The Bay Area has long been fueled by tremendous levels of growth of its diverse population. By 2040, an additional 2.1 million people will call the region home. Providing housing options that are affordable and equitable to all residents will be central to envisioning a sustainable future. This report highlights the diversity of housing issues across the Bay Area through four case studies, chosen by the Association of Bay Area Governments, assessing existing local equitable housing conditions and policy with an eye towards accommodating future growth.

**Bay Area Housing in Context**

### Median Home Value

- **$221k**
- **$960**

### Fair Market Rate

- **$400k**
- **$1360**

### Up to $1860

In the Bay Area, more than half of all renters spend more than 30% of their income on housing, and only 15% of all households can afford a median-priced home.

### Burden of Rental Costs

“Housing market levels have gone up significantly for everyone, especially in the Bay Area...”

### Layers of Fair Housing Policy

**FEDERAL**

- Title VIII of the Civil Rights Act: Fair Housing Act (1968)

**STATE**

- California Fair Employment and Housing Act (1969)

**REGIONAL**

- One Bay Area Plan
- Regional Prosperity Plan

**CITY**

- General Plan
- Housing Element

Paths to Affordable Housing:

- Analysis of Housing Impediments
  - Inclusionary Zoning
  - Vouchers
  - Public Private Partnerships
  - Development
  - Community Education

### Partners of Sustainable Communities Grant

1. Association of Bay Area Governments: quality of life in the Bay area
2. Metropolitan Transportation Commission: transit
3. Great Communities Collaborative: transit, affordability, health
4. Urban Habitat: affordability, communities of color
5. Council of Community Housing Organizations: affordability

### Methodology

- Municipal ‘Analyses of Impediments’
- US Census Data
- 8 Local Nonprofit Interviews
- City General Plans
- HMDA Housing Market Data
- Site Visits and Personal Observation
- Consolidated Plans
- City Official Interviews

Lucie Charles | Sophie Maguire | Olivia Walker | Madalyn Vaughn | Ward Wolff

[IN]CITY 2013
Housing Equity in the Bay Area
Four Case Studies Chosen by Urban Form

Analysis of Impediments (AI)
HUD requires applicants for the Sustainable Communities Grant to produce an Analysis of Impediments (AI), including:
1. Review of a State or Entitlement jurisdiction’s laws, regulations, and administrative policies, procedures, and practices
2. How existing law affects the location, availability, and accessibility of housing
3. An evaluation of conditions, both public and private, affecting fair housing choice for all protected classes
4. An assessment of the availability of affordable, accessible housing in a range of unit sizes.

City-Identified Impediments

**The Western Addition** of San Francisco has a dense population with relatively low-income households, as well as a large number of senior and disabled residents. The area is one of the main beneficiaries of public assistance for affordable housing. The rising costs of construction hinder building maintenance, in addition to the necessary rehabilitation of deteriorating stock.

"In total numbers, seniors with disabilities are most often found in western neighborhoods and in the lowest income census tracts in the Tenderloin, SOMA, Western Addition, and Chinatown."

-San Francisco Analysis of Impediments

**Mountain View**, representative of a medium city with a strong market, has a growing population with a high percentage of employment in the information and tech fields. The primary housing equity issues revolve around the dominant tech industry in the area and the resulting income gap.

"The main communities we serve are immigrant communities and then dealing with cases of disability based discrimination. For disability-based discrimination we usually deal with fighting for reasonable accommodations for these individuals."

**Vallejo**, a medium city, is one of the most diverse communities of the Bay Area. It was one of hardest-hit cities during the recession, and the largest California city to declare bankruptcy in 2008. Impediments to increased affordable housing reflect its previous economic downturn and concentrations of racially segregated areas of poverty.

"All of your other locations are job hubs, Vallejo is not a job hub. People are not commuting into Vallejo, they are commuting out."

**Napa**, on the rural end of the spectrum, is characterized by its tourist and viticulture markets; however, affordable housing is limited for those working in the tourism sector. Resulting fair housing issues include overcrowding, a high dissimilarity index for the Hispanic/Latino communities, and denials based on familial status.

"The primary challenge in Napa County is that wages and rent do not match up. If people that work here could live here, that would definitely improve the quality of life."

Urban

![Image of The Western Addition](Image)

![Image of Mountain View](Image)

![Image of Vallejo](Image)

![Image of Napa](Image)

Rural

Projected AH need 2014-2022

Total AH units 2013

Urban Form

**San Francisco estimates**

**Total AH units** 2013

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"The primary challenge in Napa County is that wages and rent do not match up. If people that work here could live here, that would definitely improve the quality of life."
Western Addition, San Francisco
Vulnerable Populations in a Changing City

Median Gross Rents
Median rents are low due to the high amount of assisted housing in the Western Addition, yet rent costs still do not fall within the HUD definition of affordability for residents. "A disproportionate number of voucher holders live in low-income neighborhoods like Bayview, SOMA, and the Western Addition."

-San Francisco Analysis of Impediments

Transit and Job Centers
This area is highlighted by two medical centers, which are the primary sources of employment. Accessibility to transportation and the downtown area makes the area a desirable location, despite low academic performance and high crime rates.

Vulnerable Populations
Elderly and disabled people face barriers to adequate and affordable housing. The minority residents experience difficulty securing home loans. Vulnerable and minority populations are concentrated in the lower income areas.

New Developments & Code Violations

Market Factors

Minority Home Loan Denial Rate

"...neighborhoods surrounding the downtown core—including North Beach, the Western Addition, and the Marina—all feature homeownership rates below 30%.”

-San Francisco Analysis of Impediments

Lucie Charles | Sophie Maguire | Olivia Walker | Madalyn Vaughn | Ward Wolff

[IN]CITY 2013
Median Gross Rent

Similar to the rest of the Bay Area, rent is high in Mountain View. **Affordable housing is concentrated** in areas of low income. Dense populations with higher income create the income gap that has begun to characterize the Mountain View community.

"Mountain View is a higher income area than the other areas we serve. We serve the very low and moderately low income residents in the area. The median income in Mountain View is around $101,000; so, we serve those who make below 50% of that."

Housing & Income

Mountain View is a **culturally diverse community**. Despite this diversity, the area still has concentrated racial populations. Low English proficiency is also a barrier to accessing housing rights.

"Housing market levels have gone up significantly for everyone and especially in Mountain View. **Landlords are taking advantage of this gap in the market** through predatory habitability meaning that landlords take advantage of people they know don’t have the ability to fight back."

Race Distribution & English Proficiency

Major **tech industries define the job market** in Mountain View. Though these high income jobs skew the housing market, leaving vulnerable populations in the area such as disabled and elderly residents to face major barriers finding suitable housing.

"The main communities we serve I would say are immigrant communities and then dealing with cases of disability based discrimination. For disability-based discrimination we usually deal with fighting for reasonable accommodations for these individuals."

Vulnerable Populations

Lucie Charles | Sophie Maguire | Olivia Walker | Madalyn Vaughn | Ward Wolff

[IN]CITY 2013
Planned and prospective residential developments are located on the periphery of high income and rent areas. This trend reflects the NIMBY (Not In My Backyard) sentiment. It is difficult to find support for high and medium density residential developments because of strict zoning ordinances.

"There is a decent amount of affordable housing in Vallejo, but there is always a need for more. We have a pretty big homeless population... I've worked in other areas, but the strong opinion against affordable housing from the community here is the most I've seen."

Vallejo’s affordable housing is concentrated in areas inhabited by the African American, Hispanic, and Asian communities. These areas are located near bus lines connecting residents to jobs outside of Vallejo. Residents are employed outside of Vallejo due to a lack of industry.

"One of the impediments to providing more affordable housing is the community is very against it, over the years it has gotten a bad name. There is a lot of room for education."

Vallejo’s well-performing schools correspond to areas of higher home value. These are also areas where minorities experience a significantly larger amount of home loan denials relative to their white neighbors, proving that higher income areas have a NIMBY mindset.
Napa, Napa County
Diverse Needs in a Rural Economy

Median Gross Rent

Concentrations of low income residents and available affordable housing are located in the downtown area. These residents are most likely to be traveling outside of the downtown area to their jobs in the agricultural or service industries. **Areas of higher median income and rent are more prevalent the farther one travels from downtown.**

*“The primary challenge in Napa County is that wages and rent do not match up. If people that work here could live here, that would definitely improve the quality of life.”*

Median Income

Napa is characterized by its fairly large Hispanic and Latino communities. These communities are geographically concentrated in the downtown area where the majority of affordable housing exists. The downtown area is served by an efficient bus system connecting Napa to neighboring cities.

*“Napa is a service-oriented place, so we have a lot of people that work in hospitality. They make decent money, but not enough to live in a place like Napa. People should be able to live near where they work, it's that simple.”*

Transit & Job Centers

A high percentage of Hispanic residents do not have English proficiency. Because of the language barrier, **awareness of fair housing rights is low.** However, even when aware of fair housing rights, residents fear issuing complaints due to limited rental affordable housing. Similarly, it is more difficult for minority residents to obtain home ownership loans, perhaps due to various degrees of discrimination.

*“It really just depends what your population is that determines what kind of discrimination you face. With our county being agricultural, we have a lot of undocumented immigrants because of the nature of the industries that are provided. That is why we deal mainly with national origin and familial status complaints.”*
Each of the four case studies provide a framework for looking at diverse housing issues in the Bay Area, highlighting local examples of gaps in housing equity that are representative of the entire region. Our analysis of these gaps has offered a lens specific to each case study, through which opportunities for future development may be examined.

### Gaps

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<thead>
<tr>
<th>Western Addition</th>
<th>Considerations</th>
<th>Opportunities</th>
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| 1. High degree of gentrification impacting housing affordability | ✓ History of displacement due to urban renewal plans | **Integration**
| 2. Inability of disabled residents to find suitable housing due to historical housing stock and building code violations | ✓ Current high concentrations of affordable housing create divides within the area | Revitalizing existing structures to match the needs of disabled residents and supporting community organizations in their efforts to increase outreach and empower vulnerable and low income communities |
| 3. High concentration of blighted housing relative to rest of city | | |

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<th>Mountain View</th>
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| 1. Immigrant reliance on cash economy prevents eligibility for loans and grants | ✓ Median income is skewed because of high income jobs in the tech industry | **Access**
| 2. Tech industry influence on the housing market | ✓ Housing policies do not reflect the needs of the population | Making changes at the policy level to improve access to fair and affordable housing for vulnerable populations and low income residents, and assisting minority groups to access their housing rights and navigate loan application procedures |
| 3. Racial concentrations’ inability to access housing rights and procedures | | |
| 4. Poor access to accommodations for disabled population | | |

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<tr>
<th>Vallejo</th>
<th>Considerations</th>
<th>Opportunities</th>
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| 1. Current zoning ordinances that inhibit high and medium density developments | ✓ A diverse community with diverse needs | **Revitalization**
| 2. No unique economic industry in Vallejo | ✓ Potential for upgrade of existing housing stock | Improving housing stock, bolstering the downtown economy, and acknowledging the need for high and medium density development |
| 3. No inclusionary housing ordinances | ✓ Pervasive NIMBY-ism | |

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<tr>
<th>Napa</th>
<th>Considerations</th>
<th>Opportunities</th>
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| 1. Areas of low English proficiency are not aware of their fair housing rights. | ✓ There is a need for multi-family housing | **Awareness**
| 2. Agricultural and tourist industry workers can not afford housing in the area. | ✓ Affordable housing has to be built in the City of Napa not Napa County | Promoting education of fair-housing rights to Hispanic communities and facilitating an inclusive mindset change within the majority populations regarding the need for affordable housing |
| 3. Community does not want affordable housing in their community. | ✓ Economic reliance on low-income workers | |