	0	0	19	11.5%

Familial Status	3	2	2	0	2	0	1	2	0	12	7.3%
Race	0	3	2	0	1	7	10	0	1	24	14.5%
Religion	0	0	0	0	0	0	0	1	1	2	1.2%
National Origin	0	1	2	0	0	0	2	1	0	6	3.6%
Sex	0	6	2	3	0	2	2	0	1	16	9.7%
Color	1	0	1	0	1	1	1	0	0	5	3.0%
Total Bases	14	28	18	16	12	21	29	16	11	165	100%
Total Complaints	12	20	11	10	12	17	22	15	11	130	

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of Pleasanton

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percent age
Disability	0	1	0	0	2	0	2	1	1	7	53.9%
Retaliation	0	0	0	0	1	0	1	0	0	2	15.4%
Familial Status	0	0	0	0	0	0	1	0	0	1	7.7%

Race	1	0	0	0	0	0	1	0	0	2	15.4%
National Origin	0	1	0	0	0	0	0	0	0	1	7.7%
Total Bases	1	2	0	0	3	0	5	1	1	13	100%
Total Complaints	1	2	0	0	2	0	2	1	1	9	

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - City of San Leandro

Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percent age
Disability	2	1	2	1	1	1	1	2	5	16	43.2%
Retaliation	1	0	0	0	0	0	1	1	1	4	10.8%
Familial Status	0	0	1	0	1	0	0	0	0	2	5.4%
Race	2	0	1	1	1	1	1	2	0	9	24.3%
Sex	1	0	0	0	0	0	0	1	1	3	8.1%
Color	1	0	0	0	0	1	0	1	0	3	8.1%
Total Bases	7	1	4	2	3	3	3	7	7	37	100%
Total Complaints	4	1	3	1	3	2	2	5	6	27	

Source: HUD, FHEO 2024

Table: HUD Fair Housing Complaints - Number of times basis for complaint was cited per year - Union City

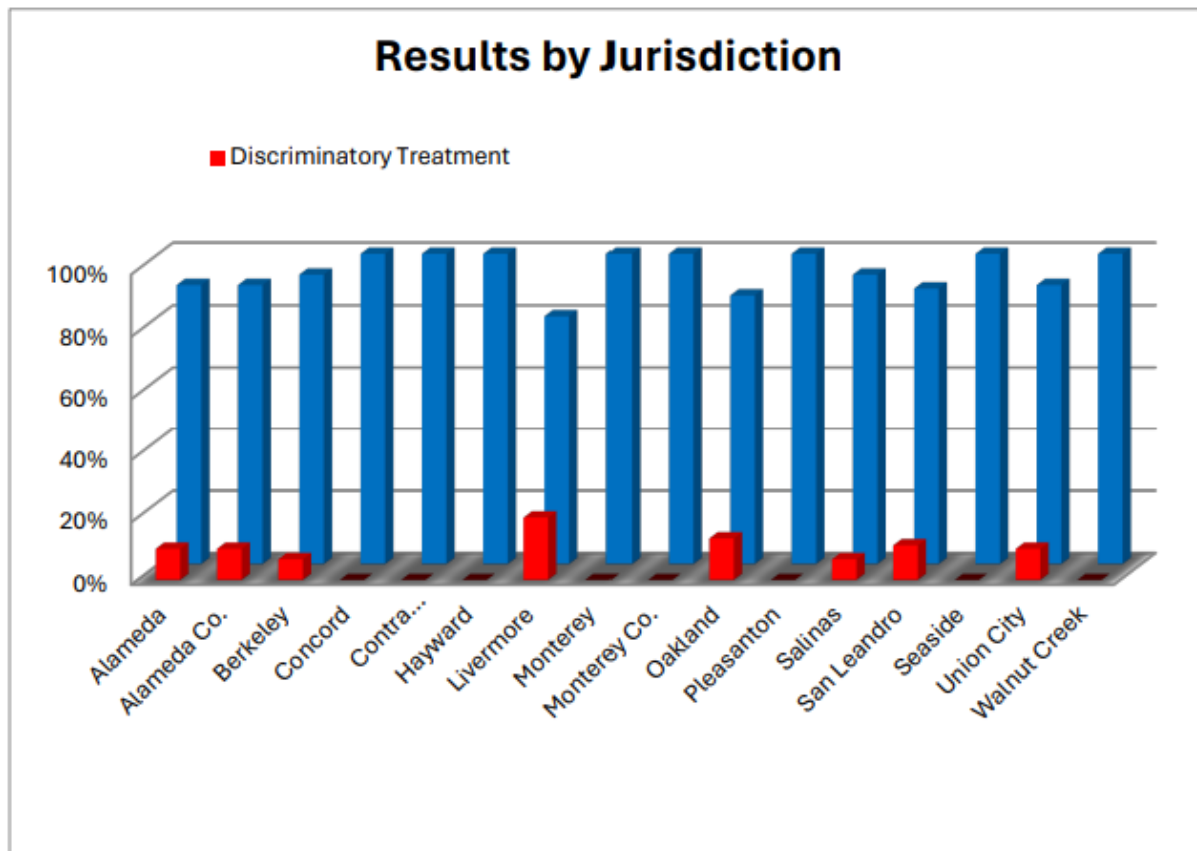
Basis for Complaint	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total	Percent age
Disability	0	2	0	2	2	1	0	0	0	7	50.0%
Retaliation	0	0	0	1	0	0	0	0	1	2	14.3%
Race	0	1	1	0	0	0	0	0	0	2	14.3%
Religion	0	1	0	0	0	0	0	0	0	1	7.1%
National Origin	0	0	1	0	0	0	0	0	0	1	7.1%
Sex	0	0	0	0	0	0	0	0	1	1	7.1%
Total Bases	0	4	2	3	2	1	0	0	2	14	100%
Total Complaints	0	3	1	2	2	1	0	0	1	10	

Source: HUD, FHEO 2024

Fair Housing Audit

Every year the Eden Council for Hope and Opportunity (ECHO) conducts an audit of rental properties in local communities to see how well they are conforming to fair housing. In 2024, ECHO focused on Disability. Specifically, it wanted to see if a potential renter who uses a wheelchair would face barriers in obtaining the housing of her choice. In 1988, the Federal Fair Housing Act was amended to include Disability as a protected class. It is illegal for housing providers to deny or treat an applicant differently based on their disability. This protection covers people with mental, intellectual, or physical impairments. ECHO tested 217 properties in 16 jurisdictions. The testing was conducted from March 2024 to May 2024. ECHO found that in 6% of the tests, the disabled tester faced different and/or unfair treatment in her search for housing.

Below is a graph from ECHO's audit report showing the results by jurisdiction. The blue bars show the percent of tested cases with no discriminatory treatment. The red bars show the percent of cases with discriminatory treatment. Alameda City, Alameda County, Berkeley, Livermore, Oakland, San Leandro, and Union City all had findings for discriminatory treatment. Livermore had the highest percentage of any jurisdiction at 20% with 2 out of 10 properties engaged in discriminatory treatment.



Source: ECHO Housing, Fair Housing Audit Report, FY 2023-2024

Chapter 6: Assessment of Past Goals, Actions, and Strategies

Outcomes of the planned actions in the 2020 AI are summarized in the table located in the appendices. Responses identify the level of effectiveness that the goal or action had in addressing previous fair housing issues. Most of the past goals that were in the previous analysis of impediments have either been accomplished or are still ongoing.

Chapter 7: Fair Housing Findings, Impediments, and Planned Actions

This section summarized the findings, impediments and planned actions resulting from the analysis presented in this plan.

Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the following findings were made and impediments identified.

Demographic Shifts:

- Alameda County's population has grown since 1990 but recently declined slightly. Growth has been driven by foreign-born residents and residents of color, especially among Asian and Pacific Islander populations, while White and Black populations have decreased.

Housing Affordability and Cost Burden:

- Housing costs have significantly increased, outpacing income growth. Median home values rose by 64.5%, and median rents increased by nearly 49% from 2017 to 2023, intensifying affordability challenges for lower-income residents.
- A household would need to earn \$107,280 annually to afford a two-bedroom apartment without being cost-burdened.
- Renters and seniors face significant affordability challenges; nearly 52% of renter households experience at least one housing issue.

Segregation and Displacement:

- Patterns of segregation persist, with residents of color more concentrated in rental-heavy, lower-income neighborhoods.

Homeownership and Racial Disparities:

- White and Asian households have the highest homeownership rates, while Black, Hispanic, and Native American households have the lowest rates.
- Certain cities, like Livermore and Berkeley, have disproportionately high White homeownership rates relative to their demographics.

Poverty and Income Disparities:

- Black, Hispanic, and Native American residents experience disproportionately higher poverty rates. Median incomes for Black and Hispanic residents are significantly lower than those of White and Asian residents, highlighting income disparities.

Disproportionate Housing Needs:

- People of color and low-income groups face higher rates of cost burden, overcrowding, and inadequate housing, underscoring systemic barriers in housing access. Cost-burdened households are mostly renters, including a large number of seniors.

Publicly Supported Housing:

- About 3.62% of Alameda County's population resides in subsidized housing, slightly higher than the state average, but insufficient to meet the growing needs for affordable housing.

Education and Transportation:

- Low graduation rates for Limited English Proficiency (LEP) students and high transit dependency in lower-income areas highlight educational and mobility challenges, particularly in areas with high populations of people of color.
- Educational attainment varies, with lower graduation rates in areas with high populations of people with color. Women earn significantly less than men with similar educational levels, impacting housing affordability.

Disability Access:

- Approximately 9.6% of residents live with disabilities, with higher concentrations among Black and American Indian residents. Many elderly residents with disabilities face housing affordability and accessibility issues.
- There are higher rates among American Indian, Alaska Native, and Black populations. The highest concentration of disability occurs in Oakland and areas with higher poverty and older housing stock.

Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs):

- R/ECAPs in Alameda County are in the North and Central County aligning with regions of high populations of people of color and poverty, illustrating the intersection of race, income, and geographic disparity.

Impediments to Fair Housing Choice

According to HUD's Fair Housing Planning Guide, and based within the legal framework of federal and state laws, impediments to fair housing choice are:

- Any actions, omissions or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation or any other arbitrary factor that restricts housing choices or the availability of housing choices, or
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation or any other arbitrary factor.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice.

In addition, the participating jurisdictions, as part of the process to have their Housing Element certified by the California Department of Housing and Community Development (HCD), completed Affirmatively Furthering Fair Housing (AFFH) requirements. The goal of AFFH is to combat housing discrimination, eliminate racial bias, undo historic patterns of segregation and lift barriers that restrict access in order to foster inclusive communities and achieve racial equality, fair housing choice, and opportunities for all residents.

The Participating Jurisdictions have identified the following impediments to fair housing:

1. *Residents, homebuyers, and property owners have insufficient understanding of fair housing requirements and protections.*

Analysis indicates that continued outreach and enforcement is needed to educate property owners, tenants, and those in the lending market about rights and obligations around fair housing protections and potential discriminatory practices.

2. *Discriminatory barriers prevent tenants from accessing housing opportunities.*

Fair housing laws offer protections for those with protected characteristics, however, data shows that people still experience discrimination despite these protections - particularly based on disability, race, and source of income. Further, some characteristics are not protected by law and are the most cited areas of discrimination, including criminal background, eviction history, and credit history. These barriers may prevent people from accessing housing in areas that offer the opportunities they may be seeking.

3. *The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households.*

Consistently, throughout consultation stakeholders and the public cited the lack of affordable units as the number one barrier to housing opportunity. Analysis of the cost of housing show significant increase in home values and the rental market making it

increasingly difficult for renters to find units they can afford and for residents to achieve homeownership.

4. *Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas.*

As property values climb, more property owners look to sell their units to realized profits. When landlords sell properties with tenants residing in them, tenants face possible displacement due the units turning over from rental units or because of increasing rent costs. Community members cited displacement as a major impediment to accessing jobs close to home and maintaining connections that are rooted in community.

5. *Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity.*

As rents increase, renters are forced to move farther from amenities to find affordable housing costs. The result of this displacement is difficulty in accessing jobs, reaching needed services, and increases in transportation costs in lieu of housing costs.

6. *The region lacks the accessible units and supportive housing units needed to meet the demands of special needs households.*

While affordable housing is lacking in general, accessible affordable housing is even more scarce. According to community stakeholders, those with physical disabilities and supportive housing needs are the most difficult to house.

7. *Increasing rent costs have disparate impacts on special needs households that tend to have fixed incomes and fewer options for housing that accommodates their needs.*

Individuals with fixed incomes are the most vulnerable in areas with significant affordability challenges. As housing costs and other costs of living rise, their fixed incomes often see no or little increases making them most at risk for homelessness. Households with fixed incomes include seniors and people with disabilities.

8. *Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.*

Community residents expressed concerns about the inability to navigate systems that might provide support for their housing and other basic needs. They often do not know where to start or do not have the means to navigate the process of follow up, documentation requirements, access to transportation to make appointments, and other logistics required to secure assistance, especially when they are already facing homelessness or struggling to maintain their housing.

9. *Significant housing challenges require coordinated approaches to meeting the needs of communities.*

As a region, Alameda County has many resources that serve its residents. However, the challenges to meeting the needs of low- and moderate-income people as well as people with special needs while simultaneously addressing discrimination are significant. To make the most impact on the barriers to housing opportunity, a coordinated approach is needed.

Proposed Actions

The following chart summarizes the proposed actions to be undertaken by the Participating Jurisdictions to meet the needs of the region as identified in the findings and impediments.

SUMMARY OF PROPOSED GOALS AND ACTIONS

GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.

- ACTION 1A: Continue to contract with housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders regarding fair housing law and recommended practices, including the importance of reasonable accommodation under ADA, protections for source of income, and the impact of using credit, criminal, and eviction history to assess tenant applications.
- ACTION 1B: Create or coordinate with local organizations on the creation of tenant advocacy materials that will provide easy to understand summaries of tenant rights and information on resources that can help with housing challenges including where to find housing assistance and where to report housing concerns. These materials will be available in multiple languages and digitally and on paper for those who do not regularly access the internet.
- ACTION 1C: Seek ways to increase resident access to fair housing services, such as improved marketing of services, strategies for bringing opportunities into the community through partnership with service organizations, and incorporating fair housing considerations as a routine practice of program administration.

GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.

- ACTION 2A: Encourage landlords in high resource areas to market their available units to Housing Choice Voucher Holders through education, incentives, and interagency coordination that may help to streamline housing navigation and inspection processes.
- ACTION 2B: Work to connect tenants at risk of eviction or displacement with services that stabilize housing.
- ACTION 2C: Monitor the status of units at risk of conversion and work proactively with property owners to identify strategies that will allow units to remain affordable.
- ACTION 2D: Explore options for limiting redevelopment of existing affordable housing projects to other uses and to require replacement housing be provided when project will result in loss of low-moderate income housing units.
- ACTION 2E: Provide home repair assistance to income-qualified homeowners to allow homeowners to maintain housing safety and remain in their homes.

GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES

- ACTION 3A: Continue to encourage construction of affordable housing throughout the region, including through the use of public land and enhanced coordination with nonprofit developers.
- ACTION 3B: Encourage construction of accessory dwelling units.
- ACTION 3C: Increase housing density consistent with state requirements and encourage applicants to apply for density bonuses as a tool to produce affordable housing and promote new housing.
- ACTION 3D: Explore enhanced incentives for developers of affordable housing including incentives such as reduced fees, expedited processing, and regulatory streamlining.

GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS

- ACTION 4A: Provide accessibility improvements in rehabilitation activities to increase the ability of physically disabled people to obtain and retain appropriate housing and live independently.
- ACTION 4B: Facilitate housing development and assistance programs for special needs households, including seniors, farmworkers, persons with disabilities, and the unhoused.
- ACTION 4C: Continue outreach and engagement efforts to assist unhoused residents in securing safe affordable shelter and associated supportive services.

GOAL FIVE: ENHANCE COORDINATION ACROSS JURISDICTIONS TO PROMOTE COLLABORATION IN MEETING REGIONAL CHALLENGES

- ACTION 5A: Actively collaborate across jurisdictions, including through coordination with the Alameda County Housing Portal and attendance at quarterly meetings with the Participating Jurisdictions to discuss fair housing strategies, share information, and provide updates on goals to better coordinate regional fair housing efforts.

GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.																				
IMPEDIMENTS ADDRESSED:																				
<ul style="list-style-type: none">Discriminatory barriers prevent tenants from accessing housing opportunities.Residents, homebuyers, and property owners have insufficient understanding of fair housing requirements and protections.Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.Significant housing challenges require coordinated approaches to meeting the needs of communities.																				
	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
ACTION 1A: Continue to contract with housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders regarding fair housing law and recommended practices, including the importance of reasonable accommodation under ADA, protections for source of income, and the impact of using credit, criminal, and eviction history to assess tenant applications.	X	X	X	X		X			X		X		X	X	X					X

GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> Discriminatory barriers prevent tenants from accessing housing opportunities. Residents, homebuyers, and property owners have insufficient understanding of fair housing requirements and protections. Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities. Significant housing challenges require coordinated approaches to meeting the needs of communities. 																				
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Responsible Entity	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Eden Council for Hope and Opportunity	Recreation & Community Services w/ECHO	Housing and Community Services, contract with ECHO		Economic Development & Housing Division			Community Development Department Housing & Human Services Contract w ECHO		Housing & Community Development Department and contracted legal services/community organizations		Housing Division	Housing Division	Housing & Community Development Department Economic & Community Development Department					
Timeframe for Implementation	Continuous	Annually	continuous	Every 4 years		Annually			Annually		Annually		Annually	Annually during planning period	Annually					Ongoing
Housing Element Tie Back	Program 6.G	Program 13, 9	Program 5			Program DD			Program 5.1.1 (A)					Program 17	Program HE-6.(A)					
ACTION 1B: Create and/or coordinate with other local organizations on the creation of tenant advocacy materials that will provide easy to understand summaries of	X	X				X					X			X	X		X		X	X

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tenant rights and information on resources that can help with housing challenges including where to find housing assistance and where to report housing concerns. These materials will be available digitally and on paper for those who do not regularly access the internet.																				
Responsible Entity	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services				Economic Development & Housing Division					Housing & Community Development Department			Housing Division	Housing & Community Development Department Economic & Community Development Department					

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Timeframe for Implementation	Continuous	Continuous				Start Mid 2025, then ongoing					Annually			Ongoing	Ongoing		Ongoing		Ongoing	Ongoing
Housing Element Tie Back	Program 6.B and 6.G	Program 13	Program 5			New action-Program QQ								Program 18	Program HE-6.E					
ACTION 1C: Seek ways to increase resident access to fair housing services, such as improved marketing of services, strategies for bringing opportunities into the community through partnership with service organizations, and incorporating fair housing considerations as a routine practice of program administration.	X			X		X			X		X		X	x	x		X		X	X

GOAL ONE: PROMOTE FAIR HOUSING ENFORCEMENT AND EDUCATION THROUGH INTERAGENCY COLLABORATION.																				
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Responsible Entity	Alameda County, Housing and Community Development Department (HCD)			Housing and Community Services Division, with ECHO		Economic Development & Housing Division			Community Development Department Housing & Human Services		Housing & Community Development Department		Housing Division	Housing Division	Housing & Community Development Department Economic & Community Development Department					
Timeframe for Implementation	Ongoing			Ongoing		Annually			Annually		Continuously		Annually	Ongoing	Ongoing		Annually		Annually	Annually
Housing Element Tie Back	Program 6.G		Program 5			Program FF & PP			Program 5.1.1 (D)					Programs 17 & 18	Program HE-6.A,B					

GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity. Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas. 																				
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ACTION 2A: Encourage landlords in high resource areas to market their available units to Housing Choice Voucher Holders through education, incentives, and interagency coordination that may help to streamline housing navigation and inspection processes.		X		X		X			X		X				X	X	X		X	X
<i>Responsible Entity</i>		Housing and Human Services Division Housing Authority		Housing and Community Services Division		Economic Development & Housing Division			Community Development Department Housing & Human Services		Housing & Community Development Department				Housing & Community Development Department Economic & Community Development Department					
<i>Timeframe for Implementation</i>		Annually		Ongoing/Annually		Annually			Biennially		Annually				Ongoing	Ongoing	Ongoing		Ongoing	Ongoing
<i>Housing Element Tie Back</i>		Program 12				Program CC			Program 3.4.2 (B)						Program HE-4.B					

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ACTION 2B: Work to connect tenant at risk of eviction or displacement with services to stabilize housing.	X	X	x	X		X			X		X		X	X	x	X	X		X	X
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Eden Council for Hope and Opportunity	Recreation & Community Services w/ECHO	Housing and Community Services Division, with ECHO and Eviction Defense Center		Economic Development and Housing Division			Community Development Department Housing & Human Services Contract w ECHO & Centro Legal		Housing & Community Development Department		Housing Division	Housing Division	Housing & Community Development Department Economic & Community Development Department Community & Recreation Services					
<i>Timeframe for Implementation</i>	Continuous	Annually	continuous	Continuously with contractors		Annually			Continuous		Continuously		Continuous	Annually during planning period	Ongoing	Ongoing	Ongoing		Ongoing	ongoing
<i>Housing Element Tie Back</i>	Program 6.F.	Program 13	Program 5			Program QQ			Program 3.4.2(D)					Program 9	Program HE-7.B					
ACTION 2C: Monitor the status of units at risk of conversion and work proactively	X		n/a	X		X			X		X		X	x	X	N/A			N/A	N/a

GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.																				
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with property owners to identify strategies that will allow units to remain affordable.																				
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)			Housing and Community Services Division		Economic Development & Housing			Community Development Department Housing & Human Services		Housing & Community Development Department		Housing Division	Housing Division	Housing & Community Development Department Economic & Community Development Department					
<i>Timeframe for Implementation</i>				Continuously		Annually			Continuous		Continuous			Continuous	Continuous					
<i>Housing Element Tie Back</i>	Program 2.K.	Program 15, 17				Program AA			Program 3.5.1 (A)					Program 3	Program HE-3.A					
ACTION 2D: Explore options for limiting redevelopment of existing affordable housing projects to other uses and to require replacement housing be			n/a	X							X			x	X				N/A	N/a

GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity. Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas. 																				
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provided when project will result in loss of low-moderate income housing units.																				
Responsible Entity				Housing and Community Services Division							Housing & Community Development Department Planning & Building Department			Housing Division	Housing & Community Development Department Economic & Community Development Department					
Timeframe for Implementation				Continuously										Continuous	Continuous					
Housing Element Tie Back	Program 2.L.													Program 3	Program HE-3.A Policies HE-3.1-3.4					
ACTION 2E: Provide home repair assistance to income-qualified homeowners to allow homeowners to maintain housing safety and	X	X	x	X		X			2025 Implementation		X		X	x	x				N/A	N/A

GOAL TWO: ADDRESS CHALLENGES OF DISPLACEMENT AMONG RESIDENTS IN HIGH COST AND GENTRIFYING AREAS.																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity. Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas. 																				
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remain in their homes																				
Responsible Entity	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Division	Recreation & Community Services w/CBDG	Housing and Community Services Division		Economic Development & Housing Division					Housing & Community Development Department		Housing Division	Housing Division	Housing & Community Development Department Economic & Community Development Department					
Timeframe for Implementation	Continuous	Continuous	continuous	Continuously		Ongoing					Continuously		Continuously		annually					
Housing Element Tie Back	Program 5.A., 5.B.	Program 17	Program 6			Program X								Program 1	Program HE-5.A					

GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households. Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity. Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas. 																				
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ACTION 3A: Continue to encourage construction of affordable housing throughout the region, including through the use of public land and enhanced coordination with nonprofit developers.	X	X	x	X		X			X		X		X	X	X	X			X	X
Responsible Entity	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Division Planning, Building, and Transportation Department	Community Development	Housing and Community Services Division		Economic Development & Housing Division			Community Development Department Planning		Housing & Community Development Department		Community Development Department	Housing Division, Planning Division	Housing & Community Development Department Economic & Community Development Department					
Timeframe for Implementation	Continuou s	Continuous	continuo u s	Ongoing, with RFPs		Ongoing			Continuous		Continuous		Continuous	Ongoing	Ongoing	Ongoing			Ongoing	Annually
Housing Element Tie Back	Program 2, 3	Programs 8,9,10	Program 4			Program G			Program 3.2.2 (A-D)					Program 10	Program HE-2.A, B					

GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households. Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity. Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas. 																				
	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
ACTION 3B: Encourage construction of accessory dwelling units.	X	X	x	X		X			X		X		X	x	X	N/A			X	N/A
<i>Responsible Entity</i>	<i>Alameda County, Housing and Community Development Department (HCD)</i>	<i>Housing and Human Services Division Planning, Building, and Transportation Department</i>	<i>Community Development Department</i>	<i>Housing and Community Services Division and Planning Department</i>		<i>Planning Division</i>			<i>Community Development Department Planning</i>		<i>Housing & Community Development Department</i>		<i>Community Development Department</i>	<i>Housing Division, Planning Division, Building Division</i>	<i>Housing & Community Development Department Economic & Community Development Department</i>					
<i>Timeframe for Implementation</i>	<i>Continuous</i>	<i>Continuous</i>	<i>continuous</i>	<i>Continuous</i>		<i>Ongoing</i>			<i>Continuous</i>		<i>Continuous</i>		<i>Continuous</i>	<i>Ongoing</i>	<i>Ongoing</i>				<i>2025 - ongoing</i>	
<i>Housing Element Tie Back</i>	<i>Program 1.K, 2.C., 2.J.</i>	<i>Program 4, 5, 17</i>	<i>Program 1</i>			<i>Program D</i>			<i>Program 1.3.1 (A)</i>					<i>Program 13</i>	<i>Program HE-2.D</i>					
ACTION 3C: Increase housing density consistent with state requirements and encourage	X	X	x	X		X			X		X			x	X				N/A	

GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households. Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity. Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas. 																				
	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
applicants to apply for density bonuses as a tool to produce affordable housing and promote new housing.																				
Responsible Entity	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Division Planning, Building, and Transportation Department	Community Development	Housing and Community Services Division and Planning Department		Planning Division			Community Development Department Planning		Planning & Building Department			Housing Division, Planning Division	Housing & Community Development Department Economic & Community Development Department					X
Timeframe for Implementation	Continuous	Continuous	continuous	Continuous		Ongoing			Continuous		Continuous			Ongoing	Ongoing					Ongoing
Housing Element Tie Back	Program 1.A, 2.A. 3.G.	Program 6	Program 4, 6			Program A			Program 3.1.2 (A)					Programs 5 & 10	Policy HE-2.4					
ACTION 3D: Explore enhanced incentives for developers of	X	X	x	X							X			x	X				N/A	X

GOAL THREE: CONTINUE TO SUPPORT THE CREATION OF NEW AFFORDABLE HOUSING OPPORTUNITIES																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> The region lacks the number of affordable housing units needed to meet the demands of low to moderate income households. Increasing rent costs are pushing residents out of communities where they wish to live and where they have connections to support systems and opportunity. Property turnover is resulting in displacement of residents and high costs of housing leave few options accessing new housing that is safe, decent, affordable, and near opportunity areas. 																				
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affordable housing including incentives such as reduced fees, expedited processing, and regulatory streamlining																				
Responsible Entity	Alameda County, Housing and Community Development Department (HCD)	Housing and Human Services Division Planning, Building, and Transportation Department	community Development	Housing and Community Services Division and Planning Department							Housing & Community Development Department Planning & Building Department			Housing Division, Planning Division	Housing & Community Development Department Economic & Community Development Department					
Timeframe for Implementation		Continuous	continuous	Continuous							Ongoing			Ongoing	Ongoing					ongoing
Housing Element Tie Back	Program 2	Program 8, 9, 21	program 4											Program 10	Program HE-2.B					

GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> The region lacks the accessible units and supportive housing units needed to meet the demands of special needs households. Increasing rent costs have disparate impacts on special needs households that tend to have fixed incomes and fewer options for housing that accommodates their needs. Discriminatory barriers prevent tenants from accessing housing opportunities. 																				
	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
ACTION 4A: Provide accessibility improvements in rehabilitation activities to increase the ability of physically disabled people to obtain and retain appropriate housing and live independently	X			X		X					X			X	X				N/A	X
Responsible Entity	Alameda County, Community Development Agency			Housing and Community Services Division		Economic Development & Housing Division					Housing & Community Development Department Community Development & Engagement Unit Housing Preservation Services Unit			Housing Division, Planning Division	Housing & Community Development Department Economic & Community Development Department					

GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> The region lacks the accessible units and supportive housing units needed to meet the demands of special needs households. Increasing rent costs have disparate impacts on special needs households that tend to have fixed incomes and fewer options for housing that accommodates their needs. Discriminatory barriers prevent tenants from accessing housing opportunities. 																				
	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
Timeframe for Implementation				Ongoing		Ongoing					Ongoing				Ongoing					Ongoing
Housing Element Tie Back	Program 4					Program X								Program 1	Program HE-7.A					
ACTION 4B: Facilitate housing development and assistance programs for special needs households, including seniors, farmworkers, persons with disabilities, and the unhoused.	X		x	X		X			X		X			x	X	X	X		X	X
Responsible Entity	Alameda County, Housing and Community Development Department (HCD)		community development & Recreation & Community Services	Housing and Community Services		Economic Development & Housing Division, Planning Division			Community Development Department Housing & Human Services		Housing & Community Development Department Housing Development Services Divisions			Housing Division, Planning Division, Building Division, Engineering/Transportation Department. Public Works Department, Human	Housing & Community Development Department Economic & Community Development Department					

GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> The region lacks the accessible units and supportive housing units needed to meet the demands of special needs households. Increasing rent costs have disparate impacts on special needs households that tend to have fixed incomes and fewer options for housing that accommodates their needs. Discriminatory barriers prevent tenants from accessing housing opportunities. 																				
	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
														Services Department						
<i>Timeframe for Implementation</i>			continuous	Ongoing		Ongoing			Continuous		Ongoing			Ongoing	Ongoing	Ongoing	Ongoing		Ongoing	Ongoing
<i>Housing Element Tie Back</i>	Program 4		Program 2, 3			Program K, O & BB			Program 1.5.3 (B, C, E & F)					Programs 15 & 16	Program HE-7.D					
ACTION 4C: Continue outreach and engagement efforts to assist unhoused residents in securing safe affordable shelter and associated supportive services.	X		x	X		X			X		X		X		X				N/A	N/A
<i>Responsible Entity</i>	Alameda County, Housing and Community Development Department (HCD)		recreation & Community Services	Housing and Community Services Division		Economic Development & Housing Division			Community Development Department Housing & Human Services		Housing & Community Development Department Community Homelessness Services Unit		Housing Division	Housing Division, Human Services Department, Alameda County, Non-profits	Housing & Community Development Department Economic & Community Development Department Alameda County Non-					

GOAL FOUR: EXPAND HOUSING OPPORTUNITIES FOR PEOPLE WITH SPECIAL NEEDS																				
<div>IMPEDIMENTS ADDRESSED:</div> <div><div><div></div><div>The region lacks the accessible units and supportive housing units needed to meet the demands of special needs households.</div></div><div><div></div><div>Increasing rent costs have disparate impacts on special needs households that tend to have fixed incomes and fewer options for housing that accommodates their needs.</div></div><div><div></div><div>Discriminatory barriers prevent tenants from accessing housing opportunities.</div></div></div>																				
	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
															profit partners					
Timeframe for Implementation	Continuous		ongoing	Ongoing		Ongoing			Continuous				Continuous	Ongoing	Ongoing					
Housing Element Tie Back	Program 4.I		Program 3, 6			Program BB			Program 3.4.3 (B)					Program 16	Program HE-7.B, E, F					

GOAL XXX: ENHANCE COORDINATION ACROSS JURISDICTIONS TO PROMOTE COLLABORATION IN MEETING REGIONAL CHALLENGES																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none"> Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities. Significant housing challenges require coordinated approaches to meeting the needs of communities. 																				
	County of Alameda	City of Alameda	Albany	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	San Leandro	Union City	Housing Authority of the City of Alameda	Alameda County Housing Authority	Berkeley Housing Authority	Livermore Housing Authority	Oakland Housing Authority
ACTION 5A: Actively collaborate across jurisdictions, including through coordination with the Alameda County Housing Portal and attendance at quarterly meetings with the Participating Jurisdictions to discuss fair housing strategies, share information, and provide updates on goals to better coordinate regional fair housing efforts.	X	X	x	X		X					X		X	X	X	X	X		X	X
Responsible Entity	Alameda County, Housing and Community Development	Housing and Human Services, Alameda County HCD	Community Development, Alameda County HCD	Housing and Community Services Division		Economic Development & Housing					Housing & Community Development Department		Housing Division	Housing	Housing & Community Development Department Economic & Community					

GOAL XXX: ENHANCE COORDINATION ACROSS JURISDICTIONS TO PROMOTE COLLABORATION IN MEETING REGIONAL CHALLENGES																				
IMPEDIMENTS ADDRESSED: <ul style="list-style-type: none">Systems feel disjointed and hard to navigate for people seeking affordable housing options and access to opportunities.Significant housing challenges require coordinated approaches to meeting the needs of communities.																				
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	Department (HCD)														Development Department					
Timeframe for Implementation	Ongoing			Ongoing		Ongoing					Ongoing		Ongoing	Ongoing	Ongoing	Ongoing	Ongoing		Ongoing	ongoing
Housing Element Tie Back	N/A		Program 6			NA									N/A					

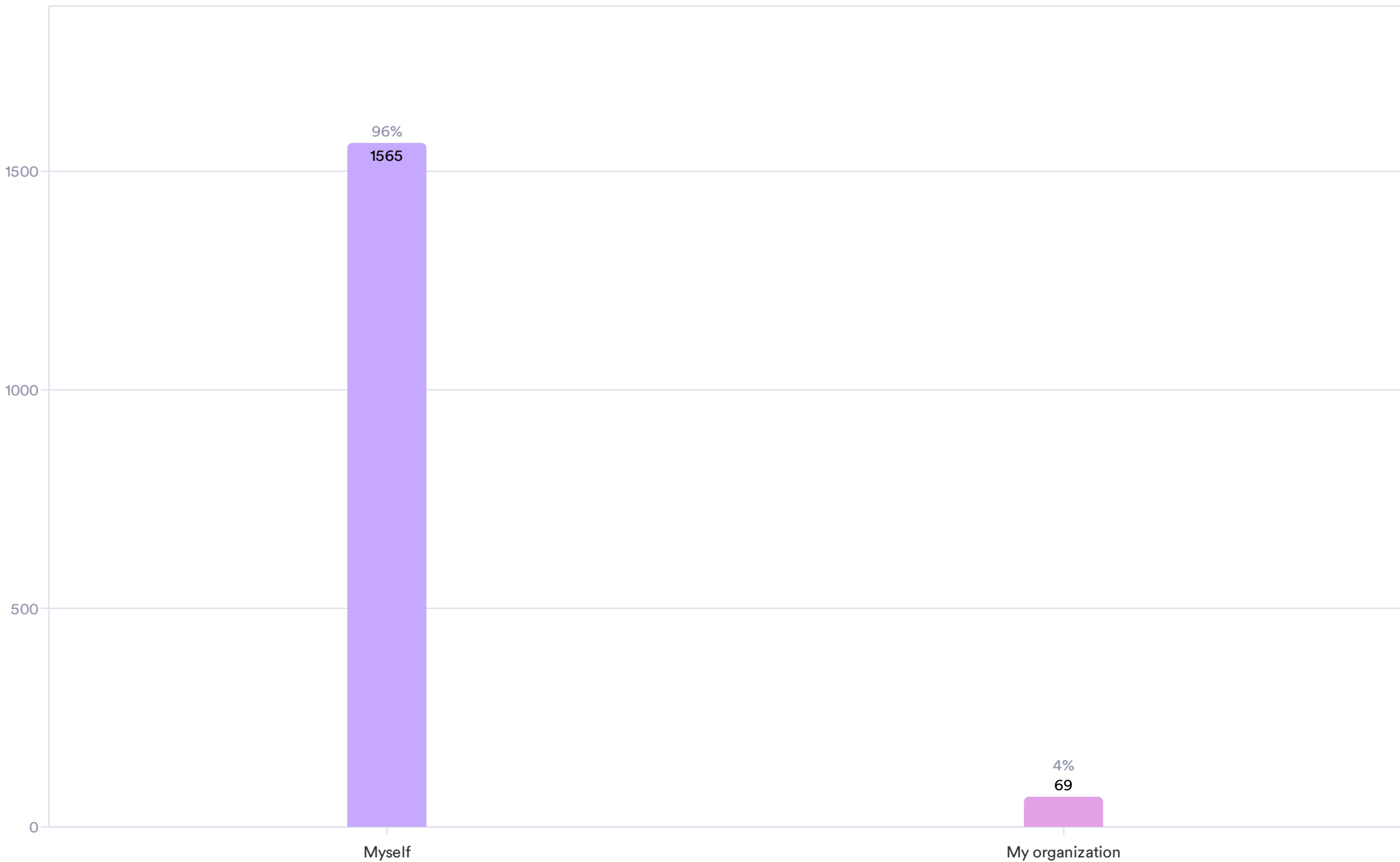
APPENDICES

SURVEY RESULTS

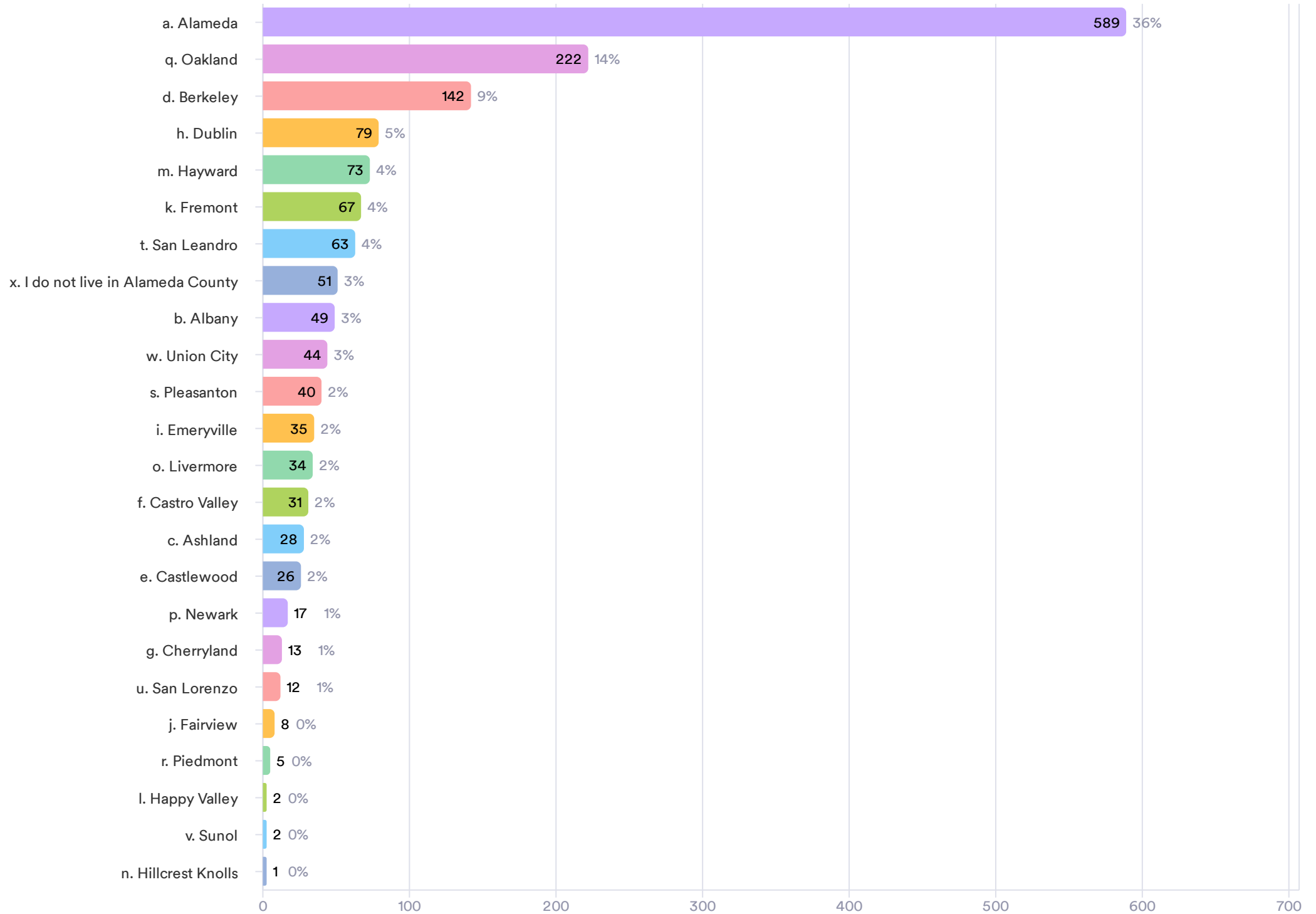
Alameda County Regional Fair Housing Survey (2024)

Alameda County Regional Fair Housing Survey (2024)

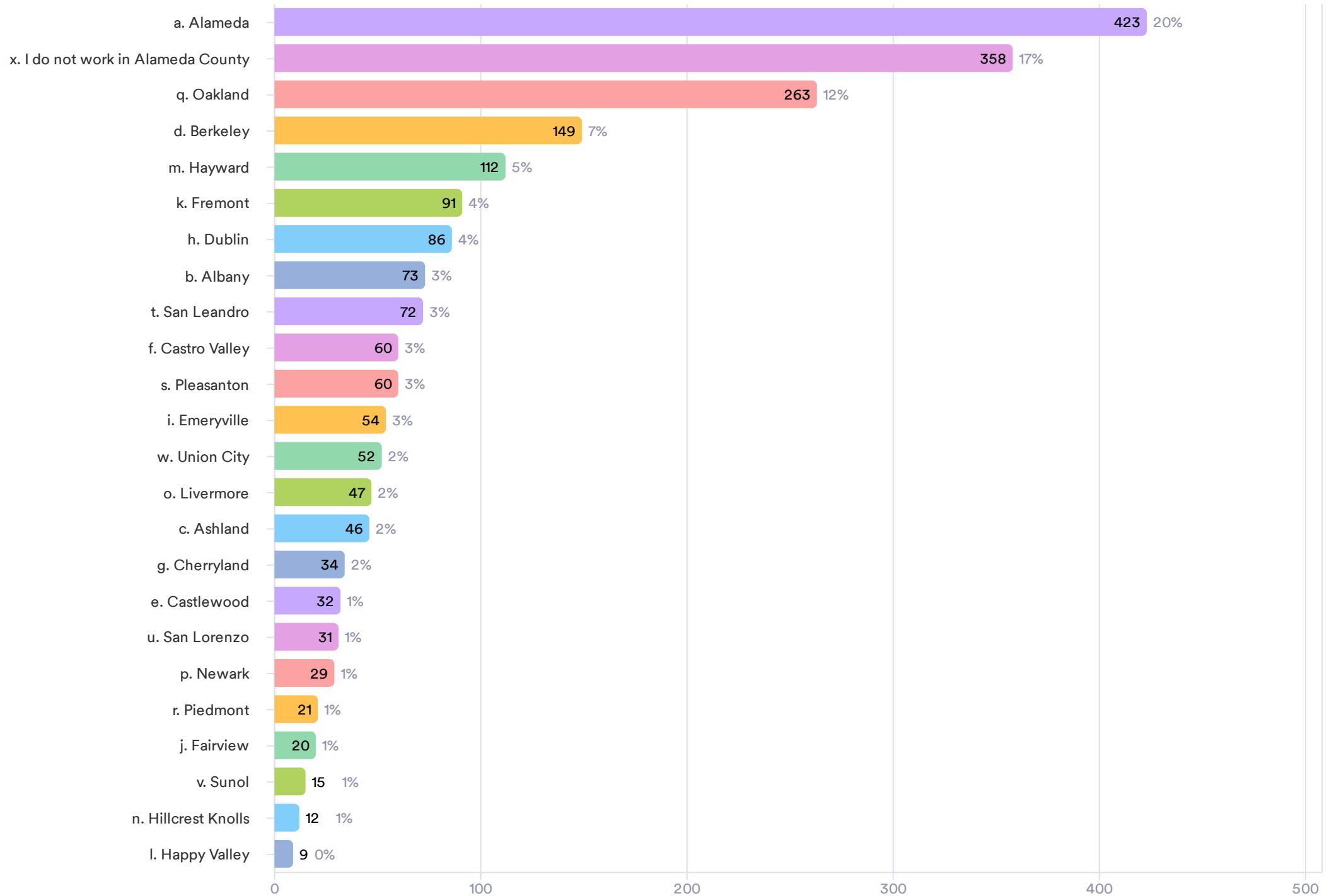
1. I am completing this survey for:



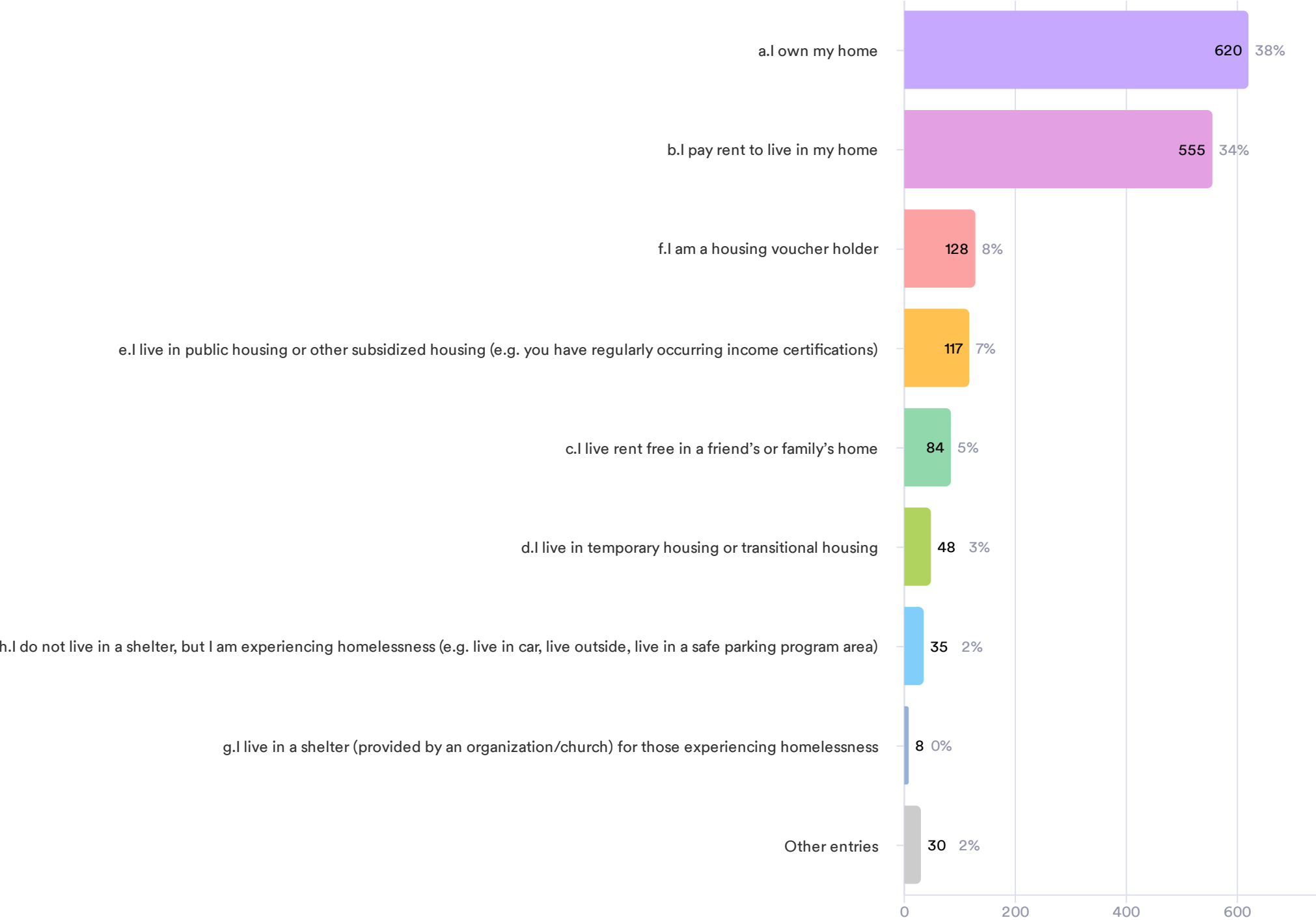
2. What City do you live within Alameda County?



3. What City do you work within Alameda County?

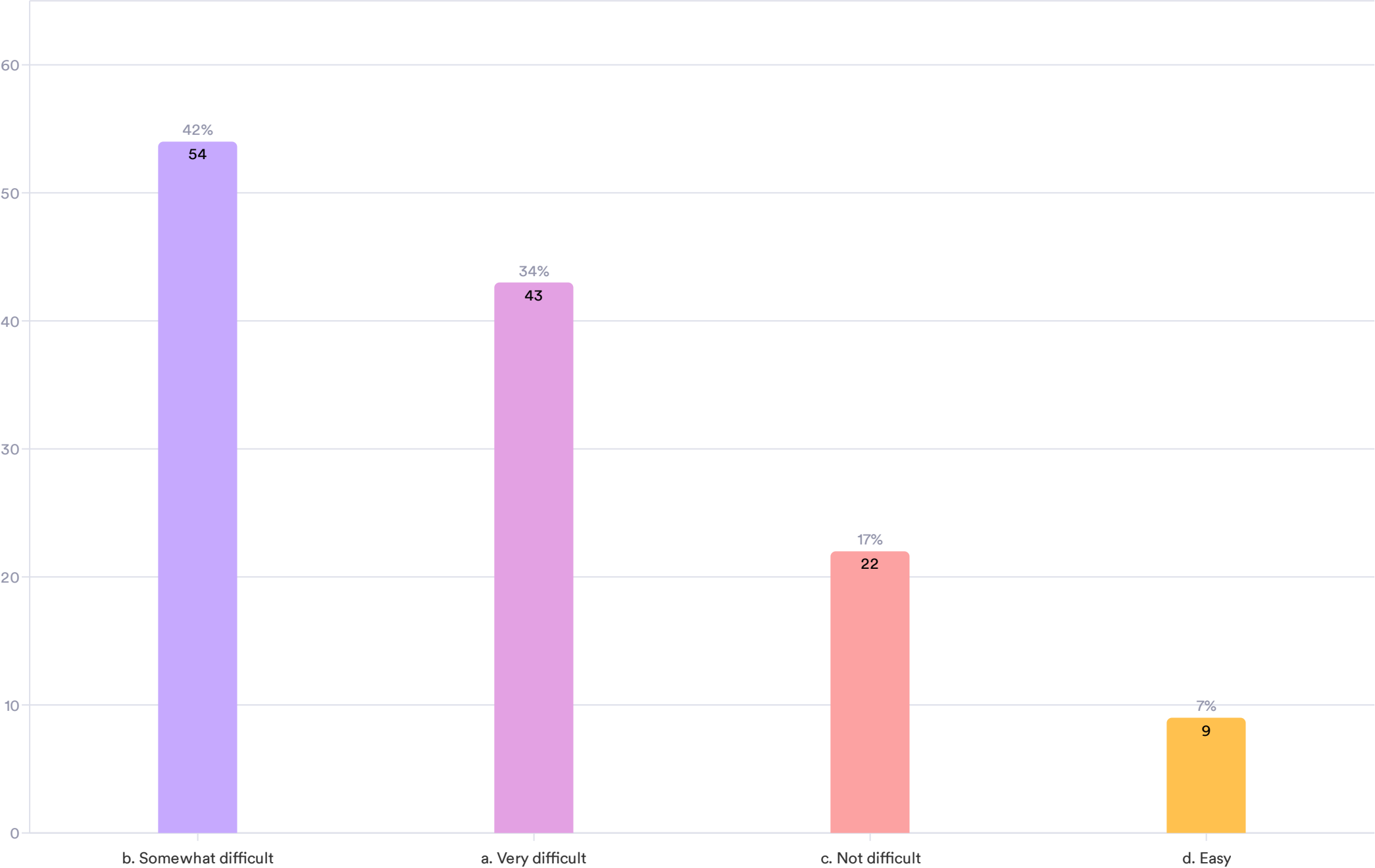


4. Which of the following best describes where you currently live?



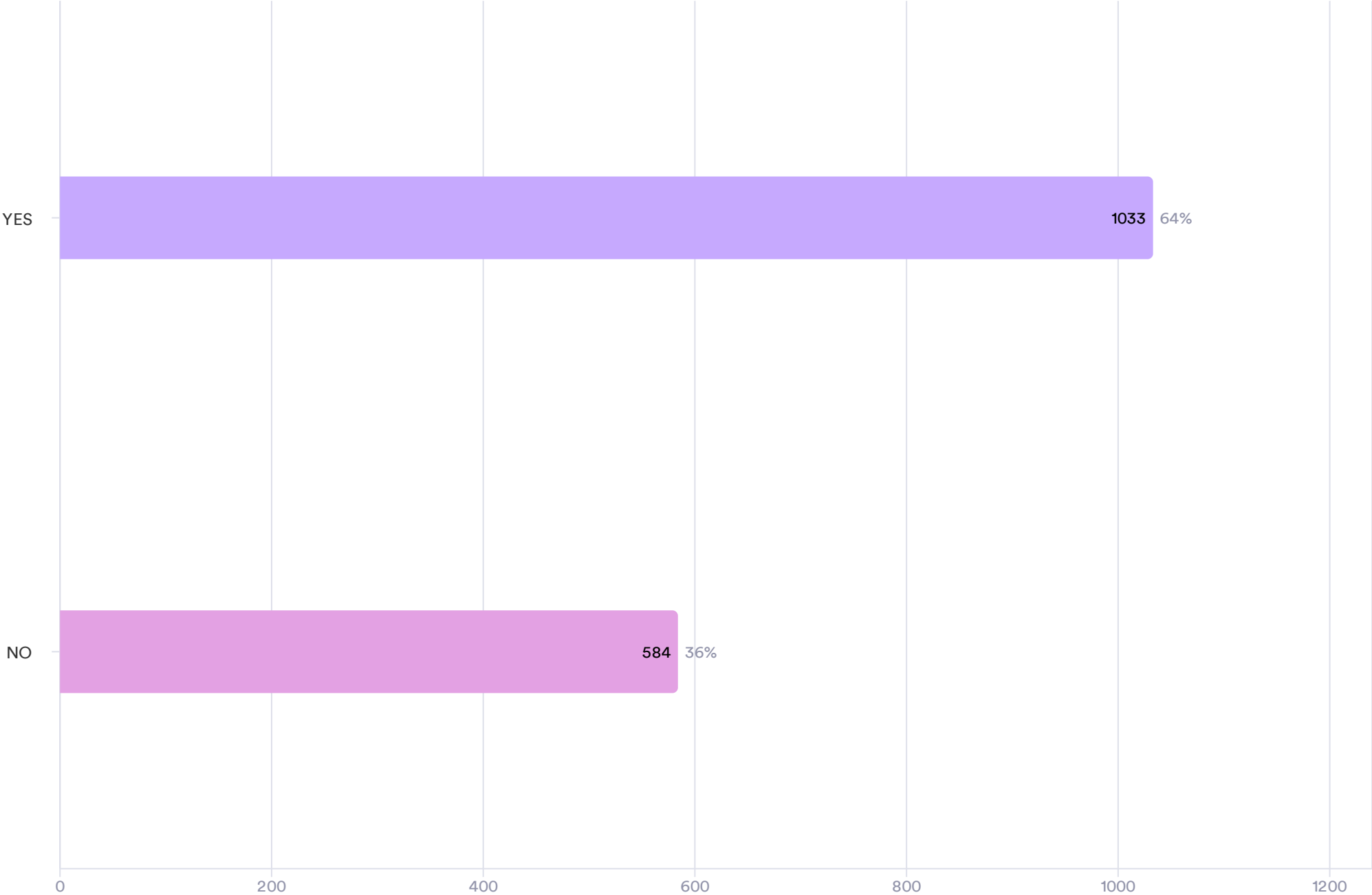
Alameda County Regional Fair Housing Survey (2024)

5. If you receive a housing voucher of any kind, how difficult was it to find a landlord that accepted your voucher?

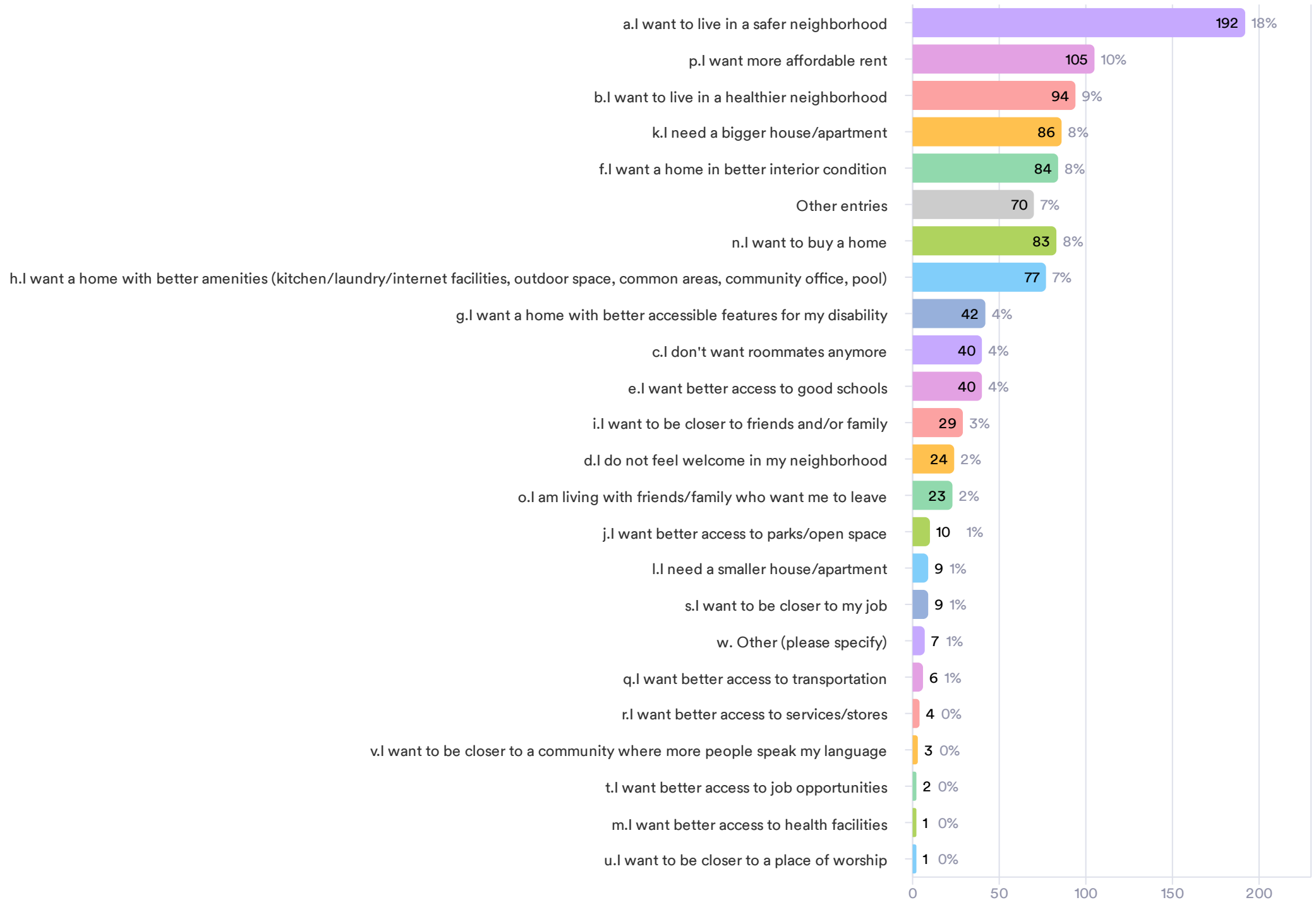


Alameda County Regional Fair Housing Survey (2024)

6. If given the opportunity, would you move?

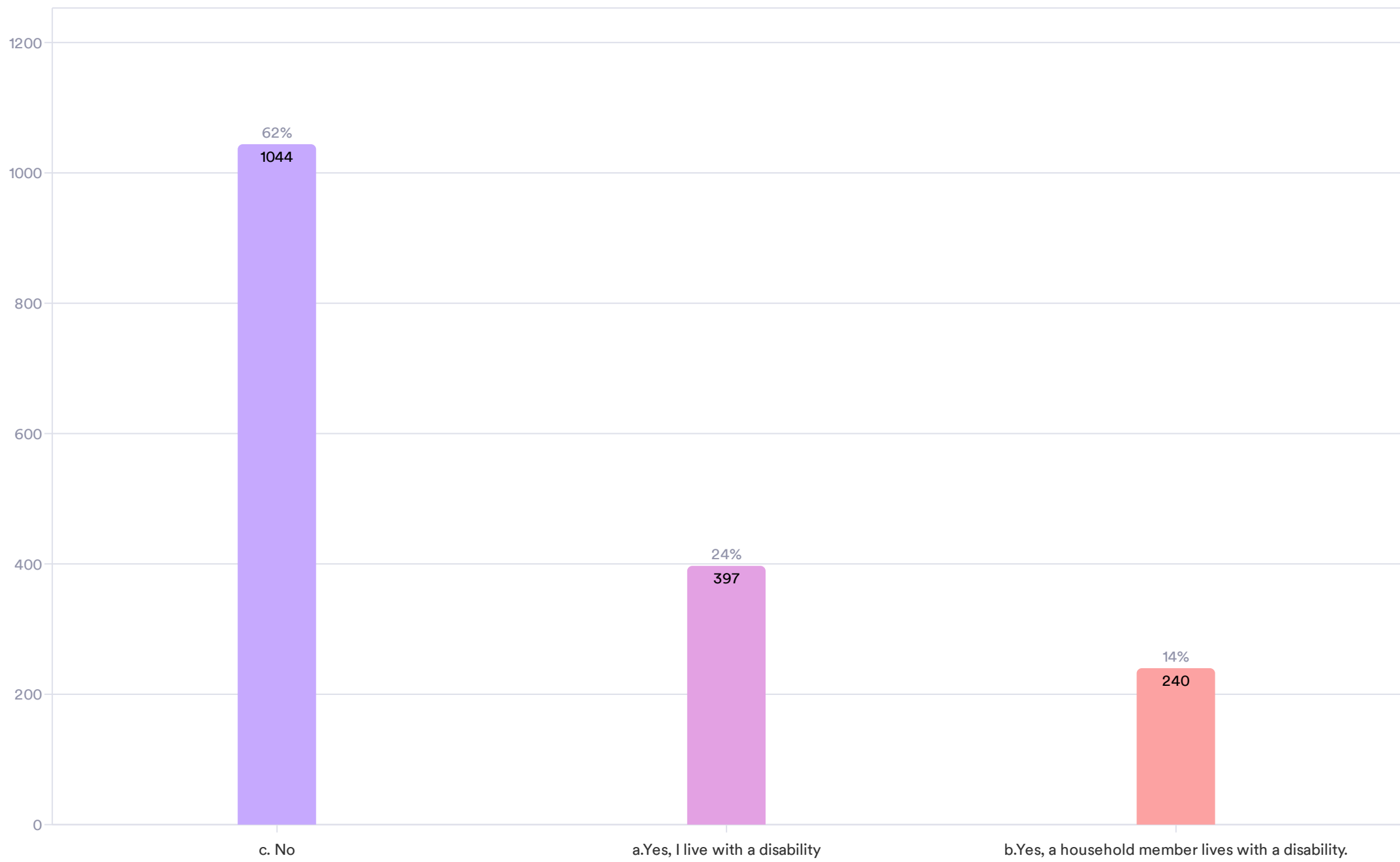


7. Why do you want to move?



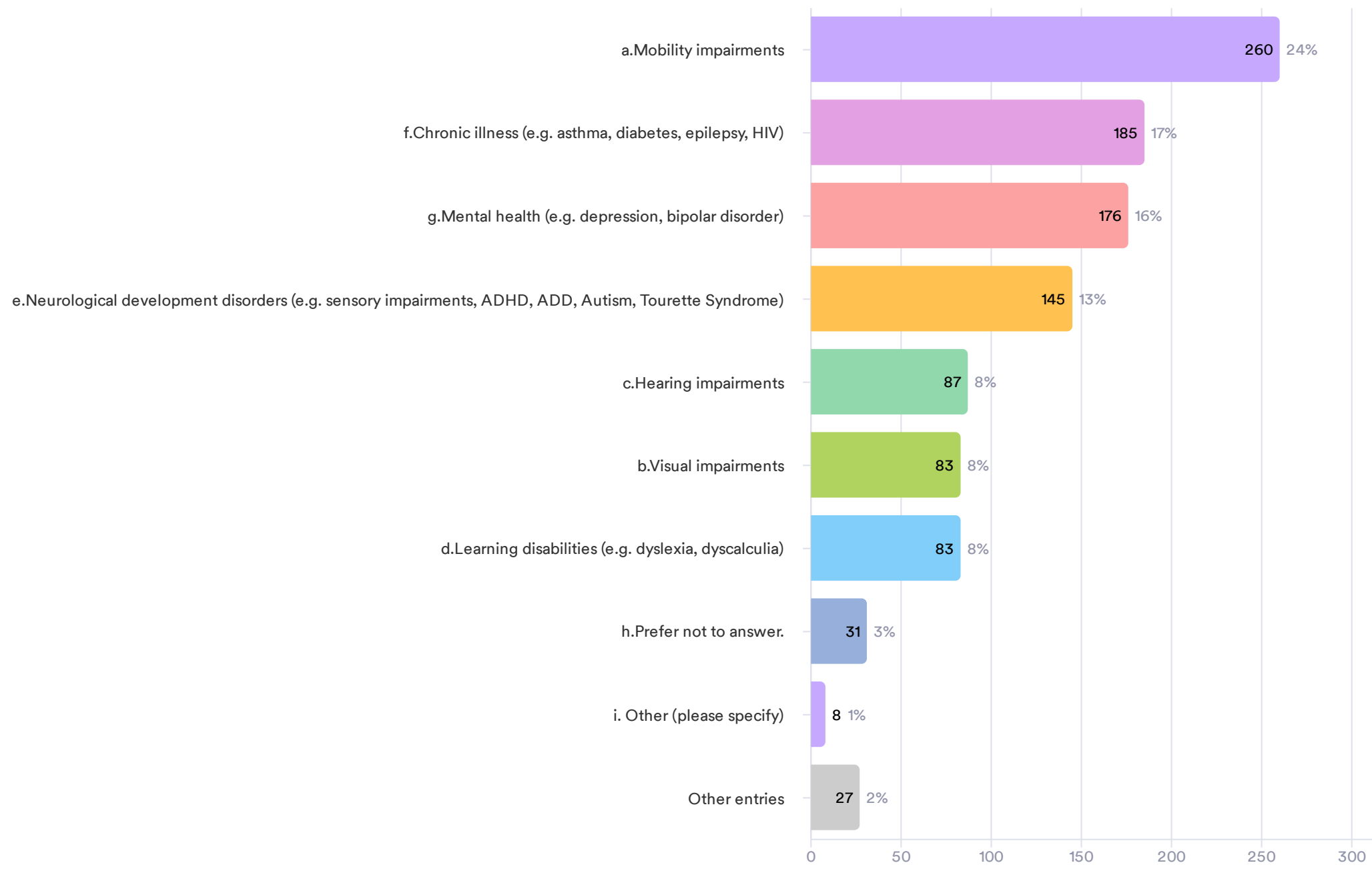
Alameda County Regional Fair Housing Survey (2024)

8. Do you currently live with a disability, or does a member of your household live with a disability?



Alameda County Regional Fair Housing Survey (2024)

9. What disabilities are experienced by you or your household member?

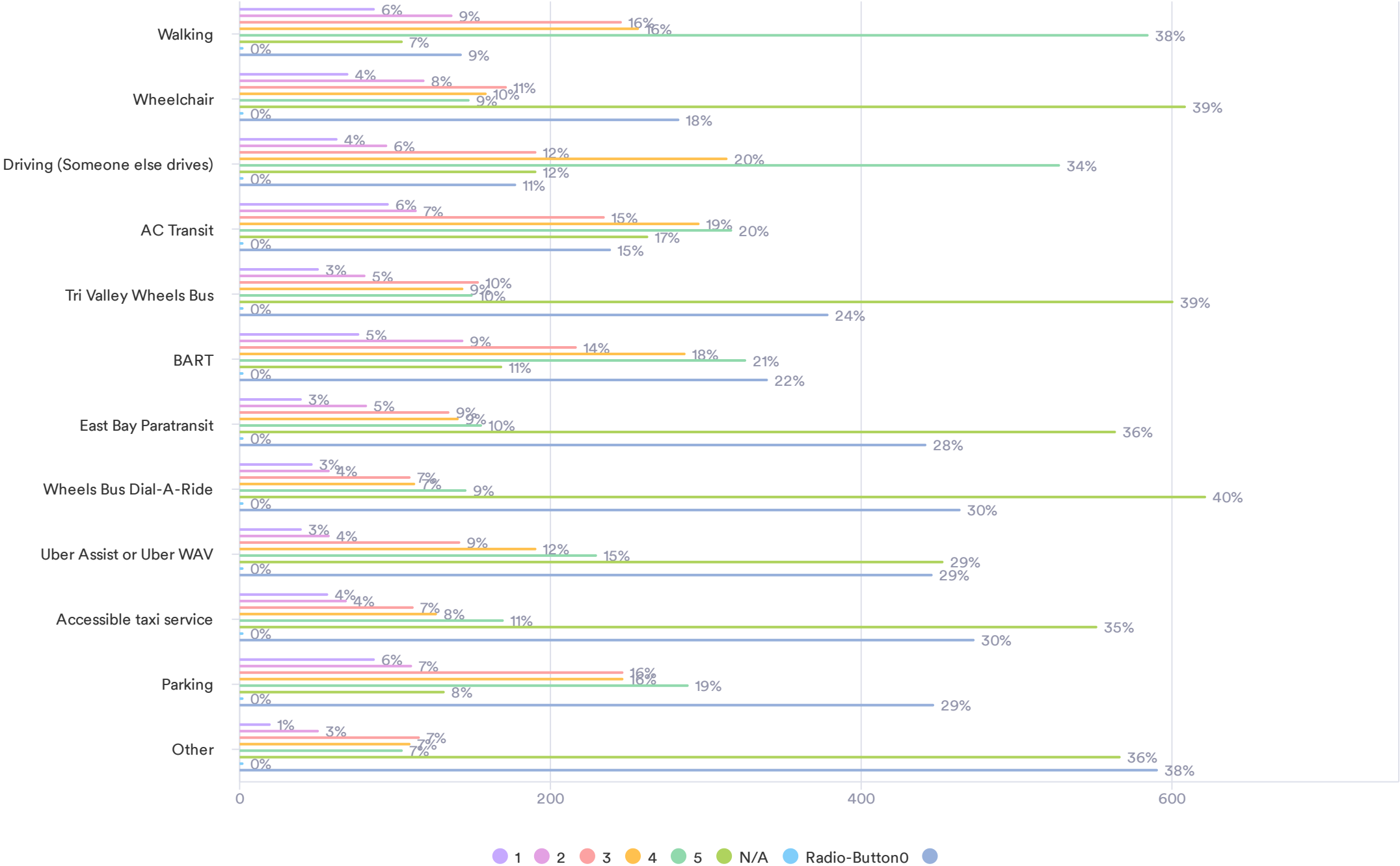


Alameda County Regional Fair Housing Survey (2024)

10. Do you and/or a household member experience any of the following housing challenges?

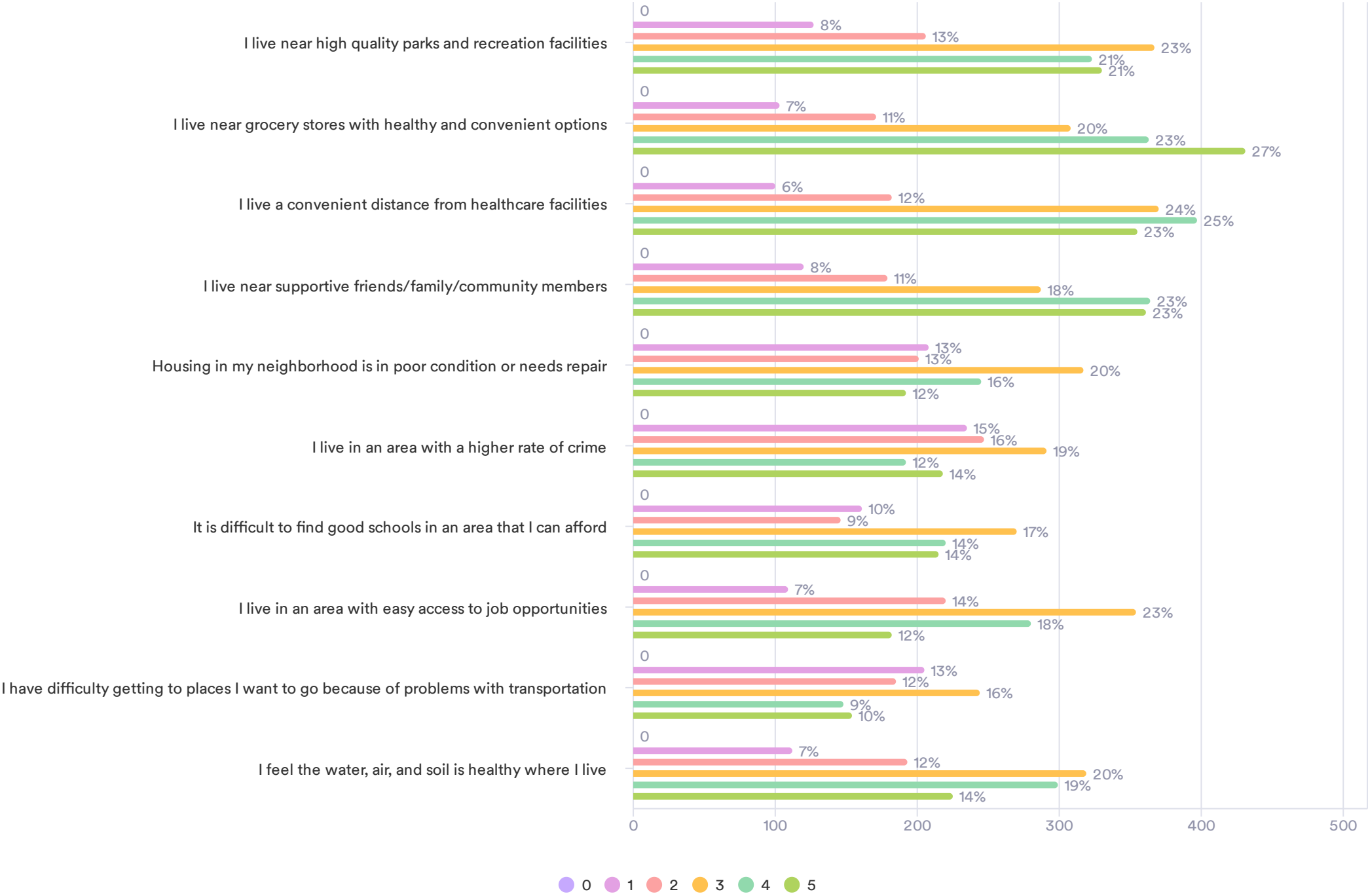


11. If used, please rank the level of difficulty in using specific transportation methods in your community from very difficult (0) to very easy (5).



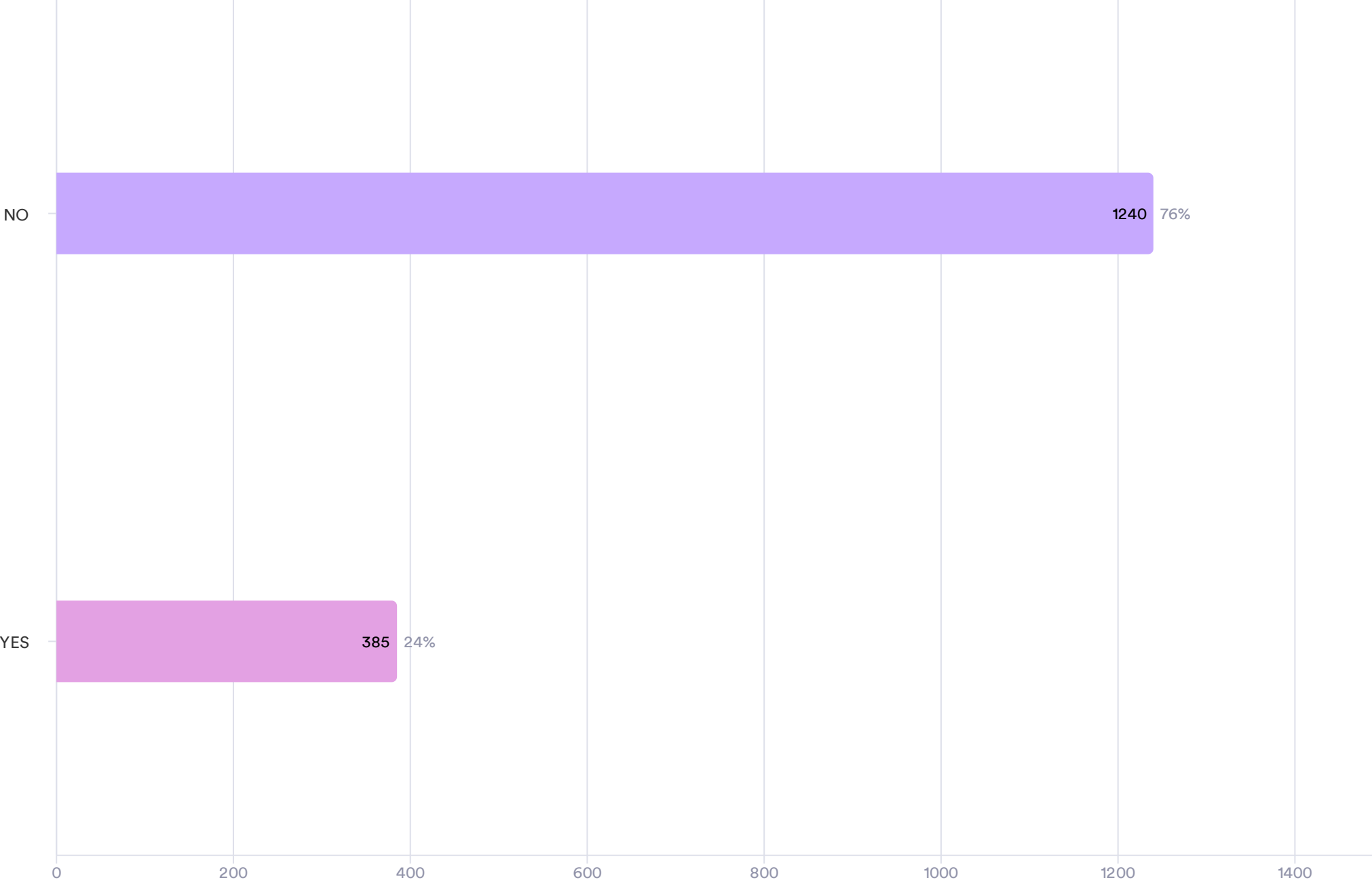
Alameda County Regional Fair Housing Survey (2024)

12. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices.



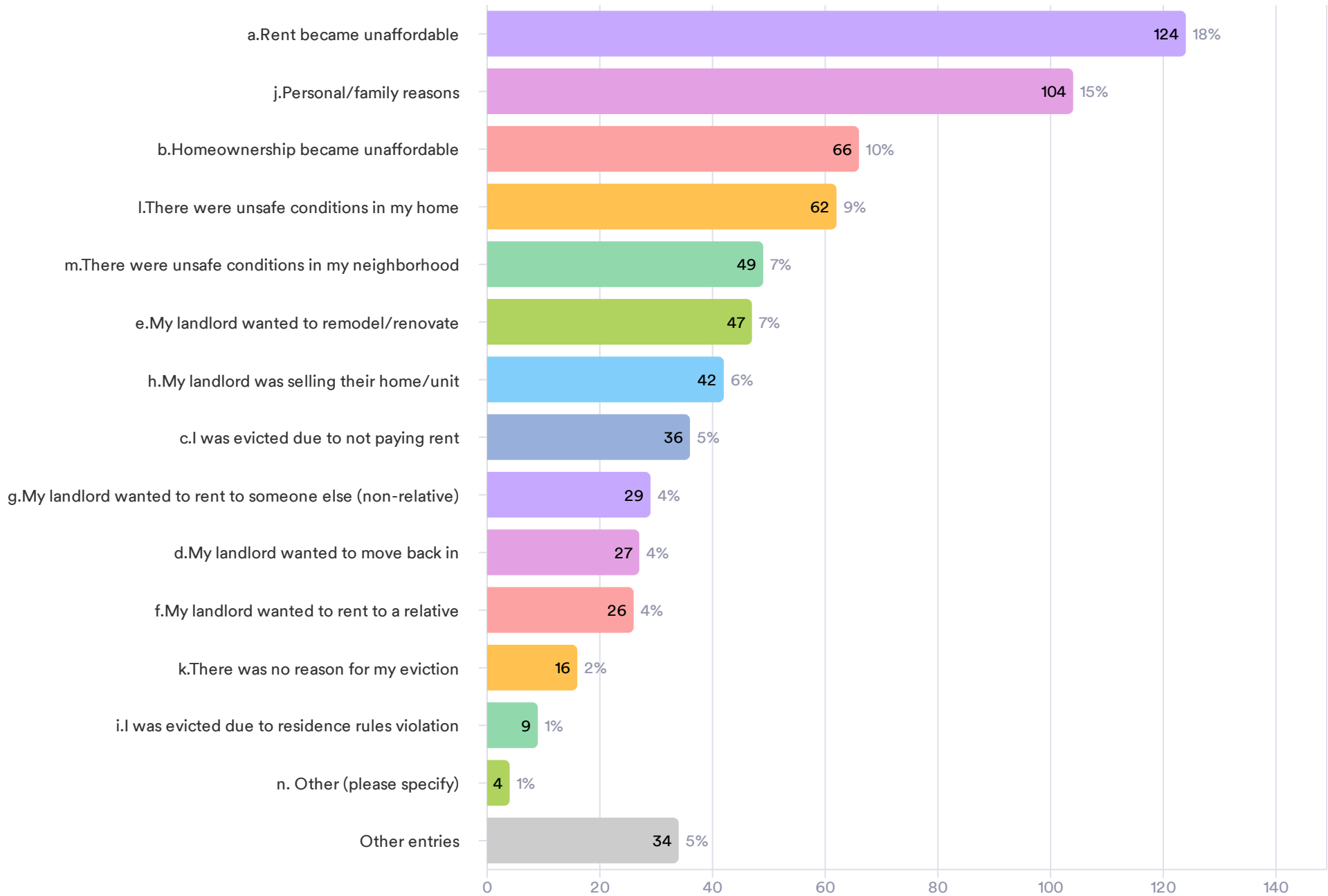
Alameda County Regional Fair Housing Survey (2024)

13. In the past five years, have you had to move out of your residence in Alameda County when you did not want to move?



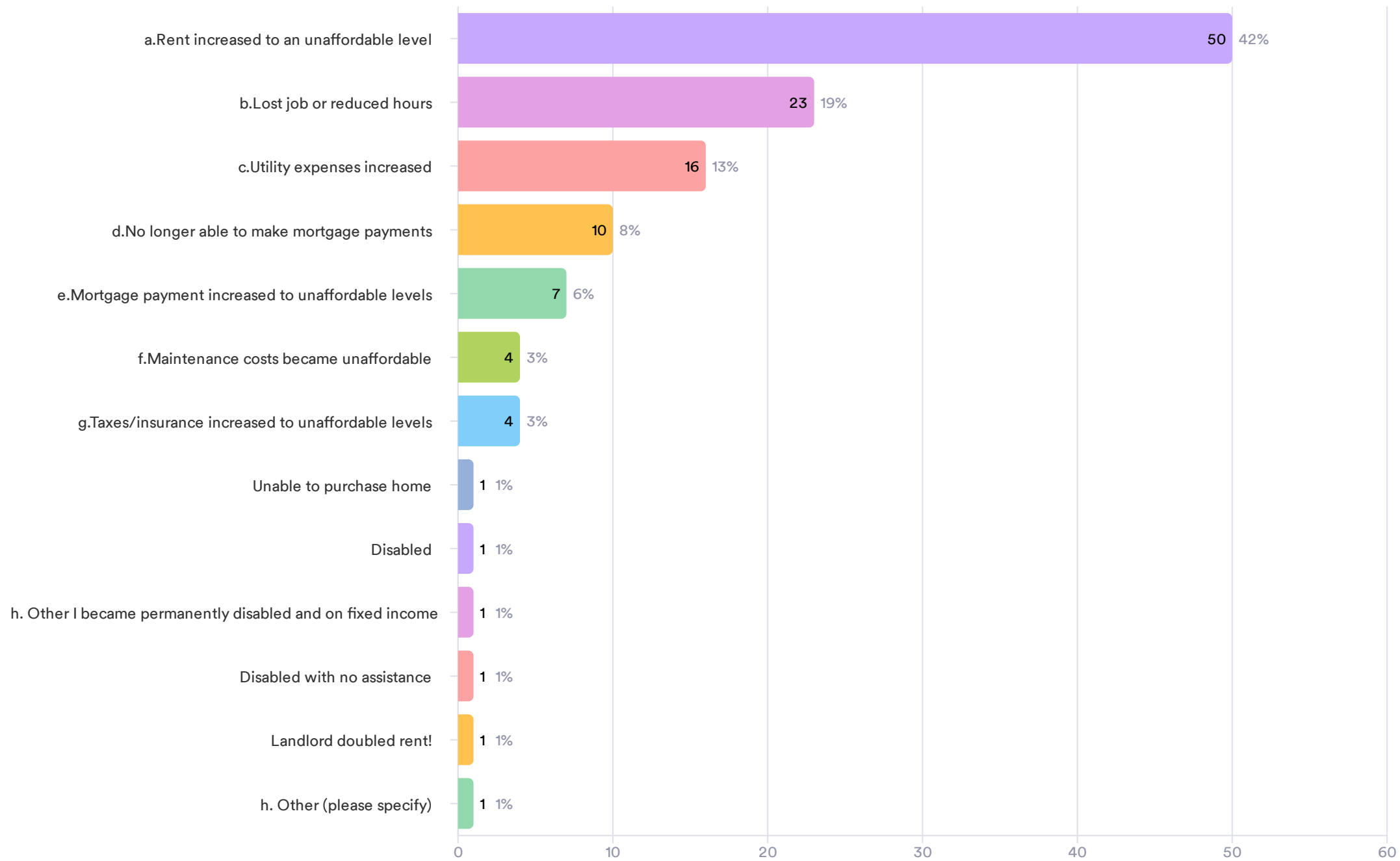
Alameda County Regional Fair Housing Survey (2024)

14. Why did you have to move?



Alameda County Regional Fair Housing Survey (2024)

15. If you selected “Rent became unaffordable” or “Homeownership became unaffordable,” please select the reasons why it became unaffordable

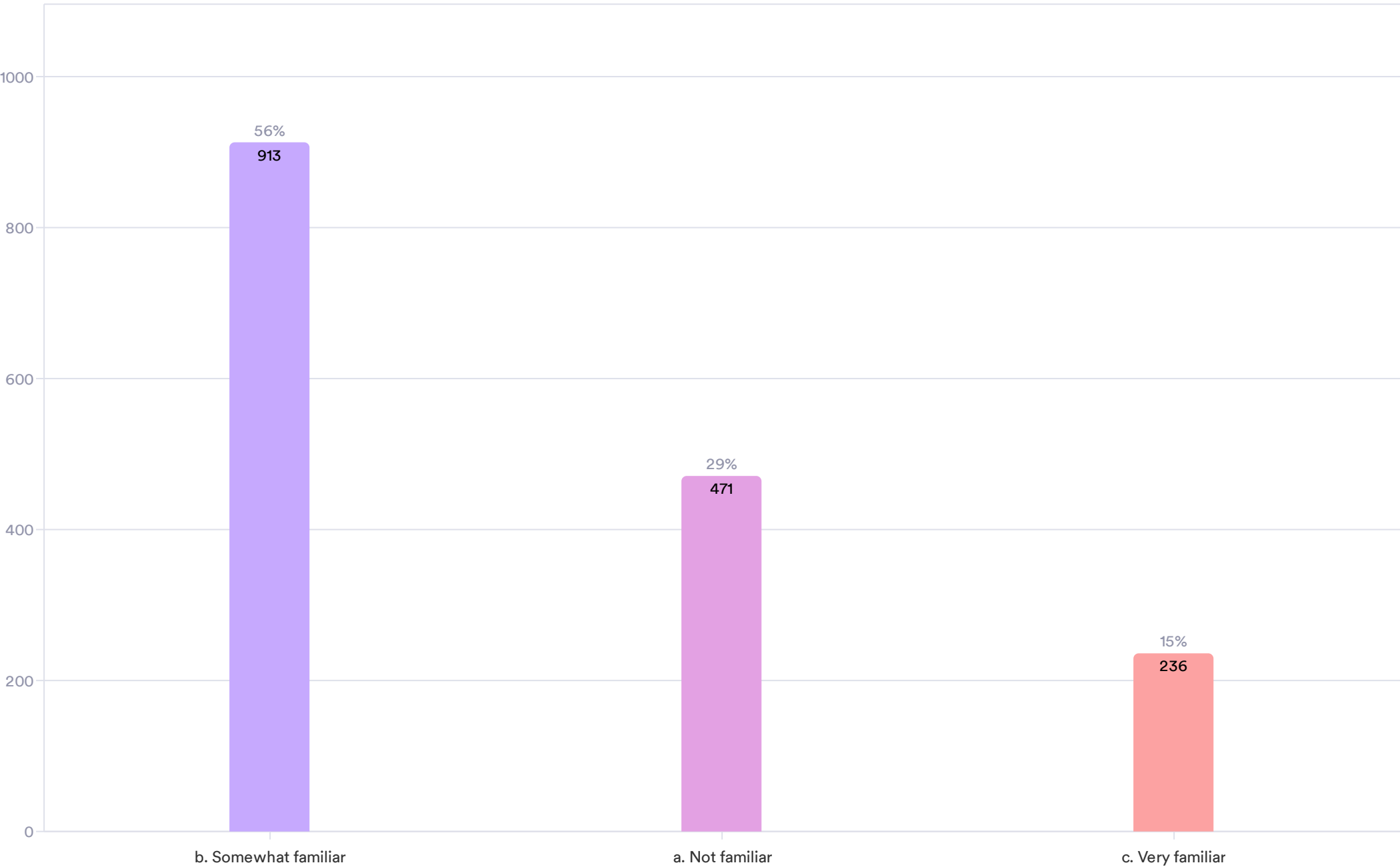


16. Rank your agreement with the following statements from strongly disagree (0) to strongly agree (5). Select your choices. If you don't know, check "I don't know."



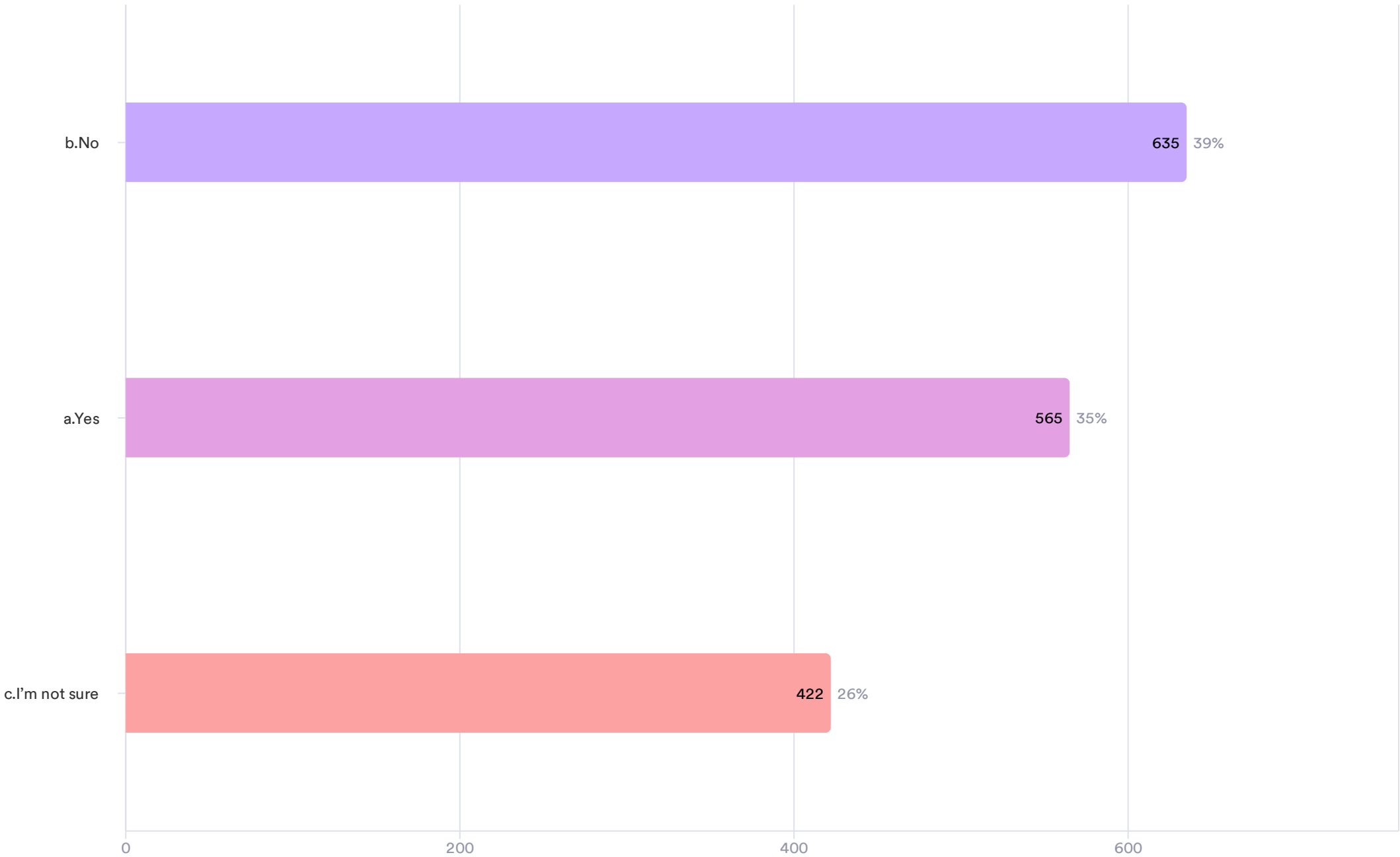
Alameda County Regional Fair Housing Survey (2024)

17. How familiar are you with fair housing laws?



Alameda County Regional Fair Housing Survey (2024)

18. Do you know where to file a complaint if you felt that your fair housing rights have been violated?



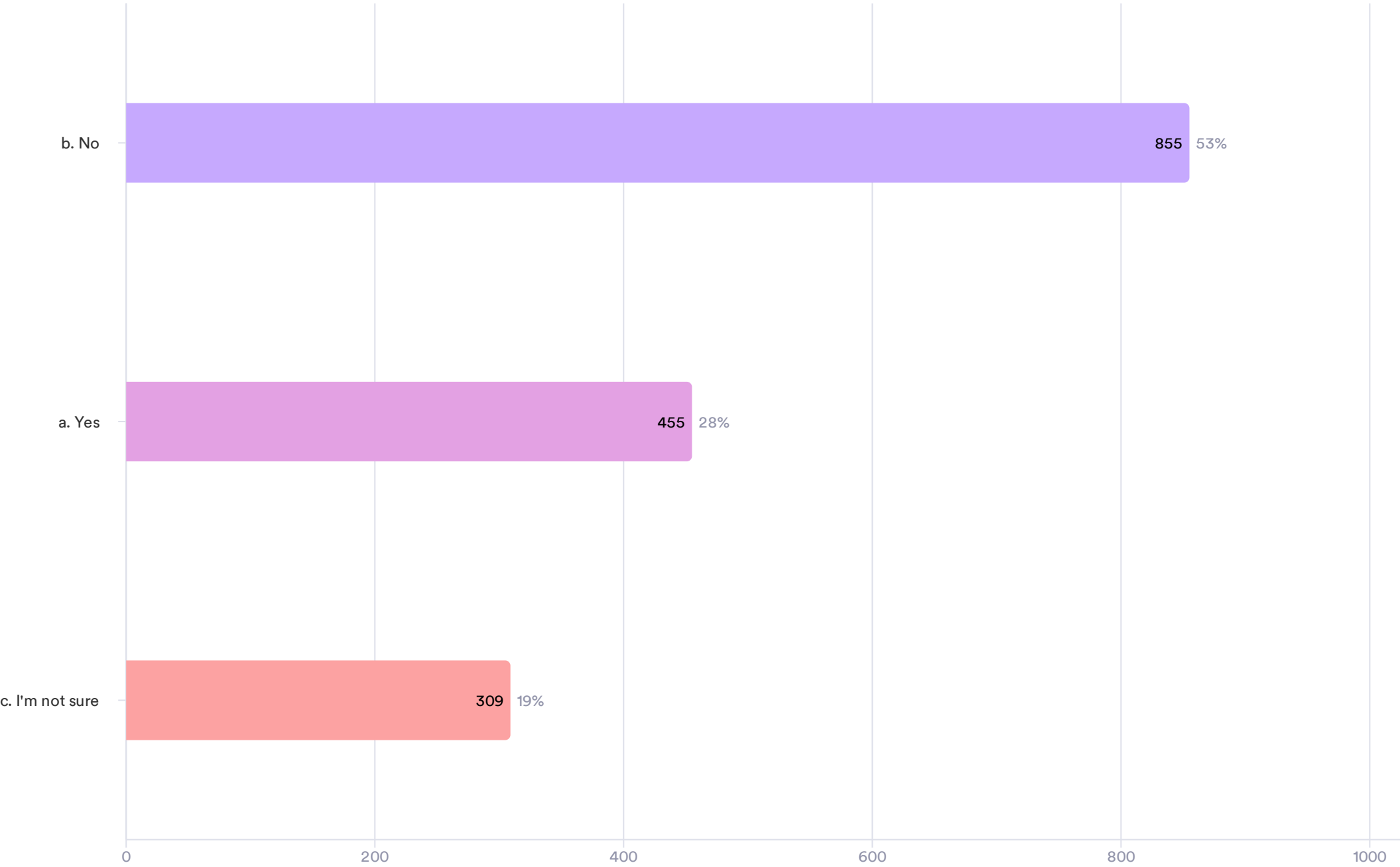
Alameda County Regional Fair Housing Survey (2024)

19. Where would you file a complaint if you felt that your fair housing rights had been violated?

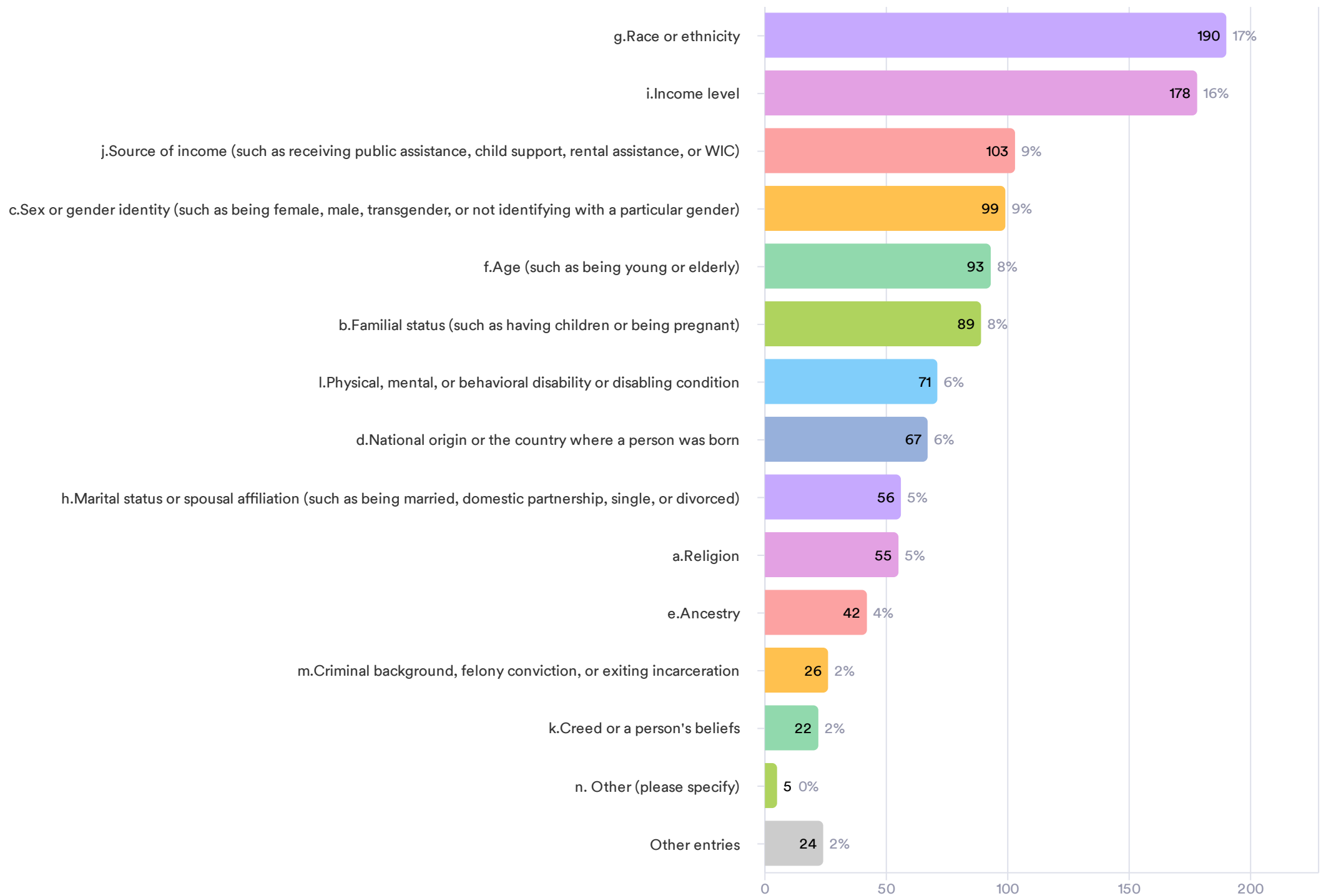
Data	Responses
HUD	30
Department of Housing and Urban Development	14
court of law	10
Housing Authority	8
Housing authority	8
Department of Fair Employment and Housing	8
Hud	7
Federal Housing Commission (FHCA)	6
Other entries	396

Alameda County Regional Fair Housing Survey (2024)

20. Have you ever experienced housing discrimination during any point in the housing process, including searching for housing.

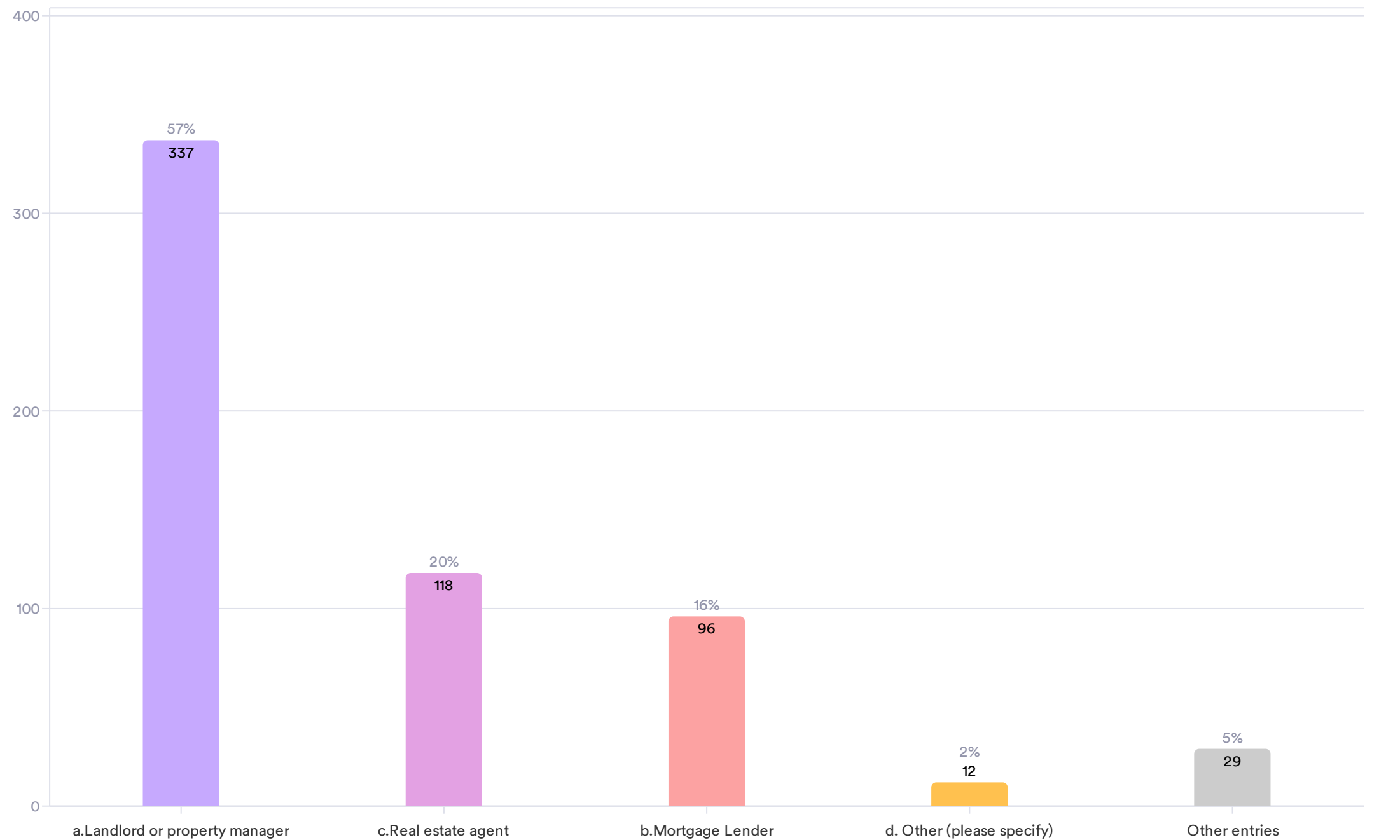


21. On what basis do you believe the discrimination occurred?



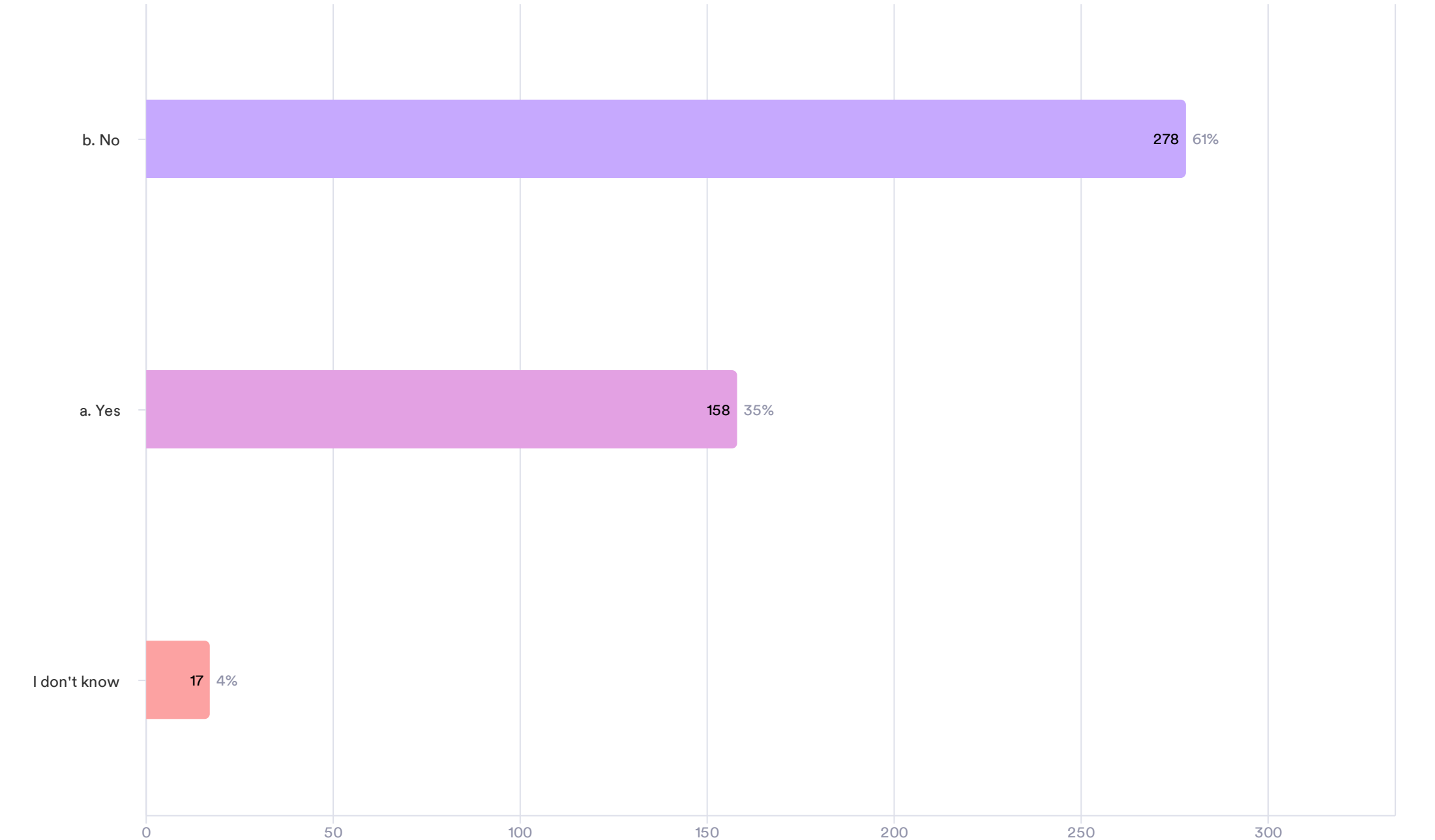
Alameda County Regional Fair Housing Survey (2024)

22. Who do you believe was responsible or involved in the discrimination?



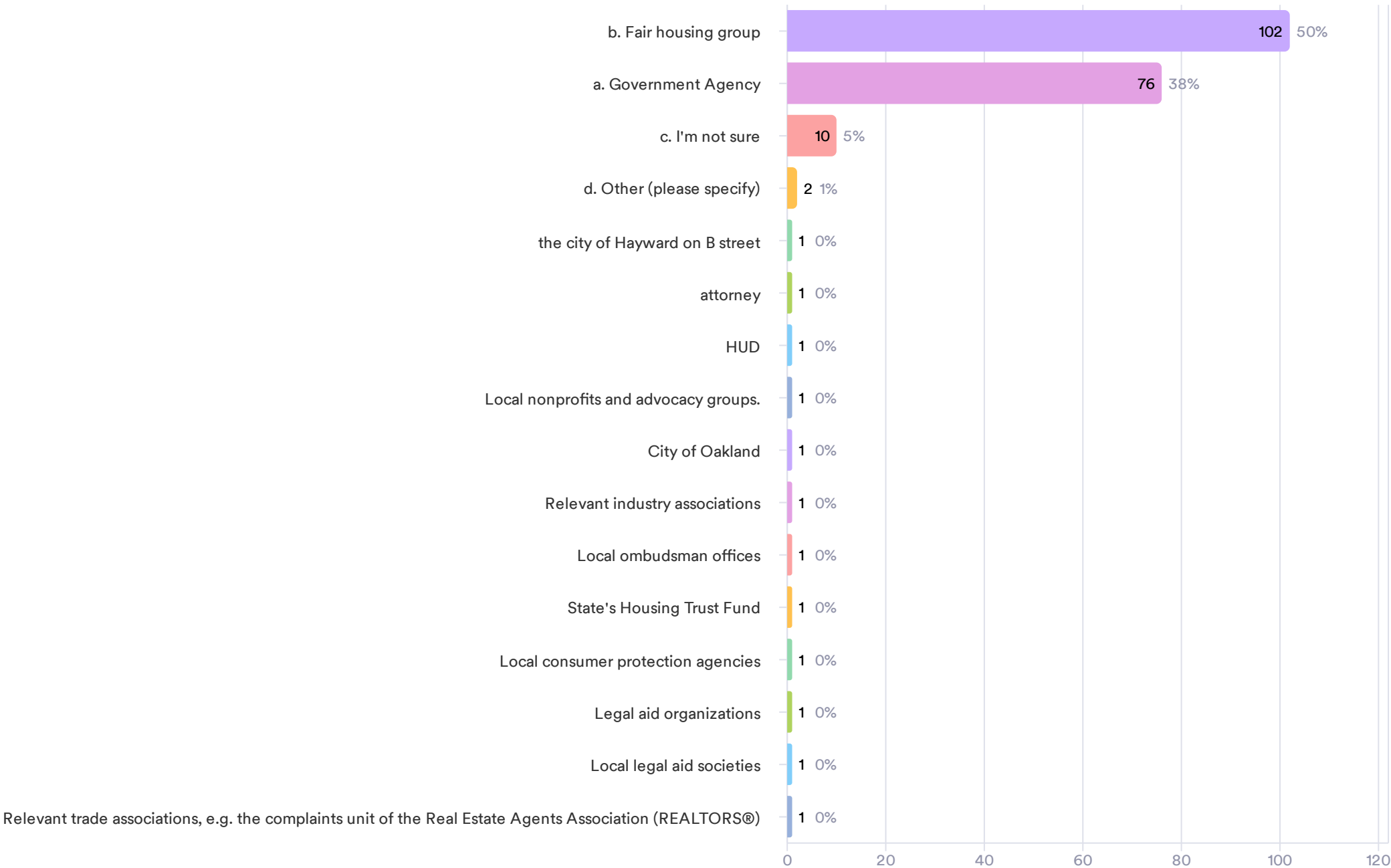
Alameda County Regional Fair Housing Survey (2024)

23. Did you file a Fair Housing complaint due to the discrimination you experienced?



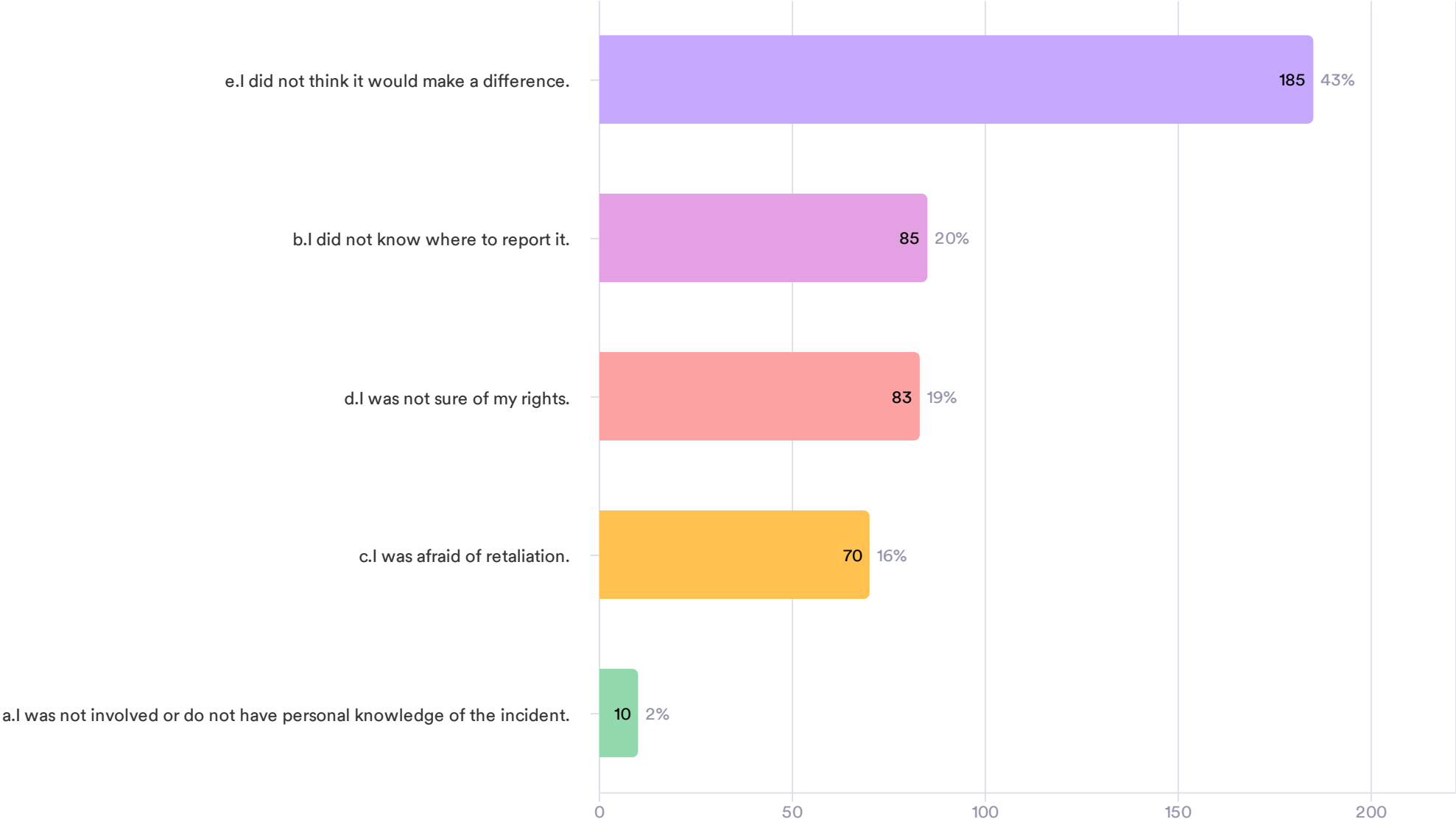
Alameda County Regional Fair Housing Survey (2024)

24. To whom did you report the incident?



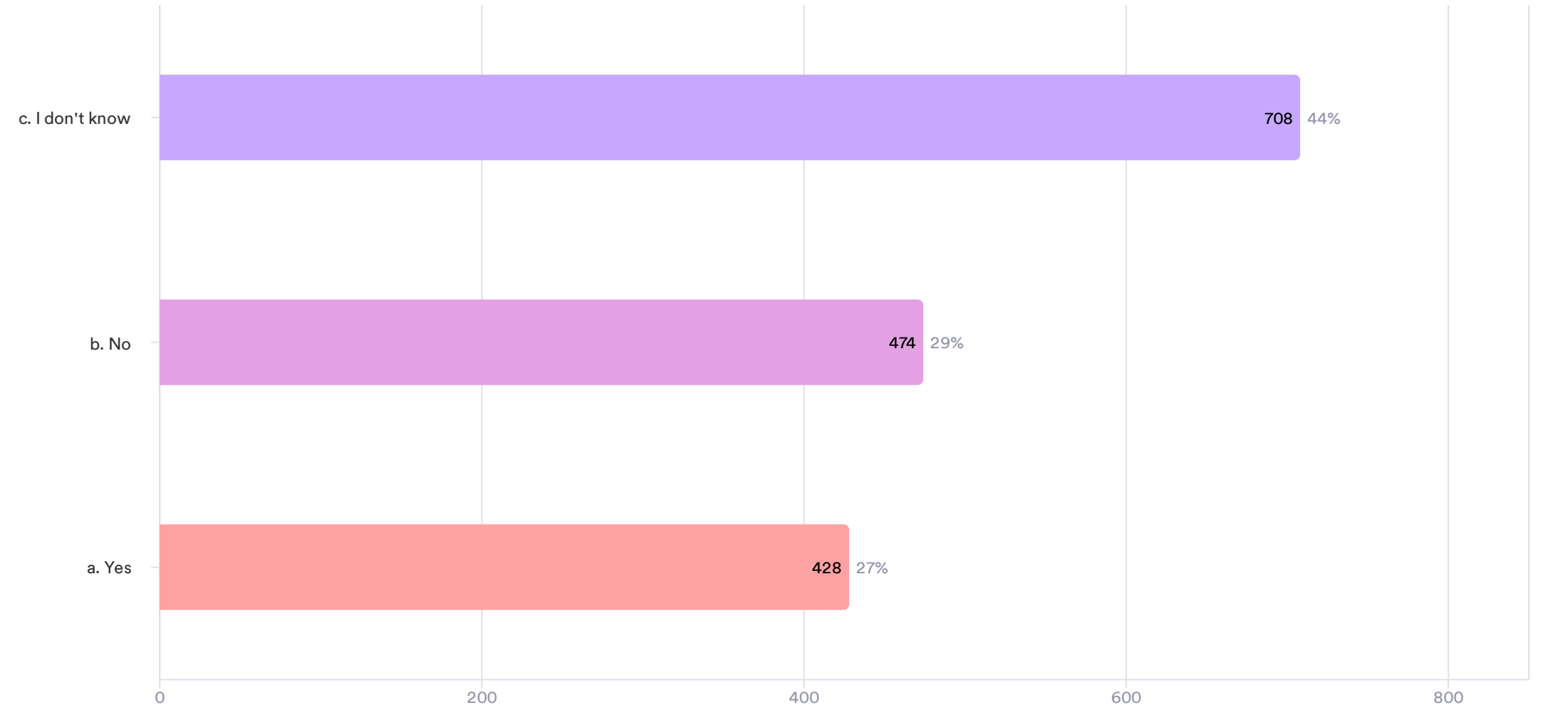
Alameda County Regional Fair Housing Survey (2024)

25. Why did you not report the incident?



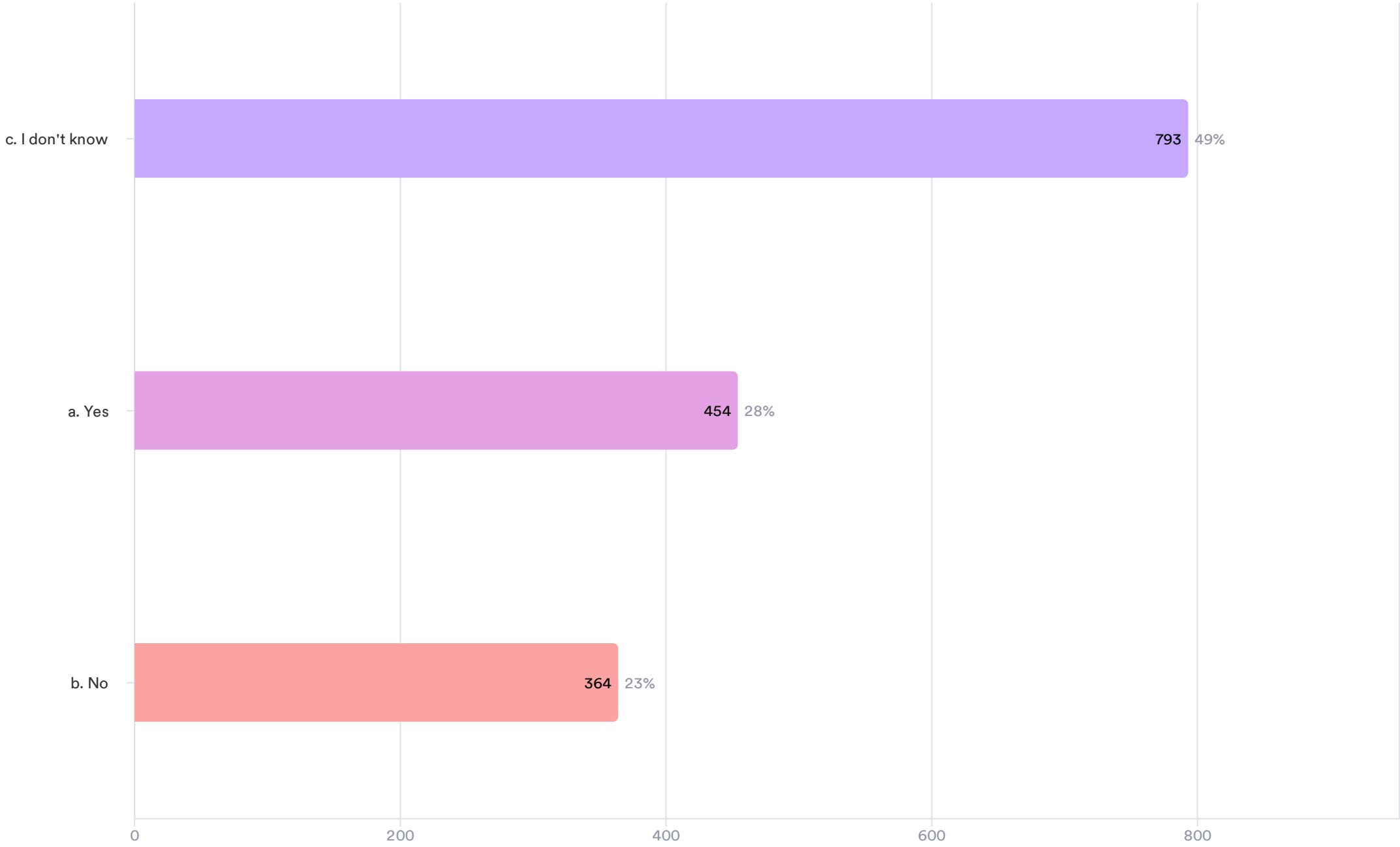
Alameda County Regional Fair Housing Survey (2024)

26. Do you feel that fair housing laws are adequately enforced in Alameda County?



Alameda County Regional Fair Housing Survey (2024)

27. Based on your knowledge of fair housing law, do you think that fair housing laws should be changed?



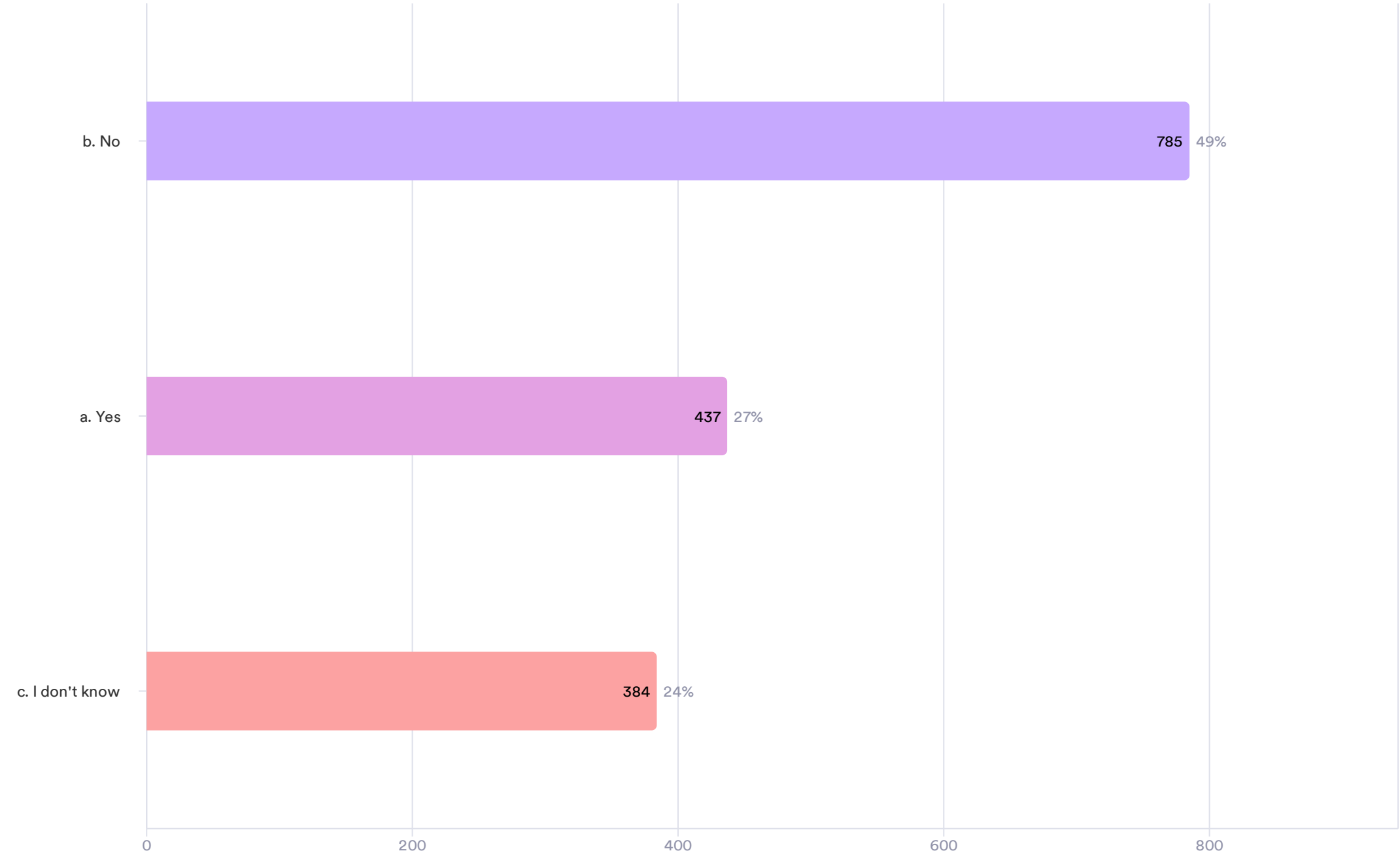
Alameda County Regional Fair Housing Survey (2024)

28. If you answered “yes,” how should fair housing laws be changed?

Data	Responses
Inclusion of gender identity, sexual orientation, age, marital status, and domestic violence victim status in protected classes.	4
Encourage dialogue and understanding between residents of different backgrounds in the community	3
Streamline the complaint process with online complaint channels and multi-language support.	2
Making the complaints process simpler and faster for victims to file complaints	2
Support and advocate for fair housing policies and participate in community activities to raise public awareness of housing discrimination issues	2
Strengthening oversight and enforcement of the housing market by regulatory agencies to ensure that fair housing laws are effectively enforced	2
I filed a complaint with a city inspector with the city of Hayward Franchesca Davis she completely ignored my complaint and took the side of landlord. She started having conversation and texting with the landlord and pretended that she didn't know that I had moved out due to all the mold in the house and my kids and myself getting sick from it. She didn't have him fix the mold and foundation issues in the house at all that I originally complained about and became extremely friendly with the landlord. I felt extremely discriminated as a single mother of 3 kids. I also went to the city of Hayward to get information of tenants rights and got the run around from them and was told to seek The county of Alameda the the county of Alameda sent me an email stating I should be seeking the city of Hayward. Some thing has to change and the city inspectors of Hayward need to be over looked and maybe have a secret shopper investigate them because they are not doing the right thing.	1
More consideration given to current residential standards and long standing codes and ordinances	1
Other entries	341

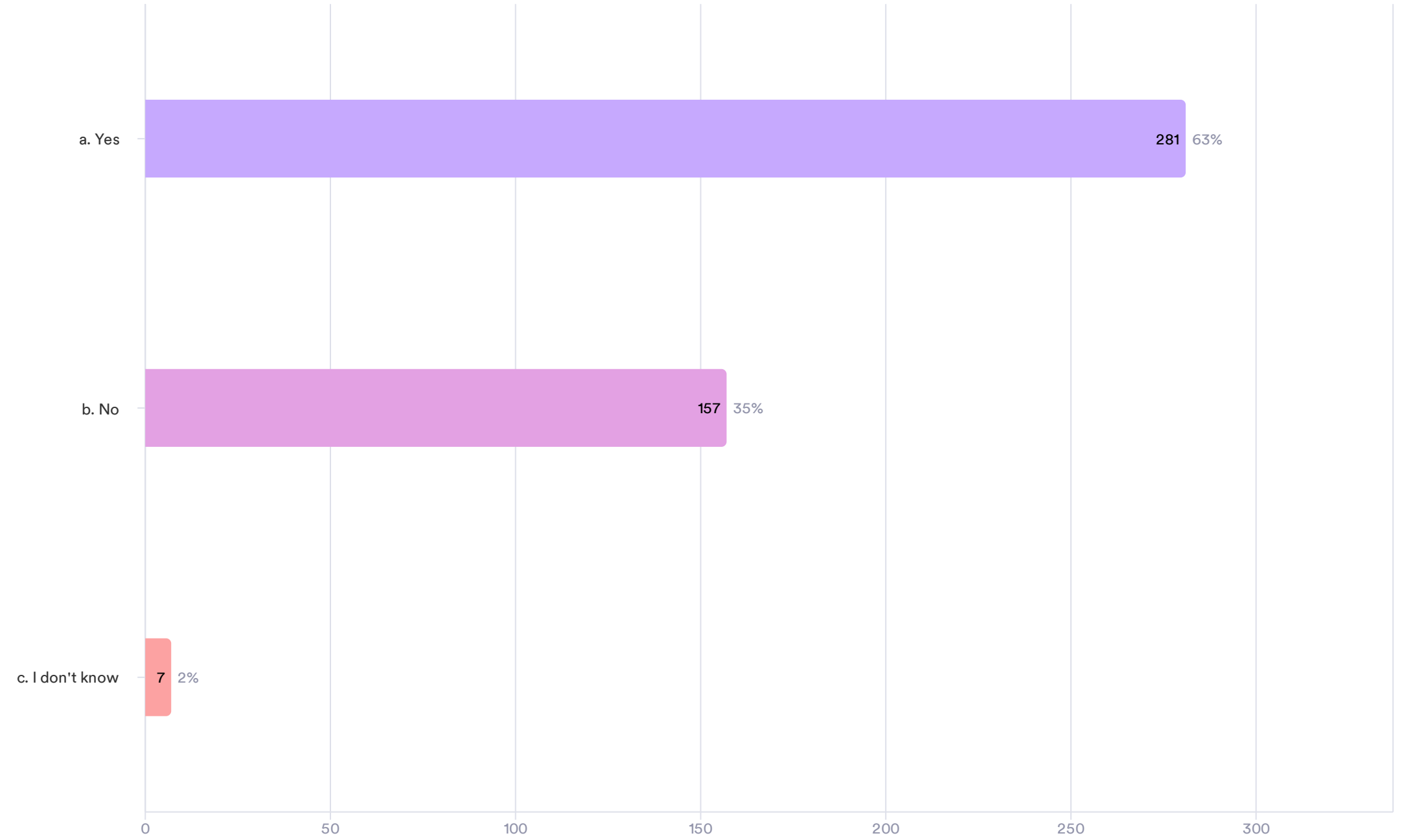
Alameda County Regional Fair Housing Survey (2024)

29. Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws?



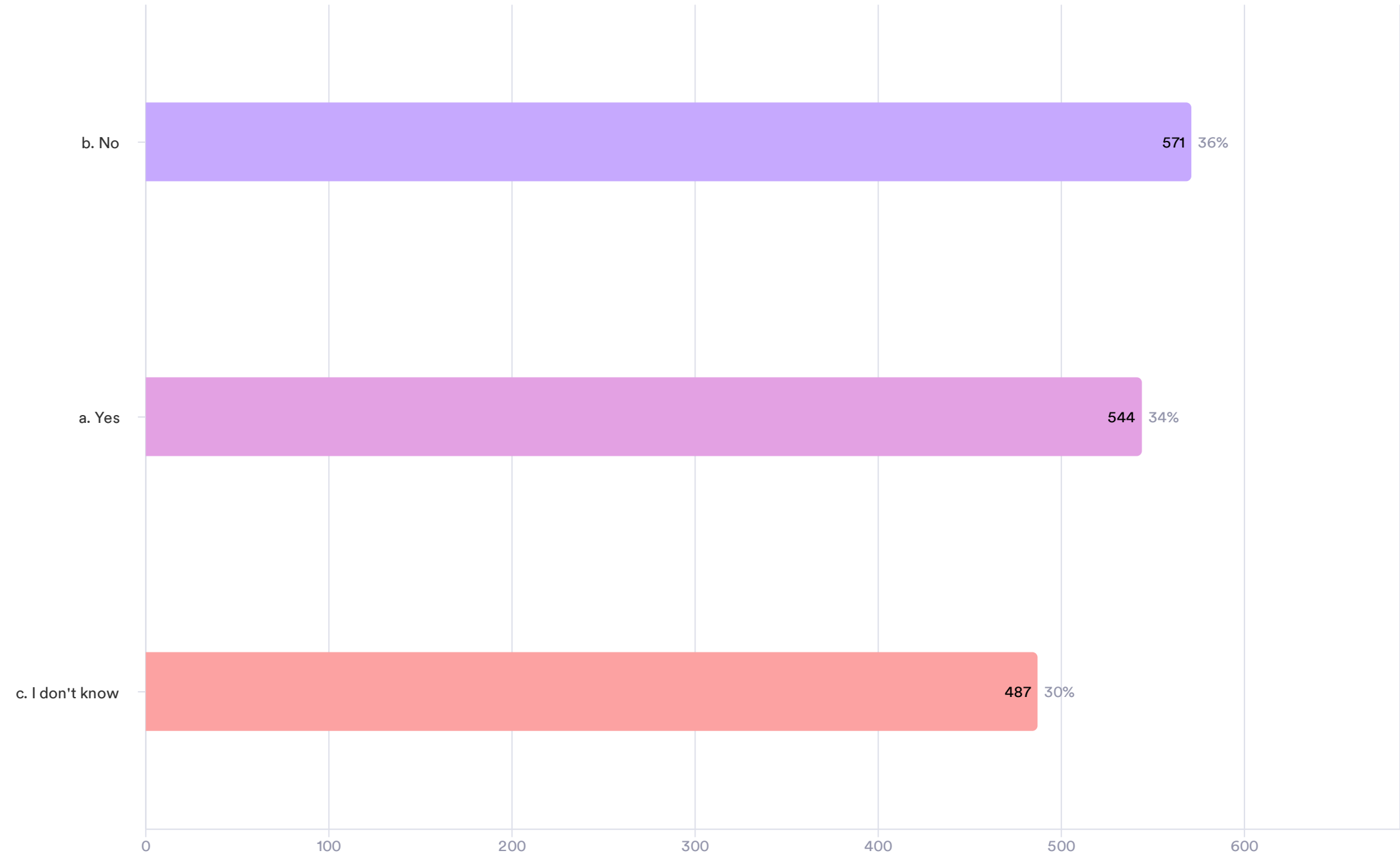
Alameda County Regional Fair Housing Survey (2024)

30. If you answered "yes" to the previous question, have you participated in fair housing activities or training?



Alameda County Regional Fair Housing Survey (2024)

31. Have you witnessed any barriers to fair housing choice in the rental housing market?



Alameda County Regional Fair Housing Survey (2024)

32. If you answered “yes” to the previous question, please explain what type of impediments to fair housing choice you have witnessed.

Data	Responses
N/A	12
不	6
NA	5
no	4
n/a	4
None	4
Discrimination in advertising	4
Na	3
Other entries	503

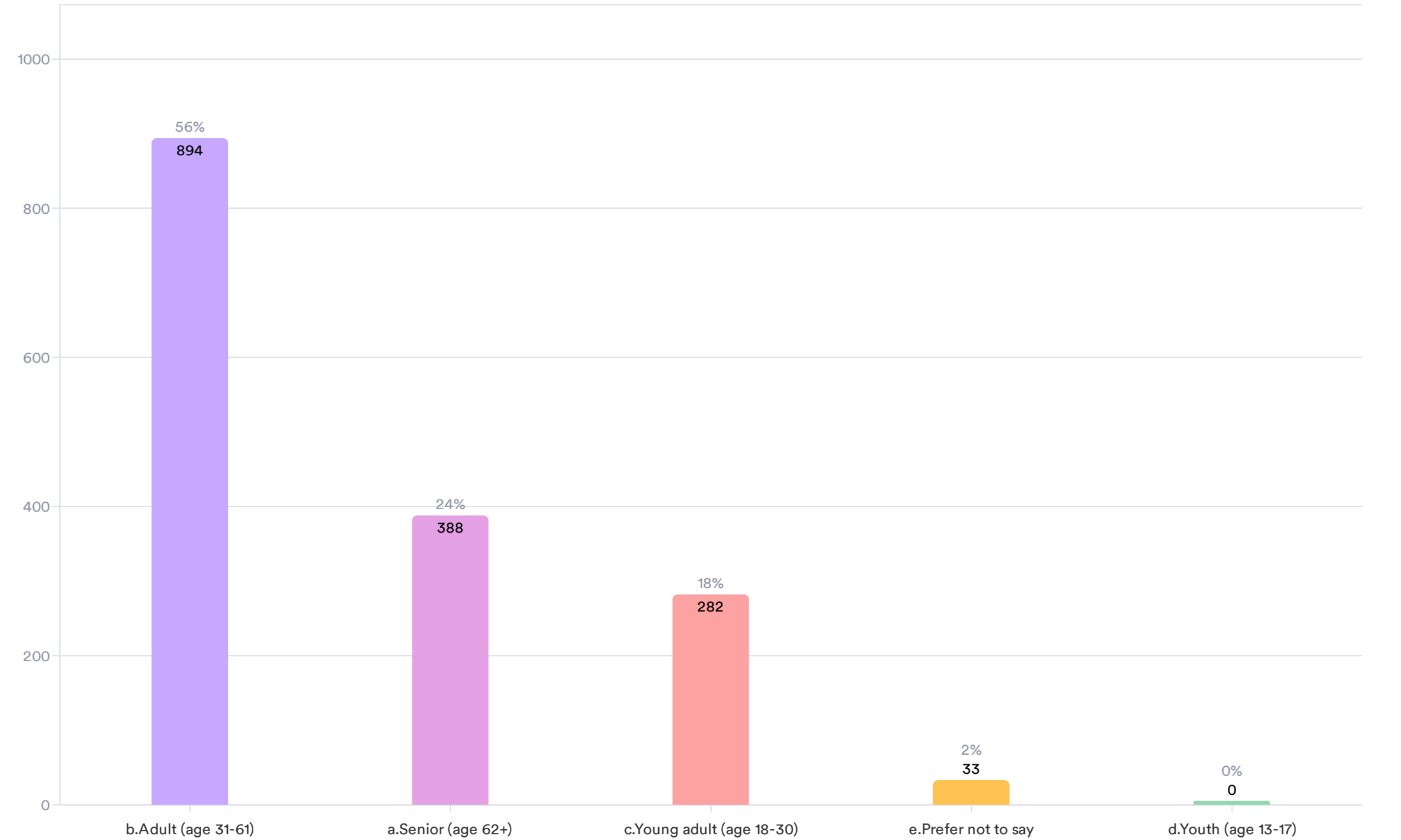
Alameda County Regional Fair Housing Survey (2024)

33. Please share any additional comments regarding fair housing in the box below.

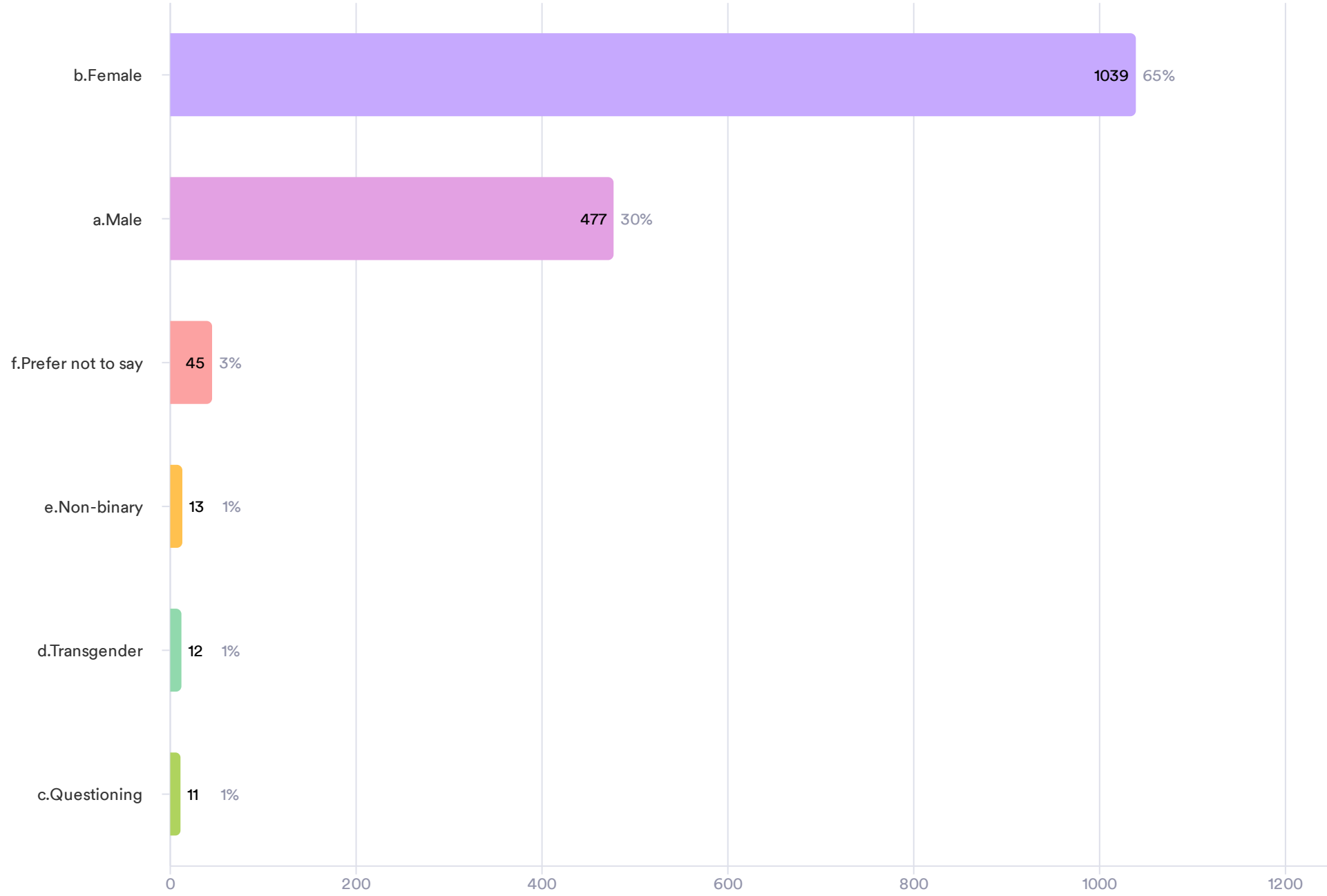
Data	Responses
N/A	11
None	9
NA	6
n	5
性别和宗教歧视	5
A number of non-profit organizations also provide assistance and resources to support the preservation of fair housing rights	5
As a last resort, you may also want to consider taking legal action by filing a lawsuit in court.	5
no,I think good	4
Other entries	511

Alameda County Regional Fair Housing Survey (2024)

34. How old are you?

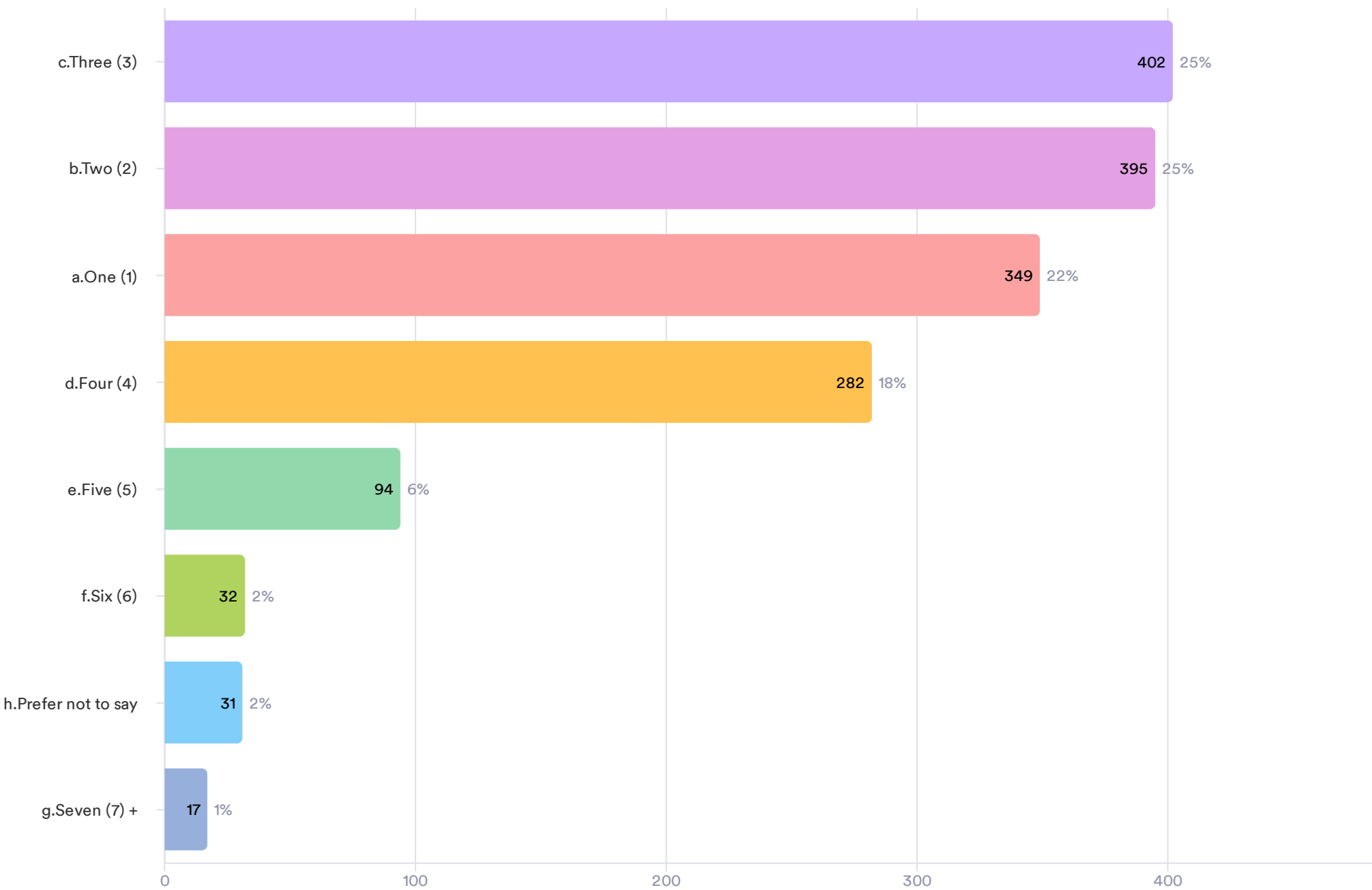


35. What is your gender?



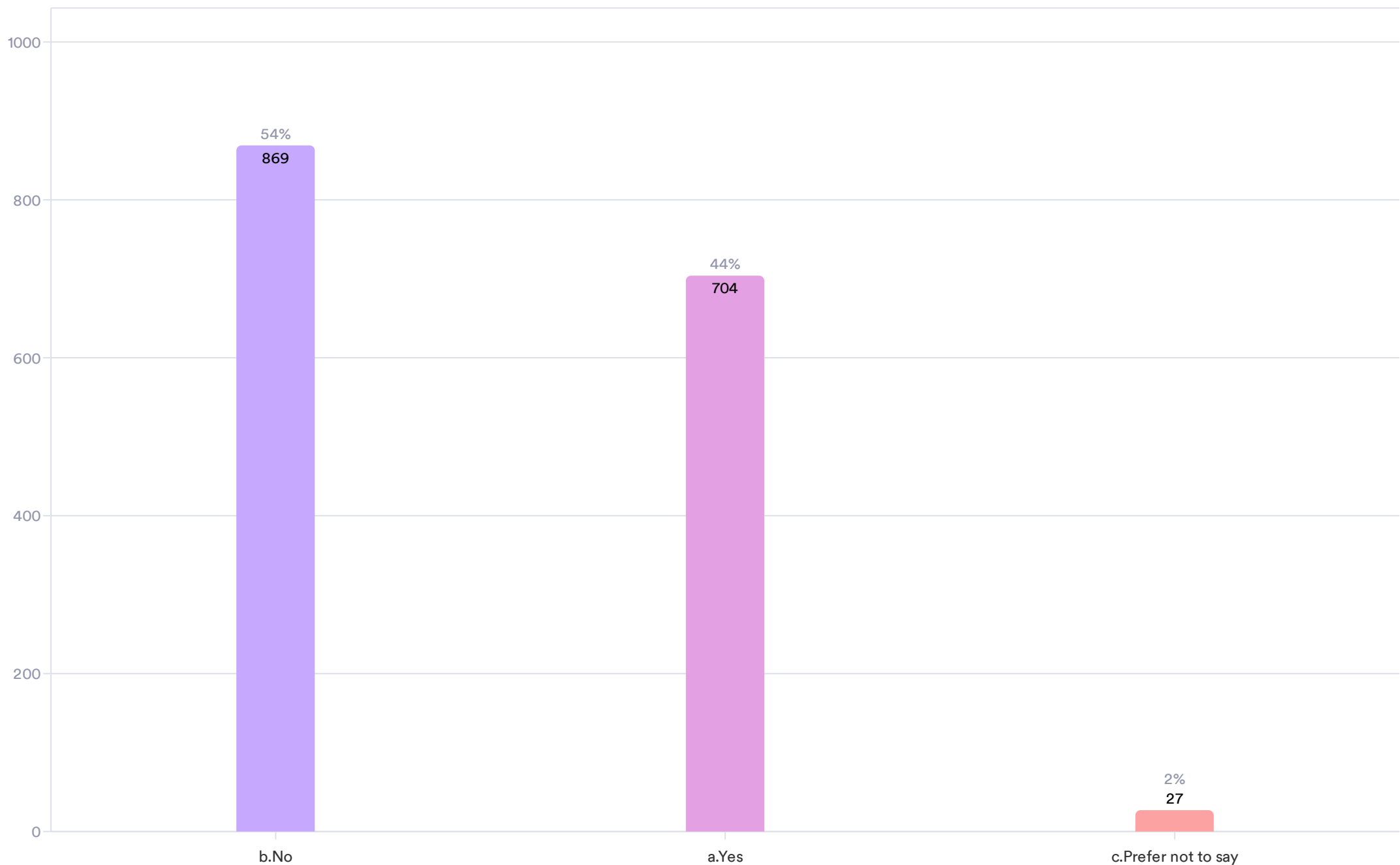
Alameda County Regional Fair Housing Survey (2024)

36. How many people are in your household (including yourself)?



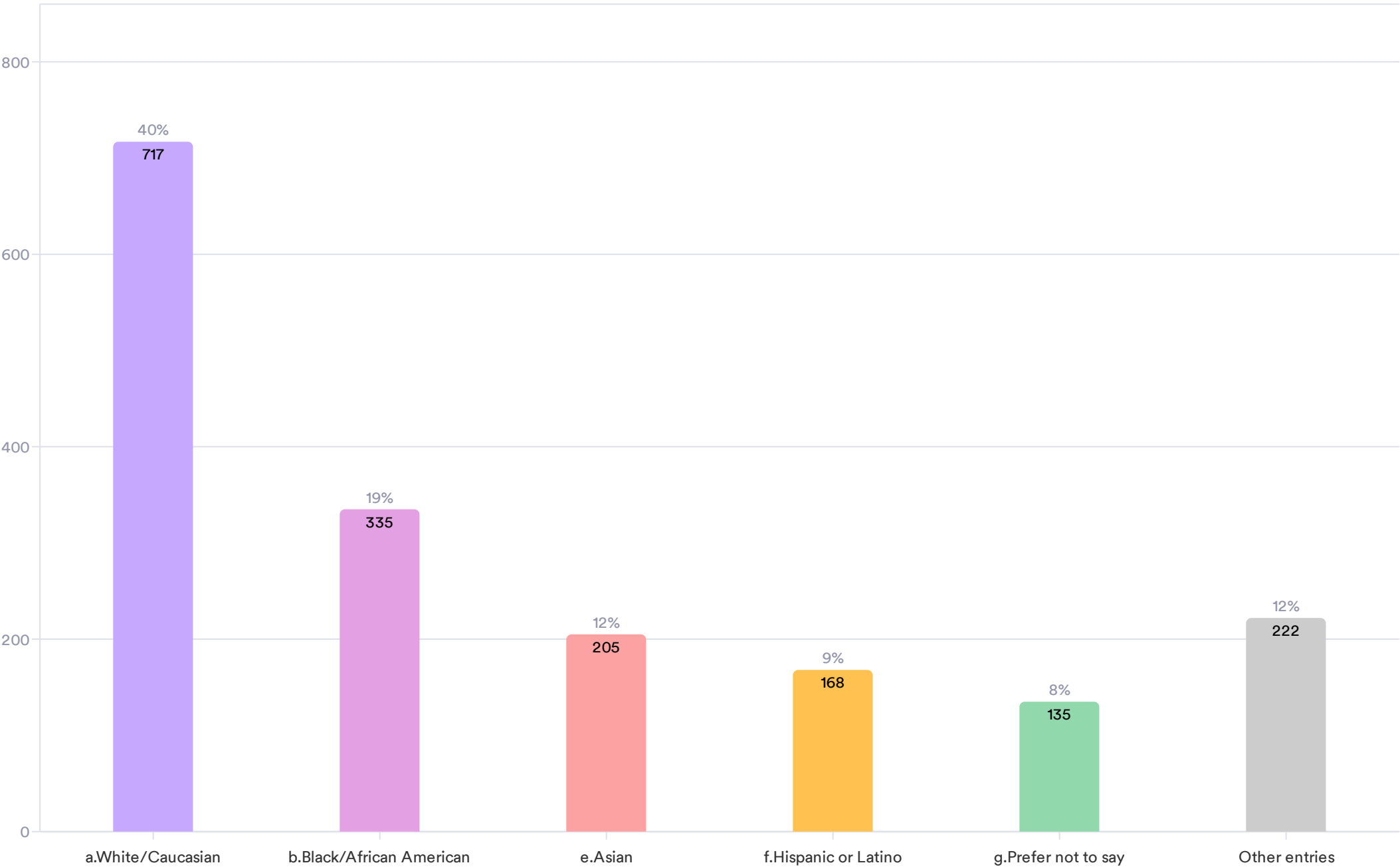
Alameda County Regional Fair Housing Survey (2024)

37. Do you have any children under the age of 18 currently living with you?



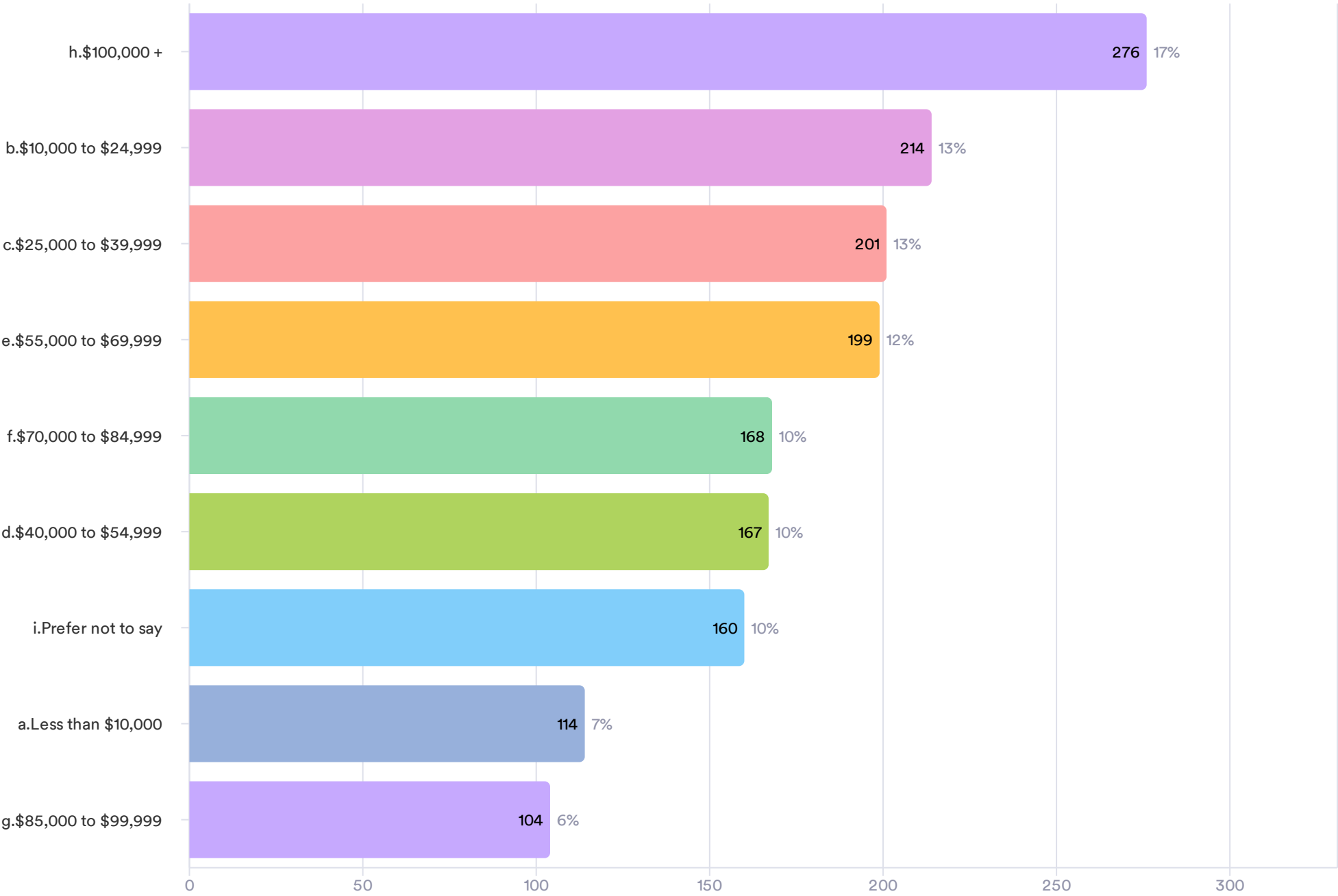
Alameda County Regional Fair Housing Survey (2024)

38. What is your race/ethnicity?



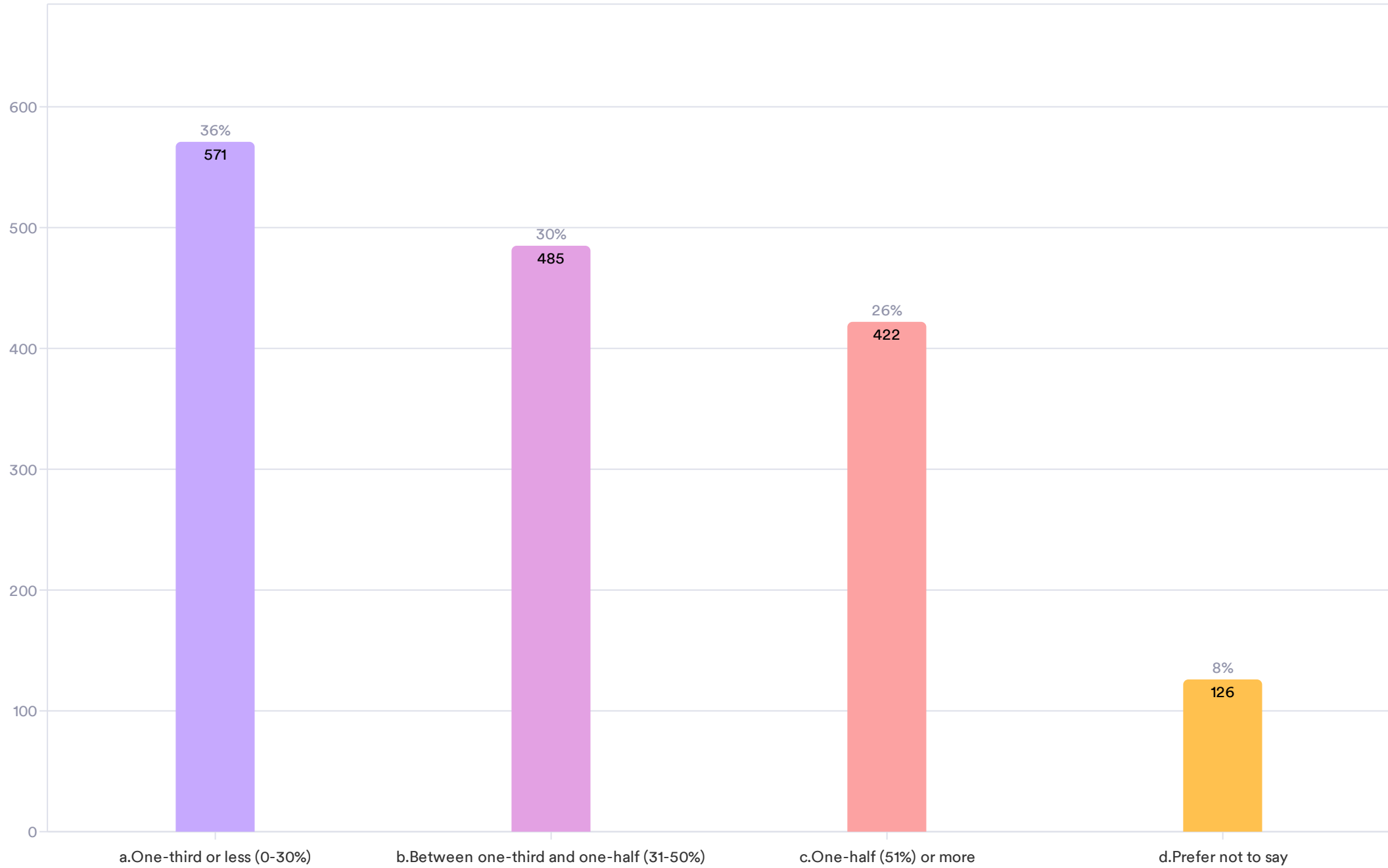
Alameda County Regional Fair Housing Survey (2024)

39. What is your annual household income for all adults in your household?



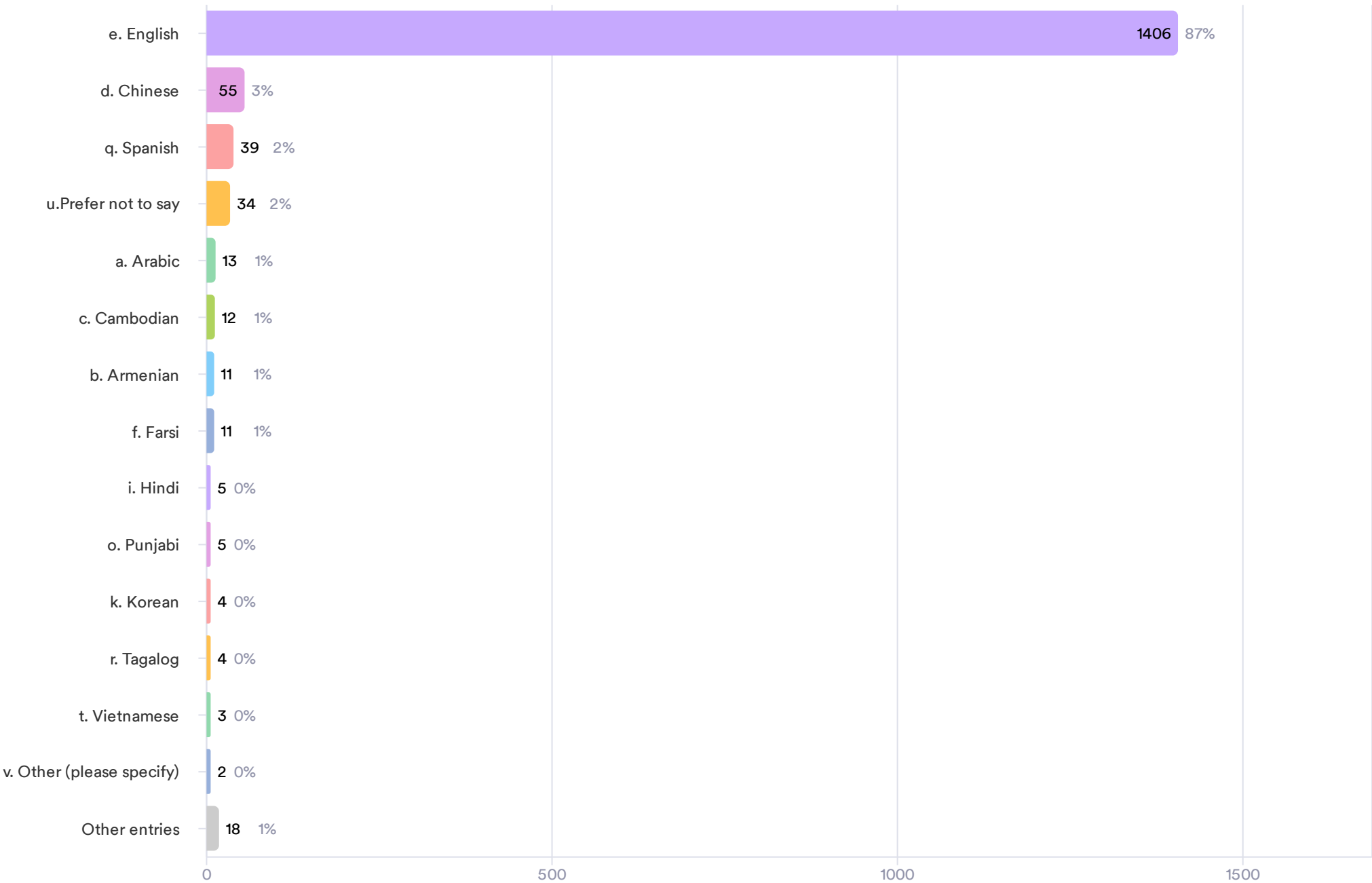
Alameda County Regional Fair Housing Survey (2024)

40. How much of your gross household income goes towards paying housing costs, including utilities?



Alameda County Regional Fair Housing Survey (2024)

41. What language do you primarily speak at home?



PAST ACTIONS SUMMARY CHART

REGIONAL GOAL 1:**Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Fair housing outreach and enforcement.

ACTIVITY 1A:

The participating jurisdictions will continue to contract with fair housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders regarding fair housing law and recommended practices, including the importance of reasonable accommodation under ADA; to mediate conflicts between home seekers, landlords, property managers, real estate agents, and lenders; and to continue fair housing testing and audits.

JURISDICTION	ACTIONS TAKEN
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	The City of Alameda partners with Eden Counsel for Hope and Opportunity (ECHO) to provide fair housing services and education for tenants and landlords. In FY 2023-24 ECHO responded to 149 fair housing inquiries. The Housing Counselor opened 67 fair housing cases and 72 tenant/landlord cases during the reporting period.
City of Berkeley	Awarded Eden Council for Hope and Opportunity (ECHO) \$35,000 in CDBG from PY20-PY24
City of Emeryville	The City of Emeryville created a Below Market Rate Rental Training Program in September 2020 and one of the modules focused on how Property Managers should handle Reasonable Accommodation Requests. In 2020/21, the City assisted in advertising the Virtual Fair Housing Trainings conducted by ECHO, during COVID to its Housing Listserv. The City continued to contract with ECHO during the reporting period to provide oversight and administration of the Emeryville tenant/landlord relations ordinance. ECHO also contracted annually with Alameda County Urban Consortium and provided fair housing and tenant landlord services for the Urban Consortium jurisdictions, including Emeryville. Lastly, the 2023-2031 Housing Element was adopted in 2022 and includes Program PP (Affirmative Fair Housing Marketing Plan), which identifies that the City will modify its Affordable Housing Agreement going forward to require BMR Property Managers to participate in Fair Housing trainings at least once every two years.
City of Fremont	The City of Fremont funded Project Sentinel to administer it's Fair Housing and Tenant-Landlord Program with CDBG funds in the following amounts and program years: FY 20-21: \$113,300 FY 21-22: \$110,000 FY 22-23: \$109,000 FY 23-24: \$103,000 FY 24-25: \$98,111
City of Hayward	The City contracts with Eden Council for Hope and Opportunity (ECHO) to conduct fair housing testing to determine instances of discrimination and investigate tenant complaints of discrimination and to provide training to both landlords and tenants to increase awareness of fair housing policies and rights ECHO also provides mediation services to help resolve disputes between renters and landlords.
City of Livermore	The City provides grants to non-profit housing education and advocacy organizations (ECHO Housing and Centro Legal) to conduct fair housing education, financial education, first-time homebuyer education, and tenant protection counseling. The City also hosts workshops throughout the year on fair housing, homebuyer education, and tenant protection programs in person and online.
City of Oakland	The City fulfilled this action, providing funds to the East Bay Community Law Center (EBLC) to do this work. On average, the nonprofits working with EBCLC helped 500 people per year
City of San Leandro	From PY 2020 through PY 2024, the City of San Leandro maintained a contract with ECHO Housing to provide presentations and training on Fair Housing to property management companies, area realtors/brokers, and interested first-time homebuyers.
Housing Authority of the City of Alameda	The Housing Authority of the City of Alameda (AHA) continues to provide information about fair housing and reasonable accommodation in all briefing packets and numerous landlord and participant newsletters. When the website was redesigned, fair housing and reasonable accommodation links were included in the footers, so the links appear on every page.
Housing Authority of the County of Alameda	HACA continues to provide fair housing education and notices to program applicants and participants through program participation materials and its website on fair housing law and reasonable accommodations. HACA also continues to provide annual fair housing training for its staff and refers applicants, participants, and the general public to agencies that provide fair housing services on an as-needed basis.

REGIONAL GOAL 1:**Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Fair housing outreach and enforcement.

ACTIVITY 1A:

The participating jurisdictions will continue to contract with fair housing service providers to educate home seekers, landlords, property managers, real estate agents, and lenders regarding fair housing law and recommended practices, including the importance of reasonable accommodation under ADA; to mediate conflicts between home seekers, landlords, property managers, real estate agents, and lenders; and to continue fair housing testing and audits.

Oakland Housing Authority	OHA continued to provide education and notices through briefings and program participation materials on fair housing laws on reasonable accommodations.
Pleasanton Housing Division	The city continues to annually contract with ECHO Housing to provide fair housing services to Pleasanton residents. ECHO Housing also continues to conduct its annual fair housing audit report.
Union City HCD	The City has funded agencies like ECHO annually to provide fair housing outreach and enforcement services.
Urban County /Alameda County Housing and Community Development (HCD)	ECHO has received \$85,000 annually for the past 5 years for fair housing and tenant/landlord services.

REGIONAL GOAL 1:**Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Fair housing outreach and enforcement.

ACTIVITY 1B:

Participating jurisdictions will seek ways to increase resident access to fair housing services, such as improved marketing of services, improved landlord education, and improved tenant screening services to avoid owner bias.

JURISDICTION	ACTIONS TAKEN
City of Berkeley	ECHO Webpage linked to City of Berkeley Webpage for Fair Housing: https://berkeleyca.gov/doing-business/operating-berkeley/landlords/fair-access-housing#:~:text=Rental%20housing%20providers%20in%20Berkeley,Inquire%20about%20criminal%20history
City of Fremont	The City of Fremont staff meets with our fair housing program's operator along with our tenant-landlord mediators to discuss how the program is working and how it can be improved. For example, we added zoom as an option for meetings/mediations due to the pandemic and have kept that method as an option after because it is convenient for all parties.
City of Hayward	The City updated its website to include a Fair Housing resource page, contracts with ECHO for fair housing workshops and education services, receive feedback from ECHO in quarterly progress reports, and share any marketing resources from ECHO or other HUD partners as appropriate.
City of Livermore	1) Fair Housing information from ECHO has been updated on the City's website, including Tenant Protection Guidelines from ECHO and a YouTube video on the Rent Review Ordinance and Tenant Protections. 2) The City continually meets with fair housing organizations(s) throughout the year to review marketing efforts and determine the need for any changes or improvements.
City of Oakland	The City has kept its website updated with relevant content, including during the COVID-19 pandemic additional information on Oakland's eviction moratorium and its emergency rental assistance.
City of San Leandro	The City of San Leandro's Housing website was updated, and a rental housing programs handout was created to help the public easily access fair housing and legal resources
ECHO	ECHO implemented a remote training program during COVID-19 that has training sessions on ECHO's website. In FY23, they also resumed in-person training in Urban County cities.
Livermore Housing Authority	1) Fair Housing information from ECHO has been updated on the City's website, including Tenant Protection Guidelines from ECHO and a YouTube video on the Rent Review Ordinance and Tenant Protections. 2) The City continually meets with fair housing organizations(s) throughout the year to review marketing efforts and determine the need for any changes or improvements.
Pleasanton Housing Division	1) The City promotes ECHO Housing's fair housing training by posting the training on its website, distributing the fair housing training registration links through its email distribution list via MailChimp, and posting on the City's social media accounts. 2) The City is in constant communication and coordinating with ECHO Housing on how to promote fair housing training.
Union City HCD	The City has updated and maintained access to fair housing resources on its website annually. The City has met with our fair housing service providers to ensure that marketing efforts regarding their services are sufficient. Some of these efforts have been impacted due to the COVID-19 pandemic but the City has worked with service providers to find the best way to provide access to services virtually.
Urban County /Housing	Links to ECHO's website are on HCD's website.

REGIONAL GOAL 1:**Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Disability and access

ACTIVITY 1C:

Participating jurisdictions will advocate for local federal/state laws that would improve fair housing protections for those experiencing barriers to accessing housing.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	Urban County CDBG-CV funds were awarded to ECHO and Centro Legal to assist with COVID rental assistance payments and rental issues that arose out of COVID shelter-in-place.
Alameda County HCD	The rental housing portal was launched on HCD's website in FY22.
City of Berkeley	ECHO Webpage linked to City of Berkeley Webpage for Fair Housing: https://berkeleyca.gov/doing-business/operating-berkeley/landlords/fair-access-housing#:~:text=Rental%20housing%20providers%20in%20Berkeley,Inquire%20about%20criminal%20history
City of Dublin Community Development Department and Human Services Commission	The City of Dublin worked with Alameda County and other Tri-Valley cities through lobbyists to lobby for new statewide fair housing laws and regulations.
City of Fremont	CRIL and DCARA continue to be funded through the City's social service grant program that help people with disabilities locate housing.
City of Hayward	The City updated its website to include a Fair Housing resource page, contracts with ECHO for fair housing workshops and education services, receive feedback from ECHO in quarterly progress reports, and share any marketing resources from ECHO or other HUD partners as appropriate.
City of Livermore	1) Fair Housing information from ECHO has been updated on the City's website, including Tenant Protection Guidelines from ECHO and a YouTube video on the Rent Review Ordinance and Tenant Protections. 2) The City continually meets with fair housing organizations(s) throughout the year to review marketing efforts and determine the need for any changes or improvements.
City of Newark CDD	This task has been delayed and shall be completed in 2025.
City of Oakland	The City has kept its website updated with relevant content, including during the COVID-19 pandemic additional information on Oakland's eviction moratorium and its emergency rental assistance.
City of San Leandro	For Fair Housing Month in April 2023, ECHO staff accepted a Proclamation from the Mayor describing the Fair Housing Act and addressed the public.
City of San Leandro	The City of San Leandro's Housing website was updated and a rental housing programs handout created to help the public easily access fair housing and legal resources
ECHO	ECHO implemented a remote training program during COVID-19 that has training sessions on ECHO's website. In FY23, they also resumed in-person training in Urban County cities.
Livermore Housing and Human Services Division	The City continuously supported grants and programs that expand the supply of housing units for seniors, such as the Senior Support Program of the Tri-Valley and Community Resources for Independent Living (CRIL) encouraging seniors and disabled persons to age in place and to facilitate independent living.
Livermore Housing Authority	1) Fair Housing information from ECHO has been updated on the City's website, including Tenant Protection Guidelines from ECHO and a YouTube video on the Rent Review Ordinance and Tenant Protections. 2) The City continually meets with fair housing organizations(s) throughout the year to review marketing efforts and determine the need for any changes or improvements.
Pleasanton Housing Division	The City's Housing and Human Services Grant (HHSBG) program funds non-profit agencies that assist Pleasanton residents to remain housed or find housing. Abode Services administers the rapid re-housing program that provides temporary diminishing rental assistance for clients to be self-sufficient within 12 months. Centro Legal de la Raza provides legal consultation and legal representation against evictions. CRIL assists clients with disabilities locate housing. ECHO Housing provides tenant-landlord counseling and fair housing counseling services.
Pleasanton Housing Division	1) The City promotes ECHO Housing's fair housing training by posting the training on its website, distributing the fair housing training registration links through its email distribution list via MailChimp, and posting on the City's social media accounts. 2) The City is in constant communication and coordinating with ECHO Housing on how to promote fair housing training.

REGIONAL GOAL 1:**Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Disability and access

ACTIVITY 1C:

Participating jurisdictions will advocate for local federal/state laws that would improve fair housing protections for those experiencing barriers to accessing housing.

Union City HCD	The City has been able to maintain a good relationship with the service provider CRIL who has been able to provide services to residents with disabilities through the City bi-annual public service grant process. The service provider continues to submit applications during the public service grant process and to help residents with disabilities locate housing.
Union City HCD	The City has updated and maintained access to fair housing resources on its website annually. The City has met with our fair housing service providers to ensure that marketing efforts regarding their services are sufficient. Some of these efforts have been impacted due to the COVID-19 pandemic but the City has worked with service providers to find the best way to provide access to services virtually.
Urban County/ Housing	Links to ECHO's website are on HCD's website.

REGIONAL GOAL 1:**Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Disability and access

ACTIVITY 1D:

Participating jurisdictions will continue to fund housing placement services for people with disabilities to assist them in finding accessible housing (i.e., CRIL, DCARA, County's online application/website).

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	The rental housing portal was launched on HCD's website in FY22.
City of Dublin Community Development Department and Human Services Commission	The City of Dublin provided CDBG funding for Community Resources for Independent Living (CRIL) to provide services to the disabled.
City of Fremont Human Services Dept.	CRIL and DCARA continue to be funded through the City's social service grant program that help people with disabilities locate housing.
City of San Leandro	The City of San Leandro provided funding to Davis Street Family Resource Center to provide affordable housing services, including affordable rental housing referrals/placement to lower-income households.
Livermore Housing and Human Services Division	The City continuously supported grants and programs that expand the supply of housing units for seniors, such as the Senior Support Program of the Tri-Valley and Community Resources for Independent Living (CRIL) encouraging seniors and disabled persons to age in place and to facilitate independent living.
Pleasanton Housing Division	The City's Housing and Human Services Grant (HHSO) program funds non-profit agencies that assist Pleasanton residents to remain housed or find housing. Abode Services administers the rapid re-housing program that provides temporary diminishing rental assistance for clients to be self-sufficient within 12 months. Centro Legal de la Raza provides legal consultation and legal representation against evictions. CRIL assists clients with disabilities locate housing. ECHO Housing provides tenant-landlord counseling and fair housing counseling services.
Union City HCD	The City has been able to maintain a good relationship with the service provider CRIL who has been able to provide services to residents with disabilities through the City bi-annual public service grant process. The service provider continues to submit applications during the public service grant process and to help residents with disabilities locate housing. The City also provides links to housing referral services on the City website.

REGIONAL GOAL 1:**Fair Housing; Promote fair housing enforcement and outreach.****IMPEDIMENT ADDRESSED:**

Segregation; publicly supported housing; fair housing outreach and enforcement

ACTIVITY 1E:

Participating jurisdictions will continue to fund housing placement services for people with disabilities to assist them in finding accessible housing (i.e., CRIL, DCARA, County's online application/website).

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	Centro Legal received CDBG, CDBG-CV, County Boomerang, and County ARPA funds during this period for these activities.
City of Dublin CDD and Human Services Commission	The City of Dublin provided CDBG funding for Legal Assistance for Seniors to provide legal services for seniors.
City of San Leandro	The City of San Leandro funds Centro Legal de la Raza to provide support for tenant/landlord legal services and “know your rights” workshops. Additionally, ECHO Housing is subcontracted to provide information & referral, counseling & mediation/conciliation services.
City of Hayward	Through its CDBG entitlement, the City contracts with multiple agencies to provide legal services to tenants. The City increased its contract by \$500,000 to increase capacity for providing legal services to address the increased demand resulting from the end of the County’s eviction moratorium. The City contracts with Centro Legal de la Raza to provide eviction prevention services for eligible tenants.
City of Oakland	The City did allocate funding specifically around the Fair Housing Choice contract; however, it could not find a nonprofit to fulfill this work. It did fund the East Bay Community Law Center to provide general legal assistance at an annual allocation of approximately \$260,000. This work assisted roughly 500 people per year

REGIONAL GOAL 2:

Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.

IMPEDIMENT ADDRESSED:

Segregation; R/ECAPs; disproportionate housing needs

ACTIVITY 2A:

Participating jurisdictions with an existing rental stabilization program will take actions to continue to maintain the program and make improvements, as needed.

JURISDICTION	ACTIONS TAKEN
City of Alameda	The Alameda Rent Program was created to implement the City's Rent Ordinance through education, community engagement, and collaboration to promote equity and stability in the rental market. The Alameda Rent Program uses a web-based database, the Alameda Rent Registry, to provide landlords with convenient, online means to pay the annual program fee; submit required registration information; and file forms necessary for fair return petitions, "no-fault" terminations of tenancy, fee-exemption requests, and more. In addition, Rent Program staff use the database to track rents and allowable rent increases for each rental unit in Alameda that is subject to rent control, manage various case types, log correspondence with the public, and associate this data with a corresponding Assessor Parcel Number. In PY 2023, staff obtained tenancy information for 437 previously unregistered rental units, reducing the remaining unregistered units to less than 5% of all rental units citywide.
City of Berkeley	The Rent Board evaluates its programs in consideration of community needs. For example, they implemented the eviction moratorium during COVID.
City of Fremont	The City of Fremont continues to oversee mobile home park rent increases for conformance with the City's Mobile Home Rent Stabilization Ordinance.
City of Hayward	The City continued implementing its Residential Rent Stabilization and Tenant Protection Ordinance (RRSO) throughout Program Year 2023. City Council's Homelessness-Housing Task Force received the annual update on its implementation progress in the Fall of 2023. Staff is evaluating the creation of a rent registry as part of its Fiscal Year 2025 Strategic Roadmap.
City of Oakland	The City of Oakland administers its own rent control ordinance to ensure reasonable rent increases. During the COVID-19 Pandemic, the City issued an eviction moratorium to prevent the displacement of tenants if they fell behind on their rent. It also provided emergency rental payments through the ERAP program to keep Oakland tenants housed.
City of San Leandro	Since the adoption of the mobile home space rent stabilization ordinance in 2019, the City of San Leandro has issued annual notices of allowable space rent increases, analyzed annual reports and rent schedules from park owners, and reviewed applications for rent increases and rent reductions.

REGIONAL GOAL 2:

Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.

IMPEDIMENT ADDRESSED:

Segregation; R/ECAPs; disproportionate housing needs

ACTIVITY 2B:

Participating jurisdictions will promote new fair housing laws, including AB 1482, upon adoption, and to the extent required by the new laws.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	HCD is examining an expansion of Just Cause in the Unincorporated County
City of Berkeley	In April 2020, Berkeley City Council adopted the Fair Chance Access to Housing Ordinance
City of Fremont	The City of Fremont provided information to AB 1482 and other updates to fair housing and tenant laws on its website and through the fair housing program.
City of Hayward	The City includes references to state resources both from the Tenant Protection Act and subsequent legislation passed in response to COVID-19 on the City website as appropriate.
City of San Leandro	As part of the actions described for Activity 1e, the City of San Leandro contracts with nonprofit agencies to conduct outreach and education related to tenant-landlord laws, including the distribution of flyers, tenant presentations, and owner/manager training.
Livermore HHS	AB 1482 information has been added to the City's website.
Livermore Housing Authority	AB 1482 information has been added to the City's website.
Pleasanton Housing Division	The City provides HHSG funding to ECHO Housing and Centro Legal de la Raza to educate Pleasanton residents on housing laws and regulations.
Union City HCD	The City has provided information on its website regarding Fair Housing and additional Fair Housing resources.

REGIONAL GOAL 2:

Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.

IMPEDIMENT ADDRESSED:

Disproportionate housing needs.

ACTIVITY 2C:

Participating jurisdictions will periodically review their existing inclusionary housing in-lieu fees and/or housing impact fees and jobs-housing linkage fee programs if applicable, to maximize the number of units in a manner consistent with current housing market conditions and applicable law.

JURISDICTION	ACTIONS TAKEN
City of Berkeley	1) The City replaced the Affordable Housing Mitigation Fee with the Inclusionary Housing Ordinance (IHO) which requires developers of new market-rate rental and ownership housing to provide affordable apartments or provide a fee to the Housing Trust Fund. The revisions created a per-square-foot fee and provided new compliance alternatives. 2) Through voucher allocations and work with owners of BMR units, Berkeley Housing Authority (BHA) and developer partners will provide housing to those participating in the program. The City replaced the affordable housing mitigation fee with an Inclusionary housing ordinance. The City is currently conducting an economic feasibility analysis of the ordinance's in-lieu fee option to ensure the fee reflects current market conditions and is not prohibitive to development
City of Dublin CDD	The Dublin Commercial Linkage Fee is combined with Affordable Housing Funds to fund affordable housing projects.
City of Emeryville	In November of each fiscal year during the reporting period, the City Council has reviewed and approved Housing Impact Fee Fund Reports. In 2021, the City of Emeryville incorporated the available balance of Affordable Housing Impact Fee funds into the Affordable Housing Bond Administration and Expenditure Plan to support the production and preservation of Affordable Housing.
City of Fremont	The City of Fremont updated the Affordable Housing Ordinance in 2022 to increase fees for single-family and townhome projects, incentivize smaller units, and simplify and clarify the ordinance.
City of San Leandro	The City of San Leandro included a review of its inclusionary zoning ordinance as a goal/objective in its recently certified 2023-2031 Housing Element.
Livermore HHS	The City has reviewed the inclusionary housing in-lieu fee annually for adjustments and reviewed the inclusionary housing ordinance periodically to maximize implementation of the on-site requirements consistent with market conditions and applicable law.
Union City HCD, Planning	The City continues to review its existing inclusionary housing in-lieu fee and housing impact fee on large additions, annually, to maximize the number of units in a manner consistent with current housing market conditions and applicable law.

REGIONAL GOAL 2:

Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.

IMPEDIMENT ADDRESSED:

Disproportionate housing needs

ACTIVITY 2D:

The participating jurisdictions will continue to pursue modifications of current zoning and other local policies regulating housing development that pose a direct or indirect constraint on the production of affordable housing.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD and Urban County Cities	The Alameda County Planning Department concluded work with a consultant on the revision of the Castro Valley Central Business District Specific Plan which included mixed-use and transit-oriented development around the Castro Valley BART station to implement Goal 7 of the County Housing Element. The City of Albany eliminated parking minimums freeing up more resources for affordable housing and created a ministerial-only processing of ADU permits. Albany also removed an additional discretionary layer for Density Bonus Housing projects.
City of Berkeley	On February 28, 2023, the City of Berkeley adopted the revised 2023-2031 Housing Element.
City of Hayward	The 6th Cycle (2023-2031) Housing Element was adopted by the City Council in February of 2023, and certified by HCD in July 2023. In 2023-2024, the City adopted amendments to the Zoning Ordinance and Zoning Map related to objective design and development standards to streamline development; to allow the development of duplexes, triplexes, and other missing middle housing types in all residential districts; and to allow for by-right development for affordable housing on specified properties (Housing Element Policy H-4.1 and Housing Element Programs H-11 and H-18). The City is currently working on an Accessory Dwelling Unit Program for pre-approved plans, reduced fees, and process improvements to further streamline such development (Housing Element Program H-17). Further, the City is also developing Zoning Text Amendments to introduce flexibility in permitting emergency shelters, transitional and supportive housing, group homes, and tiny homes with wraparound services at church, nonprofit and publicly owned properties, which will be adopted by January 2025 (Housing Element Action 13.1).
City of Livermore	The City has reviewed and reported on direct or indirect constraints as may be required by State HCD as part of the Housing Element Annual Performance Report submittal.
City of Oakland	The City of Oakland was allocated 14,735 units. It only met 43% of the goal for extremely low-income but met 174% of the goal for above-moderate-income units. The City created for its new Housing Element from 2023-2031, a buffer number of units it intends to build. The City came up with a set of 5 goals for addressing local policies to improve the affordable housing outcomes for the City. Some key policies that were created to go into the 2023-2031 Housing Element are the affordable housing overlay zone, and a tenants/community opportunity to purchase act. The City also updated its Fair Housing Chance ordinance in 2020 to decrease barriers for Oakland residents seeking housing, especially those who are formerly incarcerated.
City of San Leandro	The City of San Leandro utilized State SB2 Planning Grants Program funding to develop objective design and development standards for multi-family residential and mixed-use development to provide greater predictability to developers and community members. The objective standards amendments were adopted in January 2022, and they included standardizing and streamlining the development review process in accordance with recent changes in state law.
Oakland Housing Authority	OHA has been supportive of local policies aimed at strengthening rent control and tenant protections, addressing concerns over rent increases, and promoting housing stability for low-income and vulnerable populations.

REGIONAL GOAL 2:

Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.

IMPEDIMENT ADDRESSED:

Disproportionate housing needs.

ACTIVITY 2E:

Participating jurisdictions will continue to aim to implement the programs described in their Housing Elements within the current Housing Element planning period.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD and Urban County Cities	The Alameda County Planning Department continues to work with the State to receive approval of its Housing Element.
City of Berkeley	Goals of the Housing Element include accommodating future housing needs across income levels and developing approaches to meet them. The City of Berkeley has developed objective standards for "middle housing" in the lower-density residential zones.
City of Emeryville	The City of Emeryville continued to implement the 7 goals and 53 programs of the 5th Cycle Housing Element between 2020 and 2022. These programs and goals were reviewed and modified into 5 goals and 46 programs to create the 6th Cycle Housing Element, which was adopted by City Council in December 2022. In April of each year, the city has submitted the Housing Element Annual Report to the State outlining the actions undertaken during the previous calendar year to implement the various programs.
City of Fremont	The Housing Element identifies six goals, 24 policies and 94 programs. The City has made notable accomplishments in 2023 toward implementation of the 2023-2031 Housing Element goals and policies. City of Fremont will continue to strive to implement its Housing Element programs during the remaining years of the cycle.
City of Hayward	The 6th Cycle (2023-2031) Housing Element was adopted by the City Council in February of 2023, and certified by HCD in July 2023. In 2023-2024, the City adopted Zoning Ordinance amendments as directed by the adopted Housing Element (Housing Element Policy H-4.1 and Housing Element Programs H-11 and H-18), and is currently working on Zoning Ordinance amendments related to expanding allowances for shelters, group homes, single residency occupancy uses and other supportive housing uses which are expected to be adopted by January 2025 (Housing Element Action 13.1); a program to streamline ADU development (Housing Element Program H-17); as well as the implementation of Programs related to Rent Stabilization & Tenant Protections, Fair Housing Services, Place-Based Strategies and Community Development (Housing Element Programs H-23, H-24 and H-26). The City intends to implement goals, programs, and actions included in the Housing Element over the next eight-year cycle.
City of Livermore	The City of Livermore continues to implement the programs described in the current Housing Element.
City of Oakland	The 2015-2023 Housing Element outlined seven housing goals with 46 policies and 131 policy actions to be taken to achieve those goals. While the majority of these actions have been evaluated as effective, there is still a clear gap in meeting the housing needs of some special needs groups – especially those experiencing homelessness and extremely low-income households. The City has encouraged and promoted affordable housing development through a combination of incentives and funding. City efforts include the release of Notices of Funding Availability (NOFAs), predevelopment loans to non-profits, Oakland Housing Authority resources, first-time homebuyer programs, the Community Buying Program, and other loans. Impact fees, including the Jobs/Housing and Affordable Housing Impact Fee, provide funding to the Affordable Housing Trust Fund. Through the 5th cycle RHNA, there will have been approximately \$150 million in total expenditures on these efforts. However, despite these efforts, the amount of financial resources available for affordable housing has been inadequate to meet the need for low- and moderate-income households. Other City incentives include density bonus provisions, impact fee waivers, promotion of City-owned property, geographic equity, and quality in NOFA scoring. The City has undertaken a number of efforts to remove housing constraints. Rectified governmental constraints include aligning City regulations according to State law (e.g., reasonable accommodation, transitional/supportive housing permitting, and emergency shelter permitting), prioritizing affordable housing applications, one-stop permitting, development impact fees, and reliance on specific plan EIRs to expedite review.
City of San Leandro	The City of San Leandro implemented numerous programs described in its Housing Element to support market rate and affordable housing production, homeownership, preservation of existing housing stock, and tenant protection and tracked program accomplishments through annual submissions of its Annual Progress Report to the State of California.

REGIONAL GOAL 2:

Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.

IMPEDIMENT ADDRESSED:

Disproportionate housing needs.

ACTIVITY 2E:

Participating jurisdictions will continue to aim to implement the programs described in their Housing Elements within the current Housing Element planning period.

JURISDICTION	ACTIONS TAKEN
Oakland Housing Authority	OHA continued to serve families in their public housing, housing choice voucher program, and increase affordable housing development and rehabilitation. OHA preserved 130 affordable housing units in FY 2021, 162 units in FY 2022, 133 units in FY 2023, and 98 in FY 2024, for a total of 523 units rehabbed between FY 2021-2024.
Pleasanton Housing Division to coordinate with Planning Division	City staff continues to implement its Housing Element programs and submit the required Annual Progress Report.
Union City HCD, Planning	The City has completed and had its Sixth Cycle planning period Housing Element and Safety Element certified by the State. The City also continues to compile and report the Annual Housing Element progress to the State as part of the Annual Progress Report on an annual basis.

REGIONAL GOAL 2:

Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.

IMPEDIMENT ADDRESSED:

Segregation; R/ECAPs; disproportionate housing needs; disability and access; access to opportunities; fair housing outreach and enforcement

ACTIVITY 2F:

Participating jurisdictions will continue to incorporate these Regional Analysis of Impediments (AI) goals into their 5-Year Consolidated and Annual Action Plans.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD and Urban County Cities	These goals were incorporated into the FY20-FY24 Con Plan. and have been reported annually in the respective CAPERs
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	The City of Alameda plans to continue to incorporate the Regional AI goals into the City's 5-year Consolidated and Annual Action Plans as part of the Alameda County HOME Consortium.
City of Berkeley	Described in the PY20 ConPlan: https://berkeleyca.gov/sites/default/files/documents/Berkeley-Consolidated-Plan-2020-2025.pdf
City of Fremont	The City of Fremont incorporated the Regional AI goals into our 5-year Consolidated Plan, which was approved by City Council on May 12, 2020.
City of Hayward	The City included findings from the AI in the 2023 Annual Action Plan.
City of Livermore	The City of Livermore continues to incorporate the Regional AI goals into the City's 5-year consolidated and Annual Action Plans.
City of Oakland	The City of Oakland did incorporate and align AI goals into Con Plan goals
City of San Leandro	The City of San Leandro's 5-Year Consolidated Plan includes goals to produce affordable housing, rehabilitate existing affordable housing stock, and provide public services (including supportive and fair housing services).
Housing Authority of the City of Alameda	The current 5-year plan incorporates goals from this AI including providing a landlord incentives program, continuing to develop affordable housing, providing a Family Self Sufficiency program, and several Project-Based Voucher initiatives.
Housing Authority of the County of Alameda	HACA continues to incorporate regional goals, including HACA's achievements towards these goals, into its 5-year PHA Plan.
Oakland Housing Authority	OHA continued to incorporate the regional goals, in line with agency goals, as described in the Annual MTW reports.
Pleasanton Housing Division	The City contributed and participated in completing and submitting a Regional Analysis to Impediments to Fair Housing Choice in January 2020.
Union City HCD	The incorporation of the Analysis of Impediments will happen with the completed Con Plan and adoption and will then be updated annually from PY 2025 through PY 2029.

REGIONAL GOAL 2:

Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.

IMPEDIMENT ADDRESSED:

Segregation; R/ECAPs; disproportionate housing needs; disability and access; access to opportunities; fair housing outreach and enforcement

ACTIVITY 2G:

The participating jurisdictions will continue to prepare a Consolidated Annual Performance and Evaluation Report (CAPER) that evaluates the progress toward these Regional AI goals.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD and Urban County Cities	Prior CAPERs have been submitted to HUD. FY22 CAPER is in the public comment period and will be submitted by 9/28/24.
City of Alameda	At the end of each program year, the City of Alameda provides an annual report to HUD that summarizes its performance for the entire program year. The 2023 CAPER strategic plan outcomes include: 83 persons assisted for Mental Health Services, 15,223 persons assisted for Food Access, 161 persons assisted for Overnight Shelter, 252 persons assisted for Fair Housing, 168 persons assisted for Public Services - Safety Net, and 47 persons assisted for Economic Development Support.
City of Berkeley	Reported on annually - PY22 CAPER: https://berkeleyca.gov/sites/default/files/documents/DRAFT%20PY22%20CAPER%20and%20attachments%20for%20public%20comment.pdf
City of Fremont	The City of Fremont has prepared and submitted a CAPER from PY 2020 through PY 2023 discussing our fair housing progress. City also intends to prepare and submit a CAPER for PY 2024 in September 2025.
City of Hayward	The City is evaluating progress on each Hayward-specific activity listed in the Regional AI in this Program Year 2022 CAPER.
City of Livermore	The City of Livermore continues to report on annual progress in the CAPER.
City of Oakland	The City of Oakland does a CAPER each year, but the City's CAPER does not include Regional AI goals
City of San Leandro	The City of San Leandro evaluated progress on each Fair Housing Activity in its annual CAPER.
Oakland Housing Authority	OHA partnered with the City of Oakland to continue AFFH goals in several ways, including assisting local, non-traditional families through transitional housing programs such as Matilda Cleavland and Families in Transition.
Pleasanton Housing Division	The City continues to submit its annual HUD-required CAPER, including the latest CAPER for FY 2023/2024.
Union City HCD	The City has continued to complete its annual CAPER and submit it to HUD annually. The current CAPER for PY2023 has been submitted to HUD for review.

REGIONAL GOAL 2:

Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.

IMPEDIMENT ADDRESSED:

Segregation; R/ECAPs; disproportionate housing needs.

ACTIVITY 2H:

As needed, participating jurisdictions will work together to continue to commission market-based surveys of current market-rate rents in the Oakland-Fremont HUD FMR Area (Alameda and Contra Costa Counties) to seek adjustment to HUD FMR standards for the area; and will advocate to HUD for the revision of FMR calculations/methodology.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD and Urban County Cities	1) The work was completed in FY19 and 2) Work was completed in FY20.
Berkeley Housing Authority	Actions are ongoing.
City of Berkeley	Attend AC All Cities calls where this topic may be addressed.
City of Fremont	Unaware of any survey that was commissioned.
City of Hayward	Throughout Program Year 2023, the City met at least monthly with other jurisdictions to discuss housing and homelessness issues.
City of Oakland	The city participated with other jurisdictions in conducting these surveys when appropriate. The last one happened in 2020.
City of San Leandro	From PY 2020 through PY 2024, it was determined that a market study was not necessary to adjust the HUD-approved FMR amount.
Housing Authority of the County of Alameda	HACA continues to work with the other housing authorities in the Oakland-Fremont HUD FMR area to evaluate the need to conduct a fair market rent study when new annual FMRs are issued and commission a study if such a study is needed. No study was needed during the period.
Oakland Housing Authority	OHA last submitted a comment letter regarding FMRs in 2019.
Pleasanton Housing Division	The City participated in the last survey conducted by Alameda County.
Union City HCD	Throughout Program Year 2023, the City met at least monthly with other jurisdictions to discuss housing and homelessness issues.

REGIONAL GOAL 2:

Jurisdiction Policies: Maintain, improve, and implement a local policy that supports affordable housing and fair housing.

IMPEDIMENT ADDRESSED:

Segregation; R/ECAPs; disproportionate housing needs.

ACTIVITY 2I:

Other Activities

JURISDICTION	ACTIONS TAKEN
Oakland Housing Authority	The City of Oakland has a Uniform Relocation Ordinance, in Oakland Municipal Code (“OMC”) 8.22.850. The Uniform Relocation Ordinance requires owners to provide tenants displaced by code compliance activities, owner or relative move-ins, Ellis Act, and condominium conversions with relocation payments.

REGIONAL GOAL 3:

Rental Subsidies: Promote and implement new fair housing laws that protect recipients of rental subsidies from discrimination by landlords.

IMPEDIMENT ADDRESSED:

Disability and access; publicly supported housing

ACTIVITY 3A:

Educate tenants and landlords on new fair housing laws.

JURISDICTION	ACTIONS TAKEN
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	On April 18, 2024, the City of Alameda hosted the fourth annual Fair Housing Workshop. This year's event was full of helpful information on local and state housing laws including -- tenant relocation, Fair Housing rules for tenants and management, disability rights, the City Attorney's Mediation program, and other services. Several guest speakers attended from Bay Area Legal Aid, ECHO Fair Housing, HUD Branch Chief, and staff from the City Attorney's Office. 2023 marked the first full year of Alameda's in-house mediation program. In collaboration with the Rent Program, the Unit launched its first-in-the-state housing mediation program in 2022, which seeks to further enhance housing stability in Alameda by bringing together landlords and tenants.
City of Dublin CDD, Housing	No action was taken in FY2024.
City of Emeryville	No action was taken to adopt a local Source of Income Ordinance, as anticipated as the State adopted SB 329 Housing Discrimination - Source of Income in 2019. The Emeryville Website was updated in 2021 to create a Fair Housing landing page for residents to learn more about fair housing, how to identify housing discrimination, and who to contact for assistance.
City of Fremont	The City of Fremont's fair housing program held workshops and events to promote and educate both landlords and tenants on requirements and new laws. Departments within the City also collaborated annually to hold a workshop over a number of issues for landlords and property managers that includes fair housing.
City of Hayward	The City worked to educate tenants and landlords through direct mailings, online outreach, contracts with non-profit agencies providing legal services to tenants, and monthly hybrid in-person/remote educational workshops in English and Spanish to ensure tenants and landlords are aware of their rights and responsibilities under local, state, and federal housing laws.
City of Livermore	The City contracted with ECHO Housing to complete fair housing property audits in Livermore and investigate fair housing cases. Every month ECHO conducts a regional fair housing training inviting property managers and landlords in Livermore to learn about fair housing laws. These trainings are open to tenants as well. ECHO also conducts an annual systemic audit of at least 10 landlords for possible discrimination. ECHO's Fair Housing staff continues to monitor sites like Craigslist for advertising violations and provide education and/or testing on these sites.
City of Newark	The City Website has been updated with information regarding SB 329. In addition, the City will be mailing out an informational flyer to all landlords in the City by January 1, 2025.
City of Oakland	The City has kept its website updated with relevant content, including during the COVID-19 pandemic additional information on Oakland's eviction moratorium and its emergency rental assistance. It also has contracts with nonprofits to educate tenants on their rights.
City of San Leandro	ECHO staff distributed flyers and brochures and sent emails for training on how to identify housing discrimination and find assistance for counseling and/or legal intervention. They also conducted multiple fair housing trainings.
City of Union City	The City annually updates its links to fair housing organizations and resources on the City's dedicated Fair Housing website. Also, the City continues to work with fair housing organizations and help them with marketing their programs to residents around fair housing law and its impact on tenants and landlords. The City utilizes its email list serves to post announcements about seminars and trainings that are provided by our partner fair housing organizations.
Housing Authority of the City of Alameda	The Housing Authority of the City of Alameda (AHA) developed a non-federal incentive program for new landlords. In July 2023, the AHA implemented an expanded landlord incentives program which included higher incentives for renting a unit to a Housing Choice Voucher (HCV) family, passing an initial Housing Quality Standards inspection, and renting a unit with accessible features to an HCV family. The AHA also expanded when landlords were eligible for vacancy payments.

REGIONAL GOAL 3:

Rental Subsidies: Promote and implement new fair housing laws that protect recipients of rental subsidies from discrimination by landlords.

IMPEDIMENT ADDRESSED:

Disability and access; publicly supported housing

ACTIVITY 3A:

Educate tenants and landlords on new fair housing laws.

JURISDICTION	ACTIONS TAKEN
Housing Authority of the County of Alameda	HACA continues to raise awareness among landlords and program participants about source of income discrimination through participation in landlord outreach events, maintaining information and links on its website, and its self-service landlord portal.
Livermore Housing Authority	The LHA briefing packet for all tenants moving was updated to include all this information. Also, information was posted on the LHA website under the fair housing section.
Oakland Housing Authority	OHA has continued to provide landlord incentives through MTW Programs and has expanded these incentives to increase landlord participation. OHA offers vacancy loss payments, sign-on bonuses for new landlords, an owner recognition program, pre-qualifying inspections, and capital improvement payments. OHA has also begun providing security deposit assistance to tenants to increase their housing choices.
Pleasanton Housing Division	The City contracts with ECHO Housing to provide fair housing training and tenant-landlord workshops that educate Pleasanton residents on housing laws and regulations, including SB 329.

REGIONAL GOAL 3:

Rental Subsidies: Promote and implement new fair housing laws that protect recipients of rental subsidies from discrimination by landlords.

IMPEDIMENT ADDRESSED:

Disability and access; publicly supported housing

ACTIVITY 3B:

Participating jurisdictions will explore creating incentives for landlords to rent to Section 8 voucher holders, such as a leasing bonus, damage claim reimbursement, security deposit and utility assistance.

JURISDICTION	ACTIONS TAKEN
Berkeley Housing Authority	Action are ongoing.
City of Dublin CDD, Housing	No action was taken in FY2024.
Housing Authority of the City of Alameda	The Housing Authority of the City of Alameda (AHA) developed a non-federal incentive program for new landlords. In July 2023, the AHA implemented an expanded landlord incentives program which included higher incentives for renting a unit to a Housing Choice Voucher (HCV) family, passing an initial Housing Quality Standards inspection, and renting a unit with accessible features to an HCV family. The AHA also expanded when landlords were eligible for vacancy payments.
Livermore Housing Authority	The LHA briefing packet for all tenants moving was updated to include all this information. Also, information was posted on the LHA website under the fair housing section.
Oakland Housing Authority	OHA has continued to provide landlord incentives through MTW Programs and has expanded these incentives to increase landlord participation. OHA offers vacancy loss payments, sign-on bonuses for new landlords, an owner recognition program, pre-qualifying inspections, and capital improvement payments. OHA has also begun providing security deposit assistance to tenants to increase their housing choices.

REGIONAL GOAL 3:

Rental Subsidies: Promote and implement new fair housing laws that protect recipients of rental subsidies from discrimination by landlords.

IMPEDIMENT ADDRESSED:

Disability and access; publicly supported housing; access to opportunity.

ACTIVITY 3C:

Other Activities

JURISDICTION	ACTIONS TAKEN
City of Alameda	On April 18, 2024, the City of Alameda hosted the fourth annual Fair Housing Workshop. This year's event was full of helpful information on local and state housing laws including -- tenant relocation, Fair Housing rules for tenants and management, disability rights, the City Attorney's Mediation program, and other services. There were several guest speakers who attended from Bay Area Legal Aid, ECHO Fair Housing, HUD Branch Chief, and staff from the City Attorney's Office. 2023 marked the first full year of Alameda's in-house mediation program. In collaboration with the Rent Program, the Unit launched its first-in-the-state housing mediation program in 2022, which seeks to further enhance housing stability in Alameda by bringing together landlords and tenants.

REGIONAL GOAL 4:**Rehabilitation: Preserve and rehabilitate existing affordable housing stock****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access; access to opportunity

ACTIVITY 4A:

Participating jurisdictions will explore a low-cost loan program for landlords unable to make needed repairs or accessibility modifications in order to avoid displacement of lower-income tenants in substandard units.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD & Alameda County Healthy Homes Department	1) HCD's CDBG funds for rental rehab have been reprogrammed due to larger dollar amounts available from A-1 bond funds administered by Habitat for Humanity. 2) The rental code enforcement program is in development with County ARPA funds.
Alameda County Healthy Homes	The County's Renew AC Program can be found on HCD's website.
Alameda County Healthy Homes Department	Healthy Homes worked to leverage success in unincorporated areas to facilitate rental housing inspection pilots in other parts of the Alameda Urban County area.
All Urban County jurisdictions	The Minor Home Repair program has been funded with \$250,000 annually in the Urban County cities. The County's Renew AC Program can be found on HCD's website. The City of Dublin joined two Community Improvement JPAs to allow CalCHA and CSCDA to finance the Acquisition & Preservation of three projects, these projects provide 1,087 middle-income affordable housing units. Of these 1/3 are 80% AMI, 1/3 are 100% AMI, and 1/3 are 120% AMI.
City of Alameda	The City of Alameda continues to administer the Residential Rehabilitation program to provide financial and technical assistance to renovate single and multifamily unit properties occupied by low-income households. The City has an active project to rehabilitate 4 existing residential units located at Alameda Point Collaborative (APC). Construction is anticipated to be completed by December 2024.
City of Alameda	In 2020, the City of Alameda created the Housing Safety program to provide financial assistance to assist low-income seniors and persons with disabilities to maintain residential safety and accessibility. Following the pandemic, the Housing Safety Program was temporarily put on hold. During the two years, the program served 49 clients with home and accessibility improvements.
City of Berkeley	The program continues to operate. Rental property owners must ensure their units meet safety standards through an annual safety inspection. Additional, randomly selected inspections may occur
City of Berkeley	Senior Disabled Rehab Loan Program continues to operate. Completing over 20 projects across the conplan. Six (6) currently active projects. Staff reaching out to prospective applicants on the waitlist and working on streamlining the program to increase the number of households served.
City of Berkeley	Over \$800k/yr in CDBG funding provided to Center for Independent Living, Habitat for Humanity of the East Bay/Silicon Valley, Bay Area Community Services, and Berkeley Food & Housing Project
City of Fremont	Ongoing
City of Hayward	The City's Code Enforcement Division continued implementing its residential rental unit inspection program. Additionally, the City continued implementing the new Tenant Relocation Assistance Ordinance (TRAO), which requires that landlords provide temporary and permanent relocation assistance when tenants are displaced due to substantial repairs or a government order to vacate. The City is using a portion of its American Rescue Plan Act (ARPA) allocation to make relocation assistance payments directly to tenants when they are displaced through Code Enforcement action and their landlords are unwilling to pay the assistance. TRAO regulations enable the City to recover those costs from the landlord through a special assessment. The staff has developed resource materials and has been providing technical assistance to stakeholders but recommends that the City consider simplifying the legislation to improve clarity and increase compliance.
City of Hayward	The City's Code Enforcement team continues to maintain its existing Residential Rental Inspection Program.
City of Hayward	The City allocated approximately \$375,000 to home rehabilitation and minor maintenance programs to promote safe aging in place for low-income older adults and independent living for adults with disabilities.
City of Livermore	In 2023, the City assisted Tri-Valley REACH with the acquisition and expansion of a four-bedroom home and the rehabilitation of a 6-bedroom group home for extremely low-income persons with developmental disabilities.
City of Livermore	In 2023 the City assisted Tri-Valley REACH with the acquisition and rehabilitation of a supportive shared housing site for four extremely low-income individuals with disabilities. The project was completed in January of 2024 and will welcome its new residents starting in February 2024.

REGIONAL GOAL 4:**Rehabilitation: Preserve and rehabilitate existing affordable housing stock****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access; access to opportunity

ACTIVITY 4A:

Participating jurisdictions will explore a low-cost loan program for landlords unable to make needed repairs or accessibility modifications in order to avoid displacement of lower-income tenants in substandard units.

JURISDICTION	ACTIONS TAKEN
City of Oakland	The City has continued to invest in the rehabilitation of rental units as a part of its overall strategy for Housing Preservation.
City of Oakland	The City's Code Compliance Relocation Program implemented several process improvements to improve efficiency, streamline program delivery, and positively impact the program budget. This includes standardizing the process for tenants or property owners to appeal the City's eligibility determination and implementing a process to consistently invoice property owners who do not comply with their obligation to pay tenant relocation payments. Lastly, the City approved a resolution that authorizes the reinvestment of funds collected to be used for program expenses which diversifies the program's funding sources and reduces reliance on CDGB funding.
City of Oakland	The City has continued to invest in the rehabilitation of housing stock that is inhabited by seniors, disabled, and low-income homeowners as a part of its overall strategy for Housing Preservation. The City invests roughly \$1M in this program every year.
City of Oakland	The City has continued to invest in rehabilitation through this program, giving anywhere from \$300,000 to \$400,000 a year.
City of San Leandro	From PY 2020 through PY 2023, the City of San Leandro worked with Rebuilding Together East Bay to provide rehabilitation grants to low-income households
City of Union City	The City continues to allocate CDBG funding, subject to funding availability, through the City's biannual budget to the Alameda County Healthy Homes Department to administer the City's Minor Home Repair program for Union City residents.
Housing Authority of the City of Alameda	Information about the City's Residential Rehabilitation Program is included on the AHA's website, in annual landlord workshops, and periodically in newsletters.
Housing Authority of the County of Alameda	HACA rehabilitated 13 units prior to suspending its rehabilitation project to house additional families due to the pandemic. HACA has continued to rehabilitate these units as they become vacant and as funding allows.
Oakland Housing Authority	OHA implemented this activity and has assisted 80 landlords through this program.
Oakland Housing Authority	OHA continues to assess accessibility needs on a case-by-case basis if accessible units are unavailable and is still in compliance with the UFAS standards and regulations.
Pleasanton Housing Division	The City continues to contract with Habitat for Humanity to administer the City's Housing Rehabilitation Program which provides grants up to \$15,000 and loans up to \$150,000 to income-eligible Pleasanton homeowners to make healthy and safe repairs to their homes.

REGIONAL GOAL 4:**Rehabilitation: Preserve and rehabilitate existing affordable housing stock****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access; access to opportunity.

ACTIVITY 4B:

Participating jurisdictions will research establishing a citywide code inspection program for all rental units or continue to maintain the existing program.

JURISDICTION	ACTIONS TAKEN
Alameda County Healthy Homes Department	Healthy Homes worked to leverage success in unincorporated areas to facilitate rental housing inspection pilots in other parts of the Alameda Urban County area.
City of Berkeley	The program continues to operate. Rental property owners must ensure their units meet safety standards through an annual safety inspection. Additional, randomly selected inspections may occur
City of Hayward	The City's Code Enforcement team continues to maintain its existing Residential Rental Inspection Program.
City of Oakland	The City's Code Compliance Relocation Program implemented several process improvements to improve efficiency, streamline program delivery, and positively impact the program budget. This includes standardizing the process for tenants or property owners to appeal the City's eligibility determination and implementing a process to consistently invoice property owners who do not comply with their obligation to pay tenant relocation payments. Lastly, the City approved a resolution that authorizes the reinvestment of funds collected to be used for program expenses which diversifies the program's funding sources and reduces reliance on CDGB funding.

REGIONAL GOAL 4:**Rehabilitation: Preserve and rehabilitate existing affordable housing stock****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs

ACTIVITY 4C:

Participating jurisdictions will provide rehabilitation assistance loans for lower-income units.

JURISDICTION	ACTIONS TAKEN
Alameda County Healthy Homes	The County's Renew AC Program can be found on HCD's website.
All Urban County jurisdictions	The Minor Home Repair program has been funded with \$250,000 annually in the Urban County cities. The County's Renew AC Program can be found on HCD's website. The City of Dublin joined two Community Improvement JPAs to allow CalCHA and CSCDA to finance the Acquisition & Preservation of three projects, these projects provide 1,087 middle-income affordable housing units. Of these 1/3 are 80% AMI, 1/3 are 100% AMI, and 1/3 are 120% AMI.
City of Alameda	The City of Alameda continues to administer the Residential Rehabilitation program to provide financial and technical assistance to renovate single and multifamily unit properties occupied by low-income households. The City has an active project to rehabilitate 4 existing residential units located at Alameda Point Collaborative (APC). Construction is anticipated to be completed by December 2024.
City of Berkeley	Senior Disabled Rehab Loan Program continues to operate. Completing over 20 projects across the conplan. Six (6) currently active projects. Staff reaching out to prospective applicants on the waitlist and working on streamlining the program to increase the number of households served.
City of Emeryville	The City of Emeryville provides annual support to the Alameda County Minor Home Repair Program and the Rebuilding Together East Bay North Minor Home Repair and Accessibility Modification Program. Information on both programs, as well as the Alameda County Renew AC Program can be found on the City's website.
City of Fremont	The City of Fremont has provided the following amounts to Habitat for Humanity to administer the minor home and rehab program. We have discontinued loans and only provide grants. PY 20-21: \$144,223 PY 21-22: \$250,000 PY 22-23: \$250,000 PY 23-24: \$275,000 PY 24-25: \$300,000
City of Livermore	In 2023, the City assisted Tri-Valley REACH with the acquisition and expansion of a four-bedroom home and the rehabilitation of a 6-bedroom group home for extremely low-income persons with developmental disabilities.
City of Oakland	The City has continued to invest in the rehabilitation of housing stock that is inhabited by seniors, disabled, and low-income homeowners as a part of its overall strategy for Housing Preservation. The City invests roughly \$1M in this program every year.
City of San Leandro	From PY 2020 through PY 2023, the City of San Leandro worked with Rebuilding Together East Bay to provide rehabilitation grants to low-income households
City of Union City	The City continues to allocate CDBG funding, subject to funding availability, through the City's biannual budget to the Alameda County Healthy Homes Department to administer the City's Minor Home Repair program for Union City residents.
Housing Authority of the City of Alameda	Information about the City's Residential Rehabilitation Program is included on the AHA's website, in annual landlord workshops, and periodically in newsletters.

REGIONAL GOAL 4: Rehabilitation: Preserve and rehabilitate existing affordable housing stock	
IMPEDIMENT ADDRESSED: Disability and access; access to opportunity	
ACTIVITY 4D: The participating jurisdictions will continue to financially support programs that rehabilitate existing units for accessibility.	
JURISDICTION	ACTIONS TAKEN
City of Alameda	In 2020, the City of Alameda created the Housing Safety program to provide financial assistance to assist low-income seniors and persons with disabilities to maintain residential safety and accessibility. Following the pandemic, the Housing Safety Program was temporarily put on hold. During the two-year span, the program served 49 clients with home and accessibility improvements.
City of Berkeley	Over \$800k/yr in CDBG funding provided to Center for Independent Living, Habitat for Humanity of the East Bay/Silicon Valley, Bay Area Community Services, and Berkeley Food & Housing Project
City of Fremont	The City of Fremont has provided the following amounts to Habitat for Humanity to administer the minor home and rehab program. We have discontinued loans and only provide grants. PY 20-21: \$144,223 PY 21-22: \$250,000 PY 22-23: \$250,000 PY 23-24: \$275,000 PY 24-25: \$300,000
City of Hayward	The City allocated approximately \$375,000 to home rehabilitation and minor maintenance programs to promote safe aging in place for low-income older adults and independent living for adults with disabilities.
City of Livermore	In 2023 the City assisted Tri-Valley REACH with the acquisition and rehabilitation of a supportive shared housing site for four extremely low-income individuals with disabilities. The project was completed in January of 2024 and will welcome its new residents starting in February 2024.
City of Oakland	The City has continued to invest in rehabilitation through this program, giving anywhere from \$300,000 to \$400,000 a year.
City of Union City	The City continues to allocate CDBG funding, subject to funding availability, through the City's biannual budget to the Alameda County Healthy Homes Department to administer the City's Minor Home Repair program for Union City residents.
Housing Authority of the County of Alameda	HACA rehabilitated 13 units prior to suspending its rehabilitation project in an effort to house additional families due to the pandemic. HACA has continued to rehabilitate these units as they become vacant and as funding allows.
Oakland Housing Authority	OHA continues to assess accessibility needs on a case-by-case basis if accessible units are unavailable and is still in compliance with the UFAS standards and regulations.
Pleasanton Housing Division	The City continues to contract with Habitat for Humanity to administer the City's Housing Rehabilitation Program which provides grants up to \$15,000 and loans up to \$150,000 to income-eligible Pleasanton homeowners make healthy and safe repairs to their homes.

REGIONAL GOAL 4: Rehabilitation: Preserve and rehabilitate existing affordable housing stock	
IMPEDIMENT ADDRESSED: Disproportionate housing needs; access; access to opportunity	
ACTIVITY 4E: Other Activities.	
JURISDICTION	ACTIONS TAKEN
City of Emeryville	In May 2020, the City of Emeryville modified its BMR Homeownership Marketing requirements to expand its marketing period to ensure no BMR homeownership units were lost during the pandemic due to the inability to identify eligible homeowners. The City exercised its first right of refusal to purchase two BMR Homeownership units during the reporting period and then resell them to income eligible homebuyer for a 45 year resale period. Failure of the City to acquire these two BMR homeownership units, would have resulted in the sellers being able to sell the units at market rate with no income restriction requirement. No BMR Rental units were at risk of converting to market rate during the reporting period.

REGIONAL GOAL 5:**Unit Production: Increase the number of affordable housing units****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs

ACTIVITY 5A:

Participating jurisdictions will prioritize the production of affordable housing units in sizes appropriate for the population and based on family size.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	Selected RFP has these criteria.
City of Dublin	1) The City of Dublin has committed \$7.1 Million from the Inclusionary Housing fund and \$2.9M from County A-1 Base City funds for the 136-unit Amador Station project affordable at VLI with 41 ELI. 2) The City of Dublin has committed \$5 M A-1 Base City funds for a 113-unit Regional Street project affordable with at least 20% ELI.
City of Hayward	The City continues to provide incentives to housing developers that prioritize the production of affordable housing units in sizes appropriate for the population and based on family size by awarding higher points on applications for units of 3+ bedrooms when applying to the Notice of Funding Availability (NOFA). New construction residential projects subject to the City's Affordable Housing Ordinance are carefully reviewed to ensure there is a proportional unit size mix of affordable units as compared to the market rate units. Additionally, the City's density bonus ordinance includes a bonus for residential development projects where at least 20% of the units have 3 bedrooms or more. Pimentel Place, one of the three projects funded by the City's latest NOFA, is close to completing the construction of 56 affordable rental units and has started lease-up. These units range in size from one to three bedrooms and are available to qualifying households with incomes between 20 and 80 percent of the County's area median income.
City of Oakland	The City of Oakland proposed and passed an affordable housing bond measure, Measure U, to dedicate more funding to creating the affordable housing stock needed for the projected growth of the City. It is estimated that the \$850 million bond will generate 2,200-2,400 housing units up until 2030. Measure U was passed in 2022.
Housing Authority of the City of Alameda	Funding was secured for three complexes. One complex was completed during this review period and two complexes are under construction.
Livermore Housing Authority	LHA awarded all available vouchers via a PBV solicitation and currently is fully utilized in spending.
Oakland Housing Authority	OHA has followed the Low-Income Housing Tax Credit unit and funding source guidelines and waitlist demographic data to determine the need for unit sizes in Oakland.
Pleasanton Housing and Planning Divisions	The City is in the process of amending its Inclusionary Zoning Ordinance that specifies minimum unit sizes as well as specific bedroom mixes that require more 3-bedroom and 2-bedroom units.
Union City HCD, Planning	The City continues to evaluate the affordable housing size needs of the community and prioritize unit sizes based on the identified need as affordable housing funds/land/projects become available. As projects are proposed, the City staff will continue to review and assess how those proposals meet the communities' affordable housing size needs.

REGIONAL GOAL 5:**Unit Production: Increase the number of affordable housing units****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access; R/ECAPs; segregation

ACTIVITY 5B:

The participating jurisdictions will continue all existing programs to support the development of local affordable housing units through a variety of strategies such as applications for state and federal funding, entitlement assistance, outreach to the community and other stakeholders, direct financial support, and site identification and acquisition assistance. This support will include the development of units that serve specialized populations as defined by the funding source, Housing Element, Consolidated Plan, or AI, such as transitional and supportive housing, and housing for seniors, persons with disabilities, persons experiencing homelessness, and persons living with HIV/AIDS or severe mental illness.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	Timber Senior: \$3,258,866.00 HOME dollars for Timber Senior located at 37660 Timber Street, Newark with 78 total units including 18 HOME units and 26 Local County Measure A1 units. Construction began 03/12/2024 and is to be completed by 05/2025. Cedar Community Apartments: \$4,000,000.00 HOME ARPA dollars for the conversion of a 125-unit extended stay hotel in 2 4-story buildings located at 39802 Cedar Blvd, Newark into a supportive housing apartment complex with studio, 1-bedroom, and 2-bedroom units that are currently set up as apartments with full kitchens and fully furnished living spaces. 20 units are HOME ARPA designated for 30% AMI. Construction was completed on 09/14/2023. Estrella Vista: HOME, \$1,771,739.00, HOPWA, \$615,900.00, CDBG, \$526,626.00. Estrella Vista is an 87-unit family affordable housing development located at 3706 San Pablo Avenue, Emeryville. The building includes a broad unit mix with studio through 4-bedroom units that vary between 20% and 60% AMI with 11 HOME, 5 HOPWA, and 17 CDBG units. The property is staffed with a full-time resource coordinator who oversees supportive services to roughly a dozen special needs set-aside units. Construction was completed on 02/26/2020. 71 HUD-Funded Units to be built by end of FY24/25.
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	In accordance with the 2023-2031 Housing Element, the City of Alameda gives high priority to processing density bonus applications or other parceling that include affordable housing and multifamily rental housing to facilitate development. The City has an affordable housing pipeline of approximately 1,309 new affordable units to be constructed by 2030, pending funding.
City of Berkeley	Several Housing Trust Fund projects have been completed, including Berkeley Way (2022), Jordan Court (2022), Stuart Street Apartments (2022), Solano Avenue Cooperative (2023), and The Grinnell (2024). We have at least 11 new construction projects in the pipeline, in addition to rehab projects.
City of Emeryville	Emeryville adopted an Affordable Housing Administration & Expenditure Plan in January 2021, which outlined programs, performance measures, and a spending plan for the Measure C Housing Bond and other affordable housing resources. The Measure C Housing Bonds were sold in May 2023. Emeryville loans \$16,747,486 in acquisition and construction funds to Nellie Hannon Gateway, a 90-unit housing project for households between 20-60% AMI. 45 units will be set aside for formerly homeless households and the project is anticipated to be complete with construction in September 2025. In 2021, the City coordinated with a non-profit housing developer to get the state legislator to adopt Senate Bill 591 which enables developers to build affordable housing for seniors to live side by side with youth transitioning out of foster care. With the passage of SB329, the City's vision for the development of an intergenerational 100% affordable housing project of 68 units at 4300 San Pablo Avenue will be able to move forward in its search for development financing.
City of Fremont	The City awarded \$45 million and \$35 million in funding in 2020 and 2024 respectively to a total of six affordable rental projects. These projects will provide affordable housing to individuals and families with incomes at 30% - 80% of AMI. The City will continue to administer the City's Affordable Housing Ordinance and provide funding support (as they become available) to facilitate the development of affordable housing for low-income and special need populations.
City of Hayward	In 2021, the City allocated the available inclusionary housing funds to existing projects with funding gaps. These projects, including the two CalTrans 238 Parcel Group 3 and 8 developments, in which the City has entered into land agreements, have made significant progress and are actively working to complete construction and start leasing. Together, these two developments are expected to provide over 250 affordable rental units in Hayward for very low to low-income households. The City has not issued another Notice of Funding Availability (NOFA) due to insufficient funding. However, the City continues to provide technical and analytical assistance to developers of both existing and new residential projects seeking state and federal funding opportunities to support affordable housing

REGIONAL GOAL 5:**Unit Production: Increase the number of affordable housing units****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access; R/ECAPs; segregation

ACTIVITY 5B:

The participating jurisdictions will continue all existing programs to support the development of local affordable housing units through a variety of strategies such as applications for state and federal funding, entitlement assistance, outreach to the community and other stakeholders, direct financial support, and site identification and acquisition assistance. This support will include the development of units that serve specialized populations as defined by the funding source, Housing Element, Consolidated Plan, or AI, such as transitional and supportive housing, and housing for seniors, persons with disabilities, persons experiencing homelessness, and persons living with HIV/AIDS or severe mental illness.

JURISDICTION	ACTIONS TAKEN
	development in Hayward. The next NOFA will expand the eligible types of projects to include rental and ownership opportunities, as well as emergency and transitional shelter and rehabilitation/conversion projects. The NOFA will also establish a pipeline of eligible projects to award as funding becomes available.
City of Livermore	In May 2023, MidPen welcomed new residents at the official opening for Avance, 43 units of affordable, services-enriched housing for persons with developmental disabilities. The City continues to work with non-profit housing agencies to identify prospective acquisition and rehabilitation opportunities that could rehabilitate blighted and distressed properties within the City and provide safe, clean, and affordable rental housing opportunities.
City of Newark	The City has been actively trying to work with developers and non-profits to develop affordable housing units. Examples of achievements include a State grant of \$40 million to purchase a hotel and convert that into an affordable housing building. The new Cedar Community Apartments building contains 124 residential units that target a Low-Income population. In addition, the City has issued a \$12 million NOFA for a housing non-profit to develop 59 affordable units that target families that fall into the Very Low and Low-Income levels. Lastly, the City was awarded approximately \$5 million through the A-1 Bond program to use for affordable housing projects. The City worked with Eden Housing to assist in funding the Timber Senior Housing project which recently started construction on 79 senior housing units at various Low- and Moderate-income units.
City of Oakland	The City of Oakland proposed and passed an affordable housing bond measure, Measure U, to dedicate more funding to creating the affordable housing stock needed for the projected growth of the City. It is estimated that the \$850 million bond will generate 2,200-2,400 housing units up until 2030. Measure U was passed in 2022. The City also uses state and federal funding to support the construction of new units, including HOPWA and HOME funding.
Housing Authority of the City of Alameda	Two requests for proposals for Project-Based Vouchers were issued during this review period. Five PBV contracts were signed during this time and two contracts for developments to receive PBV in the future were signed. In addition, AHA received approval for several MTW activities that increase the number of possible PBVs and allow for a streamlined award for AHA-owned units.
Housing Authority of the County of Alameda	In FY 2021, HACA awarded 25 PBVs serving VASH and Mainstream families in Castro Valley. In FY 2022, HACA awarded 133 PBVs as follows: 5 PBVs serving homeless families in Albany, 48 PBVs serving the elderly in Hayward, 60 PBVs serving homeless families in Newark, and 20 PBVs serving the elderly in Newark that are currently leased or in process. HACA also awarded 14 PBVs serving homeless families in unincorporated Cherryland; however, the application was later withdrawn.
Livermore Housing Authority	In May 2023, MidPen welcomed new residents at the official opening for Avance, 43 units of affordable, services-enriched housing for persons with developmental disabilities. The City continues to work with non-profit housing agencies to identify prospective acquisition and rehabilitation opportunities that could rehabilitate blighted and distressed properties within the City and provide safe, clean, and affordable rental housing opportunities.
Oakland Housing Authority	OHA continued supporting the development of local affordable housing through programs outlined in Activity 08-01 of the Annual MTW Report, including predevelopment and development loans, committing PBV units to developments, and the new Rental Assistance Subsidy (RAS) program. RAS is a new financing program to provide subsidies to affordable housing projects that serve a high percentage of Extremely Low-Income households and therefore are projected to operate at a deficit. The subsidy would be capitalized and will be disbursed annually contingent upon compliance with OHA's standards and procedures. The RAS may be awarded to projects through an OHA published or one of the City of Oakland's published NOFAs.

REGIONAL GOAL 5: Unit Production: Increase the number of affordable housing units	
IMPEDIMENT ADDRESSED: Disproportionate housing needs; disability and access; R/ECAPs; segregation	
ACTIVITY 5B: The participating jurisdictions will continue all existing programs to support the development of local affordable housing units through a variety of strategies such as applications for state and federal funding, entitlement assistance, outreach to the community and other stakeholders, direct financial support, and site identification and acquisition assistance. This support will include the development of units that serve specialized populations as defined by the funding source, Housing Element, Consolidated Plan, or AI, such as transitional and supportive housing, and housing for seniors, persons with disabilities, persons experiencing homelessness, and persons living with HIV/AIDS or severe mental illness.	
JURISDICTION	ACTIONS TAKEN
Union City HCD	The City is continuing to proceed with the Lazuli Landing project in coordination with MidPen Housing. Due to a funding gap that was caused by the pandemic, the project has been able to secure funding and is in the process of submitting an application for Tax Credits. The goal is to have the project start construction in 2025 and then be completed by mid-2027.

REGIONAL GOAL 5: Unit Production: Increase the number of affordable housing units	
IMPEDIMENT ADDRESSED: Disproportionate housing needs	
ACTIVITY 5C: Participating jurisdictions will explore revisions to building codes or processes that reduce the costs and/or allow a greater number of accessory dwelling units, tiny homes, or smaller houses.	
JURISDICTION	ACTIONS TAKEN
Alameda County Planning Department	The Planning Department has continued to prepare updates to the County's ADU ordinance to comply with recent state legislation. Ordinance revisions are also underway to implement SB 9.
City of Dublin CDD, Planning	The City of Dublin has built 9 new unrestricted plus 15 restricted-income ADUs with building permits in Dublin. ADU zoning updated 11/3/2020.
City of Hayward	State legislation has continued to build on the expanded access to and streamlined processes for permitting accessory dwelling units (ADUs) established in Senate Bill 9 (SB9). In response, the City has updated ADU and SB9 application Checklists and permitting processes in compliance with State Law; codified SB9 into the City's Municipal Code and is currently working on an Accessory Dwelling Unit Program for pre-approved plans, reduced fees, and processed improvements to further streamline development of ADUs. Further, in January 2024, the City adopted amendments to the Zoning Ordinance and Zoning Map related to objective design and development standards to streamline development; to allow the development of duplexes, triplexes, and other missing middle housing types in all residential districts. Currently, the City is developing Zoning Text Amendments to introduce flexibility in permitting emergency shelters, transitional and supportive housing, group homes, and tiny homes with wraparound services at church, nonprofit, and publicly owned properties, which will be adopted by January 2025.
City of Oakland	Updated regulations for accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs) to comply with state law and implement changes to streamline the development review process for small projects and improve the city's ability to improve more complex projects. applied for and participated with CALHFA to provide direct financial assistance for predevelopment costs of ADU construction. HCD applied for, won an award, and developed and administered state state-funded program to legalize low-income homeowner's ADUs and completed one project. PBD amended the Oakland building maintenance code (Oakland municipal code 15.08) to provide standards for delayed enforcement for accessory dwelling units and joint live-work quarters where correction of violations is not necessary for health and safety and applied for new grants to provide funding for ADU legalizations. passed a resolution to affirm and clarify that building an accessory dwelling unit (ADU) does not require the installation of separate utility meters for the accessory dwelling unit. amended the Oakland planning code to: 1) revise regulations for accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs) to comply with state law; 2) amend the s-9 zoning overlay zone that identifies areas in the city where ADUs are restricted to one internal conversion ADU or JADU per residential lot; 3) provided an exception mechanism for allowing attached and detached ADUs in the

REGIONAL GOAL 5: Unit Production: Increase the number of affordable housing units	
IMPEDIMENT ADDRESSED: Disproportionate housing needs	
ACTIVITY 5C: Participating jurisdictions will explore revisions to building codes or processes that reduce the costs and/or allow a greater number of accessory dwelling units, tiny homes, or smaller houses.	
JURISDICTION	ACTIONS TAKEN
	s-9 zoning overlay zone; 4) provide additional wildfire building protections in s-9 zoning overlay zone. PBD provided a pre-approved template for ADUs to allow applicants to move through plan review quickly. PBD published and posted resources online: single-family ADU guide, rental property owner checklist (landlord guide). PBD improved online permitting and information systems for ADU applicants and provided dedicated staff and extended hours for processing ADU applications. As part of a building code update, the City has also provided for a five-year stay of enforcement for code violations that are not a health or safety hazard. The City of Oakland also offers free, pre-approved ADU plans on its website. The use of these plans expedites the approval process and saves homeowners the cost of full architectural designs. The City of Oakland also participates in the ADU Cost Calculator, an online tool that allows homeowners to estimate the construction costs associated with different-sized ADUs.
City of San Leandro	The City of San Leandro has created special online resources to inform, assist, and encourage the development of Accessory Dwelling Units, including information in Spanish and Chinese. This same information and assistance is also provided at the City's Permit Center.

REGIONAL GOAL 6: Homeownership: Increase homeownership among low- and moderate-income households	
IMPEDIMENT ADDRESSED: Disproportionate housing needs; access to opportunity.	
ACTIVITY 6A: Participating jurisdictions will create a shared list of lenders countywide that can help buyers access below-market-rate loans (homes) and locally sponsored down payment and mortgage assistance programs; promote this list of lenders to interested residents.	
JURISDICTION	ACTIONS TAKEN
Alameda County HCD	The MCC program is currently unfunded, but we do process RMCC's (reissued MCC's; for people who are refinancing.) AC Boost is a current program.
City of Alameda	From FY 2019-20 through 2023-24, there have been twenty (20) low- to moderate-income households that have purchased a home as part of the City's Inclusionary Housing Below Market Rate (BMR) program. Additionally, From FY 2019-20 through 2023-24, there have been eleven (11) first-time home buyer households that have obtained Down Payment Assistance to purchase their home in Alameda.
City of Berkeley	The City continues to participate in this program
City of Dublin CDD	The City of Dublin has provided First Time Homebuyer Loans to qualified buyers of up to \$40,000 per buyer. The City website has promoted the FTHLP and the AC Boost loan program.
City of Dublin	The City of Dublin website was updated with additional Lenders. Links were also updated for the AC Boost Down Payment program and notices were distributed on multiple social media channels.
City of Emeryville	Emeryville opted not to provide a list of preferred lenders during this reporting period as the City was in the process of revising its Homebuyer Assistance Program. In May 2024, the City Council approved the Emeryville First Home Down Payment Assistance Program Guidelines and the revamped program will launch in September 2024 with \$1,950,000 available in assistance to support first time homeowners.
City of Fremont	Actions are ongoing.
City of Hayward	As part of the below-market-rate (BMR) program, the City works with BMR administrators that partner with developers to help market, sell, and income-qualify buyers for the BMR units in developers' residential development projects. Those BMR administrators work with lenders who are familiar with BMR programs and are willing to originate loans for the City's BMR program. The City has compiled a list of lenders who have originated loans for the City's program and provides this list to potential purchasers looking for financing for a BMR purchase.

REGIONAL GOAL 6:**Homeownership: Increase homeownership among low- and moderate-income households****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; access to opportunity.

ACTIVITY 6A:

Participating jurisdictions will create a shared list of lenders countywide that can help buyers access below-market-rate loans (homes) and locally sponsored down payment and mortgage assistance programs; promote this list of lenders to interested residents.

City of Hayward	As a result of increasing City resources that promote and support homeownership for low – and moderate-income households, the number of deed-restricted for-sale units in the City’s new residential development pipeline has increased and the City has exceeded its goal of adding 50 additional for-sale, deed-restricted units to its affordable housing stock. SoHay located at 29213 Mission Boulevard and Mission Crossing located at 25501 Mission Boulevard completed the sale of the last of the total 42 for-sale, deed-restricted units across these two projects in December 2023. SoMi/Mirza located at 29212 Mission Boulevard, La Playa Place located at 1000 La Playa Drive, and Moreau/Fusion located at 27177 Mission Boulevard are still under construction and include 20, five, and six for-sale, deed-restricted units respectively. Seven of the 20 units at SoMi/Mirza are anticipated to be ready for occupancy in Fall 2024 with the remaining 13 ready for occupancy in 2025. Eligible buyers have been identified for all five units at La Playa Place and occupancy is expected in Fall 2024. Moreau/Fusion is in the process of qualifying buyers for their six units. Sequoia Grove located at 123 A Street closed escrow on their loan and land transfer in May 2024 and are working toward pulling building permits for 10 for-sale, deed-restricted units, and construction is expected to start no later than September 1, 2024. Lastly, 420 Smalley Avenue, 32513 Mission Boulevard, and 27865 Manon Avenue are three smaller projects in the pre-development phase which will provide an additional four, for-sale, deed-restricted units once constructed. In total, the City has added or will add 87 units to its for-sale affordable housing portfolio. Additionally, in Program Year 2021, the City used ARPA-SLFRF funding to contract with Housing and Economic Rights Advocates (HERA) for a foreclosure prevention program. This program provides legal advocacy services to eligible low-income, Hayward homeowners who are in danger of losing their home due to default or foreclosure. This program also provides financial literacy education classes for a range of topics that affect homeowners from foreclosure mitigation to special assessments that affect HOA fees. Lastly, in Program Year 2022, the City Council authorized \$2 million in ARPA-SLFRF funding for a down payment assistance program. The City had planned to pair the down payment assistance program with a bond-funded property rehabilitation program but delays in determining the feasibility of the bond program have delayed the implementation of the down payment assistance program, which is now anticipated to start in early 2025.
City of Livermore	The City of Livermore continues to support homeownership education and administer Down Payment Assistance Loan Programs and BMR purchase programs for low- and moderate-income homebuyers. The City hosts workshops for first-time homebuyers throughout the year.
City of Oakland	Continued to provide on the City’s website a list of lenders who can assist buyers with community financing products. Continued to provide a page “Additional Homebuyer Resources” that lists and links directly to local down payment programs. Continued to list Oakland-assisted BMRs for sale, as available.
City of Oakland	Continued to support homeownership through outreach, technical support, partnerships, and referrals. Administer Down Payment Assistance Loan Programs and BMR purchase programs for low- and moderate-income homebuyers.
City of San Leandro	The City of San Leandro contracted to provide First-Time Home Buyer counseling assistance and education training as well as multilingual outreach and placement services for BMR homes. The City continues to participate in the Alameda County HCD Mortgage Credit Certificate program.
City of Union City	The City currently maintains a list of countywide lenders and agencies who support BMR ownership and assistance programs along with the City’s Below Market Rate program which is accessible to residents via the City website. The City also maintains an Affordable Housing Interest email list for people interested in affordable housing opportunities.
Housing Authority of the City of Alameda	The Family Self-Sufficiency program continued through this review period. Participants of this program are offered many classes including financial literacy and homebuyer education classes.
Housing Authority of the County of Alameda	HACA continues to provide FSS program participants with two financial literacy classes and homebuyer education classes per year.

REGIONAL GOAL 6:**Homeownership: Increase homeownership among low- and moderate-income households****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; access to opportunity.

ACTIVITY 6A:

Participating jurisdictions will create a shared list of lenders countywide that can help buyers access below-market-rate loans (homes) and locally sponsored down payment and mortgage assistance programs; promote this list of lenders to interested residents.

Livermore Housing Authority	LHA's website has linked HCD's website to their website to connect people to financial literacy training and homebuyer education classes:
Oakland Housing Authority	OHA has assisted 124 families purchase homes since the program's inception in 2004, currently, OHA provides assistance to 68 homeowners. Additionally, OHA provides program information, Q and A sessions for homeowners, and post-purchase assistance.
Pleasanton Housing Division	The City continues to contract with the Bay Area Affordable Homeownership Alliance (BAAHA) to administer the City's Down Payment Assistance Loan Program (PDALP) and the Pleasanton Homeownership Assistance Program (PHAP). The City also continues to contract with ECHO Housing to provide Homebuyer Education Program workshops.
Union City HCD	The City is continuing to administer its BMR ownership program and managing its portfolio. The City also continues to promote the AC Boost program, explore other affordable ownership programs, and identify other funding sources and/or land opportunities that could support affordable ownership programs. Unfortunately, due to a lack of funding from the State for the MCC program, the City is no longer able to support this program but does check in with Alameda County to see if the program will be brought back online.

REGIONAL GOAL 6:**Homeownership: Increase homeownership among low- and moderate-income households****IMPEDIMENT ADDRESSED:**

Access to opportunity.

ACTIVITY 6B:

As resources are available, the participating jurisdictions will allocate funds for homeownership programs that support low- and moderate-income households, including but not limited to down payment assistance, first-time home buyer, Mortgage Credit Certificate, below market rate (BMR) homeownership programs, and financial literacy and homebuyer education classes; and will promote any existing programs through marketing efforts.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	The MCC program is currently unfunded, but we do process RMCC's (reissued MCC's; for people who are refinancing.) AC Boost is a current program.
City of Alameda	From FY 2019-20 through 2023-24, there have been twenty (20) low- to moderate-income households that have purchased a home as part of the City's Inclusionary Housing Below Market Rate (BMR) program. Additionally, From FY 2019-20 through 2023-24, there have been eleven (11) first-time home buyer households that have obtained Down Payment Assistance to purchase their home in Alameda.
City of Berkeley	The City continues to participate in this program
City of Dublin CDD	The City of Dublin has provided First Time Homebuyer Loans to qualified buyers of up to \$40,000 per buyer. The City website has promoted the FTHLP and the AC Boost loan program.
City of Fremont	<p>Twenty-three brand new below market homes were sold to income eligible households:</p> <ul style="list-style-type: none"> - PY 2020 - 2021: 19 - PY 2021: 2022: 2 - PY 2023-2024 :2 <p>The City will continue to administer the BMR program and anticipates ten additional homes will come on-line within the next 18 months.</p>
City of Hayward	<p>As a result of increasing City resources that promote and support homeownership for low – and moderate-income households, the number of deed-restricted for-sale units in the City's new residential development pipeline has increased and the City has exceeded its goal of adding 50 additional for-sale, deed-restricted units to its affordable housing stock. SoHay located at 29213 Mission Boulevard and Mission Crossing located at 25501 Mission Boulevard completed the sale of the last of the total 42 for-sale, deed-restricted units across these two projects in December 2023. SoMi/Mirza located at 29212 Mission Boulevard, La Playa Place located at 1000 La Playa Drive, and Moreau/Fusion located at 27177 Mission Boulevard are still under construction and include 20, five, and six for-sale, deed-restricted units respectively. Seven of the 20 units at SoMi/Mirza are anticipated to be ready for occupancy in Fall 2024 with the remaining 13 ready for occupancy in 2025. Eligible buyers have been identified for all five units at La Playa Place and occupancy is expected in Fall 2024. Moreau/Fusion is in the process of qualifying buyers for their six units. Sequoia Grove located at 123 A Street closed escrow on their loan and land transfer in May 2024 and are working toward pulling building permits for 10 for-sale, deed-restricted units, and construction is expected to start no later than September 1, 2024. Lastly, 420 Smalley Avenue, 32513 Mission Boulevard, and 27865 Manon Avenue are three smaller projects in the pre-development phase which will provide an additional four, for-sale, deed-restricted units once constructed. In total, the City has added or will add 87 units to its for-sale affordable housing portfolio. Additionally, in Program Year 2021, the City used ARPA-SLFRF funding to contract with Housing and Economic Rights Advocates (HERA) for a foreclosure prevention program. This program provides legal advocacy services to eligible low-income, Hayward homeowners who are in danger of losing their homes due to default or foreclosure. This program also provides financial literacy education classes for a range of topics that affect homeowners from foreclosure mitigation to special assessments that affect HOA fees. Lastly, in Program Year 2022, the City Council authorized \$2 million in ARPA-SLFRF funding for a down payment assistance program. The City had planned to pair the down payment assistance program with a bond-funded property rehabilitation program but delays in determining the feasibility of the bond program have delayed the implementation of the down payment assistance program, which is now anticipated to start in early 2025.</p>
City of Livermore	The City of Livermore continues to support homeownership education and administer Down Payment Assistance Loan Programs and BMR purchase programs for low- and moderate-income homebuyers. The City hosts workshops for first-time homebuyers throughout the year.

REGIONAL GOAL 6:**Homeownership: Increase homeownership among low- and moderate-income households****IMPEDIMENT ADDRESSED:**

Access to opportunity.

ACTIVITY 6B:

As resources are available, the participating jurisdictions will allocate funds for homeownership programs that support low- and moderate-income households, including but not limited to down payment assistance, first-time home buyer, Mortgage Credit Certificate, below market rate (BMR) homeownership programs, and financial literacy and homebuyer education classes; and will promote any existing programs through marketing efforts.

JURISDICTION	ACTIONS TAKEN
City of Oakland	Continued to support homeownership through outreach, technical support, partnerships, and referrals. Administer Down Payment Assistance Loan Programs and BMR purchase programs for low- and moderate-income homebuyers.
City of San Leandro	The City of San Leandro contracted to provide First-Time Home Buyer counseling assistance and education training as well as multilingual outreach and placement services for BMR homes. The City continues to participate in the Alameda County HCD Mortgage Credit Certificate program.
Housing Authority of the City of Alameda	The Family Self-Sufficiency program continued through this review period. Participants of this program are offered many classes including financial literacy and homebuyer education classes.
Housing Authority of the County of Alameda	HACA continues to provide FSS program participants with two financial literacy classes and homebuyer education classes per year.
Oakland Housing Authority	OHA has assisted 124 families purchase homes since the program's inception in 2004, currently, OHA assists 68 homeowners. Additionally, OHA provides program information, Q and A sessions for homeowners, and post-purchase assistance.
Pleasanton Housing Division	The City continues to contract with the Bay Area Affordable Homeownership Alliance (BAAHA) to administer the City's Down Payment Assistance Loan Program (PDALP) and the Pleasanton Homeownership Assistance Program (PHAP). The City also continues to contract with ECHO Housing to provide Homebuyer Education Program workshops.
Union City HCD	The City is continuing to administer its BMR ownership program and managing its portfolio. The City also continues to promote the AC Boost program, explore other affordable ownership programs, and identify other funding sources and/or land opportunities that could support affordable ownership programs. Unfortunately, due to a lack of funding from the State for the MCC program, the City is no longer able to support this program but does check in with Alameda County to see if the program will be brought back online.

REGIONAL GOAL 7:**Supportive Services: Maintain and expand supportive services for lower-income households****IMPEDIMENT ADDRESSED:**

Access to opportunity.

ACTIVITY 7A:

Participating jurisdictions will continue to support or explore new programs that provide financial support for job training programs to lower-income individuals.

JURISDICTION	ACTIONS TAKEN
City of Berkeley	COB committed nearly \$300,000/yr to Bread Project, Inter-City Services, Multicultural Institute, and Rising Sun Center for Opportunity.
City of Dublin	Funding was provided for career and Employer Workforce development. Chabot Las Positas Community College received funding for this program.
City of Dublin	In FY22 and FY23, HCD funded the 4C's for in-home childcare training and licensing. City of Dublin funding was provided for career and Employer Workforce development. Chabot Las Positas Community College received funding for this program.
City of Hayward	In Program Year 2022, the City used the General Fund and CDBG funding to contract with multiple agencies to provide economic development technical assistance and support for small businesses, which included job skills training for low-income workers.
Housing Authority of the County of Alameda	HACA continues to provide at least 50 FSS program participants with job training referrals and career networking.

REGIONAL GOAL 7:**Supportive Services: Maintain and expand supportive services for lower-income households.****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access.

ACTIVITY 7B:

Participating jurisdictions will continue to provide financial support for homeless services.

JURISDICTION	ACTIONS TAKEN
All Urban County jurisdictions	Urban County Cities have participated in the County's Homeless Action Plan and Unincorporated County Action Plan. The City of Dublin collaborated with County agencies and providers as well as Tri-Valley cities to achieve these goals.
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	The City partners with Village of Love (VOL) to staff the Homeless Outreach Team (HOT). HOT provides mobile outreach to establish supportive relationships with homeless individuals through regular visits and services are delivered at sites and spaces where people experiencing homelessness. Additionally, the City contracted with Building Futures with Women and Children to implement the Winter Warming Shelter for overnight beds during the inclement weather months.
City of Berkeley	The Request for Proposal for GF and federal funds occurs every four years. The last cycle from FY2020 was extended into FY2024. The latest RFP was released in the Fall of 2023 and awarded in June 2024 for four years (FY25-FY28). 55 programs were awarded over \$23M in general, state, local, and federal funds. Nearly \$4.5M in measure P funds were awarded to three agencies in the most recent cycle to support those services
City of Dublin CDD, Human Services Commission	The City of Dublin provided CDBG funding for the Tri-Valley Haven for Domestic Violence services and shelter and for homeless services. Additional funding was provided by the City of Dublin Affordable Housing Fund.
City of Emeryville	The City of Emeryville contracted with Operational Dignity to provide outreach, housing navigation and rapid rehousing assistance to individuals experiencing homelessness in Emeryville. Operation Dignity coordinates closely with Lifelong Medical Care's street health outreach team to connect unhoused clients with mental health and substance additional services. Mental health services are provided by Lifelong Medical through a County-wide contract.
City of Fremont	The City of Fremont operates the Cold Weather Winter shelter annually as well as the mobile hygiene unit. The City also uses ESG, state, general fund, and social service funding to support Abode's emergency shelter and BACS Housing Navigation Center.
City of Hayward	During Program Year 2022, the City provided over \$300,00 in General Fund, CDBG, and American Rescue Plan Act (ARPA) funding to homelessness service providers and shelters, as well as over \$1,000,000 from the City's General Fund to the Housing Navigation Center and \$1,000,000 in ARPA funding to the Housing Navigation Center Annex.
City of Livermore	1) The City of Livermore continues to provide financial support for homeless services agencies based on the resources available. The City currently supports City Serve of the Tri-Valley, Abode Services, Tri-Valley Haven, and ECHO Housing for various homeless outreach, case management, housing navigation, Rapid Rehousing, and emergency homelessness prevention services. 2) Vineyard Resource Center has completed construction at the end of 2023 and includes 20 shelter beds, community meals, shower and laundry services, and housing navigation. 3) The Cities of Livermore, Pleasanton, and Dublin provided funding to the rebuild of the Tri-Valley Haven's shelter, operational funding for CityServe of the Tri-Valley's homeless services, and the Goodness Village homeless housing project.
City of Oakland	The City has invested through its CDBG funding roughly \$1.1M per year in services to the homeless population, including an additional \$650K through ESG federal funding. In FY22-23, the City kickstarted a Homeless Prevention Pilot program where it took its services a step further to provide targeted prevention services to Oakland residents most at-risk of homelessness. This program started at \$1M but is now currently operating at \$2.5M.
City of San Leandro	From PY 2020 through PY 2024, the City of San Leandro allocated CDBG public services dollars to projects like the Davis Street Family Resource Center Basic Needs Program, SOS Meals on Wheels, Spectrum Senior Food Nutrition Program, and CALICO child abuse intervention services. The City Council also allocated local funds to support the Lewelling Interim Housing and Drop-In Center for people experiencing homelessness.
Housing Authority of the City of Alameda	AHA has continued to operate all programs designed for unhoused families. In addition, the AHA has expanded resources for homeless families by implementing an Emergency Housing Voucher Program

REGIONAL GOAL 7:**Supportive Services: Maintain and expand supportive services for lower-income households.****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access.

ACTIVITY 7B:

Participating jurisdictions will continue to provide financial support for homeless services.

JURISDICTION	ACTIONS TAKEN
	and a Stability Voucher program. The AHA applied at each opportunity for additional vouchers through the VASH program and received 36 in 2024 through a reallocation.
Housing Authority of the County of Alameda	HACA continues to operate all programs designed for unhoused families in its jurisdiction, including within the city of Dublin. In addition, HACA expanded resources for homeless families by implementing an Emergency Housing Voucher program and received additional vouchers that serve unhoused families as specified in Activity 9.b. the HCV, PBV, and VASH programs which serve persons experiencing homelessness throughout its jurisdiction, including the City of Dublin.
Livermore Housing Authority	1) The City of Livermore continues to provide financial support for homeless services agencies based on the resources available. The City currently supports City Serve of the Tri-Valley, Abode Services, Tri-Valley Haven, and ECHO Housing for various homeless outreach, case management, housing navigation, Rapid Rehousing, and emergency homelessness prevention services. 2) Vineyard Resource Center has completed construction at the end of 2023 and includes 20 shelter beds, community meals, shower and laundry services, and housing navigation. 3) The Cities of Livermore, Pleasanton, and Dublin provided funding to the rebuild of the Tri-Valley Haven's shelter, operational funding for CityServe of the Tri-Valley's homeless services, and the Goodness Village homeless housing project.
Pleasanton Housing Division	The City's Housing and Human Services Grant (HHSB) program funds non-profit agencies, specifically CityServe of the Tri-Valley and Tri-Valley Haven, that provide crisis intervention to homeless services.
Union City HCD, Community & Recreation Services (CRS)	The City continues to provide financial support for homeless services, as resources are available. The City currently supports its partner Bay Area Community Services (BACS) which will be providing support services for its Homekey property for individuals experiencing homelessness. The City also continues to provide support to its CARE program which provides safe overnight parking for individuals experiencing homelessness. The City is also ensuring that a previous public service provider, Abode Services, will be invited again to apply to the City's Bi-Annual funding grant process.

REGIONAL GOAL 7:**Supportive Services: Maintain and expand supportive services for lower-income households.****IMPEDIMENT ADDRESSED:**

Disproportionate housing needs; disability and access.

ACTIVITY 7C:

Participating jurisdictions will continue to support access to resources (such as for those with disabilities, language barriers, cultural barriers)

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	The housing portal is running.
City of Alameda	The Commission on Persons With Disabilities advises the Mayor, City Council, department directors, and other boards and commissions on issues about the disability community in the City of Alameda. The Commission addresses a broad range of issues affecting the lives of people with disabilities and advises city officials on actions they can take to achieve an environment in which people with disabilities have equal access to programs, housing, facilities, and services. Furthermore, the Commission meets on the second Wednesday of every month at City Hall. Additionally, the Alameda Adult School provides free English classes for immigrants in the morning and evenings as well as free high school diploma/high school equivalency test prep in the afternoons and evenings.
City of Dublin	The City of Dublin provided CDBG funding for Community Resources for Independent Living (CRIL) to provide housing access services to the disabled.
City of Fremont	The City of Fremont contracted with CRIL, DACARA, and Afghan Coalition during this AI period to provide language access in both verbal and written methods. The City intends to continue aptrnering with agencies that have these resources to refer clients in needs of services.
City of Union City	The City has continued to fund CRIL, which is a program that provides assistance to people with disabilities. They have continued to submit applications for the City's CDBG NOFA and have been a key partner in being able to provide assistance to residents with disabilities.
Pleasanton Housing Division	The City's Housing and Human Services Grant (HHSB) program funds non-profit agencies, specifically CityServe of the Tri-Valley and Tri-Valley Haven, that provide crisis intervention to homeless services.

REGIONAL GOAL 8:

Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts

IMPEDIMENT ADDRESSED:

Disability and access; disproportionate housing needs

ACTIVITY 8A:

Participating jurisdictions will continue to assist in advertising the availability of subsidized rental units via the jurisdictions' websites and or apps, the 2-1-1 information and referral phone service, and other media outlets.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	The portal is running.
Alameda County HCD	The portal is running.
Alameda County HCD	HCD has funded Eden I&R annually with at least \$50,000.
All Urban County jurisdictions	HCD's website is configured with Google translation capability. The City of Dublin provides language line phone translation services at the Community Development Department public counter.
Berkeley Housing Authority	In FY22, Eden I&R's 211 Line received \$54,000 from HCD to provide information and referrals for housing, social services, and COVID-19-related information.
Berkeley Housing Authority	Actions are ongoing.
City of Alameda	The City of Alameda requires marketing firms to advertise in multiple languages as outlined in the Inclusionary Housing Rental Guidelines. These languages include Spanish, Chinese, Filipino, and Vietnamese.
City of Berkeley	Berkeley created a listserv to promote the opportunities, created and distributed an affordable housing brochure linking current opportunities and promoted all vacancies on the new Alameda County portal to ensure the broadest reach.
City of Berkeley	211 and services are available via the COB website: https://berkeleyca.gov/safety-health/homeless-services/accessing-homeless-services .
City of Berkeley	Berkeley created a listserv to promote the opportunities, created and distributed affordable housing brochure linking current opportunities and promoted all vacancies on the new Alameda County portal to ensure the broadest reach.
City of Berkeley	Berkeley created a listserv to promote the opportunities, created and distributed an affordable housing brochure linking current opportunities and promoted all vacancies on the new Alameda County portal to ensure the broadest reach.
City of Dublin	The City of Dublin provided funding for 211 through CDBG and other funding sources.
City of Dublin CDD, Housing	The City of Dublin advertised and placed new low-income and moderate-income first-time homebuyers in BMR homes and assisted with BMR resales through the City of Dublin website and the Tri-Valley Guide.
City of Dublin CDD, Housing	The City of Dublin utilized a consultant to provide annual monitoring of BMR properties and advertised BMR units through its website and 211.org and Housing.acgov.org.
City of Fremont	
City of Hayward	The City continues to work closely with affordable housing developers to ensure a wide range of community organizations working with underserved populations, such as persons with disabilities, people of color, low-income families, seniors, new immigrants, and people experiencing homelessness, are being reached and made aware of the affordable housing opportunities in Hayward. Staff continues to develop marketing tools and resources for housing developers to assist with marketing efforts. Additionally, the City encourages developers not otherwise required to use the Alameda County Housing Portal to list available units on the Countywide system to promote a singular resource for affordable housing. A total of 4 city-funded affordable housing developments – The Mix at Sohay, Depot Community Apartments, Mission Paradise, and Pimentel Place – have used the housing portal as their resource for marketing and managing applications for over 300 affordable rental units. Furthermore, information regarding the availability of affordable units is available through the City's website and handouts.
City of Hayward	The City referred many callers to 211 for affordable housing needs during Program Year 2022, as well as for intake in the Coordinated Entry system for individuals experiencing or at risk of homelessness.
City of Hayward	The City is actively developing marketing resources and tools, and providing current and upcoming information related to fair housing and affirmative marketing for developers constructing housing in Hayward. Staff is also closely collaborating with affordable housing developers by offering technical assistance in reviewing marketing materials and plans. In this process, the City is identifying community

REGIONAL GOAL 8:

Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts

IMPEDIMENT ADDRESSED:

Disability and access; disproportionate housing needs

ACTIVITY 8A:

Participating jurisdictions will continue to assist in advertising the availability of subsidized rental units via the jurisdictions' websites and or apps, the 2-1-1 information and referral phone service, and other media outlets.

JURISDICTION	ACTIONS TAKEN
	organizations that serve underserved populations, such as individuals with disabilities, people of color, low-income families, seniors, new immigrants, and people experiencing homelessness, and sharing this information with affordable housing developers during the marketing process. Furthermore, the City is implementing policies that require translation of English marketing materials, including application forms, into Spanish, Filipino, Chinese, and Vietnamese to ensure that a diverse range of people are being reached and made aware of the affordable housing opportunities in Hayward.
City of Hayward	The City provided RRSO and Tenant Relocation Assistance Ordinance materials in Spanish, Chinese, and English. The City also continues to work closely with affordable housing developers when developing the project marketing plan to ensure a wide and diverse range of people are being reached and made aware of the available affordable housing opportunities. Additionally, the City requires developers to provide marketing materials in Spanish, Chinese, Tagalog, and Vietnamese, in addition to English, or submit an independent market study to identify groups least likely to apply to promote affirmative fair marketing of affordable housing in Hayward.
City of Livermore	1) The City is developing affordable rental standards and requirements which will include accessible and multilingual outreach strategies and will update existing affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024. 2 & 3) Program information was distributed via e-blasts to City housing interest list subscribers, and via social media outlets, and Spanish-translated materials were delivered to local businesses and multi-family developments with predominantly non-English speaking clientele/residents. Materials were also distributed to LVJUSD teachers and the Chamber of Commerce. Two outreach workshops/events were conducted targeting lower-income and predominantly non-English speaking (Spanish) residents in the City. The printed brochures and other supported information were also distributed between three library branches.
City of Livermore	Fair Housing materials were distributed through the City's contract with ECHO Housing. Over 500 flyers were distributed every quarter of the year, and on-site consultations were provided in English and Spanish. Fair Housing information is available in Simplified Chinese, Spanish, Mandarin, and Tagalog. ECHO also conducts monthly fair housing workshops. ECHO provided consultations to over 200 individuals in 2023. The City will also include accessible and multilingual outreach strategies and update existing affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024.
City of Oakland	The City has a website that it updates regularly with this information.
City of Oakland	The City has a mandated ordinance to provide language access. There are specific HCD staff who can translate key materials on fair housing in Spanish, Chinese, and Vietnamese.
City of San Leandro	City staff regularly received calls and emails from people with housing stability issues who were referred to 2-1-1 for services.
Housing Authority of the City of Alameda	Affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024.
Housing Authority of the County of Alameda	HACA continues to advertise available rental units through its website and affordablehousing.com (formerly GoSection 8) for HCV program participants. HACA also provides links to other affordable housing resources on its website.
Livermore Housing Authority	LHA's website lists affordablehousing.com which is formerly gosection8.com and other resources.
Oakland Housing Authority	OHA published waitlist openings on its website and marketed to stakeholders. OHA recently purged its waitlists and will be opening waitlists this year. OHA plans to reach out to local organizations to publish the openings and will try to reach populations least likely to apply through appropriate community groups.
Oakland Housing Authority	OHA published waitlist openings on its website and marketed to stakeholders. OHA recently purged its waitlists and will be opening waitlists this year. OHA plans to reach out to local organizations to

REGIONAL GOAL 8:

Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts

IMPEDIMENT ADDRESSED:

Disability and access; disproportionate housing needs

ACTIVITY 8A:

Participating jurisdictions will continue to assist in advertising the availability of subsidized rental units via the jurisdictions' websites and or apps, the 2-1-1 information and referral phone service, and other media outlets.

JURISDICTION	ACTIONS TAKEN
	publish the openings and will try to reach populations least likely to apply through appropriate community groups.
Pleasanton Housing Division	The City continues to promote the online Alameda County Housing Portal on its website and written materials to advertise the availability of affordable rental housing units throughout Alameda County.
Pleasanton Housing Division	The City continues to contract with Eden I&R to provide 211 services to Pleasanton residents.
Union City HCD	The City is continuing to assist affordable housing developers in advertising the availability of BMR units and other affordable housing options via the City website, email list serves, other media outlets, and community centers. The City also coordinates with local government and non-profit partners to expand awareness of affordable housing opportunities and services.
Union City HCD	The City has placed a permanent link to the Alameda County Housing portal on its website. The City also markets the housing portal website via its email list, other media outlets, community centers, and the City website. The City has also generated a physical handout that it provides to residents who are looking for affordable housing opportunities in Union City and throughout Alameda County.
Union City HCD	The City is continuing to provide General Fund support to 2-1-1 as funding is available. The City also advertises 2-1-1 on its website. The City also provides a physical handout with 2-1-1 information for residents who may not have access to the internet.
Union City HCD	The City continues to target all people when marketing affordable housing units as they become available. The City has also continued to make additional efforts to reach people who have barriers and a history of being treated differently, such as distributing flyers to non-profits serving these target populations, hosting flyers on the City website, and maintaining an affordable housing development list on its website with the most current openings for affordable housing units.

REGIONAL GOAL 8:

Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts.

IMPEDIMENT ADDRESSED:

Disability and access; disproportionate housing needs

ACTIVITY 8B:

The participating jurisdictions will explore the creation of a countywide affordable housing database.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	The portal is running.
City of Emeryville	The City of Emeryville continues to actively participate on the Alameda County Housing Portal BMR Steering Committee and the Doorway Bay Area Regional Housing Portal committee. A link to the Alameda County Housing Portal is available on the City's website under Tenant Resources. Since the portal became operational, 4 housing developments in Emeryville have advertised available units or open waitlists for below market rate rental units.
Union City HCD	The City has placed a permanent link to the Alameda County Housing portal on its website. The City also markets the housing portal website via its email list, other media outlets, community centers, and the City website. The City has also generated a physical handout that it provides to residents who are looking for affordable housing opportunities in Union City and throughout Alameda County.

REGIONAL GOAL 8:

Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts.

IMPEDIMENT ADDRESSED:

Disability and access; disproportionate

ACTIVITY 8C:

The participating jurisdictions will continue promoting 211's affordable housing database with current information.

JURISDICTION	ACTIONS TAKEN
Alameda County HCD	HCD has funded Eden I&R annually with at least \$50,000.
City of Berkeley	211 and services available via COB website: https://berkeleyca.gov/safety-health/homeless-services/accessing-homeless-services
City of Dublin	The City of Dublin provided funding for 211 through CDBG and other funding sources.
City of Fremont	The City provided General funds to support 2-1-1 through social service grants and requires social service and CDBG grantees, which is included in their contracts, to promote 211 on their website.
City of Hayward	The City referred many callers to 211 for affordable housing needs during Program Year 2022, as well as for intake in the Coordinated Entry system for individuals experiencing or at risk of homelessness.
City of San Leandro	City staff regularly received calls and emails from people with housing stability issues who were referred to 2-1-1 for services.
Pleasanton Housing Division	The City continues to contract with Eden I&R to provide 211 services to Pleasanton residents.
Union City HCD	The City is continuing to provide General Fund support to 2-1-1 as funding is available. The City also advertises 2-1-1 on its website. The City also provides a physical handout with 2-1-1 information for residents who may not have access to the internet.

REGIONAL GOAL 8:

Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts

IMPEDIMENT ADDRESSED:

Segregation; disability and access; disproportionate housing needs;

ACTIVITY 8D:

Increase marketing efforts of affordable housing units to people who typically face barriers and discrimination in fair housing choice, such as people with disabilities, people of color, low-income families, seniors, new immigrants, and people experiencing homelessness.

JURISDICTION	ACTIONS TAKEN
City of Berkeley	Berkeley created a listserv to promote the opportunities, created and distributed an affordable housing brochure linking current opportunities, and promoted all vacancies on the new Alameda County portal to ensure the broadest reach
City of Dublin CDD, Housing	The City of Dublin utilized a consultant to provide annual monitoring of BMR properties and advertised BMR units through its website and 211.org and Housing.acgov.org
City of Fremont	The City's Housing Division continues to market affordable housing opportunities to local non-profit agencies through its collaboration with the City's Human Services Department and Fremont Family Resource Center agencies.
City of Hayward	The City is actively developing marketing resources and tools, and providing current and upcoming information related to fair housing and affirmative marketing for developers constructing housing in Hayward. Staff is also closely collaborating with affordable housing developers by offering technical assistance in reviewing marketing materials and plans. In this process, the City is identifying community organizations that serve underserved populations, such as individuals with disabilities, people of color, low-income families, seniors, new immigrants, and people experiencing homelessness, and sharing this information with affordable housing developers during the marketing process. Furthermore, the City is implementing policies that require translation of English marketing materials, including application forms, into Spanish, Filipino, Chinese, and Vietnamese to ensure that a diverse range of people are being reached and made aware of the affordable housing opportunities in Hayward.
City of Livermore	1) The City is developing affordable rental standards and requirements which will include accessible and multilingual outreach strategies and will update existing affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024. 2 & 3) Program information was distributed via e-blasts to City housing interest list subscribers, and via social media outlets, and Spanish-translated materials were delivered to local businesses and multi-family developments with predominantly non-English speaking clientele/residents. Materials were also distributed to LVJUSD teachers and the Chamber of Commerce. Two outreach workshops/events were conducted targeting lower-income and predominantly non-English speaking (Spanish) residents in the City. The printed brochures and other supported information were also distributed between three library branches.
Oakland Housing Authority	OHA published waitlist openings on its website and marketed to stakeholders. OHA recently purged its waitlists and will be opening waitlists this year. OHA plans to reach out to local organizations to publish the openings and will try to reach populations least likely to apply through appropriate community groups.
Union City HCD	The City continues to target all people when marketing affordable housing units as they become available. The City has also continued to make additional efforts to reach people who have barriers and a history of being treated differently, such as distributing flyers to non-profits serving these target populations, hosting flyers on the City website, and maintaining an affordable housing development list on its website with the most current openings for affordable housing units.

REGIONAL GOAL 8:

Marketing: Maintain and expand awareness of affordable housing opportunities and services through marketing efforts.

IMPEDIMENT ADDRESSED:

Disability and access; disproportionate housing needs

ACTIVITY 8E:

Participating jurisdictions will continue to provide program materials in multiple languages.

JURISDICTION	ACTIONS TAKEN
All Urban County jurisdictions	HCD's website is configured with Google translation capability. The City of Dublin provides language line phone translation services at the Community Development Department public counter.
Berkeley Housing Authority	
City of Alameda	The City of Alameda requires marketing firms to advertise in multiple languages as outlined in the Inclusionary Housing Rental Guidelines. These languages include Spanish, Chinese, Filipino, and Vietnamese.
City of Berkeley	Berkeley created a listserv to promote the opportunities, created and distributed an affordable housing brochure linking current opportunities and promoted all vacancies on the new Alameda County portal to ensure the broadest reach.
City of Fremont	The City's Housing Division is in the process of translating affordable housing marketing materials to Chinese and Spanish.
City of Hayward	The City provided RRSO and Tenant Relocation Assistance Ordinance materials in Spanish, Chinese, and English. The City also continues to work closely with affordable housing developers when developing the project marketing plan to ensure a wide and diverse range of people are being reached and made aware of the available affordable housing opportunities. Additionally, the City requires developers to provide marketing materials in Spanish, Chinese, Tagalog, and Vietnamese, in addition to English, or submit an independent market study to identify groups least likely to apply to promote affirmative fair marketing of affordable housing in Hayward.
City of Livermore	Fair Housing materials were distributed through the City's contract with ECHO Housing. Over 500 flyers were distributed every quarter of the year, and on-site consultations were provided in English and Spanish. Fair Housing information is available in Simplified Chinese, Spanish, Mandarin, and Tagalog. ECHO also conducts monthly fair housing workshops. ECHO provided consultations to over 200 individuals in 2023. The City will also include accessible and multilingual outreach strategies and update existing affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024.
City of Oakland	The City has a mandated ordinance to provide language access. There are specific HCD staff who can translate key materials on fair housing into Spanish, Chinese, and Vietnamese.
Housing Authority of the City of Alameda	Affordable homeownership guidelines. Implementation of the adopted and revised guidelines is expected in 2024.
Housing Authority of the County of Alameda	HACA continues to provide program materials in multiple languages upon request. HACA has Spanish, Chinese, Vietnamese, Farsi, and Dari speakers on staff and contracts with Language Line for other languages and backup services. HACA provides large-print materials and accessible format materials upon request.

REGIONAL GOAL 9	
Community Development: Continue to find ways to finance affordable housing, community development, and economic development activities.	
IMPEDIMENT ADDRESSED: Segregation; R/ECAPs; access to opportunity.	
ACTIVITY 9A: Participating jurisdictions will explore financially supporting economic development activities and initiatives in Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs).	
JURISDICTION	ACTIONS TAKEN
Alameda County HCD	Over the five years, unincorporated County projects received \$3,060,218 in regular CDBG funds.
City of Alameda	The City continues to partner with Alameda Point Collaborative (APC) to support economic development activities for residents. In FY 2023-24, APC has trained and placed into employment over 20 residents, and 75% of them continue to maintain their employment. More than 40 residents participated in a variety of workforce development workshops and one-on-one trainings, and many have gone on to either find and retain employment or go onto vocational or post-secondary education opportunities.
City of Berkeley	Southside Plan is continuing to move forward - The purpose of this project is to modify development standards near campus to facilitate and streamline housing development. The project has the potential to add 4,597 new units. Draft EIR in progress. South Berkeley: In PY23, South Berkeley Neighborhood Development Corporation (SBNDC) continued to work on their emergency rehabilitation project, primarily consisting of plumbing system upgrades and repair, for Lorin Station and Rosewood Manor. As of June 30, 2024, the plumbing upgrades for both projects were completed. The roof repair and replacement recommended by HUD were completed in July 2024. Staff working with SBNDC to utilize the remaining balance (\$21k, CDBG-Lorin Station, \$140k in General Fund for Rosewood Manor) for other capital improvements identified in the original Scope of Work. SBNDC will close out both projects by Fall 2024. The Adeline Corridor Plan was adopted in December 2020. The City continues to implement the plan to facilitate and streamline housing, economic development, and transportation with an emphasis on affordable housing
City of Oakland	The City has invested through its CDBG funding roughly \$310K per year in EWD activities for the community.
Oakland Housing Authority	OHA partnered with many local organizations, and developers including East Bay Asian Local Development Corporation (EBALDC), MidPen Corporation, EAH Housing, Strategic Urban Development Alliance, and MacFarlane Partners, among others, to increase affordable housing options in Oakland. In FY 2024, OHA completed construction on the last phase of the master-planned community of Brooklyn Basin, adding 465 units of affordable housing.

REGIONAL GOAL 9

Community Development: Continue to find ways to finance affordable housing, community development, and economic development activities.

IMPEDIMENT ADDRESSED:

Segregation; R/ECAPs; access to opportunity.

ACTIVITY 9B:

Participating jurisdictions will pursue local, state, and federal funding sources as they become available (i.e., Program 811).

JURISDICTION	ACTIONS TAKEN
All Urban County jurisdictions	This is ongoing at the County level. The City of Dublin coordinated a \$330,000 CDBG Capital pool grant for the Vineyard 2.0/Open Heart Kitchen facility. The Dublin Affordable Housing fund secured a State Local Housing Trust Fund grant of \$3,333,000 for the Regional Street affordable housing project and \$3,333,000 for the Amador Station affordable housing project.
Berkeley Housing Authority	Actions are ongoing.
City of Fremont	The City of Fremont has pursued state and local funding to support homelessness services such as State Homeless Housing, Assistance, and Prevention Grant (HHAP). We continue to explore other funding for support of affordable housing and fair housing enforcement.
City of Hayward	The City applied for and was awarded funds to support the Hayward Navigation Center through the Homeless Housing, Assistance, and Prevention (HHAP) grant and the Permanent Local Housing Allocation (PHLA) grant. Additionally, the City applied for but was not awarded funds from the California Housing and Community Development (HCD) 2020 CalHome program and the HCD Local Housing Trust Fund (LHTF) program. The City applied for and was awarded LHTF in 2021. The City's Planning Division also applied for and received grants for the State's SB 2 and Local Early Action Planning (LEAP) grants for funds and technical assistance for updating the Density Bonus Ordinance, developing Objective Design and Development Standards, and updating the City's Housing Element and Climate Action Plan. The Density Bonus and Objective Design and Development Standards Ordinance updates funded through SB 2 were completed in December 2023 and January 2024, respectively. The Housing Element and Climate Action Plan updates funded through LEAP were completed in 2023-2024 and the ADU streamlining program will be completed by the end of 2024. The City also partnered with the City of Union City and a non-profit developer to apply for the State Homekey program to fund a regional scattered site, shared housing program.
City of Oakland	The City has pursued its local funding through the creation of the Measure U bond, which will utilize \$850M over several years to build 2,200-2,400 units. The City has also applied to every HomeKey round of state funding through California HCD to secure more permanently supportive housing for its homeless residents. Currently, the City is maximizing all known funding sources to reach its RHNA goal, including federal funding through the HOME grant to new state programming like Homekey.
Housing Authority of the City of Alameda	The AHA achieved a Moving to Work (MTW) status in 2022. In addition, the AHA received additional funding for the Emergency Housing Voucher Program, Stability Voucher Program, and the VASH program.
Housing Authority of the County of Alameda	From 7/1/2020 to 6/30/2024, HACA was awarded 206 Mainstream vouchers, 8 "by name" Foster Youth to Independence Initiative (FYI) vouchers, 115 VASH vouchers, 252 Emergency Housing Vouchers, 61 "fair share" Consolidated Appropriations Act vouchers, and 42 enhanced vouchers for a project in Hayward that opted out of its affordability contract with HUD-Multi-Family.
Livermore Housing Authority	LHA has complied with this and received additional VASH vouchers, Foster Youth Initiative Vouchers, and Stability Vouchers
Pleasanton Housing Division	City staff continues its efforts to receive its annual allocations of federal CDBG and HOME funds. City staff will also continue to explore other funding opportunities from county, state, and federal sources/programs.
Union City HCD	The City continues to pursue local, state, and federal funding sources as they become available. One example is the City partnering with a non-profit partner and other jurisdictions to submit an application and be awarded funds from the State Homekey program. Those funds are being utilized to purchase a single-family home in order to provide housing for individuals experiencing homelessness.

Version 2: 6.2.2025



CITY OF
OAKLAND

HOUSING & COMMUNITY
DEVELOPMENT

Citizen Participation Plan



**City of Oakland
Housing & Community
Development Department
Effective July 1, 2025**

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BACKGROUND

The City of Oakland is a recipient of annual formula grants from the **U.S. Department of Housing and Urban Development (HUD)**.

On January 5, 1995, HUD issued a final rule that consolidated into a single submission the planning, application, and reporting requirements for the following four HUD formula grant programs: **Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities For Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG)**. Consolidated planning regulations can be found under Title 24, Part 91 of the Code of Federal Regulations (24 C.F.R. § 91.1 – 91.600).

Through this consolidated planning process, the City of Oakland develops the five-year **Consolidated Plan (Con Plan)**, which assesses its affordable housing and community development needs and market conditions to make data-driven funding decisions that address priority needs and specific goals. The Con Plan is implemented through the **Annual Action Plan (AAP)**, which details the activities that will be carried out each fiscal year (July 1 to June 30) to address the priority needs and goals specified in the Con Plan. The City of Oakland may make significant changes to their approved Con Plan and Annual Action Plan through a **Substantial Amendment**. At the end of each AAP cycle, the City of Oakland through the **Consolidated Annual Performance and Evaluation Report (CAPER)** reports on accomplishments and progress toward Con Plan goals.

In the City of Oakland, the **Housing and Community Development Department (Oakland HCD)** is the lead department responsible for the consolidated planning process, including the preparation and submission of the Con Plan, AAP, Substantial Amendment, and CAPER to HUD.

Oakland HCD administers the CDBG and HOME programs. The **Human Services Department's Community Homelessness Services Division (CHS)** administers the HOPWA and ESG programs.

Through this **Citizen Participation Plan**, the City of Oakland provides for and encourages its community members to participate in the development of the Con Plan and AAP, any Substantial Amendment to these, and the CAPER.

PURPOSE

The Citizen Participation Plan sets forth policies and procedures that comply with Section 104(a)(2) of the Housing and Community Development Act, with regulations at 24 C.F.R. § 91.1 – 91.600, and that promote community participation in the following activities:

- Development of the Consolidated Plan (Con Plan), a five-year strategic plan that serves as a planning document for the City of Oakland's community development and affordable housing activities and a strategy for Oakland's use of the four federal formula grant sources;
- Development of each Annual Action Plan (AAP), which identifies the proposed activities that will be funded during the upcoming fiscal year with the four federal formula grant sources;
- Consideration of Substantial Amendments to the Con Plan and/or AAP;
- Review of each annual Consolidated Annual Performance and Evaluation Report (CAPER), which describes Oakland's accomplishments and progress toward Con Plan goals, with a focus on implementation of activities funded by the four federal formula grant programs; and
- Development of the Citizen Participation Plan and consideration of Substantial Amendments to the Citizen Participation Plan.

The primary goal of the Citizen Participation Plan is to provide community members an opportunity to participate in an advisory role in the planning, implementation, and assessment of activities funded by these federal formula grant programs. It is also to encourage the participation of those least likely to participate in the process, especially low-income persons throughout Oakland, those who live in public and publicly assisted housing developments, and in areas where CDBG, ESG, HOME and HOPWA funds are proposed to be used. This plan describes actions the City will take to encourage participation of all residents, with targeted outreach to low-income residents, communities of color, limited English proficient residents, and persons with disabilities.

CONSOLIDATED PLAN AND ANNUAL ACTION PLAN

As required by federal regulations, the City of Oakland submits a Consolidated Plan (Con Plan) every five years and an Annual Action Plan (AAP) every year to the U.S. Department of Housing and Urban Development (HUD). The Con Plan is a long-range plan that identifies community development and affordable housing needs of low-income Oakland residents, establishes priorities, and describes objectives, priority needs, goals and activities to address the identified needs. The AAP is a document that lists activities that will receive Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG) funding in the upcoming fiscal year (July 1 to June 30).

Both documents are submitted to HUD for its review and approval and serve as applications for federal funding under the four formula grant programs, as well as planning documents. The AAP also serves as an implementation plan to be followed for carrying out community development and affordable housing activities funded by the CDBG, ESG, HOME, and HOPWA programs.

The process for the development of a Con Plan/AAP is as follows:

A. Consultation with Key Stakeholders

In developing a Con Plan, Oakland HCD will consult with and analyze reports and policy documents of public and private agencies to identify shared needs and solutions to persistent community problems, including other City of Oakland departments, Oakland Housing Authority, agencies of Alameda County, academic experts, community-based organizations/experts/leaders, among others. Consultation may take place through individual contacts with representatives of these organizations/communities, group meetings, and focus groups. During development of an AAP, consultation with these key stakeholders will be conducted primarily for coordination of resources for community development and affordable housing activities.

Oakland HCD will collaborate with the Oakland Housing Authority and other providers of publicly assisted housing to promote participation from public and publicly assisted housing residents in developing the Con Plan/AAP.

B. Public Hearings and Notification of Hearings

During the initial development of the Con Plan and each AAP, the City will schedule at least one public hearing to solicit input on community development and affordable housing needs to inform the development of the Con Plan/AAP. HUD-provided data that will be included in the Con Plan will be made available during the initial public hearing. Oakland HCD will schedule another public hearing during the development of the Annual Action Plan, which will include funding recommendations. The list of funding recommendations is a list of activities that are proposed to receive CDBG, HOME, HOPWA, and ESG funding. The purpose of this hearing is to solicit comments from the public on the draft Con Plan/AAP. The draft Con Plan/AAP will be available for a 30-calendar-day public review period ending on or after the public hearing held during a City Council meeting, as part of the legislative

process that authorizes the budgeting and contracting of this funding. See below for more information on the public review period. (HUD uses the term “public comment period” to describe what this document refers to as public review period; however, this document uses the term public review period to avoid confusion with the City of Oakland’s legislative process, which uses the same term as HUD to describe public comment made during a City Council meeting.)

With advance notice, the City of Oakland will accommodate the needs of limited English proficient members of the public with interpretation services and comply with other applicable requirements of the City of Oakland’s Language Access Plan. Likewise, accommodations will also be extended for persons with disabilities.

The public will be informed of hearings through the following methods:

- Notices will be published in neighborhood newspapers and ethnic group-specific publications,
- Notices will be posted on the City of Oakland website,
- Email announcements will be sent to Oakland HCD’s distribution list.

The publication of notices in newspapers will take place at least 15 calendar days prior to the date of a public hearing. Notices, web postings, and email announcements will encourage persons who cannot attend a public hearing to submit written comments to Oakland HCD during the 30-day public review period.

The City of Oakland will consider all comments in the development of the Con Plan/AAP. A summary of oral and written comments will be included with the final submission of the Con Plan/AAP.

C. Public Review of Draft Consolidated Plan/Annual Action Plan

Prior to the submission of the Con Plan/AAP to HUD, notices will be posted on the City’s website and published in neighborhood and ethnic group-specific newspapers. The notice will summarize the content of the document and inform the public of locations where a copy of the draft document may be reviewed. For each AAP, the notice will also include a summary of the amount of assistance expected to be received from HUD, the range of activities to be funded, and the amount of funding expected to directly benefit low-income persons.

Oakland HCD does not expect any displacement of persons to occur because of CDBG-, HOME-, HOPWA-, or ESG-funded activities. However, in the rare event that displacement does occur, Oakland HCD will develop strategies to minimize displacement and to assist any persons displaced as required by law. Information related to any displacement will be included in the notice and in the draft AAP.

AMENDMENTS TO THE CONSOLIDATED PLAN/ACTION PLAN

The Consolidated Plan (Con Plan) and/or Annual Action Plan (AAP) may be revised during the fiscal year. Certain changes will be minor in nature and will not require public notification or citizen participation prior to the implementation of such changes. Other changes, defined below as Substantial Amendment, will require public notification and public review.

A. Substantial Amendments

The following changes will be considered Substantial Amendments to the Con Plan and/or AAP:

1. A reallocation (also known as reprogramming) from one activity to another activity more than 20% of the total federal grant allocation for the fiscal year.
2. A new activity type not previously included in the Con Plan and/or AAP.

B. Public Hearings, Notification of Hearings, and Public Review of Draft Substantial Amendments

In cases of Substantial Amendments to the Con Plan and/or AAP, the public hearing, notification of hearing, and public review process will be the same as the process detailed above (see Consolidated Plan and Annual Action Plan: Public Hearings and Notification of Hearings, and Public Review of Consolidated Plan/Annual Action Plan).

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

On an annual basis, the City of Oakland's Housing and Community Development Department (Oakland HCD) must prepare a Consolidated Annual Performance and Evaluation Report (CAPER) that is submitted to HUD 90 days after the end of the program year. The City of Oakland's program year is from July 1 to June 30. The CAPER describes the City of Oakland's accomplishments and progress toward Consolidated Plan (Con Plan) goals, with a focus on implementation of activities funded by the four federal formula grant programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG).

Prior to the submission of the CAPER to HUD, notices will be posted on the City of Oakland's website and published in neighborhood and ethnic group-specific newspapers. The notice will inform the public of the availability of the draft CAPER for review and comment, and of the locations where a copy of the draft document may be reviewed.

Copies of the draft CAPER will be available for public review on the City of Oakland's website, at the offices of Oakland HCD, and at the Main Branch of the Oakland Public Library. Members of the public will have at least 15 days to provide written comments on the draft CAPER. Members of the public may also provide oral comments at the public hearing within the 15-day public review period.

A summary of all comments received within the 15-day period will be included in the CAPER that is submitted to HUD.

AMENDMENTS TO THE CITIZEN PARTICIPATION PLAN

This Citizen Participation Plan may be revised for reasons including to meet changing federal guidelines or to enhance citizen participation. Certain changes will be minor in nature and will not require public notification or citizen participation prior to the implementation of such changes. However, other changes defined as Substantial Amendment, will require public notification and public review.

A. Substantial Amendments

The Citizen Participation Plan can be changed only after the public has been notified of intent to modify it, and only after the public has had a reasonable chance to review and comment on proposed substantial changes to it. The Citizen Participation Plan provides a list of circumstances that constitute a Substantial Amendment to a Consolidated Plan and/or Annual Action Plan and require a public review process. A change to this list shall be considered a Substantial Amendment to the Citizen Participation Plan.

B. Public Hearings, Notification of Hearings, and Public Review of Draft Substantial Amendments

Whenever there is a Substantial Amendment to the Citizen Participation Plan, the public hearing, notification of hearing, and public review process will be the same as the process detailed above (see Consolidated Plan and Annual Action Plan: Public Hearings and Notification of Hearings, and Public Review of Consolidated Plan/Annual Action Plan).

AVAILABILITY OF DOCUMENTS TO THE PUBLIC

It is the policy of the City of Oakland's Housing and Community Development Department (Oakland HCD) to make available to all members of the public the following documents:

- The current Consolidated Plan (Con Plan);
- The current Annual Action Plan (AAP);
- The current Citizen Participation Plan
- Substantial Amendments to the Con Plan, AAP, and/or Citizen Participation Plan; and
- The most recent Consolidated Annual Performance and Evaluation Report (CAPER).

These documents are available electronically on the City of Oakland's website. Upon request, Oakland HCD will make available a hardcopy version and a version in a format that is accessible to persons with disabilities. Oakland HCD may be contacted at 510-238-6182 or hcd@oaklandca.gov

ACCESS TO RECORDS

Members of the public may access information and records related to the City of Oakland's Consolidated Plan, Annual Action Plan, Consolidated Annual Performance and Evaluation Report, and the City's use of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG) funding Consolidated Plan's five-year period. Members of the public will be afforded reasonable and timely access to records in accordance with applicable public records access laws and regulations.

TECHNICAL ASSISTANCE TO ORGANIZATIONS REQUESTING CDBG, HOME, HOPWA, or ESG FUNDING

City of Oakland's Housing and Community Development Department (Oakland HCD) will make technical assistance available upon request as a part of the procurement process for community-based organizations interested in submitting proposals for Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Housing Opportunities for Persons With AIDS (HOPWA), and Emergency Solutions Grants (ESG) funding and for which the City of Oakland is seeking or planning to seek proposals within two years.

The purpose of offering technical assistance is to provide interested parties with information and technical guidance on the procurement process. Assistance will be provided in locations that are accessible to persons with disabilities.

Procurement (e.g., Request for Proposal, Notice of Funding Availability, Notice of Interest, etc.) technical assistance, as described above, will be offered to eligible organizations. Technical assistance does not guarantee an award of funds.

COMPLAINTS

City of Oakland's Housing and Community Development Department (Oakland HCD) will review and assess all written complaints and comments concerning the consolidated planning process and any activity funded by any of the covered federal formula grant programs. Complaints and comments that are assessed as input or feedback in response to the consolidated planning process will be considered and summarized in the Consolidated Plan, Annual Action Plan, Citizen Participation Plan, any Substantial Amendment to these, or Consolidated Annual Performance and Evaluation Report. For complaints that require a formal response by Oakland HCD, the department will provide a written response within 15 business days of receipt of the complaint. If a response cannot be prepared within the 15-day timeframe, the person that submitted the complaint will be notified of the approximate date a response will be provided.

For all concerns related to the consolidated planning process or specific activities funded by any of the covered federal formula grant programs:

Oakland HCD Community Development and Engagement Unit: 510-238-6182 or hcd@oaklandca.gov.