COUNCIL AGENDA: 4/25/17
ITEM: 4.2

CITY OF SAN JOSE
CAPITAL OF SILICON VALLEY

Memorandum

TO: HONORABLE MAYOR AND CITY COUNCIL

FROM: Toni J. Taber, CMC
City Clerk

SUBJECT: **SEE BELOW**

DATE: April 21, 2017

SUBJECT: REPORT ON THE DRAFT ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

RECOMMENDATION: As recommended by the Neighborhood Services and Education Committee on April 13, 2017, accept the draft Analysis of Impediments to Fair Housing Choice.

NSE AGENDA: 04/13/17
ITEM: d(2)

CITY OF SAN JOSE
CAPITAL OF SILICON VALLEY

Memorandum

TO: NEIGHBORHOOD SERVICES & EDUCATION COMMITTEE

FROM: Jacky Morales-Ferrand

SUBJECT: SEE BELOW

DATE: April 6, 2017

Approved

Date 4/6/17

SUBJECT: DRAFT ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

RECOMMENDATION

It is recommended that the Neighborhood Services and Education Committee (NSE)

1. Accept the draft Analysis of Impediments to Fair Housing Choice;
2. Recommend this item for full Council consideration at the April 25 City Council meeting.

BACKGROUND

As a recipient of Community Development Block Grant (CDBG), Emergency Solutions Grants (ESG), Housing Opportunities for Persons with AIDS (HOPWA), and HOME Investment Partnerships (HOME) funding from the U.S. Department of Housing and Urban Development (HUD), the City is required to develop and update an Analysis of Impediments to Fair Housing Choice (AI) document on a periodic basis.

The purpose of the AI is to provide an overview of the laws, policies, and practices that may hinder residents' ability to choose housing in the City. It also includes recommended actions to overcome those impediments. The AI is intended to serve as the basis for the City to evaluate and plan for fair housing needs, while providing valuable information to policymakers, fair housing advocates, service providers, and lenders in their efforts to build and support fair housing policies and practices.

ANALYSIS

The City prepared the draft AI (**Attachment A**) with the assistance of LeSar Development Consultants (LDC) through funding provided from CDBG entitlement dollars. A variety of data

sources and planning documents were consulted to provide a quantitative and qualitative overview of past and current housing choice conditions within the City, and to ensure future compliance with fair housing regulations.

The first step in preparing the draft AI was to understand the City's demographic and housing characteristics. A summary of key findings is provided below.

- Over the last decade the City's population has grown by approximately 6% percent. This growth is expected to continue at an even higher rate.
- Over the last decade population growth occurred among Asians, Hispanic/Latinos, and Pacific Islanders showing a trend of continued diversification.
- Nearly 80% of the City's population is below the age of 54, but Seniors age 55 and over are by far the fastest growing age group.
- Half of all households are small families.
- 38% of households are designated as Low-and Moderate-Income (incomes below or up to $75,700 for a family of four).
- Approximately 9% of households experience overcrowding. This problem is more prevalent for rental households earning less than 80%of Area Median Income (AMI).
- 8% of households include disabled persons.
- Over the last ten years, median income decreased by 13% when adjusted for inflation. During the same period, the median home value increased by 46% and the median contract rent increased by 28%.
- Hispanic, Black/African American, and Pacific Islander households face disproportionately higher barriers to finding affordable housing.

To add a qualitative component to the AI, the City proactively met with community residents, representatives of organizations, agencies, and businesses to share ideas and concerns regarding fair housing issues and ensure future implementation and evaluation of the fair housing recommendations included within this report. Through various outreach efforts (community forums, surveys, interviews with community stakeholders, and additional public meetings) the City collected information on the concerns of stakeholders regarding existing limitations to fair housing choice in the City.

Community Forums

A total of eleven regional and community forums were held to gather community input and feedback for the creation of the City's Consolidated Plan and AI. Three regional forums were held in Mountain View, San José, and Gilroy from September 2014 to November 2014; the City held four additional local community forums in September and October 2014. These meetings were open to the public and were scheduled on different days of the week and at various times of day to allow maximum flexibility for participants to attend.

The meetings provided City residents, service agencies, and organizations with the opportunity to share their fair housing experiences and concerns as well as to gain awareness of fair housing laws. A total of 168 individuals attended the regional and local forums. The attendees were comprised of community members, service providers, fair housing advocates, school district board members, housing and human services commission members, non-profit representatives, and interested stakeholders. A total of 109 individuals attended forums in San José.

Outreach

Approximately 4,847 entities, organizations, agencies, and persons were directly engaged via outreach efforts and asked to share materials with their beneficiaries, partners, and contacts. These stakeholders were also encouraged to promote attendance at the public forums and to solicit responses to the Regional Needs Survey. Stakeholder engagement included phone calls, targeted emails, newsletter announcements, and social media posts.

Through these communications, stakeholders were invited to participate in one of the forums planned throughout the County and to submit survey responses. Each participating jurisdiction also promoted the regional forums and survey links on their respective websites and announced the Consolidated Plan process through their electronic mailing lists.

Approximately 1,225 printed flyers noticing the regional forums were distributed throughout the County, including at libraries, recreation centers, community meetings, and organizations benefiting LMI residents and areas. These flyers were available online and in print in English and Spanish.

Multi-lingual, print advertisements in local newspapers were posted in the Gilroy Dispatch (English), Mountain View Voice (English), El Observador (Spanish), La Oferta (Spanish), Thoi Bao (Vietnamese), Philippine News (Tagalog), World Journal (Chinese) and San José Mercury News (English). In addition, an online display ad was placed in the San José Mercury News to reach readers electronically.

Primary Needs Associated with the Housing Issue Area

The themes that emerged for the housing issue are summarized below.

- Ensure availability of affordable housing, including transitional housing.
- Provide legal services to protect fair housing rights and to mediate tenant/landlord legal issues.
- Address affordable housing eligibility restrictions to expand the number of residents who can qualify.
- Provide affordable rental housing for low income families, at-risk families and individuals with disabilities.
- Fund additional homeless prevention programs.
- Provide rental subsidies and assistance for low income families to support rapid re-housing.

Regional Needs Survey

A Regional Needs Survey was conducted to solicit input from residents and workers in the County of Santa Clara. Survey respondents were informed that the Santa County agencies that receive federal entitlement funds were updating their Consolidated Plans to publicize how their federal funds would be used to serve low income residents and areas. The survey polled

respondents about the level of need in their neighborhoods for various types of improvements that can potentially be addressed by entitlement funds.

The survey was distributed through a number of channels to gather responses from a broad sample. It was made available in printed format, as well as electronic format via Survey Monkey. Electronic responses could be submitted via smartphone, tablet, and web browsers. The survey was available online and in print in English and Spanish, and in print in simplified Chinese, Tagalog, and Vietnamese.

Survey Results

A total of 1,472 survey responses were collected from September 19, 2014 to November 15, 2014, including 1,078 surveys collected electronically and 394 collected on paper. 36% of respondents indicated they live in San José and 40% indicated they work in San José. Respondents rated the level of need in their neighborhood in five overall areas. These areas are listed below.

1. Create additional affordable housing available to low income residents.
2. Improve non-profit community services (such as senior, youth, health, homeless, and fair housing services).
3. Create more jobs available to low income residents.
4. Improve city facilities that provide public services (such as parks, recreation or senior centers, parking facilities, and street improvements).

Nearly two-thirds (62%) of respondents rated the need to create additional affordable housing as high.

In addition to the four overall need areas, 373 respondents provided open-ended feedback through the "Other" survey response option. The key themes and needs identified by survey respondents for the housing issue area are listed below.

- Increase availability of senior housing.
- Provide housing for LGBT and HIV/AIDS population.
- Create housing for median income population.
- Provide more subsidized housing for disabled population.

Respondents also rated the need for 13 different housing-related improvements in their neighborhoods. The five highest priorities in this area are listed below.:

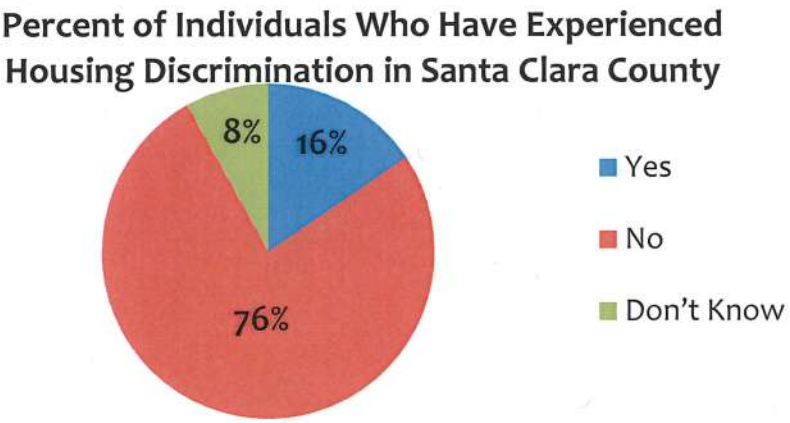
1. Increase of affordable rental housing inventory.
2. Rental assistance for the homeless.
3. Affordable housing located near transit.
4. Housing for other special needs.
5. Permanent supportive rental housing for the homeless.

The table below shows the highest level of need for each of the housing-related improvements and the share of respondents who rated each category as "high level" of need.

High Level of Need for Specific Housing Improvements

Priority Rank	Housing: High Level of Need	Share of Respondents
1	Increase affordable rental housing inventory	63.1%
2	Rental assistance for the homeless	51.0%
3	Affordable housing located near transit	48.6%
4	Housing for other special needs (such as seniors and persons with disabilities)	48.0%
5	Permanent supportive rental housing for the homeless	46.8%
6	Energy efficiency and sustainability improvements	41.6%
7	Healthy homes	37.5%
8	Down-payment assistance to purchase a home	33.8%
9	Code enforcement, in coordination with a neighborhood plan	33.4%
10	Housing accessibility improvements	29.7%
11	Rental housing rehabilitation	27.7%
12	Emergency home improvement/repair	24.9%
13	Owner-occupied housing rehabilitation	18.5%

Respondents were also asked to answer a series of questions related to Fair Housing. Four questions were used to gauge each individual's experience with housing discrimination.



Of the 1,472 total respondents, 192 (16%) said they have experienced some form of housing discrimination. The majority of discrimination occurred within an apartment complex (44%). The next highest location for discrimination was indicated by the "Other" category. Within this category, duplexes, condos, and private renters were the most commonly indicated.

Additional Public Meetings

The draft AI was circulated for a public review and comment period beginning on October 14, 2016. The Plan was available electronically at http://www.sanjoseca.gov/index.aspx?nid=1292. Hardcopies were also available at San José City Hall, 200 E. Santa Clara Street, between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday. Interested persons were encouraged to submit their public comments via email to Adam Marcus at adam.marcus@sanjoseca.gov, or in writing to City of San José Housing Department, 200 E. Santa Clara Street, San José, CA 95113.

After publication, the City held several additional public meetings to gather comments on the draft AI. The following four meetings were held to gather additional input.

October 24th, 2016
10:00AM-12:00PM
San José City Hall – City Council Chambers (Wing)
200 E. Santa Clara Street
San José, CA 95112

October 26th, 2016
6:00PM-8:00PM
Edenvale Library
101 Branham Lane East
San José, CA 95111

December 1st, 2016
2:00PM – 4:00PM
Bascom Community Center
1000 S. Bascom Avenue
San José, CA 95128

December 7th, 2016
6:00PM – 8:00PM
Mayfair Community Center (Juarez Room)
2039 Kammerer Avenue
San José, CA 95116

Summary of Public Meeting Input

The concerns expressed during the outreach meetings included some of the same issues from the initial outreach, as well as new topics not raised previously. The most common concerns raised were the lack of affordable housing, current and future displacement of low-income households (especially in urban village and growth areas), lack of landlord and tenant education and services, and lack of tenant protection related to rent control, evictions, relocation, and source of income discrimination for housing vouchers. A more detailed listing of concerns are included in **Attachment B** to this memorandum.

Community members participating in public meetings provided valuable input into potential solutions to the concerns raised. The most common solutions suggested by residents and advocates included strengthening of City ordinances related to rent control, eviction protection, source of income discrimination protection (for voucher holders), and code enforcement. Additionally, several members of the public supported more landlord and tenant education and services to assist with landlord-tenant disputes. Support for new affordable housing and preservation of existing affordable housing was echoed throughout the public outreach process. A more detailed listing of suggested solutions will be summarized in the next revision of the draft AI. They are included here as **Attachment C**.

Housing and Community Development Commission

On January 12, 2017 the City hosted a hearing at the Housing and Community Development Commission (HCDC). Below is a summary of the comments from this meeting:

- Include a report card of progress on prior Fair Housing goals.
- Use simpler language, the document is hard for the public to understand.
- Can the City add duplexes to the Apartment Rent Ordinance?
- Please copy HCDC on the revisions.
- The Commission voted unanimously to recommend approval to the City Council of the Analysis of Impediments to Fair Housing Report with the additional recommendation to add the scorecard to existing programs to tie in future recommendations.

Summary of Impediments and Strategies

Based on the data presented, as well as the community feedback gathered from 2014 through 2016, the City has identified four factors as the most significant impediments to fair housing in San José. These factors, as well as the strategies designed to mitigate those impediments, are listed below.

1. **The availability of affordable units in a range of sizes**. The City's affordable housing stock falls far short of meeting the demand. Due to the shortage of affordable housing available, housing costs are some of the highest in the nation. Residents are increasingly cost-burdened, paying a large portion of their income in housing costs. The lack of affordable housing also results in overcrowding in several neighborhoods in San José, as families live together to share housing costs. When low-income individuals or families lose their housing, they are at a high risk of homelessness due to the difficulty in securing affordable housing.

   Strategies: The City will continue to focus on increasing affordable housing availability by investing in the affordable housing development, as well as promoting access to available housing, developing standards for affirmative marketing, and exploring ways to streamline the affordable housing application process. In addition, the City will continue to explore policies, such as the recently revised secondary unit ordinance, to encourage the development of naturally occurring affordable housing.

2. **Location and type of affordable housing**. Due to the insufficient affordable housing to meet the demand, residents face limited choices when locating and securing housing. There is a need for more permanent supportive housing for homeless individuals, as well as more housing for extremely low income, low income, and moderate income residents. While most of the publicly-supported affordable housing developments are distributed across several neighborhoods in the City, Housing Choice Vouchers are concentrated in specific areas. There are some neighborhoods in which there are very few landlords that accept Housing Choice Vouchers or where there are very few affordable rentals available, thereby limiting the housing choices for low-income households.

Strategies: The City will continue to focus on increasing permanent supportive housing and other affordable housing types, as well as facilitate access to existing extremely low, low, and moderate income housing. The City will update the existing dispersion policy to align development of affordable housing with residential growth areas, as well as access to transit, retail, services, and jobs. The City will work with the Housing Authority to explore policy updates to increase the distribution of voucher usage across the county. The City will also explore the feasibility of a local fair housing ordinance, which could include source of income discrimination.

3. **Displacement of residents due to economic pressures**. Due to rising housing costs over the last several years, residents in low and moderate income neighborhoods have experienced displacement. The displacement is expected to continue, particularly in neighborhoods with accelerating growth and new development. Data from the Urban Displacement Project at the University of California Berkeley found that in the Bay Area, more than half of low-income households live in neighborhoods at risk of or already experiencing displacement and gentrification pressures. Several neighborhoods in San José, such as Japantown, Luna Park, and Little Portugal, have experienced advanced gentrification. Most of Central and East San José, as well as several areas of South San José are currently undergoing or at risk of gentrification.

   Strategies: To address displacement of residents in low-income neighborhoods, the City will continue to enforce the Apartment Rent Ordinance, ensuring families in rent stabilized apartments are not facing illegal increases or evictions. Additionally, at the time of publishing, the City has published a local Ellis Act and Tenant Protection Ordinance for public comment. The City is also exploring the feasibility of "source of income discrimination" protections. Additionally, the City will explore strategies to locate affordable housing within growth areas that are experiencing or expect to experience displacement, such as urban villages.

4. **Lack of tenant eviction protection and tenant education**. Throughout the community outreach process, residents expressed a need for stronger tenant protections, as well as tenant and landlord education and services. Residents identified a need for eviction protection, strengthening of the local rent stabilization ordinance, additional enforcement and tenant protections, tenant and landlord mediation, and outreach and education.

   Strategies: The City's recent update to the Apartment Rent Ordinance is a step in addressing the concerns. The proposed Ellis Act and Tenant Protection Ordinances will provide additional protections. The City is also exploring a local fair housing ordinance, including the feasibility of source of income discrimination protection. The City will continue to fund a consortium of fair housing organizations to provide education, fair housing testing and investigation, and legal assistance. The City will also explore additional methods of outreach and education including ways to improve access to fair housing information for persons with limited English proficiency.

Recommended Actions

The draft AI contemplates the above data analysis, community input, and strategies and recommends a set of actions to reduce impediments to Fair Housing Choice. There a total of 34 recommended actions that are categorized into the five major goal areas listed below. The complete list of recommendations can be found on pages 94 through 97 of the draft AI.

Goal 1: Expand Access to Affordable Housing: This goal includes actions aimed at understanding who in San José currently benefits from Federal housing programs, promoting fair access to affordable housing through standard marketing procedures, and finding ways to strengthen various programs that match homeless individuals with housing and services. It also includes policies and actions to preserve affordable housing, prevent landlord retaliation against tenants, assist with relocation benefits, and improve language access for persons with limited English proficiency.

Goal 2: Expand Access to Fair Housing Services: This goal includes actions to support organizations that provide fair housing services, including outreach, fair housing testing, investigation, and legal representation. In addition, there are actions to explore alternative forms of fair housing education to persons with limited English proficiency. One action calls for coordination with the City's newly established Office of Immigrant Affairs.

Goal 3: Rectify Conflicting Local Zoning Requirements: This goal includes actions that facilitate the creation of secondary dwelling units and to explore policy changes relating to Reasonable Accommodation when zoning variances are requested by persons with disabilities or other protected classes.

Goal 4: Assist Local Housing Authorities in Applying Fair Housing Requirements: This goal includes actions to coordinate with local Housing Authorities to establish procedures on Fair Housing and Section 8 (Housing Choice Voucher) Guidance.

Goal 5: Continue Efforts to Build Complete Communities: This goal includes actions to facilitate transit-oriented development as well as mixed use and mixed income communities in the City's designated growth areas. Actions also relate to the dispersion of affordable housing across the City, how streets can be made safer for pedestrians and cyclists, and how new housing can be made more accessible for persons with disabilities.

EVALUATION AND FOLLOW-UP

The Housing Department plans to take this item to the full City Council in late April or early May 2017 for input and approval. Staff will report on progress related to fair housing efforts in the Consolidated Annual Performance Evaluation Report (CAPER), which is presented to City Council each Fall.

PUBLIC OUTREACH

In addition to the public outreach summarized in this memorandum, the Housing Department met with nonprofit agency representatives who address fair housing issues on February 16, 2017. The purpose of the meeting was to discuss their January 19, 2017 letter (**Attachment D**) which provided recommendations on how to improve the AI. At this meeting, the Department and the representatives reached an understanding as to recommendations that the Department would include in this version of the AI and items that will be incorporated in the next iteration. The Department also committed to partner with community-based organizations to develop an outreach plan prior to initiation of the public input process.

COORDINATION

This memorandum has been coordinated with the City Attorney's Office.

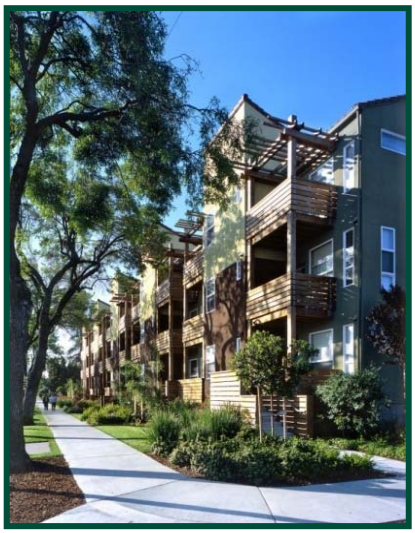
JACKY MORALES-FERRAND
Director, Department of Housing

For questions, please contact Adam Marcus, Senior Development Officer, at (408) 975-4451.

Attachment A: Draft Analysis of Impediments to Fair Housing
Attachment B: Summary of Comments from Additional Public Meetings
Attachment C: Letters and Public Correspondence
Attachment D: January 19, 2017 Letter from Fair Housing Advocates

Attachment A – Analysis of Impediments to Fair Housing Choice

CITY OF SAN JOSÉ
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



2016-2020

DRAFT – April 2017

Prepared for:
The City of San José
Housing Department
www.sanjoseca.gov

200 E. Santa Clara Street
San José, CA 95113

Prepared by:
LeSar Development Consultants

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404 Euclid Avenue, Suite 212
San Diego, CA 92114

Acknowledgements

The City of San José (City) prepared this Analysis of Impediments to Fair Housing Choice (AI) with the assistance of LeSar Development Consultants (LDC) — a social innovation firm focused on creating physically, economically, and environmentally sustainable communities. The City would like to thank the community residents and representatives of organizations, agencies, and businesses who participated in the community forums and interviews and provided thoughtful and valuable feedback to various chapters of the AI. The following City Councilmembers, City staff, and community stakeholders were instrumental in circulating information on and promoting engagement in the creation of this report:

Mayor and City Councilmembers

Mayor Sam Liccardo
Vice Mayor Magdalena Carrasco, District 5
Councilmember Charles "Chappie" Jones, District 1
Councilmember Sergio Jimenez, District 2
Councilmember Raul Peralez, District 3
Councilmember Lan Diep, District 4
Councilmember Devora Davis, District 6
Councilmember Tam Nguyen, District 7
Councilmember Sylvia Arenas, District 8
Councilmember Donald Rocha, District 9
Councilmember Johnny Khamis, District 10

City Staff

Jacky Morales-Ferrand
Wayne Chen
Adam Marcus
Kathryn Kaminski
Ann Grabowski
Sowmya Raman
Shasta Greene

Community Stakeholders

To be added to final version of document.

Table of Contents

Table of Contents **3**

Introduction **8**

- Organization of the AI 8
- What is Fair Housing? 9
- Methodology 12
- Public Engagement 14
- Summary of Key Findings and Recommendations 24

Background Data **25**

- General Population Characteristics 25
- Income Characteristics 30
- Special Needs Populations 32
- Employment Profile 32
- Public Transportation 34

Housing Profile **46**

- Housing Stock 46
- Housing Affordability 46
- Assisted Housing 51

Mortgage Lending Practices **64**

- Legislation 64
- Conventional vs. Government-Backed Financing 66
- Subprime Lending 69
- Predatory Lending 70

Public Policies and Practices **71**

- Zoning Ordinance and Land Use Regulation 71
- Variety of Housing Opportunity 81

Fair Housing Profile **89**

- Fair Housing Practices: Ownership Market 89
- Fair Housing Practices: Rental Housing Market 90
- Fair Housing Services 90
- Fair Housing Statistics 92

Fair Housing Progress Since 2010 95
Key Findings and Recommendations 102
Key Findings 102
Recommendations: New and Ongoing 105
Appendix A: Table of Acronyms 109
Appendix B: Affordable Housing Referral List 110
Appendix C: Licensed Community Care Facilities in San José 128
Appendix D: Licensed Senior Housing Projects in San José 134

List of Tables and Figures

Table 1.1: HUD Fiscal Year 2016 Income Limits....14
Table 2.1: San José Historical and Projected Population Trends, 2000 – 2040....25
Figure 2.1: San José Historical and Projected Population, 1900 – 2040....26
Table 2.2: San José Population by Race and Ethnicity, 2000 – 2010....27
Figure 2.2 San José Minority Concentration....28
Table 2.3: San José Age Distribution, 1990 – 2010....29
Table 2.4: San José Median Age, 1990 – 2010....29
Table 2.5: San José Household Composition....30
Table 2.6: San José Median Income 2000 - 2014....30
Table 2.7: San José Household Income Distribution, 2000 – 2012....31
Table 2.8: San José Low- and Moderate-Income Households....32
Table 2.9: San José Special Needs Populations....32
Table 2.10: San José-Sunnyvale-Santa Clara MSA Unemployment Rates, 2000 – 2013....32
Table 2.11: San José-Sunnyvale-Santa Clara MSA Employment by Industry, 2000 – 2013....33
Table 2.12: San José Educational Attainment by Age....34
Table 2.13: San José Educational Attainment and Median Earnings in the Past 12 Months....34
Figure 2.3: Areas of LMI and Minority Concentration with Transit Stations....36
Figure 2.5: San José Bus Routes – Map 1....38
Figures 2.6: San José Bus Routes – Map 2....39
Table 2.14: San José Fixed-Route Transit Fares....40
Figure 2.7: VTA Bus Rapid Transit Program....41
Figure 2.8: San José DASH Routes....42
Figure 2.9: Caltrain System Map....43
Table 2.15: Caltrain Fares....44
Table 3.1: San José Residential Housing by Number of Units....46
Table 3.2: San José Cost of Housing....47
Table 3.3: Rent Paid in San José....47
Table 3.4: San José Low- and Moderate-Income Households by Tenure....47
Table 3.5: San José Affordability by Housing Urban Development -....48
Table 3.6: San José Housing Cost Burden....48

Table 3.7: San José Housing Cost Burden by Race/Ethnicity 49
Table 3.8: San José Overcrowding Conditions (more than one person per room) 50
Figure 3.1: San José Overcrowded Housing By Census Tract (more than one person per room) 51
Figure 3.2: San José Housing Problems by Census Tract 52
Figure 3.3: Urban Displacement Trends and Urban Village Areas 54
Figure 3.4: Urban Displacement Trends and City Council Districts 55
Table 3.9: Displacement Typology 57
Table 3.10: San José Assisted Housing by Program Type 58
Figure 3.5: Housing Choice Vouchers and Race/Ethnicity 59
Table 3.11: HACSC's Mixed Finance D 62
Figure 3.6: Publicly Supported Housing in San José 63
Table 4.1 San José Financial Institution Community Reinvestment Act Ratings 65
Table 4.2 San José-Sunnyvale-Santa Clara MSA Approval Rate of Conventional Home Purchase Loan by Race/Ethnicity 66
Table 4.3 San José-Sunnyvale-Santa Clara MSA Approval Rate of Government Backed Home Purchase Loan by Race/Ethnicity 67
Table 4.4 San José-Sunnyvale-Santa Clara MSA Conventional Home Purchase Loan Approval Rate by Race and Income 67
Table 4.5 San José-Sunnyvale-Santa Clara MSA Government-Backed Home Purchase Loan Approval Rate by Race/Ethnicity and Income 67
Table 4.6 San José-Sunnyvale-Santa Clara MSA Conventional Home Purchase Loan Originations by Race/Ethnicity and Income 68
Table 4.7 San José-Sunnyvale-Santa Clara MSA Government-Backed Home Purchase Loan Originations by Race/Ethnicity and Income 68
Table 4.8 San José-Sunnyvale-Santa Clara MSA Refinance Approval Rate by Race/Ethnicity 68
Table 4.9 San José-Sunnyvale-Santa Clara MSA Refinance Approval Rates by Race/Ethnicity and Income 69
Table 4.10 San José-Sunnyvale-Santa Clara MSA Refinance Loan Originations by Race/Ethnicity and Income 69
Table 5.1: San José Residential Land Use Designations 72
Table 5.2: San José Residential Uses in Non-Residential Zoning Districts 73
Table 5.3: San José Residential Parking Standards 76
Figure 5:1: Envision San José 2040 General Plan 79

Table 5.4: San José Residential Housing Impact Fees....80
Table 5.5: San José Residential Planning and Development Impact Fees....80
Table 5.6: San José Homeless Housing Inventory....83
Table 6.1: San José Historical Fair Housing Funding....91
Table 6.2: Fair Housing Complaints Filed in San José....93
Table 6.3: Closing Results of Fair Housing Complaints Filed in San José....93
Table 7.1: San José's Progress to Reduce Impediments to Fair Housing Choice Since 2010....95
Table 8.2: New and Ongoing Recommendations to Reduce Impediments to Fair Housing Choice....105

Introduction

The City of San José (City) is committed to overcoming any and all obstacles to fair housing choice throughout the City and ensuring opportunities for all San Joséans. This Analysis of Impediments to Fair Housing Choice (AI) draws on the City's previous AI, regional and local data sources, and planning documents to provide an overview of the laws, policies, and practices that may hinder residents' ability to choose housing in the City.

The purpose of the AI is to assemble fair housing information, identify any existing impediments to fair housing choice, and recommend actions to overcome those impediments. It is intended to serve as the basis for the City to evaluate and plan for fair housing needs, while providing valuable information to policymakers, fair housing advocates, service providers, and lenders in their efforts to build and support fair housing policies and practices.

As a recipient of Community Development Block Grant (CDBG), Emergency Solutions Grants (ESG), Housing Opportunities for Persons with AIDS (HOPWA), and HOME Investment Partnerships (HOME) funding from the U.S. Department of Housing and Urban Development (HUD), the City is required to develop and update an AI as needed.

Organization of the AI

This AI is divided into the following eight chapters:

I. **Introduction** defines "fair housing" and discusses the purpose of the report

II. **Background Data** provides an overview of the socio-demographic and access characteristics of the City, along with a discussion of their relationship to fair housing choice

III. **Housing Profile** provides an overview of the housing characteristics of the City, along with a discussion of their relationship to fair housing choice

IV. **Mortgage Lending Practices** discusses public and private lending practices that shape the ability of individuals and households to obtain housing

V. **Public Policies and Practices** discusses public policies that shape the ability of individuals and households to obtain housing

VI. **Fair Housing Profile** analyzes current public and private sector fair housing programs and activities, and identifies any findings regarding trends and patterns associated with discriminatory housing practices

VII. **Fair Housing Progress Since 2010** summarizes the actions and recommendations outlined in the 2010 AI and the City's progress to date

VIII. **Key Findings and Recommendations** presents a set of recommended strategies and action steps to overcome the barriers to fair housing choice identified within the report

What is Fair Housing?

HUD's Office of Fair Housing and Equal Opportunity has played a lead role in enforcing the Fair Housing Act since its adoption in 1968. The Act prohibits discrimination in the sale, rental, and financing of dwellings based on race, color, religion, sex, disability, familial status (presence of child under age of 18, and pregnant women) or national origin.[1] California fair housing laws advance those implemented at the federal level and forbid discrimination by reason of race, religious creed, color, sex, gender, gender identity, gender expression, marital status, national origin, ancestry, familial status, disability, genetic information, or sexual orientation.[2]

Legal Framework

Fair housing choice grants individuals the opportunity to choose where they wish to live. To ensure that all individuals and families are given equal access to housing, the federal government and the State of California have enacted the following laws to prohibit subtle and overt forms of housing discrimination.

Federal Fair Housing Laws

- *Title VI of the Civil Rights Act of 1964 (Title VI)*: Title VI is intended to protect the rights of individuals regardless of race, color, or national origin in programs and activities that receive federal funding or financial assistance.[3]
- *Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)*: The Fair Housing Act (adopted in 1968 and amended in 1988) prohibits housing discrimination against any of the following seven protected classes:
    1. Race
    2. Color
    3. Religion
    4. Sex
    5. National origin
    6. Familial status
    7. Disability[4]
- As amended in 1988, the Fair Housing Act added "familial status" and "disability" as protected classes and increased HUD's authority to establish mandatory enforcement measures to ensure compliance with federal law.[5]

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[1] U.S. Department of Housing and Urban Development. "Title VIII: Fair Housing and Equal Opportunity." http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8
[2] California Department of Fair Employment and Housing. "Senate Bill No. 1038." http://www.dfeh.ca.gov/res/docs/Publications/LegislativeSummaries/sb_1038_bill_20120627_chaptered.pdf
[3] U.S. Department of Housing and Urban Development. "Fair Housing Laws and Presidential Executive Orders." http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws
[4] Ibid
[5] U.S. Department of Housing and Urban Development. "Title VIII: Fair Housing and Equal Opportunity." http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

- *Section 504 of the Rehabilitation Act of 1973 (Section 504)*: Section 504 established guidelines that prohibit individuals with disabilities from being denied access to housing under programs and activities that receive federal funding or financial assistance.[6]
- *Section 109 of Title I of the Housing and Community Development Act of 1974 (Section 109)*: Section 109 prohibits housing discrimination based on race, color, national origin, sex, or religion under programs and activities that receive federal funding or financial assistance.[7]
- *Title II of the Americans with Disabilities Act of 1990 (Title II)*: Title II prohibits discrimination based on disability under programs, services, and activities provided by public entities. HUD is responsible for enforcement of Title II when it is associated with public housing, housing assistance, and housing referrals administered by state and local jurisdictions.[8]
- *Architectural Barriers Act of 1968 (Architectural Barriers Act)*: The Architectural Barriers Act mandates that buildings and facilities that received federal funding assistance after September 1969 be accessible to and functional for handicapped individuals.[9]
- *Age Discrimination Act of 1975 (Age Discrimination Act)*: The Age Discrimination Act prohibits programs or activities that receive federal funding from discriminating against individuals on the basis of age, unless such discrimination is authorized by federal, state or local laws.[10]
- *Title IX of the Education Amendments Act of 1972 (Title IX)*: Title IX prohibits educational programs or activities that receive federal funding or financial assistance from discriminating against individuals on the basis of sex.[11]

In addition to federal fair housing laws that guarantee equal access to housing, a number of presidential executive orders were also issued to minimize discrimination and barriers to obtaining housing.

California Fair Housing Laws

The California Department of Fair Employment and Housing (DFEH) was established as an independent department of the State in 1980 that holds responsibility for protecting California residents from discrimination and hate violence in employment and housing and public accommodation. DFEH's statutory mandate calls for implementation and enforcement of the following fair housing laws:[12]

- *California Fair Employment and Housing Act (FEHA)*: In addition to the protected classes identified under the federal government's Fair Housing Act, FEHA requires that the following classes also be protected from employment discrimination in the State of California "because of:

[6] U.S. Department of Housing and Urban Development. "Section 504." http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/sect504
[7] U.S. Department of Housing and Urban Development. "Section 109 of Title I of the Housing and Community Development Act of 1974." http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/109
[8] U.S. Department of Housing and Urban Development. "Fair Housing Laws and Presidential Executive Orders." http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws
[9] United States Access Board. "About the ABA Standards." http://www.access-board.gov/guidelines-and-standards/buildings-and-sites/about-the-aba-standards
[10] United States Department of Labor. "Equal Employment Opportunity: Age Discrimination." http://www.dol.gov/dol/topic/discrimination/agedisc.htm
[11] U.S. Department of Housing and Urban Development. "Fair Housing Laws and Presidential Executive Orders." http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws
[12] California Department of Fair Employment and Housing. "About Us." http://www.dfeh.ca.gov/About.htm

1. Age (40 and over)
2. Ancestry
3. Color
4. Religious Creed (including religious dress and grooming practices)
5. Denial of Family and Medical Care Leave
6. Disability (mental and physical) including HIV and AIDS
7. Marital Status
8. Medical Condition (cancer and genetic characteristics)
9. Genetic Information
10. Military and Veteran Status
11. National Origin (including language use restrictions)
12. Race
13. Sex (which includes pregnancy, childbirth, breastfeeding and medical conditions related to pregnancy, childbirth or breastfeeding)
14. Gender, Gender Identity, and Gender Expression
15. Sexual Orientation"[13]

- *Unruh Civil Rights Act (Unruh Act)*: The Unruh Act protects individuals from discrimination in business establishments in California, to include housing and public accommodations on the basis of "sex, race, color, religion, ancestry, national origin, age, disability, medical condition, marital status, or sexual orientation." Specifically, the Unruh Act prohibits arbitrary discrimination associated with personal characteristics or traits in an individual or family's efforts to obtain housing.[14]
- *Disabled Persons Act*: Under California Civil Code §54(a) (1), individuals with disabilities shall be entitled to full and equal access, as other members of the general public, to all housing accommodations offered for rent, lease, or compensation in this state, subject to the conditions and limitations established by law, or state or federal regulation, and applicable alike to all persons.[15]
- *Ralph Civil Rights Act (Ralph Act)*: The Ralph Civil Rights Act prohibits hate violence against individuals on the basis of race, ethnicity, religious affiliation, gender, age, disability, sexual orientation, or political affiliation and provides civil and administrative remedies for victims protected under these classes. The Ralph Act is intended to protect individuals from hate and impose criminal penalties on violators. [16]

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[13] California Department of Fair Employment and Housing. "Fair Employment and Housing Act (FEHA)." http://www.dfeh.ca.gov/Publications_FEHADescr.htm

[14] California Department of Fair Employment and Housing. "Unruh Civil Rights Act Fact Sheet." May 2002. http://www.dfeh.ca.gov/res/docs/Publications/DFEH-250.pdf

[15] California Government Legislative Information. "Civil Code Section 54-55.32." http://www.leginfo.ca.gov/cgi-bin/displaycode?section=civ&group=00001-01000&file=54-55.32

[16] State of California Department of Justice Office of the Attorney General. "Chapter 1 – Racial, Ethnic, Religious, and Minority Violence." http://oag.ca.gov/publications/CRhandbook/ch1

As discussed below, DFEH is also responsible for administering the Bane Civil Rights Act and three California government code sections aimed at protecting individuals from housing discrimination.

- *Bane Civil Rights Act (Bane Act)*: The Bane Act prohibits violence or threat of violence against individuals on the basis of "race, color, religion, ancestry, national origin, political affiliation, sex, sexual orientation, age, disability, or position in a labor dispute." It is intended to ensure that Californians do not experience force or threat of force; protects equal access to housing for residents; and imposes criminal penalties on violators.[17]
- California Government Code Sections 111135, 65008, and 65589.5 are also intended to protect individuals from discriminatory practices under state-funded programs and activities and land-use negotiations.[18]

Methodology

The City prepared this report with the assistance of LeSar Development Consultants (LDC) through funding provided from CDBG entitlement dollars. Data sources for this report include the 2000 and 2010 U.S. Census, along with American Community Survey (ACS) 2008-2012 five-year estimates. Additionally, this AI was drafted concurrently with the City of San José's 2015-2020 Consolidated Plan, which utilizes 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) data, also based on ACS five-year estimates. Additionally, CHAS data from the 2015-2020 Consolidated Plan is referenced throughout the AI. HUD periodically receives custom tabulations of data from the U.S. Census Bureau that are largely not available through standard Census products. Known as the Comprehensive Housing Affordability Strategy (CHAS) data, it demonstrates the extent of housing problems and housing needs, particularly for low income households. The CHAS data is used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.[19] While ACS one-year estimates provide the most current data, this report utilizes five-year estimates, as they reflect a larger sample size and are considered more reliable and precise.[20]

A variety of data sources and planning documents were consulted in the drafting of this AI to provide a quantitative and qualitative overview of past and current housing choice conditions within the City, and to ensure future compliance with fair housing regulations. Data sources include:

- U.S. Census Bureau (Census)
- American Community Survey (ACS)
- Federal Financial Institutions Examination Council (FFIEC)
- California Department of Finance
- Comprehensive Housing Affordability Strategy (CHAS)

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[17] State of California Department of Justice Office of the Attorney General. "Chapter 1 – Racial, Ethnic, Religious, and Minority Violence." http://oag.ca.gov/publications/CRhandbook/ch1

[18] Legal Services of Northern California. "Fair Housing in California: Families with Children." March 2004. http://www.lsnc.net/housing/fh_manual/fh_manual_all_2004.pdf

[19] U.S. Department of Housing and Urban Development. "Consolidated Planning/CHAS Data." http://www.huduser.org/portal/datasets/cp.html

[20] United States Census Bureau. "American Community Survey: When to Use 1-year, 3-year, or 5-year Estimates." http://www.census.gov/acs/www/guidance_for_data_users/estimates/

Additionally, the following documents were consulted:

- *Association of Bay Area Governments (ABAG) Regional Housing Needs Allocation (RHNA)*: The RHNA is a state mandated process for determining how many housing units, including affordable units, each community must plan to accommodate. The California Department of Housing and Community Development (HCD) determines the total housing need for a region, and it is the responsibility of the ABAG to distribute this need to local governments. Working with local governments, ABAG developed an allocation methodology for assigning units, by income category, to each city and county in the nine-county San Francisco Bay Area. This allocation of need shows local governments the total number of housing units, by affordability, for which they must plan in their Housing Elements for the period 2014-2022.[21]
- *City of San José General Plan:* The General Plan is the vehicle for planning for the future growth of San José and represents the official policy regarding the future character and quality of development and an assessment of the amount, type, and phasing of development needed to achieve the City's social, economic, and environmental goals.
- *City of San José Housing Element*: The Housing Element is a volume in the Envision San José 2040 General Plan that identifies the housing needs of the community, proposes goals and objectives to address those needs, and outlines the community's efforts to pursue specific policies and programs to achieve its goals and objectives.

The AI often refers to LMI households. LMI households refers to households whose incomes do not exceed 80 percent of the area median family income (AMI), as established by HUD, with adjustments for smaller or larger families.[22] HUD utilizes three income levels to define LMI households:

- Extremely low income: Households earning 30 percent or less than the AMI (subject to specified adjustments for areas with unusually high or low incomes)
- Very low income: Households earning 50 percent or less than the AMI (subject to specified adjustments for areas with unusually high or low incomes)
- Low and moderate income: Households earning 80 percent or less than the AMI (subject to adjustments for areas with unusually high or low incomes or housing costs)

[21] Association of Bay Area Governments. "Final Regional Housing Need Allocation (2014-2022)." http://www.abag.ca.gov/planning/housingneeds/pdfs/Final%20RHNA%20(2014-2022).pdf
[22] U.S. Department of Housing and Urban Development. "Glossary of CPD Terms." http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/library/glossary

Table 1.1: HUD Fiscal Year 2016 Income Limits

No. of Persons in Household	Extremely-Low (30% of Median)	Very Low-Income (50% of Median)	Low-Income (80% of Median)
1	$23,450	$39,100	$55,500
2	$26,800	$44,650	$63,400
3	$30,150	$50,250	$71,350
4	$33,500	$55,800	$79,250
5	$36,200	$60,300	$85,600
6	$38,900	$64,750	$91,950
7	$41,550	$69,200	$98,300
8	$44,250	$73,700	$104,650

Data Source: San José -Sunnyvale-Santa Clara HUD Metro Fair Market Rent Area Fiscal Year 2016. https://www.huduser.gov/portal/datasets/il/il16/index.html

Comment: The San José -Sunnyvale-Santa Clara HUD Metro Fair Market Rent Area Fiscal Year 2016 AMI as determined by HUD is $107,100.

Public Engagement

To add a qualitative component to the quantitative data gathered for this report, the City proactively established relationships with community residents and representatives of organizations, agencies, and businesses to share ideas and concerns regarding fair housing issues and ensure future implementation and evaluation of the fair housing recommendations included within this report. Through community forums and interviews with community stakeholders, the City collected information on the concerns of residents, service providers, and representatives of organizations, agencies, and businesses regarding existing limitations to fair housing choice in the City.

Community Forums

A total of eleven regional and community forums were held to gather community input and feedback for the creation of the City's Consolidated Plan and AI. Three regional forums were held in Mountain View, San José, and Gilroy from September 2014 to November 2014; the City held four additional local community forums in September and October 2014. These meetings were open to the public and were scheduled on different days of the week and at various times of day to allow maximum flexibility for participants to attend.

The meetings provided City residents, service agencies, and organizations with the opportunity to share their fair housing experiences and concerns as well as to gain awareness of fair housing laws. One hundred sixty-eight individuals in total attended the regional and local forums, including community members, service providers, fair housing advocates, school district board members, housing and human services commission members, non-profit representatives, and interested stakeholders. A total of 109 individuals attended forums in San José .

Outreach

Approximately 4,847 entities, organizations, agencies, and persons were directly engaged via outreach efforts and asked to share materials with their beneficiaries, partners, and contacts. These stakeholders were also encouraged to promote attendance at the public forums and to solicit responses to the Regional Needs Survey. Stakeholder engagement included phone calls, targeted emails, newsletter announcements, social media posts, and personalized requests from jurisdiction staff.

Through these communications, stakeholders were invited to participate in one of the forums planned throughout the County and to submit survey responses. Each participating jurisdiction also promoted the regional forums and regional survey links on their respective websites and announced the Consolidated Plan process through their electronic mailing lists.

Approximately 1,225 printed flyers noticing the regional forums were distributed throughout the County, including at libraries, recreation centers, community meetings, and organizations benefiting LMI residents and areas. These flyers were available online and in print in English and Spanish.

Multi-lingual, print advertisements in local newspapers were posted in the Gilroy Dispatch (English), Mountain View Voice (English), El Observador (Spanish), La Oferta (Spanish), Thoi Bao (Vietnamese), Philippine News (Tagalog), World Journal (Chinese) and San José Mercury News (English). In addition, an online display ad was placed in the San José Mercury News to reach readers electronically.

Each segment of the community outreach and planning process was transparent to ensure the public was aware its input was being collected, reviewed, and considered.

Primary Needs Associated with the Housing Issue Area

The following themes emerged for the housing issue area:

- Ensure availability of affordable housing, including transitional housing
- Provide legal services to protect fair housing rights and to mediate tenant/landlord legal issues
- Address affordable housing eligibility restrictions to expand the number of residents who can qualify
- Provide affordable rental housing for low income families, at-risk families and individuals with disabilities
- Fund additional homeless prevention programs
- Provide rental subsidies and assistance for low income families to support rapid re-housing

Regional Needs Survey

A Regional Needs Survey was conducted to solicit input from residents and workers in the County of Santa Clara. Respondents were informed that the Santa County Entitlement Jurisdictions were updating their Consolidated Plans for federal funds that primarily serve low income residents and areas. The survey polled respondents about the level of need in their neighborhoods for various types of improvements that can potentially be addressed by entitlement funds.

To give as many people as possible the chance to voice their opinion, emphasis was placed on making the survey widely available and gathering a large number of responses rather than administering the survey to a controlled, statistically representative pool. Therefore, the survey results should be viewed as an indicator of the opinions of the respondents, but not as representing the opinions of the County population as a group.

The survey was distributed through a number of channels to gather responses from a broad sample. It was made available in printed format, as well as electronic format via Survey Monkey. Electronic responses could be submitted via smartphone, tablet, and web browsers. The survey was available online and in print in English and Spanish, and in print in simplified Chinese, Tagalog, and Vietnamese.

Responses were solicited in the following ways:

- Links to the online survey in both English and Spanish were placed on the websites of each Entitlement Jurisdiction.

  English: https://www.surveymonkey.com/s/SCC_Regional_Survey

  Spanish: https://es.surveymonkey.com/s/SCC_Regional_Survey_Spanish

- The survey was widely shared on social media by elected officials, organizations, entities, and other individuals. An estimated 25,000 persons on Facebook and 11,000 persons on Twitter were engaged. (This represents the number of "Likes" or "Followers" of each person/entity that posted a message about the survey or forum.)

- At least 3,160 printed surveys were printed and distributed throughout the County at libraries, community meetings, and organizations benefiting LMI residents and areas.

Survey Results

A total of 1,472 survey responses were collected from September 19, 2014 to November 15, 2014, including 1,078 surveys collected electronically and 394 collected on paper. The surveys were available in five languages. Of these surveys, 1,271 individuals responded in English, 124 individuals responded in Spanish, 25 individuals responded in simplified Chinese, 49 individuals responded in Vietnamese, and three individuals responded in Tagalog. Of the individuals who responded to the survey, 36 percent indicated they live in San José and 40 percent indicated they work in San José .
Respondents rated the level of need in their neighborhood in five overall areas:

1. Create additional affordable housing available to low income residents
2. Improve non-profit community services (such as senior, youth, health, homeless, and fair housing services)
3. Create more jobs available to low income residents
4. Improve city facilities that provide public services (such as parks, recreation or senior centers, parking facilities, and street improvements)
5. Other

Nearly two-thirds (62 percent) of respondents rated the need to create additional affordable housing as high.

In addition to the four overall need areas, 373 respondents provided open-ended feedback through the "Other" survey response option. Below are the key themes and needs identified by survey respondents for the housing issue area:

- Increase availability of senior housing
- Provide housing for LGBT/HIV population
- Create housing for median income population
- Provide more subsidized housing for disabled population

Respondents also rated the need for 13 different housing-related improvements in their neighborhoods. The five highest priorities in this area were:

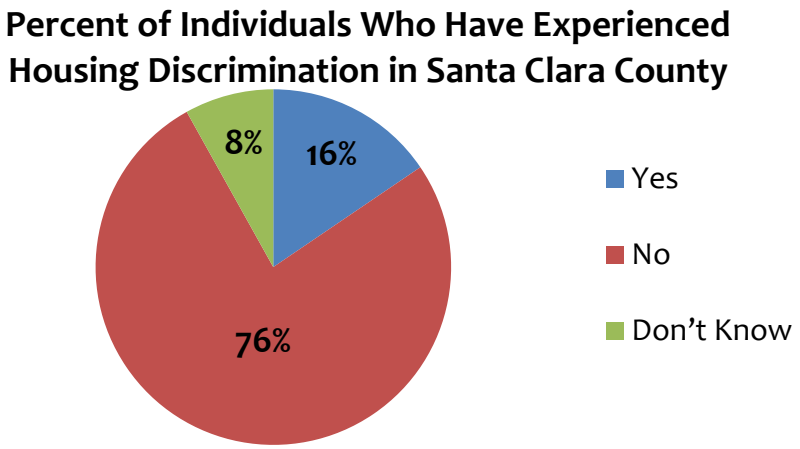
1. Increase of affordable rental housing inventory
2. Rental assistance for the homeless
3. Affordable housing located near transit
4. Housing for other special needs
5. Permanent supportive rental housing for the homeless

The table below shows the highest level of need for each of the housing-related improvements and the share of respondents who rated each category as "high level" of need.

High Level of Need for Specific Housing Improvements

Priority Rank	Housing: High Level of Need	Share of Respondents
1	Increase affordable rental housing inventory	63.1%
2	Rental assistance for the homeless	51.0%
3	Affordable housing located near transit	48.6%
4	Housing for other special needs (such as seniors and persons with disabilities)	48.0%
5	Permanent supportive rental housing for the homeless	46.8%
6	Energy efficiency and sustainability improvements	41.6%
7	Healthy homes	37.5%
8	Down-payment assistance to purchase a home	33.8%
9	Code enforcement, in coordination with a neighborhood plan	33.4%
10	Housing accessibility improvements	29.7%
11	Rental housing rehabilitation	27.7%
12	Emergency home improvement/repair	24.9%
13	Owner-occupied housing rehabilitation	18.5%

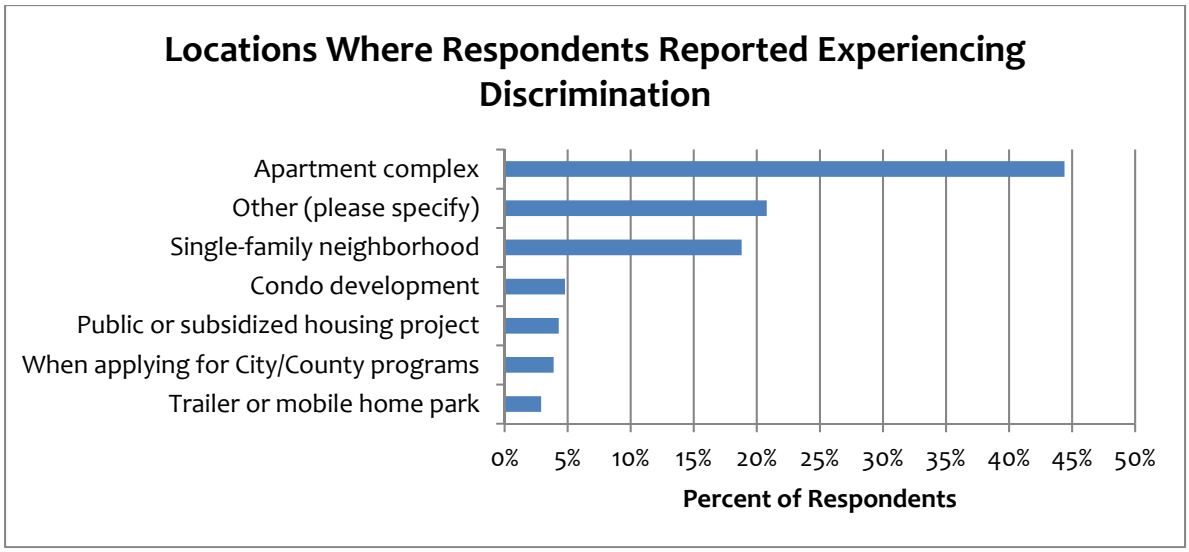
Respondents were also asked to answer a series of questions related to Fair Housing. Four questions were used to gauge each individuals experience with housing discrimination.



Of the 1,472 total respondents, 192 (16 percent) said they have experienced some form of housing discrimination. The majority of discrimination occurred within an apartment complex (44 percent). The next highest location for discrimination was indicated by the "Other" category. Within this category, duplexes, condos, and private renters were the most commonly indicated. Many respondents who selected "Other" expressed experiencing discrimination in multiple locations. The three highest locations of discrimination were:

- Apartment Complex
- Other
- Single-family neighborhood

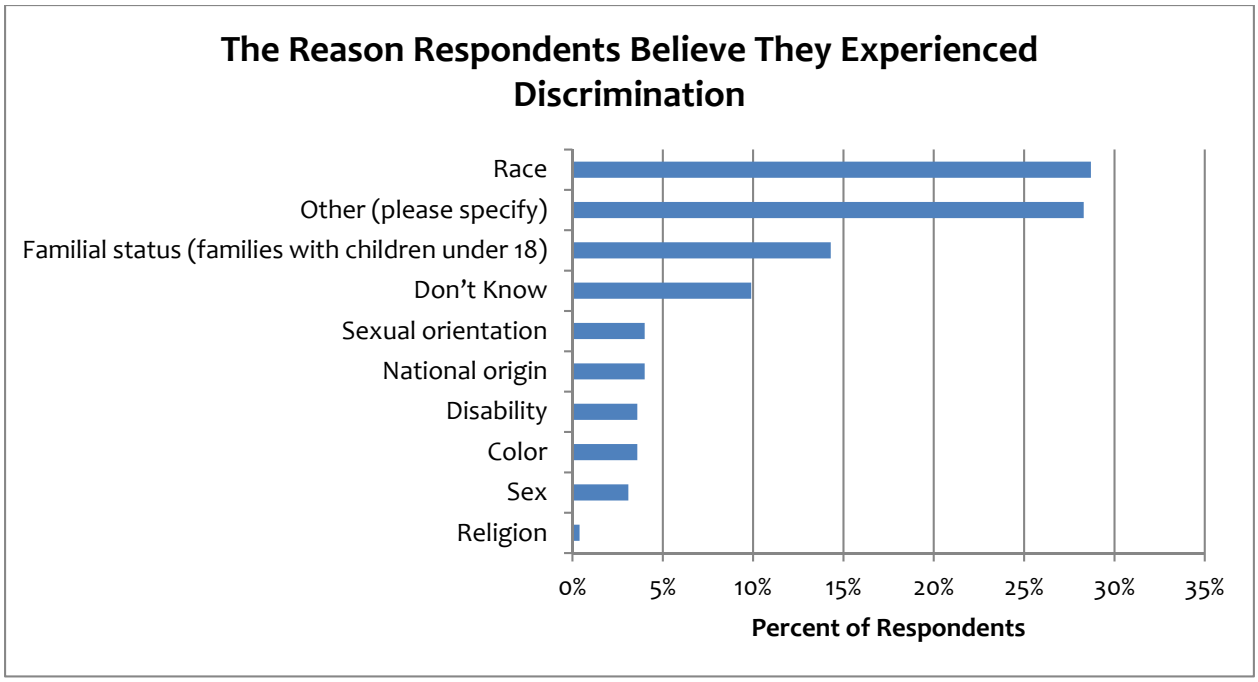
The figure below shows where respondents experienced discrimination.



The majority of respondents (29 percent) who experienced discrimination indicated that race was the primary factor for that discrimination. Respondents selected "Other" as the next highest basis of discrimination. Within the "Other" category respondents indicated race, inability to speak English, religion, credit, and marital status as the cause for discrimination. The three highest basis of discrimination were:

1. Race
2. Other
3. Familial Status

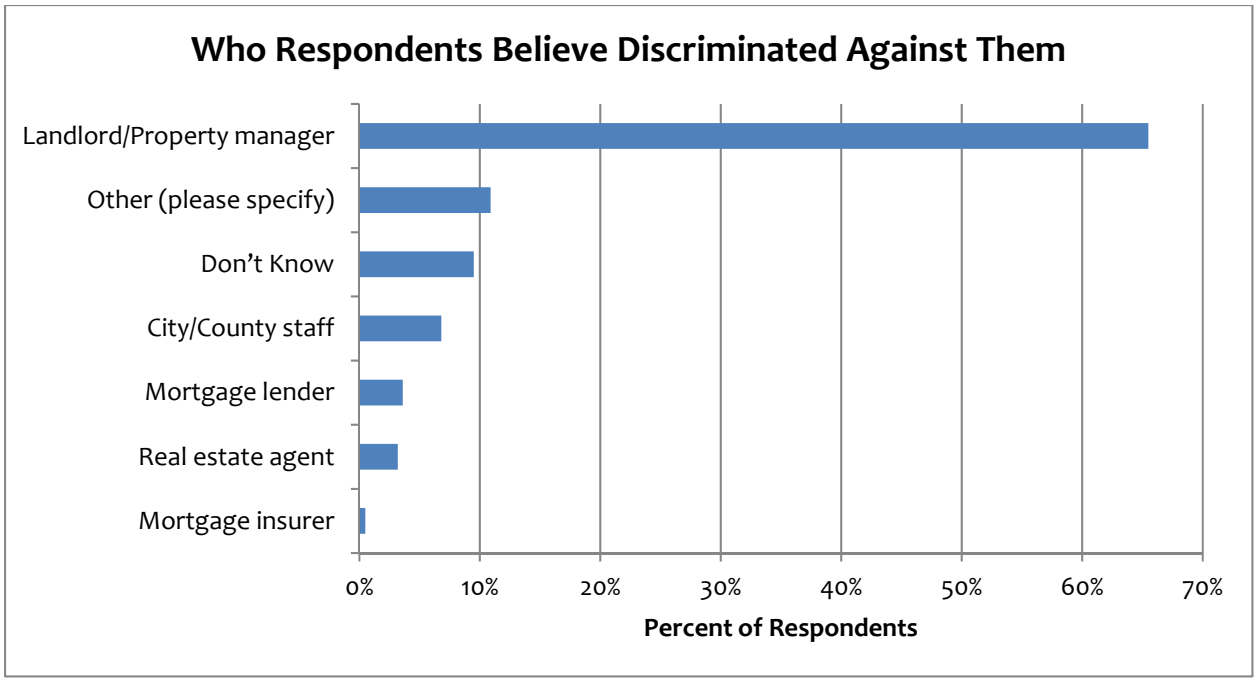
The figure below depicts what respondents believe is the basis for discrimination they have experienced.



Respondents were then asked to identify who they felt had discriminated against them. The majority of respondents (66 percent) indicated they were discriminated against by a landlord or property manager. Respondents selected "Other" as the next highest category of who discriminated against them. Within the "Other" selection respondents indicated they experienced discrimination from landlords, property managers, existing residents, and home owner associations. The three highest categories that respondents believed discriminated against them were:

1. Landlord/Property Manager
2. Other
3. Don't Know

The figure below illustrates who respondents believe is responsible for the discrimination they have experienced.



While less than a quarter (16 percent) of respondents believe they have experienced some form of housing discrimination, this figure may actually be higher as housing discrimination often occurs in subtle forms. This is in line with recent studies which show that racial and ethnic minorities face more subtle housing discrimination:

> " 'Fewer minorities today may be getting the door slammed in their faces, but we continue to see evidence of housing discrimination that can limit a family's housing, economic and educational opportunities,' said former HUD Secretary Shaun Donovan. 'It's clear we still have work to do to end housing discrimination once and for all.' " [23]

Public Review

The AI was circulated for a public review and comment period beginning on October 14, 2016. The Plan was available electronically at http://www.sanjoseca.gov/index.aspx?nid=1292. Hardcopies were also available at San José City Hall, 200 E. Santa Clara Street, between the hours of 8:00 a.m. and 5:00 p.m., Monday through Friday. Interested persons were encouraged to submit their public comments via email to Adam Marcus at adam.marcus@sanjoseca.gov, or in writing to City of San José Housing Department, 200 E. Santa Clara Street, San José, CA 95113.

After publication, the City held several public forums for comment on the draft AI. The following four meetings were held to gather additional input.

October 24th, 2016
10:00AM-12:00PM

October 26th, 2016
6:00PM-8:00PM

[23] U.S. Department of Housing and Urban Development. "Racial And Ethnic Minorities Face More Subtle Housing Discrimination." http://portal.hud.gov/hudportal/HUD?src=/press/press_releases_media_advisories/2013/HUDNo.13-091

San José City Hall – City Council Chambers (Wing)
200 E. Santa Clara Street
San José, CA 95112

December 1st, 2016
2:00PM – 4:00PM
Bascom Community Center
1000 S. Bascom Avenue
San José, CA 95128

Edenvale Library
101 Branham Lane East
San José, CA 95111

December 7th, 2016
6:00PM – 8:00PM
Mayfair Community Center (Juarez Room)
2039 Kammerer Avenue
San José, CA 95116

The input received during the four additional public outreach meetings expanded upon the needs identified in the earlier meetings.

Summary of Community Input

The concerns expressed during the outreach meetings included some of the same concerns from the initial outreach, as well as new concerns not raised previously. The most common concerns raised were related to the lack of affordable housing, perceptions of current and potential future displacement of low-income households (especially in urban villages), lack of landlord and tenant education and services, and lack of tenant protection related to rent control, evictions, relocation, and source of income discrimination for housing vouchers.

Concerns raised by the community included:

- Lack of affordable housing options
- Gentrification and displacement of low-income households, especially people of color, from neighborhoods where housing costs are increasing.
    - Concern regarding potential future displacement in Urban Villages, specifically developments that do not include affordable housing, right to return, or displacement/relocation assistance.
    - Concern from perceptions that the City's Jobs First policy is driving displacement and lack of affordable housing options.
- Lack of opportunities for residents
- Lack of landlord education
- Lack of housing that is accessible to people with disabilities
- Lack of eviction protection for tenants
- Housing voucher, including Section 8, discrimination
- Housing Choice Voucher/Section 8 payment standard is too low, leading to concentration of low-income households utilizing vouchers
- Lack of enforcement of existing protective measures including the City's rent ordinance and code enforcement violations
- Illegal subletting, illegal units, and other overcrowding issues are resulting in evictions
- Perceptions that criminalization of homelessness (trespassing, lack of public restrooms, encampment sweeps, etc.) is creating additional barriers to housing
- Lack of transit options and access to jobs and services
- Perceptions that City's planning process inhibits the development of affordable housing and leads to NIMBYism
- Households with undocumented family members are afraid to report housing issues and afraid to apply for affordable housing

- Costa Hawkins prevents the addition of new rent controlled apartments
- Perceptions that lack of enforcement of existing rent control ordinance, including relocation requirements and vacancy decontrol

Community members participating in public meetings provided valuable input into potential solutions to the concerns raised. The most common solutions suggested by residents and advocates included strengthening of City ordinances related to rent control, eviction protection, source of income discrimination protection (for voucher holders), and code enforcement. Additionally, several members of the public supported more landlord and tenant education and services to assist with landlord-tenant disputes. Support for new affordable housing and preservation of existing affordable housing was echoed throughout the public outreach process.

Solutions suggested by the community included:

- Conduct an inventory analysis of urban villages to provide more information on who is living in the urban village areas
- Support local preference, relocation assistance, right to return, affordable housing requirements in Urban Villages
- Provide outreach and education for landlords and service providers
- Provide/fund general landlord tenant assistance (in addition to fair housing issues)
- Support a just-cause eviction ordinance
- Support an ordinance requiring relocation assistance when eviction is without cause
- Support a non-discrimination ordinance related to Section 8 or other housing vouchers (source of income discrimination)
- Provide emergency deposit cash assistance
- Support a uniform lease and uniform application for rental housing
- Improve language access to City services and other support for tenants, including free written translation
- Support a commercial linkage fee
- Examine the concentration and future placement of affordable housing
- Stop exempting new developments from affordable housing requirements/fees
- Support the expansion of transit services
- Take measures to reduce NIMBYism including not requiring notification of neighbors, education of neighbors, education of Councilmembers
- Support a technology tax to provide for affordable housing and services
- Support secondary units
- Support a universal design ordinance or other measures that assist seniors and disabled individuals to age in place and stay in their homes
- Provide increased language access services, including meetings and written materials
- Preserve existing affordable housing stock
- City needs to send a strong message regarding protections for undocumented households
- Regional coordination on housing, transportation, and other related issues

Housing and Community Development Commission Comments (meeting January 12, 2017)

Housing Department staff presented the draft AI to the Housing and Community Development Commission (HCDC) in January 2017. The commission was supportive of the recommended actions and provided the following suggestions for improving the AI.

1. Commissioners recommended using simple, plain language so the information is accessible to the general public. They noted that high number of residents who speak limited English, for which this document would be difficult to understand and interpret.
2. The commission noted that the description of the Unruh Civil Rights Act should include sexual orientation as a protected class. This protected class was inadvertently omitted and has been added to the description, as well as age and marital status.
3. The commission noted that the figure on page 19 likely underestimated the number of people who believe they have experienced discrimination due to sexual orientation. Commissioner O'Connell suggested there may be underreporting due to fear.
4. The commission recommended adding a "report card" to demonstrate how effective prior fair housing efforts have been. They also recommended tying this analysis to the recommended actions.
5. Commissioner Shoor noted that the survey results showed that the majority of respondents favored increasing affordable housing inventory and recommended the City consider working to change the Costa-Hawkins Rental Act to increase the number of apartments subject to the rent stabilization ordinance.

A summary of key findings and recommendations can be found at the end of this document on pages 93-97.

Background Data

This chapter provides an overview of the demographic profile of the City and contains information on the local population's characteristics, such as income, employment, and housing patterns, to help identify emerging trends that may provide insight on potential methods to address fair housing choice issues relevant to said population.

General Population Characteristics

Population Trends

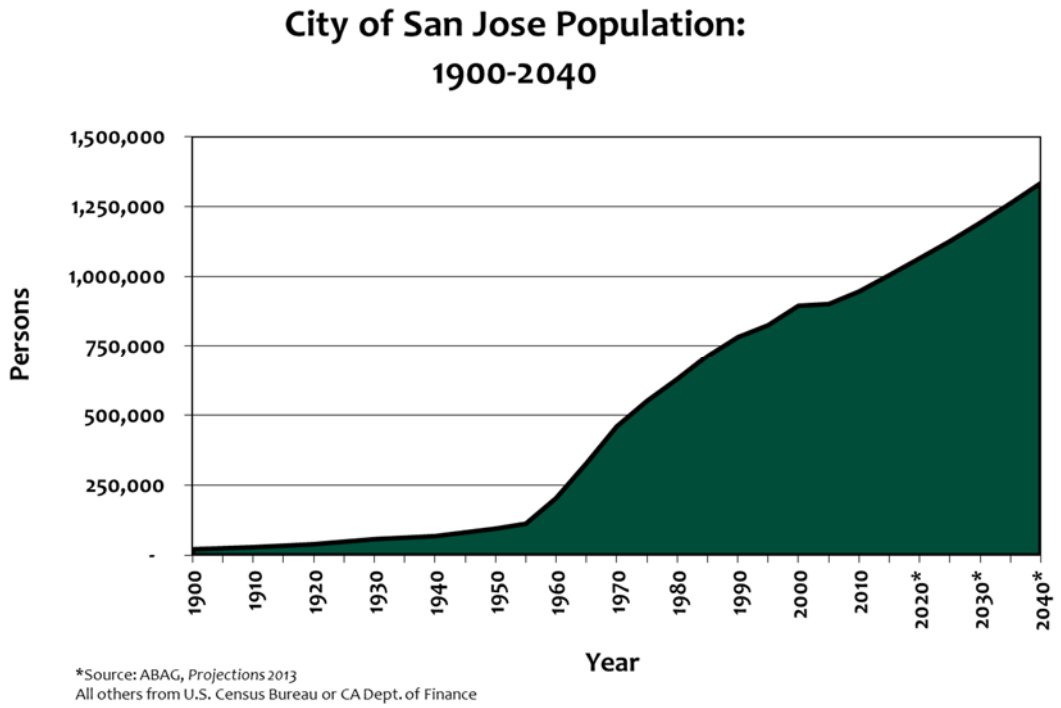
Population growth rate serves as an indicator of the City's long-term housing demand and provides information that helps the City determine the capacity of current resources. As shown in **Table 2.1**, while the total population of the City has been increasing, the rate of growth has decreased to 6 percent from 2000 to 2010, or a 0.6 percent average annual growth rate. The Association of Bay Area Governments (ABAG) estimates that by 2020, the City's population will have increased by 13 percent and will continue to rise moderately by 12 percent each decade thereafter until 2040, leading to a steady growth in the demand for housing.

Table 2.1: San José Historical and Projected Population Trends, 2000 – 2040

Year	Population	Average Annual Growth Rate
1960	204,196	---
1970	459,913	12.5%
1980	629,442	3.7%
1990	782,248	2.4%
2000	894,943	1.4%
2010	945,942	0.6%
2020	1,064,900	1.3%
2030	1,192,100	1.2%
2040	1,334,100	1.2%

Source: City of San José, *San José Housing Element*, 2014-2023; ABAG, *Projections 2013*

Figure 2.1: San José Historical and Projected Population, 1900 – 2040



San José's population grew from 894,943 in 2000 to 945,942 in 2010, for an increase of 50,999 residents from 2000 to 2010. The City includes over half of the county's population, and has grown at about the same rate as the county as a whole over the past decade (approximately six percent). The City's growth is expected to continue into the next few decades at an even higher rate.

Race and Ethnicity

As shown in **Table 2.2**, in the decade between the 2000 and 2010 Census, overall population in San José grew by 6 percent, with population growth occurring among Asians (26 percent) Hispanic/Latinos (16 percent), and Pacific Islanders (13 percent). This trend shows the diversifying population of the City, which is a "majority-minority" city, with the three biggest racial groups each comprising about one-third of the City's population. Non-Hispanic Whites no longer constitute the majority of the City, decreasing from 36 percent to 29 percent of the population. The biggest population group is now Hispanics at 33 percent, with Asians at 32 percent. With Hispanic/Latino families having a higher than average birth rate compared to other ethnic groups, this population is expected to experience continued growth, with Asian, Black/African American, and White populations expected to stabilize or decrease.

Table 2.2: San José Population by Race and Ethnicity, 2000 – 2010

Race/Ethnicity	2000 Population	% of Total	2010 Population	% of Total	Growth Rate 2000 - 2010
Asian (Non-Hispanic)	238,378	27%	300,022	32%	26%
American Indian, Alaska Native	2,959	0%	2,255	0%	-24%
Black (Non-Hispanic)	29,495	3%	27,508	3%	-7%
Hispanic	269,989	30%	313,636	33%	16%
White (Non-Hispanic)	322,534	36%	271,382	29%	-16%
Pacific Islander	3,093	0%	3,492	0	13%
Other (Non-Hispanic)*	28,495	3%	27,647	3%	-3%
Total	**894,943**	**100%**	**945,942**	**100%**	**6%**

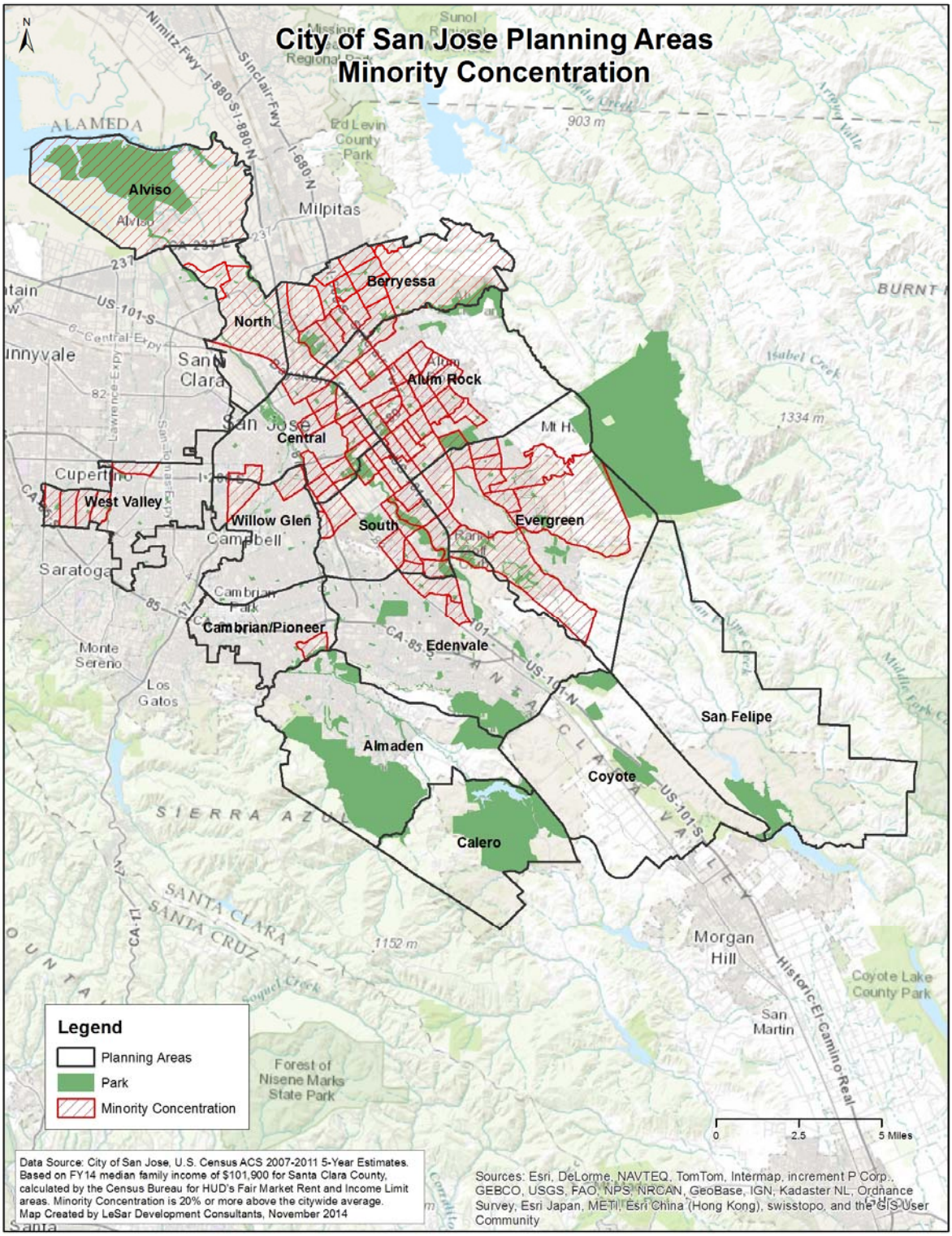
Source: 2000 Census; 2010 Census

*Some Other Race / Two or More Races

Note: Totals may not add to 100% due to rounding

Figure 2.2 shows minority concentrations within San José. Minority concentration is defined as census tracts whose proportion of any one racial/ethnic group is greater than that of the City overall.

Figure 2.2 San José Minority Concentration



Data Source: ACS 2007-2011

Data Source Comment: Minority concentration is defined as census tracts where the percentage of individuals of a particular racial or ethnic minority group is at least 20 percentage points higher than the citywide average. Minority refers to all ethnic groups other than non-Hispanic white.

Age Characteristics

The age characteristics of the City provide insight regarding current and projected housing demands, as different age groups have diverse housing needs and preferences. **Table 2.3** demonstrates several important factors, both in the distribution of age groups and growth among age groups within the City. Most significantly, while the populations that are 55-64 and 65 and older represent the proportionately smallest age groups, they are also the fastest growing group. The 55-64 age group is especially growing at a large clip, with a 41 percent growth rate. This increase mirrors nationwide trends, as the increased longevity of baby boomers has led to the 50-and-over population becoming the fastest-growing age group, with projections that one in five Americans will be aged 65 and older by 2030.[24]

Table 2.3: San José Age Distribution, 1990 – 2010

Age	San José 1990	% of Total	San José 2000	% of Total	Growth Rate 1990-2000	San José 2010	% of Total	Growth Rate 2000-2010
Under 20 Years	232,377	30%	260,653	29%	12%	259,749	27%	0%
20-34 Years	234,735	30%	225,363	25%	-4%	209,696	22%	-7%
35-54 Years	206,170	26%	267,134	30%	30%	285,483	30%	7%
55-64 Years	52,608	7%	67,933	8%	29%	95,772	10%	41%
65 and Over	56,358	7%	73,860	8%	31%	95,242	10%	29%
Total	**782,248**	**100%**	**894,943**	**100%**	**14%**	**945,942**	**100%**	**6%**

Source: City of San José, *San José Housing Element*, 2014-2023
Note: Totals may not add to 100% due to rounding

Even with the growing senior population, 80 percent of the City's population is under 55 years of age. However, as shown in **Table 2.4** below, the median age has increased by approximately 3 years from 2000-2010. While trending younger in the two previous decades, the City's median age now matches that of California's, which rose at a slower pace (approximately two years) during the same time period.

Table 2.4: San José Median Age, 1990 – 2010

	San José 1990	California 1990	San José 2000	California 2000	San José 2010	California 2010
Median Age	30.6	31.4	32.6	33.3	35.2	35.2

Source: City of San José, *San José Housing Element*, 2014-2023; 1990 Census; 2000 Census; 2010 Census

[24] http://www.jchs.harvard.edu/research/housing_americas_older_adults

Household Composition

As shown in **Table 2.5**, half of San José's households are comprised of small families, containing 2-4 members. Additionally, more than one-fourth (26 percent) of households contain at least one person over the age of 62, 17 percent contain children 6 years old or younger, and 14 percent are large families comprised of five or more members.

Table 2.5: San José Household Composition

Household	Total Households	% of Total
Small Family Households (2-4 members)	150,360	50%
Large Family Households (5+ members)	41,395	14%
Household Contains At Least One Person 62-74 Years of Age	51,100	17%
Household Contains At Least One Person Age 75 or Older	27,860	9%
Households with One or More Children 6 Years Old or Younger	51,445	17%
Total Households	**301,005**	

Source: 2007-2011 CHAS
Note: Totals do not add to 100%, as households may fall into more than one category

Income Characteristics

Household income is a strong indicator of socio-economic status and a household's ability to meet the costs of living, such as housing, transportation, and the basic necessities of life. As a determinant of the financial resources available, the median household income of a city plays a significant role in predicting the type of housing households can afford. It is also one of the factors taken into account when households apply for mortgage loans or rental housing.

Median Income

Table 2.6 shows the change in median income for households for San José between 1999 and 2014. While the median income for households appears to have increased by 19 percent in current dollars (unadjusted for inflation), when translated to constant or real-dollar values, the median household income for the City actually decreased by 13 percent in 2014, compared to the adjusted median income in 1999.

Table 2.6: San José Median Income 2000 - 2014

	2000 Median Income	2014 Median Income	% Change
Unadjusted Median Income	$70,243	$83,787	19%
In Real 2000 Dollars	$70,243	$60,946	-13%

Source: 2000 Census; 2010-2014 ACS Estimates
*Real 2014 dollars, adjusted for inflation

Income Distribution

Table 2.7 shows the distribution of household income in the City. The total number of households increased 12 percent between 2000 and 2014 and the City also became more of an "hourglass economy," with growing populations at the higher and lower ends of the income spectrum and a reduced number in the middle, a trend that is expected to continue into the future. For example, from 2000 to 2014 the number of households earning less than $35,000 rose 10 percent, with those in the $10,000-$14,999 income category increasing by 37 percent. During the same time period, those earning $150,000 and above more than doubled, with those earning $200,000 or more increasing by 189

percent, making it the fastest growing income group. In sharp comparison, middle-wage earners in the $35,000-$75,000 income category decreased by 15 percent.

Table 2.7: San José Household Income Distribution, 2000 – 2012

Household Income	2000 Households	% of Total	2012 Households	% of Total	% Change 2000-2012
Less than $10,000	13,166	5%	13,007	4%	-1%
$10,000 to $14,999	8,364	3%	11,121	4%	33%
$15,000 to $24,999	17,854	6%	20,682	7%	16%
$25,000 to $34,999	20,285	7%	20,501	7%	1%
Under $35,000	**59,669**	**22%**	**65,311**	**21%**	**9%**
$35,000 to $49,999	32,824	12%	30,380	10%	-7%
$50,000 to $74,999	55,453	20%	45,625	15%	-18%
$35,000 - $75,000	**88,277**	**32%**	**76,005**	**25%**	**-14%**
$75,000 to $99,999	43,337	16%	39,123	13%	-10%
$100,000 to $149,999	51,374	19%	57,168	19%	11%
$75,000 - $150,000	**94,711**	**35%**	**96,291**	**32%**	**2%**
$150,000 to $199,999	19,818	7%	31,317	10%	58%
$200,000 or more	13,933	5%	35,025	12%	151%
$150,000 and above	**33,751**	**12%**	**66,342**	**22%**	**97%**
Total	**276,408**	**100%**	**303,949**	**100%**	**10%**

Source: 2000 Census; 2008-2012 ACS Estimates
Note: Totals may not add to 100% due to rounding

Low Income Households

The Community Development Block Grant (CDBG) program is primarily concerned with activities that benefit Low- and Moderate-Income (LMI) households whose incomes do not exceed 80 percent of the median family income for the area, as established by HUD, with adjustments for smaller or larger families.[25] HUD utilizes three income levels to define LMI households:

- Extremely low income: Households earning 30 percent or less than the AMI (subject to specified adjustments for areas with unusually high or low incomes)
- Very low income: Households earning 50 percent or less than the AMI (subject to specified adjustments for areas with unusually high or low incomes)
- Low and moderate income: Households earning 80 percent or less than the AMI (subject to adjustments for areas with unusually high or low incomes or housing costs)

Table 2.8 shows that over one-third (38 percent) of households in San José are LMI, with incomes ranging from 0-80 percent AMI.

[25]U.S. Department of Housing and Urban Development, Glossary of CPD Terms - L
http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/library/glossary/l

Table 2.8: San José Low- and Moderate-Income Households

Household	Total	% of Total
Household Income 0-30% AMI	45,330	15%
Household Income 30% - 50% AMI	35,435	12%
Household Income 50% - 80% AMI	33,395	11%
Total LMI Households (0-80% AMI)	**114,160**	**38%**
Household Income 80% - 100% AMI	28,725	10%
Household Income >100% AMI	158,120	53%
Total Households	**301,005**	**100%**

Source: 2007-2011 CHAS
Note: Totals may not add to 100% due to rounding

Special Needs Populations

Certain sub-populations often require special accommodations due to their unique characteristics and/or needs. These characteristics may include age, family characteristics, or disability, and can affect their accessibility to decent and affordable housing. For example, elderly individuals are often reliant on a fixed income, and experience higher health care costs. Large households require a greater number of bedrooms. Persons with disabilities have physical or mental impairments that may substantially limit major life activities, and may require accessible housing accommodations. **Table 2.9** provides an overview of several special needs populations within San José.

Table 2.9: San José Special Needs Populations

Population	Total	% of Total
Elderly Households (62+)	78,960	26%
Large Households (5+ members)	41,395	14%
Disabled Persons	77,506	8%

Source: 2007-2011 CHAS; 2008-2012 ACS Estimates

Employment Profile

Unemployment Rates

Overall, as shown in **Table 2.10**, unemployment rates in the San José -Sunnyvale-Santa Clara Metropolitan Statistical Area (MSA) increased by 8 percentage points from 2000 to 2010 and dropped by 7 percentage points from 2010 to 2015. While decreasing, this suggests that unemployment rates in the City still have not yet reached pre-recession levels. Unemployment contributes to the demand for low-cost housing and the need for housing assistance.

Table 2.10: San José-Sunnyvale-Santa Clara MSA Unemployment Rates, 2000 – 2013

Year	2000	2005	2010	2015
Annual Average Unemployment Rate	3.2%	5.4%	11.2%	4.2%

Source: California Employment Development Department (EDD) Historical Civilian Labor Force, San José -Sunnyvale-Santa Clara MSA

Employment Trends

Table 2.11 shows historical employment rates within the San José -Sunnyvale-Santa Clara MSA by major industry categories. Overall, nonfarm jobs account for 99 percent of employment within the MSA (961,900 jobs), compared to 1 percent of on-farm jobs (5,000 jobs). Within the nonfarm category, the 768,100 service providing jobs account for the majority of employment opportunities (79 percent), with the greatest percentage found in professional and business services (20 percent).

From 2000 to 2013, nonfarm jobs have decreased by 8 percent while farm jobs have decreased by 28 percent. Within the nonfarm category, goods producing jobs decreased by 36 percent; however service providing jobs increased by 3 percent. The greatest job growth was seen in the education/health services field (65 percent increase), followed by information (36 percent increase) and leisure and hospitality (20 percent increase). The largest employment shrinkage was seen in the good producing industries (36 percent decrease): manufacturing (38 percent decrease); mining and logging (25 percent decrease); and, construction (24 percent decrease).

Table 2.11: San José-Sunnyvale-Santa Clara MSA Employment by Industry, 2000 – 2013

Jobs by Industry of Employment	2000		2013		% Change
	Number	% of Total	Number	% of Total	
Service Providing	**744,600**	**71%**	**768,100**	**79%**	**3%**
Professional & Business Services	227,500	22%	191,200	20%	-16%
Educational & Health Services	87,400	8%	144,500	15%	65%
Government	98,700	9%	91,900	10%	-7%
Leisure & Hospitality	72,800	7%	87,300	9%	20%
Retail Trade	93,400	9%	85,100	9%	-9%
Information	43,100	4%	58,700	6%	36%
Wholesale Trade	42,700	4%	36,500	4%	-15%
Financial Activities	34,200	3%	33,500	3%	-2%
Other Services	27,000	3%	25,400	3%	-6%
Transportation, Warehousing & Utilities	17,800	2%	14,000	1%	-21%
Goods Producing	**301,000**	**29%**	**193,800**	**20%**	**-36%**
Manufacturing	251,100	24%	156,000	16%	-38%
Construction	49,500	5%	37,500	4%	-24%
Mining and Logging	400	0%	300	0%	-25%
Total Nonfarm	**1,045,600**	**99%**	**961,900**	**99%**	**-8%**
Total Farm	**6,900**	**1%**	**5,000**	**1%**	**-28%**
Total Jobs by Industry of Employment	**1,052,500**	**100%**	**966,900**	**100%**	**-8%**

Source: California Employment Development Department (EDD) Industry Employment & Labor Force by Annual Average, San José -Sunnyvale-Santa Clara MSA, 2013

Education

As shown in **Table 2.12** below, the educational attainment for San José residents 25 years of age and older is as follows:

- 18 percent have not graduated high school
- 20 percent have graduated high school (including equivalency), but no further education

- 21 percent have some college but no degree
- 8 percent have an associate's degree
- 21 percent have a bachelor's degree
- 12 percent have a graduate or professional degree

Overall, 82 percent of San José residents have at least a high school diploma or higher and 33 percent have a bachelor's degree or higher. However, only 12 percent of the workforce 25 years of age and older have an advanced or professional degree, making it more difficult for those without an advanced degree to compete for jobs requiring higher education or technical skills.

Table 2.12: San José Educational Attainment by Age

Educational Attainment	Age					Total	% of Total
	18–24 yrs	25–34 yrs	35–44 yrs	45–64 yrs	65+ yrs		
Less than 9th Grade	3,483	10,079	12,405	19,528	17,754	63,249	9%
9th to 12th Grade, No Diploma	12,333	12,156	11,416	14,892	8,520	59,317	9%
High School Graduate, GED, or Alternative	23,772	28,461	26,060	42,782	19,921	140,996	20%
Some College, No Degree	34,095	28,288	25,511	43,847	14,809	146,550	21%
Associate's Degree	5,045	10,242	11,067	21,243	4,769	52,366	8%
Bachelor's Degree	9,209	38,503	37,847	49,010	14,058	148,627	21%
Graduate or Professional Degree	853	18,331	24,906	29,424	9,138	82,652	12%
Total	**88,790**	**146,060**	**149,212**	**220,726**	**88,969**	**693,757**	**100%**

Source: 2007-2011 ACS Estimates

Table 2.13 shows that those residents with bachelor's and professional degrees have significantly higher median incomes. Holders of bachelor's degrees have an approximately 59 percent higher median income than those with only an associate's, and those with a professional degree have a 38 percent higher median income.

Table 2.13: San José Educational Attainment and Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than High School Graduate	$22,146
High School Graduate (Includes Equivalency)	$31,100
Some College or Associate's Degree	$42,018
Bachelor's Degree	$66,731
Graduate or Professional Degree	$92,345

Source: 2007-2011 ACS Estimates

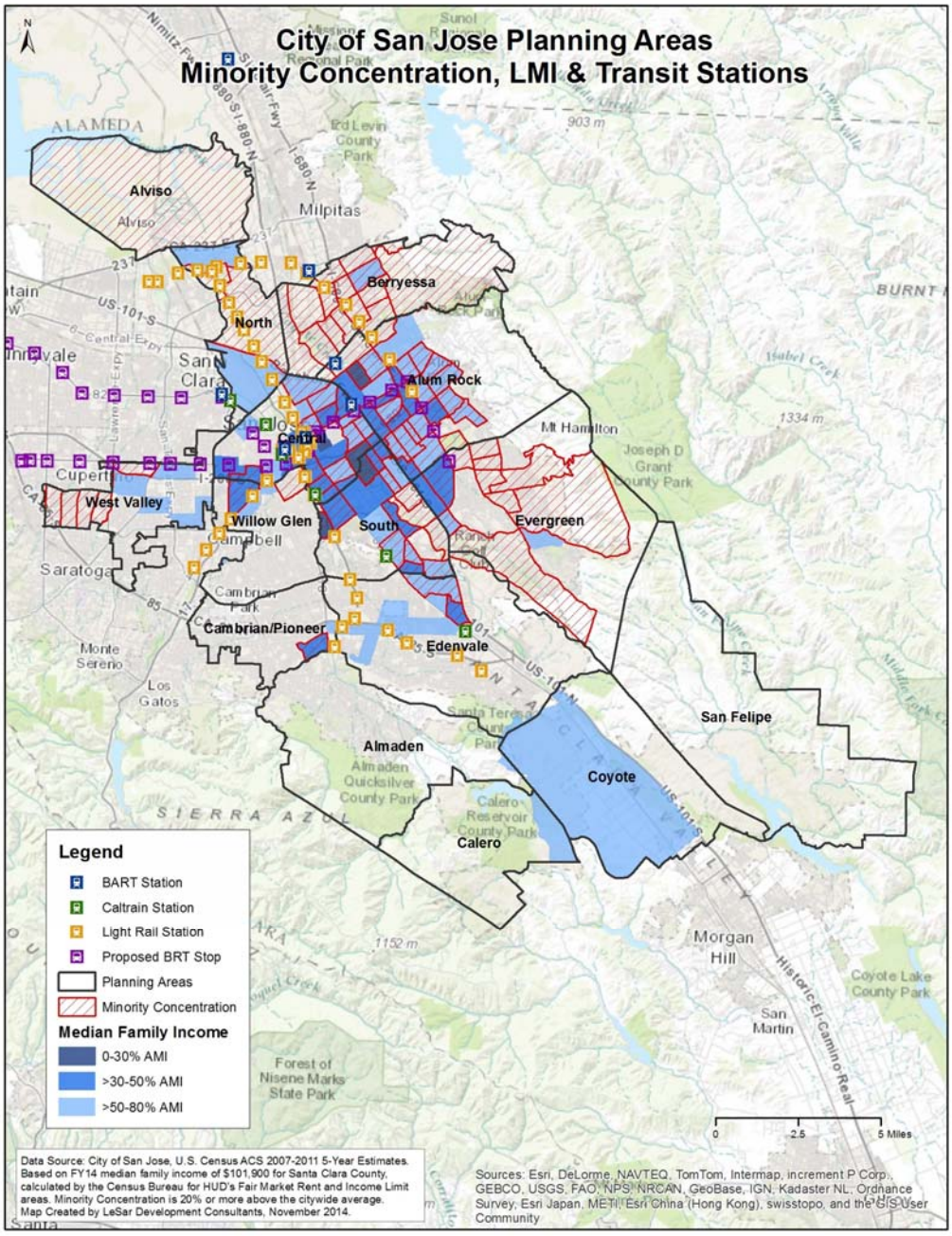
Public Transportation

Public transit is critical for linking those without access to private transportation to job centers and services. The City has access to several transit services that link neighborhoods within the City to commercial centers, parks, cultural amenities, public institutions, and job sites. In fact, a University of Minnesota study has ranked the San José-Sunnyvale-Santa Clara metropolitan area 10th in the nation for the total number of jobs workers are able to access by public transportation within 60 minutes.[26] However, the City remains highly car-centric, with many low-density residential areas that are difficult to serve with transit. In addition, the County has built several new freeways that have undermined transit ridership. As a result, the City has identified 70 "urban villages" and other focused growth areas where growth should be focused over the next 30 years, mostly along transit lines, to curb this issue and encourage transit use among its residents.[27]

[26]University of Minnesota. "Access Across America." Webpage tab. http://www.access.umn.edu/research/america/
[27]SPUR. "Freedom to Move." Webpage tab. http://www.spur.org/sites/default/files/publications_pdfs/SPUR_Freedom_to_Move.pdf

Figure 2.3 demonstrates areas of LMI and minority concentration with transit stations.

Figure 2.3: Areas of LMI and Minority Concentration with Transit Stations



Data Source:	ACS 2007-2011
Data Source Comment:	Minority concentration is defined as census tracts where the percentage of individuals of a particular racial or ethnic minority group is at least 20 percentage points higher than the citywide average. LMI concentration is defined as census tracts where the median household

income is below 80% AMI. Based on FY 14 median family income for Santa Clara County, calculated by the Census Bureau for HUD's Fair Market Rent and Income Limit areas.

The following transit options are available in the City:

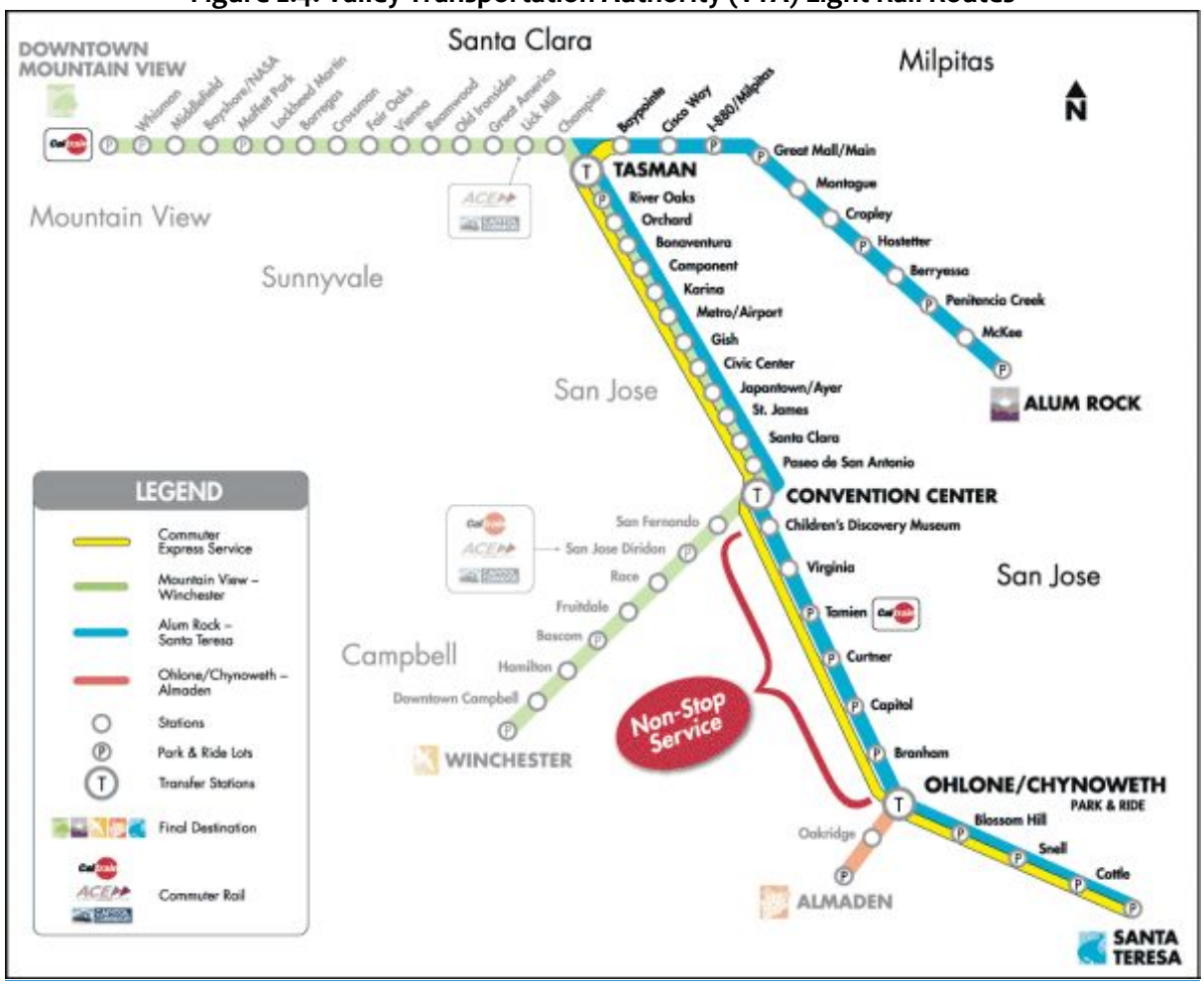
Fixed-Routes

The Valley Transportation Authority (VTA) operates over 50 fixed-routes that offer access to affordable public transit to residents of the City. There is a Regional Transit Connection Discount Card ID (RTC Discount Card) program that is available to qualified persons with disabilities and to senior citizens, 65 years of age or older for reduced fares on fixed-route transit bus, rail, and ferry systems throughout the San Francisco Bay Area. The RTC Discount Card costs $3.00 and is good for up to three years.

Figures 2.4 through 2.6 show the public transit routes within the City and to neighboring areas, including Mountain View, Santa Clara, Sunnyvale, Milpitas, and Campbell.

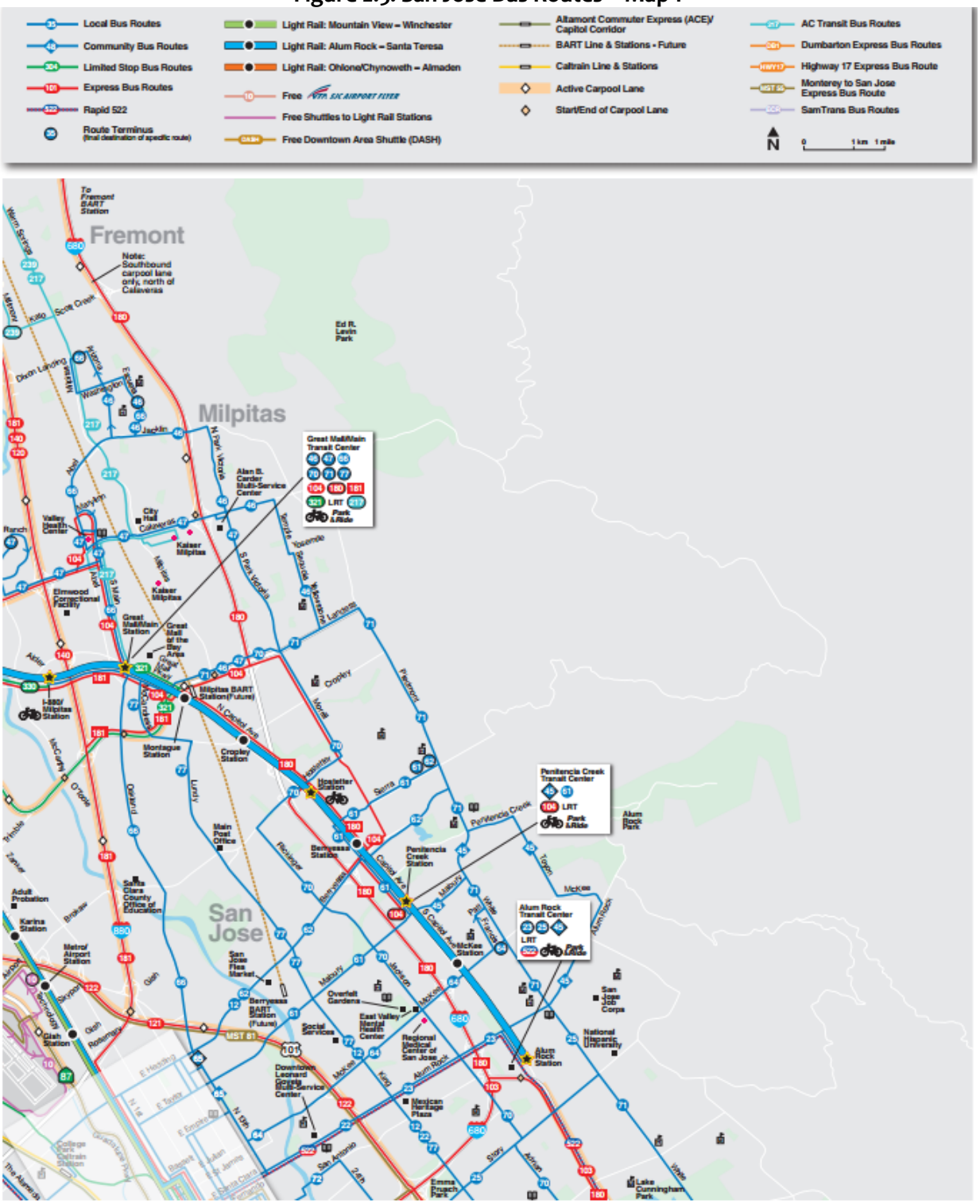
VTA light rail runs every 10 minutes weekdays, and every 15 minutes on weekends and holidays, making several stops in downtown.

Figure 2.4: Valley Transportation Authority (VTA) Light Rail Routes



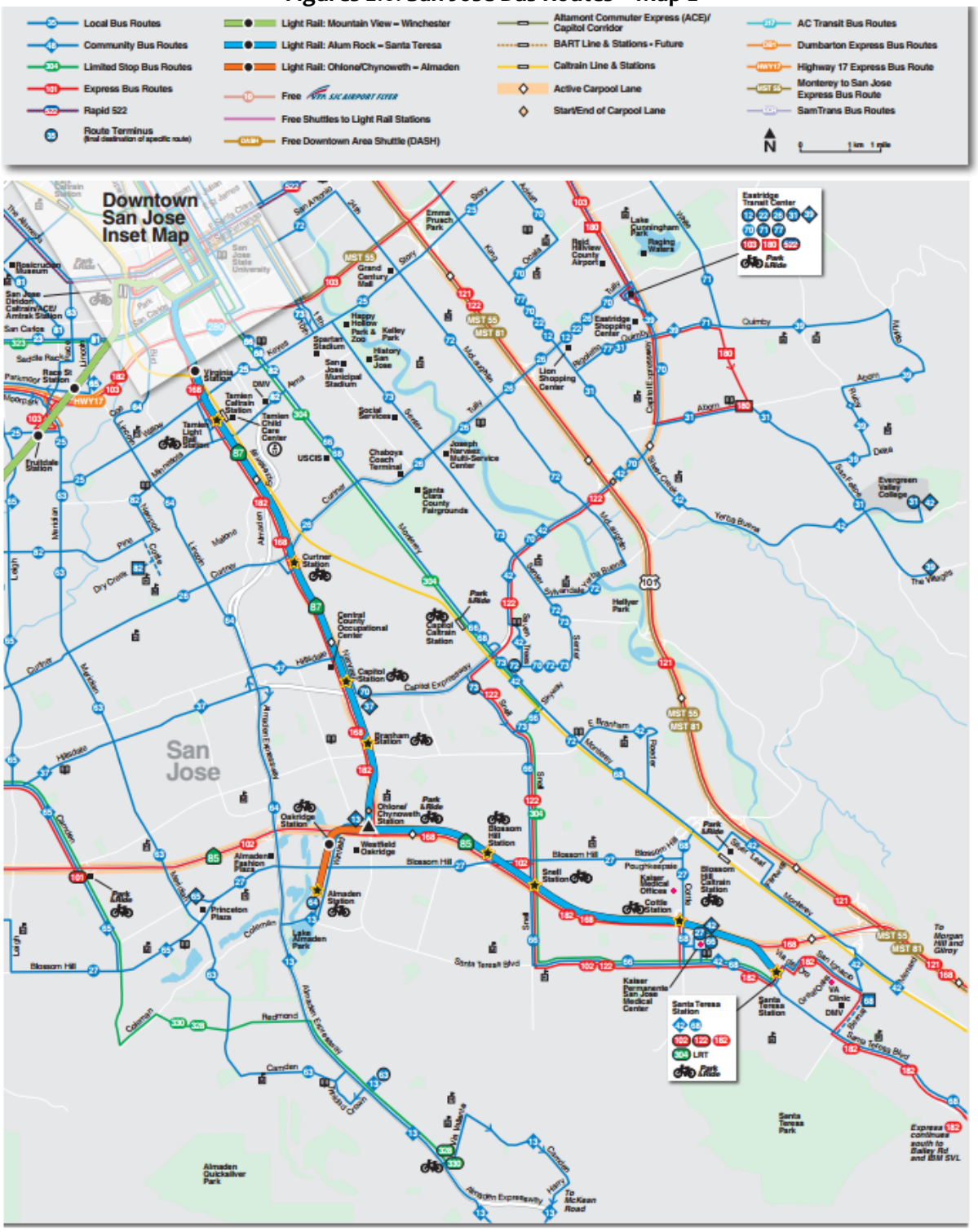
Source: Santa Clara Valley Transportation Authority

Figure 2.5: San José Bus Routes – Map 1



Source: Santa Clara Valley Transportation Authority

Figures 2.6: San José Bus Routes – Map 2



Source: Santa Clara Valley Transportation Authority

Table 2.14 shows the fare rates offered to fixed-route riders.

Table 2.14: San José Fixed-Route Transit Fares

Fare	Cost
Adult Ages 18-64	
Single Ride	$2.00
Express Single Ride	$4.00
Community Bus	$1.25
8-Hour Light Rail Pass	$4.00
Day Pass	$6.00
Express Day Pass	$12.00
Monthly Pass	$70.00
Express Monthly Pass	$140.00
Annual Pass Subscription	$770.00
Annual Express Pass Subscription	$1,540
31-Day Pass Senior/Disabled	$30
Rider Reward Monthly Pass	$40
Youth Ages 5-17 (children under 5 ride free when traveling with a paying adult)	
Single Ride	$1.75
Community Bus	$0.75
8-Hour Light Rail Pass	$3.50
Day Pass	$5.00
Monthly Pass	$45.00
Annual Pass Subscription	$495.00
Senior/Disabled Ages 65+	
Single Ride	$1.00
Community Bus	$0.50
8-Hour Light Rail Pass	$2.00
Day Pass	$2.50
Monthly Pass	$25.00
Annual Pass Subscription	$275.00

Source: Santa Clara Valley Transportation Authority as of November 2014

VTA Bus Rapid Transit Program

The VTA is upgrading transit service along the County's three busiest transit corridors to Bus Rapid Transit (BRT) status. These projects consist of improvements in technology and infrastructure as well as new vehicles that will allow riders on the Rapid 522 and Limited 323 routes to travel faster and more comfortably with more frequent service and better on-time reliability.

The BRT program consists of the following three projects:

Santa Clara-Alum Rock BRT Project

This project is in the process of upgrading the eastern portion of the Rapid 522 corridor between Downtown San José and the Eastridge Transit Center. The project will install new, bus-only lanes that will allow the BRT vehicles to bypass automobile congestion as well as rail-like stations that allow for fast, all-door boarding. The project began construction in 2013, was delayed due to contractor issues, and is projected to be completed by Fall 2017.

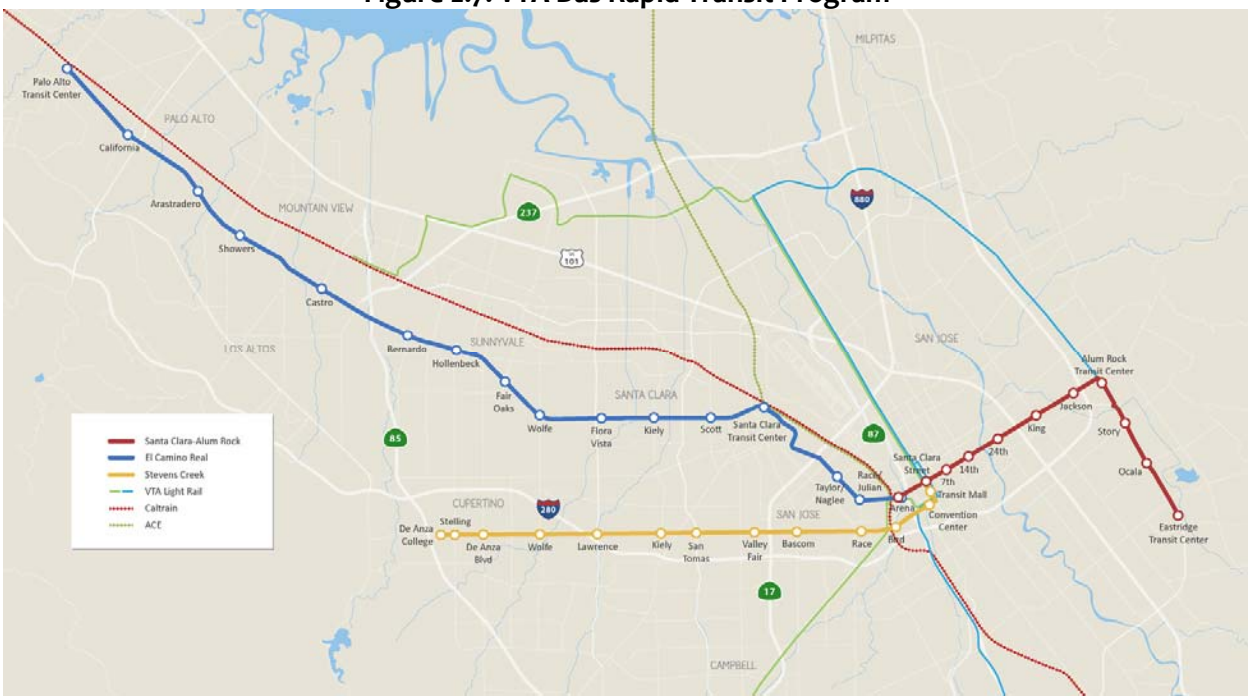
El Camino Real BRT Project

This project will upgrade the western portion of the Rapid 522 corridor between the Palo Alto Transit Center and Downtown San José. The VTA has proposed converting one vehicle lane in each direction into a bus-only lane as well as installing bicycle lanes in some cities along the corridor. This project is on target to be operational in 2018.

Stevens Creek BRT Project

This project will upgrade the Limited 323 service that currently travels along Stevens Creek Boulevard and San Carlos Street between De Anza College in Cupertino and the Downtown San José Transit Mall. This project is on target to be operational in 2017.

Figure 2.7: VTA Bus Rapid Transit Program



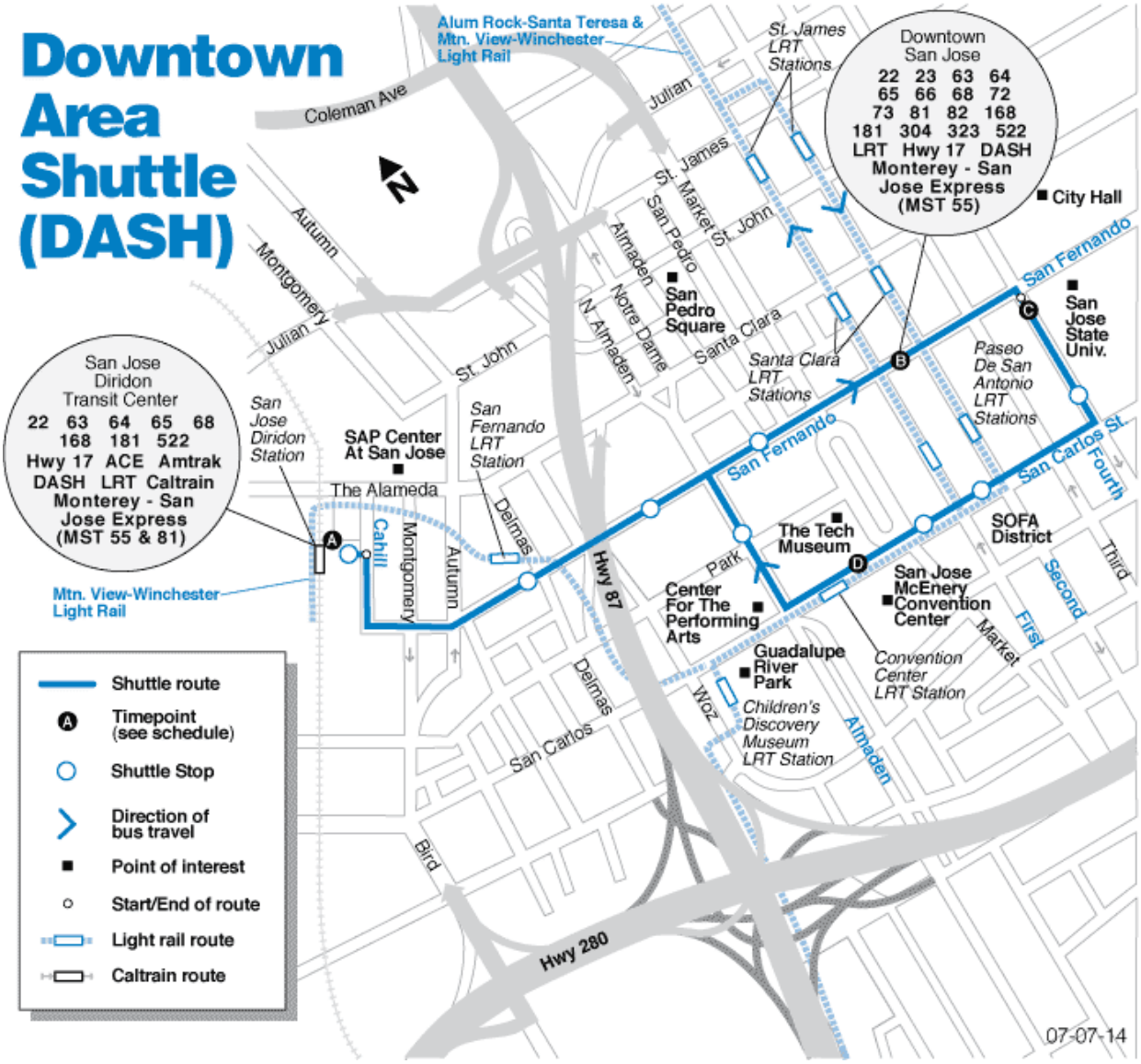
Source: Santa Clara Valley Transportation Authority

Downtown Area Shuttle (DASH)

The City's free Downtown Area Shuttle (DASH) connects the San José Diridon Caltrain Station with VTA Light Rail stations, downtown office buildings, McEnery Convention Center, and San José State University.

DASH shuttles run about every 5-15 minutes from 6:30 am to 7 pm Monday through Friday, except on major holidays. All shuttles are lift-equipped and accessible to people with disabilities. Bikes are also allowed on DASH when space is available.

Figure 2.8: San José DASH Routes

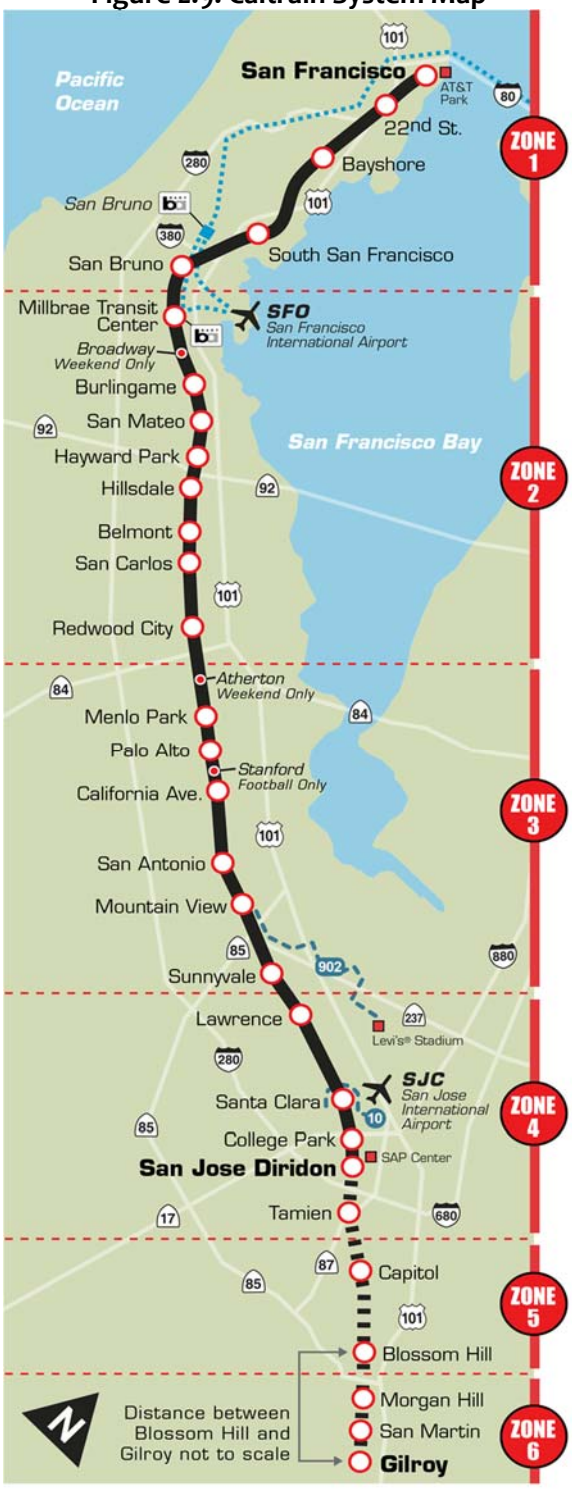


Source: Santa Clara Valley Transportation Authority

Caltrain

Caltrain provides commuter rail service along the San Francisco Peninsula, through the South Bay to San José and Gilroy. Most stations offer both parking and bicycle access. There is also shuttle service that operates between Caltrain stations and employers' work sites or is operated by cities. Employer Shuttles are funded by the Bay Area Air Quality Management District Transportation Fund for Clean Air, the Peninsula Corridor Joint Powers Board, The Transportation Authority and participating employers. Most shuttles are free and open to the public.

Figure 2.9: Caltrain System Map



Source: Caltrain

Table 2.15: Caltrain Fares

Adult Full Fare*	Travel Within					
Ticket Type	**1 Zone**	**2 Zones**	**3 Zones**	**4 Zones**	**5 Zones**	**6 Zones**
One Way	$3.25	$5.25	$7.25	$9.25	$11.25	$13.25
Day Pass	$2.75	$4.75	$6.75	$8.75	$10.75	$12.75
Zone Upgrade	$2.00					
8-Ride	$20.25	$35.25	$50.00	$64.75	$79.50	$94.25
Monthly Pass	$73.00	$126.00	$179.00	$232.00	$285.00	$338.00
Eligible Discount Fare**	**Travel Within**					
Ticket Type	**1 Zone**	**2 Zones**	**3 Zones**	**4 Zones**	**5 Zones**	**6 Zones**
One Way	$1.50	$2.50	$3.50	$4.50	$5.50	$6.50
Day Pass	$1.25	$2.25	$3.25	$4.25	$5.25	$6.25
Zone Upgrade	$1.00					
8-Ride	$10.00	$17.50	$25.00	$32.25	$39.75	$47.00
Monthly Pass	$36.50	$63.00	$89.50	$116.00	$142.50	$169.00

Source: Caltrain
*Adult ages 18-64
**Senior/Disabled/Youth/Medicare Cardholder

Altamont Commuter Express

The Altamont Commuter Express (ACE) has connected San José with Fremont, the Pleasanton-Livermore area, and across the Altamont Pass into Manteca and Stockton since 1998. ACE has four westbound trains in the morning and four returning eastbound trains in the evening. The San José Diridon Station is the last stop along the ACE route, with other stations in Stockton, Lathrop/Manteca, Tracy, Vasco Road, Livermore, Pleasanton, Fremont, Great America, and Santa Clara.

The Diridon Station is located in downtown San José, down the street from world-renowned museums and restaurants, and across the street from the famed HP Pavilion entertainment hub. There are transit connections from the Diridon Station to VTA DASH, VTA Light Rail, Caltrain, Amtrak, and VTA buses 9780 and 972.

There are several options to buy tickets: one-way; round trip; 20 ride; and monthly. Prices vary depending on which station the rider departs from and arrives at. ACE also offers a discounted rate of 50 percent off the current regular ticket price, available to those with proof of discount status and must be carried on their person at all times. The discount is available to individuals who are disabled, seniors 65 years and older, children between the ages of 6 and 12 riding with a paying adult, or on Medicare. Special group discounts are also available.

Amtrak

Amtrak also services the San José area. Within a 20-mile radius of the City, there are four Amtrak stations (San José, Santa Clara University, Santa Clara Great America, and Fremont) and two Thruway bus service locations (Fremont – San Joaquin Buses and Morgan Hill). Prices vary depending on which station the rider departs from and arrives at. However, Amtrak offers SmartFares, limited-time offers, and everyday discounts for AAA members, students, military, seniors, children, and more.

511 Regional Rideshare Program

The 511 Regional Rideshare Program is a free service that introduces commuters to people who live and work nearby to carpool, vanpool, or bicycle to work together. Ridesharing benefits include access to the Bay Area's growing network of carpool lanes, free park-and-ride lots, and a host of commute incentives. The program's goal is to help travelers save time and money on the road.

Bay Area Rapid Transit (BART)

The largest public works project ever in the South Bay is to bring BART to San José. The 15-mile extension to the City is due to open in late 2017, a full year ahead of schedule and on budget to meet the $3.2 billion price tag. The commute changes offered by the BART extension include getting drivers out of their cars and onto the train, along with available transfers to light rail and/or express buses to reach other areas of Silicon Valley. The City is also working to create options for biking to and from the new station, including connecting existing bike lanes to the station. The City also hopes to extend the line an additional six miles through downtown, ending at the Caltrain depot in Santa Clara for further connections to existing transit options. However, the funding needed for this extension is not yet available.

Car & Ride Sharing Services

Car and ride sharing services have become available to residents in the South Bay since the last report was written. Car sharing through ZipCar is available in the majority of South Bay cities, with concentrations in downtowns and near university campuses. Commercial rideshare companies have expanded their services to offer Lyft Line and Uber Pool. Recently VTA conducted a six-month rideshare pilot, VTA Flex, which allowed users to schedule rides through web and phone reservation systems, as well as through a smart phone app. The pilot program created fixed pick-up locations along transit corridors within a six square mile area in North San José to transport passengers to their final destination. The pilot program ended on July 1st, 2016.

Housing Profile

Housing Stock

A diverse and balanced housing stock will provide a greater range and flexibility of housing options for households in the City. **Table 3.1** below reflects the distribution of housing found throughout the City. At approximately 55 percent, the large majority of the City's housing stock is made up of single-family detached homes, especially for owners where that property type makes up 77 percent of total owner units. The next highest category is multifamily developments of 20+ units (13 percent), followed by multifamily developments of 5-19 units (11 percent).

Combined with single family attached units, 65 percent of the City's housing stock consists of single-family homes. This may stand as an impediment to fair housing choice for households seeking a source of affordable housing, as multifamily units are often less expensive to rent or purchase. Fortunately, current development trends are for high-density multi-family attached housing, and housing options have become much more varied.

Table 3.1: San José Residential Housing by Number of Units

Property Type	Owner	% of Total	Renter	% of Total	Total Units	% of Total
1-Unit Detached	139,176	77%	29,557	25%	173,725	55%
1-Unit Attached	20,914	12%	9,966	8%	32,245	10%
2-4 Units	4,248	2%	17,812	15%	23,178	7%
5-19 Units	4,032	2%	27,406	23%	33,939	11%
20+ Units	3,328	2%	33,257	28%	39,901	13%
Other (Mobile Home, RV, etc.)	8,868	5%	1,547	1%	10,956	3%
Total	**180,566**	**100%**	**119,545**	**100%**	**313,944**	**100%**

Source: 2007-2011 ACS
Note: Totals may not add to 100% due to rounding
Note: Owner + Renter units do not add to total units due to vacancies

Housing Affordability

Housing is often one of the most significant expenses for households and can be one of the most significant factors in evaluating a housing market. This section provides an overview of housing affordability in the City.

Cost of Housing

Table 3.2 shows the median home value and contract rent for housing units in the City. This data demonstrates that from 2000 to 2012 there has been a 46 percent increase in median home values and a 28 percent increase in median contract rent. However, as was seen in **Table 2.6**, during the same time

period the median household income increased by only 16 percent. This indicates that the median household income in the City is not keeping pace with the cost of housing, which may pose financial challenges for households seeking to purchase or rent a home. With 2012 median home values at almost double 2000 rates, families may experience a greater difficulty finding affordable owner units. Rental units are not faring much better with the median contract rent spiking 28 percent between 2000 and 2012. **Table 3.3** provides further information on rental data. The data shows that 44 percent of renter households pay above the median contract rent, further adding to the impediments renter households may face in finding affordable rental units.

Table 3.2: San José Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	$394,000	$575,100	46%
Median Contract Rent	$1,123	$1,435	28%

Source: 2000 Census, 2008-2012 ACS

Table 3.3: Rent Paid in San José

Rent Paid	Number	% of Total
No Cash Rent	2,791	2%
$0-499	7,401	6%
$500-999	18,187	14%
$1,000-1,499	41,553	33%
$1,500+	55,689	44%
Total	**125,621**	**100%**

Source: 2008-2012 ACS
Note: Totals may not add to 100% due to rounding

Housing Affordability

There is a clear disparity between need and availability of affordable housing in the City and even more so in the greater Bay Area region. Housing is the largest land use in the City, which provides a bedroom community for the larger region. As seen in **Table 3.4**, approximately 27 percent (32,930) of rental households are at 0-30 percent AMI, yet as seen in **Table 3.5** there are only 8,125 rental units available that are affordable to these households (no data is available for household owner units). In total there are 96,755 units affordable for LMI households earning 80 percent or less AMI, and yet there are 114,160 households within this income bracket in need of housing. Further, 69 percent of total units are only affordable for households earning over 80 percent AMI. This data also further showcases the "hourglass economy" of the City, with the majority of renter households either earning over 100 percent AMI (32 percent) or 0-30 percent AMI (27 percent).

Table 3.4: San José Low- and Moderate-Income Households by Tenure

Household	Renter	% of Total	Owner	% of Total	Total	% of Total
0-30% AMI	32,930	27%	12,400	7%	45,330	15%
30% - 50% AMI	20,345	17%	15,090	8%	35,435	12%
50% - 80% AMI	16,995	14%	16,400	9%	33,395	11%
80% - 100% AMI	12,175	10%	16,550	9%	28,725	10%
>100% AMI	39,405	32%	118,715	66%	158,120	53%
Total	**121,850**	**100%**	**179,155**	**100%**	**301,005**	**100%**

Source: 2007-2011 CHAS

Note: Totals may not add to 100% due to rounding.

Table 3.5: San José Affordability by Housing Urban Development - Area Median Family Income (HAMFI)

% Affordable Units	Renter	% of Total	Owner	% of Total	Total	% of Total
30% HAMFI	8,125	10%	No Data	n/a	8,125	7%
50% HAMFI	21,635	26%	4,445	17%	26,080	24%
80% HAMFI	54,380	65%	8,170	32%	62,550	57%
100% HAMFI	No Data	n/a	13,100	51%	13,100	12%
Total	**84,140**	**100%**	**25,715**	**100%**	**109,855**	**100%**

Source: 2007-2011 CHAS
Note: Totals may not add to 100% due to rounding.

Housing Cost Burden

Table 3.6 demonstrates the degree of housing cost burden for renter and owner households within the City. HUD defines housing cost burden as households paying more than 30 percent of their incomes towards housing cost, including utilities, and severe cost burden as those paying more than 50 percent of their income towards housing costs.

Overall, 43 percent of households in the City experience cost burden. Among owners, 40 percent overall are cost burdened, with 17 percent severely cost burdened. Among renter households, nearly half (47 percent) are cost burdened, with one-fourth severely cost burdened. This means that nearly half (47 percent) of the renter household population in the City is living in housing considered to be unaffordable, and one in four (25 percent) are paying more than half of their income towards housing costs. It is significant that among cost burdened renter households, the greatest percentage is experiencing severe cost burden.

Table 3.6: San José Housing Cost Burden

Housing Cost Burden	Owner	% Owners	Renter	% Renters	Total	% Total
Cost Burden <=30%	105,865	59%	62,440	51%	168,305	56%
Cost Burden >30% to <=50%	42,075	23%	27,210	22%	69,285	23%
Cost Burden >50%	30,245	17%	30,205	25%	60,450	20%
Total Cost Burdened (>30%)	**72,320**	**40%**	**57,415**	**47%**	**129,735**	**43%**
Cost Burden Not Available	965	1%	1,990	2%	2,955	1%
Total	**179,155**	**100%**	**121,850**	**100%**	**301,005**	**100%**

Source: 2007-2011 CHAS
Note: Totals may not add to 100% due to rounding

Table 3.7 shows the housing cost burden distribution by race/ethnicity. Per HUD definitions, a disproportionate housing need exists when any racial/ethnic group experiences a housing need that is ten percent or greater than the total population. The data indicates that, as a whole, nearly half (43 percent) of households in the City are cost burdened, with 23 percent paying between 30 and 50 percent of their income toward housing costs and 20 percent paying more than 50 percent of their income towards housing costs.

- Compared to 44 percent of the jurisdiction as a whole, 48 percent of Pacific Islander households (405 households) experience cost burden, paying more than 30 percent of their income toward housing costs.
- Over half (57 percent) of Hispanic households (40,920 households) experience cost burden, compared to 44 percent of the jurisdiction as a whole.
- Nearly one-third (30 percent) of Hispanic households (21,535 households) experience a severe cost burden, paying more than 50 percent of their income toward housing costs, compared to 20 percent of the jurisdiction as a whole.
- Black/African American households also experience disproportionate housing cost burden, with over half (53 percent) paying more than 30 percent of their income toward housing costs and nearly one-fourth (24 percent) paying over 50 percent.

These findings suggest that households in these race/ethnicity groups experience significantly greater barriers to finding affordable housing.

Table 3.7: San José Housing Cost Burden by Race/Ethnicity

Housing Cost Burden	<=30%		30-50%		>50%		Total Cost Burdened (>30%)	
	#	%	#	%	#	%	#	%
Jurisdiction as a Whole	166,225	56%	70,800	24%	59,805	20%	**130,605**	**44%**
White	78,615	63%	27,060	22%	19,920	16%	**46,980**	**38%**
Black / African American	4,770	48%	2,855	29%	2,380	24%	**5,235**	**53%**
Asian	47,930	58%	19,755	24%	14,835	18%	**34,590**	**42%**
American Indian, Alaska Native	620	64%	180	19%	170	18%	**350**	**37%**
Pacific Islander	430	51%	320	38%	85	10%	**405**	**48%**
Hispanic	30,815	43%	19,385	27%	21,535	30%	**40,920**	**57%**

Source: 2007-2011 CHAS
Note: Households with no/negative income are not counted in the analysis, as they cannot by definition have a cost burden, although they still may require housing assistance.

Based on feedback received from the City's previous AI, the community raised concern about the lack of data available for the sub-populations within race/ethnicity, such as the Vietnamese and Filipino communities. It may be necessary to further determine the cost burden to these specific ethnicities in order to ensure these communities have access to fair housing.

Overcrowding

Per HUD definitions, the standard definition of overcrowding is a housing unit containing more than one person per room when occupancy of the rooms are pressed into service as sleeping quarters. While these non-traditional sleeping quarters may provide some privacy, they are likely still considered less than ideal by the occupant. [28] **Table 3.8** shows overcrowding conditions by AMI for renter and owner households within the City.

[28] U.S. Department of Housing and Urban Development. "Measuring Overcrowding in Housing." Webpage tab. http://www.huduser.org/publications/pdf/measuring_overcrowding_in_hsg.pdf

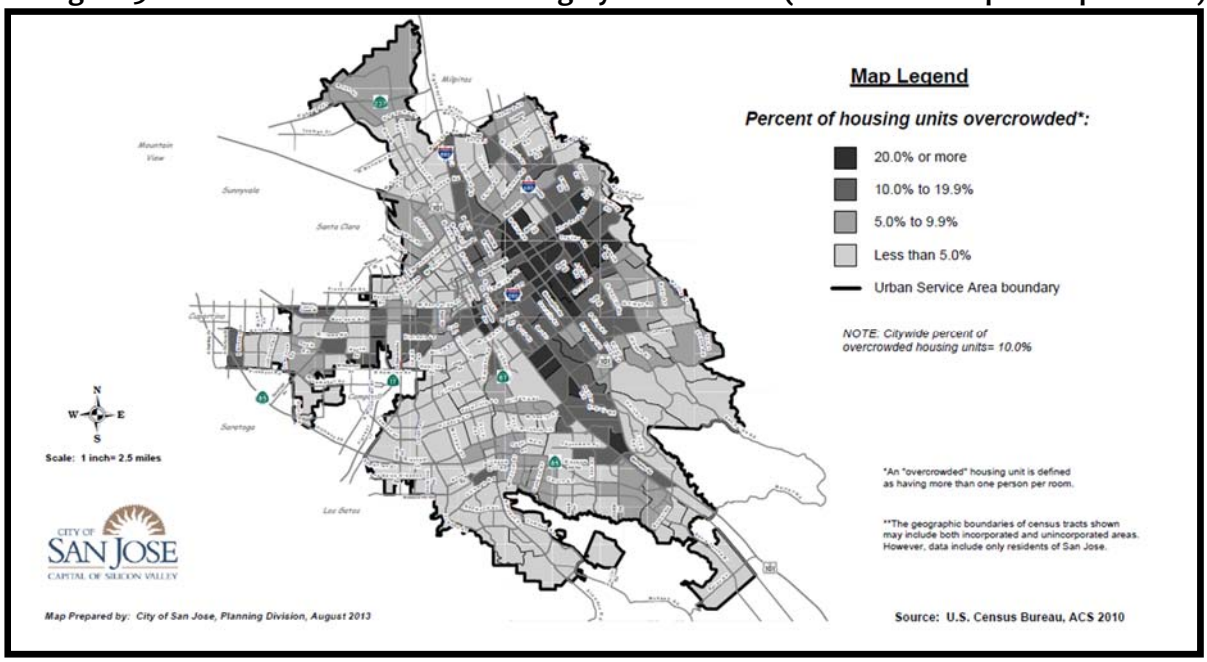
The data indicates that as a whole, nine percent of the City's households experience overcrowding. However this problem is more prevalent for rental households, especially those earning less than 80 percent AMI. While 15 percent of rental households live in overcrowding conditions, 58 percent of those earning less than 80 percent AMI live in overcrowding conditions. Further, these numbers may be even higher as overcrowding is often underreported. However, based on feedback received from the previous AI, some households choose to live in conditions deemed by HUD as overcrowded, including couples living in a one-room apartment and large families with children under the age of five.

Table 3.8: San José Overcrowding Conditions (more than one person per room)

	Single Family	Multiple, Unrelated Family	Other, Non-Family	Total Overcrowded Households	Overcrowded % of Total	Total Households
Renter Households						
0-30% AMI	5,670	520	80	6,270	**19%**	32,930
30-50% AMI	3,155	1,035	145	4,335	**21%**	20,345
50-80% AMI	2,165	705	120	2,990	**18%**	16,995
80-100% AMI	1,595	425	120	2,140	**18%**	12,175
Total Renter Households	**14,695**	**3,300**	**890**	**18,885**	**15%**	**121,850**
Owner Households						
0-30% AMI	380	125	10	515	**4%**	12,400
30-50% AMI	820	365	0	1,185	**8%**	15,090
50-80% AMI	1,075	520	0	1,595	**10%**	16,400
80-100% AMI	730	525	0	1,255	**8%**	16,550
Total Owner Households	**5,265**	**3,125**	**40**	**8,430**	**5%**	**179,155**
Total Renter and Owner Households	**19,960**	**6,425**	**930**	**27,315**	**9%**	**301,005**

Source: 2007-2011 CHAS

Figure 3.1: San José Overcrowded Housing By Census Tract (more than one person per room)



Source: 2010 Census

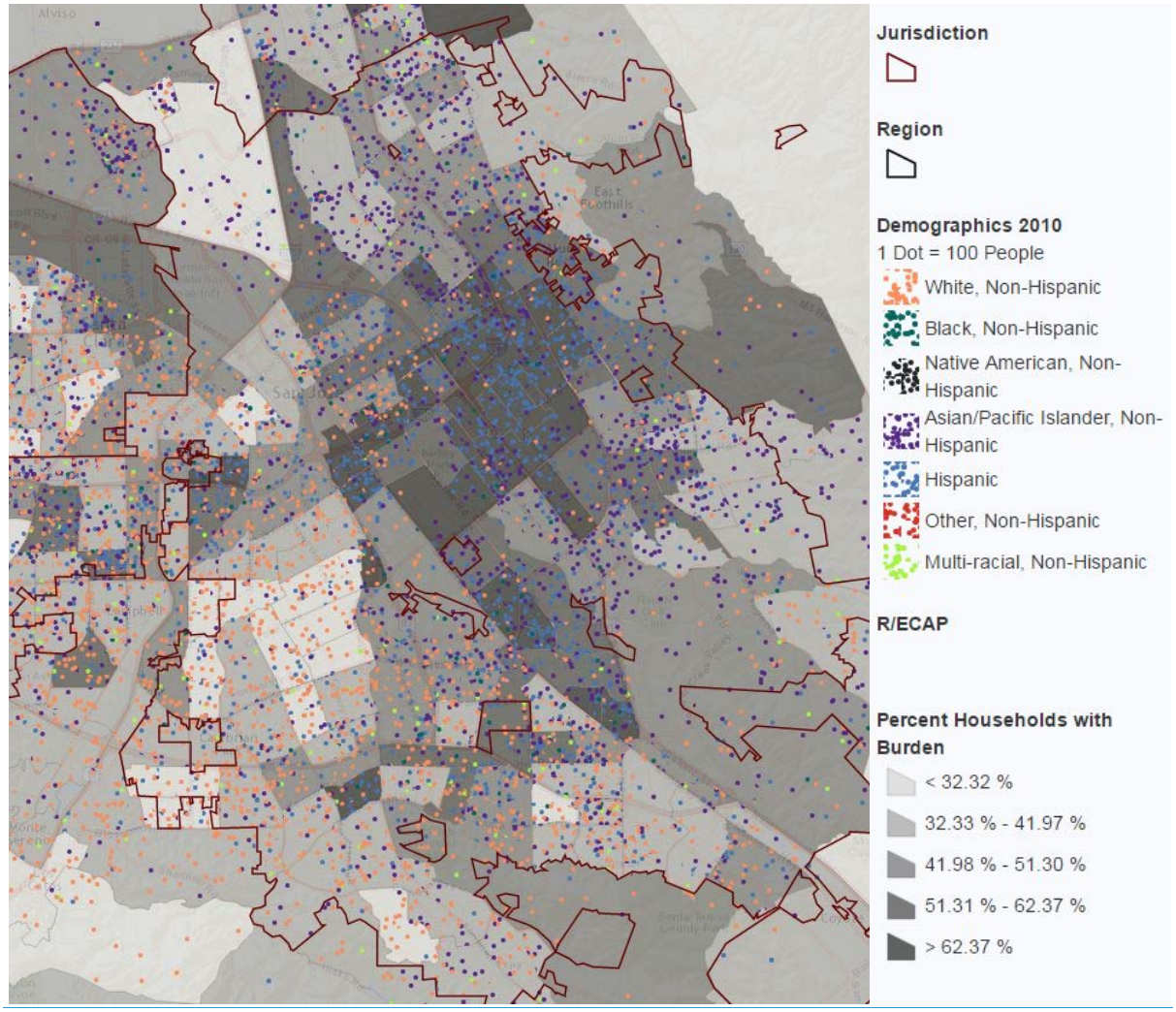
Concentration of Housing Burden

HUD defines housing burden as a household with one or more of the following characteristics:

- Housing cost burden (defined as paying more than 30% of income for monthly housing costs including utilities)
- Overcrowding (more than 1 person to a room)
- Lacking a complete kitchen
- Lacking plumbing

As the map below demonstrates, housing burden, shown by darker shades of gray, in San José is concentrated in central and East San José. Some of the areas showing the highest percentages of households experiencing housing burdens are also areas of higher concentrations of Hispanic and Asian/Pacific Islander households, such as many census tracts in central and East San José.

Figure 3.2: San José Housing Problems by Census Tract



Source: Affirmatively Furthering Fair Housing Mapping Tool
https://egis.hud.gov/affht/#

Displacement

On a neighborhood level, housing affordability is changing as low-income residents are being displaced when housing costs increase. Community members shared the concern about the displacement of low-income residents from their current neighborhood throughout the outreach process. Data from the Urban Displacement Project at the University of California Berkeley found that in the Bay Area, more than half of low-income households live in neighborhoods at risk of or already experiencing displacement and gentrification pressures. Despite the lack of affordable housing options, the City of San José may have lower housing costs than many of the surrounding areas, particularly much of the peninsula and San Francisco.

In California, housing displacement continues to be a concern as supply lags behind demand, and as Cities implement dense infill development near transit in conjunction with regional Sustainable Communities Strategies resulting from Senate Bill 375 (the State's Global Warming Act). The Urban Displacement Project is a research and action initiative of UC Berkeley in collaboration with researchers at UCLA, community based organizations, regional planning agencies and the State of California's Air Resources Board. The purpose of the project is to understand the nature of gentrification and displacement in the Bay Area and Southern California and to help communities identify the pressures surrounding them so they can take more effective action.

For this project, UC researchers used data from the Census 1990 & 2000, the American Community Survey 2005-09 & 2009-13, and other sources to create a map showing the risk and the extent of displacement, gentrification, and exclusion in the Bay Area.[29] Over 50 variables were analyzed for the from various datasets including data on demographics, transportation, housing, land use, and policies. The project developed a gentrification index adapting the methodologies of various researchers to characterize places that historically housed vulnerable populations but have since experienced significant demographic shifts as well as real estate investment. The full methodology for the study can be found on the UC Urban Displacement Project website.[30]

San José analyzed this map and overlaid Horizon I and II Urban Village planning areas.[31] The areas of the map with purple shading indicate low income census tracts. The areas with orange shading represent moderate to high income census tracts. The darkness of the shading indicates the extent to which displacement has occurred or may occur or the extent of exclusion. The overlay of Urban Villages and City Council Districts on the UC map is not intended to indicate causation or correlation between the council districts and/or urban villages and displacement trends, but rather to provide a reference point.

[29] http://www.urbandisplacement.org/

[30] http://www.urbandisplacement.org/sites/default/files/images/cci_-_final_report_-_090115.pdf

[31] The Envision General Plan supports the potential development of up to 120,000 new housing units from 2011 - 2040. The Envision Task Force expressed considerable concern that this large amount of growth might proceed in an imbalanced or poorly implemented fashion, undermining the overall goals of the Envision General Plan. Accordingly, the General Plan timeframe is divided into multiple "Planning Horizons" to allow for regular evaluation of the success in meeting the plan's goals. Click here to view a map of Growth Areas and GP 2040 Horizons.

Figure 3.3: Urban Displacement Trends and Urban Village Areas

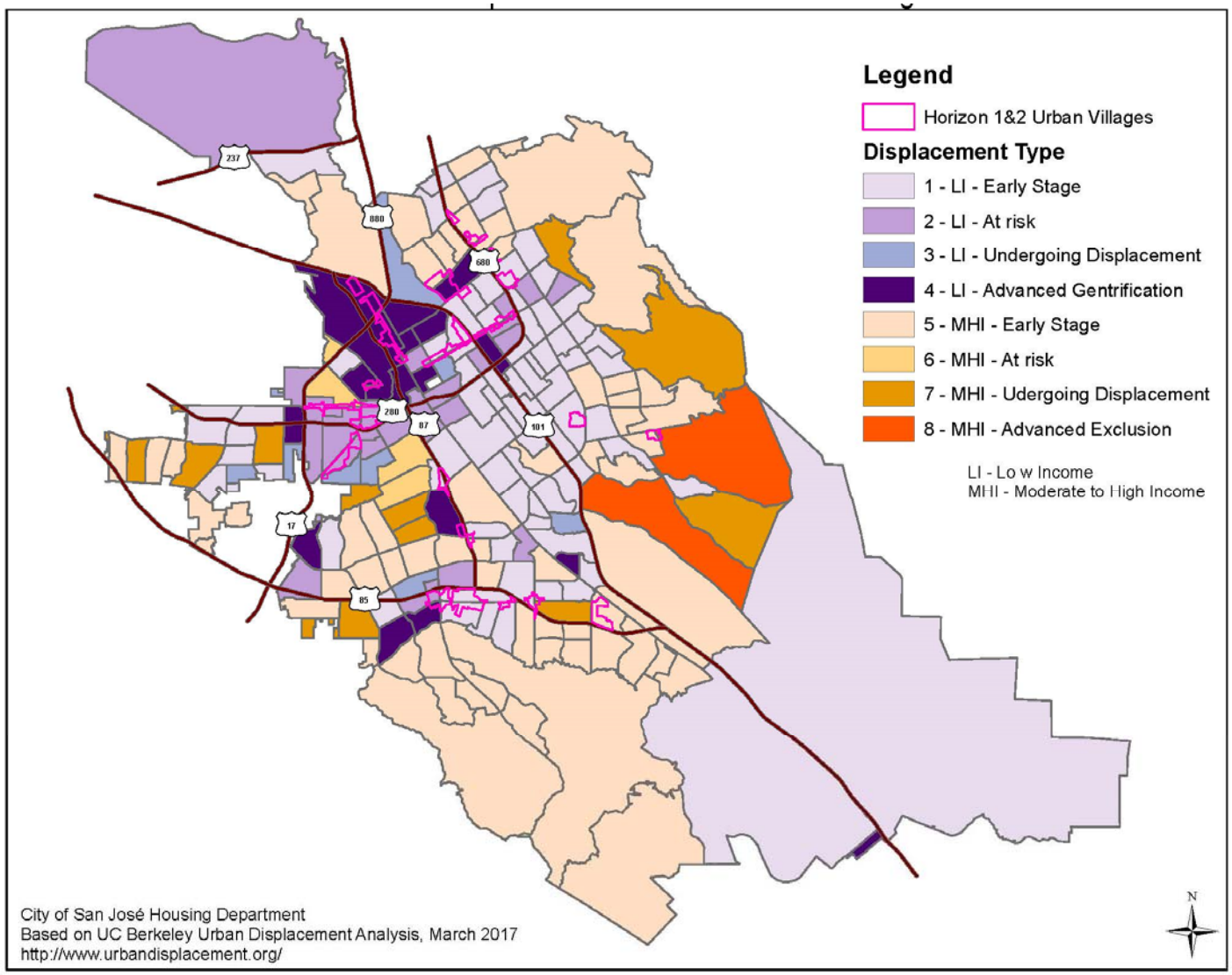
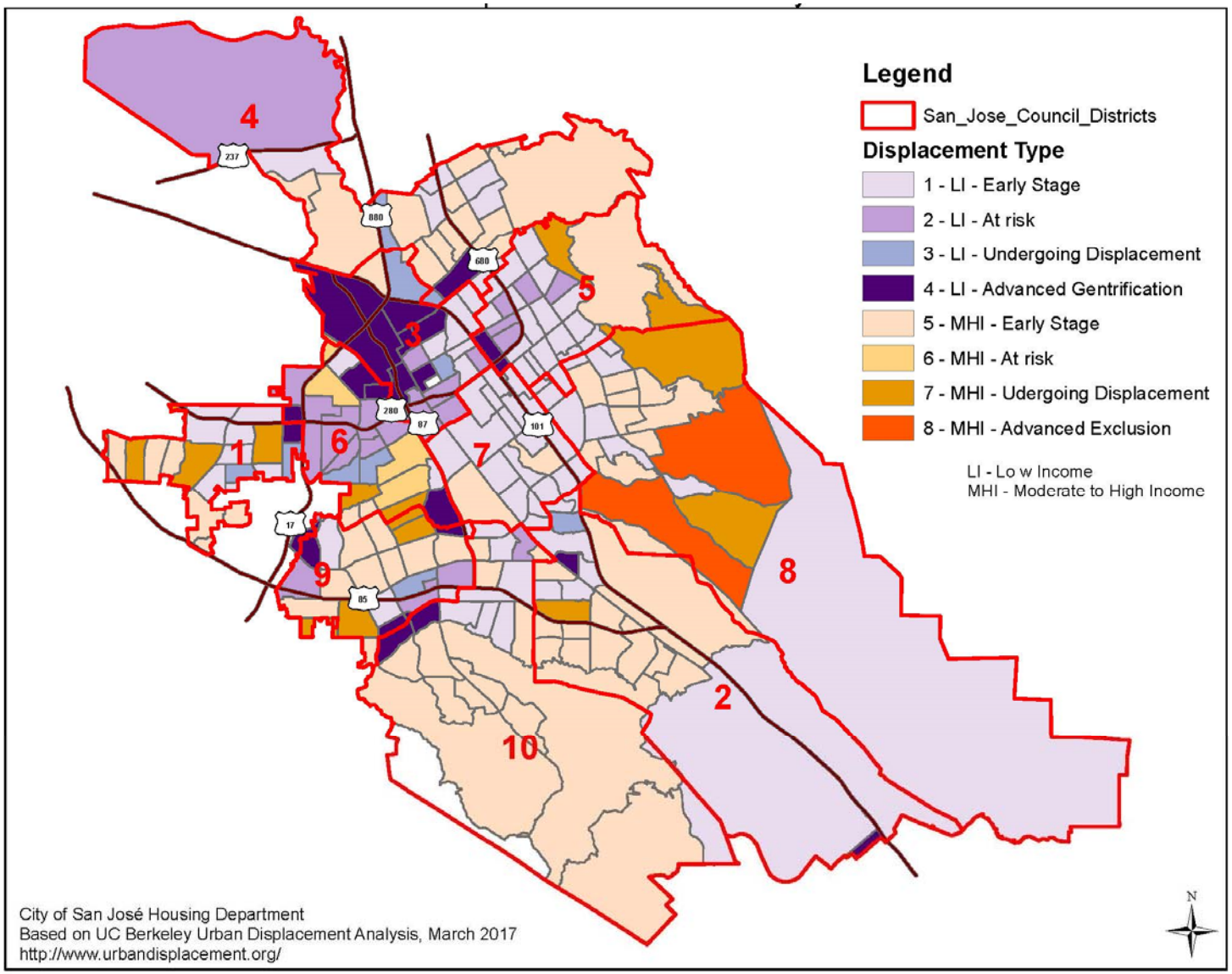


Figure 3.4: Urban Displacement Trends and City Council Districts



The overlay of Urban Villages and City Council Districts on the UC Berkeley displacement map is not intended to show causation or correlation. The urban village overlay was included to show whether the planned urban villages overlap with areas that are undergoing or at risk of displacement. The City Council District overlay was included for reference.

Low Income Areas (Purple Shading):

Advanced gentrification reflects areas that have already been gentrified based on neighborhood vulnerability, demographic change, and real-estate investment. In San José there are a total of 219 census tracts. According to the UCB Urban Displacement project, there are 18 lower income census tracts undergoing advanced gentrification in San José and 12 that intersect Horizon 1 or 2 Urban Villages. The Urban Villages are N 1st St, Rincon South, The Alameda (East), Race St Light Rail, E. Santa Clara St, Capitol Ex/Hwy 87 Light Rail, Curtner Light Rail, Alum Rock, Berryessa BART, W. San Carlos St, and Oakridge Mall. According to the UCB study, census tracts with "Advanced Gentrification" are located primarily in Council Districts 3, 6 and 9 with pockets in Council Districts 1,2,4,5 7 &10. One-third of San José's low income census tracts undergoing advanced gentrification do not intersect with Urban Villages.

Undergoing displacement refers to areas that are already losing low-income households and relatively reasonably-priced housing and where in-migration of low-income residents has also declined. There are 9 lower income census tracts "undergoing displacement" and 3 of them intersect Horizon 1 or 2 Urban Villages. The Urban Villages are E. Santa Clara St, Southwest Expressway, and Berryessa BART. These census tracts are located primarily in Council Districts 1, 6 and 3 with pockets in Council Districts 2,4,7,8 & 9.

At risk refers to areas that have a strong housing market with older housing stock, are located near transit or employment centers and losing market rate units that are affordable to low income households. There are 27 lower income census tracts "at risk" and 11 of them intersect Horizon 1 or 2 Urban Villages. The Urban Villages are N 1st St, E. Santa Clara St, Southwest Expressway, Race St Light Rail, W. San Carlos St, Oakridge Mall, Alum Rock Av & N. Capitol Ave/McKee. These census tracts are located primarily in Council Districts 3,5,6 & 7 with pockets in Council Districts 1,2,4,9 & 10.

Moderate and High Income Areas (Orange Shading):

Advanced exclusion refers to areas where there is a very low proportion of low-income households and there is also very low in-migration of low-income households. According to the UCB Displacement project, there are 2 moderate to high-income tracts undergoing advanced exclusion. These census tracts are located in District 8 with a small pocket in District 2.

Undergoing displacement refers to areas that are already losing low-income households and naturally affordable housing. The in-migration of low-income residents has also declined. According to the UCB Displacement project, there are 14 moderate to high-income census tracts that are undergoing displacement. These census tracts are located in Districts 1,6 and 9 with pockets in 2,4,5,8 & 10.

At risk refers to areas that have a strong housing market with older housing stock, are located near transit or employment centers and losing market rate units that are affordable to low income households. There are 4 moderate to high income census tracts "at risk" of displacement. These census tracts are located in District 6 with a small pocket in District 3.

The table below tallies the number of census tracts in each category of displacement. This analysis indicates that 65% of San José residents lived in census tracts experiencing early stages of displacement while 14% lived in areas at risk of displacement in 2013. During this same period, 21% of residents lived in areas undergoing displacement, advanced gentrification, or advanced exclusion. This analysis indicates that displacement has already occurred in some areas while the majority of San José may be in early stages of displacement. This data is expected to be updated in the Summer of 2017, when UC Berkeley provides new maps and information.

Table 3.9: Displacement Typology

Displacement Map Code	Displacement Description	Number of Census Tracts	Census Tracts % of Total	Population 2013	% of Total Population
1	LI - Early Stage	78	36%	387,114	36%
2	LI - At risk	27	12%	132,073	12%
3	LI - Undergoing Displacement	9	4%	43,075	4%
4	LI - Advanced Gentrification	18	8%	82,030	8%
5	MHI - Early Stage	66	30%	313,784	29%
6	MHI - At risk	4	2%	23,572	2%
7	MHI - Undergoing Displacement	14	6%	70,668	7%
8	MHI - Advanced Exclusion	2	1%	16,816	2%
0	Other	1	0%	5,068	0%
	Total Tracts	**219**	**100%**	**1,074,200**	100%

Assisted Housing

The Housing Authority of the County of Santa Clara (HACSC) provides rental housing assistance to LMI households throughout the County. The HACSC and the Housing Authority of the City of San José (HACSJ) entered into a cooperative agreement in 1976 where the HACSC manages all of the HACSJ's housing programs. The combined agencies, through the HACSC, provide rental subsidies, own or control over 2,600 affordable housing units throughout the County, and develop affordable housing for low income households, seniors, veterans, persons with disabilities, and the formally homeless across the County.[32] HACSC owns and/or manages 1,387 affordable housing units in the City. The HACSC is responsible for offering various affordable housing opportunities to provide housing and support services to eligible families while ensuring that the unique needs of these individuals and households are met. **Table 3.9** demonstrates the number of vouchers granted for specific programs

[32] U.S. Department of Housing and Urban Development. "Santa Clara/San José Housing Authorities." Webpage tab. http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/mtw/sclarasjose

within the City. Approximately 16,387 housing vouchers are in use countywide, and 74 percent of those (12,191 vouchers) are in use in San José. The City of San José is approximately 53% of the population of Santa Clara County, indicating a higher proportion of voucher use in San José when compared with the rest of the County.

Table 3.10: San José Assisted Housing by Program Type

Program Type									
San José	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of Units/Vouchers in Use	0	23	0	12,191	317	11,418	349	65	42

Source: HACSC

**includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

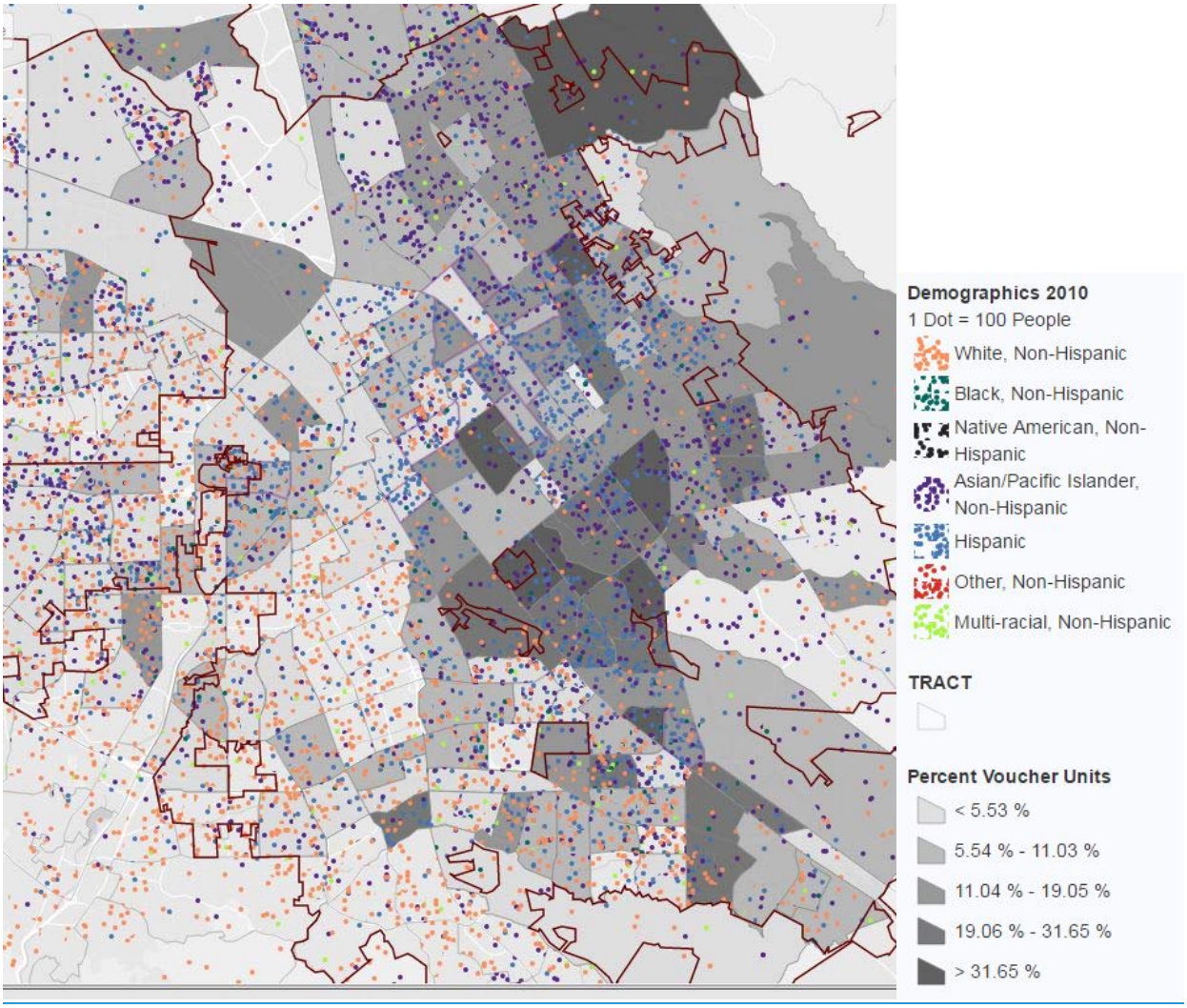
Section 8 Housing Programs

Housing Choice Voucher Program (HCV): The Section 8 HCV program is designed to help families secure rental housing in the private market and provide them with greater control and choice over where they live. Under the Section 8 HCV program, a subsidy is granted to landlords to cover the gap between 30 percent of the voucher recipient's monthly income and the payment standard approved by the federal government. "Tenant-based vouchers" provide rental subsidies for very low income households who locate and reside in privately-owned rental units and pay about 30 percent of their income towards rent. The balance of the rent is paid by the HACSC directly to the property owner. "Project-based vouchers" are assigned to specific properties to ensure their ongoing affordability. There is an average 10-year HCV waiting list and the list has been closed since 2006.[33]

During public outreach, community members commonly raised the concern of Section 8 voucher discrimination and concentration. Residents stated that voucher holders consistently face challenges in finding landlords willing to accept Section 8 vouchers. Those that do accept vouchers tend to be concentrated in low-income areas of the City, where access to opportunities, such as high-performing schools and jobs, may be limited. Further analysis on this topic will be included in future plans as new tools are available. A map of Housing Voucher distribution with a dot density of racial and ethnic groups is provided in figure 3.3. This map shows that there are concentrations (darker shaded areas) of Housing Choice Vouchers utilization in portions of East, South, and North San José. Additionally, the map demonstrates that many of the areas of voucher concentration are also areas where there are higher numbers of Hispanic and/or Asian households, represented by blue and purple dot density.

[33] Housing Authority of the County of Santa Clara. "Housing Authority Facts." Webpage tab. http://www.hacsc.org/assets/1/6/HACSC_Fact_sheet_5.5.12-med.pdf

Figure 3.5: Housing Choice Vouchers and Race/Ethnicity



Source: Affirmatively Furthering Fair Housing Mapping Tool
https://egis.hud.gov/affht/#
Housing Choice Voucher: census tract-level data extract from the Family Report Form HUD-50058 (PIC)

Public Housing Programs

In addition to providing rental assistance through the Section 8 HCV program, the HACSC also administers additional programs[34] that assist low income families throughout the County:

Chronically Homeless Direct Referral (CHDR)

HACSC's Chronically Homeless Direct Referral (CHDR) program is a locally designed voucher referral program for the chronically homeless population in the County. A partnership between the HACSC and the County ensures that chronically homeless families who receive vouchers are connected to supportive programs and case management services.

[34] Housing Authority of the County of Santa Clara. "Other Housing Programs/Types." Webpage tab. http://www.hacsc.org/section-8-housing-programs/other-housing-programs-types/

Family Unification Program (FUP)
The Family Unification Program (FUP) is a partnership between the HACSC and the County through its Social Services Agency, Department of Family and Children Services (DFCS). FUP provides rental assistance for families whose lack of adequate housing is a primary factor in the placement of their children in out-of-home care or in the delay of their children returning home.

The HACSC administers FUP Housing Choice Vouchers (HCV) rental assistance. The DFCS refers FUP-eligible families to the HACSC and provides case management and supportive services before and after the family is housed.

Family Self-Sufficiency (FSS)
The Family Self Sufficiency (FSS) program provides case management and advocacy to current program participants in order to help them attain self-sufficiency goals. Families enroll and sign a five-year contract to participate in the program. After enrolling in the program, participants set goals such as finishing their education, obtaining job training, and/or employment.

During the contract term, participants who increase their earned income can receive cash bonuses. When the family reports an increase in earned income, the HACSC calculates a monthly bonus amount that is deposited into an 'escrow' account which the family can receive upon program graduation.

Homeownership
The Homeownership program is an optional HUD program that permits housing authorities to assist HCV households in the purchase of their first homes. Participants in this program receive Housing Assistance Payments to use toward their ownership expenses.

The HACSC administers this program for current participants but no longer accepts new applications.

Mainstream Voucher
The Mainstream Voucher program provides vouchers for low income households that include a person(s) with disabilities. The program is designed to help tenants with disabilities live independently in the community.

Moderate Rehabilitation (Mod Rehab)
The Moderate Rehabilitation (Mod Rehab) program attaches HCV rental assistance to privately owned units that are rehabilitated. Under the Mod Rehab program, the HACSC enters into a Housing Assistance Payment contract with the property owner for a specified unit and for a specified term. The HACSC administers this program for current Mod Rehab properties but no longer accepts new/additional units under this program.

Mod Rehab assistance is tied to the unit, as opposed to the tenant. A family who moves from a Mod Rehab unit is not eligible to receive tenant-based HCV assistance.

Moving to Work (MTW)
In 2008 the HACSC was selected by HUD to be part of the Moving to Work (MTW) demonstration program. Created by Congress in 1996, the MTW designation provides the HACSC the flexibility to develop local approaches to meet the specific needs of low income families in the County. The three MTW statutory goals established by Congress are:

- Decrease administrative costs and increase cost effectiveness in housing program operations;
- Promote participants' economic self-sufficiency; and,
- Expand participants' housing choices.

Non-Elderly Disabled (NED)
The Non-Elderly Disabled (NED) program provides assistance to non-elderly persons with disabilities who are currently residing in long-term care facilities. This voucher program is intended to help participants leave the long-term care facility and live independently.

The NED program is a partnership between the HACSC and the Silicon Valley Independent Living Center (SVILC). The SVILC provides NED program applicant referrals, case management, and supportive services.

Project Based Voucher (PBV)
The Project Based Voucher (PBV) program attaches the rental assistance voucher to private (including HACSC-owned/operated) housing units. Under the PBV program, the HACSC enters into a Housing Assistance Payment contract with the property owner for specified units and for a specified term.

PBV units are leased to eligible low income tenants from the HACSC's PBV Waiting List or in some cases referred by the property owner.

PBV rental assistance is contractually tied to the unit, as opposed to the tenant. A family who moves from the project-based unit may be eligible to receive HCV (tenant-based) assistance, if available.

Continuum of Care (CoC)
The HACSC's Continuum of Care (CoC) grants, managed by the County of Santa Clara Office of Supportive Housing, provide rental assistance in conjunction with supportive services for homeless and chronically homeless individuals and families with long-term disabilities resulting primarily from serious mental illness, alcohol and/or drug abuse, or an HIV positive medical condition. Case management and supportive services are provided by the HACSC's partner agencies in order to help participants maintain stability in permanent housing. These agencies also identify and refer participants to the program.

Veterans Affairs Supportive Housing (VASH)
The HUD-VASH program provides assistance to homeless veterans by combining rental assistance with case management and clinical services. The HUD-VASH program is a partnership between the Veterans Affairs Palo Alto Health Care System (VA Palo Alto) and the HACSC. The VA Palo Alto refers homeless veterans to the HUD-VASH program and provides case management, while the HACSC administers rental assistance to eligible veterans.

Affordable Housing Developments

Affordable housing developments in the City receive funding from various sources to ensure that the rental costs of the units within these developments remain affordable for LMI households. Owners of these developments often attempt to offset the costs and ensure the affordability of the units by applying for and using Low Income Housing Tax Credits (LIHTC). The LIHTC is an incentive program

that encourages private investors to develop low income affordable housing by granting federal tax credits to investors. Additionally, in some instances, owners request public assistance and are often required to devote a share of the units for low income households. **Table 3.10** lists the HACSC's mixed finance developments in the City. Appendix B contains a much larger list of 18,343 units of covenant-restricted affordable housing that has received financing from the City of San José 's housing department. Currently, there is a disparity between the supply and demand for affordable housing in the City.

Table 3.11: HACSC's Mixed Finance Developments in San José[35]

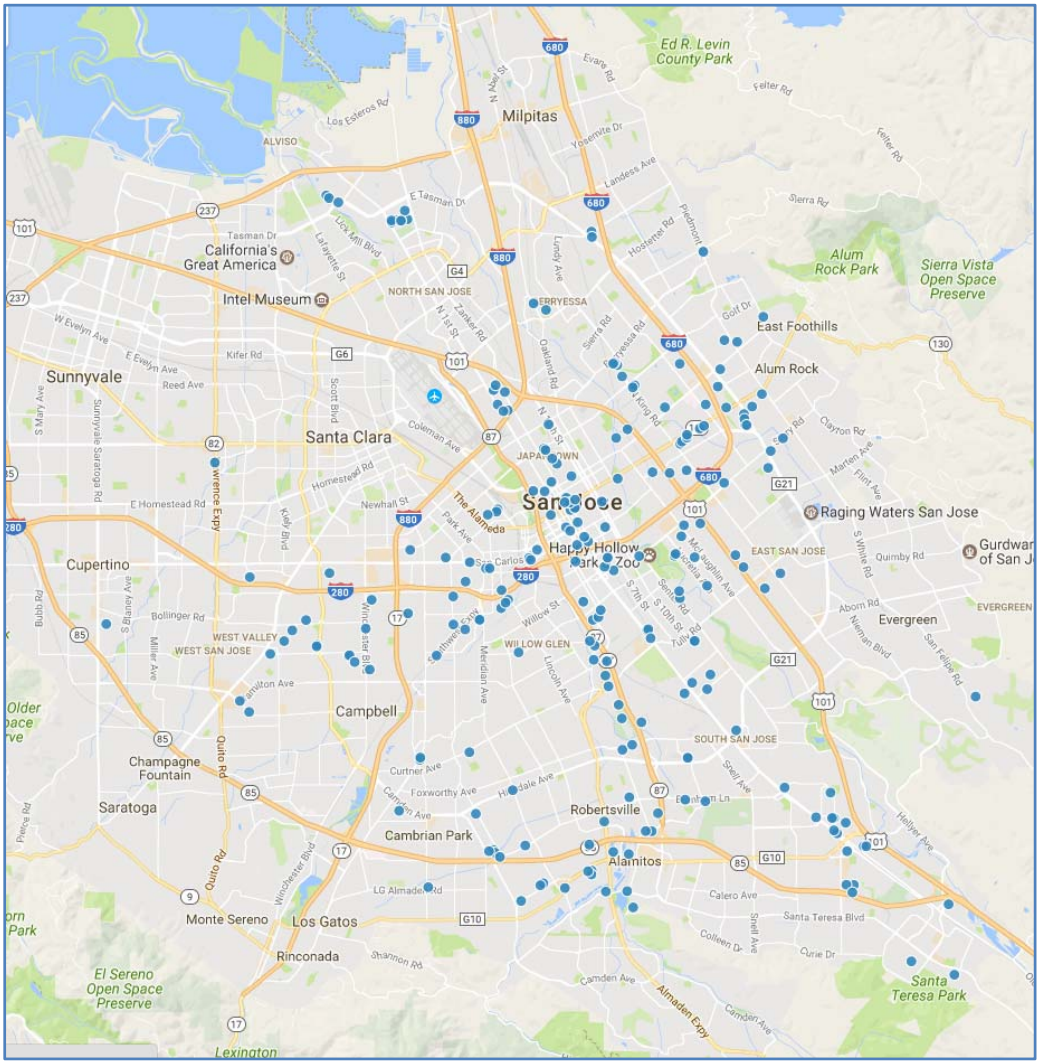
Facility Name	Clientele	# of Units
Avenida Espana	Seniors	84
Blossom River Apartments	Families	144
Clarendon Street Apartments	Families	80
Cypress Gardens Apartments	Seniors	125
DeRose Gardens Apartments	Seniors	76
El Parador Senior Apartments	Seniors	125
Helzer Courts Apartments	Families	155
Huff Gardens Apartments	Families	72
Julian Gardens Apartments	Families	9
Lenzen Gardens Apartments	Seniors	94
Lucretia Gardens Apartments	Families	16
Morrone Gardens Apartments	Seniors	102
Pinmore Gardens Apartments	Families	51
Poco Way Apartments	Families	128
Seifert House	Seniors	3
Villa Hermosa	Seniors	100
Villa San Pedro	Families	100
The Willows	Families	47
Total # of Units		**1,511**

Source: Housing Authority of the County of Santa Clara

Figure 3.4 below shows the distribution of affordable housing throughout the City of San José. Please see **Appendix B: Affordable Housing Referral List** for a list of affordable housing units in the City not managed by the HACSC.

[35] Housing Authority of the County of Santa Clara. "HACSC Properties." Webpage tab. http://www.hacsc.org/overview-of-hacsc-real-estate/hacsc-properties/

Figure 3.6: Publicly Supported Housing in San José



Source: City of San José Housing Department, 2017: http://csj-housing.appspot.com/index.html#

Community Care Facilities

Community care facilities are designed to provide shelter and assistance to individuals and groups who are unable to live on their own but do not require extensive medical services. Services offered at these facilities are catered to meet the needs of the specific groups which they serve and can include assistance with medications and personal hygiene. Community care facilities ensure that children, disabled adults, and the elderly receive the support that they need with day-to-day living. **Appendix C: Licensed Community Care Facilities in San José** provides a list of licensed community care facilities for adults and children in the City while **Appendix D: Licensed Senior Housing Projects in San José** provides a list of licensed senior housing projects in the City.[36]

[36] California Department of Social Services. "Residential Care." Webpage tab. http://www.cdss.ca.gov/cdssweb/pg12.htm

Mortgage Lending Practices

"Without investment in mortgage and home improvement loans, residential areas decline rapidly."

– U.S. Department of Housing and Urban Development, *Fair Housing Planning Guide Volume 1* pg. 5-10

Equal access to fair and safe credit is essential to fair housing choice. Mortgage lending policies and practices impact the economic stability and viability of individual borrowers, as well as the entire nation. This chapter provides legislative background and review of the practices of lending institutions as they apply to fair housing choice.

Legislation

Fair Housing Act 1968

"Discrimination in mortgage lending is prohibited by the federal Fair Housing Act and HUD's Office of Fair Housing and Equal Opportunity actively enforces those provisions of the law. The Fair Housing Act makes it unlawful to engage in the following practices based on race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or set different terms or conditions for purchasing a loan"[37]

Home Mortgage Disclosure Act

The Home Mortgage Disclosure Act (HMDA), enacted by Congress in 1975, requires that mortgage lenders make loan data public. HMDA tracks information to ensure that fair and safe home financing is available in all geographic areas including urban neighborhoods. This information is made available to highlight whether or not lending institutions are servicing the neighborhoods and communities in which they are located.

The Consumer Financial Protection Bureau oversees HMDA compliance. Data collected and reported on includes applications, approvals and denials, loan amount, type of loan, applicant demographic information, property type, and census tract. This information is released annually each September.

Community Reinvestment Act

In response to reports of discriminatory and/or denial of lending, Congress passed the Community Reinvestment Act (CRA) in 1977. The CRA encourages "depository institutions to help meet the credit needs of the communities in which they operate, including LMI neighborhoods, consistent with safe

[37] U.S. Department of Housing and Urban Development. "Fair Lending." Webpage tab. http://portal.hud.gov/hudportal/HUD?src=/topics/fair_lending

and sound operations."[38] The CRA requires periodic evaluation of the depository institutions. These evaluations are conducted by the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC).

The CRA Lending Test considers the institution's record of helping to meet the credit needs of its assessment area through home mortgage, small business, small farm, and community development lending.[39] Institutions receive a rating of "outstanding," "satisfactory," "needs to improve," or "substantial noncompliance." **Table 4.1** lists the latest available CRA ratings of financial institutions serving the City. Based on this information, these financial institutions have been given at least a satisfactory rating.

Table 4.1 San José Financial Institution Community Reinvestment Act Ratings

Exam Date	Bank Name	CRA Rating
9/1/1991	American Bank and Trust Company	Satisfactory
5/1/1993	American Bank and Trust Company	Satisfactory
4/19/2004	Bridge Bank, N.A.	Satisfactory
5/21/2007	Bridge Bank, N.A.	Satisfactory
8/2/2010	Bridge Bank, N.A.	Satisfactory
1/2/1992	California Business Bank, N.A.	Satisfactory
9/1/1991	California Security Bank	Satisfactory
8/1/1994	California Security Bank	Satisfactory
6/1/1995	California Security Bank	Satisfactory
12/1/1996	California Security Bank	Satisfactory
5/1/1993	Comerica Bank-California	Satisfactory
7/1/1995	Comerica Bank-California	Satisfactory
7/1/1998	Comerica Bank-California	Satisfactory
5/1/2001	Comerica Bank-California	Satisfactory
3/18/2002	Comerica Bank-California	Satisfactory
9/1/2009	Focus Business Bank	Satisfactory
7/1/2012	Focus Business Bank	Satisfactory
6/1/1995	Heritage Bank of Commerce	Satisfactory
12/1/1997	Heritage Bank of Commerce	Satisfactory
7/1/1999	Heritage Bank of Commerce	Satisfactory
4/23/2001	Heritage Bank of Commerce	Satisfactory
3/17/2003	Heritage Bank of Commerce	Satisfactory
4/18/2005	Heritage Bank of Commerce	Satisfactory
1/22/2007	Heritage Bank of Commerce	Satisfactory
1/20/2009	Heritage Bank of Commerce	Satisfactory
1/31/2011	Heritage Bank of Commerce	Satisfactory
4/8/2013	Heritage Bank of Commerce	Satisfactory
7/9/1990	Pacific Western Bank	Outstanding
3/9/1992	Pacific Western Bank	Satisfactory

[38] Board of Governors of the Federal Reserve System. "Community Reinvestment Act (CRA)." http://www.federalreserve.gov/communitydev/cra_about.htm

[39] Board of Governors of the Federal Reserve System "Regulation BB Community Reinvestment." Webpage tab. June 2007. http://www.federalreserve.gov/boarddocs/supmanual/cch/cra_disc.pdf

Exam Date	Bank Name	CRA Rating
7/6/1993	Pacific Western Bank	Satisfactory
4/1/1991	Plaza Bank of Commerce	Satisfactory
5/31/1994	San José National Bank	Satisfactory
1/24/1997	San José National Bank	Outstanding
10/4/1999	San José National Bank	Satisfactory
9/23/2002	San José National Bank	Satisfactory
10/1/1991	San José Tri-County Bank	Satisfactory
10/1/1993	San José Tri-County Bank	Satisfactory
8/1/1996	San José Tri-County Bank	Satisfactory
12/1/1999	San José Tri-County Bank	Satisfactory
1/1/2005	San José Tri-County Bank	Satisfactory

Source: FFIEC Interagency CRA Rating Search
Note: Any banks not listed are not publicly available or are not reported by the FFIEC

Conventional vs. Government-Backed Financing

Conventional loans are made by the private sector (banks, mortgage companies, etc.) and are not guaranteed or insured by the U.S. government. Conventional loans are more risk averse and typically have more stringent credit score and down payment requirements along with lower debt acceptance and loan maximums.

Conversely, government-backed loans, such as those issued by the Federal Housing Administration (FHA), Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHA/FSA), are completely or partially insured by the U.S. government. Due to the less strict lending guidelines, government-backed loans were historically more popular with LMI borrowers.

The tables below attempt to demonstrate if a relationship exists between a borrower's race, ethnicity and/or income and his/her ability to secure a loan. However, many factors contribute to a potential homebuyer's ability to secure safe financing. Credit history, savings, and education regarding the home-buying process all affect financing opportunities. It is critical to understand that FFIEC HMDA data does not provide insight into these other factors. **Tables 4.2** and **4.3** below do not necessarily indicate that race or ethnicity were factors in home purchase loan approval rates in Conventional and Government Backed Loans. They do indicate that City should partner with qualified agencies to continue to test for potential cases of discrimination in mortgage lending to ensure all residents have optimal mortgage lending opportunities.

Table 4.2 San José-Sunnyvale-Santa Clara MSA Approval Rate of Conventional Home Purchase Loan by Race/Ethnicity

Applicant Race/Ethnicity	American Indian	Asian	Black Or African American	Hispanic Or Latino	Pacific Islander	White
Approval Rate	73%	80%	73%	69%	71%	80%

Source: FFIEC HMDA Aggregate Reports, San José-Sunnyvale-Santa Clara MSA, 2013
Note: Approval rate includes loans originated and applications approved but not accepted

Table 4.3 San José-Sunnyvale-Santa Clara MSA Approval Rate of Government Backed Home Purchase Loan by Race/Ethnicity

Applicant Race/Ethnicity	American Indian	Asian	Black Or African American	Hispanic Or Latino	Pacific Islander	White
Approval Rate	53%	63%	60%	64%	61%	71%

Source: FFIEC HMDA Aggregate Reports, San José-Sunnyvale-Santa Clara MSA, 2013
Note: Approval rate includes loans originated and applications approved but not accepted

Tables 4.4 and **4.5** below do not necessarily indicate that race/ethnicity or income were factors in the home purchase loan approval rate in Conventional and Government Backed Loans.

Table 4.4 San José-Sunnyvale-Santa Clara MSA Conventional Home Purchase Loan Approval Rate by Race and Income

Applicant Race/Ethnicity	American Indian	Asian	Black Or African American	Hispanic Or Latino	Pacific Islander	White
Less than 50% Median Income	40%	63%	60%	49%	50%	59%
50-79%	75%	73%	64%	66%	59%	74%
80-99%	75%	79%	42%	73%	70%	79%
100-119%	75%	82%	92%	75%	75%	81%
120%+	82%	81%	80%	77%	83%	83%

Source: FFIEC HMDA Aggregate Reports, San José-Sunnyvale-Santa Clara MSA, 2013
Note: Approval rate includes loans originated and applications approved but not accepted

Table 4.5 San José-Sunnyvale-Santa Clara MSA Government-Backed Home Purchase Loan Approval Rate by Race/Ethnicity and Income

Applicant Race/Ethnicity	American Indian	Asian	Black Or African American	Hispanic Or Latino	Pacific Islander	White
Less than 50% Median Income	n/a	25%	n/a	49%	100%	54%
50-79%	29%	54%	57%	66%	67%	68%
80-99%	100%	49%	100%	69%	33%	74%
100-119%	100%	76%	50%	62%	67%	71%
120%+	25%	69%	60%	61%	57%	74%

Source: FFIEC HMDA Aggregate Reports, San José-Sunnyvale-Santa Clara MSA, 2013
Note: Approval rate includes loans originated and applications approved but not accepted

The HMDA data, as shown in **Tables 4.2** through **4.5** for both conventional and government-backed loan approval rates by Race/Ethnicity and Income, does not provide clear trends.

The total number of loan originations as shown below in tables **4.6** and **4.7** may paint a clearer picture of race and income opportunities.

Table 4.6 San José-Sunnyvale-Santa Clara MSA Conventional Home Purchase Loan Originations by Race/Ethnicity and Income

Applicant Race/Ethnicity	American Indian	Asian	Black Or African American	Hispanic Or Latino	Pacific Islander	White	Total by Income
Less than 50% Median Income	2	152	3	48	2	111	318
50-79%	3	589	10	182	9	638	1,431
80-99%	4	683	5	113	6	574	1,385
100-119%	3	957	11	77	8	622	1,678
120%+	15	4,773	41	210	24	3,602	8,665
Total by Race	**27**	**7,154**	**70**	**630**	**49**	**5,547**	**13,477**

Source: FFIEC HMDA Aggregate Reports, San José-Sunnyvale-Santa Clara MSA, 2013

Table 4.7 San José-Sunnyvale-Santa Clara MSA Government-Backed Home Purchase Loan Originations by Race/Ethnicity and Income

Applicant Race/Ethnicity	American Indian	Asian	Black Or African American	Hispanic Or Latino	Pacific Islander	White	Total by Income
Less than 50% Median Income	n/a	1	n/a	17	1	26	45
50-79%	2	21	4	117	4	178	326
80-99%	4	27	2	75	1	155	264
100-119%	2	41	2	51	4	133	233
120%+	1	111	9	95	3	404	623
Total by Race	**9**	**201**	**17**	**355**	**13**	**896**	**1,491**

Source: FFIEC HMDA Aggregate Reports, San José-Sunnyvale-Santa Clara MSA, 2013

The HMDA data indicates that Asians accounted for the majority (53.1 percent) of all conventional loan originations while Whites accounted for the majority (60.1 percent) of government-backed loan originations, despite Asians comprising only 32.4 percent and Whites only 34.4 percent of the MSA's total population. Hispanics make up 27.8 percent of the MSA's total population yet only accounted for 4.7 percent of all conventional loan originations. However, Hispanics were more proportionally represented in government-backed loans with 23.8 percent of total originations.[40]

Refinance approval rates by race, ethnicity and income, shown below in **Tables 4.8** and **4.9**, are similar to home purchase rates in that they do not indicate evident discrimination.

Table 4.8 San José-Sunnyvale-Santa Clara MSA Refinance Approval Rate by Race/Ethnicity

Applicant Race/Ethnicity	American Indian	Asian	Black Or African American	Hispanic Or Latino	Pacific Islander	White
Approval Rate	68%	77%	66%	66%	64%	74%

Source: FFIEC HMDA Aggregate Reports, San José-Sunnyvale-Santa Clara MSA, 2013
Note: Approval rate includes loans originated and applications approved but not accepted

[40] The Heller School for Social Policy and Management. "San José-Sunnyvale-Santa Clara." Webpage tab. http://diversitydata.org/Data/Profiles/Show.aspx?loc=1240

Table 4.9 San José-Sunnyvale-Santa Clara MSA Refinance Approval Rates by Race/Ethnicity and Income

Applicant Race/Ethnicity	American Indian	Asian	Black Or African American	Hispanic Or Latino	Pacific Islander	White
Less than 50% Median Income	61%	59%	60%	59%	55%	61%
50-79%	69%	71%	62%	68%	64%	70%
80-99%	71%	74%	60%	68%	67%	73%
100-119%	57%	77%	73%	69%	69%	74%
120%+	75%	80%	69%	69%	64%	78%

Source: FFIEC HMDA Aggregate Reports, San José-Sunnyvale-Santa Clara MSA, 2013
Note: Approval rate includes loans originated and applications approved but not accepted

However, just as with Home Purchase Originations, **Table 4.10** Refinance Loan Originations by Race/Ethnicity and Income shows that Whites accounted for more than half (50.5 percent) of all refinance originations while Hispanics accounted for only 7.0 percent. This is in spite of Whites accounting for 34.4 percent of the total population and Hispanics accounting for 27.8 percent. [41]

Table 4.10 San José-Sunnyvale-Santa Clara MSA Refinance Loan Originations by Race/Ethnicity and Income

Applicant Race/Ethnicity	American Indian	Asian	Black Or African American	Hispanic Or Latino	Pacific Islander	White	Total by Income
Less than 50% Median Income	28	821	40	563	24	1,664	3,140
50-79%	28	2,036	80	987	56	3,599	6,786
80-99%	22	1,777	47	553	46	2,914	5,359
100-119%	20	2,211	48	401	35	2,685	5,400
120%+	66	13,135	171	906	110	13,874	28,262
Total by Race	**164**	**19,980**	**386**	**3,410**	**271**	**24,736**	**48,947**

Source: FFIEC HMDA Aggregate Reports, San José-Sunnyvale-Santa Clara MSA, 2013

This HDMA information does not in and of itself point to wrongdoing. However, the City should monitor application and approval rates for City funded loans across race/ethnicity as it eliminates impediments to fair housing choice. City actions have included supporting providers, such as Project Sentinel and Surepath Financial Solutions who provide credit and education/housing counseling services, first-time homebuyer education, and down payment assistance. Additional City actions could include programs that increase access to financing.

Subprime Lending

Subprime lending is usually targeted to borrowers with "blemished or limited credit histories."[42] Subprime loans are characterized by high interested rates and fees. Unlike the prime market (e.g. conventional and government-backed loans), subprime lending institutions are not regulated. While

[41] The Heller School for Social Policy and Management. "San José-Sunnyvale-Santa Clara." Webpage tab. http://diversitydata.org/Data/Profiles/Show.aspx?loc=1240
[42] U.S. Department of Housing and Urban Development. "Subprime Lending." Webpage tab. http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/lending/subprime

subprime loans are not predatory by definition, they were often provided to borrowers who could not afford their repayment in the housing boom of the 2000s. Today, new subprime regulations are enforcing stricter requirements such as tightened credit standards and income verification. The regulations are intended to create a safer subprime market while providing household ownership options for those with less than perfect credit.

Predatory Lending

While no governing or statutory institutions have one definition of predatory lending, HUD describes the loans as having "outrageous terms and conditions, often through deception."[43] The US Department of Treasury provides, "Predatory lending -- whether undertaken by creditors, brokers, or even home improvement contractors – involves engaging in deception or fraud, manipulating the borrower through aggressive sales tactics, or taking unfair advantage of a borrower's lack of understanding about loan terms. These practices are often combined with loan terms that, alone or in combination, are abusive or make the borrower more vulnerable to abusive practices."[44] Available through the subprime market and characterized by excessive fees, disregard for credit worthiness or ability to repay, a subprime loan "drains wealth from families, destroys the benefits of homeownership, and often leads to foreclosure."[45]

Effective January 2014, Regulation Z, "which implements the Truth in Lending Act (TILA), requires creditors to make a reasonable, good faith determination of a consumer's ability to repay any consumer credit transaction secured by a dwelling."[46] The final rule also implements limits prepayment penalties - a red flag of predatory loans.

There is collective agreement that education is the best protector against predatory lending. The City provides funding to Project Sentinel to provide pre-purchase homebuyer education courses for low- and moderate-income households in the City of San José to help generate a pool of highly educated, mortgage-ready buyers eligible for City homebuyer programs. These courses include information to protect residents against harmful predatory mortgage lending practices.

[43] U.S. Department of Housing and Urban Development. "Fair Lending." Webpage tab. http://portal.hud.gov/hudportal/HUD?src=/topics/fair_lending
[44] U.S. Department of the Treasury. http://www.treasury.gov/press-center/press-releases/Documents/treasrpt.pdf
[45] National Association of Consumer Advocates. "Predatory Lending." Webpage tab. http://www.naca.net/issues/predatory-lending
[46] Consumer Financial Protection Bureau. "Ability to Repay and Qualified Mortgage Standards Under the Truth in Lending Act (Regulation Z)." http://www.consumerfinance.gov/regulations/ability-to-repay-and-qualified-mortgage-standards-under-the-truth-in-lending-act-regulation-z/ - date

Public Policies and Practices

This chapter identifies various public policies and practices at the local and regional level that may affect housing development and fair housing choice within the City. While the City has reviewed all of its zoning laws, policies, and practices for compliance with fair housing law, this section contains additional analysis of potential and actual public sector constraints on the development of housing. The following City documents were reviewed in the preparation of this chapter:

- City of San José 2040 General Plan Land Use Element (adopted November 01, 2011, last amended in 2016)
- City of San José 2014-2023 Housing Element Update (adopted January 27, 2015)
- City of San José California Municipal Code, Title 20 (the Zoning Ordinance) (adopted February 19, 2001, last amended November 29, 2016)

Zoning Ordinance and Land Use Regulation

Zoning Ordinance

Zoning ordinances, policies and other land use controls have a direct effect on the availability and range of housing choices within a community. The zoning ordinance establishes the densities and intensities for all new development within the City and determines requirements such as lot size, number of dwelling units per acre, setback needs, and building height.

The City's Zoning Ordinance promotes and protects the public peace, health, safety, and general welfare by:[47]

- Guiding, controlling, and regulating future growth and development in the City in a sound and orderly manner, and promoting the achievement of the goals and purposes of the Envision San José 2040 General Plan
- Protecting the character and economic and social stability of agricultural, residential, commercial, industrial, and other areas in the City
- Providing light, air, and privacy to property
- Preserving and providing open space and preventing overcrowding of the land
- Providing access to property and preventing undue interference with and hazards to traffic on public rights-of-way
- Preventing unwarranted deterioration of the environment and promoting a balanced ecology
- Appropriately regulating the concentration of population
    - This is achieved through focusing appropriate development types and densities at appropriate locations and through the development review process. The City also has a Dispersion Policy, which seeks to prevent overconcentration of affordable housing. However, the new General Plan seeks to focus growth in priority development areas and in Urban Villages. Thus, the City will be reviewing potential modifications to the Dispersion Policy to focus on inclusion rather than dispersion, as the future will

[47] City of San José. "Zoning Ordinance (Title 20)." Webpage Tab. https://sanjoseca.gov/index.aspx?nid=1751

inherently be concentrated growth because of the City's need to urbanize within its Urban Service Area, and to provide services to residents efficiently.

Exclusionary zoning practices, such as those that limit where, how, or if affordable housing can be developed, or that restrict development such as small-lot homes, mobile homes, or group homes, can decrease the number of affordable housing opportunities. As seen in **Table 5.1**, the City's zoning ordinance includes residential districts and downtown zones that allow a variety of housing types as permitted uses.

Table 5.1: San José Residential Land Use Designations

Zoning District	Code	Allowed Residential Uses	Minimum Lot Area (sq. ft.)
Single Family Residence	R-1-1	One-family dwelling per lot plus a secondary dwelling	43,560
Single Family Residence	R-1-2	One-family dwelling per lot plus a secondary dwelling	20,000
Single Family Residence	R-1-5	One-family dwelling per lot plus a secondary dwelling	8,000
Single Family Residence	R-1-8	One-family dwelling per lot plus a secondary dwelling	5,445
Single Family Residence	R-1-RR	One-family dwelling per lot plus a secondary dwelling	5 acres
Two Family Residence	R-2, R-M	Up to two dwellings per lot	5,445
Multiple Residence	R-M	Multi-family residential dwelling units	6,000
Mobilehome	R-MH	Mobilehome residential dwelling units	6,000
Downtown Primary Commercial	DC	Residential multiple dwelling	n/a
Downtown Commercial – Neighborhood Transition 1	DC-NT1	Residential multiple dwelling	n/a

Source: City of San José Zoning Code, 2017
Note: Mobilehome parks are treated like other residential developments and are regulated by the standards set forth in the R-MH zoning district

Residential development may also be allowed in commercial and industrial zoning districts where consistent with the General Plan land use designation for a site and when approved with a Use Permit.

Table 5.2: San José Residential Uses in Non-Residential Zoning Districts

Allowed Residential Use	Zoning District							
	Commercial				Industrial			
	CO	CP	CN	CG	CIC	IP	LI	HI
Residential Multiple Dwelling	-	-	-	-	-	-	-	-
Mixed Use with Residential	-	C^{GP}, S^{GP}	C^{GP}	C^{GP}	-	-	-	-
Live/Work	-	S	S	S	-	-	-	-
Residential Care Facility (7+ persons)	C	C	C	C	-	-	-	-
Residential Service Facility (7+ persons)	C	C	C	C	-	-	-	-
Single Room Occupancy Living Unit	-	C	C	C	-	-	-	-
Supportive Housing Hotel	C	C	C	C	C	C	C	C
Emergency Residential Shelter	CP	C	C	C	C	C^{GP}	C^{GP}	-
Living Quarters, Custodian, Caretakers	-	-	-	-	-	-	-	C

Source: City of San José Zoning Codes, 2017

*Key: -, Not permitted; S, Special Use Permit; C, Conditional Use Permit; P, Permitted by right; CG, uses which may be approved only on parcels designated on the land use/transportation diagram of the General Plan.

1 Emergency Residential Shelters with 50 beds or fewer

General Plan Land Use Element

The creation of a General Plan is mandated for every city and county within the State by the California Housing and Community Development Department and provides the long-term vision, goals, and policies for a jurisdiction. The City has had four general plans since the mid-1970s and the newest, entitled Envision San José 2040, lays out a long-term vision for the amount, type, and phasing of development needed to meet the City's social, economic, and environmental goals and was adopted by the City Council on November 01, 2011, and was last amended in 2016.

The Land Use Element designates the proposed general distribution, location and extent of the uses of the land for housing, business, industry, open space, including agriculture, natural resources, recreation, and enjoyment of scenic beauty, education, public buildings and grounds, solid and liquid waste disposal facilities, and other categories of public and private uses of land. Its policies aim to support: a diverse and innovative economy; sustainable transportation modes; avoidance of hazards and incompatible land uses; vibrant, safe, accessible, and complete neighborhoods; preservation of the City's historical resources; and recreational opportunities to increase quality of life in San José. [48] As such, the City's Land Use Element contains several items that can affect the development and

[48] City of San José. "Envision San José 2040." Webpage Tab. http://www.sanjoseca.gov/DocumentCenter/Home/View/474

distribution of housing, such as land use designations, land use integration, density and intensity standards, and growth boundaries and targeting.

The General Plan's land use designations are particularly important to support the General Plan's Growth Areas Strategy, which accommodates new housing growth through the intensification of properties that are currently planned for high-density residential or mixed-use, and which are also in proximity to transit or other major infrastructure or facilities that support their intensification.[49] The Plan's land use designations also serve to better support the development of mixed-use, high-density "Urban Villages" to accommodate higher density housing growth along with a significant amount of job growth, as well as to restrict residential growth outside of identified "Growth Areas."

General Plan Housing Element

Under California State Housing Law, every city and county must adopt a Housing Element as part of its General Plan. The Housing Element identifies and analyzes existing and future housing needs for all economic segments of the community and the resources and constraints relative to addressing those needs – regardless of income. The City's Housing Element was last adopted in January 2015 and plans for the development of 35,080 homes for the 2014-2023 time period. The previous planning period, which spanned from 2007-2014, identified 34,721 housing units that needed to be built. Building permits were issued for 16,029 units, or 46% of the total allocation. Progress towards the allocation was severely impacted by the Great Recession and loss of a permanent source of funding for affordable housing, previously available under Redevelopment Agencies which were dissolved by Governor Jerry Brown in 2012.

Definition of Family/Occupancy Standards

The Fair Housing Act forbids discrimination on the basis of familial status, which protects families with children and large households. A city must avoid occupancy standards that may be limiting and violate fair housing regulations that contain a restrictive definition of family. When the definition of family in a zoning ordinance is too rigid, it may be exclusive of certain segments of the population that do not completely match its classification. For instance, zoning ordinances that distinguish between related or unrelated individuals lead to the exclusion of nontraditional families and households comprised of individuals that are not biologically related to one another.

The City's current zoning ordinance (Chapter 20.200.370) defines "family" as one or more persons occupying a premises and living as a single housekeeping unit.

Density Bonuses

Local jurisdictions have the authority to implement policies and programs that promote the development and integration of affordable housing units, such as density bonuses. A density bonus is a land use and development tool that is designed to encourage and grant developers exceptions to development standards in exchange for providing a public benefit to the community, such as affordable housing units.[50] The City's General Plan calls for affordable housing policies that will allow affordable residential development at densities beyond the maximum density allowed under an

[49] City of San José. "Envision San José 2040." Webpage Tab. http://www.sanjoseca.gov/DocumentCenter/Home/View/474
[50] State of California Housing Density Bonus legislation

existing Land Use/Transportation Diagram designation, consistent with the minimum requirements of the State Density Bonus Law (Government Code Section 65915) and local ordinances.

Inclusionary Units

The Inclusionary Housing Ordinance requires all residential developments that create new, additional, or modified for-sale units contribute to providing housing that is affordable and price-restricted for moderate-income buyers (120% of the Area Median Income).

Developers may satisfy their Inclusionary Housing requirements by providing 15 percent affordable homes on-site within their projects. If a Developer selects this option, the Developer must apply for density bonus incentives prior to other planning approvals; incentives are subject to the approval by the City. An Affordable Housing Agreement must be recorded at the time any such incentives are approved.

Alternatively, the Developer may satisfy their Inclusionary Housing requirements through a variety of in lieu options to provide units or unit equivalents equal to at least 20 percent of the number of units on the original site. For example: (1) off-site construction providing affordable for sale units; (2) payment of the in-lieu fee; (3) dedicate to the City qualifying land in lieu of construction; (4) purchase of surplus Inclusionary Housing credits from another developer; (5) acquisition and rehabilitation of existing units restricted as affordable; (6) provide deed-restricted units that are available to lower income households through an agreement between the developer and the U.S Department of Housing and Urban Development (30% of total units must be provided), or; (7) any combination of these methods to assure the provision of the requisite number of affordable housing units.
The Inclusionary Housing Ordinance in-lieu fee for FY16 – 17 is $85,572 per unit.

Parking Requirements

Parking standards for housing units may stand as a limitation to the development of affordable housing, as these requirements increase development costs and diminish the availability of land for additional units. **Table 5.3** illustrates the City's off-street parking requirements for residential uses and shows that multi-family units require at least 1.25 parking spaces per unit, depending on living unit size and type of parking facility. According to Zoning Ordinance Section 20.90.220, the parking requirement may be reduced by up to 50% where Transportation Demand Management measures are implemented.

Additionally, the City's Zoning Code has provisions for Transportation Demand Management measures that can be used to reduce the number of parking spaces for projects.

Table 5.3: San José Residential Parking Standards

Required Off-Street Parking Spaces						
Residential Use	Living Unit Size	Type of Parking Facility				
		Covered	Open	1-Car Garage	2-Car Garage	Bicycle
Single Family Dwelling	n/a	2.0	--	--	--	--
Two-Family Dwelling	Studio	--	1.5	1.5	2.0	--
	1 Bedroom	--	1.5	2.0	2.0	--
	2 Bedroom	--	2.0	2.0	2.0	--
	3 Bedroom	--	2.0	2.0	2.0	--
	Each Additional Bedroom	--	0.25	0.25	0.25	--
Multi-Family Dwelling	Studio	--	1.25	1.6	2.2	1 per 4 living units
	1 Bedroom	--	1.25	1.7	2.3	1 per 4 living units
	2 Bedroom	--	1.7	2.0	2.5	1 per 4 living units
	3 Bedroom	--	2.0	2.2	2.6	1 per 4 living units
	Each Additional Bedroom	--	0.15	0.15	0.15	1 per 4 living units
Multi-Family Dwelling in the Pedestrian Oriented Zoning Districts	n/a	--	1.25	--	--	1 per living unit

Source: San José Municipal Code, Chapter 20 Parking and Loading, Section 20.90.060

Building Codes

Building codes set guidelines that identify minimum standards to ensure that building and non-building structures protect the health and safety of the community. Local building codes, however, often mandate that costly improvements be made to meet regulation requirements. The City adopted the 2013 California Building Code (CBC), which is grounded on the 2012 International Building Code promulgated by the International Code Council.

The following portions of the CBC, or of the appendix thereto, were not approved or adopted or incorporated by reference, and shall not be deemed to be a part of the Building Code of the City of San José:

1. Section 1.8.4
2. Section 1.8.5
3. Section 1.8.7

4. Section 1.8.8
5. Section 1.8.9
6. Section 2505

The following appendices are adopted:

1. CBC Appendix C, Agricultural Buildings
2. CBC Appendix J, Grading

The City's building codes prove to be in line with those of other California jurisdictions and do not have negative consequences on the development of affordable housing in the City.

Growth Management

Cities often use growth management techniques to control the rate of growth and may use a building moratorium as a strategy to reach this goal. A building moratorium is an initiative intended to regulate growth by pausing or reducing the construction of housing.

San José's experience with rapid growth between the 1950s and 1970s caused the City to begin using a variety of growth management tools to curb urban sprawl, as urban development at the City's edge, particularly residential development, did not generate sufficient revenues to cover the cost of providing urban services and infrastructure for those uses.

The Urban Growth Boundary (UGB) was originally adopted and incorporated into the San José 2020 General Plan by a unanimous vote of the City Council in November 1996. The UGB was created to help sustain the long term stability of the City's growth management efforts by: [51]

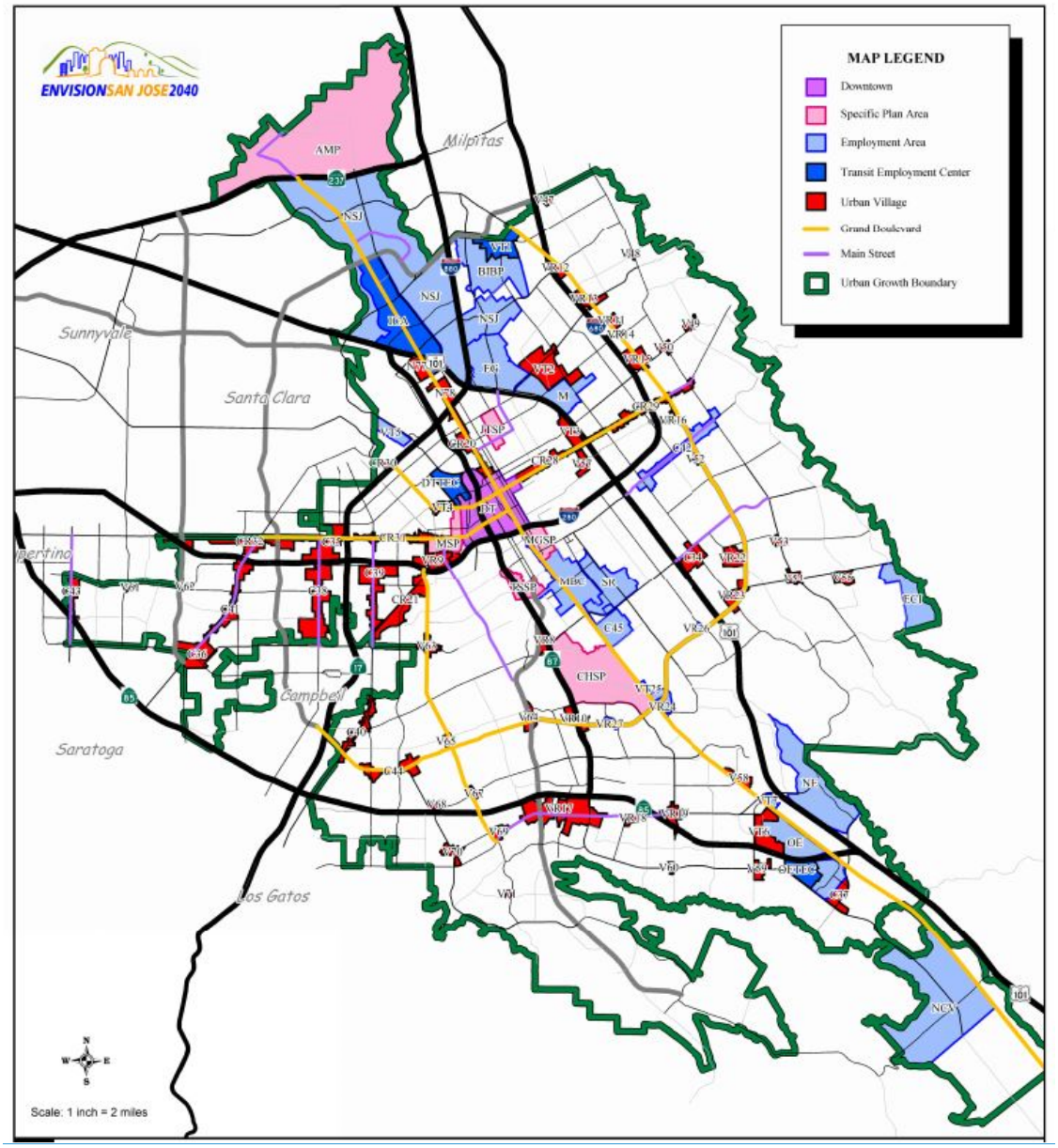
- Clearly identifying which lands are intended for urban use and which are intended to remain rural
- Promoting environmentally and fiscally sustainable infill development
- Preserving surrounding hillsides, wetlands and open space lands as a legacy for future residents
- Protecting public health and safety by preventing urban development in areas subject to natural hazards
- Providing property owners and the public greater certainty about the City's long term plans for urban development
- Establishing criteria and a process for a comprehensive review of proposed UGB expansions
- Strengthening the consistency between City and Santa Clara County land use plans and development policies

The UGB, like the prior growth management programs and policies that preceded it, has been very effective at managing the City's rapid growth without inhibiting it. New development has successfully occurred only within the City's urban service area.[52] Between 1950 and 1970, the City implemented an

[51] City of San José. "Urban Growth Boundary." Webpage tab. http://www.sanjoseca.gov/DocumentCenter/View/716
[52] City of San José. "Urban Growth Boundary." Webpage tab. http://www.sanjoseca.gov/DocumentCenter/View/716

extensive annexation strategy that significantly expanded the City's land area from 20 square miles to 170 square miles. Since the adoption of the UGB, annexed lands have occurred on pockets of land within the UGB. The UGB has directed land use development within the boundaries, protecting its hillsides and other environmentally sensitive areas. Additionally, the City has emphasized development in infill and transit-oriented areas in its urban core and on underutilized parcels. Since establishing the UGB, the rate of development has not declined; the City has issued building permits for over 55,000 residential units and millions of square feet of commercial development.

Figure 5:1: Envision San José 2040 General Plan
Planned Growth Areas Diagram



Source: City of San José

Affordable Housing Impact Fees

On November 18, 2014 the City Council adopted a resolution establishing an Affordable Housing Impact Fee to help address the increased need for affordable housing connected with the development of new market rate residential rental units. The Council determined that the Housing Impact Fee should be established consistent with the requirements applicable to fees for public facilities, while also being consistent with the goals of the City's latest General Plan.

According to the City's General Plan, it is in the interest of public welfare, health, and safety that at least 15 percent of new residential dwelling units be affordable units. The Housing Impact Fee, once fully operational, is intended to help fund as many as 234 affordable units per year, which could be as much as 5-6 percent of the 4,385 new units projected to be constructed each year by the City's RHNA.[51] The Housing Impact Fee will also assist in reducing potential negative impacts that could occur if the increased demand for affordable housing is not addressed within the City as that will cause housing to be built elsewhere in areas far from the City's employment centers and transit corridors, leading to crowding, increased traffic and transit demands, and noise and/or air pollution.

Table 5.4: San José Residential Housing Impact Fees

Development Type	For Each Market Rate Unit
Market Rate Rental Development	$17.00 per square foot of floor area

Source: City of San José Housing Impact Fee Schedule, 2014[53]
Note: To address inflation in the costs of developing affordable housing, the fees shall be increased annually by 2.4 percent each successive July 1.

Permit and Development Impact Fees

The City collects permit and development impact fees to offset the administrative and service costs generated from these projects, such as processing permits and building inspections. California Law requires that City-enforced fees be reasonable and relative to the cost of providing specific services. **Table 5.5** demonstrates the estimated residential development impact fees in the City.

Table 5.5: San José Residential Planning and Development Impact Fees

Cost Component	Single-Family Residential ($/unit)	Multi-Family Residential ($/unit)	Mixed-Use Residential ($/unit)
Entitlement Fees	$1,104	$669	$1,078
Construction Fees	$6,797	$4,649	$6,551
Impact/Capacity Fees	$13,326	$8,778	$18,758
Development Taxes	$8,807	$6,263	$10,720
Total Per Unit Cost	**$30,034**	**$20,359**	**$37,107**

Source: Bay Area Cost of Development Survey 2012-13[54]
Note: Costs are estimated total per unit costs for prototype residential projects developed in the City of San José

These fees were collected as part of the Planning, Building and Code Enforcement Department of the City of San José's Cost of Development Survey for fiscal year 2012-2013. The City of Gilroy also

[53] City of San José. "A Resolution of the Council of the City of San José Adopting a Housing Impact Fee." Webpage tab. http://www.sanjoseca.gov/DocumentCenter/View/37779
[54] City of San José. "Bay Area Cost of Development Survey 2012-13." http://www.sanjoseca.gov/DocumentCenter/View/26776

participated in this survey. For comparison purposes, the City of Gilroy's total per unit costs were: single-family residential ($48,189); multi-family residential ($44,113); and mixed-use residential ($18,998). While the entitlement and construction fees were similar between the two cities, the impact/capacity fees were much higher for the City of Gilroy.

Variety of Housing Opportunity

To maximize the availability of housing opportunities for residents of the City, the City's public policies and practices must allow for a diverse set of housing options. The City is currently involved in various efforts to provide diverse housing opportunities for all residents, including zoning that allows for the development of Single Room Occupancies (SROs), secondary units, manufactured housing, and emergency shelters, transitional housing, and supportive housing.

Single-Room Occupancy (SRO)

State Law requires that local jurisdictions provide housing options for extremely low income households. SROs are housing options that are often viable to extremely low income households, such as the homeless, those with mental illnesses, substance abuse issues, and AIDS. SROs ensure that even the most disadvantaged populations have the opportunity to access extremely low-cost affordable housing. Since 1987, San José has strengthened the General Plan, Zoning Ordinance, and other City policies to facilitate the development of SROs. SROs may be allowed in commercial zoning districts with a use permit where consistent with the General Plan land use designation for the site. The Zoning Code defines two types of SROs: an SRO Hotel and an SRO Living Unit. An SRO Hotel is conditionally allowed in all commercial zoning districts, while an SRO Living Unit is conditionally allowed in commercial zoning districts and the R-M Multi-Family Residential District. In addition, parking reductions are especially applicable to SRO facilities in the City. [55]

Secondary Units

Secondary units, also called "granny" or in-law units, provide an important potential source of affordable housing. Secondary units are attached or detached units that are located on the same lot or parcel as a single-family home and contain all facilities of a house, including a separate kitchen, sleeping area, and bathroom. Secondary units are designed to offer occupants housing at a more affordable cost and give multi-generational households the opportunity to live in close proximity to one another while maintaining privacy. In 2008, the City adopted an ordinance which permanently allowed secondary units that conform to modified Zoning Code requirements. The City permits the construction of secondary units in all single family residence (R-1) and planned development (PD) zoning districts with R-1 standards.[56] The City also revised development standards to allow the construction of secondary units in R-2 zoning districts, to reduce required setbacks, and other potential changes to encourage the construction of Secondary Units in conformance with state law effective January 2017.

Manufactured Housing or Mobile Homes

Manufactured housing, also known as mobile home housing, is a portable type of low-cost, prefabricated housing. The City's Municipal Code defines mobile homes as "a structure transportable in one or more sections designed and equipped to contain one living unit, to be used with or without

[55] City of San José. "San José Draft Housing Element 2014-2023." Webpage tab. http://www.sanjoseca.gov/DocumentCenter/View/35982
[56] City of San José. "San José Draft Housing Element 2014-2023." Webpage tab. http://www.sanjoseca.gov/DocumentCenter/View/35982

a foundation system, when connected to required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contained therein. Mobile home does not include a recreational vehicle or travel trailer. When installed on a foundation system (pursuant to Section 18851 of the California Health and Safety Code), a mobile home shall be deemed a fixture and a real property improvement to the real property to which it is affixed."[57] It also covers regulations for mobile home parks and indicates that mobile homes are allowed on all areas zoned "Mobile Home Park District" (R-MH), the purpose of which is to "reserve land for the construction, use and occupancy of mobile home development."[58]

Mobile homes are a critical source of affordable housing in the City. Census data show well over 10,000 mobile home units in San José, which is the largest number of any California city. To help address preservation of mobile home units, Chapter 20.180 (Mobile Home Park Conversions to Resident Ownership or to Any Other Use) of the Zoning Code ensures that the approval of any proposed mobile home park conversion is consistent with City policy. The ordinance explicitly states a goal "to provide a variety of individual choices of tenure, type, price, and location of housing and to maintain the supply of mobile home housing for low and moderate income persons and families.". [59]

Emergency Residential Shelters, Transitional Housing, Supportive Housing

Local jurisdictions are expected to identify sites in which emergency and transitional housing shelters can be developed. The City's Municipal Code defines emergency residential shelters as "a building where emergency temporary lodging is provided to persons who are homeless, and where on-site supervision is provided whenever such shelter is occupied.

Emergency shelters are a temporary housing option for individuals and households who can no longer live in their previous home. State Law (SB 2) mandates that local jurisdictions permit emergency shelters in at least one zoning district to adequately accommodate for at least one year-long emergency shelter.[60]

Additionally, AB 2634 mandates that local jurisdictions address the need for transitional and supportive housing.[61] The City's Municipal Code defines transitional housing as "residential units operated under program requirements that call for 1) the termination of any assistance to an existing program recipient and 2) the subsequent recirculation of the assisted residential unit to another eligible program recipient at some predetermined future point in time, which point in time shall be no less than six (6) months into the future." Transitional housing may be provided in all residential housing types and is treated as a residential use subject only to those restrictions that apply to other residential uses of the same residential housing type located in the same zoning district.

The City refers to supportive housing as housing with no limit on length of stay and that is linked to onsite or offsite services that assist supportive housing residents in retaining housing, improving their health status, and maximizing their ability to live and, when possible, work in the residents'

[57] American Legal Publishing Corporation. "San José Municipal Code." Webpage tab. http://sanjose.amlegal.com/nxt/gateway.dll/?f=templates&fn=default.htm
[58] Ibid
[59] City of San José. "San José Draft Housing Element 2014-2023." Webpage tab. http://www.sanjoseca.gov/DocumentCenter/View/35982
[60] California Department of Housing and Community Development. "Senate Bill No. 2 Chapter 633." http://www.hcd.ca.gov/hpd/sb_2_bill_20071013_chaptered.pdf
[61] California Government Legislative Information. "Bill Number: AB2634." Webpage tab. http://www.leginfo.ca.gov/pub/05-06/bill/asm/ab_2601-2650/ab_2634_bill_20060930_chaptered.html

community. Supportive housing is treated as a residential use and is allowed in residential, commercial, public/quasi-public, and the downtown zoning districts in the same fashion as a residential care facility or a residential service facility.

The City co-sponsored California Assembly Bill 2176: Emergency Bridge Housing Communities, introduced by Assemblymember Nora Campos (San José), which amended California's Shelter Crisis Act. The amendments define "emergency bridge housing communities" as the construction of new buildings or rehabilitation of existing buildings to construct individual sleeping units with minimal amenities and a locking door with common hygiene, cooking, and leisure space available onsite. Residents would benefit from onsite supportive services, case management, and have a housing plan that would move them into permanent housing once a unit becomes available. The community and the sleeping units would be accessible to the resident at any time of day and would not require them to leave during the day, as is required in most emergency shelters. Additionally, there would be no short term limit on the length of their residency; residents would be provided a stable and safe place until they can transition to a permanent home. The bill was signed by the Governor in August 2016 and the program would sunset in 2022.

Table 5.6 provides a comprehensive list of the emergency, transitional, and supportive housing opportunities serving individuals in need of this type of housing in the City. The Projects are listed by Project Type (Emergency Shelter (ES), Permanent Supportive Housing (PSH), Rapid Rehousing (RRH), and Transitional Housing (TH))

Table 5.6: San José Homeless Housing Inventory

Project Type	Organization Name	Project Name
ES	Asian Americans for Community Involvement	Asian Women's Home (3296)
ES	City Team Ministries	Rescue Mission - Emergency
ES	Family Supportive Housing	San José Family Shelter
ES	Homeless Veterans Emergency Housing Facility (HVEHF)	HealthCare for Homeless Veterans (HCHV)
ES	LifeMoves (formerly InnVision Shelter Network)	LifeMoves-CSI
ES	Next Door Solutions to Domestic Violence	Next Door Solutions Domestic Violence Services
ES	Salvation Army	Emmanuel House (Overnighter)
ES	Salvation Army	Volunteer Recovery
ES/TH	HomeFirst (formerly EHC Lifebuilders)	BRC
ES/TH	LifeMoves (formerly InnVision Shelter Network)	LifeMoves-JSI

ES/TH	LifeMoves (formerly InnVision Shelter Network)	LifeMoves-MSI
PSH	Abode Services	[CCP Housing Maintenance] Mental Health
PSH	Abode Services	[CCP Housing Maintenance] MHD Community Central Reintegration
PSH	Abode Services	[CCP Housing Maintenance] Mission Rebuild
PSH	Abode Services	[CCP Housing Maintenance] Navigator
PSH	Abode Services	[CCP Housing Maintenance] SCC Rental Assistance Program
PSH	Abode Services	[CCP Housing Maintenance] SCVHHS ML RAP 1
PSH	Abode Services	[CCP Housing Maintenance] SCVHHS ML RAP 2
PSH	Abode Services	Sunset Square (Not Part of CCP)
PSH	Catholic Charities of Santa Clara County	Kings Crossing CM
PSH	Charities Housing	Paseo Senter I (1898 Senter Rd)
PSH	County of Santa Clara Office of Supportive Housing	SCC MHD - MHSA 4th Street Apartments
PSH	County of Santa Clara Office of Supportive Housing	SCC MHD - MHSA Archer Street Apartments
PSH	County of Santa Clara Office of Supportive Housing	SCC MHD - MHSA Curtner Studios
PSH	County of Santa Clara Office of Supportive Housing	SCC MHD - MHSA King's Crossing
PSH	County of Santa Clara Office of Supportive Housing	SCC MHD - MHSA Paseo Senter I & II (1896 & 1900 Senter Rd)
PSH	HomeFirst (formerly EHC Lifebuilders)	[CCP Housing Maintenance] Off the Streets Project for Homeless Addicted to Alcohol (HHAA)
PSH	Housing Authority of the County of Santa Clara	[CCP Housing Maintenance SCC Chronically Homeless PSH]
PSH	Housing Authority of the County of Santa Clara	[CCP Housing Maintenance SCC MHD Donner Lofts]
PSH	Housing Authority of the County of Santa Clara	CHDR 2010
PSH	Housing Authority of the County of Santa Clara	Continuum of Care Program 5022

PSH	Housing Authority of the County of Santa Clara	Continuum of Care Program 5320
PSH	Housing Authority of the County of Santa Clara	HUD-VASH
PSH	Housing Authority of the County of Santa Clara	King's Crossing
PSH	Housing Authority of the County of Santa Clara	Santa Clara Inn
PSH	Housing Authority of the County of Santa Clara	SCC Scattered Site RAP
PSH	LifeMoves (formerly InnVision Shelter Network)	LifeMoves-Safe Haven-Home Safe San José
PSH	LifeMoves (formerly InnVision Shelter Network)	LifeMoves-SH-Alexander House
PSH	LifeMoves (formerly InnVision Shelter Network)	LifeMoves-SH-Hester Project
RRH	Abode Services	CalWORKS HSP
RRH	Abode Services	MHD Community Reintegration
RRH	Abode Services	MHD Custody Health High Users
RRH	Goodwill of Silicon Valley	SSVF Veterans - Rapid Re-Housing
TH	Abode Services	AB109 RAP
TH	Bill Wilson Center	8th St/Keyes (formerly Leigh)
TH	Bill Wilson Center	High Glen
TH	Bill Wilson Center	Via Anacapa
TH	City Team Ministries	Heritage Home
TH	City Team Ministries	House of Grace
TH	City Team Ministries	Recovery Center
TH	City Team Ministries	Stride
TH	Family Supportive Housing	Transitional Housing for Families #1

TH	Family Supportive Housing	Transitional Housing for Families #2
TH	Family Supportive Housing	Transitional Housing for Families #4
TH	HomeFirst (formerly EHC Lifebuilders)	GPD BRC Vets Per Diem THP
TH	HomeFirst (formerly EHC Lifebuilders)	Sobrato House
TH	Homeless Veterans Emergency Housing Facility (HVEHF)	GPD - Aging
TH	Homeless Veterans Emergency Housing Facility (HVEHF)	GPD - Men's
TH	Homeless Veterans Emergency Housing Facility (HVEHF)	GPD - Women's
TH	LifeMoves (formerly InnVision Shelter Network)	LifeMoves-SH-Stevens House
TH	LifeMoves (formerly InnVision Shelter Network)	LifeMoves-Villa
TH	Salvation Army	Hospitality House-Working Man's Program
TH	The Health Trust	[TBRA Housing Maintenance] HomeFirst SJ St. James Park
TH	The Health Trust	[TBRA Housing Maintenance] Place-Based Rapid Rehousing

Source: 2016 Homeless Housing Inventory

Future Homeless Housing Developments Development Name	Number of Units	Development Stage
Donner Lofts	20	In Service
HIP Developments	44	Under Construction
Creekview Inn Apartments	10	Under Construction
North San Pedro Veterans	49	Pre-Development
Vermont House	16	Under Construction
2nd Street Studios	134	Permanent Funding Committed
The Plaza Hotel	49	Pre-Development
Santa Clara Inn	56	Pre-Development (CUP Process)
Downtown Supportive Housing	100	Pre-Development
Interim Housing Community	102	Pre-Development

Leigh Avenue	64	Funds not Committed
Senter Road	167	Pre-Development (CUP Process)
Evan's Lane	100	Pre-Development
Total Units	911	

Community Representation and Participation

The City has several committees and commissions, made up of either residents or workers within the City appointed by the City Council, which facilitate public participation. While the committees and commissions do not establish official policy, they serve to advise City Council and provide ongoing input into policies and issues affecting the future of the City. San José offers the following committees and commissions: [62]

- *Advisory Committee on the Apartment Rent Ordinance:* In August 2015 the San José City Council directed the Housing Department to review the effectiveness of the existing rent stabilization ordinance (commonly referred to as the Apartment Rent Ordinance). The Council also directed the formation of a temporary, non-decision making advisory committee made up of an equal number of tenants, tenant advocates, apartment owners and owner advocates. Comprised of 12 members, the Advisory Committee received information on the existing program, programs in other cities, received public comment, and provided staff with recommendations on changes to the program. This Advisory Committee was dissolved after the City Council received staff's final recommendations in May 2016.
- *Disability Advisory Commission:* The Disability Advisory Commission studies, reviews, evaluates, and makes recommendations to the City Council relative to any and all matters affecting persons with disabilities in the City, including education, employment, housing, transportation, recreation, and access to programs and services city wide. The Commission is advisory to the City Council and is supported by staff from the Department of Public Works. The Commission meets on the second Monday of February, May, August, and November.
- *Housing and Community Development Advisory Commission:* The Housing and Community Development Advisory Commission studies, reviews, evaluates, and makes recommendations to the City Council and the Department of Housing regarding the City's existing housing programs and policies, and new programs and policies that would further the City's housing goals. The Commission also advises the City Council and City Administration regarding the Community Development Block Grant (CDBG) program and the implementation of the City's rent stabilization ordinance, as prescribed in Section 2.08.200 of the San José Municipal Code . The Commission meets on the second Thursday of each month.
- *Library and Early Education Commission:* The Library and Early Education Commission studies, reviews, evaluates and makes recommendations to the City Council regarding existing or proposed library facilities, programs, operations, services and financing. The commission

[62] City of San José. "San José Boards and Commissions." Webpage tab. http://www3.sanjoseca.gov/Clerk/commissionboard/boardscommissions.asp

advocates improved library service and, as a forum for public discussion of library needs, the commission facilitates communication between the public, the City Council, and library staff.

- *Mayor's Gang Prevention Task Force:* Mayor Sam Liccardo has invested in the Mayor's Gang Prevention Task Force (MGPTF) as a key tool to keeping the City's streets and children safe. Established in 1991 by former Mayor Susan Hammer, the MGPTF is a broad coalition made up of: local residents; city, county and state government leaders; school officials; community and faith-based organizations; and local law enforcement. The MGPTF brings these diverse stakeholders together and leverages each group's expertise as part of a coordinated, interagency effort to curb gang-related activity in San José.
- *Neighborhoods Commission:* The Neighborhoods Commission integrates the voice of neighborhoods into the City's decision-making processes; studies issues, courses of action, policies, and programs that affect neighborhood quality of life; makes recommendations to City Council and the City's redevelopment successor agency; and empowers neighborhoods. The commission makes regular reports to the City Council, City staff, and neighborhood groups.
- *Youth Commission:* The Youth Commission was formed to foster greater involvement of youth in municipal government, specifically to study any problems, activities and concerns of youth relating to municipal policies, programs or projects of the City. The Youth Commission makes recommendations to the City Council and to the Recreation, Parks and Community Services Department on these issues, and conducts forums to involve youth in the governmental decision-making process.

Fair Housing Profile

This chapter provides an evaluation and analysis of overt and inherent fair housing practices in the City as they relate to services, complaints, violations, and testing to determine the extent to which fair housing choice is limited to residents of the City. This chapter reviews fair housing practices in the ownership and rental housing markets and identifies barriers and opportunities that may exist within these industries. Further, it provides a discussion of fair housing education and outreach efforts within the City and data associated with fair housing complaints, cases of discrimination, and race and familial status testing.

Fair Housing Practices: Ownership Market

For many generations, household ownership has been considered the American Dream in the United States. However, in recent years, many Americans have perceived the American Dream to be more and more out of reach as a result of the high cost of housing, the complexity of the process, the time and effort required to purchase a home, and the responsibilities associated with being a household owner.[63]

Household Ownership Process

San José is home to four HUD-approved Housing Counseling Agencies that provide financial management, pre-purchase, predatory lending, and mortgage delinquency and default resolution counseling and education services: Project Sentinel, Santa Clara County Asian Law Alliance, and Surepath Financial Solutions - San José.

National Association of Realtors

In 2013, The National Association of Realtors (NAR) celebrated the 100th anniversary of the Realtors Code of Ethics (Code). The Code adoption in 1974 highlighted the NAR's commitment to equal housing opportunities. Since its adoption, the Code has been amended 37 times to protect buyers, sellers, landlords and tenants.[64] Article 10 of the Code begins:

> "REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. *(Amended 1/14)*
>
> REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. (Amended 1/14)"[65]

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[63] Gopal, Prashant and Benson, Clea. "American Dream Slipping as Homeownership at 18- Year Low." Webpage tab. http://www.bloomberg.com/news/2013-07-30/american-dream-erased-as-homeownership-at-18-year-low.html .

[64] National Association of Realtors®. "Realtors® Celebrate 100 Years of Professionalism in Real Estate. Webpage tab. http://www.realtor.org/news-releases/2013/11/realtors-celebrate-100-years-of-professionalism-in-real-estate

[65] National Association of Realtors®. *Code of Ethics and Standards of Practice of the National Association of REALTORS®*. January 2014. http://www.realtor.org/governance/governing-documents/the-code-of-ethics

All NAR members are required to complete Code training as per its Fair Housing Partnership with HUD. The Fair Housing Partnership replaces the Voluntary Affirmative Marketing Agreement. Further, "Agents in a real estate transaction are prohibited by law from discriminating on the basis of race, color, religion, sex, handicap, familial status, or national origin. A request from the home seller or landlord to act in a discriminatory manner in the sale, lease or rental cannot legally be fulfilled by the real estate professional."[66] NAR links consumers to ethics complaints and arbitration requests at http://www.realtor.org/code-of-ethics/ethics-complaints-arbitration-requests-and-related-information, as well as directs them to HUD.

The California Association of Realtors adheres to the same Code, as does the Santa Clara County Association of Realtors.

California Department of Consumer Affairs Bureau of Real Estate

The regulation of licenses is within the purview of the California Bureau of Real Estate (Bureau). The Bureau requires real estate salespersons to undergo an Ethics and Fair Housing training at 3 hours per course, as well as a minimum of 18 hours of consumer protection courses.

The Bureau links consumers to all enforcement agencies for compliance, questions, or complaints to include HUD and the Federal Reserve board at www.dre.ca.gov/consumers/WhoDoYouCall.html.

Fair Housing Practices: Rental Housing Market

Ensuring that landlords adhere to Fair Housing laws is more difficult in the rental housing market than the ownership market as renting is a far less complicated process, thus licensing and certification are not required. Many landlords "Do-It-Yourself" and do not have property managers or associations to ensure they are educated about the law. Landlords can conveniently outreach to potential rentals via social media and may purchase lease agreements from their local Office Depot without an awareness of the law.

But to be clear, no landlord may discriminate against anyone based on any protected class at any time during the rental process.

California Apartment Association

The California Apartment Association (CAA) is the nation's largest statewide organization representing the rental housing industry. Since 1941, CAA has served apartment owners and managers. CAA provides education for all landlord and property manager members and also created a California Certified Residential Manager (CCRM) credential. This credential enables landlords to comply with the law and includes mandatory ethics and fair housing courses at three-and-a-half hours each. CAA Tri-County Division serves San Mateo, Santa Clara, and Santa Cruz Counties.

Fair Housing Services

Education and Outreach Efforts

The City is involved in a number of efforts to inform housing providers and the public on housing counseling and services.

[66] National Association of Realtors®. "What Everyone Should Know About Equal Opportunity Housing." Webpage tab. http://www.realtor.org/programs/fair-housing-program/what-everyone-should-know-about-equal-opportunity-housing

- *Fair Housing Consortium:* The City contracts with the Law Foundation of Silicon Valley to coordinate a consortium of fair housing service providers. Through this contract, five programs provide services to support fair housing in San José. These programs include the Asian Law Alliance (ALA), Mental Health Advocacy Project, Project Sentinel (PS), and Senior Adults Legal Assistance (SALA). These programs help make housing available to all through community education and by enforcing the fair housing laws. Through investigation, direct representation, and individual counseling, the programs provide free legal services to people who have experienced discrimination in acquiring or keeping housing in San José.[67]
- *Project Sentinel:* The City currently has a relationship with Project Sentinel, a non-profit agency that promotes fairness and equality of housing for all persons and provides services to help people resolve housing problems. Project Sentinel offers education by HUD-certified counselors for first time homebuyers and housing providers in both individual and workshop settings.[68]

Historically, the City has dedicated an average of 22% of their CDBG Administration dollars to fair housing programs and projects. This ensures dollars "off the top" are dedicated to fair housing services and not relegated to competitive categories (i.e. Public Services).

Table 8.1 below shows the amount San José has dedicated in previous program years:

Table 6.1: San José Historical Fair Housing Funding

Program Year	$ Amount to Administration	$ Amount to Fair Housing	%	Description
2011-2012	$1,740,286	$344,329	**19.79%**	San José Fair Housing Consortium and the Legal Aid Society Fair Housing Counseling Project
2012-2013	$1,191,740	$385,000	**32.31%**	San José Fair Housing Consortium
2013-2014	$1,609,905	$385,000	**23.91%**	San José Fair Housing Consortium
2014-2015	$1,712,615	$385,000	**22.48%**	San José Fair Housing Consortium
2015-2016	$1,657,452	$310,000*	**18.70%**	San José Fair Housing Consortium
2016-2017	$1,770,000	$300,000**	**16.9%**	San José Fair Housing Consortium

Source: City of San José

*The City provided an addition $86,600 of public services funds for Fair Housing in FY15-16.

**The City provided an additional $90,450 of public services funding for Fair Housing in FY16-17. $100,000 of the administration funds were from the HOME program.

[67] Law Foundation. "Fair Housing Law Project." Webpage tab. http://www.lawfoundation.org/fhlp.asp

[68] Project Sentinel. "About Us." Webpage tab. http://housing.org/about-us/

Fair Housing Statistics

Federal Complaint Process

If individuals feel that their fair housing rights have been violated, they have the right to file a fair housing complaint to HUD. The complaint process involves the following eight steps:

1. *Intake:* An individual or community group (referred to as the complainant) files a fair housing complaint to HUD for free by phone, mail, or online. Once a complaint has been filed, a HUD specialist contacts the complainant for an interview to gather information about the alleged discrimination. If the HUD specialist finds that the allegations made are not under HUD's jurisdiction, HUD closes the case.
2. *Filing:* If the housing complaint is accepted, the investigator sends the complainant a formal HUD complaint that must be signed and mailed back to HUD. Once HUD receives the signed complaint back from the complainant, the department sends the respondent a notice about the complaint that has been filed. The respondent must respond to HUD's notice within 10 days of receipt of the notice.
3. *Investigation:* During the investigation period, HUD collects pertinent documents or conducts onsite visits, and/or interviews the complainant, respondent, and witnesses, as applicable.
4. *Conciliation:* As a requirement of the Fair Housing Act, HUD must bring the complainant and respondent together in efforts to conciliate every fair housing complaint. However, both parties have the option to opt out of the conciliation process. If both parties come to an agreement, HUD terminates the investigation and closes the case. If either party breaks the agreement, the U.S. Department of Justice (DOJ) files a suit to apply the agreement under a recommendation from HUD.
5. *No Cause Determination:* If the results of the investigation indicate that there is no reasonable cause to think that housing discrimination occurred, it will issue a determination of no reasonable cause and close the case.
6. *Cause Determination and Charge:* If the results of the investigation indicate that there is reasonable cause to think that discrimination has occurred, it will issue a determination of "reasonable cause" and file charges against the respondent for violating the law. Once a charge has been issued, a HUD Administrative Law Judge (ALJ) will hear the case, unless the complainant or the respondent opts to send the case to federal civil court for hearing.
7. *Hearing in a U.S. District Court:* If the complainant or the respondent chooses to send the case to federal civil court for hearing, DOJ will begin a civil action on behalf of the aggrieved party. If the court determines that discrimination has occurred, it can provide financial assistance for punitive damages and attorney fees.
8. *Hearing before a HUD ALJ:* If neither the respondent nor the complainant chooses to send the case to federal civil court, HUD ALJ will hear the case and issue a decision on the case. If HUD ALJ determines that housing discrimination has occurred, it can grant up to $16,000 per violation for the first offense and additional assistance for the complainant. If either party is negatively affected by ALJ's decision, the party can petition to have the case sent to the HUD Secretary for review. The HUD Secretary has the authority to "affirm, modify, or set aside the ALJ's initial decision, or remand the initial decision for further proceedings" within 30 days. If the HUD Secretary does not take action within 30 days, the Department must issue a final

decision. If any party is negatively affected by the Department's final decision, it has the opportunity to appeal the case in the applicable court of appeals.[69]

Fair Housing Complaints

There were 57 fair housing complaints filed in the City of San José from 2010 to 2013, with the majority (37 percent) alleging acts relating to physical disabilities:

Table 6.2: Fair Housing Complaints Filed in San José

Base Complaint	# of Complaints
Familial Status (Children)	17
Mental Disability	2
National Origin/Ancestry	6
Physical Disability	21
Race/Color	9
Retaliation	1
Sex	1
Total	**57**

Source: Department of Fair Employment and Housing

Of the 57 complaints, 50 were resolved in some manner, with nearly one-third mediated successfully:

Table 6.3: Closing Results of Fair Housing Complaints Filed in San José

Closing Result	# of Closings
Complainant Not Available	1
No Probable Cause to Prove a Violation of the Statute	7
Successful Conciliation	8
Successful Mediation	16
Withdrawal With Resolution	1
Withdrawal Without Resolution	4
Total	**50**

Source: Department of Fair Employment and Housing

Fair Housing Testing and Investigation

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

[69] U.S. Department of Housing and Urban Development. "HUD's Title VIII Fair Housing Complaint Process." Webpage tab. http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/complaint-process

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

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

Over the past two years (FY14-15 and FY15-16), Project Sentinel conducted 122 fair housing investigations, including 24 cases that involved fair housing testing. Of those 24 cases, 9 were complaint-based testing cases, meaning the testing was initiated after a San José resident contacted Project Sentinel with an allegation of housing discrimination and requested assistance in proving or disproving the discrimination claim.

The results of the 24 testing cases were:

- In 10 cases, the testing did not uncover evidence of discrimination
- In 11 cases, the testing did uncover evidence of discrimination
- In 3 cases, the results were inconclusive as to whether there was evidence of discrimination.

Through its 61 investigations in FY14-15 and FY15-16, Project Sentinel:

- Assisted 29 households with negotiating a reasonable accommodation for their disability-related needs
- Educated 9 housing providers on their responsibilities under the fair housing laws
- Filed 11 cases with HUD for enforcement
- Filed 4 cases with DFEH for enforcement
- Referred 8 cases to attorneys for enforcement.

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

Fair Housing Progress Since 2010

This section summarizes the actions and recommendations outlined in the 2010 AI and the City's progress to date.

Table 7.1: San José's Progress to Reduce Impediments to Fair Housing Choice Since 2010

Action	Description	Timeframe/ Frequency	Progress and Lessons Learned
Goal 1 : Expanding Access to Affordable Housing			
1. Facilitate access to below-market-rate units			
1.1	The jurisdiction shall continue to assist affordable housing developers by advertising the availability of below-market-rate units via the jurisdiction's website, the 2-1-1 information and referral phone service, and other media outlets.	Ongoing	The City maintains a list of affordable housing developments in the City and also participates in the County's web-based search tool for rental homes. Both tools are located here: http://www.sanJosé ca.gov/index.aspx?NID=1352 Lesson: The need for up-to-date and easy to use housing listings and streamlined applications continues to be important.
1.2	The jurisdiction will facilitate communication between special needs service providers and affordable housing developers to ensure that home seekers with special needs have fair access to available units.		The City has worked with the Silicon Valley Independent Living Center (SVILC) -- an intermediary that finds housing for people with disabilities – to link individuals to housing through HUD's 811 program. The City's Housing Department worked with SVILC to secure funding, with the goal of creating 200 new housing units. In addition, universal design was incorporated into affordable housing to facilitate the special needs population. Lesson: Continued coordination between special needs providers and developers is needed.

Action	Description	Timeframe/ Frequency	Progress and Lessons Learned
1.3	The City will work with the affordable housing developers it funds to revise their housing applications to reduce the obstacles that persons who are disabled or homeless may have in submitting completed paperwork within the allowable time.		The Transition in Place (TIP) program facilitates applications by the homeless for affordable housing. The program proactively seeks out persons who are homeless in the community, and employs revised selection criteria so as not to systematically discriminate against people because of their homeless circumstances. The program helps participants pay rent, and it provides services to support continued residency. Lessons: There may be additional ways to streamline affordable housing applications and to reduce obstacles for people who are disabled, homeless etc.
2. Maintain a list of partner lenders			
2.1	Maintain a list of lenders that can help buyers to access below-market-rate loans and locally-sponsored down payment and mortgage assistance programs.	Ongoing	The City partners with HUD-certified agencies like Housing Trust Silicon Valley to provide homebuyer and down-payment assistance programs. The City had homebuyer programs but they are now more limited (Welcome Home, BEGIN, and Teacher Homebuyer program). Lessons: There may be additional housing counseling agencies that can help provide such a list.
3. Provide language assistance to persons with limited English proficiency			
3.1	The City and its City-funded agencies shall implement and maintain a language access plan (LAP) consistent with federal guidelines to support fair access to housing for LEP persons.	Ongoing	The City has an LAP and follows the guidelines for facilitating outreach to those with limited English proficiency. The City translates its public notices for federal reports in Spanish, Tagalog, Vietnamese, and Chinese. The City provides oral and written translation for relevant documents and public meetings as needed and as requested. The City also requires its sub-recipients develop, maintain, and adhere to their own LAP that complies with the City's LAP.

Action	Description	Timeframe/ Frequency	Progress and Lessons Learned
			Lesson: On-line video presentations in multiples languages could be a useful and cost effective tool for communicating with limited English proficiency communities.
4. Implement an Affirmative Fair Housing Marketing Plan to create fair and open access to affordable housing			
4.1	The City and its City-funded agencies shall follow the "Affirmative Fair Housing Marketing Plan" consistent with federal guidelines to promote fair access to affordable housing for all persons.	Ongoing	The City requires that sub-recipients have an Affirmative Fair Housing Marketing Plan and an LAP to ensure fair housing access. Lesson: The City has noticed that marketing plans vary by sub-recipient and that it may be helpful for the City to provide a more standardized template.
4.2	The City will work to develop relationships with landlords to facilitate their provision of housing to persons with imperfect credit histories or other issues in their backgrounds.		Due to the challenges in finding suitable apartments for Rental Assistance Voucher holders, the City provides funding for a Housing Specialist with The Health Trust, the City's primary rental assistance administrator. The Housing Specialists develop relationships with landlords to facilitate provision of housing to clients, who often have imperfect credit, criminal records, or other barriers to finding rental housing. Lesson: There may be a need for additional housing specialists and regulations that discourage source of income discrimination.
Goal 2: Expanding Access to Fair Housing Services			
5. Partner with local service providers to conduct ongoing outreach and education regarding fair housing for home seekers, landlords, property managers, real estate agents, and lenders			
5.1	Outreach via training sessions, public events, jurisdiction's website and other media outlets, staffing at service providers' offices,	Ongoing	The City partners with the Fair Housing Consortium to provide outreach, including training and brochure distribution with information regarding Fair Housing law and tenants' rights. Brochures are provided in Spanish, Vietnamese, Chinese, and English. In 15-16, the consortium provided 62 free Fair Housing presentations to various audiences. Presentations are conducted at accessible

Action	Description	Timeframe/ Frequency	Progress and Lessons Learned
	and multi-lingual flyers available in a variety of public locations.		locations, such as community-based organizations, community centers, neighborhood meets, places of worship, apartment complexes, and schools. Lesson: The need for fair housing education is ongoing and there may be a need to determine alternative formats for educational materials, such as videos in multiple languages, easily accessible online.
6. Conduct fair housing testing in local apartment complexes			
6.1	The testing program will look for evidence of differential treatment among a sample of local apartment complexes.	Ongoing	The City partners with Fair Housing Consortium. They are CDBG sub-recipients and fund testing programs annually. Lesson: Due to the very low vacancy rates in San José, when discrimination complaints are made, the consortium members often cannot conduct testing because the apartment complex does not have any vacant units. In these cases, the consortium conducts investigation through interviews and other methods may need to be considered.
6.2	Following the test, the service provider will submit findings to the local jurisdiction and conduct educational outreach to landlords that showed differential treatment during the test.	Ongoing	After submitting its findings to the City, Project Sentinel conducted educational outreach from January 2014 through June 2014. The organization conducted 11 fair housing trainings, 5 landlord trainings, and 9 brochure distributions. Lesson: Additional trainings may be needed.
Goal 3: Rectify Conflicting Local Zoning Requirements			
7. Ensure that local zoning ordinances are consistent with State and federal fair housing laws			
7.1	The City shall revise its zoning regulations as necessary to ensure that the	2008, 2015	The City implemented a pilot program for secondary units in 2006, which became a permanent program in 2008. On November 15, 2016, the City adopted revised zoning regulations to facilitate the creation of more secondary dwellings

Action	Description	Timeframe/ Frequency	Progress and Lessons Learned
	requirements for secondary units conform to State law.		and to conform with new state law. These changes include reduced minimum lot size, reduced setbacks and more. Lesson: Additional outreach may be required to guide homeowners on how to successfully develop a secondary dwelling unit.
7.2	The City's zoning ordinance shall have a definition of family that is consistent with the Lanterman Developmental Disabilities Services Act and the federal Fair Housing Act and the Fair Housing Amendment Act.	Ongoing	The City follows this requirement.
8. Accommodate the needs of persons with disabilities			
8.1	Ensure that the local zoning ordinance has effective procedures to respond to reasonable accommodation requests.	Ongoing	The City has a reasonable accommodation zoning ordinance that provides effective procedures for such requests. http://www.sanJosé ca.gov/DocumentCenter/Home/View/612
Goal 4: Assist Local Housing Authorities in Applying Fair Housing Requirements			
9. Assist local Housing Authorities with outreach			

Action	Description	Timeframe/ Frequency	Progress and Lessons Learned
9.1	The City shall continue to support the Housing Authority of the County of Santa Clara and the City's Housing Authority to ensure adequate outreach to minority, limited-English proficiency, and special needs populations regarding the availability of public housing and Section 8 vouchers.	Ongoing	The Housing Authority conducts comprehensive outreach throughout Santa Clara County in multiple languages with various populations. Lesson: Additional coordination between the City and the Housing Authority may be needed.
Goal 5: Continue Efforts to Build Complete Communities			
10. Plan for and facilitate transit-oriented developments and complete, mixed-use and mixed-income communities			
10.1	The City shall plan for compact and complete communities that have a mix of housing, retail, services, and jobs that are easily accessible through non-auto oriented means, including walking, biking, and public transportation.	Ongoing	The City's General Plan 2040 prioritizes the development of mixed-use, mixed-income, compact transit-oriented development through its Urban Village (UV) strategy. The City is currently in the process of developing implementation plans for these Urban Villages – 70+ in total but phased in over time "horizons." Five UV plans have been approved and eight are currently in the planning process. In Fall of 2016, the City Council adopted important new General Plan policies to facilitate the production of new affordable housing in Urban Village areas and to prevent displacement. Lesson: Additional funding will be needed to acquire land in Urban Village areas for affordable housing. In addition, some stakeholders have concerns about potential displacement in and around Urban Village areas.
11. Facilitate safe and efficient transit and pedestrian routes			
11.1	The City shall continue to work with local transit agencies and other	Ongoing	The Santa Clara Valley Transportation Authority (VTA), as they build out bus rapid transit (BRT), Safe Routes to Schools, and parks, recreation, and neighborhood services (PRNS), determines ways to

Action	Description	Timeframe/ Frequency	Progress and Lessons Learned
	appropriate agencies to facilitate safe and efficient routes of transportation, including public transit, walking and biking.		connect bikeways and trail networks to those transit routes. The City seeks grant funding to install "complete streets" improvements like sidewalks, medians, ADA curb ramps, buffered bike lanes, and bicycle detection systems, which encourage more efficient and safe routes of travel including connections to public transit. The City also coordinates with the Metropolitan Transportation Commission (MTC) on regional initiatives. Lesson: In addition to "complete streets" improvements, better automobile speed enforcement is needed to make San José's streets safer for pedestrians and cyclists.
12. Partner with affordable housing developers to make alternative means of transportation easily accessible to its residents			
12.1	The City will work with its funded affordable housing developers to provide residents with incentives to use non-auto means of transportation, including locating new developments near public transportation and providing benefits such as Eco Passes.	Ongoing	Over 90 percent of City-funded affordable housing developments are within a ½-mile radius of a transit stop. The City works with developers on Transportation Demand Management (TDM) measures such as VTA Eco Passes and Bay Area Bike Share. An example is First Community Housing, which offers Eco Passes to nearly 1,600 residents. The City is currently exploring opportunities to reduce the amount of parking in existing affordable housing developments and replace them with car-sharing programs. In 2016 a residential development near the Diridon Transit Station was approved with zero parking on site. Lesson: VTA Eco-passes have been a popular and effective mobility tool offered to residents by affordable housing developers.

Key Findings, Impediments to Fair Housing Choice, and Recommendations

Key Findings

The City prepared this document with the assistance of LeSar Development Consultants (LDC). A variety of data sources, planning documents, and stakeholders were consulted to provide a quantitative and qualitative overview of past and current housing choice conditions within the City, and to ensure future compliance with fair housing regulations.

Below is a summary of key housing and demographic characteristics:

- Over the last decade the City's population has grown by approximately 6% percent. This growth is expected to continue at an even higher rate.
- Over the last decade population growth occurred among Asians, Hispanic/Latinos, and Pacific Islanders showing a trend of continued diversification.
- Nearly 80% of the City's population is below the age of 54, but Seniors age 55 and over are by far the fastest growing age group.
- Half of all households are small families.
- 38% of households are designated as Low-and Moderate-Income (incomes below or up to $75,700 for a family of four).
- Approximately 9% of households experience overcrowding. This problem is more prevalent for rental households earning less than 80%of Area Median Income (AMI).
- 8% of households include disabled persons.
- Over the last ten years, median income decreased by 13% when adjusted for inflation. During the same period, the median home value increased by 46% and the median contract rent increased by 28%.
-
- Hispanic, Black/African American, and Pacific Islander households face disproportionately higher barriers to finding affordable housing.

The City proactively met with community residents and representatives of organizations, agencies, and businesses to share ideas and concerns regarding fair housing issues and ensure future implementation and evaluation of the fair housing recommendations included within this report. Through various outreach efforts (community forums, surveys, interviews with community stakeholders, and additional public meetings) the City collected information on the concerns of stakeholders regarding existing limitations to fair housing choice in the City. The following key issues emerged:

- Lack of availability of affordable housing for low income families, at-risk families, individuals with disabilities and individuals who are homeless
- Need for additional rental subsidies and assistance for low income and homeless individuals and families
- Lack of funding for homeless prevention programs

- Displacement of low-income households (especially in urban village and growth areas)
- Lack of living-wage jobs available to low income residents
- Insufficient non-profit community services such as senior, youth, health, homeless, and fair housing services to meet the needs of residents
- Insufficient legal services to protect fair housing rights and to mediate tenant/landlord legal issues
- Insufficient landlord and tenant education and services
- Lack of tenant protection related to rent control, evictions, relocation
- Source of income discrimination for housing vouchers

As a minority-majority jurisdiction, and with over one-third of its households earning 80 percent AMI or less, the City elects "to affirmatively further the purposes and policies of the Fair Housing Act, . . . [and] to take steps proactively to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities for all"[71] by addressing the impediments outlined below and undertaking the actions outlined in **Tables 8.2**.

Summary of Impediments and Strategies

Based on the data presented in this document, as well as the community feedback gathered from 2014 through 2016, the City has identified the following factors as the most significant impediments to fair housing in San José:

1. **The availability of affordable units in a range of sizes**
   The City's affordable housing stock falls far short of meeting the demand in the region. Due to the regional shortage of affordable housing available, housing costs are some of the highest in the nation and residents are increasingly cost-burdened, paying a large portion of their income in housing costs. The lack of affordable housing available also results in an increase in overcrowding in several neighborhoods in San José as families live together to share housing costs. When low-income individuals or families lose their housing, they are at a high risk of homelessness due to the difficulty in securing affordable housing.

   Strategies: (Actions 1.1-1.7 and 3.1-3.2) The City will continue to focus on increasing the availability of affordable housing by investing in the development of affordable housing, as well as promoting access to available housing, developing standards for affirmative marketing, and exploring ways to streamline the affordable housing application process. In addition, the City will continue to explore policies and ordinances, such as the recently revised secondary unit ordinance, to encourage the development of a range of housing options.

2. **Location and type of affordable housing**
   Due to the insufficient affordable housing to meet the demand, residents face limited choices when locating and securing housing. There is a need for more permanent supportive housing for homeless individuals, as well as more housing for extremely low income, low income, and moderate income residents. While most of the publicly-supported affordable housing developments are distributed across several neighborhoods in the City, Housing

[71] Department of Housing and Urban Development Proposed Rule 24 CFR Parts 5, 91, 92, 570, 574, 576, and 903

Choice Vouchers are concentrated in specific areas. There are some neighborhoods in which there are very few landlords that accept Housing Choice Vouchers or where there are very few affordable rentals available, thereby limiting the housing choices for low-income households.

Strategies: (Actions 1.1-1.7, 3.1-3.2. 4.1-4.2, and 5.1-5.9) The City will continue to focus on increasing permanent supportive housing and other affordable housing types, as well as facilitate access to existing extremely low, low, and moderate income housing. The City will update the existing dispersion policy to align development of affordable housing with residential growth areas, as well as access to transit, retail, services, and jobs. The City will work with the Housing Authority to explore policy updates to increase the distribution of voucher usage across the county. The City will also explore the feasibility an ordinance to address source of income discrimination.

3. **Displacement of residents due to economic pressures**

Due to rising housing costs over the last several years, residents in low and moderate income neighborhoods have experienced displacement. The displacement is expected to continue, particularly in neighborhoods with accelerating growth and new development. Data from the Urban Displacement Project at the University of California Berkeley found that in the Bay Area, more than half of low-income households live in neighborhoods at risk of or already experiencing displacement and gentrification pressures. Several neighborhoods in San José, such as Japantown, Luna Park, and Little Portugal, have experienced advanced gentrification. Most of Central and East San José, as well as several areas of South San José are currently undergoing or at risk of gentrification.

Strategies: (Action 1.8-1.12, 5.1, 5.2 and 5.6~~4~~) To address displacement of residents in low-income neighborhoods, the City will continue to enforce the Apartment Rent Ordinance, ensuring families in rent stabilized apartments are not facing illegal increases or evictions. Additionally, at the time of publishing, the City has published a local Ellis Act and Tenant Protection Ordinance for public comment. The City is also exploring the feasibility of source of income discrimination protection. Additionally, the City will explore strategies to locate affordable housing within growth areas that are experiencing or expect to experience displacement, such as urban villages.

4. **Lack of tenant eviction protection and tenant education**

Throughout the community outreach process, residents expressed a need for stronger tenant protections, as well as tenant and landlord education and services. Residents identified a need for eviction protection, strengthening of the local rent stabilization ordinance, additional enforcement and tenant protections, tenant and landlord mediation, and outreach and education.

Strategies: (Actions 1.8-1.12, Action 2.1-2.8) The City's recent update to the Apartment Rent Ordinance is a step in addressing the concerns. The proposed Ellis Act and Tenant Protection Ordinances will provide additional protections. The City is also exploring the feasibility of source of income discrimination protection. The City will continue to fund a consortium of fair housing organizations to provide education, fair housing testing and investigation, and legal assistance. The City will also explore additional methods of outreach and education

including ways to improve access to fair housing information for persons with limited English proficiency.

The City acknowledges that HUD issued the Affirmatively Furthering Fair Housing (AFFH) Final Rule in 2015. Under the new rule, the City is required to utilize the new assessment tool and related mapping tools to develop a plan prior to the submission of the next 5-year Consolidated Plan (2020-2025). The recommendations below are based on the City's Analysis of Impediments and do not address all of the requirements of the new AFFH final rule. The City will develop and approve an AFFH plan prior to the development of the 2020-2025 Consolidated Plan.

Recommendations: New and Ongoing

Table 8.2 below represents the new and ongoing recommendations for the City to affirmatively further fair housing and reduce and/or eliminate impediments to Fair Housing Choice. As described in **Table 7.1** in the previous section, the City did meet its recommendations -- however ongoing implementation is optimal for continuously affirmatively furthering fair housing.

Table 8.2: New and Ongoing Recommendations to Reduce Impediments to Fair Housing Choice

Action	Description	Timeline
Goal 1 : Expanding Access to Affordable Housing		
Facilitate access to below-market-rate units		
1.1	Promote the availability of below-market-rate units and/or waiting lists for affordable housing via the City's website, the County's web-based search tool (scchousingsearch.org), and other media outlets.	Ongoing
1.2	Increase the availability and usage of the Transition In Place (TIP) program in affordable housing developments for homeless individuals and families.	Ongoing
1.3	Continue to provide funding to TBRA administrators to develop relationships with TBRA landlords to facilitate their provision of additional housing for homeless and low-income households.	Ongoing
1.4	Participate in and support the implementation of the Santa Clara County Continuum of Care (CoC) Coordinated Assessment system and Community Queue (coordinated referral) to make rapid, effective, and consistent client-to-housing and service matches-regardless of the client's location within the County.	Ongoing
1.5	Develop a checklist of standards for the "Affirmative Fair Housing Marketing Plan" to be implemented by housing developers receiving federal funds from the City consistent with federal guidelines to promote fair access to affordable housing for all persons. The checklist would be distributed early in the marketing process prior to conversion.	FY 16-17
1.6	Analyze the race, ethnicity, national origin, and disability data, as well as gender of head of householders, for applicants, beneficiaries, and participants in federally-funded programs to determine if there are any under-represented protected class groups.	FY 16-17

	Determine if it is feasible to obtain and analyze data that includes sub-populations within ethnicity (i.e. Mexican within Hispanic, Vietnamese within Asian, etc.) to ensure the sub-populations most in need are being assisted. To date, this data has not been available.	FY 16-17
	If data becomes available, develop standards for Fair Housing Affirmative Marketing Plans	FY 17-18
1.7	Explore ways to streamline the affordable housing application process to reduce the obstacles, including cost that persons who are disabled, homeless etc. may have in submitting completed paperwork within the allowable time.	FY 17-18
Protect the affordability of rental homes and strengthen tenant protections:		
1.8	Explore and establish other preservation policies, programs, funding, or tools as appropriate including acquisition.	FY 16-17
1.9	Develop and implement a Tenant Protection Ordinance (TPO), to include anti-retaliation provisions, for all renters in San José.	FY 16-17
1.10	Explore the creation of an Ellis Act ordinance(s) requiring tenant relocation benefits so displaced tenants in rent stabilized ~~and market rate~~ housing can find comparable and affordable housing in San José. Explore the creation of an ordinance providing relocation benefits for tenants of market rate rental housing.	FY 16-17
1.11	Continue to explore various policies to preserve mobilehome parks as a source of naturally affordable housing and ways to assist mobilehome park residents if a mobilehome park owner initiates a closure or conversion process.	FY 16-17
Provide language assistance to persons with limited English proficiency		
1.12	Continue translating public notices for federal reports in Spanish, Vietnamese, Tagalog, and Chinese.	Ongoing
1.13	Continue providing oral interpretation for relevant documents and public meetings as needed and as requested.	Ongoing
1.14	Update the Housing Department's Language Access Plan in FY16-17 to ensure consistency with federal guidelines to support fair access to housing for LEP persons.	FY 17-18
1.15	Require all sub-recipients to submit and follow their own Language Access Plan (LAP), consistent with the Housing Department's LAP.	FY 17-18
1.16	Explore the feasibility of expanding translation of executive summaries for federal reports in Spanish and Vietnamese.	FY 17-18
Goal 2: Expand Access to Fair Housing and other Housing Services		
2.1	Continue to support fair housing testing and investigation to look for evidence of differential treatment and disparate impact, including providing services to low-income tenants reporting fair housing violations.	Ongoing
2.2	Continue to support Fair Housing grantees to provide legal representation in bona fide fair housing matters, discriminatory tenant screening or rental practices.	Ongoing
2.3	Dedicate eligible entitlement dollars (CDBG Admin or Public Service/HOME Admin and Planning), and explore local, state, and federal resources to expand fair housing services to ensure access to fair housing services and education for all residents.	Ongoing
2.4	Continue to support grantees that provide fair housing presentations, mass media communications, and multi-lingual literature distribution; conduct fair housing presentations at accessible locations, and conduct trainings for housing providers to enable them to affirmatively further Fair Housing throughout the City. Coordinate with the City's Office of Immigrant Affairs on outreach relating to Fair Housing and the City's Federal entitlement funding. Utilize the Department's email and social media tools to help promote these resources as needed.	Ongoing
2.5	Support a pilot program in the Santee Neighborhood to fund a non-profit organization to provide neighborhood-based tenant education and legal advice and referrals for tenants facing unlawful, predatory housing practices. Support site surveys and	FY 16-17

	investigations of Santee properties to assess and address systemic housing discrimination and respond to complaints in the Santee neighborhood.	
2.6	Explore alternative formats for fair housing education workshops such as pre-taped videos and/or recordings. Such formats could serve persons with more than one job, families with young children and others who find it difficult to attend meetings in person.	FY 17-18
2.7	Explore the provision of fair housing education workshops or recordings in additional languages not currently being provided and/or make available oral and sign interpreter services to increase accessibility for persons with limited English proficiency and/or hearing impairments.	FY 17-18
2.8	Explore avenues on educating landlords on other housing issues (in addition to fair housing), such as changes to the Apartment Rent Ordinance and the proposed Tenant Protection ordinance. This may include online resources, printed materials and workshops.	FY 17-18
Goal 3: Rectify Conflicting Local Zoning Requirements		
3.1	Review the finding for Reasonable Accommodation in the Zoning Code for consistency with Fair Housing requirements, and pursue amendment if needed.	FY 17-18
Goal 4: Assist Local Housing Authorities in Applying Fair Housing Requirements		
4.1	Support the HACSC and the City's Housing Authority to explore policy changes, such as increasing the FMR limits, and promote broad marketing to ensure proportionate voucher use across the County. Currently, there are about 16,387 assisted households in the HACSC voucher programs, with 74 percent currently being used in San José, despite the City's population making up only 53 percent of the County's total population. This indicates an opportunity to reevaluate voucher use across the County.	FY 16-17
4.2	Work with the HACSC and the City's Housing Authority to align procedures around Fair Housing and Section 8 guidance.	FY 17-18
Goal 5: Continue Efforts to Build Complete Communities		
Plan for and facilitate transit-oriented developments and complete, mixed-use and mixed-income communities		
5.1	The City's General Plan 2040 prioritizes the development of mixed-use, mixed-income, compact transit-oriented development through its Urban Village (UV) strategy. The City is currently in the process of developing implementation plans for these Urban Villages – 70+ in total but phased in over time "horizons." Continue to explore efforts to locate affordable housing within reach of jobs, transit and Urban Village Areas.	Ongoing
5.2	Explore the development of policy that will allow a set-aside in affordable housing developments that prioritizes residents who are being displaced that live in low-income neighborhoods undergoing displacement and/or gentrification.	FY 18-19
5.34	The City will continue to work with local transit agencies and other appropriate agencies to facilitate safe and efficient routes of transportation, including public transit, walking, and biking.	Ongoing
5.4	The City is currently seeking grant funding to install improvements like sidewalks, buffered bike lanes, and bicycle detection systems, which encourage more efficient and safe routes of travel, including connections to public transit. This aligns with the City's Vision Zero traffic safely initiative.	Ongoing
5.5	Prepare to update the City's existing dispersion policy in concert with the Assessment of Fair Housing Plan (AFH) before October 2019. This update would: 1) align the location of future affordable housing with residential growth areas identified in the Envision 2040 General Plan; 2) maximize the access of transit, retail, services, and amenities to affordable housing developments; and 3) facilitate the development of	FY 16-17

	diverse and complete communities. Continue to coordinate with the Metropolitan Transportation Commission (MTC) on discussions relating to the Plan Bay Area and policies relating to Communities of Concern.	
5.6	Explore development of a policy to address both equity and opportunity in future NOFA for affordable housing development, including but not limited to the location of the development.	FY 17-18
5.7	Explore development of a policy to encourage ADA accessibility and/or design for adaptability in new or rehabilitated affordable residential development to better serve residents, workers, seniors, and visitors with disabilities.	FY 18-19
5.8	Explore development of a policy to encourage developers to provide residents with incentives to use non-auto means of transportation, including locating new developments near public transportation and providing benefits such as Eco passes.	FY 18-19
5.9	Explore development of a policy to reduce the amount of parking in existing affordable housing developments and replace them with car-sharing programs and other Transportation Demand Management options.	FY 18-19

Appendix A: Table of Acronyms

ACS	American Community Survey
ADA	Americans with Disabilities Act
AFH	Assessment of Fair Housing (Planning Process)
AFFH	Affirmatively Furthering Fair Housing (HUD Rule)
AI	Analysis of Impediments to Fair Housing Choice
AIDS	Acquired Immune Deficiency Syndrome
AMI	Area Median Income
CDBG	Community Development Block Grant
CDFI	Community Development Financial Institution
Census	U.S. Census Bureau
CHAS	Comprehensive Housing Affordability Strategy
CRA	Community Reinvestment Act
CSET	Community Service Employment Training, Inc.
DFEH	Department of Fair Employment and Housing
EDC	Tulare County Economic Development Corporation
EDD	California Employment Development Department
FEHA	Fair Employment and Housing Act
FFIEC	Federal Financial Institutions Examination Council
FHCCC	Fair Housing Council of Central California
FHEA	Fair Housing and Equity Assessment
FTHB	First Time Home Buyer Program
GED	General Educational Development
GIS	Geographic Information System
HCV	Housing Choice Voucher Program
HMDA	Home Mortgage Disclosure Act
HOME	HOME Investment Partnerships Program
HUD	U.S. Department of Housing and Urban Development
LIHTC	Low Income Housing Tax Credits
LMI	Low- and Moderate-Income
MSA	Metropolitan Statistical Area
NSP	Neighborhood Stabilization Program
PUAP	Public Utilities Assistance Program
SBRL	Small Business Revolving Loan Program
Section 8	Section 8 Housing Choice Voucher Program
SRO	Single-Room Occupancy
TDD	Telecommunication Device for Deaf Persons

Appendix B: Affordable Housing Referral List

1- COMING SOON - Under Construction

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
1	Ascent Apartments	5805 Charlotte Drive	10	Shea Apartment Living	www.sheaapartments.com/apartments/ascent	N/A	(408) 225-7200	0	17	78	0	0	0	95
2	Charlotte Drive	5600 Charlotte Drive	2	ROEM Development Corporation	http://www.roemcorp.com/apartments/	N/A	(408) 984-5600	0	67	131	0	0	0	198
3	Donner Lofts	156 E. St. John St. at 4th	3	MidPen Housing	http://property.midpen-housing.org/LeasingNow	MidPen Property Mgt Corp.	(650) 356-2900	21	80	0	0	0	0	101
4	Japantown Seniors	685 North 6th Street	3	First Community Housing	http://www.firsthousing.com/cat/developments/	N/A	(408) 291-8650	8	46	20	0	0	0	74
5	Lexington Apartments - ROEM	Charlotte Drive	10	ROEM Development Corporation	http://www.roemcorp.com/find-a-home/	N/A	(408) 984-5600	0	53	80	0	0	0	133
6	The Met North	2112 Monterey Road	6	Charities Housing	http://charitieshousing.org/2112-monterey/	N/A	(408) 550-8300	18	52	0	0	0	0	70
7	Vio Apartments (aka The Haven at Cottle Station)	5700 Village Oaks Drive	2	JDA West	www.liveatvio.com	Alliance Residential	(844) 517-8990	0	0	47	0	0	0	47
	Total							47	315	356	0	0	0	718

2- FAMILY HOUSING

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
1	101 San Fernando	101 E.San Fernando St, Ste 100	3	FC Third Street Associates, L.P.	http://www.essexapartmenthomes.com/apartment/101-san-fernando-san-jose-ca-5d0248854567	Forest City Residential	(408) 514-5174	0	68	0	0	0	0	68
2	127 and 110 #22 Roundtable - NSP	110, bldg 22, 127 Roundtable Dr.	2	City of San José	http://streetsteam.org/	Downtown Streets Team	(408)899-7350	0	7	0	0	0	0	7
3	1713 Ross	1713 Ross Circle	9	HIP	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	0	4	0	0	0	4
4	1726 Ross	1726 Ross Circle	9	HIP	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	0	4	0	0	0	4
5	1731 Ross	1731 Ross Circle	9	HIP	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	0	4	0	0	0	4
6	Almaden 1930	1930 Almaden	6	KDF Communities LLC	http://www.kdfcommunities.com/kdfcommunities.html	N/A	(408) 264-1930	0	0	60	0	0	0	60

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
7	Almaden Family Apartments	1501 Almaden Road	7	Community Housing Developers	http://www.almadenapartments.com/	ConAm Management	(877) 426-9196	0	46	177	0	0	0	223
8	Almaden Garden Apartments	947 Branham Lane, #C	9	N/A	http://www.dkdproperties.com/south%20bay.htm	DKD Property Management Company	(408) 265-4808	0	0	0	0	0	36	36
9	Almaden Lake Apartments	978 Almaden Lake Drive and Winfield Boulevard	10	BRIDGE Housing Corp.	http://www.bridgehousing.com/properties/family/santa-clara/san-jose/almaden-lake	Seven Hills Properties	(408) 323-8020	0	143	0	0	0	0	143
10	Almaden Lake Village	1045 Coleman Road	10	New Cities Land Company, Inc.	http://www.almadenlakevillage.com/	UDR	(866) 491-6640	0	50	0	0	0	0	50
11	Arbor Apartments	1582 Kooser Road	9	N/A	http://www.dkdproperties.com/south%20bay.htm	DKD Property Management Company	(408) 448-1288	0	0	0	0	0	122	122
12	Arbor Park Community	899 North King Road	4	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Property Management Corporation	(408) 272-1588	7	39	28	0	0	0	74
13	Archer Studios	98 Archer Street	3	Charities Housing Development Corporation of Santa Clara County	http://charitieshousing.org/archer-street/	Charities Housing Management	(408) 550-8300	16	25	0	0	0	0	41
14	Art Ark	1058 S.5th Street	3	The Core Companies	http://www.artarkapts.com/	EAH,Inc.	(877) 259-1439	42	104	0	0	0	0	146
15	Baker Park	4748 Campbell Avenue and Fallbrook Drive	1	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Property Management Corporation	(408) 379-8440	0	42	56	0	0	0	98
16	Barker	3825 Barker Drive	1	Abode Services	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	0	4	0	0	0	4
17	Bella Castello	570 Keyes St	3	ROEM Development Corporation	http://www.roemcorp.com/projects/bella-castello/	FPI Management	(408) 289-1122	10	58	19	0	0	0	87
18	Betty Anne Gardens	945 Lundy Ave	4	First Community Housing	http://www.bettyanngardens.org/	Westlake Realty Group, Inc.	(408) 254-4540	8	67	0	0	0	0	75
19	Blossom River	1000 Blossom River Way	9	Housing Authority of the County of Santa Clara	http://jsco.net/city/san-jose/	John Stewart Company	(408) 979-9442	0	49	94	0	0	0	143

20	Branham	1579 Branham Lane	9	Abode Services	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	0	2	0	0	0	2

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
21	Bridgeport Apartments	3678 Bridgeport Court	1	Community Housing Developers	http://www.communityhousingsv.org/	CHD Prop. Mgt.	(408) 279-7654	0	0	14	0	0	0	14
22	Brookwood Terrace Family Apartments	1346 E San Antonio St	3	ROEM Development Corporation	http://www.roemcorp.com/projects/brookwood-terrace/	FPI Management	(408) 279-5700	21	62	0	0	0	0	83
23	Burning Tree	239 Burning Tree	2	HIP	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	0	1	0	0	0	1
24	Calvin	3456 Calvin Avenue	9	HIP	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	0	1	0	0	0	1
25	Canoas Terrace	420 Sands Drive	6	Community Housing Developers	http://www.fpimgt.com/FPIMANAGEMENTINC/PropertyWithFloorPlans.aspx?DetailPropertyId=645	FPI Mgt. Inc.	(408) 448-1592	0	45	67	0	0	0	112
26	Cape Cod Court	3680 Cape Cod Court	1	Community Housing Developers	http://www.communityhousingsv.org/	NOI Holdings 20 LP	(408) 279-7654	0	8	20	0	0	0	28
27	Capitol Manor	175 N. Capitol Avenue	5	Capitol Manor, Inc.	http://www.capitolmanor.net/	Alton Mgt. Corp.	(408) 251-9132	0	0	0	0	0	33	33
28	Casa Real	2570 Fontaine Rd.	7	KDF Communities LLC	http://www.casarealapartments.com/	KDF Communities	(408) 238-0841	0	0	72	0	0	0	72
29	Catalonia	2036 Evans Lane east side	6	Eden Housing	http://edenhousing.org/edenhousing.asp?Page=91&PropertyID=50	Eden Housing Management	(408) 264-0784	0	11	39	0	0	0	50
30	Chai House II	814 St Elizabeth Dr	6	Chai House II, Inc.	http://jsco.net/city/san-jose/	John Stewart Company	(408) 947-1818	13	0	0	57	0	70	70
31	Charter Court Apartments	2570 Fontaine Rd.	7	KDF Communities LLC	http://www.mynewplace.com/apartment/charter-court-apartments-san-jose-ca-0gw207628635#property_details	KDF Communities	(408) 241-1146	0	0	37	0	0	0	37
32	Cherry Creek	2020 Southwest Expressway	6	Cherry Creek San Jose, L.P.	http://www.mynewplace.com/apartment/cherry-creek-san-jose-ca-80c000143566	Charter Court SJC LP	(408) 287-6274	0	0	52	0	0	0	52

33	Cinnabar Commons	875 Cinnabar St (Stockton Ave@Lenzen Ave)	6	Seven Hills Properties	N/A	Bridge Housing	(408) 289-1010	29	51	163	0	0	0	243
34	College Park	190 Ryland Street	3	Legacy Partners First Street II LP	N/A	Legacy Partners	(408) 288-9100	0	0	0	33	0	0	33

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
35	Colonnade	201 S 4th Street	3	SFC Properties, Inc.	http://www.gkind.com/pages/san-jose-and-santa-cruz#Colonnade	G&K Mgt. Co., Inc.	(877) 254-7982	0	0	16	0	0	0	16
36	Corde Terra Village Family	2600 Corde Terra Circle	7	ROEM Development Corporation	http://www.roemcorp.com/projects/corde-terra-village/	FPI Mgt.	(408) 298-9988	0	273	25	0	0	0	298
37	Cornerstone	875 N.10th Street	3	The Core Companies	http://www.cornerstonejapantown.com/	EAH Prop. Mgt.	(877) 223-5923	14	31	7	0	0	0	52
38	Country Hills Apartments	124 Rancho Drive	7	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Prop. Mgt. Corp.	(408) 578-8441	0	78	0	0	0	0	78
39	Curtner	1824 Curtner Avenue	9	HIP	http://www.abodeservices.org	v	(408) 941-1850	0	0	1	0	0	0	1
40	David Avenue Apartments	3068 David Avenue	6	KDF Communities LLC	N/A	KDF Communities	(408) 374-0411	0	0	17	0	0	0	17
41	Delmas Park	350 Bird Avenue	3	The Core Companies	http://www.delmasparkapts.com/	EAH Prop. Mgt.	(877) 276-7171	26	41	56	0	0	0	123
42	Dent Commons	5363 Dent Ave	9	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Prop. Mgt. Corp.	(408) 267-4230	0	0	23	0	0	0	23
43	Don de Dios	987 Fair Avenue	7	EAH Housing	http://www.eahhousing.org/pages/featureddevelopmentdetail/76	EAH Prop. Mgt.	(408) 288-7770	0	54	13	0	0	0	67
44	Donna	1794 Donna Lane	9	HIP	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	0	4	0	0	0	4
45	Eden Palms	5398 Monterey Road	2	Eden Housing	http://www.edenhousing.org/edenhousing.asp?Page=91&PropertyID=57	Eden Housing Management	(408) 227-5684	0	108	35	2	0	0	145
46	El Rancho Verde	300 Checkers Drive	5	The Related Company	http://www.related.com/ourcompany/properties/49/El-Rancho-Verde-Apartments/	Clark Realty Management	(408) 272-0356	0	557	139	0	0	0	696
47	Elena Gardens	1900 Lakewood Drive	3	EAH Housing	http://www.eahhousing.org/pages/featureddevelopmentdetail/81	EAH Prop. Mgt.	(408) 262-6991	0	0	0	0	0	161	161
48	Emmanuel Terrace	460 Francis Drive	5	Emmanuel Terrace Inc.	N/A	Emmanuel Terrace Inc.	(408) 923-8280	0	0	0	0	0	18	18

49	Enclave	4349 RENAISSANCE DR	4	Renaissance Associates	http://www.enclaveapartmenthomes.com	Berkshire	(408) 428-9156	0	128	0	143	0	0	271
50	Fairway Glen	488 Toyon Ave	5	Toyon Road San Jose Partners, L.P.	http://www.fairwayglen.com/templates/template_concept04_prime/default.asp?w=primefairwayglen	Prime Group	(408) 926-3100	0	29	0	0	0	0	29

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
51	Fairways at San Antonio	305 San Antonio Court	5	Affirmed Housing Group	http://affirmedhousing.com/projects/fairways/index.html	Affirmed Housing Group	(408) 923-8424	26	58	2	0	0	0	86
52	Ford and Monterey - Phase II	233 Ford Road	2	Eden Housing	http://edenhousing.org/edenhousing.asp?Page=91&PropertyID=139 NOTE: Available June 2013	Eden Housing Management	(510) 582-1460	20	54	0	0	0	0	74
53	Foxchase Drive Apartments	1070 Foxchase Drive	9	Foxchase Drive San Jose Partners II, L.P.	http://www.kcmapts.com/Foxchase	Klingbeil Capital Management Ltd	(408) 723-0600	0	29	0	0	0	0	29
54	Foxdale Manor	1250 Foxdale Loop	1	KDF Foxdale Manor, L.P.	N/A	KDF Communities	(408) 251-1142	0	0	114	0	0	0	114
55	Fuji Towers	690 North 5th Street	3	SAN JOSE BUDDHIST CHURCH HOUSING INC.	http://www.japantownsanjose.org/fujitowers.html	Fuji Towers	(408) 275-8989	0	0	0	0	0	28	28
56	Giovanni	85 S. 5th Street	3	Giovanni Center	http://jsco.net/city/san-jose/page/2/	John Stewart Company	(408) 288-7436	0	24	0	0	0	0	24
57	Gish Apartments	35 E. Gish Rd	3	First Community Housing	http://www.gishapartments.org/	John Stewart Company	(408) 436-8972	20	14	0	0	0	0	34
58	Helzer Court	2960 MacIntyre Drive	7	Housing Authority of the County of Santa Clara	http://fpihacsc.com/property/helzer-courts/	FPI Management	(408) 264-3237	0	73	81	0	0	0	154
59	Hidden Brooks	463 Wooster Ave	3	Hidden Brooks, L.P.	N/A	AFFORDABLE HOUSING ACCESS, INC.	(949) 253-3120	0	40	0	0	0	0	40
60	Hillsdale Townhomes	1626-1656 Hillsdale Ave	9	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Property Management Corporation	(408) 267-4230	17	18	12	0	0	0	47

61	Hillview Glen	3220 Pearl Avenue	6	The Core Companies	http://edenhousing.org/edenhousing.asp?Page=91&PropertyID=63	Eden Housing Management	(408) 723-1644	0	123	14	0	0	0	137
62	Huff Gardens	3021 Huff Avenue	6	Housing Authority of the County of Santa Clara	http://fpihacsc.com/property/huff-gardens/	FPI Management	(408) 557-8699	0	35	36	0	0	36	71
63	Italian Gardens	1524 Almaden Road	7	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Property Management Corporation	(408) 293-9118	33	83	0	30	0	0	146
64	Julian Gardens	319 North 8th Street	3	Housing Authority of the County of Santa Clara	http://jsco.net/city/san-jose/page/2/	John Stewart Company	(408) 295-8440	0	9	0	0	0	0	9

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
65	Kimberly Woods Apartments	925 Willowleaf Dr	6	Kimberly Woods Associates	http://willowcreeksanjose.com/	Greystar	(877) 959-3369	0	0	42	0	0	0	42
66	Kings Crossing	678 North King Road	3	Charities Housing Development Corporation of Santa Clara County	http://charitieshousing.org/kings-crossing-apartments/	Charities Housing Management	(408) 550-8300	42	50	0	0	0	0	92
67	La Fenetre	705 Northrup Street and Parkmoor Avenue	6	JSM Enterprises	http://www.centralvalleycoalition.com/Cities%20&%20Complexes/San%20Jose,%20CA.htm	California Management Company, LLC	(408)Â 295-2066	0	10	40	0	0	0	50
68	La Moraga Apartments	Raleigh Road and Charlotte Drive	2	St. Anton Partners	http://www.antonlamoraga.com/	St. Anton Multifamily	(408) 226-5822	0	57	3	0	0	0	60
69	Las Casitas	632 N. Jackson Ave.	5	DKD	http://www.dkdproperties.com/south%20bay.htm	DKD Property Management Company	(408) 251-6850	0	0	0	0	0	168	168
70	Las Ventanas	1800 Evans Lane	6	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 265-9300	35	39	165	0	0	0	239
71	Lexington Apartments	1350 Lexington Dr.	1	KDF Lexington, L.P.	N/A	N/A	N/A	0	0	32	0	0	0	32
72	Lion Villas	2550 S. King Rd.	8	Pacific American Properties, Inc.	http://www.lionvillas.com/	Pap Lion Villas LLC	(408) 274-7983	0	0	109	0	0	0	109
73	Lucretia Gardens	2020 Lucretia Ave.	7	Housing Authority of the County of Santa Clara	http://jsco.net/city/san-jose/page/2/	John Stewart Company	(408) 295-8440	0	16	0	0	0	0	16

74	Lucretia Townhomes - Deerfield	Deer Meadow Court		N/A	N/A	N/A	N/A	0	0	0	0	0	0	0
75	Market Gateway Housing	535 S.Market St	3	The Core Companies	http://www.marketgatewayapts.com/	EAH,Inc.	(877) 298-7852	0	0	0	22	0	0	22
76	Masson Building Rehabilitation Project	161 West Santa Clara Street	3	The Farmers Union	N/A	N/A	N/A	0	0	4	0	0	0	4
77	Mayfair Court Apartments	65 McCreery Ave	5	The Pacific Companies	http://www.tpchousing.com/portfolio.shtml	USA Property Management	(208) 461-0022	46	46	0	0	0	0	92
78	Mayfair Golden Manor	2627 Madden Avenue	5	San Jose Pacific Associates	N/A	Mayfair Golden Manor Inc.	(408) 272-1800	0	0	0	0	0	210	210
79	Miraido Village Mixed-use Project	566 N. 6th Street	3	Japantown Development, L.P.	http://www.miraidovillageapartments.com/san-jose-ca-apartments.asp	Evans Property Management, Inc.	(408) 297-0990	0	22	14	0	0	0	36
80	Monte Alban	1324 Santee Dr	7	Monte Alban Partners, L.P.	http://jsco.net/city/san-jose/page/2/	John Stewart Company	(408) 286-1903	0	0	77	0	0	0	77

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
81	Monte Vista Gardens	2601 Nuestra Castillo Court	5	Jamboree Housing Corp	https://www.jamboreehousing.com/affordable-housing-communities/properties-list/monte-vista-gardens?vwr-type=Partner	Jamboree Housing Corp	(408) 923-3200	12	64	38	0	0	0	114
82	Monterey Family Apartments	2774 Monterey Road	7	Global Premier Development, Inc.	http://www.globalpremierdevelopment.com/completed_projects.html	Buckingham Property Mgt	(408) 629-5303	8	44	19	0	0	0	71
83	Monterey Grove	6100 Monterey Rd	2	Archstone Communities	http://www.montereygrove.com/	OP Property Management, LP	(408) 923-3200	0	14	0	20	0	0	34
84	Moreland Apartments	4375 Payne Avenue	1	DKD	http://www.dkdproperties.com/south%20bay.htm	DKD Property Management Company	(408) 554-9585	0	0	0	0	0	160	160
85	North Park I-III	75 Rio Robles East	4	Irvine Apartment Communities	https://www.irvinecompanyapartments.com/communities/north-park	Irvine Management Company	(408) 570-5030	0	14	0	21	0	0	35
86	North Park Las Palmas-The Redwoods	180 Alicante Drive	4	Irvine Apartment Communities	https://www.irvinecompanyapartments.com/communities/north-park	Irvine Management Company	(844) 326-3934	0	26	0	40	0	0	66
87	North Park Sycamores	70 Descanso Drive	4	Irvine Apartment Communities	https://www.irvinecompanyapartments.com/communities/north-park	Irvine Management Company	(844) 326-3934	0	27	0	40	0	0	67

88	North Park The Laurels	155 Estancia Drive	4	Irvine Apartment Communities	https://www.irvinecompanyapartments.com/communities/north-park	Irvine Management Company	(844) 326-3934	0	32	0	48	0	0	80
89	North Park The Oaks	39 Rio Robles East	4	Irvine Apartment Communities	https://www.irvinecompanyapartments.com/communities/north-park	Irvine Management Company	(844) 326-3934	0	15	0	23	0	0	38
90	North Park The Pines	70 Descanso Drive	4	Irvine Apartment Communities	https://www.irvinecompanyapartments.com/communities/north-park	Irvine Management Company	(844) 326-3934	0	14	0	21	0	0	35
91	Oak Tree Village	100 Branham Lane East	2	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 224-2517	0	53	121	0	0	0	174
92	Ohlone Chynoweth Commons	5300 Terner Way	9	BRIDGE Housing Corp.	http://www.edenhousing.org/edenhousing.asp?page=91&PropertyID=74	Eden Housing Management	(408) 265-9374	17	139	36	0	0	0	192
93	Ohlone Court	5225 Terner Way and Winfield Boulevard	9	BRIDGE Housing Corp.	http://www.bridgehousing.com/properties/family/santa-clara/san-jose/ohlone	Seven Hills Properties	(408) 264-5985	0	134	0	0	0	0	134

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
94	Orvieto Family Apartments	80 Montecito Vista Drive	7	ROEM Development Corporation	http://www.roemcorp.com/projects/orvieto-family-apartments/	FPI Management	(408) 224-5609	23	68	0	0	0	0	91
95	Park Sequoia	2950 Story Road	5	Affordable Housing Development Corp	http://www.affordablesearch.com/apartments/Listing.aspx?id=48	WinnResidential	(408) 929-4221	0	0	32	0	0	0	32
96	Parkside Glen	810 Hillsdale Avenue and Pearl Avenue	6	The Core Companies	http://www.parksideglen.com/	The Related Company	(408) 264-8291	0	36	144	0	0	0	180
97	Parkview Family	360 Meridian Avenue and San Carlos Street	6	EAH Housing	http://www.eahhousing.org/pages/apartmentdetail/20	EAH Management	(408) 995-0989	0	54	35	0	0	0	89
98	Paseo Senter I	1898, 1908 Senter Rd	7	The Core Companies	http://charitieshousing.org/paseo-senter/	Charities Housing Management	(408) 947-9100	35	80	0	0	0	0	115
99	Paseo Senter II	1896 Senter Rd	7	The Core Companies	http://charitieshousing.org/paseo-senter/	Charities Housing Management	(408) 550-8300	31	68	0	0	0	0	99

100	Paula Street	801 Paula Street	6	First Community Housing	http://www.jsco.net/management/affordable.html	Westlake Realty Group, Inc.	(408) 287-7844	0	10	0	11	0	0	21
101	Pinmore Gardens	1696 Branham Lane	9	Housing Authority of the County of Santa Clara	http://www.fpimgt.com/FPIMANAGEMENTINC/CorporateSearchResult.aspx?City=CA&lat=&lng=&Beds=-1&Baths=-1&distance=&Community=	FPI Management	(408) 264-3108	0	51	0	0	0	0	51
102	Plaza Maria	115 East Reed Street and Third Street	3	Mercy Housing California III, L.P.	http://www.dbarchitect.com/project_detail/49/Plaza%20Maria.html	Mercy Housing California III, L.P.	(408) 293-5253	0	12	40	0	0	0	52
103	Poco Way	1900 Poco Way	5	Housing Authority of the County of Santa Clara	http://www.fpimgt.com/FPIMANAGEMENTINC/CorporateSearchResult.aspx?City=CA&lat=&lng=&Beds=-1&Baths=-1&distance=&Community=	FPI Management	(408) 923-2099	0	126	3	0	0	0	129
104	Raintree	1058 S. Winchester	6	Fairfield Residential LLC	http://www.pinnacleams.com/raintreeapts/	PinnacleAMS	(408) 296-7578	0	18	157	0	0	0	175
105	Regency Apartments	1315 Eden Ave	1	KDF Regency, L.P., a California limited partnership	N/A	N/A	(408) 378-1970	0	0	52	0	0	0	52

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
106	Rincon De Los Esteros	1780 Old Oakland Road	4	First Community Housing	http://www.losesteros.org/	John Stewart Company	(408) 437-1303	0	135	62	49	0	0	246
107	Roewill	1059 Roewill Drive	1	HIP	http://www.abodeservices.org/	Abode Services	(408) 941-1850	6	0	0	0	0	0	6
108	Rosemary Family	66 E ROSEMARY ST	3	ROEM Development Corporation	http://www.roemcorp.com/projects/1st-and-rosemary-family/	FPI Management	(408) 606-8098	0	19	163	0	0	0	182
109	San Jose Apartments	1500 Cunningham Avenue	7	N/A	http://www.dkdproperties.com/south%20bay.htm	DKD Property Management Company	(408) 272-3311	0	0	0	0	0	214	214
110	San Jose Gardens	4668 Albany Drive	1	G&K Management Company, Inc.	http://www.gkind.com/pages/san-jose-and-santa-cruz#Colonnade	G&K Management Company, Inc.	(408) 248-0800	0	0	0	0	0	162	162
111	Santa Familia	4984 Severance Drive	9	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Property Management Corporation	(408) 448-2946	0	71	7	0	0	0	78

112	St. Claire Apartments	301 S.First Street	3	Lyles Diversified, Inc.	http://www.stclaireapts.com/	Sainte Claire Apartment Homes	(408) 499-2229	0	2	0	24	0	0	26
113	Stonegate	4401 Renaissance Drive	4	Housing Partners	http://www.villasavannahstonegateapartments.com/property_home_page/home?page_name=contact	ConAm Management	(877) 798-2758	0	24	94	0	0	0	118
114	Summer Breeze	200 Lewis Road	7	ROEM Development Corporation	http://www.roemcorp.com/projects/summer-breeze/	FPI Management	(408) 362-9011	31	18	110	0	0	0	159
115	Sunset Square	2080 Alum Rock Avenue	5	Charities Housing Development Corporation of Santa Clara County	http://charitieshousing.org/sunset-square-apartments/	Charities Housing Management	(408) 550-8300	29	80	0	0	0	0	109
116	Taylor Oaks Apartments	2726-2738 Kollmar	5	For the Future Housing	http://www.tayloroaksapartments.com/	FPI Management	(408) 926-3177	6	52	0	0	0	0	58
117	Terramina Square	410 North White Road	5	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 259-8105	0	48	108	0	0	0	156
118	The Globe	25 South 3rd Street	3	CIM Urban	http://www.theglobesanjose.com/	The Globe	(408) 280-5200	0	7	8	0	0	0	15
119	The Grove	510 Branham Lane	2	Community Housing Developers	http://www.communityhousingsv.org/	C.H.D. PMS	(408) 279-7677	0	27	13	0	0	0	40

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
120	The Haven	937 Locust Street	3	City of San Jose	http://www.ivsn.org/programs/locations/	Innvision - The Way Home	(408) 590-8094	0	0	3	4	0	0	7
121	Third Street Residential Development	1010 S. 3rd Street	3	Global Premier Development, Inc.	N/A	N/A	N/A	4	24	8	0	0	0	36
122	Thornbridge	5150 Monterey Rd.	2	FF Development L.P.	http://www.thornbridgeca-apts.com/	Fairfield	(408) 226-6500	0	0	115	0	0	0	115
123	Tierra Encantada	1918 Alum Rock Avenue	5	Community Housing Developers	http://www.fpimgt.com/FPIMANAGEMENTINC/PropertyWithFloorPlans.aspx?DetailPropertyId=640	FPI Management, Inc.	(408) 926-8082	14	62	16	0	0	0	92

124	Town Park Towers	60 North 3rd Street	3	Northern California Presbyterian Homes and Services (NCPHS)	http://www.ncphs.org/affordable-housing/town-park-towers-san-jose	Northern California Presbyterian Homes & Services	(408) 288-8750	0	0	0	0	0	216	216
125	Trestles Apartments	1566 Scott St.	6	Fairfield Trestles L.P.	http://www.trestles-apts.com/	Fairfield Trestles L.P.	(408) 293-2727	0	7	63	0	0	0	70
126	Troy Apartments	714 S ALMADEN AVE	3	First Community Housing	http://www.firsthousing.com/contact/rental/	Westlake Realty Group, Inc.	(408) 287-7844	0	14	16	0	0	0	30
127	Turnleaf	3201 Loma Verde Drive	1	Fairfield Residential LLC	http://www.turnleaf-apts.com/	Fairfield Residential LLC	(888) 505-0106	0	16	136	0	0	0	152
128	Valley Palms Apartments	2245 Lanai Ave.	7	KDF - Valley Palms, L.P.	N/A	KDF Communities LLC	(408) 251-2746	0	0	142	0	0	0	142
129	Vendome Apartments/San Pedro Square Apts.	155 W. Santa Clara St.	3	Vendome Place LLC	N/A	N/A	(408) 817-9435	0	0	7	25	0	0	32
130	Verandas	1868 North Capitol Avenue	4	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 263-8770	0	19	73	0	0	0	92
131	Villa Garcia	7205 Clarendon St.	1	Housing Authority of the County of Santa Clara	http://jsco.net/city/san-jose/	John Stewart Company	(408) 366-2114	0	59	21	0	0	42	80
132	Villa Monterey	2898 Villa Monterey	7	KDF Villa Monterey, LP	http://www.villamontereyapts.net/	VPM Management Inc.	(408) 365-9200	0	36	83	0	0	0	119
133	Villa San Pedro	282 Danze Drive	2	Housing Authority of the County of Santa Clara	http://jsco.net/city/san-jose/	John Stewart Company	(408) 362-9233	0	0	100	0	0	88	100

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134	Villa Savannah	4511 Renaissance Drive	4	Housing Partners	http://www.villasavannahstonegateapartments.com/property_home_page/home?page_name=contact	ConAm Management	(877) 798-2758	0	28	108	0	0	0	136
135	Villa Solera	1385 Lucretia Avenue	7	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 975-0581	0	20	79	0	1	0	100

136	Villa Torino	29 West Julian Street	3	Sobrato Development Company	http://www.villatorinoapts.com/	Prometheus Real Estate Group, Inc.	(408) 294-3000	0	0	0	85	0	0	85
137	Villa Torre I	955 S 6th St	3	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 292-4600	0	31	71	0	0	0	102
138	Villa Torre II	955 S 6th St	3	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 292-4600Â	0	27	60	0	0	0	87
139	Village @ Museum Park	465 W San Carlos St	3	Legacy Partners First Street II LP	http://www.essexapartmenthomes.com/california/san-francisco-bay-area/san-jose/museum-park	Essex	(866) 547-5813	0	0	0	19	0	0	19
140	Vintage Tower	235 East Santa Clara St	3	Standard Property Company	http://amcllc.net	AMC	(408) 297-4705	0	30	29	0	0	0	59
141	Vivente II	5347 Dent Avenue	9	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Property Management Corporation	(408) 279-2706	0	0	29	0	0	28	29
142	Waterford Place	1700 N 1st Street	3	Archer Limited Partnership	http://www.essexapartmenthomes.com/apartment/waterford-place-san-jose-ca-4p05i6585075	Essex	(866) 575-7898	0	15	0	21	0	0	36
143	Willow Lake	1331 Lakeshore Circle	4	Sobrato Development Company	http://www.essexapartmenthomes.com/apartment/willow-lake-san-jose-ca-301608561068	Essex	(877) 698-6090	0	5	0	7	0	0	12
144	Willows Apartments	894 Paula Street	6	Housing Authority of the County of Santa Clara	http://www.fpimgt.com/FPIMANAGEMENTINC/CorporateSearchResult.aspx?City=san%20jose,%20ca&Beds=-1&Baths=-1&lat=&lng=&Orderby=ASC&SortBy=Distance	FPI Management	(408) 280-6389	0	5	41	0	0	0	46

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
145	YWCA Third Street	375 South 3rd Street	3	BRIDGE Housing Corp.	http://www.ywca-sv.org/contact/index.php	Seven Hills Properties	(408) 295-4011 ext. 200	0	62	0	0	0	0	62
	Total							641	5,016	4,441	745	1	1,792	12,372

3- SENIOR HOUSING

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
1	Arbor Terraces	2760 McKee Road	5	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 251-7570	0	36	49	0	0	0	85
2	Avenida Espana Gardens	181 Rawls Ct.	2	Housing Authority of the County of Santa Clara	http://jsco.net/city/san-jose/	John Stewart Company	(408) 972-5529	84	0	0	0	0	0	84
3	Belovida Apartments	1777 Newbury Park	3	The Core Companies	http://www.belovidanewburypark.com/	EAH,Inc.	(408) 263-8484	48	136	0	0	0	0	184
4	Brooks House Senior	655 Richmond Avenue	6	Corporation for Better Housing	http://www.corpforbetterhousing.com/county_santaclara2.php	Beacon Property Management, Inc	(408) 288-6108	0	62	0	0	0	0	62
5	Carlton Plaza	380 Branham Lane	10	Carlton Plaza of San Jose, LLC	http://www.carltonseniorliving.com/locations/carlton-plaza san-jose/	Carlton Plaza of San Jose	(408) 972-1400	0	28	0	0	0	0	28
6	Casa del Pueblo	200 S. Market Street	3	Preservation Partners	http://www.barcelonseniorliving.com	Barcelon Associates Management	(408) 294-5380	0	0	0	0	0	154	154
7	Chai House I	814 St Elizabeth Dr	6	Chai House II, Inc.	http://jsco.net/city/san-jose/	John Stewart Company	(408) 947-1818	0	0	0	0	0	0	0
8	Corde Terra Village Senior	2600 Corde Terra Circle	7	ROEM Development Corporation	http://www.roemcorp.com/projects/corde-terra-senior/	FPI Management	(408) 298-9988	199	0	0	0	0	0	199
9	Craig Gardens Apartments	2581 South Bascom	9	First Community Housing	http://www.firsthousing.com/contact/rental/	Westlake Realty Group, Inc.	(408) 559-1907	9	0	80	0	0	0	89
10	Cypress Gardens Senior	3555 Judro Way	1	Housing Authority of the County of Santa Clara	http://jsco.net/city/san-jose/	John Stewart Company	(408) 248-1442	125	0	0	0	0	0	125

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units

11	De Rose Gardens	1401 DeRose Way	6	Housing Authority of the County of Santa Clara	http://www.fpimgt.com/FPIMANAGEMENTINC/CorporateSearchResult.aspx?City=CA&lat=&lng=&Beds=-1&Baths=-1&distance=&Community=	FPI Management	(916) 357-5300 x457	0	0	0	76	0	0	76
12	El Parador Senior	2565 South Bascom Avenue	9	Housing Authority of the County of Santa Clara	http://www.barryswensonbuilder.com/el-parador-senior-living-san-jose/	John Stewart Company	(408) 626-9262	0	124	0	0	0	0	124
13	Gadberry Court	2557 Alum Rock Avenue	5	ROEM Development Corporation	http://www.roemcorp.com/projects/gadberry-courts/	FPI Management	(408) 928-2750	19	35	0	0	0	0	54
14	Girasol Seniors	1710 Alum Rock Ave.	5	MACSA Housing Corporation	http://property.midpen-housing.org/PropertySearch	FPI Management, Inc.	(408) 926-8140	0	59	0	0	0	60	60
15	Hacienda Villa Senior	399 East Court	3	ROEM Development Corporation	http://www.roemcorp.com/projects/hacienda-creek/	FPI Management	(408) 885-0551	20	59	0	0	0	0	79
16	Hilltop Manor	790 Ironwood Drive	6	HIlltop Manor, Inc.	http://www.hilltopmanor.org/	HIlltop Manor, Inc.	(408) 267-2929	0	0	0	0	0	0	0
17	Jardines Paloma Blanca	132 North Jackson Avenue	5	MACSA Housing Corporation	http://property.midpen-housing.org/PropertySearch	FPI Management, Inc.	(408) 937-4781	0	42	1	0	0	42	43
18	Jeanne D'Arc Manor	85 S. 5th Street	3	Giovanni Center	http://jsco.net/city/san-jose/page/2/	John Stewart Company	(408) 288-7421	0	0	0	0	0	0	0
19	Las Golondrinas	77 KENTUCKY PL,	5	MACSA Housing Corporation	http://property.midpen-housing.org/PropertySearch	FPI Management, Inc.	(408) 937-1135	49	0	0	0	0	49	49
20	Le Mirador	1191 Coleman Road and Almaden Expressway	10	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 268-9399	0	57	83	0	0	0	140
21	Lenzen Gardens Senior	893 Lenzen Avenue	6	Housing Authority of the County of Santa Clara	http://jsco.net/city/san-jose/page/2/	John Stewart Company	(408) 295-8440	94	0	0	0	0	0	94
22	Mabuhay	270 E. Empire Street	3	BRIDGE Housing Corp.	http://www.bridgehousing.com/properties/senior/santa-clara/san-jose/mabuhay	Seven Hills Properties	(408) 885-0448	14	80	0	0	0	0	94
23	Meadows	513 East Branham Lane	2	Community Housing Developers	http://www.communityhousingsv.org/	C.H.D. PMS	(408) 279-7677	0	28	12	0	0	0	40

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
24	Miranda Villa	2094 Forest Avenue	6	JSM Enterprises	http://www.centralvalleycoalition.com/Cities%20&%20Complexes/San%20Jose,%20CA.htm	California Management Company, LLC	(408)Â 295-2066	0	55	53	0	1	0	109
25	Monte Vista Gardens Sr. Housing I	2605 La Hacienda Ct and S.Capitol Ave	5	ROEM Development Corporation	http://www.roemcorp.com/projects/monte-vista-senior-i/	FPI Management	(408) 928-2750	7	61	0	0	0	0	68
26	Monte Vista Gardens Sr. Housing II	2600 Nuestra Castillo Ct and Capitol Ave	5	ROEM Development Corporation	http://www.roemcorp.com/projects/monte-vista-senior-ii/	FPI Management	(408) 928-2750	0	48	0	0	0	0	48
27	Morrone Gardens	1107 Luchessi Drive	9	Housing Authority of the County of Santa Clara	http://www.fpimgt.com/FPIMANAGEMENTINC/CorporateSearchResult.aspx?City=CA&lat=&lng=&Beds=-1&Baths=-1&distance=&Community=	FPI Management	(408) 267-3952	0	102	0	0	0	0	102
28	Oak Circle	1410 Roberts Avenue	7	BRIDGE Housing Corp.	http://www.bridgehousing.com/properties/senior/santa-clara/san-jose/oak-circle	Seven Hills Properties	(408) 971-9099	15	0	83	0	0	0	98
29	Oaks of Almaden	5050 Russo Drive	9	ROEM Development Corporation	http://www.roemcorp.com/projects/oaks-of-almaden/	FPI Management	(408) 265-7248	125	0	0	0	0	0	125
30	Palm Court Seniors	1200 Lick Avenue near Humboldt Street and Palm Street	3	The Core Companies	http://www.thecorecompanies.com/apartments/palm-court.php	EAH Management	(408) 287-6620	0	66	0	0	0	0	66
31	Parkview Seniors	355 Race Street and San Carlos Street	6	EAH Housing	http://www.eahhousing.org/pages/featureddevelopmentdetail/64	EAH Management	(408) 287-1860	0	138	0	0	0	0	138
32	Plaza Del Sol	1380 Blossom Hill Road and Waltrip Drive	10	JSM Enterprises	http://www.centralvalleycoalition.com/Cities%20&%20Complexes/San%20Jose,%20CA.htm	California Management Company, LLC	(408)Â 264-0905	0	16	63	0	1	0	80
33	Quail Hills Sr.	1260 Piedmont Road and Sierra Road	4	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 926-4250	0	66	29	0	0	0	95
34	Rose Garden Seniors	3071 Rose Ave	5	ROEM Development Corporation	http://www.roemcorp.com/projects/rose-gardens/	FPI Management	(408) 928-2750	18	47	0	0	0	0	65
35	Rosemary Seniors	60 E. Rosemary	3	ROEM Development Corporation	http://www.roemcorp.com/projects/1st-and-rosemary-senior/	FPI Management	(408) 606-8098	11	20	74	0	0	0	105

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
36	San Carlos Senior	1523 West San Carlos St	6	The Core Companies	http://www.eahhousing.org/pages/featureddevelopmentdetail/64	EAH,Inc.	(408) 287-1860	29	65	0	0	0	0	94
37	Shiraz Senior	1295 McLaughlin Avenue	7	ROEM Development Corporation	http://www.roemcorp.com/projects/shiraz-senior-housing/	FPI Management	(408) 928-2750	0	60	0	0	0	0	60
38	Sienna Senior	1496 Almaden Road	7	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 971-9640	0	56	83	0	0	0	139
39	Summercrest Villas	1725 Almaden Road	6	Housing Partners	http://laspalmashousing.com/communities/project_summerSan.php	ConAm Management	(408) 264-2900	0	13	52	0	0	0	65
40	Villa de Guadalupe	2151 Plaza de Guadalupe	5	Standard Property Company	http://www.villadeguadalupeapts.com/	AMC-CA, Inc.	(408) 251-2955	0	0	41	0	0	101	101
41	Villa Hermosa	1640 Hermocilla Way	5	Housing Authority of the County of Santa Clara	http://jsco.net/city/san-jose/page/2/	John Stewart Company	(408) 926-9662	0	99	0	0	0	0	99
42	Villaggio Sr.	2855 The Villages Pkwy	8	JSM Enterprises	http://www.jsmenterprises.com/Index.htm	California Management Company, LLC	(408) 270-7040	0	24	54	0	0	0	78
43	Vista Park Sr. I	3955 Vista Park Drive	10	The Core Companies	http://www.thecorecompanies.com/apartments/vista-park.php	EAH Management	(408) 264-6661	0	82	0	0	0	0	82
44	Vista Park Sr. II	3955 Vista Park Drive	10	The Core Companies	http://www.thecorecompanies.com/apartments/vista-park.php	EAH Management	(408) 264-6661	0	82	0	0	0	0	82
45	Willow Glen Sr.	465 WILLOW GLEN WAY	6	Community Housing Developers	http://www.relatedcalifornia.com//ourcompany/properties/69/Village-at-Willow-Glen/	The Related Company	(408) 459-7809	0	132	0	0	0	0	132
	Total							866	1,978	757	76	2	406	3,894

4- SPECIAL NEEDS HOUSING

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
1	Casa Feliz Studios	525 S.9th St	3	First Community Housing	http://www.casafelizapartments.org/	John Stewart Company	(408) 516-4776	52	7	1	0	0	0	60

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
2	Commercial Street Inn	260 Commercial Street	3	Innvision of Santa Clara	http://www.ivsn.org/programs/locations/	Innvision - The Way Home	(650) 533-7305	0	0	0	0	0	0	0
3	Creekview Inn	965 Lundy Avenue south of Beryessa Rd	4	First Community Housing	http://www.firsthousing.com/contact/rental/	Westlake Realty Group, Inc.	(408) 254-4540	10	14	0	0	0	0	24
4	Curtner Gardens	701 Curtner Avenue	6	First Community Housing	http://jsco.net/city/san-jose/	John Stewart Company	(408) 265-4249	125	40	13	0	0	0	178
5	Edenvale Special Needs	5340 Monterey Road	2	Eden Housing	http://www.edenhousing.org/edenhousing.asp?page=91&PropertyID=91	Eden Housing Management	(408) 224-5080	0	14	0	0	0	0	14
6	Ford and Monterey - Phase I	233 Ford Road	2	Eden Housing	http://www.edenhousing.org/property/ford-road-plaza	Eden Housing Management	(510) 582-1460	19	0	0	0	0	0	19
7	Fourth Street Apartments	1460 N.4th Street	3	First Community Housing	http://www.fourthstreetapts.org/	John Stewart Company	(408) 451-9054	35	40	24	0	0	0	99
8	Hester Apartments	1759 Hester Avenue	6	Innvision of Santa Clara	http://www.delaveproperties.com/1771.htm	Innvision - The Way Home	(408) 924-0911	8	8	0	0	0	0	16
9	Hoffman - 5629	5629 Hoffman Court	10	HIP	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	4	0	0	0	0	4
10	Hoffman - 5668	5668 Hoffman Court	10	HIP	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	4	0	0	0	0	4
11	Hoffman - 5684	5684 Hoffman Court	10	HIP	http://www.abodeservices.org/	Abode Services	(408) 941-1850	0	4	0	0	0	0	4
12	Homebase	865 Calhoun St.	3	Homebase Homes, Inc	http://jsco.net/city/san-jose/page/2/	John Stewart Company	(408) 713-2618	0	0	12	0	0	12	12
13	Homeport	5030 Union Avenue	9	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Property Management Corporation	(408) 279-2706	0	0	15	0	0	15	15
14	Homesafe	N/A	5	Charities Housing Development Corp.	http://charitieshousing.org/home-safe-san-jose/	Charities Housing Management	(408) 550-8300	24	0	0	0	0	0	24
15	Julian Street Inn	546 W. Julian	6	Innvision of Santa Clara	http://sanjosecommunity.wordpress.com/2011/03/02/innvision-julian-street-inn-shelter-san-jose-ca/	Innvision - The Way Home	(408) 271-0820	50	0	0	0	0	0	50
16	Lenzen Housing	790 Lenzen Avenue	6	The Core Companies	http://www.thecorecompanies.com/apartments/lenzen-square.php	EAH,Inc.	(408) 286-9595	0	22	66	0	0	0	88
17	Little Orchard	2011 Little Orchard St	7	EHC	http://www.ehclifebuilders.org/our-programs-2/boccardo-regional-reception-center/	EHC/HomeFirst	(408) 539-2170	260	0	0	0	0	0	260

#	Development Name	Address	Council District	Developer (Sponsor)	Property Website	Management Company	Public Phone #	ELI Units	VLI Units	LI Units	Mod Units	Res. Mgr Units	HUD Units	* Total Affordable Units
18	Milagro	2850 Rose Avenue	5	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Property Management Corporation	(408) 272-1588	0	14	0	1	0	14	15
19	Montgomery Street	358 North Montgomery Street	3	Innvision of Santa Clara	http://www.innvision.org/services_sb_housing.php	Innvision The Way Home	(408) 271-5160	0	84	0	0	0	0	84
20	New San Jose Family Shelter	692 North King Road	3	Family Supportive Housing, Inc.	http://familysupportivehousing.org/index.php/programs/san-jose-family-shelter/	Family Supportive Housing, Inc.	(408) 926-8885	143	0	0	0	0	0	143
21	Northrup	917 Northrup Street	6	Unity Care Group, Inc.	http://www.unitycare.org/	Western Property Groupq	(408) 971-9822	34	0	0	0	0	0	34
22	Peacock Commons	3661 Peacock Ct.		Bill Wilson Center	http://www.billwilsoncenter.org/news_events/peacock_commons.html		(408) 243-0222	10	17	0	0	0	0	27
23	Pensione Esperanza	598 Columbia Avenue (and Bird Ave), SJ	3	Charities Housing Development Corp.	http://charitieshousing.org/pensione-esperanza/	Charities Housing Management	(408) 920-0811	29	79	0	0	0	0	108
24	Pollard Plaza	1178 McLaughlin near Story Road	7	EAH Housing	http://www.thepollardplaza.com/	EAH Management	(877) 715-4431	0	80	49	0	0	0	129
25	Roundtable	109, 115 Roundtable Drive	2	Unity Care Group, Inc.	N/A	N/A	N/A	7	0	0	0	0	0	7
26	Sobrato House	496 S. Third St	3	EHC	http://www.ehclifebuilders.org/our-programs/programs-for-youth/sobrato-house/	HomeFirst	(408) 539-2180	0	5	0	7	0	0	12
27	The Villa	184 South 11th Street	3	Innvision of Santa Clara	http://www.ivsn.org/programs/locations/	Innvision The Way Home	(650) 533-7305	20	6	0	0	0	0	26
28	Vivente I	2400 Enborg Lane	6	MidPen Housing	http://property.midpen-housing.org/PropertySearch	MidPen Property Management Corporation	(408) 279-2706	0	0	29	0	0	0	29
	Total							826	442	209	8	-	41	1,485

Appendix C: Licensed Community Care Facilities in San José

Facility Name	Address	# of Units
24-Hour Residential Care For Children		
Advent Group Ministries - The Nest	4305 Arpeggio	6
Aim Group Home	1230 Spokane Drive	6
Apollo III Group Home	1322 Lodge Court	6
Aspiranet-South Bay-San José Office	588a Blossom Hill	6
Better Living Group Home	7459 Pegasus Court	6
California Anchor Residents #1	29 Clareview Avenue	6
California Anchor Residents #2	1787 Hurstwood Court	6
Corbett Group Home #2	2223 Woodranch Road	6
Corbett Group Homes, Inc. #1	1464 Sajak Avenue	6
Corbett Group Homes, Inc. #3	1430 Bellemeade Street	6
EE's - Blossom Hill	1662 Blossom Hill Road	6
EE's - Hillsdale	1463 Hillsdale Avenue	6
EE's - Hillsdale II	1267 Hillsdale Avenue	6
EE's - Kooser	1457 Kooser Road	6
Homefirst Services Of Santa Clara County	496 So. Third Street	34
Justin House	2896 Tuers Road	6
Mertz Care Home II	2722 Mclaughlin Avenue	6
Nijjar Group Home	3661 Cadwallader Avenue	6
Rosewood Terrace, Inc.	1640 Staghorn Court	6
Ruby Care Home	4113 Ruby Avenue	6
Star House I	3127 Remington Way	6
Star House III	309 Rye Gate Court	6
Star Transitional Housing Placement Program	811 Sherman Oaks Avenue	25
Tayler Group Home	155 Manton Drive	6
Unity Care #2	469 Delridge Drive	6
Unity Care #3	14820 Mc Vay	6
Unity Care #5	6958 Del Rio Drive	6
Unity Care #7	59 Crocker Court	6
Unity Care #8	4428 Thistle Drive	6
Unity Care THPP	237 Race Street	100
Villa Rosanne	5535 Camden Avenue	6
Willow Glen Residential Care Home #4	2760 Cheryl Ann Court	6
Adult Residential Facilities And Day Programs		
A & T Care Home	1768 Via Flores Court	6
A & T Care Home #2	1866 Bethany Avenue	6
Aborn Adult Care Home	2868 Aborn Road	6
Aim Higher, Inc.	90 Great Oaks Boulevard, Suite #101	80
Ali Baba # 1	260 South 11th Street	36

Facility Name	Address	# of Units
Ali Baba # 2	268 South 11th Street	6
Angel Home Care	3235 Wellcroft Court	6
Angel Home Care II	2585 Orinda Drive	6
Angie's Haven Home	4881 Little Branham Lane	6
Annie's Care Home	273 South 15th Street	6
Annie's Care Home #2	954 Idlewood Drive	6
Apollo Adult Day Program	303 North 15th Street	240
Apollo Adult Residential Carehome 1	2633 Apollo Court	6
Apollo Adult Residential Carehome 2	4006 Blairmore Court	6
Baymill Care Home	2822 Baysmill Court	12
Baymill Care Home II	2065 Danderhall Way	6
Bayview Care Home	2882 Scottsdale Drive	6
Beaver Creek Adult Residential Care Home	774 Beaver Creek Way	5
Block's Adult Residential Facility Inc	144 N. Fifth Street	39
Blue Ridge Rch	4209 Briarglen Drive	6
Blue Sky Residential Care Home	4040 Briarglen Drive	6
Bright Haven Manor	2706 Wilbur Avenue	6
Brownell Care Home II	2019 Shellback Place	6
Brownell Care Home III	1510 Rue Avati Drive	6
CA National Mentor - Calero Home	826 Calero Avenue	5
Caday Adult Residential #1	264 Ketchum Drive	6
Caday Adult Residential Facility #2	268 Ketchum Drive	6
Caday Adult Residential Facility III	3033 Stevens Lane	6
California Residential Facility	3781 Polton Place Way	6
Camargo Home	1911 Camargo Drive	6
Capitol Care Home	849 S. Capitol Avenue	6
Capri Home	1849 St. Andrews Place	6
Caraston Care Home	2730 Caraston Way	6
Carranza #1	2052 Laddie Way	6
Carranza 2 A.R.F.	4339 Moorpark Avenue	12
Casa Alegre	1367 Karl Street	6
Castlewood Terrace	1502 Constanso Way	3
Catheleen Rch-I & II DBA: Catheleen Rch I	1191 Janmarie Court	6
Catheleen Rch-I & II DBA:Catheleen Rch II	2513 Shilshone Circle	6
Ccc Arf, Inc. DBA Nantucket Home 3	2334 Oak Flat Road	6
Ccc Arf, Inc. DBA Nantucket Home #4	2917 Penitencia Creek Road	3
Cherry Blossom Arf	6092 Chesbro Avenue	6
Chris Manor	5880 Chris Drive	6
Cnba Residential Care Facility #1	393 East San Fernando Street	21
Cnba Residential Care Facility #2	64 & 68 South Tenth Street	32
Cnba Residential Care Facility #3	27 And 41 South 11th Street	35
Copeland House	5422 Copeland Lane	6
Corktree House	2170 Corktree Lane	6
Corte De Medea - Elwyn Nc	1616 Corte De Medea	4

Facility Name	Address	# of Units
Crossroads Village	438 N. White Road	45
Day Break Caregiver Support Services	5111 San Felipe Road	24
Deans Place Arf	3841 Deans Place Way	6
Del Canto Home	6113 Del Canto Drive	6
Dennis's Residential Care Facility	4195 Rivoir Drive	6
Desta Residential Care Facility	2012 Autumntree Court	6
Duraliza Manor II	2898 Glen Frost Court	6
Ebadat Residential Care Home #1	163 Park Dartmouth Place	6
Ebadat Residential Care Home #2	5686 Tonopah Drive	6
Ebadat Residential Care Home #3	4243 Rosenbaum Avenue	6
Edricboylynn Residential Home	1307 Park Pleasant Circle	6
Edward Care Home	1315 Becket Drive	6
Eleanor's Glacier (2) Home	893 Renton Court	6
Eleanor's Glacier 1 Home	5863 Treetop Court	6
Elliotts Home	2324 Ben Hur Court	6
Elliotts Home II	1594 Inverness Circle	6
Elwyn Nc - S. Henry	373 S. Henry Avenue	5
Emanuel's Care Home	2053 Radio Avenue	6
Emanuel's Care Home #2	6047 Santa Ysabel Way	6
Embee Manor	5867 Embee Drive	6
Empire Guest Home	30 East Empire Street	6
Employ America	124 Blossom Hill Road, Suite F	45
Esr Manor	602 Novak Drive	6
Esr Manor II	2017 Terilyn Avenue	6
Evergreen Adult Development Center	2887 Mclaughlin Avenue, Building A	216
Evergreen Adult Residential Care	3621 Rox Place Court	6
Evergreen Guest Home #1	3127 Haga Drive	6
Evergreen Guest Home #2	1628 Mclaughlin Avenue	6
Evergreen Guest Home #3	1128 Bendmill Way	6
Evergreen Guest Home #4	4062 Mc Laughlin Avenue	6
Evergreen Villa, Co	992 Branham Lane	6
Exceptional People Facility	3487 Tully Road	4
Fantasia Care Home	98 Cherry Blossom Drive	6
Farringdon Adult Residential Facility	1588 Farringdon Court	6
Flintcrest House	2043 Flintcrest Drive	6
Flintcrest House II	3094 Stevens Lane	6
Flora Home	1446 Flora Avenue	5
Florence Residential Care Home #2	135 North 8th Street	10
Glen Elm Care Home, Inc	2487 Glen Elm Way	6
Glengrove Manor	3845 Glengrove Way	6
Golden Care Extension	833 East Hedding Street	6
Greater Opportunities	687 North King Road	75
Green Oak Developmental Center III	645 Giguere Court	100
Gretchen Residential Care Home	1716 Berrywood Drive	6

Facility Name	Address	# of Units
Gypsy Heights Care Home	1642 Gypsy Place Court	6
Helping Hands Residential Care Home For Adults	3072 Centerwood Way	6
Hillsdale Home	318 Los Pinos Way	6
Holly's Care Home	531 Canton Drive	6
Homelife Residential Care	367 Fontanelle Drive	6
Homeside Retreat	3330 Bien Way	6
Hope Rehabilitation Services - Parkmoor	1555 Parkmoor Avenue	60
Hope Services-Las Colinas Adult Day Programs	30 Las Colinas Lane	55
Idlewood Manor Corporation	986 Idlewood Court	6
Irene's Group Home	70 South 14th Street	15
Joy's Family Home	4787 Allegro Lane	6
Kawai Villa	2181 Laddie Court	6
Kawai's Residential Care Home	404 North Fifth Street	14
Kb Care Home	1948 Seabee Place	6
Kern A.R.F.	2785 Kern Avenue	6
Kevin's Residential Care Home	3889 Glengrove Way	6
Kristine Manor I, LLC	5264 Meridian Avenue	6
Kristine Manor II, LLC	1320 Ridgewood Drive	6
La Paz Residential Care Facility	5754 Croydon Avenue	6
La Paz Residential Care Home #II	6134 Franciscan Court	4
Lassenpark Residential Hall (Rh)	364 Lassenpark Circle	6
Life Services Alternatives - Empey	649 Empey Way	5
Life Services Alternatives - McKendrie	895 Mckendrie Street	5
Life Services Alternatives, Inc./ SB 962 Home #1	1320 S. Baywood Avenue	5
Lighthouse Villa Residential Care Facility	356 Madison Drive	6
Lindstrom ARF	544 Lindstrom Court	6
Litteral House	96 South 14th Street	14
Little Orchard Adult Residential Facility	787 E. San Carlos Street	6
Live Oak Adult Day Services	1147 Minnesota Avenue	30
Longacre Residential Care Home	2861 Longacre Court	6
Lorimer House	4983 Camden Avenue	6
Lyric Lodge	2269 Zoria Circle	6
Marian Hall	443 South 11th Street	34
Maria's Home	1038 Rawlings Drive	6
Marie's RCH For the Adults	1565 Kooser Road	6
Mario's Residential Care Home	3601 Emanuel Court	6
Mar-Len Residential Care Home	1551 Princeton Drive	6
McLaughlin Manor	286 Herlong Avenue	6
Meadow Glen Manor	1489 Meadow Glen Way	6
Meridian Manor, LLC	5914 Tandera Avenue	6
Mertz Care Home IV	2591 Boren Drive	6
Mertz Care Home, Inc.	2906 Castleton Drive	6
Miles Residential Care Home	5764 Chesbro Avenue	6
Mins' Guest Home	1534 Kooser Road	6

Facility Name	Address	# of Units
Mission Bay Las Colinas	50 Las Colinas Lane	177
Mission Bay Zanker	1962 Zanker Road	135
Mission Bay, Inc.	980 Rincon Circle	135
Mms Manor II	5824 Cahalan Avenue	6
Momentum For Mental Health-Fsp Residential	436 North White Road	16
Morgan Autism Center	2280 Kenwood Avenue	50
Morrill Care Home	1426 Morrill Avenue	6
Mt. Pleasant Care II	3375 Tully Road	6
Multiple Intelligence Training Center	3737 Madeline Drive	90
Muna's Care Home II	6071 Emlyn Court	6
Muna's Residential Care Home I	4232 Indigo Drive	6
Muna's Residential Care Home III	275 Moraga Way	6
Nantucket Home	1559 Queens Crossing Drive	6
Nantucket Home 2	2055 Admiral Place	6
National Psychiatric Care And Rehabilitation Serv.	4182 Cherry Avenue	6
Neo Nicholas Manor	14961 Ridgetop Drive	6
New Haven Residential Care Facility #2	5842 Cadiz Drive	6
New Haven Residential Facility	4428 Stone Canyon Drive	6
New Horizon's Residential Care Home	132 South 13th Street	15
Newlife Care Services, Inc. DBA Newlife RCH	4425 Adragna Court	6
Nikko's Residential Care Home II	5724 Blossom Avenue	6
Norseman Adult Residential Care Home	1864 Norseman Drive	6
North Star Residential Care Home II, The	1617 Adrian Way	6
Ocampo RCH	3084 Jenkins Avenue	6
Ocampo Rch #2	1511 Padres Court	6
Ocampo Residential Care Home #3	430 Royale Park Drive	6
Ocampo Residential Care Home #4	4012 Victoria Park Drive	6
Pace - Mahalo	1720 Merrill Drive	6
Pace - Matranga House	2318 New Jersey Avenue	6
Park Avenue Adult Residential Facilities	1992 & 1998 Park Avenue	12
Parkside Villa	328 South 22nd. Street	41
Pearson Family Care Homes, Co	4924 New World Drive	6
Pearson's Care Home #2	4140 Loganberry Drive	6
Pendar's Residential Care Home	6012 Shawcroft Drive	6
Piedmont Adult Day Program (Padpro)	1325-1333 Piedmont Rd #109-110	75
Pleasant Hill RCH	3280 Coldwater Drive	6
Prime Care Home	2440 Old Ridge Court	6
Remember Me Care Home	1995 Sumatra Avenue	4
Renfield Residential Care Home	2389 Renfield Way	6
Respite & Research For Alzheimer's Disease	2380 Enborg Lane	90
Richards Manor II	4242 Monet Circle	6
Richards Manor III	4280 Dulcey Drive	6
Richards Manor IV	4392 Clearpark Place	6
Riviera Evp	101 José Figueres Avenue	72

Facility Name	Address	# of Units
Rosario Home LLC	2843 Rosario Drive	6
Rosemarie's Residential Care Home #1	2340 Palmira Way	6
Rosemarie's Residential Care Home #2	2726 Scottsdale Drive	6
Rossmore A.R.F. Home	2955 Rossmore Lane	6
Sacred Heart Adult Residential Care Home	457 North Fifth Street	6
Saint Dominic Manor	1828 Rochelle Drive	6
Sandy's RCH - Redmond	1065 Redmond Avenue	6
Schlosser Home	3314 Lynn Oaks Drive	6
Sierra Heights Manor	2975 Cohansey Drive	6
Siesta Vista Home	15860 Siesta Vista Drive	6
Silver Star Residential Care Home	5130 San Felipe Road	6
Skye Care Home Inc.	2987 Postwood Drive	6
Sub-Acute Residential Treatment (SART)	230 N. Morrison Avenue	16
Summer Hill Terrace	15134 Charmeran Avenue	3
Sunrise Home	2046 Lavonne Avenue	6
Sylvan Home	3134 Sylvan Drive	6
T.L. Lincoln Adult Care Facility	2810 Chopin Avenue	6
Teresa Residential Care Home	3298 Arqueado Drive	6
Terra Cotta Home	3233 Terra Cotta Drive	6
Thelma's Home	1164 Camano Court	6
Thornmill House	1269 Thornmill Way	6
Tosca Care Home	4770 Calle De Tosca	6
Tosca Care Home II	4790 Calle De Tosca	6
Trebol Home Inc.	3251 Trebol Lane	6
Trinity RCF, Inc.	1454 Rue Avati Drive	6
Trinity RCF, Inc.- Williams	1330 Mich Bluff Drive	6
Twelveacres Bucknall Home	5147 Bucknall Road	6
Twelveacres-Braeburn Home	3950 Braeburn Court	6
Valdez Care Home	2565 Sugar Plum Drive	6
Valencia Rest Home	117 Clayton Avenue	6
Villa 2 Residential Care Home	204 N. Morrison Avenue	14
Villa Residential Care Home #1	890 Villa Avenue	14
Vinci Park Adult Residential Care Home	1297 Donohue Drive	6
Viniart Care Home	689 Kirk Glen Drive	6
Wellington Park - Elwyn Nc	4865 Wellington Park Drive	4
Willow Glen RCH #3	2403 Pebble Beach Drive	6
Willow Glen Residential Care Home	1727 Curtner Avenue	6
Winwood Adult Residential Facility	2943 Winwood Way	6
Woodstock House	5303 Woodstock Way	6
Yellow Rose Residential Care Home	1303 Carterwood Place	6
Yu-Ai Kai Senior Day Services	588 North Fourth Street	30
Total Units		**3,631**

Source: California Department of Social Services

Appendix D: Licensed Senior Housing Projects in San José

Facility Name	Address	# of Units
2 All About Seniors	1474 Pompey Drive	6
A Heavenly Care Home	259 Checkers Drive	6
A Home At Shaw	1545 Shaw Drive	6
Aingel's Harbour	7139 Cahen Drive	6
All About Seniors Elderly Care	1319 Maria Way	6
Alvin Place Care Home	678 High Glen Dr.	6
Ambrosia Gardens	1946 Cottle Avenue	6
Ambrosia Senior Care	1176 Westwood Drive	6
Amor Residential Care Home	32 North 21st Street	24
Angel's Manor Care Home #2	1021 Heatherfield Lane	9
Angels Senior Care Home	4078 Freed Avenue	6
Anita's Residential Care Home 1	3668 Sydney Court	6
Anita's Residential Care Home 2	2389 Brushglen Way	6
Arlen Manor	2734 Moorpark Avenue	6
Armi's Residential Care Home	3617 Wally Place Way	6
Atria Chateau Gardens	1185 Pedro Street	120
Atria Willow Glen	1660 Gaton Drive	63
Beck Care Home	1681 Beck Drive	6
Belle's Haven	274 Clearpark Circle	6
Belmont Village San José	500 S. Winchester Blvd.	150
Blossom Valley Care Home, Inc.	4387 Silverberry Drive	6
Blossoms Elder Care	5932 Mabie Court	6
Bluefield Manor	301 Bluefield Drive	6
Bonhomie I	1139 Dwyer Avenue	6
Bonhomie II - Camden	6418 Camden Avenue	6
Bonhomie III - Lena Drive	2795 Lena Drive	6
Bonhomie IV - Willowmont	1583 Willowmont Avenue	6
Bonnevie Residence And Care	555a Mc Laughlin Avenue	6
Braxton Elderly Care Facility	670 Braxton Drive	6
Bristolwood Home	2194 Bristolwood Lane	6
Brownell Residential Care Home For The Elderly	1597 Clayton Road	6
Cahalan Villa	5903 Cahalan Avenue	6
Cal Star Home, LLC	504 Harmony Ln.	6
Careful Care Home	5852 Paddon Circle	6
Caring Hearts Senior Care Home, Inc	3065 Van Sansul Avenue	12
Carlton Plaza Of San José	380 Branham Lane	183
Carmelita's Care Home	3922 Whinney Place Way	6

Facility Name	Address	# of Units
Casa Laurel	680 North 18th St.	6
Cataldi Manor Residential Care For The Elderly	1820 Bethany Ave.	6
Cerezo Residential Care Home #4	1573 Willow Oaks Drive	6
Cerezo Residential Care Home #5	2934 Jessie Court	6
Clayton Residential Care Home	136 Clayton	6
Clearpark Villa	276 Clearpark Circle	6
College Manor	760 Leigh Avenue	6
Compassionate Eldercare Undajon Rcfe	683 Undajon Drive	6
Connly Care Home	1547 Kooser Road	6
Constantin's Care Home	5836 Ettersberg Drive	6
Corinthian Seniorcare	1785 Commodore Drive	6
D And E Residential Home	3044 Fenwick Way	6
Dawnview Care Almaden	5853 Antigua	6
Dawnview Care Willow Glen	1146 Doralee Way	6
Dry Creek Guest Home	1856 Dry Creek Road	6
Duraliza Care Home	1938 Ensign Way	6
East Valley Residential Care Home	251 Delia Street	6
Eastridge Residential Care Home	2690 Keppler Drive	6
Ebadat Residential Care Home #4	243 Martinvale Ln.	6
Eden Care Home In Park Pleasant Circle	1360 Park Pleasant Circle	6
Evco Care	3274 Evco Court	6
Evergreen Residential Care Home	3805 Polton Place Way	6
Evonne's Residential Care Home #1	2719 Penitencia Creek Rd.	6
Family Senior Care Home, LLC	5343 Hansell Drive	6
Felicity Care Home	3262 Farthing Way	6
Foronda Home	714 River Park Drive	6
Friendship House	1511 Princeton Drive	6
Garcia's Residential Care Home #1	777 Terrazzo Drive	6
Garcia's Residential Care Home #2	781 Terrazzo Drive	6
Gem's Senior Care	2989 Penitencia Creek Road	6
Glen Manor RCH	2463 Glen Exeter Way	6
Glorian Manor II Rcfe, The	1732 Myra Drive	6
Glorian Manor III, The	1607 Inglis Lane	6
Glorian Manor, The	3520 May Lane	6
Golden Age Senior Care Center	1330 Niagara Drive	5
Golden Agers Home	1887 Kilchoan Way	6
Golden Facilities & Services	3884 Wiven Place Way	6
Golden Heritage Senior Living	1275 N. Fourth Street	68
Golden Hills Care Home	2845 Westbranch Drive	6
Golden Shore Care Home	3800 Rhoda Drive	6
Hanchett Park House	1195 Yosemite Ave.	6
Harmonie Home	1463 Nesbit Court	6

Facility Name	Address	# of Units
Harvy's Home Care	410 Fieldcrest Drive	6
Jennel Care Home	2488 Glen Elm Way	6
JF Health Care Services	1614 Ralene Place	6
JNJJ Care Home	673 Jennings Drive	6
Juliet Stephen Rest Home	909 College Drive	6
Keene Kare II	4900 Massachusetts Drive	6
Keene Kare III	4629 Royal Forest Court	6
Khrystel's Residential Home	2714 Caraston Way	6
Kimberly's Elder Kare Kottage	2770 Moorpark Avenue	6
Kingdom Hearts Care Home	3664 Brigadoon Way	6
Kingman Care Home LLC	1426 Kingman Avenue	6
Kingspark Villa	4318 Kingspark Drive	6
Kirkwood Villa	558 Papac Way	6
Kwok Yuen Assisted Living	1050 St. Elizabeth Drive	40
Laab Home Care 1	1205 Bayard Dr.	6
Lassenpark Villa	366 Lassenpark Circle	6
Laurel Crest Manor	2468 Nightingale Drive	6
Laurel Haven	1157 South Sixth St.	15
Lee's Care Home	5225 Gallant Fox Ave.	6
Life Essence, LLC	1365 Tourney Drive	5
Lifeshare Care Home II	701 North White Road	6
Lifeshare Care Home III	2795 George Blauer Place	6
Lifeshare Care Home Inc.	671 North White Road	6
Lincoln & Pine, Willow Glen	1710 Lincoln Avenue	6
Lincoln Glen Assisted Living Center	2671 Plummer Avenue	73
Live@Home	4858 Poston Drive	6
Lorrie Residential Care Home IV	675 High Glen Drive	6
Lovely Care Home	3640 Heathcot Court	6
Lovely Care Home II	2050 Camperdown Way	6
Lqc Care Home	2604 Cherry Avenue	6
Lqc Care Home II	2991 Faircliff Court	6
Madison House	327 El Portal Way	6
Maharlika's Home	4191 Ruby Avenue	6
Marilag's Care Home	2293 Lanai Ave.	6
Mayflower Care Home	668 Apache Court	6
Mclambojon 2 - Rcfe	5359 Birch Grove Dr.	6
Melanie Biton Residential Care Facility	3156 Stimson Way	6
Melanie Biton Residential Care Facility	3271 Stimson Way	6
Meridian Manor 2 LLC (Rcfe)	5486 Yale Drive	3
Merienneth Villa	96 Park Sharon Drive	6
Merrill Gardens At Willow Glen	1420 Curci Drive	150
Mertz Care Home	2715 Mclaughlin Avenue	6

Facility Name	Address	# of Units
Mertz Care Home III	3928 Thainwood Dr	6
Michiko-En Care Home	2120 Doxey Drive	6
Monroe Residential Care Home	673 N. Monroe Street	6
Moreland Care Home	4903 Doyle Road	6
New Hamilton Park Rcfe	4186 Hamilton Park Drive	5
Norma's Care Home	1596 Hillsdale Avenue	6
Norwood Creek Residential Facility LLC	3267 Padilla Way	6
Oak Grove Residential Care Home	5459 Century Park Way	6
Olga's Care Home For The Elderly	954 Junesong Way	6
Paradise Manor	1645 Peachwood Drive	6
Parkside Villa II	300 South 22nd Street	15
Pendar's Residential Care	515 Tuscarora Dr.	6
Pendar's Residential Care	524 Safari Drive	6
Perlie's Care Home For The Elderly	3113 Bagworth Court	6
Perpetual Help Care Home	1888 Arroyo De Platina	6
Precious Moments RCH #3	1708 Hallmark Lane	6
Precious Moments Residential Care Home #2	1701 Foxworthy Avenue	6
Princess Care	1525 Ilikai Avenue	6
Princess Care Home #4	1537 Ilikai	6
Princess Care Home #5	5454 Rudy Drive	6
Princess Care Home III	1511 Ilikai Avenue	6
Pronto Care Home	771 Pronto Drive	6
Pruneridge Residential Care Home, Facility #2	2575 Forest Avenue	6
Regency Of Evergreen Valley	4463 San Felipe Road	134
Ritz Garcia Residential Care Home	5911 Cahalan Avenue	6
Ritz Garcia Residential Care Home II	770 Pronto Drive	6
River Park Homes II	3427 Gila Drive	6
Riverside Residential Care Home	625 Riverside Drive	6
RJ Senior Home	1755 Flickinger Avenue	5
Rose Garden Court	958 Vermont Street	30
Rose Meadows Elder Care	726 Brentwood Drive	6
Rose Meadows Elder Care II	804 Hamann Drive	6
Ross Senior Care Home	2858 Ross Avenue	6
RVRJ Residential Care Home	3053 Pavan Drive	6
Saint Anthony's Care Home For the Elderly	3258 Evco Court	6
Saint Michael Residential Home	86 Cashew Blossom Dr.	6
San Pablo Care Home	14881 San Pablo Avenue	6
Sandy's Residential Care Home	550 Tuscarora Drive	6
Santo Nino Residential Care Home #1	105 Clayton Avenue	6
Santo Nino Residential Care Home #2	91 Clayton Avenue	6
Seville Gardens	1736 Seville Way	6
Stella Mar Care Home	3291 Sylvan Drive	6

Facility Name	Address	# of Units
Summerset Home	5255 Rafton Drive	6
Sun Harvest Manor	5190 Bobbie Avenue	6
Sunshine Garden	80 Manning Avenue	15
Touch Of Life Care Home	3318 Cerrito Court	6
Valley Spring RCH	1538 Hillsdale Avenue	6
Venetian Residential Care, Inc.	4649 Venice Way	6
Villa Antonio	1494 Koch Lane	6
Villa Fontana	5555 Prospect Road	104
Villa Margarita Senior Care	3318 Farthing Way	6
Villa Verde	4751 Calle De Tosca	6
Vintage Silver Creek	4855 San Felipe Road	140
Vita's Care Home	3311 Selva Drive	6
Wealth Of Love Residential Home	1612 Trieste Court	6
Westgate Villa	5425 Mayme	60
Whitecliff Villa	1145 Miller Avenue	6
Willow Glen Guest Home	2304 Richland Ave.	6
Zion Care Home I	3592 Pine Ridge Way	4
Total Units		**2,362**

Source: California Department of Social Service

Attachment B – Summary of Comments from Public Outreach Meetings

Summary of Public Meetings:

After publication, the City held several public meetings for comment on the draft AI. The following four meetings were held to gather additional input.

October 24th, 2016
10:00AM-12:00PM
San Jose City Hall – City Council Chambers (Wing)
200 E. Santa Clara Street
San José, CA 95113

October 26th, 2016
6:00PM-8:00PM
Edenvale Library
101 Branham Lane East
San José, CA 95111

December 1st, 2016
2:00PM – 4:00PM
Bascom Community Center
1000 S. Bascom Avenue
San José, CA 95128

December 7th, 2016
6:00PM – 8:00PM
Mayfair Community Center (Juarez Room)
2039 Kammerer Avenue
San José, CA 95116

The concerns expressed during the outreach meetings included some of the same concerns from the initial outreach, as well as new concerns not raised previously. The most common concerns raised were related to the lack of affordable housing, current and future displacement of low-income households (especially in urban villages), lack of landlord and tenant education and services, and lack of tenant protection related to rent control, evictions, relocation, and source of income discrimination for housing vouchers.

Concerns raised by the community included:

- Lack of affordable housing options
- Gentrification and displacement of low-income households, especially people of color, from neighborhoods where housing costs are increasing.
    - Concern for future displacement in Urban Villages, specifically, developments that do not include affordable housing, right to return, or displacement/relocation assistance.
    - Concern that the City's Jobs First policy is driving displacement and lack of affordable housing options.
- Lack of opportunities for residents
- Lack of landlord education
- Lack of housing that is accessible to people with disabilities
- Lack of eviction protection for tenants
- Housing voucher, including Section 8, discrimination
- Housing Choice Voucher/Section 8 payment standard is too low, leading to concentration of low-income households utilizing vouchers
- Lack of enforcement of existing policies including the City's rent ordinance and code enforcement violations
- Illegal subletting, illegal units, and other overcrowding issues are resulting in evictions

- Criminalization of homelessness (trespassing, lack of public restrooms, encampment sweeps, etc.) is creating additional barriers to housing
- Lack of transit options and access to jobs and services
- City's planning process inhibits the development of affordable housing and leads to NIMBYism
- Households with undocumented family members are afraid to report housing issues and afraid to apply for affordable housing
- Costa Hawkins prevents the addition of new rent controlled apartments
- Lack of enforcement of existing rent control ordinance, including relocation requirements and vacancy decontrol

Community members participating in public meetings provided valuable input into potential solutions to the concerns raised. The most common solutions suggested by residents and advocates included strengthening of City ordinances related to rent control, eviction protection, source of income discrimination protection (for voucher holders), and code enforcement. Additionally, several members of the public supported more landlord and tenant education and services to assist with landlord-tenant disputes. Support for new affordable housing and preservation of existing affordable housing was echoed throughout the public outreach process.

Solutions suggested by the community included:

- Conduct an inventory analysis of urban villages to provide more information on who is living in the urban village areas
- Support local preference, relocation assistance, right to return, affordable housing requirements in Urban Villages
- Provide outreach and education for landlords and service providers
- Provide/fund general landlord tenant assistance (in addition to fair housing issues)
- Support a just-cause eviction ordinance
- Support an ordinance requiring relocation assistance when eviction is without cause
- Support a non-discrimination ordinance related to Section 8 or other housing vouchers (source of income discrimination)
- Provide emergency deposit cash assistance
- Support a uniform lease and uniform application for rental housing
- Improve language access to City services and other support for tenants, including free written translation
- Support a commercial linkage fee
- Examine the concentration and future placement of affordable housing
- Stop exempting new developments from affordable housing requirements/fees
- Support the expansion of transit services
- Take measures to reduce NIMBYism including not requiring notification of neighbors, education of neighbors, education of Councilmembers
- Support a technology tax to provide for affordable housing and services
- Support secondary unit
- Support a universal design ordinance or other measures that assist seniors and disabled individuals to age in place and stay in their homes
- Provide increased language access services, including meetings and written materials

- Preserve existing affordable housing stock
- City needs to send a strong message regarding protections for undocumented households
- Regional coordination on housing, transportation, and other related issues

San José Analysis of Impediments to Fair Housing Choice

Recommended Areas for Analysis and Actions in 2016 AI

Thank you for the opportunity to provide input on San José's 2016 Analysis of Impediments to Fair Housing Choice (AI). The following items are topics, impediments, and policy options that we recommend the City consider in its AI.

1. Overarching Concerns and Recommendations
    a. Although the City is preparing an AI rather than an AFH under the new AFFH regulation, we recommend that the City use HUD's AFH template in order to more thoroughly analyze impediments, as well as to better prepare for the City's new obligations under the regulation in the next cycle.
    b. Engage in a robust public participation process that is designed to solicit meaningful input from local organizations and community members.
        i. Meet people where they are—solicit feedback through multiple media in multiple geographic locations throughout the City.
        ii. Ensure that the process is accessible to people with limited English proficiency; ensure that materials are available in at least English, Spanish, and Vietnamese.
        iii. Formulate questions effectively to get meaningful input from laypeople.
        iv. Partner with community-based organizations on outreach and facilitation.
    c. Describe which actions in the 2010 AI were implemented, which were not, and why not.
    d. Analysis, findings, and actions should address San José specifically, as well as other entitlement jurisdictions.
2. Data to Be Compiled and Analyzed
    a. Risk of displacement by race and national origin.
    b. Demographics of urban villages.
    c. City-owned sites available for potential affordable housing development.
    d. Section 8 utilization.
    e. Racial and disability demographics for Section 8 voucher holders.
    f. Location of Section 8 voucher holders.
    g. Location of existing and planned affordable developments.
        i. Access to jobs, good schools, public amenities, transit, etc. (opportunity).
        ii. Concentration/"dispersion" of affordable developments.

h. Racial demographics for transit ridership, job types and wages, access to quality schools, and access to other amenities.
i. Transit frequency and access.
j. Jobs-housing fit (by income and housing cost).
k. Racial and disability demographics of housing cost burden and other indicators of affordable housing need (e.g., poverty, median income, etc.).
l. Inventory of deed-restricted or otherwise affordable units that are accessible to people with disabilities.

3. Impediments and Actions to Be Taken to Address Those Impediments
   a. Gentrification and displacement
      i. Risk of displacement caused by Urban Village planning and transit-oriented development in low-income communities of color.
      ii. Regional transportation investments and focus on investment in Priority Development Areas.
      iii. Mobilehome parks at risk of conversion/closure.
      iv. Eviction process and lack of just cause eviction protections.
      v. Existing rent control mediation/arbitration process creates barriers to tenant participation.
   b. Urban Villages
      i. Lack of emphasis on development without displacement in General Plan.
      ii. Lack of emphasis on affordable housing in Urban Villages.
      iii. Risk of loss of rent controlled or otherwise affordable housing stock caused by new development in Urban Village areas (e.g., the Reserve).
   c. Section 8 discrimination and under-utilization.
   d. Inadequacy of public transportation to some areas of the City.
   e. Inadequate wages.
   f. As described in the Law Foundation's 2010 letter, San José's Reasonable Accommodation Policy still requires neighborhood notification of a proposed action on a reasonable accommodation and allows anyone to make a request for a hearing on a proposed decision with the director of the Planning, Building and Code Enforcement Department. Municipal Code 20.160.060(A) and (B). This opportunity for citizens who oppose group homes for people with disabilities in their neighborhoods to voice their concerns to the entity responsible for granting the requests for allowing them to operate in the first place is an impediment.
   g. Habitability/substandard housing conditions, which particularly affect immigrants and other groups who are more vulnerable to retaliation.
   h. Code Enforcement for substandard rental housing, including language accessibility, responsiveness of staff, enforcement of violations against landlords, and identification of landlords who are chronic or repeat offenders.
   i. Jobs-First general plan/policy.

   i. Makes housing, including affordable housing, more difficult to develop.
   ii. Failure to adopt a commercial linkage fee.

4. State and Federal Policies that Create Impediments to Fair Housing Choice as Possible Legislative Priorities for the City
   a. Costa-Hawkins limitations on rent control.
   b. Lack of anti-discrimination protections for tenants with Section 8 and other tenant-based subsidies.
   c. Eviction laws/process.
   d. Inadequacy of state and federal funding to meet affordable housing needs.

Attachement C - Public Correspondence

Kaminski, Kathryn

From: Anne Bellows <abellows@publicadvocates.org>
Sent: Wednesday, October 12, 2016 11:00 AM
To: Marcus, Adam
Cc: Diana Castillo; Melissa Morris; Kaminski, Kathryn; David Zisser; Tom Zito; Kyra Kazantzis; Bopf, Dave; Morales-Ferrand, Jacky
Subject: Re: Analysis of Impediments to Fair Housing Choice

Hi Adam,

Thanks for the opportunity to sit down and discuss San Jose's plans for the Analysis of Impediments. We appreciated the conversation and we look forward to reviewing the draft AI when it is released.

Unfortunately, the timeline you have laid out does not permit as robust a public participation process as we would normally hope to see. We would encourage you to maximize the opportunity for community input over the coming weeks by implementing a strong outreach program, including:

- Direct, personal communications—in addition to any email blast—to organizations that represent protected class members or work on issues related to housing to inform them about the AI and the public hearing.
- Collaboration with place-based staff to promote community participation at the public hearings about the AI.
- Outreach materials that describe the AI and the purpose of the public hearing in accessible language, translated, at a minimum, into Spanish, Vietnamese, and Chinese.

With enough time, we would expect the City to co-host and co-facilitate with local community-based organizations a series of community meetings to hear directly from residents – particularly those in protected classes – about their experiences with -- and solutions to -- barriers to fair housing choice and de-segregation.

Each of the above is most likely to be effective if you use language and topics that laypeople can understand, rather than terms of art like "analysis of impediments" and "fair housing." For example, outreach materials and targeted communications with organizations could highlight topics like "affordable housing needs in different neighborhoods of San Jose" or "the impact of displacement and high housing costs on communities of color in San Jose" or "how housing challenges in San Jose are impacting Asian immigrants" (or Latino immigrants, or people with disabilities, or families with children, etc.).

We also want to take this opportunity to reiterate our recommendations that the AI analyze the fair housing issues connected with the urban villages, and with displacement more broadly. Demographic analysis of the populations most likely to be impacted by those two issues in the next three years will be fundamental to this task. We also strongly encourage you to examine how city policies, or the lack of city action, shape fair housing impacts connected with displacement and the urban villages.

Thanks again for the opportunity to share our thoughts. Please do not hesitate to reach out to any of us if you would like to discuss anything further.

Anne Bellows
Attorney & Equal Justice Works Fellow
Sponsored by Hewlett-Packard and Morgan, Lewis & Bockius LLP
131 Steuart Street | Suite 300 | San Francisco CA 94105
415.431.7430 x317 (o) | 415.625.8467 (direct)

Marcus, Adam

From: EofS <edgeofsavy@aol.com>
Sent: Friday, October 28, 2016 12:34 PM
To: Marcus, Adam
Cc: emmamaez@aol.com
Subject: 10/26 edenvale library

i believe when doing a credit check before allowing the "low income" as u guys put it to be approved for rental at one of these building being built, that u check their credit report on why they are below the sliding scale if thats how u require it, by only a few points? or whatever... MEANING..., someone in the low income bracket may be just a few (1-5) points below, but yet HAS PAID their rent on time for many years or so at their previous place of rent. ISN'T THAT WHAT REALLY MATTERS??? if a person can pay their rent? and has proof of paying it on time.?

or at least check into WHY their credit isn't up to our par of being accepted? 1. maybe check if their trying to make goods with the credit card company, WHICH I DON'T SEE WHY THAT SHOULD MATTER?, TO ME THATS PRIVATE HOW I USE MY CREDIT CARD IM JUST SAYING.
anyways this is my opinion, and would like to be heard please.
thank you, vikki

EofS

WORKING PARTNERSHIPS USA

January 19, 2017

City of San Jose Housing Department
c/o Adam Marcus (adam.marcus@sanjoseca.gov)
200 E. Santa Clara Street
San Jose, CA 95113

Re: Comments on Draft Analysis of Impediments to Fair Housing Choice

To Whom It May Concern:

Thank you for the opportunity to comment on San Jose's Draft Analysis of Impediments to Fair Housing Choice (Draft AI), released on October 14, 2016. We appreciate that the City of San Jose ("City") has extended the public process, has been receptive to our initial input, and is considering amending the AI to include such changes. However, after reviewing the Draft AI, we are disappointed that almost none of the recommended topics, impediments, and policy options that we recommended previously (see attachment) were included. While we continue to urge you to include all of the recommendations we previously submitted, we describe a few of the most important recommendations below.

We suggest that the City review HUD's recently published "AFFH Rule Guidebook" for guidance about what type of analysis an AI should have. While we understand that the AFFH Rule Guidebook describes entitlement jurisdictions' newly created obligation to create an "Assessment of Fair Housing" in lieu of an AI, much of the analysis is the same.[1]

1. **Ensure strong public participation.**

While we appreciate that the City has added community meetings to the process for developing the AI, more action is needed to ensure robust public participation. The City should meet people where they are by soliciting feedback through multiple media and in multiple geographic locations throughout the City. The City should formulate questions that solicit meaningful input from laypeople. Finally, the City should actively partner with community-based organizations on outreach and facilitation of community meetings. Community-based organizations have deep roots in the communities, have the trust of

[1] See, AFFH Rule Guidebook, p. 5). The AFFH Rule Guidebook available at https://www.hudexchange.info/resource/4866/affh-rule-guidebook/.

residents, and are accustomed to creating empowering spaces for residents to engage in meaningful discussion.

2. Develop robust data.

In order to accurately and comprehensively understand and identify impediments to fair housing, it is critical to develop and analyze a robust set of data. Currently, the Draft AI is lacking data that would be particularly useful. Specifically, the AI should include data on the risk of displacement[2] (to understand which populations are experiencing displacement the most and thus be deprived of housing choice and access to key amenities and indicators of opportunity), Section 8 utilization and demographics (to understand whether there are barriers to taking advantage of this important program), Urban Village demographics, jobs-housing fit (by income and housing cost, to understand housing is available at prices that match wages)[3], and access to transit and other assets and amenities for members of protected classes (a key indicator of fair housing).[4] The City has been undergoing a study of the ARO, and this information should be included in the AI.

3. Clearly identify impediments, and the actions to overcome them.

In order to ensure transparency, accountability, and effective implementation, it is crucial that the AI clearly articulate the impediments to fair housing choice and the relevant actions to overcome them.[5] In addition, HUD's 1996 Planning Guide urges jurisdictions to consider private and public sector impediments separately[6], and numerous AIs make this distinction.[7] Public sector issues include local building, occupancy, and health and safety codes; public policies and action such as zoning laws and policies; and planning, financing, and administrative actions.[8] The City has been working to amend its ARO. The Draft AI should look at the ARO to analyze whether it is an impediment to fair housing choice, and what could be done to strengthen it.

Instead, the Draft AI excludes the most important section of the AI – the impediments themselves. The tables at the end of the document include a long list of recommendations, but it is impossible to know

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[2] See UC Berkeley, Urban Displacement Project, available at www.urbandisplacement.org.
[3] Chris Benner, UC Davis, Jobs Housing Fit in the Bay Area (PowerPoint), available at http://bit.ly/2hb6SeZ.
[4] U.S. Department of Housing and Urban Development, Affirmatively Furthering Fair Housing Tool, available at https://egis.hud.gov/affht/.
[5] *See*, for example, District of Columbia Analysis of Impediments to Fair Housing Choice 2006-2011 (Apr. 2012) 179-195, available at http://ohr.dc.gov/sites/default/files/dc/sites/ohr/publication/attachments/DC%20AI%202012%20-%20FINAL.pdf; City of Naperville, Analysis of Impediments to Fair Housing Choice in the City of Naperville, Illinois 2007 (Dec. 2007) 64-78, available at http://www.planningcommunications.com/ai/naperville_ai_2007.pdf.
[6] HUD, Fair Housing Planning Guide, Vol. 1 (Mar. 1996) 4-5 to 4-8, available at http://fhic.nfhta.org/media/710. This guide preceded HUD's Rule on Affirmatively Furthering Fair Housing, serving as the primary source of guidance for developing AIs.
[7] *See* DC AI at 179-195; Naperville AI at 64-78.
[8] HUD Fair Housing Planning Guide at 4-5 to 4-6.

which impediments the recommendations are meant to address and whether they are solutions to public or private sector barriers.

4. Include economic displacement as an impediment.

Displacement – resulting from evictions and increased rents spurred by gentrification – is a significant barrier to fair housing choice, particularly for low-income people of color.[9] We have seen the displacement of low-income tenants from San Jose, through mass evictions, the loss of rent-controlled buildings, and the potential closure of mobile home parks. Concentrated growth in Urban Villages and Priority Development Areas will inevitably exacerbate displacement as new development attracts higher-income residents who want to live near transit and other amenities. Yet the Draft AI does not include any description or analysis of displacement and gentrification in San Jose generally or in the context of concentrated growth in places such as Urban Villages specifically.

Other AIs have identified displacement as an impediment to fair housing. For instance, Washington, D.C.'s 2006-2011 AI includes a long analysis of the problem and acknowledges "the potential for displacement that new development poses, particularly for lower-income residents."[10] Included in its "Impediment #4" is this description: "While wealthier Caucasians have been moving into neighborhoods that had been overwhelmingly African American, gentrification has accompanied this in-migration, leading to higher housing costs and displacement of a substantial percentage of residents with lower incomes, who ... are disproportionately African American."[11]

In addition, the City of Oakland included the "loss of naturally occurring affordable housing" as an impediment in its 2015 AI. It notes that this loss "has also led to significant displacement and gentrification" and cites the Urban Displacement Project's findings on the risk of displacement in Oakland census tracts.[12] The City of San Jose should include a similar analysis.

5. Include effective anti-displacement policies as actions to overcome displacement.

One of the only places where displacement is mentioned in the Draft AI is in recommendation 1.10 – exploring the creation of an ordinance requiring relocation benefits for displaced tenants.[13] However, it is important that actions to overcome the impediment of displacement go beyond relocation benefits, which do nothing to *prevent* displacement but merely to assist those already being displaced. More

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[9] For example, in San Mateo County, 25% of the population is Latino, but 49% of those evicted are Latino, and 2.5% of the population is African-American, but 21.4% of those evicted are African-American. Legal Aid Society of San Mateo County, Community Legal Services in East Palo Alto, and Anti-Eviction Mapping Project, San Mateo County Eviction Report 2016, p.8, available at www.legalaidsmc.org/eviction_report_2016.html.

[10] DC AI at 98.

[11] Id. at 185.

[12] City of Oakland, Analysis of Impediments to Fair Housing Choice (Oct. 2015), p.83, available at http://www2.oaklandnet.com/oakca1/groups/ceda/documents/policy/oak056700.pdf.

[13] Draft AI at 94.

effective strategies include a stronger rent stabilization policy, a just cause for eviction policy, local preferences in affordable housing (consistent with the Fair Housing Act), and acquisition and preservation of "naturally occurring affordable housing," to name a few.[14]

We look forward to continuing to work with the City to develop a thorough AI that can truly guide the City in promoting greater inclusion and access to opportunity for protected classes.

Thank you,

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[14] For examples and descriptions of anti-displacement policies, see Association of Bay Area Governments, Bay Area Housing Policy Directory, available at http://abag.ca.gov/planning/housing/housing-policies.html; Causa Justa :: Just Cause, Development Without Displacement, pp.60-79, available at http://cjjc.org/wp-content/uploads/2015/11/development-without-displacement.pdf; and UC Berkeley, Urban Displacement Project, Policy Tools, available at http://www.urbandisplacement.org/policy-tools-2.