5  Affirmatively Furthering Fair Housing (AFFH)

5.1  Introduction and Overview

In 2018, the California State Legislature passed Assembly Bill (AB) 686 to expand upon the fair housing requirements and protections outlined in the federal Fair Employment and Housing Act. The law requires all State and local public agencies to facilitate deliberate action to explicitly address, combat, and relieve disparities resulting from past patterns of segregation to foster more inclusive communities. AB 686 created new requirements that apply to all housing elements due for revision on or after January 1, 2021. The passage of AB 686 ensures that California Cities affirmatively further fair housing.

AB 686 defined “affirmatively further fair housing (AFFH)” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity.” AB 686 added to the Housing Element requirements an assessment of fair housing which includes the following components:

- A summary of fair housing issues and assessment of the City’s fair housing enforcement and outreach capacity
- An analysis of segregation patterns and disparities in access to opportunities
- An assessment of contributing factors
- An identification of fair housing goals and actions.¹

5.1.1  Approach to Analysis

This AFFH analysis has been prepared consistent with the California Department of Housing and Community Development (HCD)’s Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements which provides guidance on the preparation of housing elements and ensures statutory requirements are satisfied, pursuant to Government Code Section 65583(c)(10).

This AFFH analysis evaluates fair housing issues on the following topics:

- Fair Housing Enforcement and Outreach Capacity
- Integration and Segregation Patterns and Trends
- Racially and Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunity
- Disproportionate Housing Needs
- Other Relevant Factors, including historical disinvestment, lack of infrastructure improvements, and presence of older affordable housing units that may be at risk of conversion to market-rate housing.

This AFFH addresses impediments through AFFH-specific goals, and actions based on the contributing factors for each identified fair housing issue.

5.1.2 Fair Housing Methodology

The California Government Code Section 65583 (10)(A)(ii) requires cities and counties to analyze areas of segregation, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, and disproportionate housing needs, including displacement risk.

To conduct this analysis, the City utilized data from a variety of sources, including:

- The Housing and Community Development (HCD) AFFH Data Viewer
- Urban Displacement Project (UDP)
- U.S Department of Housing and Urban Development (HUD)
- CalEnviroScreen
- California Tax Credit Allocation Committee (TCAC)
- 2020 – 2024 Five-Year Housing and Community Development Plan for San Leandro (Consolidated Plan)
- The 2020 Alameda County Regional Analysis of Impediments to Fair Housing Choice (AI)
- Comprehensive House Affordability Strategy (CHAS)
- US Census American Community Survey (ACS)

Additionally, the analysis includes a discussion of historic land use and segregation patterns and input from sources of local knowledge, including advocates for people with special needs, housing development and advocacy organizations, housing and social services providers, and low-income residents.

5.1.3 Housing and Community Development’s AFFH Viewer

The AFFH Data Viewer is a tool developed by HCD that features census block group and tract level data from an expansive collection of sources including ACS, HUD, TCAC, UDP, and CHAS. The Data Viewer tool serves as a resource for local and regional governments and provides the ability to explore spatial data patterns concerning fair housing enforcement, segregation and integration, racially and ethnically concentrated areas of poverty, and disparities in access to opportunities and housing. The Data Viewer is intended to assist in the creation of policies that alleviate disparities, combat discrimination, and increase access to safe and affordable homes.

5.1.4 Urban Displacement Project (UDP)

The UDP was developed to track neighborhood change and identify areas that are vulnerable to gentrification and displacement in California. Indicators of gentrification and displacement are measured at the census tract level based on data from the 2015 ACS. UDP indicators examine census tracts to identify areas that qualify as disadvantaged neighborhoods. Additionally, census tracts identified as disadvantaged neighborhoods by UDP’s criteria are further analyzed to explore changes in the percentage of college educated residents, non-Hispanic white population, median household income, and median gross rents over time to determine levels of gentrification and displacement risk.
5.1.5 CalEnviroScreen

The California Office of Environmental Health Hazard Assessment developed a screening methodology to identify communities disproportionately burdened by multiple sources of pollution. This tool, called the California Communities Environmental Health Screening Tool (CalEnviroScreen), utilizes existing environmental, health, and socioeconomic data to rank census tracts based on 20 distinct indicators. In general, if a community has a high score for that indicator, it is more likely to have greater degree of pollution burden and a higher rate of residents vulnerable to the effects of that pollution exposure as compared to census tracts statewide. Designated disadvantaged communities are those with CalEnviroScreen percentile scores of 75 or higher, meaning that they scored within the highest 25 percent of census tracts for pollution and other social and economic burden indicators across California.

5.1.6 California Tax Credit Allocation Committee (TCAC)

To assist fair housing analysis, HCD and the TCAC created the California Fair Housing Task Force to provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and related state agencies/departments to further the fair housing goals. The California Fair Housing Task Force created Opportunity Maps to identify resource levels across the state to accompany new policies aimed at increasing access to high opportunity areas for families with children. Opportunity mapping is a way to measure and visualize place-based characteristics linked to critical life outcomes, such as educational attainment, earnings from employment, and economic mobility. Opportunity Maps reflect composite scores of three different domains made up from a set of indicator data shown in Table 5.1.

Table 5.1 Domains and List of Indicators for Opportunity Maps

<table>
<thead>
<tr>
<th>Domain</th>
<th>Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic</td>
<td>Poverty, Adult Education, employment, Job proximity, median home value</td>
</tr>
<tr>
<td>Environmental</td>
<td>CalEnviroScreen 3.0 pollution indicators and values</td>
</tr>
<tr>
<td>Education</td>
<td>Math proficiency, reading proficiency, high school graduation rates, student poverty rates</td>
</tr>
</tbody>
</table>

Source: California Fair Housing Task Force, Methodology for the 2020 TCAC/HCD Opportunity Maps, December 2020

5.1.7 2020-2024 Five-Year Housing and Community Development Strategic Plan for San Leandro (Consolidated Plan)

The U.S. Department of Housing and Urban Development (HUD) Consolidated Plan is used by the federal government, states, and local jurisdictions to assess affordable housing and community development needs and is a required document for jurisdictions to be eligible for federal HUD grant programs. The City of San Leandro is required to submit a federally mandated Consolidated Plan every five years and submit an Annual Action Plan in order to receive its annual Community Development Block Grant (CDBG) entitlement grant. The Consolidated Plan assesses San Leandro’s affordable housing and community development needs through a housing market analysis; articulating priorities, goals, and strategies to address identified needs; and describing the actions that need to be taken to implement strategies for housing and community development including public services and city infrastructure. San Leandro’s Consolidated Plan comprises of four priority

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needs: Affordable Housing Needs, Homelessness Needs, Supportive Housing Needs, and Community Development Needs. The Consolidated Plan was prepared by City staff and approved by City Council on June 15, 2020. As identified in the FY 2020-21 Annual Action Plan (included as a section of the Five-Year Consolidated Plan), San Leandro received $768,193 in CDBG funds and $238,792 in Home Investment Partnerships (HOME) funds. These amounts represent the approximate annual allocation that the City of San Leandro receives for general administration, community development, and affordable housing development.

5.1.8 2020 Alameda County Regional Analysis of Impediments to Fair Housing Choice (AI)

As part of the CDBG program certification process and prior to HUD’s reinstatement of the AFFH standards in 2020, participating jurisdictions prepared an analysis of impediments to fair housing choice every five years. The Alameda County Regional Analysis of Impediments to Fair Housing Choice (AI) was a countywide effort to pool resources and combine efforts to identify discrimination and increase fair housing choices for residents across the county. It was produced in collaboration by Alameda County jurisdictions with the County of Alameda as the lead agency. The AI addresses fair housing issues on both a countywide level and in each jurisdiction. The AI provides an assessment of the regional laws, ordinances, statutes, and administrative policies, as well as local conditions that affect the location, availability, and accessibility of housing. It also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person’s access to housing and provides solutions and measures to mitigate or remove identified impediments.

5.1.9 HUD Comprehensive Housing Affordability Strategy (CHAS) Data

Each year, HUD receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. CHAS data is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types.

5.1.10 AllTransit

AllTransit is an online database that details transit opportunity for communities. The website explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service. The AllTransit performance score explores metrics that reveal the social and economic impact of transit, such as connectivity, access to jobs, and frequency of service.

5.2 Analysis of Impediments Findings

The AI provides a demographic profile of Alameda County, assesses the extent of housing needs among specific income groups, and evaluates the availability of a range of housing choices for residents. The AI addresses disparities in housing needs, existing patterns of segregation and
racially/ethnically concentrated areas of poverty (R/ECAPs) and contributing factors to fair housing impediments.

**Regional Trends**

The AI identifies the following impediments to fair housing within Alameda County:

- Non-Hispanic white residents are most of the County’s homeowners despite comprising only one-third of the County’s population.
- Residential segregation between white residents and non-white residents has increased in the last decade.
- The County’s Black resident population has decreased by nearly seven percent since 1990. Black residents primarily reside in the cities of Oakland and Berkeley.
- Non-white residents are being displaced from areas that have historically consisted of large non-white populations.
- Residents of areas with higher percentages of non-white residents do not have access to schools that score high on proficiency tests and locations in the city with less air pollution (e.g.: near freeway corridors).
- Median rental prices rose an average of $1,000 (unadjusted for inflation) since 2010, an increase of 55 percent in a nine-year period.
- The average home sales price increased from approximately $300,000 to nearly $900,000 in less than 20 years (unadjusted for inflation).
- The number of unhoused people increased 42 percent from 2015 to 2019 and data from 2022 shows little change to this statistic.
- Non-white households, especially Black and Hispanic households, have the highest rate of disproportionate housing needs, such as incomplete kitchen and/or plumbing facilities, overcrowding (housing more than one person per room), and that experience higher rates housing cost burden (spending at least 30 percent of income on housing costs).
- Overall, the rate of mortgage approvals has gone up in the last seven years, but racial and ethnic disparities in mortgage approval rates remained unchanged. While white applicants have an average mortgage approval rate of 70 percent, Black applicants have an average approval rate of 59 percent and Hispanic/Latino applicants have an average approval rate of 62 percent.
- Housing Choice Voucher holders and those with disabilities often find it difficult to find an appropriate housing unit based on size and/or cost.
- Disability, race, and familial status are the most common bases of housing discrimination complaints forwarded to the California Department of Fair Employment and Housing and the Office of Fair Housing and Equal Opportunity.

**Local Trends**

Contributing factors identified as impediments to fair housing in San Leandro are discussed in detail below along with a description of how each impediment is addressed in this Housing Element.

**Concentrations of Lower- and Moderate-Income Earning Populations**

HUD defines a Lower and Moderate Income (LMI) area as a census tract or block group where over 51 percent of the population earn an income that is considered lower or moderate relative to the area median income (AMI), which for Alameda County is $125,600 for a household of four residents.
In San Leandro, households with low and moderate incomes are concentrated in the Davis West, Eastshore, and Downtown neighborhoods toward the northwestern portion of the city.

**Language Barriers**

A language barrier can be an impediment to accessing housing. Those who do not speak English may face discrimination, communication challenges while trying to obtain housing, and barriers to accessing services and information. According to the AI, 25 percent of city residents age five and older had Limited English Proficiency (LEP) according to a 2017 study, an increase of 3 percent since 2010.

**Lending by Race/Ethnicity**

The Fair Housing Act prohibits discrimination when obtaining a mortgage. However, in some communities the lending pool is not representative of the demographics of a community and disparities in loan approvals are an impediment to fair housing.

**Limiting Local Land Use Policies**

Local land use and zoning regulations play a significant role in the development of housing in the city. According to the AI, land use and zoning regulations, rising housing costs, and the high cost of developing affordable housing contributes towards disproportionate housing needs in San Leandro and Alameda County.

### 5.3 Fair Housing Resources

**5.3.1 Enforcement and Outreach Capacity**

Fair housing enforcement and outreach capacity is the ability of a local jurisdiction and fair housing agencies to provide fair housing and tenants’ rights information to community members. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, resolving issues, and conducting fair housing testing.

**Regional Resources**

There are three agencies that have historically provided fair housing services in Alameda County. Table 5.2 lists these organizations and how they address housing and community needs by providing the following services:

- Fair housing testing and complaints
- Fair housing counseling and education
- Tenant/landlord counseling and mediation
- Homeless prevention program
- Rental assistance program
- Rent/deposit grant program
- Homeseeking services
- Shared housing counseling placement
- Homebuyers’ education learning program
Table 5.2  Fair Housing Service Providers Active in the San Francisco Bay Area Region

<table>
<thead>
<tr>
<th>Organization</th>
<th>URL</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian Inc</td>
<td><a href="https://www.asianinc.org/">https://www.asianinc.org/</a></td>
<td>(415) 928-5910</td>
</tr>
<tr>
<td>Bay Area Legal Aid</td>
<td><a href="https://baylegal.org/">https://baylegal.org/</a></td>
<td>(510) 663-4755</td>
</tr>
<tr>
<td>Community Housing Development Corporation of North Richmond</td>
<td><a href="https://communityhdc.org/">https://communityhdc.org/</a></td>
<td>(510) 412-9290</td>
</tr>
<tr>
<td>East Bay Community Law Center (EBCLC)</td>
<td><a href="https://ebclc.org/need-services/housing-services/">https://ebclc.org/need-services/housing-services/</a></td>
<td>(510) 548-4040</td>
</tr>
<tr>
<td>Project Sentinel</td>
<td><a href="https://www.housing.org/">https://www.housing.org/</a></td>
<td>(888) 324-7648</td>
</tr>
</tbody>
</table>

1Only Bay Area Legal Aid and ECHO serve San Leandro.

Source: County of Alameda AI, 2021; HUD Exchange Housing Counseling Agency search tool

Local Resources

The City of San Leandro maintains a contract with the non-profit organization Eden Council for Hope and Opportunity (ECHO), a regional non-profit fair housing agency. ECHO assists residents with fair housing counseling services, connections to rental assistance and homelessness prevention programs, and conducts fair housing testing. The City allocates CDBG funds to ECHO’s fair housing services with the goal of assisting residents and landlords by providing Fair Housing investigation, education, and referral services. If ECHO finds cases of discrimination that they cannot resolve, then those cases are referred to the California Civil Rights Department or other fair housing legal referrals. Bay Area Legal Aid’s BayLegal department provides low-income households with legal assistance related to fair housing and housing discrimination.

5.4 Ability to Address Complaints

Initiated by the Department of Justice’s Civil Rights Division in 1991, fair housing testing is a technique used to uncover evidence of discrimination in rental housing. Fair housing testing involves one or more individuals who pose as prospective renters for the purpose of determining whether a landlord is complying with local, State, and federal fair housing laws. Enforcement actions may be taken when investigations yield evidence of a pattern or practice of illegal housing discrimination. Testing may be initiated following the filing of a specific housing discrimination complaint or, as is the case when testing for discrimination against a specific class, as part of an overall effort to determine whether the discrimination is happening in a consistent systemic pattern in a city or region. In Alameda County, fair housing testing is used to identify unlawful housing discrimination practices based on the real or perceived race, ethnicity, color, religion, gender identity or expression, national origin, disability, familial status, marital status, age, ancestry, sexual orientation, and source of income of prospective renters.

ECHO Housing is funded to provide the full range of fair housing enforcement services to local renters and conducts fair housing testing of rental properties to assess how well rental properties conform to fair housing laws. In cases when evidence of deferential treatment is found, the property owners and managers are encouraged to attend fair housing workshops, which provide training and educational resources aimed at ending fair housing discrimination. Between 2017 and 2021, a total of 647 rental properties within jurisdictions throughout the San Francisco Bay Area...
participated in workshops. An overview of the criteria and results of these fair housing audits is summarized below:

- Between 2017 and 2018, a total of 134 properties in 14 jurisdictions were tested. In 21 tests (16 percent of total), email responses revealed differential treatment toward the tester with a Black-identified name. In 113 of tests (84 percent of total), no differential treatment was identified.
- Between 2018 and 2019, 129 properties were tested. In 5 properties (4 percent of total), only the white tester received a response. In the remaining 124 phone tests (96 percent of total), there was no differential treatment.
- Between 2019 and 2020, 183 properties in 17 jurisdictions were tested. In 18 tests (10 percent of total), only the white tester received a response. In 165 tests (90 percent of total), there was no differential treatment found.
- Between 2020 and 2021, 207 properties in 17 jurisdictions were tested. In 17 tests (8 percent of total), housing was denied because the tester had a Section 8 voucher. In 190 tests (92 percent of total), the tester was informed that Section 8 was accepted.

The Department of Fair Employment and Housing (DFEH) maintains a record of housing discrimination complaints filed in local jurisdictions. From 2015 to 2019, 256 fair housing complaints in Alameda County were filed with DFEH. Overall, disability-related discrimination comprised the largest proportion of cases (56 percent). The next highest basis for discrimination were race and familial status, comprising nearly eight percent each. Figure 5.1 shows the outcome of fair housing cases that were resolved in Alameda County between 2015 and 2019. Most cases were resolved with counseling services, conciliation, or landlord education, and 25 percent of cases did not have sufficient evidence.

**Figure 5.1 Outcome of Complaints Received, 2015-2019**

![Bar chart showing the outcome of complaints received from 2015 to 2019. Counseling is the most common outcome, followed by insufficient evidence and successful conciliation.

Source: County of Alameda AI, 2021
According to the AI, approximately seven percent of alleged fair housing discrimination cases in Alameda County between 2015 and 2019 occurred in San Leandro. Since San Leandro’s 2019 population represented approximately 5.4 percent of the County’s population, San Leandro had a slightly higher ratio of fair housing discrimination cases relative to its population. Oakland, Hayward, and the City of Alameda had the highest count of alleged fair housing violations in the county, as shown in Figure 5.2.

**Figure 5.2 Location of Alleged Discrimination, 2015-2019**

ECHO Housing received 121 fair housing complaints in San Leandro between 2017 and 2021 (an average of approximately 30 complaints per year. ECHO Housing has received 24 complaints in 2022 to date. The most common complaint regarded disability discrimination, which accounted for 40 percent of complaints. The next common complaint regarded race-based discrimination, which accounted for 20.7 percent of complaints. Other frequent areas of fair housing complaints included familial status, national origin, and source of income. Topics of fair housing discrimination that occurred less frequently in San Leandro included marital status, religion, sex, and age. Common methods of resolution included counseling services and education to landlords, although several complaints had insufficient evidence to move forward.

### 5.5 Segregation and Integration Patterns and Trends

To inform priorities, policies, and actions, the housing element must include an analysis of integration and segregation, including patterns and trends. Integration generally means a condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability in a specific geographic area. Segregation generally means the opposite condition, in which there is a high concentration of the characteristics described above in a specific geographic area. To adequately assess the patterns
of integration and segregation, this section identifies trends at the regional scale (Alameda County) and at the local scale (San Leandro). To identify socio-economic and demographic spatial trends across these jurisdictions, this analysis utilizes HCD’s AFFH Data Viewer, which provides an expansive collection of data from sources including the 2015-2019 ACS, HCD, HUD, UDP, the Center for Disease Control and Prevention (CDC), and other regional and federal agencies. In its AFFH guidance document published in April 2021, HCD describes the importance of segregation and integration analysis in relation to fair housing:

Residential segregation and exclusion, whether by race, ethnicity, disability, or income, is a result of numerous housing policies, practices, and procedures—both public and private—that have had enduring and pervasive negative impacts. Overt and covert housing discrimination through land use policy, shifting housing markets, and patterns of investment and disinvestment, have restricted meaningful fair housing choice and equitable access to opportunity, particularly for communities of color. Historic patterns of segregation persist in California despite the long-standing federal mandate, established by the Fair Housing Act of 1968 (FHA), that federal agencies and federal grantees affirmatively further the purposes of the FHA. Past and present discriminatory policies and practices, including long-term disinvestment, have resulted in neighborhoods with concentrated poverty and poor housing stock, limited access to opportunity, unsafe environmental conditions, underfunded schools, dilapidated infrastructure, and other disproportionately experienced problems. In addition, governmental policies have subsidized the development of segregated, high-resourced suburbs in metropolitan areas by constructing new highway systems—often through lower income communities of color—to ensure access to job opportunities in urban centers. This physical and policy infrastructure supports patterns of discrimination and high levels of segregation that continue to persist in California and across the country. All of these conditions persist despite the over 50-year-old obligation to prohibit discrimination and affirmatively further fair housing.3

5.5.1 Race and Ethnicity

The ethnic and racial composition of a region relates to fair housing concerns such as household size, locational preferences, and economic opportunity. Historic exclusionary governmental policies, biased mortgage lending practices, and other tactics have caused racial and ethnic segregation and spatial inequities.

Regional Trends

Regionally, the western, urbanized area of Alameda County contains populations with at least 40 percent non-white residents, as demonstrated in the geographic depiction of 2020 Census data shown in Figure 5.3. At the regional level, segregation is measured between cities. The ABAG and UC Merced segregation analysis provides a racial dot map showing the spatial distribution of racial groups in San Leandro as well as in nearby Bay Area cities.

Comparatively, relatively less urbanized and less densely populated areas of Alameda County which contain, or are proximate to, regional wilderness parks and recreation areas contain a higher percentage of white residents.

HUD utilizes the racial/ethnic dissimilarity index to measure segregation levels across a defined geographic boundary. The racial/ethnic dissimilarity index ranges from 0-100, where 0 represents

perfect integration between racial groups and 100 representing perfect segregation. Racial/ethnic segregation in Alameda County slightly increased between 2010 and 2017. According to the AI, the cities of Berkeley and Oakland had a racial/ethnic dissimilarity score of 53 and 55 in 2017, respectively, signaling moderate to high levels of African-American/non-Hispanic white segregation. In March 2022, ABAG and University of California (UC) Merced published a segregation report to compare integration and segregation patterns between jurisdictions in the San Francisco Bay Area. The report found cities of Alameda and Berkeley had fewer non-white residents compared to the San Francisco Bay Area as a whole, whereas the percent of non-white residents was higher than the Bay Area in the cities of San Leandro, Hayward, Oakland, and Union City.

Figure 5.3 Population by Race, 2020 Census Data

Source: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File, 2020 Census of Population and Housing, Table P002.

Note: The plot shows the racial distribution at the census block level for City of San Leandro and vicinity. Dots in each census block are randomly placed and should not be construed as actual placement of people.

Local Trends

According to 2015-2019 ACS estimates and the 2020 Census, Asian American residents comprised the largest racial/ethnic group in San Leandro, followed by Hispanic/Latino residents. Table 5.3 shows the population by racial category for San Leandro in 2000, 2010, and 2020, and compares the 2020 population to the composition of the Bay Area region. San Leandro’s current racial composition has a higher percentage of Asian American/Pacific Islander, Black/African American, and Hispanic/Latino races than the Bay Area, and a lower percentage of residents who identified as Other or Multiple Races and non-Hispanic white. Generally, San Leandro’s population became more diverse over the past two decades, without a singular majority racial group, and the city is one of the most diverse in Alameda County.

Table 5.3 Population by Racial Group, San Leandro and the Bay Area

<table>
<thead>
<tr>
<th>Race</th>
<th>2000</th>
<th>2010</th>
<th>2020</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian American/Pacific Islander</td>
<td>22.7</td>
<td>30.0</td>
<td>36.3</td>
<td>28.2</td>
</tr>
<tr>
<td>Black/African American</td>
<td>9.6</td>
<td>11.8</td>
<td>10.7</td>
<td>5.6</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>20.1</td>
<td>27.4</td>
<td>25.8</td>
<td>24.4</td>
</tr>
<tr>
<td>Other or Multiple Races</td>
<td>5.3</td>
<td>3.7</td>
<td>4.8</td>
<td>5.9</td>
</tr>
<tr>
<td>White</td>
<td>42.3</td>
<td>27.1</td>
<td>19.6</td>
<td>35.8</td>
</tr>
</tbody>
</table>


Figure 5.5 shows the predominance of white, Hispanic/Latino, and Asian American populations in each census tract in the city. The northwestern and central areas of the city had a sizeable or predominant proportion of Hispanic/Latino residents. The northeastern section of the city along Interstate 580 (I-580) contained a predominantly non-Hispanic white population. Asian American residents comprised the largest ethnic group in the southern portion of San Leandro.

Figure 5.6 highlights the percentage of non-white population by block group for San Leandro using 2014-2018 ACS data. Neighborhoods in the northeastern portion of San Leandro had lower percentages of non-white populations compared to other areas of the city, although only one block group in the city contains less than 20 percent non-white population.
Figure 5.4  Percent of Total Non-White Population (Alameda County)

Source: AFFH Viewer, 2022.
Figure 5.5  Predominant Populations (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.6  Percent of Total Non-White Population (San Leandro)

Source: AFFH Viewer, 2021
The ABAG and UC Merced segregation analysis utilized the racial/ethnic dissimilarity index to measure segregation levels across neighborhoods in San Leandro. The racial/ethnic dissimilarity index ranges from 0-1, where 0 represents perfect integration between racial groups and 1 representing perfect segregation. In 2020, the highest levels of segregations were between Asian/Pacific Islander and non-Hispanic residents, as shown in Figure 5.5. Overall, segregation between People of Color (defined as residents who are not non-Hispanic white) and non-Hispanic white residents has slightly increased since 2010.

Table 5.4  Racial Dissimilarity Index Values for Segregation (San Leandro)

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>2000</th>
<th>2010</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian/Pacific Islander vs. non-Hispanic white</td>
<td>0.230</td>
<td>0.237</td>
<td>0.265</td>
</tr>
<tr>
<td>Black/African American vs. non-Hispanic white</td>
<td>0.243</td>
<td>0.239</td>
<td>0.247</td>
</tr>
<tr>
<td>Hispanic/Latino vs. non-Hispanic white</td>
<td>0.184</td>
<td>0.199</td>
<td>0.199</td>
</tr>
<tr>
<td>People of Color vs. non-Hispanic white</td>
<td>0.150</td>
<td>0.161</td>
<td>0.178</td>
</tr>
</tbody>
</table>

Notes: People of Color refers to all who are not non-Hispanic white including people who identify as “some other race” or two or more races.

Source: UC Merced and Association of Bay Area Governments, 2022.

ABAG and UC Merced’s 2022 racial isolation index compares each neighborhood’s racial/ethnic composition to the jurisdiction’s demographics as a whole. The racial/ethnic isolation index ranges from 0 to 1, where high values indicate that a particular racial/ethnic group is more isolated from other groups. Asian/Pacific Islander residents were the most isolated group in San Leandro, meaning that the average Asian/Pacific Islander resident lives in a neighborhood that is 40 percent Asian/Pacific Islander. Table 5.4 indicates that the Asian/Pacific Islander/non-Hispanic white dissimilarity index for San Leandro is 0.265, so 26.5 percent of Asian/Pacific Islander or non-Hispanic white residents would need to move to a different neighborhood to create perfect integration between Asian/Pacific Islander and non-Hispanic white residents. In contrast, other racial groups in San Leandro were less isolated and more likely to encounter other racial/ethnic groups in their neighborhoods. Since 2010, non-Hispanic white residents have become less segregated overtime compared to other racial groups in San Leandro. An overview of racial isolation index values by race/ethnicity is provided in Table 5.5.

Table 5.5  Racial Isolation Index Values for Segregation (San Leandro)

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>2000</th>
<th>2010</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian/Pacific Islander</td>
<td>0.279</td>
<td>0.343</td>
<td>0.408</td>
</tr>
<tr>
<td>Black/African-American</td>
<td>0.124</td>
<td>0.148</td>
<td>0.135</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>0.221</td>
<td>0.294</td>
<td>0.305</td>
</tr>
<tr>
<td>Non-Hispanic white</td>
<td>0.442</td>
<td>0.296</td>
<td>0.226</td>
</tr>
</tbody>
</table>

Source: UC Merced and Association of Bay Area Governments, 2022.

---

HUD’s Opportunity Indices were created to inform communities about racial/ethnic segregation and disparities in access to opportunity.\textsuperscript{9} Table 5.6 provides opportunity indicator index scores (ranging from 0-100) for San Leandro for each race/ethnicity, as described by the AI. Measured at the neighborhood level, the index scores are intended to inform communities about segregation and disparities in access to opportunity in their jurisdiction and compare the opportunity indicators rankings across racial/ethnic groups.\textsuperscript{10} Generally, higher index scores are indicative of greater access to opportunity. For example, the “low poverty index” captures the poverty rate within a given neighborhood; the higher the index score means the less exposure to poverty. A higher “jobs proximity” score means that residents have greater accessibility to employment locations within the larger region.\textsuperscript{11} Each index is measured using the following variables:

- **Low Poverty**: poverty rate by census tract.
- **School Proficiency**: the percentage of fourth-grade students testing proficient in reading and math within three miles of a census block group.
- **Jobs Proximity**: the distance to all job locations from a given block group.
- **Labor Market Participation**: the level of intensity of labor market engagement based upon the level of employment, labor force participation, and educational attainment by census tract.
- **Low Transportation Cost**: estimates of transportation costs of a family of three with an income at 50 percent of the median income for renters by census tract.
- **Public Transit Usage**: estimates of transit trips taken by a family of three with an income at 50 percent of the median income for renters by census tract.
- **Environmental Health**: the potential exposure to harmful toxins by census tract based upon US Environmental Protection Agency estimates.

In San Leandro, non-Hispanic white residents had greater accessibility to areas with fewer environmental health concerns, higher labor market participation, lower poverty rates, and lower access to public transit. In comparison, Black/African-American and Hispanic/Latino populations had greater access to public transit, lower transportation costs, and closer to employment centers, but had lower levels of school proficiency and greater exposure to environmental health concerns. Asian/Pacific Islander residents scored highest among residents in school proficiency and access to public transit, had the lowest access to the labor market, low-cost transportation, and jobs proximity, and had the greatest exposure to environmental health concerns. Most opportunity scores were lower for residents earning an income below the federal poverty level compared to the total population in San Leandro. Residents who earned an income below the poverty level in San Leandro had lower labor market participation, lower levels of school proficiency, and greater exposure to environmental health concerns and higher poverty rates.

An overview of opportunity indicators for Consortium Cities is provided in Table 5.7. According to the AI, Consortium Cities refers to Entitlement Cities (Alameda, Fremont, Hayward, Livermore, Pleasanton, San Leandro and Union City) and Urban County communities (Albany, Dublin, Emeryville, Newark, Piedmont, and Unincorporated Alameda County) in Alameda County. The AI defines Consortium Cities and Urban County Communities to compare demographic and

### Table 5.6 Opportunity Indicators by Race/Ethnicity (San Leandro)

<table>
<thead>
<tr>
<th>Total Population</th>
<th>Low Poverty Index</th>
<th>School Proficiency Index</th>
<th>Labor Market Index</th>
<th>Transit Index</th>
<th>Low Transportation Cost Index</th>
<th>Jobs Proximity Index</th>
<th>Environmental Health Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>64.95</td>
<td>27.34</td>
<td>54.31</td>
<td>86.10</td>
<td>83.11</td>
<td>47.75</td>
<td>16.69</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>58.35</td>
<td>23.62</td>
<td>53.65</td>
<td>88.10</td>
<td>86.09</td>
<td>54.83</td>
<td>14.97</td>
</tr>
<tr>
<td>Hispanic</td>
<td>60.66</td>
<td>24.96</td>
<td>51.21</td>
<td>86.74</td>
<td>84.30</td>
<td>50.87</td>
<td>14.44</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>63.73</td>
<td>28.69</td>
<td>50.17</td>
<td>86.55</td>
<td>82.67</td>
<td>45.94</td>
<td>13.65</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>62.03</td>
<td>23.50</td>
<td>54.26</td>
<td>87.02</td>
<td>84.43</td>
<td>52.99</td>
<td>15.28</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Population Below Federal Poverty Line</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>63.61</td>
<td>24.99</td>
<td>53.91</td>
<td>85.17</td>
<td>83.71</td>
<td>51.62</td>
<td>16.68</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>47.55</td>
<td>23.17</td>
<td>49.37</td>
<td>89.57</td>
<td>89.28</td>
<td>66.90</td>
<td>11.96</td>
</tr>
<tr>
<td>Hispanic</td>
<td>49.40</td>
<td>24.17</td>
<td>47.03</td>
<td>88.07</td>
<td>85.62</td>
<td>51.91</td>
<td>11.86</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>59.48</td>
<td>26.66</td>
<td>42.47</td>
<td>85.22</td>
<td>82.65</td>
<td>50.03</td>
<td>11.76</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>48.71</td>
<td>28.44</td>
<td>46.93</td>
<td>86.50</td>
<td>85.17</td>
<td>50.86</td>
<td>13.71</td>
</tr>
</tbody>
</table>

Source: County of Alameda Al, 2021
Table 5.7  Opportunity Indicators by Race/Ethnicity (Alameda County HOME Consortium Cities)

<table>
<thead>
<tr>
<th>Total Population</th>
<th>Low Poverty Index</th>
<th>School Proficiency Index</th>
<th>Labor Market Index</th>
<th>Transit Index</th>
<th>Low Transportation Cost Index</th>
<th>Jobs Proximity Index</th>
<th>Environmental Health Index</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
<td>74.10</td>
<td>63.31</td>
<td>69.18</td>
<td>84.18</td>
<td>78.19</td>
<td>44.75</td>
<td>43.41</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
<td>58.99</td>
<td>40.26</td>
<td>50.63</td>
<td>86.80</td>
<td>83.10</td>
<td>48.23</td>
<td>32.95</td>
</tr>
<tr>
<td>Hispanic</td>
<td>60.13</td>
<td>39.58</td>
<td>50.39</td>
<td>86.92</td>
<td>81.95</td>
<td>42.57</td>
<td>33.93</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
<td>73.39</td>
<td>60.03</td>
<td>68.09</td>
<td>85.67</td>
<td>79.17</td>
<td>43.95</td>
<td>38.37</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
<td>64.76</td>
<td>50.18</td>
<td>56.54</td>
<td>85.94</td>
<td>81.39</td>
<td>45.45</td>
<td>37.11</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Population Below Federal Poverty Line</th>
</tr>
</thead>
<tbody>
<tr>
<td>White, Non-Hispanic</td>
</tr>
<tr>
<td>Black, Non-Hispanic</td>
</tr>
<tr>
<td>Hispanic</td>
</tr>
<tr>
<td>Asian or Pacific Islander, Non-Hispanic</td>
</tr>
<tr>
<td>Native American, Non-Hispanic</td>
</tr>
</tbody>
</table>

Note: HOME Consortium cities include: the City of Alameda, Fremont, Hayward, Livermore, Pleasanton, San Leandro, Union City and the Urban County communities of Albany, Dublin, Emeryville, Newark, Piedmont, and Unincorporated Alameda County
Source: County of Alameda AI, 2021
socioeconomic patterns across incorporated and unincorporated communities of Alameda County. Compared to other HOME Consortium jurisdictions, San Leandro scored slightly higher for jobs proximity, low transportation cost, and access to public transit, but had higher poverty rates, lower school proficiency, less labor market participation, and greater environmental health concerns. Across racial groups, opportunity indicator trends in San Leandro were similar to other HOME consortium cities. Across Home Consortium Cities, residents earning an income below the poverty level scored slightly lower for environmental health, labor market, school proficiency, low poverty opportunity scores, compared to the total population. Further discussion of race/ethnic composition in San Leandro is provided in Chapter 2, Housing Needs Assessment.

5.5.2 Persons with Disabilities

For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual’s needs as required under federal civil rights law, including equitably provided disability-related services that an individual needs to live in such housing. For example, persons with disabilities who are unable to use stairs or need a zero-step shower may not have actual housing choice if there are not sufficient housing units with these accessibility features.\(^{12}\)

High spatial segregation of persons with disabilities may indicate fair housing issues related to not only physical needs, but also economic disparities. According to the 2020 Annual Report on People with Disabilities in America, more than 25 percent of persons with disabilities (including physical, intellectual, and developmental; sensory; and other disability categories) live below the Census Bureau-designated poverty line, which is 14.5 percentage points higher than people without a disability.\(^{13}\) Persons with disabilities may be more reliant than persons without disabilities on fixed incomes or access to public transit.

Regional Trends

According to 2015-2019 ACS estimates, 151,362 Alameda County residents had one or more disabilities. Figure 5.8 shows the percentage of the population living with one or more disabilities throughout Alameda County. The northwestern area of the county and the urban centers of cities, particularly in the City of Oakland, had higher concentrations of persons living with one or more disabilities than other areas of the county. Additional discussion regarding persons with disabilities in Alameda County is included in Chapter 2, Housing Needs Assessment.

Local Trends

As referenced in Chapter 2, Housing Needs Assessment, 8,880 residents (nearly 10 percent) of San Leandro’s population live with one or more disability. According to 2015-2019 ACS estimates shown in Figure 5.7, ambulatory difficulty was the most common disability reported by San Leandro residents.


Figure 5.7  Disability by Type (San Leandro)

Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

Figure 5.9 shows the percentage of the population living with one or more disabilities in the city by census tract, using 2015-2019 ACS data. Generally, neighborhoods located along Wicks Boulevard, the intersection of David Street and East 14th Street, and west of Bancroft Drive are areas where between 10 to 20 percent of residents reported living with one or more disability. The largest concentration of residents who reported living with one or more disabilities (between 20 and 30 percent) was in census tract 4331.04, located south of Downtown San Leandro and north of 139th Avenue, between East 14th Street and San Leandro Boulevard. This neighborhood of San Leandro is predominately multi-family residential in the central and eastern areas, compared to the western area which is zoned for a range of industrial and commercial uses. There are four affordable housing developments in this census tract that provide a combined total of 158 affordable units for seniors and persons with disabilities.
Figure 5.8 Percent of Population with a Disability (Alameda County)

Source: AFFH Viewer, 2021
Figure 5.9 Percentage of Population with One or More Disabilities (San Leandro)

Source: AFFH Viewer, 2021
5.5.3 Familial Status

Familial status refers to the presence of children under the age of 18 and the marital status of the head of the household. Families with children may face housing discrimination by landlords who fear that children will cause property damage. Examples of differential treatment include limiting the number of children in an apartment complex or confining households with children to a specific location are potentially discriminatory. Single parent households are protected by fair housing law. A 2016 HUD study studied the effects of housing discrimination based on familial status. The study found that landlords presented households with children fewer housing options, and the units shown were generally larger, and as a result, slightly more expensive to rent. Additionally, female-headed households with children require special consideration and assistance because of generally greater needs for affordable housing and accessible day care, health care, and other supportive services.

Regional Trends

Alameda County had 577,177 households in 2019. According to 2015-2019 ACS estimates, households with children present comprise 30 percent (174,344) of the total households in Alameda County. Tenure by household type and presence of children is shown in Table 5.8. Married couple families with children comprise the largest share of owner- and renter-occupied households with children. Single-parent, female-headed households comprised approximately eight percent of renter-occupied households, but only two percent of owner-occupied households.

Table 5.8 Tenure by Household Type and Presence of Children (Alameda County)

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Owner-Occupied</th>
<th>Percent of Total Owner-Occupied</th>
<th>Renter-Occupied</th>
<th>Percent of Total Renter-Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married Couple Family, with Children Present</td>
<td>82,499</td>
<td>25.7%</td>
<td>52,436</td>
<td>19.5%</td>
</tr>
<tr>
<td>Single-Parent, Male Householder, no Spouse Present</td>
<td>4,143</td>
<td>1.3%</td>
<td>6,503</td>
<td>2.4%</td>
</tr>
<tr>
<td>Single Parent, Female Householder, No Spouse Present</td>
<td>6,871</td>
<td>2.2%</td>
<td>21,892</td>
<td>8.1%</td>
</tr>
<tr>
<td>Total Households with Children Present</td>
<td>93,513</td>
<td>30.2%</td>
<td>80,831</td>
<td>30.1%</td>
</tr>
<tr>
<td>Total Households</td>
<td>308,891</td>
<td>100%</td>
<td>268,286</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census, American Community Survey (ACS), Table B25115 Tenure by Household Type (Including Living Alone) and Age of Householder, 2015-2019 Estimates.

Figure 5.10 shows an extreme disparity in the county between areas based on the estimated percentage of children who reside in female-headed, single-parent households. According to 2015-2019 ACS estimates, jurisdictions located in the western areas of the county, such as the cities of Berkeley, Oakland, San Leandro, and Hayward, had relatively higher proportions of children who reside in female-headed, single-parent households. In contrast, the southern and eastern areas of the county, including the cities of Union City, Fremont, Pleasanton, and Dublin, had less than 20 percent of children residing in this type of household.

Figure 5.11 shows the percentage of children under the age of 18 who reside with married couples. Spatially, the eastern portion of the county had a greater proportion of children that reside in households with married couples. Jurisdictions located in the western area of the county, including the cities of Oakland, San Leandro, and Hayward had a relatively lower proportion of children that are residing in married-couple household.

Local Trends

According to 2015-2019 ACS estimates, households with children present comprised 27 percent of the total number of households in San Leandro, which was slightly lower than the county. An overview of household tenure by type for households with children present is provided in Table 5.9. Similar to regional trends, married-couple families in San Leandro comprised the largest share of households with children present, and married-couple families were more likely to own than rent. In Contrast, single-parent households were more likely to rent rather than own housing. single-parent, female-headed households comprised 11 percent of renter-occupied households and only one percent of owner-occupied households. The homeownership rate for single-family, female-headed households is lower in San Leandro (1.6 percent) than the county (2.2 percent).

Table 5.9  Tenure by Household Type and Presence of Children (San Leandro)

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Owner-Occupied</th>
<th>Percent of Total Owner-Occupied</th>
<th>Renter-Occupied</th>
<th>Percent of Total Renter-Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married couple family, with Children Present</td>
<td>3,550</td>
<td>20.2%</td>
<td>2,398</td>
<td>17.2%</td>
</tr>
<tr>
<td>Single-Parent, Male householder, no spouse present</td>
<td>251</td>
<td>1.4%</td>
<td>455</td>
<td>3.2%</td>
</tr>
<tr>
<td>Single-Parent, Female householder, no spouse present</td>
<td>287</td>
<td>1.6%</td>
<td>1,589</td>
<td>11.4%</td>
</tr>
<tr>
<td>Total Households with Children Present</td>
<td>3,988</td>
<td>22.7%</td>
<td>4,442</td>
<td>32.0%</td>
</tr>
<tr>
<td>Total Households</td>
<td>17,562</td>
<td>100%</td>
<td>13,872</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: U.S. Bureau of the Census, American Community Survey (ACS), Table B25115 Tenure By Household Type (Including Living Alone) and Age of Householder, 2015-2019 Estimates.
Figure 5.10  Female-Headed Households with Children Present, No Spouse/Partner Present (Alameda County)

Source: AFFH Viewer, 2021
Figure 5.11  Children in Married-Couple Households (Alameda County)

Source: AFFH Viewer, 2021.
Figure 5.12 shows the percentage of children residing in single-parent, female-headed households in San Leandro, which ranges from less than 20 percent to less than 40 percent. Neighborhoods east of Interstate 880 (I-880) had a higher percentage of children residing in single-parent, female-headed households. However, none of the neighborhoods in San Leandro had an extremely high percentage of this type of familial status compared to other cities such as Oakland. Neighborhoods in and near Downtown San Leandro (census tracts 4325.01 and 4326.00) had a larger share of single-parent, female-headed households. According to 2015-2019 estimates, these neighborhoods had a sizeable or predominant Hispanic/Latino population, as shown in Figure 5.13.

Figure 5.14 shows the percentage of children in married-couple households across San Leandro. Most census tracts in the city had between 60 and 80 percent of children living in married-couple households, according to 2015-2019 ACS estimates. Three census tracts exhibited lower percentages of children residing in married-couple households. Neighborhoods in the northern area of San Leandro (census tracts 4323.00, 4322.00, 4321.00) with the highest rates of children residing in married-couple households were also identified as having a larger share of non-Hispanic white and Hispanic/Latino populations. Neighborhoods with lower rates of children residing in married-couple households (census tracts 4324.00, 4336.00, 4331.00, and 4331.04) were in predominately Hispanic/Latino census tracts as shown in Figure 5.15. Furthermore, neighborhoods that had lower rates of children in married-couple households were more likely to contain multi-family residential, industrial, and commercial land uses when compared to neighborhoods with high rates of children in married-couple households.

5.5.4 Household Income

Household income is directly connected to the ability to afford housing. Higher-income households are more likely to own rather than rent housing. As household income decreases, households tend to pay a disproportionately amount of their income for housing and the number of persons occupying unsound and overcrowded housing increases. To achieve fair housing objectives, people in low-income households must have actual choice in housing opportunities—that is, when they are able to locate units that are affordable and well maintained in all parts of a jurisdiction and region.

This section identifies household income disparities using data based on median household income and low or moderate income (LMI) geographies. HUD defines a LMI area as a census tract or block group where over 51 percent of the population is LMI. The definition of low or moderate income is based on HUD income definitions of up to 80 percent of the AMI. Data for this analysis are from the HUD Low and Moderate Income Summary Data based on the 2011-2015 American Community Survey (most recent available data).15

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Figure 5.12  Female-Headed Households with Children Present, No Spouse/Partner Present (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.13  Children in Single-Parent Female-Headed Households and Predominant Hispanic Population (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.14  Children in Married-Couple Households (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.15  Children in Married-Couple Households and Predominant Hispanic/Latino Population (San Leandro)

Source: AFFH Viewer, 2021
Regional Trends

According to 2015-2019 ACS estimates, Alameda County had a median household income of $99,406. Figure 5.16 displays median household income by block group for Alameda County using 2015-2019 ACS estimates. Median household income tends to be lower in communities located in the northwest area of Alameda County. Generally, households in the urban core of cities had a lower income than rural or suburban areas. Communities with the lowest median household incomes are highly concentrated in the City of Oakland and scattered throughout the cities of Berkeley, San Leandro, and the unincorporated community of San Lorenzo.

LMI populations by census tract for Alameda County are displayed in Figure 5.17. Census tracts within Cities of Hayward, San Leandro, Oakland, and Berkeley contain the highest LMI populations in Alameda County. Spatially, LMI populations are in communities that had a relatively greater percentage of children living in single-parent, female-headed households (Figure 5.10) and a greater percentage of non-white population (Figure 5.12).

Local Trends

Geographically, median household income varies across block groups throughout San Leandro. According to 2015-2019 ACS estimates, San Leandro had an estimated median household income of $78,003, that is 24 percent lower than the median income for Alameda County. Figure 5.18 provides an overview of median household income by block group in the city (data is missing for one block group near the Marina on the western side of the city). The lowest median household income areas are in the northwestern portion of the city, generally near the neighborhoods of Eastshore, Davis West, and Downtown San Leandro. In contrast, the Broadmoor, Estudillo Estates, Washington Manor, and Heron Bay-Marina Vista neighborhoods in the northeastern and southern areas of San Leandro had higher median household incomes. One neighborhood in northeastern San Leandro had a median household income that was 120 percent of the AMI, which also had a sizeable non-Hispanic white population, as shown in Figure 5.19.

According to the ABAG and UC Merced segregation analysis, low-, moderate- and above-moderate income residents have become less segregated in San Leandro between 2010 and 2015, while very low-income residents experienced increased segregation during this time.16 Across all income groups, above-moderate income residents were the most isolated income group in San Leandro. LMI populations in San Leandro were concentrated in the northwestern and central areas of the city, as shown in Figure 5.20. Downtown San Leandro, Davis West, Eastshore, and Mulford Gardens neighborhoods had a higher percentage of LMI populations (between 50 and 75 percent of the population). In contrast, Washington Manor, Floresta Gardens, and Halcyon Foothill neighborhoods had a lower percentage of LMI populations (between 25 and 50 percent of the population). Neighborhoods located east of Bancroft Avenue toward the northeastern corner of San Leandro had the lowest rate of LMI populations the city. Neighborhoods with higher rates of LMI populations tend to overlap with areas of the city that were predominantly Hispanic/Latino or Asian American populations, as shown in Figure 5.21.

---

Figure 5.16 Median Household Income (Alameda County)

Source: AFFH Viewer, 2021
Figure 5.17  Low and Moderate Income Population (Alameda County)

Source: AFFH Viewer, 2021
Figure 5.18  Median Household Income (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.19  Median Household Income and predominant Racial/Ethnic Population (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.20  Low to Moderate Income Population (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.21  Low to Moderate Income Populations and Predominant Race/Ethnicity Populations (San Leandro)

Source: AFFH Viewer, 2021
Table 5.10 displays income level for large households (households of five or more persons). According to the 2013-2017 CHAS, almost 60 percent of large households earned an income less than the area median income (29 percent of large households earned a household income below 50 percent of the AMI, and another 30 percent earned between 51 and 100 percent of the AMI). Comparatively, 40 percent of large households earned an income considered to be above moderate, or greater than the AMI. However, the income distribution of large households generally aligned with that of other household types.

Table 5.10  Household Size by Household Income (San Leandro)

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Large Households (5+ Persons)</th>
<th>All Other Household Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>0%-30% of AMI</td>
<td>470 (14%)</td>
<td>4,544 (16%)</td>
</tr>
<tr>
<td>31%-50% of AMI</td>
<td>505 (15%)</td>
<td>4,899 (17%)</td>
</tr>
<tr>
<td>51%-80% of AMI</td>
<td>500 (15%)</td>
<td>4,015 (14%)</td>
</tr>
<tr>
<td>81%-100% of AMI</td>
<td>505 (15%)</td>
<td>3,015 (11%)</td>
</tr>
<tr>
<td>Greater than 100% of AMI</td>
<td>1,295 (40%)</td>
<td>12,084 (42%)</td>
</tr>
<tr>
<td>Total</td>
<td>3,275 (100%)</td>
<td>28,557 (100%)</td>
</tr>
</tbody>
</table>

Notes: Income levels are based on HUD’s AMI calculations for the San Francisco Metropolitan Area. The 2017 AMI for the San Francisco Metropolitan Area is $115,300.

5.5.5  Racially and Ethnically Concentrated Areas of Poverty

To identify racially and ethnically concentrated areas of poverty (known as R/ECAPs), HUD developed thresholds based on racial and ethnic concentration and income level. The threshold for racial and ethnic concentration is a non-white population of 50 percent or more in metropolitan or micropolitan areas. The income threshold is based on areas of “extreme poverty,” where 40 percent or more of households earn incomes at or below the federal poverty line, or where the poverty rate is three times the average poverty rate in the metropolitan area, whichever is less. An area that meets both thresholds for racial or ethnic concentration and “extreme poverty” is considered a R/ECAP.

5.5.6  Poverty and Segregation

Regional Trends

In Alameda County, the only R/ECAPs present are a few neighborhoods west and South of downtown Oakland, as shown with hash marks in Figure 5.22.
Figure 5.22  Areas of High Segregation and Poverty (Alameda County)

Source: AFFH Viewer, 2021
Local Trends

While R/ECAPs were not identified within San Leandro, there are areas where lower household income and racial and ethnic concentration overlap. Figure 5.23 displays areas of San Leandro where between 10 and 20 percent of the population earned an income that was below the poverty line, according to 2015-2019 ACS estimates. Poverty rates in San Leandro have shifted slightly over time. The 2010-2014 ACS estimates reported higher levels of poverty status in neighborhoods near Downtown San Leandro compared to 2015-2019 ACS estimates.

Racial and ethnic neighborhood segregation analysis is provided in Figure 5.24. According to Urban Displacement Project data, the predominant racial/ethnic composition of most neighborhoods in San Leandro was a three-group neighborhood mix consisting of Asian American, Hispanic/Latino, and non-Hispanic white, or a four-group neighborhood mix consisting of Black/African American, Asian American, Hispanic/Latino, and non-Hispanic white. Additionally, neighborhoods located toward the southwestern area of the city had a two-group mix neighborhood composition of Asian-American/Non-Hispanic white.

5.5.7 Concentrated Areas of Affluence

While R/ECAPs have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAAs) must also be analyzed. RCAAs are defined as affluent, white communities. According to a policy paper published by HUD, white residents are the most racially segregated group in the United States typically more affluent than majority non-white communities. RCAAs have not been studied extensively, nor has a standard definition been adopted by HCD or HUD. Therefore, this assessment uses the percent white population and median household income as thresholds to identify potential RCAAs. In addition to having a higher median income, areas of affluence experience less overcrowding, less housing cost burden on renters, and are generally less susceptible to displacement compared to LMI areas, as described in Section 4.4, Household Income.

Regional Trends

Figure 5.25 highlights the predominantly white census tracts in Alameda County, which are concentrated in the northern and eastern areas such as the City of Berkeley, the eastern portion of the City of Oakland, and non-urbanized areas. Generally, cities with higher median incomes such as the City of Alameda and Dublin had relatively larger concentrations of white residents compared to jurisdictions with lower median incomes such as the City of Oakland, San Leandro, and Hayward.

Local Trends

Similar to trends occurring in Alameda County, areas with higher median incomes are associated with a larger proportion of white residents compared to census tracts with lower median incomes. Neighborhoods in the northeast corner of San Leandro had a predominately white population and the highest median income levels in the city, as shown in Figure 5.26.

Figure 5.23  Poverty Status (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.24  Neighborhood Segregation (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.25  Predominant White Population (Alameda County)

Source: AFFH Viewer, 2021
Figure 5.26  Predominant Populations and Median Household Income (San Leandro)

Source: AFFH Viewer, 2021
5.6 Disparities in Access to Opportunities

According to HCD guidance, land use policies and urban planning impact the ability of residents to access neighborhoods of opportunity, with high-performing schools, greater availability of jobs that afford entry to the middle class, and convenient access to transit and services. The limits on housing choice and access experienced by people within protected classes, such as race, sexual orientation, or disability, have far-reaching impacts on access to job opportunity, quality education, and mental and physical health. This section analyzes the following place-based characteristics linked to opportunity indicators: quality education, employment, transportation, and healthy environment. The primary objective is to understand the disparity between communities in terms of access to real and potential economic benefits and quality of life.

5.6.1 Transit Access and Walkability

Reliable public transit access and active transportation options such as walking and biking are imperative for low-income residents and/or persons with disabilities to connect to employment opportunities. Lack of transportation options can impede fair housing choice and continue to reinforce barriers for low-income communities in accessing housing and employment opportunities.

Regional Trends

Alameda County generally has widespread access to public transit. Accessible transportation infrastructure includes Alameda Contra Costa Transit District (AC Transit), Amtrak, and Bay Area Rapid Transit (BART). AC Transit provides a variety of bus services as well as East Bay Bus Rapid Transit “Tempo” line along an approximately 18-mile arterial corridor connecting the cities of Oakland and San Leandro. Amtrack rail service has stations in Fremont, Hayward, Oakland, and Berkeley on the Capital Corridor line that extends north and south along I-880 and that connects Sacramento to San Jose.

Transit use is higher in parts of the region where the greatest investment in transit service has been made. Almost all major employment centers in Alameda County are served by some form of public transit. However, having regional access to jobs by means of public transit does not necessarily translate into stable employment. Some residents with unique needs, such as households with children, have unique travel patterns that may prevent them from obtaining work far from home due to childcare needs, access to schools, and other considerations.

Alameda County received an average AllTransit performance score of 7.1 which equates to a very high combination of trips per week and number of jobs accessible by transit.19

Local Trends

The City of San Leandro is widely accessible through local transit connections. According to AllTransit, 13.27 percent of workers in San Leandro take public transportation to work. The city has an AllTransit Performance Score of 7.7, higher than county as a whole. There are 11 total AC Transit routes available to San Leandro residents that offer local neighborhood service, early bird, all-nighter, and Transbay lines.

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Figure 5.27 illustrates transit access within a quarter-mile of transit stops for both bus routes and BART. Most of the city is within a quarter-mile access of a transit stop except for the Bay-O-Vista neighborhood on the eastern edge of the city. I-580 acts as a barrier to access to transit in this neighborhood. The San Leandro BART station located in Downtown San Leandro provides public transit lines connecting residents to other jurisdictions. The City is working with AC Transit on service improvements along East 14th Street, including the Tempo Line 1T line from uptown Oakland to the San Leandro BART station, which will increase transit access from Downtown. The Tempo Line 1T project was completed in June 2021 and delivered a range of infrastructure improvements to San Leandro including additional bike lanes and enhancements to existing infrastructure that improve mobility and safety for pedestrians and persons with disabilities. The Amtrack Capital Corridor runs through San Leandro but does not have a transit stop in the city.

San Leandro, like most urban areas of the Bay Area, has neighborhoods with moderate to high walkability. Walk Score is a private company that offers a walkability index on its website, that measures the pedestrian friendliness of a given location by analyzing walking routes to nearby amenities and examining population density and road metrics, including block length and intersection density. According to Walk Score, San Leandro has a walk score of 63 out of 100, which is categorized as “Somewhat Walkable.” Downtown San Leandro has a Walk Score of 87, which is categorized as “Very Walkable.”

The Environmental Protection Agency (EPA) also has a walkability index, that ranks block groups according to their relative walkability. The EPA walkability map, shown in Figure 5.28, shows that most of the city has a walkability score above that national average. The highest walkability scores are in Downtown toward the northern area of the city, and in the Washington Manor neighborhood in the southern area. Neighborhoods located in the southern areas of San Leandro had lower walkability scores compared to the rest of the city.

Figure 5.27  Access to Transit Within a Quarter-Mile (San Leandro)

Source: City of San Leandro and AC Transit, 2021
Figure 5.28  Walkability Index (San Leandro)


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5.6.2 Access to Quality Education

Economics literature has consistently found about a 10 percent increase in wages/salary with each additional year of education. Therefore, educational attainment is directly linked to housing opportunities. To assess educational opportunities by geography, this analysis uses TCAC education domain scores, which incorporate a variety of indicators including math and reading proficiency scores, high school graduation rates, and student poverty rates at the census tract level.

Regional Trends

An overview of education outcomes across Alameda County is illustrated in Figure 5.29. Educational outcomes varied across Alameda County, as jurisdiction in the western portion of the county, including Oakland, San Leandro, and Hayward, generally had less positive education outcomes compared with the cities in the eastern portion of the county such as Dublin, Pleasanton, and parts of western Livermore. According to Kidsdata.org, a data compilation program of the Lucile Packard Foundation for Children's Health, Alameda County, high school graduation rates were highest among Asian-American students (95 percent) and non-Hispanic white students (91 percent). Comparatively, Black/African-American students (80 percent) and Hispanic/Latino students (81 percent) had lower graduation rates.

Local Trends

San Leandro’s youth are served by the San Leandro Unified School District (San Leandro USD) and San Lorenzo Unified School District (San Lorenzo USD). San Leandro USD provides students with programs that include transitional kindergarten through 5th grade elementary schools, two middle schools, one comprehensive high school, one alternative education high school, and one adult school. San Lorenzo USD serves portions of San Leandro. San Lorenzo USD’s Corvallis Elementary and Dayton Elementary are in the City of San Leandro, and Hillside Elementary serves a portion of eastern San Leandro. Figure 5.30 shows San Leandro’s TCAC scores for education outcomes at the census tract level. As discussed, San Leandro has less positive education outcomes than other areas of the county, and no portion of the city has an outcome score considered to be good or excellent. The southeastern and northern portions of the city had the lowest degree of positive education outcomes. One area located east of the I-880 and north of Davis Street (census tracts 4325.02) had a high percentage of LMI populations in addition to low education scores.

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Figure 5.29  TCAC Opportunity Areas – Education Outcomes (Alameda County)

Source: AFFH Viewer, 2021
Figure 5.30  TCAC Opportunity Areas - Education Outcomes (San Leandro)

Source: AFFH Viewer, 2021
5.6.3 Economic Outcomes

Housing opportunities are directly related to economic opportunities. Access to high quality employment close to desired and affordable housing results in more housing opportunities and shorter commute times. The analysis for economic opportunities uses TCAC economic indicators, employment participation data from the ACS, Metropolitan Transportation Commission (MTC) Equity Priority Communities (EPC), and the HUD Jobs Proximity Index.

TCAC economic opportunities are measured by census tract. They consider poverty, adult education, employment, job proximity, and median home values. A higher economic index score reflects more positive economic outcomes. The MTC EPC identifies concentrations of underserved populations in order to direct funding for housing and transportation equity. The HUD Jobs Proximity Index assesses the accessibility to job opportunities at the census block group level.

Regional Trends

Economic outcomes vary across Alameda County as shown in Figure 5.31. Areas with more positive economic outcome scores were identified in the northern, central, and southern portions of the county and near Berkeley, Dublin, Pleasanton, and Fremont, with some smaller areas around the cities of Alameda and Livermore. Conversely, the cities of Oakland, Hayward, and San Leandro had large concentrations of less positive economic outcomes.

According to ACS estimates, Alameda County had a labor force participation rate of 64 percent of person 16 years and over, which is approximately 2 percent lower than the labor force participation rate for the county in 2014. Table 5.11 shows employment status by disability status estimates for Alameda County for ACS 2010-2014 and 2015-2019. Overall, the percent of employed residents age 16 and older grew by nearly 5 percent. The portion of residents employed with a disability remained the same (3 percent), but the portion of unemployed residents with a disability increased from 7 to 9 percent.

Table 5.11 Employment Status by Disability Status (Alameda County)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No Disability</td>
<td>692,695 (97%)</td>
<td>69,499 (93%)</td>
<td>787,286 (97%)</td>
<td>35,569 (91%)</td>
</tr>
<tr>
<td>With a Disability</td>
<td>23,385 (3%)</td>
<td>5,570 (7%)</td>
<td>27,804 (3%)</td>
<td>3,665 (9%)</td>
</tr>
<tr>
<td>Total</td>
<td>716,080 (90.5%)</td>
<td>75,069 (9.5%)</td>
<td>815,090 (95.4%)</td>
<td>39,234 (4.6%)</td>
</tr>
</tbody>
</table>


Local Trends

The TCAC opportunity maps help to identify patterns of negative and positive economic, educational and environmental outcomes across the state. Census tracts are ranked from low (negative outcomes) to highest resource (positive outcomes) based on TCAC’s Opportunity Maps analysis. TCAC economic outcome scores vary across neighborhoods in San Leandro, as shown in Figure 5.32.

Figure 5.31 TCAC Opportunity Areas - Economic (Alameda County)

Source: AFFH Viewer, 2021.
Figure 5.32 TCAC Opportunity Areas – Economic (San Leandro)

Source: AFFH Viewer, 2021
Generally, lower economic outcomes were in the northern part of the city near the Davis West, Eastshore, and Downtown neighborhoods, and in the southern areas of the city around the Floresta Gardens and Halcyon Foothill neighborhoods. Areas of more positive economic outcomes were in the northeastern and southwestern portions of San Leandro and in the Bay-o-Vista neighborhood. Generally, areas with lower economic outcome scores were in neighborhoods with a majority Hispanic/Latino or Asian-American population, whereas areas with higher economic outcomes such as the Bay-o-Vista neighborhood had a predominately non-Hispanic white population.

Employment status by disability status estimates is provided in Table 5.12. The labor participation rate of residents age 16 and older grew by 5 percent, the same increase as the county. Although the portion of residents with a disability increased among the unemployed in the county, this increase did not occur in San Leandro.

### Table 5.12 Employment Status by Disability Status (San Leandro)

<table>
<thead>
<tr>
<th>Disability Status</th>
<th>Employed 2010-2014 (percent of total employed)</th>
<th>Unemployed 2010-2014 (percent of total unemployed)</th>
<th>Employed 2015-2019 (percent of total employed)</th>
<th>Unemployed 2015-2019 (percent of total unemployed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No Disability</td>
<td>40,271 (97%)</td>
<td>4,024 (93%)</td>
<td>42,836 (96%)</td>
<td>2,285 (93%)</td>
</tr>
<tr>
<td>With a Disability</td>
<td>1,168 (3%)</td>
<td>301 (7%)</td>
<td>1,848 (4%)</td>
<td>175 (7%)</td>
</tr>
<tr>
<td>Total</td>
<td>41,439 (90.5%)</td>
<td>4,325 (9.5%)</td>
<td>44,684 (95.0%)</td>
<td>2,460 (0.5%)</td>
</tr>
</tbody>
</table>


San Leandro had a large concentration of EPCs in the central area of the city. According to MTC, the EPCs shown in Figure 5.33 have historically faced economic disadvantage and underinvestment. In San Leandro, households in EPC-designated areas overlapped with communities that were predominately Asian American or Hispanic/Latino. To identify EPCs, census tracts were evaluated to determine if they contain concentrations of the following demographic factors:

- Non-white population
- Low income households (less than 200 percent of the federal poverty level)
- Limited English Proficiency (LEP)
- Zero-vehicle households
- Seniors age 75 and over
- Single-parent families
- Severely rent-burdened households

According to TCAC, census tracts with a designation of High Resource would indicate that the census tract has strong educational and economic opportunities, meaning opportunity for current and future residents. San Leandro does not have any High Resource census tracts. A large concentration of neighborhoods in the central area of San Leandro were categorized as low resource, while

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neighborhoods in the southwest and northwest areas of the city were categorized as moderate resource. Approximately 74 percent of San Leandro residents lived in areas of low resource or high segregation and poverty and 26 percent residents lived in moderate resource areas, as shown in Table 5.13. The greatest fluctuations were from Non-white residents, who lived in moderate resource areas at a higher degree compared to other racial/ethnic groups; Hispanic/Latino residents lived in moderate resource areas at a lower degree compared to other racial/ethnic groups.

Access to employment opportunities has a significant impact on the type and size of housing a household can afford. HUD’s Jobs Proximity Index utilizes origin-destination employment statistics to examine the distance from a given neighborhood to all job locations in the San Francisco Bay Area and assess the accessibility to job opportunities at the census block group level. Because the size of employment centers and the supply of labor differ across the San Francisco Bay Area, the distance from any single job location is positively weighted by the size of employment (job opportunities) at that location and inversely weighted by the labor supply (competition) to that location.29

Accessibility to employment opportunities differs across San Leandro, as shown in Figure 5.34. Neighborhoods with the highest access to employment opportunity are concentrated in the northwestern area of the city, which is predominantly zoned for industrial land uses and near the Oakland International Airport. Generally, accessibility to jobs decreases relative to the distance from that area, with the lowest scores in the southern and eastern areas of the city. Neighborhoods with the lowest job proximity scores had a greater share of single-family residential land and fewer industrial uses compared to areas with greater access to employment. Although it may appear counter-intuitive, neighborhoods with highest proximity to jobs, such as the northwestern area of the city, had the lowest TCAC economic outcome scores and higher rates of LMI populations compared to other areas of the city with lower proximity to jobs. Despite being in close proximity to employment, residents in the northwestern area of San Leandro may not benefit from high proximity to job centers, as this area has low TCAC economic outcome scores and a high share of LMI populations.

5.6.4 Healthy and Safe Housing Environment

Healthy Environment in AFFH addresses disparities in access to environmentally healthy neighborhoods by protected class groups. An assessment of environmentally healthy neighborhoods can include air and water quality, safety, environmental hazards, social services, and cultural institutions. Recent California laws—Assembly Bill (AB) 1550, Senate Bill (SB) 535 and SB 1000 emphasize the importance of environmental justice as a fair housing issue. Environmental Justice, according to HUD, means ensuring that people have equal access to safe and healthy housing. HUD requires all entitlement jurisdictions to conduct reviews under the National Environmental Protection Act to determine if a proposed project creates adverse impacts due to environmental conditions. It furthers the requirement that human health deserves equal protection for all people regardless of race, color, national origin, or income. Under Executive Order 12898, Federally assisted projects may also target funding to communities that have disproportionately high and adverse human health impacts on minority and low-income populations due to environmental conditions.30

The California Office of Environmental Health Hazard Assessment developed CalEnviroScreen, a mapping tool that uses spatial data collected by various regulatory agencies (e.g., air quality indicators from Bay Area Air Quality Management District, water quality indicators from East Bay Municipal Utilities District, monitored chemical releases into the air or water table from

Figure 5.33   Equity Priority Communities (San Leandro)

Source: MTC Equity Priority Communities Project, 2021
<table>
<thead>
<tr>
<th>Resource Category</th>
<th>American Indian or Alaskan Native</th>
<th>Asian American/API</th>
<th>Black/African-American</th>
<th>Non-Hispanic White</th>
<th>Hispanic/Latino</th>
<th>Other Race or Multiple Race</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Resource or High Segregation and Poverty Area (Percent of race/ethnic group)</td>
<td>286 (72%)</td>
<td>23,483 (74%)</td>
<td>6,604 (73%)</td>
<td>13,451 (65%)</td>
<td>19,877 (82%)</td>
<td>2,462 (70%)</td>
<td>66,163 (74%)</td>
</tr>
<tr>
<td>Moderate Resource Area (Percent of race/ethnic group)</td>
<td>109 (28%)</td>
<td>8,333 (26%)</td>
<td>2,501 (27%)</td>
<td>7,267 (35%)</td>
<td>4,527 (18%)</td>
<td>1,046 (30%)</td>
<td>23,783 (26%)</td>
</tr>
<tr>
<td>High/Highest Resource Area</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Totals (Percent of total population)</td>
<td>395 (&lt;1%)</td>
<td>31,816 (35%)</td>
<td>9,105 (10%)</td>
<td>20,718 (23%)</td>
<td>24,404 (27%)</td>
<td>3,508 (4%)</td>
<td>89,946 (100%)</td>
</tr>
</tbody>
</table>

Source: California Tax Credit Allocation Committee (TCAC)/California Housing and Community Development (HCD), Opportunity Maps (2020); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002
Figure 5.34  Job Proximity Index

Source: AFFH Viewer, 2021
Environmental Protection Agency, HUD socio-economic indicators, etc.). The dataset uses a methodology to identify communities disproportionately burdened by exposures to pollution, environmental effects of existing pollutants in communities, among other indicators of sensitive populations or socioeconomic factors. Residents in census tracts with high CalEnviroScreen scores as compared to other California census tracts (shown as percentiles) are disproportionately burdened by pollution and are more vulnerable to related effects.

**Regional Trends**

The CalEnviroScreen map for Alameda County identifies the degree to which communities are considered burdened by pollution. Figure 5.35 shows that generally, the more industrialized, western portions of the county have less positive environmental outcomes, most notably near the Oakland International Airport northwest of San Leandro and the corridor along I-880 south of downtown Oakland.

**Local Trends**

As shown in Figure 5.36, pollution burden varies across San Leandro communities. The northern portion of the city, including Downtown, Estudillo Estates and Bay-O-Vista neighborhoods, has more positive environmental outcomes than areas south and west of Downtown, which are closer to the I-880 freeway, the airport, and industrial areas. Areas close to the I-880 freeway and the airport such as the Eastshore, Davis West and Mulford Gardens Neighborhoods had a high pollution burden for diesel particulate matter, ozone, and traffic. Areas with the worst environmental outcomes were areas that had a predominant Hispanic/Latino or Asian-American population, as shown in Figure 5.36.

According to TCAC, environmental outcome scores vary across the city. Figure 5.37 shows that higher environmental health scores are concentrated in the western part of the city. Areas of lower environmental scores in the northwest of the city have majority non-Hispanic white population; lower environmental scores in the southern area of San Leandro are predominately Asian-American neighborhoods. Conversely, the northwestern area of the city has second to worst percentile i.e.: “less positive” environmental outcome scores, according to CalEnviroScreen 4.0 consolidated findings (Figure 5.36).

### 5.7 Disproportionate Housing Needs

Disproportionate housing needs refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need, or the total population experiencing that category of housing need in the applicable geographic area. To analyze the extent of disproportionate housing needs in San Leandro, this section reviews data on housing cost burden and severe housing cost burden, overcrowding, homelessness, and substandard housing conditions. Information for this section relies on the HUD CHAS data.
Figure 5.35  CalEnviroScreen 4.0 Percentile Scores (Alameda County)
Figure 5.36  CalEnviroScreen 4.0 Percentile Scores and Predominant Racial/Ethnic Populations (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.37  TCAC Opportunity Areas – Environment (San Leandro)

Source: AFFH Viewer, 2021
5.7.1 Housing Cost Burden

Housing cost burden is defined as the proportion of a household’s total gross income spent on housing costs. Households that spend at least 30 percent of their total gross income on housing costs (rent, mortgage, utilities, and other housing-related costs) are considered “cost burdened,” and households spending over 50 percent on housing costs are considered “severely cost burdened.” The higher the housing cost burden, the more likely residents are to live in overcrowded and substandard conditions and are less likely to afford to relocate. Low-income households and persons in protected classes disproportionately experience severe housing problems.

Regional Trends

Figure 5.38 shows areas of Alameda County where renter households experienced housing cost burden (spending more than 30 percent of household income on housing costs). As shown, paying more than 30 percent of gross income on rent is widespread across most of Alameda County, especially in the western portion of the county closest to the I-880 corridor and in the southern portion of the county south of Pleasanton. Similarly, housing cost burden among homeowners was most prevalent across the western area of the county, especially within the City of Oakland, San Leandro, Hayward, and Union City. An overview of homeowner housing cost burden is provided in Figure 5.39.

Local Trends

The following analysis describes geographic housing cost burden disparities by households that rent and those that own their homes. Housing cost burden among renters varied across San Leandro. As shown in Figure 5.40, most of the city had between 40 and 60 percent of renters experiencing housing cost burden, according to 2015-2019 ACS estimates. There were between 60 and 80 percent of renters in four areas of the city (Census tracts 4325.01, 4331.04, 4327.00, and a small portion of 4338—a census tract that is split with the other portion in unincorporated Alameda County) who experienced housing cost burden, reflecting the highest rate of housing cost burden in San Leandro. These areas are mainly west, south, and east of Downtown.

An overview of housing cost burden for owner-occupied households is provided in Figure 5.41. In contrast to renters, all Census tracts in the city contain 20-60 percent of owner-occupied households as being cost burdened, and no census tracts contain more than 60 percent of owner-occupied households as being cost burdened. Housing cost burden among owner-occupied households was more prevalent throughout the western and northern areas of San Leandro, according to 2015-2019 ACS estimates. Between 40 and 60 percent of owner-occupied households in neighborhoods including Downtown, Davis West, Mulford Gardens, Marina Faire, and Washington Manor experienced housing cost burden compared to less than 20 percent of households in the central and eastern areas of the city. Generally, areas with higher rates of overpayment by homeowners were identified as areas with majority Hispanic/Latino in the northern area, and majority Asian-American in the southern area of the city.

In Figure 5.42 two of the three neighborhoods with the highest rates of overpayment by renters had a majority Hispanic/Latino Population; one neighborhood had a majority non-Hispanic white population. Neighborhoods that had the highest rates of overpayment by renters in the northern area of San Leandro were predominately single-family residential (Eastshore and Estudillo Estates), compared to the central area of the city (such as Downtown), which is mostly multi-family residential. The lowest rate of overpayment by renters was in the Washington Manor neighborhood in the southern area of the city, which is predominantly single-family residential.
Figure 5.38  Overpayment by Renters (Alameda County)

Source: AFFH Viewer, 2021
Figure 5.39  Overpayment by Homeowners (Alameda County)

Source: AFFH Viewer, 2021
Figure 5.40  Overpayment by Renters (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.41  Overpayment by Homeowners (San Leandro)

Source: AFFH Viewer, 2021
Figure 5.42  Overpayment by Renters and Predominant Racial/Ethnic Populations (San Leandro)

Source: AFFH Viewer, 2021
5.7.2 Overcrowding

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen) while severe overcrowding refers to more than 1.5 persons per room. Overcrowding is a measure to understand the needs of large families where there are five or more persons per household. Generally, large households have special housing needs due to lower per capita income and the need for housing with three or more bedrooms.

Some large households may not be able to accommodate high-cost burdens for housing and accept housing with too few rooms. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding. Household overcrowding reflects various living situations, including housing units that are inadequately sized to meet a household’s needs; the necessity or desire to have extended family members reside in an existing household; or unrelated individuals or families that share a single housing unit.

Not only is overcrowding a potential fair housing concern, but it can also potentially strain electrical systems in older housing that has not been updated or contribute to a perceived shortage of parking. As a result, some property owners/managers may be more hesitant to rent to large households, thus making access to adequately sized housing even more difficult. According to local fair housing service providers and property managers, addressing the issue of large households is complex as there are no set of guidelines for determining the maximum capacity for a unit. Fair housing issues may arise from policies aimed to limit overcrowding that have a disparate impact on specific racial or ethnic groups with different preferences for housing size and/or ability to pay according to the household size standards identified.

Regional Trends

Alameda County had 62,587 large households, approximately 11 percent of total households. Owner-occupied households comprised a larger share of the total number of large households in the county. Overcrowding remains low overall in the county, but there is a disproportionate impact of overcrowding in households primarily occupied by non-white racial/ethnic groups. According to ACS 2015-2019 estimates, two percent of non-Hispanic white households were overcrowded (more than one occupant per room), compared to Hispanic/Latino (20 percent), Asian (10 percent) and Black/African American (5 percent) households. According to the California Department of Health and Human Services data shown in Figure 5.43, overcrowded housing is most prominent in the western region of Alameda County, mainly in urban centers such as the City of Oakland, San Leandro, Hayward, and portions of Fremont and Livermore.

Local Trends

As discussed in Chapter 2, Housing Needs Assessment, San Leandro had 4,002 large households, approximately 13 percent of the total households. Owner occupied large households comprised of 59 percent of the total number of San Leandro households. Additionally, 8.1 percent of households in San Leandro are overcrowded, slightly higher than 7.8 percent for the county as a whole. San Leandro had an average of 2.85 persons per household in 2020, a slight increase from 2010, when the city had an average of 2.81 persons per household. As shown in Figure 5.44, neighborhoods with a higher degree of overcrowded households were identified in neighborhoods west of Downtown, in the northern area of the city. The census tract with the highest percent of overcrowded households was census tract 4325.01, in which approximately 22 percent of households were overcrowded. This area, which includes the Eastshore neighborhood, is primarily
Figure 5.43  Overcrowded Households (Alameda County)

Source: AFFH Viewer, 2021
Figure 5.44  Overcrowded Households (San Leandro)

Source: AFFH Viewer, 2021
single-family residential in the west but has a range of residential types including multi-family residential and mixed use to the east. The predominant population in this census tract is Hispanic/Latino.

According to the 2015-2019 ACS estimates shown in Figure 5.45, overcrowding was a more common housing issue for residents of San Leandro who identified as Asian American/Asian Pacific Islander (API), Hispanic/Latino, and those of other race or multiple races than for people who identified as white, Black/African American, or American Indian/Alaska Native. Overcrowding is also linked with household income. According to the 2013-2017 CHAS data for San Leandro, 7 percent of very low-income households and 9 percent of low-income households (those earning 30-50 percent and 51-80 percent AMI, respectively) lived in overcrowded conditions.

Figure 5.45 Overcrowding by Race in San Leandro

Notes: The Census Bureau does not disaggregate racial groups by Hispanic/Latino ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latino. Since residents who identify as white and Hispanic/Latino may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latino, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

*Hispanic and non-Hispanic

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014

5.7.3 Housing Problems

HUD considers housing units to be “standard units” if they are in compliance with local building codes. Many federal and State programs use the age of housing as a factor to determine a community’s housing rehabilitation needs. Housing age can be an important indicator of housing condition in a community. Like any other tangible asset, housing is subject to gradual physical or
technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Typically, housing over 30 years old is more likely to have rehabilitation needs that may include replacing plumbing, roof repairs, foundation work, and other repairs. Housing units built before 1978 may have health risks such as lead-based paint and asbestos. Housing issues prompted by disrepair such as mold may elevate health conditions such as asthma.

**Regional Trends**

According to the AI, housing problems are defined as units having incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and households with a cost burden greater than 30 percent. Severe housing problems are defined as all of the above and with a cost burden greater than 50 percent. Approximately 44 percent of total households in Alameda County experienced housing problems, and another 25 percent of total households experienced severe housing problems. More than half of Black/African-American (56 percent) and Hispanic/Latino (59 percent) households experience housing problems compared to non-Hispanic white residents. Housing problems were significantly higher among larger households, as nearly 63 percent of large households experienced housing problems compared to 39 percent of households comprising of less than five persons.

A housing unit is considered substandard if it lacks complete plumbing or kitchen facilities. The County of Alameda had 7,450 substandard housing units which comprised approximately 3 percent of the total occupied units in the county, according to 2015-2019 ACS estimates. Of the 7,450 substandard units, approximately 34 percent lacked complete plumbing facilities and 66 percent lacked complete kitchen facilities.

Sixty-eight percent of Alameda County’s housing stock is over 40 years old. These units are potentially in need of repair and modernization improvements. The northwestern area of Alameda County, generally from the community of San Lorenzo to the City of Albany, has the highest share of housing constructed prior to 1950, according to the Alameda County Health Department. Cases of lead poisoning are an indicator of older housing in poor conditions. A study conducted from 2007-2011 found that the area of the county with the most cases of lead poisoning among children was the western part of Oakland.

**Local Trends**

According to the AI, nearly 45 percent of total households in San Leandro experienced at least one housing problem. Housing problems in San Leandro are slightly higher compared to Alameda County. According to the AI, Asian/Pacific Islanders, Black/African-American, and Hispanic/Latino households experienced the highest rate of housing problems at 45, 49 and 58 percent, respectively. In comparison, non-Hispanic white households experienced housing problems at a rate of 9 to 22 percentage points lower (36 percent). According to the 2015-2019 ACS, 3 percent (Table 2.27) of all occupied housing units in San Leandro units were considered substandard and over 74 (Figure 2.8) percent of the city’s current housing stock is greater than 40 years old. Additionally, 66 percent of large households (five or more persons) in the city experienced housing problems compared to 40 percent of households of five persons or less, as referenced in the AI.

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5.7.4 Persons Experiencing Homelessness

Regional Trends

The 2022 Alameda County EveryOne Counts! Point-in-Time (PIT) Count was the most recent evaluation of people experiencing homelessness in the county. According to the 2022 PIT count, there were 409 people experiencing homelessness in San Leandro (sheltered/unsheltered), a decrease of 9 people (2.2 percent) from 2019 (latest available comparable year). There were 312 individuals who were observed as being unsheltered in the city, a decrease of 32 people from 2019. Factors contributing to the rise in homelessness include a lack of housing affordable available for low- and moderate-income households, increase in the number of persons whose incomes fall below the poverty level, reductions in public subsidies, and lack of support for persons with extreme developmental, physical, and mental disabilities.

State law (Section 65583(a)(7)) requires municipalities to address the special needs of persons experiencing homelessness within their boundaries. “Homelessness,” as defined by HUD, describes the condition of an individual, who is not imprisoned or otherwise detained, who:

- Lacks a fixed, regular, and adequate nighttime residence; and
- Has a primary nighttime residence that is:
  - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
  - An institution that provides a temporary residence for individuals intended to be institutionalized; or
  - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

EveryOne Home survey responses for Alameda County indicated that eviction/foreclosure/rent increase, job loss, and other money challenges were listed as three of the top five reasons individuals became homeless. Rent assistance was reported by nearly half of survey respondents when asked what might have prevented homelessness. Economic factors are also highlighted in employment status: 18 percent reported being employed and 36 percent reported they were looking for work.

Local Trends

As discussed in Chapter 2, Housing Needs Assessment, the 2022 PIT count reported that 55 percent of sheltered individuals in San Leandro (54 people) were chronically homeless (individual has a disabling condition and has had four episodes of homelessness in the past three years or has been continuously homeless for one year or longer). More than one-third of sheltered individuals (36 percent) reported suffering from a mental health issue, 26 percent reported a substance abuse issue, and 12 percent were fleeing domestic and dating violence. Six percent were veterans and one percent had HIV/AIDS. Sheltered individuals were more likely to be male (56.7 percent) and most likely to be older than the age of 25 (74.2 percent). Approximately one in five sheltered individuals (22.7 percent) were young adults between the ages of 18 and 24, and 3.1 percent were younger than 18 years of age.
Black/African American residents had the largest overrepresentation in percent of sheltered individuals respective of city population share (37 percent of sheltered individuals versus 10 percent share of population). Asian Americans were the most underrepresented for sheltered individuals respective of city population share (3 percent of sheltered individuals versus 35 percent of population share). Other racial/ethnicity groups of sheltered individuals were closer to their respective city population shares.

The City’s Human Services Department and its service providers meet bi-weekly to discuss case management and share updates on the known locations of San Leandro’s unhoused population to facilitate outreach in areas of need, which include the following:

- Industrial areas;
- Commercial shopping centers, including Greenhouse Shopping Center near the I-880/State Route 238 interchange;
- Large vacant lots or underutilized properties in commercial or industrial areas;
- On or near UPRR/CalTrans/BART rights of way;
- Downtown;
- Community Centers and libraries (e.g., Marina Community Center and Main Library);
- Under bridges near Creeks (e.g., San Leandro Creek);
- Parks (e.g., Thrasher Park);
- Locations where homeless services are provided (e.g., laundry and shower services and food distribution locations); and
- San Leandro Shoreline and nearby industrial and commercial areas

To comprehensively address the needs of unhoused residents, Action 16.1 of Chapter 6, Housing Plan, directs the City to identify and pursue State, regional, and local funding to purchase a property for a Housing Navigation Center and shelter. The City will work with area service providers and Alameda County to open a facility available to people who are experiencing homelessness, or who are at risk of homelessness, by identifying immediate and long-term housing solutions, providing crisis management, accessing benefits that are important to housing stability, case management and housing navigation, and providing on-site access and referrals to medical, mental health, and substance use disorder services. The proposed shelter program will be low-barrier, using the housing first model and using trauma-informed care principles. The proposed service partners will offer primary medical care and wellness services and behavioral health clinicians that are experienced in crisis management, mental health, and substance use disorders.

More than one-quarter of unhoused individuals counted in the 2022 PIT count resided in their car or van (28 percent) and another 25 resided in an RV. Action 16.3 of the Housing Plan directs the City to identify at least one location for unhoused area residents who are living in their car and identify potential service partners and funding sources to manage an ongoing program, as needed. Services contemplated include restroom facilities and referrals to programs that assist with securing stable housing.

Actions 16.16 and 16.17 address Zoning Code Amendments that are being adopted concurrently with the Housing Element to comply with the provisions of AB 139 (2019-Quirk-Silva) and AB 2339 (2022-Bloom) by expanding the allowed locations of Emergency Shelters beyond the Limited Industrial (IL) District to include the General Industrial (IG) and Commercial Community (CC) Districts, subject to compliance with objective standards.
5.7.5 Displacement

Displacement, as defined by HCD, is used to describe any involuntary household move caused by landlord action or market changes. Shifts in neighborhood composition are often framed and perpetuated by established patterns of racial inequity and segregation. Movement of people, public policies, and investments, such as capital improvements and planned transit stops, and flows of private capital can lead to displacement. Displacement is fueled by a combination of rising housing costs, rising income inequality, stagnant wages, and insufficient market-rate housing production. Decades of disinvestment in low-income communities, coupled with investor speculation, can result in a rent gap or a disparity between current rental income of the land, and potentially achievable rental income if the property is converted to its most profitable use. These processes can disproportionately impact people of color, as well as lower income households, persons with disabilities, large households, and persons at-risk or experiencing homelessness.34

Regional Trends

As shown in Figure 5.46, residents in the western portion of Alameda County (Oakland, San Leandro, Hayward, Berkeley, and some parts of Fremont, Dublin, and Livermore) live in what are called “sensitive communities,” which means they are vulnerable to displacement.35

Local Trends

Most of San Leandro is considered vulnerable to displacement, as shown in Figure 5.47. Vulnerable areas in San Leandro were more likely to have a mix of single-family and multi-family zoning patterns, whereas areas identified as non-vulnerable were predominately single-family residential. Additionally, areas vulnerable to displacement had higher poverty rates, overcrowded households and were more likely to have predominant Hispanic/Latino or Asian American residents.

According to 2015-2019 ACS and UDP estimates shown in Figure 5.48, renter-occupied households in San Leandro were more likely to be at risk of, or experience, displacement and gentrification compared to owner-occupied households. Additionally, owner-occupied households were twice as likely as renter-occupied households to be stable moderate/mixed-income and located in exclusionary neighborhoods (high-income neighborhoods experiencing an increase in housing costs affordable only to high or mixed-high income households). UDP’s stable moderate/mixed-income category refers to census tracts that had moderate to high-income residents and were not at risk of becoming an exclusive neighborhood. Households living in areas categorized as at risk of becoming or becoming exclusive represent areas that exhibited risk factors for future exclusion of lower-income neighborhoods.36

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Figure 5.46 Sensitive Communities (Alameda County)

Source: AFFH Viewer, 2021
Figure 5.47 Sensitive Communities (San Leandro)

Source: AFFH Viewer, 2021
5.8  Local Area Knowledge

5.8.1  Historic Patterns of Segregation

**Regional**

Patterns of racial segregation are the byproduct of local and federal policies, private housing discrimination, and community prejudice. To understand present challenges to fair housing, it is necessary to review the history of actions that have led to regional patterns of segregation.

The earliest forms of racial exclusion in the Bay Area were the Spanish, Mexican and early U.S. settlers’ colonization of Native Americans’ land. The Ohlone were and are the predominant Indigenous group of the Bay Area, including the Chochenyo and the Karkin in East Bay, the Ramaytush in San Francisco, the Yokuts in South Bay and Central Valley, and the Muwekma tribe throughout the region. Other Indigenous groups include the Graton Rancheria community (Coast Miwok and Southern Pomo), Kashaya, Patwin, and Misewah Wappo in the North Bay, and the Bay Miwok in the East Bay. Indigenous communities were forced from their land, which was then sold or given away. In the 1850s, 119 California tribes signed treaties with the U.S. Special

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37 Roots and Race, UC Berkeley Belonging Institute, Haas Institute, 2019
Commissioners which required them to formally surrender their land in exchange for 19 designated reservations, which lacked game, suitable agricultural lands and water.\textsuperscript{40} From the start of colonization through the 1880s, the Ohlone population in the Bay Area dropped by almost 90 percent due to violence, displacement, and widespread disease brought by colonizers.\textsuperscript{41}

In more recent history, starting in the 1880s, a series of laws targeted Asian populations through federal restrictions on immigration (Chinese Exclusion Act of 1882) and by barring Asian immigrants from owning land (California Alien Land Law of 1913 and 1920).\textsuperscript{42} In 1942, over 100,000 Japanese Americans across the country were forced to sell or abandon their homes and were sent to internment camps.\textsuperscript{43} At the end of their internment, many Japanese Americans struggled to find housing due to poverty, restrictive covenants, and racism.\textsuperscript{44}

In the early 1920s, cities in the Bay Area began adopting zoning ordinances which led to the establishment of exclusive single-family home zones. By establishing specific areas of cities which did not allow more affordable housing types, cities began to be more segregated based on class and race/ethnicity. Exclusionary zoning created areas of concentrated poverty and concentrated wealth. High-poverty areas typically have limited employment and educational opportunities, creating an environment difficult to achieve income and housing mobility. By preventing households from moving into areas of higher resource opportunity, exclusionary zoning perpetuated the cycle of poverty.\textsuperscript{45} Historic evidence shows that zoning intentionally segregated communities, enforcing racially motivated biases against targeted groups.\textsuperscript{46}

Starting in the 1930s, Bay Area communities were impacted by redlining, which is the practice of federally sanctioned discriminatory mortgage lending that either steered or opted against providing loans to borrowers based on the racial or socioeconomic status of the neighborhood in which a property is located. Redlining, a government-sponsored system of denying mortgage loans and services to finance the purchase of homes in specific areas, served as a tool to limit homeownership opportunities, as federally insured and long-term mortgages were routinely denied to often non-white persons seen as “undesirable”. Redlining directed both public and private capital to white households and away from Black/African American, non-white, immigrant, and Jewish households. As homeownership is one of the most significant means of intergenerational wealth building in the United States, these redlining practices had long-term effects in creating wealth inequalities.\textsuperscript{47}

Between 2000 and 2015, mainly due to quickly rising housing prices caused in part by the massive boom in the technological industry, Alameda County experienced significant and uneven shifts in racial, ethnic, and class-based neighborhood divisions. As housing costs increased throughout the county, neighborhoods in Oakland and Berkely lost thousands of low-income households while experiencing increases in low-income Hispanic/Latino and Asian Households. By 2015, low-income Black/African American households in Alameda County had decreased by four percent since 2000.

\textsuperscript{40} State of California Native American Heritage Commission. http://nahc.ca.gov/resources/california-indian-history/
\textsuperscript{41} Roots and Race, UC Berkeley Belonging Institute, Haas Institute, 2019
\textsuperscript{42} History of Racial Injustice, California Law Prohibits Asian Immigrants from Owning Land. https://calendar.eji.org/racial-injustice/may/3
\textsuperscript{45} The Century Foundation. https://tcf.org/content/facts/understanding-exclusionary-zoning-impact-concentrated-poverty/?agreed=1&agreed=1
\textsuperscript{46} Roots and Race, UC Berkeley Belonging Institute, Haas Institute, 2019
\textsuperscript{47} Mapping Inequality: Redlining in New Deal America. https://dsl.richmond.edu/panorama/redlining/#loc=16/37.725/-122.162&city= oakland-ca&area=019
while low-income Hispanic/Latino and low-income Asian American Households increased by 48 percent and 35 percent, respectively. In total, low-income households of color in Alameda County had increased by 20 percent. Low-income Black/African American, Asian American, and Hispanic/Latino populations grew significantly in southern Alameda County cities such as San Leandro, Hayward, and the unincorporated communities of Ashland and Cherryland. Some of these shifts were involuntary moves that resulted from eviction, foreclosure, large rent increases, uninhabitable housing conditions or other reasons that are beyond a household’s control, otherwise known as “displacement.” Increases in housing prices in Alameda County contributed to new concentrations of poverty and racial segregation in the county and perpetuated disparities in access to high-resource neighborhoods. In 2015, low-income white households were seven times more likely to live in higher resource tracts than moderate- and high-income Black households. Access to higher resource neighborhoods for Hispanic/Latino households in 2015 closely resembled that of Black households, and Asian American households’ access to higher resource neighborhoods was similar to that of white households.48

Local

San Leandro settlement began as a farming town. Some of San Leandro’s early settlers were from the Portuguese Azores. San Leandro’s large Portuguese population in the late 19th and early 20th centuries earned the town the moniker "the Portuguese Capital of the West."49

Census data shows that in 1950, 99.7 percent of the population in San Leandro was considered white. 50 By 1970, this percentage had only marginally decreased to 97 percent. Comparatively, in Oakland, 84 percent of the population was considered white in 1950, and 12.4 percent of the population was considered Black/African American. By 1970, 59.1 percent of Oakland’s population reported as white, and 34.5 percent reported as Black/African American.51

Anecdotal evidence suggests it is likely San Leandro was a “sundown town.” “Sundown town” is a city, county or region that was intentionally “all white” by forcing out anyone considered Black/African American and other people of color by force, law, or custom. Local performer/comedian Brian Copeland explains:

> Throughout the 1950s and 60s, San Leandro’s ten homeowners’ associations, which represented nearly two-thirds of all property owners, colluded to restrict the presence of Blacks in the city. The associations decided who would be on the city council and pressured council members to reject any proposal that would make it easier for people of color to locate here. The associations also made certain that member homeowners agreed not to sell their homes to Blacks. Realtors maintained ‘gentlemen’s agreements’ not to show homes to Blacks.52

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50 Prior to the 1960 census, it was common practice for census takers to identify the race of those they were counting, which may have led to a misrepresentation of local demographics. Additionally, the race, ethnicity, and origin categories available to choose between were limited. In 1950, the categories available were White, Negro, American Indian, Chinese, Japanese, Filipino, and Other. By 1970, the racial categories were White, Negro, or Black, Indian (American), Chinese, Filipino, Korean, Hawaiian, and Other. The 1970 census also included a category for “origin or decent,” listing central or South American, Mexican, Puerto Rican, Cuban, and Other Spanish. https://www.pewresearch.org/interactives/what-census-calls-us/

51 Bay Area Census, http://www.bayareacensus.ca.gov/

52 History and Social Justice, Sundown Towns, Tougaloo University. https://justice.tougaloo.edu/sundowntown/san-leandro-ca/
Following a 1948 Supreme Court ruling that racially restricted covenants violated the Constitution, San Leandro maintained its racial exclusivity through homeowners’ associations that reportedly kept a “vigilante-like” watch on local real estate agents to ensure that none would show homes to African Americans and that the City government took no action to stop this intimidation.\(^{53}\)

Historic redlining in San Leandro is displayed on Figure 5.49. Area descriptions created by agents of the federal government’s Home Owners’ Loan Corporation (HOLC) between 1935 and 1940 assigned grades to residential neighborhoods that reflected their “mortgage security” that would then be visualized on color-coded maps. Neighborhoods receiving the highest grade of “A”—colored green on the maps—were deemed minimal risks for banks and other mortgage lenders when they were determining who should receive loans and which areas in the city were safe investments. Those receiving the lowest grade of “D,” colored red, were considered “hazardous.”\(^{54}\)

The HOLC map of the Oakland area included two neighborhoods that encompassed approximately two thirds of San Leandro. The first neighborhood, identified as “hazardous,” was adjacent and west of Washington Avenue and east of the former Southern Pacific Railroad tracks, which ran on the current railroad tracks through the center of the city. Nearby were the San Leandro Plow Company and the Daniel Best Manufacturing Company, which evolved into the Caterpillar Tractor Company. In the HOLC map, “adjoining industrial area with attendant odors, smoke, etc.” is listed as a detrimental influence in the neighborhood, indicating a high level of pollution. At the time, this neighborhood included residential and industrial zoned parcels. HOLC identified the makeup of the neighborhood as predominantly factory workers and common laborers, with 20 percent foreign born individuals, and an “infiltration of negroes (very slowly).”\(^{55}\)

The second neighborhood included on the HOLC map was identified as “Definitely declining.” This neighborhood encompassed the area east of Washington Avenue to Grand Avenue. According to the HOLC map, “Very little new construction in this district and prospects for future activity rests largely on increase of industrial development in San Leandro and southeast Oakland...[the] Northeast part of [the neighborhood], together with undeveloped territory adjoining, might easily develop into high grade.” The makeup of the region was identified as predominantly factory workers, artisans, and service workers, with 10 percent foreign born and “no threat of infiltration [of people of color and immigrants].”\(^{56}\)

\(^{53}\) Roots and Race, UC Berkeley Belonging Institute, Haas Institute, 2019 https://belonging.berkeley.edu/sites/default/files/haasinstitute_rootsraceplace_oct2019_publish.pdf  
\(^{55}\) Ibid.  
\(^{56}\) Ibid.
Figure 5.49  Historic Redlining Map (San Leandro)
The present makeup of the neighborhood rated “hazardous” is predominantly Asian American and Hispanic/Latino. Comparatively, the neighborhood rated “Declining” is predominantly non-Hispanic white and Hispanic/Latino. The census tracts with the highest income levels in San Leandro are currently located in both neighborhoods. Notably, the area identified by HOLC as having the potential for receiving a higher grade is one of the three census tracts in San Leandro with the highest incomes (Figure 5.18). Notably, the neighborhood receiving the lower rating by the HOLC map currently receives higher TCAC education access scores than the rest of the city.

The post-war era brought migration to the Bay Area, and the population continued to swell in the 1950s and 1960s. In San Leandro, farm fields were sold to developers. Annexation of surrounding fields for industrial development and housing subdivisions, completed the transition from orchards to suburb. San Leandro left behind the “sunshine-and-flowers” identity and began billing itself as the “City of Industry.”

The pace of growth slowed as the city reached its natural limits during the 1960s. On the east, steep hills created a barrier to large-scale development. On the west, most of the shoreline had been acquired for park uses. The focus of new development shifted to smaller infill sites, including greenhouses and nurseries, and other properties that had been bypassed during the boom years.

In May 1967, the United States Commission on Civil Rights held hearings to determine causes of racial disparity in San Leandro, with a specific focus on segregation and housing. The Commission received testimony from sources including the mayor, a reverend, the secretary of a Homeowners Association, and a bank teller. The sources attributed the segregation in San Leandro to racial prejudice in the community and racism amongst lending institutions and real estate groups.

In 1968, the National Committee Against Discrimination in Housing partnered with the U.S. Department of Housing and Urban Development to conduct a demonstration project in the San Francisco Bay Area with the goal of reversing patterns of segregation. The project, called the Bay Area Demonstration Project, set out to create a comprehensive regional authority with power to plan and implement housing and economic opportunity for non-white residents in the region. In 1971, the Bay Area Demonstration Project developed a highly critical report called *Patterns and Practices of Housing Discrimination in San Leandro*, which found the city to be one of the most extreme examples of racially restricted suburbs. The findings are quoted directly below:

- San Leandro was not 99.9 per cent white by accident. For 25 years, Federal monies and powers, municipal policies, practices of the real estate and home finance industries and pressures by property owners’ associations operated to exclude Blacks and other minority residents.
- The real estate industry in San Leandro reflected widespread patterns and practices of housing discrimination. The Southern Alameda Real Estate Board, which served San Leandro, refused to exchange multiple listings with the integrated Oakland board. This refusal barred Oakland’s minority population from the opportunity to purchase homes in San Leandro by denying these home seekers essential information about available housing on the market. The racist intent of this refusal to share listings was shown by the Southern Alameda board’s willingness to exchange listings with the Contra Costa Real Estate Board which serviced an overwhelmingly white area.

The Federal Government bore major responsibility for the creation of this all-white community. The racial character of San Leandro was determined in large measure by FHA and VA-supported subdivisions built and marketed on a discriminatory basis in the 1950's during a period of rapid growth.

Federal support of patterns and practices of residential discrimination continued, despite the mandate of the 1968 Civil Rights Act requiring all Federal agencies to administer their programs in a manner to affirmatively advance open housing and open communities. Federal monies expended in this racially-restricted community by various Government agencies during the fiscal year ending June 1969, exceeded $40 million (adjusting for inflation, this would be over $300 million in 2022 dollars), a substantial part being in grants and contracts. There was no evidence that open housing was a consideration in the administration of any of these programs.

In the year 1969-70, FHA provided insurance on mortgages totaling more than $1,700,000 (adjusting for inflation, this equates to approximately $13,023,204) for properties sold on a closed housing market. Similarly, during the fiscal year ending June 1969, VA-guaranteed home loans totaled more than $1.6 million (adjusting for inflation, this equates to over $12 million in today’s dollars).

The City of San Leandro had taken no action to eliminate exclusionary practices and to open housing opportunities without regard to race, color or national origin. A proposal for a human rights commission was defeated 5-2 by the City Council. San Leandro was the only municipality in the country that refused to participate in the Alameda County Housing Authority's leased housing program to provide living quarters for families of modest income. Twelve homeowners' associations blanketing the entire community dominated city politics and maintained a vigilante-like watch on local real estate brokers to make sure that none adopted an open housing approach to the handling of properties listed for sale.

Mortgage lending institutions were the “silent partners” sustaining patterns and practices of housing discrimination in San Leandro. In 1970, FHA-insured mortgages alone brought six of these institutions business totaling $1.3 million in loans.

Housing discrimination denied Blacks and other minorities equal access to 36,200 jobs in San Leandro. An estimated 600 Black employees of firms under contract to the U.S. Department of Defense, for example, were forced to live elsewhere and commute to work.

Housing discrimination built a white educational system in San Leandro. Almost 10,000 children attended the city's primary and secondary schools, 9,752 whites; 21 Blacks.60

At the suggestion of the National Committee Against Discrimination in Housing, the Association of Bay Area Governments began to address fair share allocations and formed a Housing Task Force to assist the agency in developing a plan for metropolitan housing.

In the years following the 1963 California Fair Housing Act, which took effect in 1966, San Leandro experienced its recent transformation into one of the most diverse cities in California.61 This act is the primary state law banning discrimination in housing accommodations because of race, color, religion, sex, marital status, national origin, ancestry, disability and familial status.62 This law was

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62 California Fair Employment and Housing Act - FEHA - Government Code 12900 - 12996
then further backed up by the National Housing Act, which prohibited housing discrimination by race, color and creed.63

In the early 2000s, the City began to reinvest in its housing stock, and gained almost 20,000 residents in two decades. Racial and ethnic diversity continued to increase during this time, as much of the city’s growth was fueled by an increase in foreign-born residents and young families. By 2014, San Leandro’s population was 32 percent Asian American, 28 percent Hispanic/Latino, 24 percent non-Hispanic white, 11 percent Black/African American, making it one of the most diverse cities in the San Francisco Bay Area and the state. Although Alameda County experienced an overall decrease in low-income Black households from 2000 to 2015, parts of San Leandro saw increases in this group. Low-income Asian American households also moved to San Leandro during this time.64

Recognizing the evolving racial/ethnic demographics within San Leandro, and the historic segregation of minority residents and unequal access to housing opportunities, the City has promoted policies that focus on the needs of an increasingly diverse population. In June 2022, the San Leandro City Council passed a resolution acknowledging the previous use of discriminatory housing practices such as exclusionary covenants, and supporting Alameda County’s efforts to implement a program that will assist in the redaction of unlawfully restrictive covenants.65

To support residents of all economic and racial/ethnic backgrounds, the City offers Spanish and Chinese translation of City housing programs, including tenant relocation assistance, rent review, and first-time homebuyer seminars, among others. The City also maintains a Rent Review Board to assist tenants and landlords public and mutually settle disputes related to significant rent increases in residential rental units. There is also a user-friendly Google translator function for the City website, including Housing Services Division webpage. The City strengthened tenant protections and assistance through the creation of a legal aid/eviction defense services program by contracting with Centro Legal de la Raza. The City also created an emergency rental assistance program during height of COVID-19 pandemic in 2020-21 to assist tenants who had lost income.

The City has also invested in affordable housing development and acquisition and provided support to local organizations assisting the homeless, persons at risk of homelessness, and others with special housing needs. To provide affordable housing opportunities, the City continue to help fund affordable rental housing, such as Marea Alta and La Vereda, that are scattered around the city, prioritized in amenity rich areas near the city’s two BART stations. The City expanded homeless services and is also pursuing acquisition/rehabilitation of the Nimitz Motel to create an interim homeless navigation center. The City also enhanced mobile home park protections by creating a Mobile Home Park Overlay Zone and amended the Mobilehome Rent Stabilization Ordinance to protect RV owners.

Additionally, the city’s industrial areas evolved to keep pace with the technology industry due to the changes in its growing workforce. San Leandro has promoted higher density development around its two BART stations, creating a transit-oriented development pattern.66

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Housing Element 5-89
5.9 Stakeholder and Community Input

Community workshops were held on four different occasions, October 27, 2021, November 6, 2021, December 9, 2021, and January 19, 2022. Common concerns raised by participants included the need for more affordable housing to meet needs for unhoused, low income, very-low income, and housing for the "Missing Middle." AFFH-related concerns included gentrification, overcrowding, parking, housing for people of color and people vulnerable to displacement, people experiencing homelessness, and transportation accessibility.

Three stakeholder meetings were held virtually on January 12 and 14, 2022 with housing providers, service providers, community-based organizations, representatives of labor unions, and representatives of affordable and market rate housing organizations. Meetings included thorough discussions regarding housing and community needs, homelessness and special needs, and barriers to affordable housing. Stakeholders suggested strengthening or developing strategies and policies such as voucher programs and efforts the City could undertake to promote affordable housing development. Throughout the Community Workshops and the Stakeholder meetings, the public raised awareness for their concerns regarding housing in San Leandro. Topics such as affordable housing, housing for people of color, gentrification, access to transportation, homelessness and safety were of utmost concern for residents, stating that the City should look for ways to address these concerns with the best possible methods that will not contribute to displacement of any persons regardless of age, ethnicity, or socioeconomic status.

5.9.1 Fair Housing Capacity

The most recent Alameda County Analysis of Impediments to Fair Housing (2020) stated the following regarding fair housing enforcement capacity:

Stakeholders and participating jurisdictions have commented that inadequate funding and organizational capacity are the primary limitations on expanding or improving fair housing enforcement. HUD directs recipients of CDBG funds to use the grant’s administrative or social services allocations for fair housing activities, including creation of an analysis of impediments. However, HUD also caps those allocation amounts, which limits participating jurisdictions from using more of these funds on fair housing activities.

Participating jurisdictions generally do not use any other public or private source of funding for their fair housing activities. While participating jurisdictions have limited funding to offer fair housing organizations, fair housing organizations have other funding sources, such as HUD’s Fair Housing Initiatives Program (FHIP); however, these organizations generally do not have many other private funding sources. Other fair housing activities are funded from federal and state resources, such as services provided by the Office of Fair Housing and Equal Opportunity and Department of Fair Employment and Housing.

The number of fair housing organizations and their respective capacities has also constrained the amount of fair housing activities. Participating jurisdictions commented that a reduction in the number of fair housing organizations has lessened fair housing activities overall.

According to HUD guidance, a common factor for fair housing complaints can be a lack of affordable housing supply. According to the California Housing Partnership’s Housing Emergency Update for Alameda County, federal and state funding to Alameda County for affordable housing has declined by 80 percent since 2008, leaving a deficit of approximately $124 million annually (California Housing Partnership, 2018). Additionally, while LIHTC production and preservation in Alameda
County has increased by 67 percent overall from 2016, the state production and preservation has decreased by 23 percent. Lastly, the report finds that Alameda County needs 52,291 more affordable rental homes to meet the need. To combat this lack of state and federal funding, local tax initiatives have been approved, including the County’s Measure AI, Berkeley’s Measure O, and Emeryville’s Measure C; however, due to the demand for affordable housing, the need still far exceeds these local measures.

In discussions with the Alameda County Collaborative in March 2022, the executive director of ECHO Housing identified the following constraints to capacity on fair housing efforts in the region:

- Inadequate funding from HUD and some local jurisdictions.
- Inadequate number of fair housing organizations active in the East Bay.
- Lack of affordable housing supply for persons on public assistance, accessible housing for persons with disabilities, and senior citizens.67

5.10 Other Relevant Factors

Incorporated in 1872, San Leandro’s development history is similar to many other California cities. The center commercial and industrial areas of the city formed around the railroad lines, and surrounding agricultural lands shifted to housing developments in the post-war era of the 1940s and 50s. The boom in manufacturing jobs in this time created the need for housing, and the city’s current form and character was defined during this era, when nearly half of the city’s current housing stock was constructed. Higher-paying skilled manufacturing jobs were often exclusionary to non-white employees. Post wartime, white residents in the East Bay were able to find other work in newly developing service sectors of the economy, and move to new homes in the burgeoning suburbs, while non-white employees competed for a dwindling supply of manufacturing jobs and could afford only the cheap housing found in deteriorated sections of the East Bay.68 Combined with the persistent racist housing practices, San Leandro’s focus on single-family housing development during the time was the result of, and cause for, maintaining exclusionary, all-white suburbs. The city’s outward growth reach its peak in the 1960s, as housing extended to the city’s natural boundaries, and housing growth started to decline, as it did for all Bay Area cities beginning in the 1970s.69 Today, single-family housing comprises 66 percent of the city’s housing stock, higher than Alameda County (52 percent), and other areas of the Bay Area such as Santa Clara County (50 percent), San Mateo County (54 percent), and Marin County (60 percent).70 Today, much of the city’s residentially zoned areas are designated for single-family homes.

San Leandro has also been impacted by national and regional trends. The Bay Area has added nearly two jobs for every housing unit built since 1990. The deficit in housing production has severely impacted housing affordable to lower- and middle-wage workers and priced out many households from homeownership. Over the 25 year period from 1990 to 2015, there was a net decrease in the number of households earning between $35,000 and $149,999 in the Bay Area, as these households declined from 64 percent to 52 percent of total households in the region.71 During the same period,

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households earning over $150,000 increased from 17 percent to 27 percent of the total households in the region. Overall housing growth declined during the 2008 Great Recession, as it did in the Bay Area and most of the nation, and households were hit with foreclosures. In 2011, the California Legislature approved the dissolution of the state’s redevelopment agencies, which eliminated a significant source of funding for affordable housing.72

Despite these challenges, the city has become much more diverse than years past, in terms of both racial and ethnic diversity and housing stock. The city found itself at the forefront of a nationwide effort to re-direct growth back toward the developed cores of major metropolitan areas and has taken action to designate much of the city’s commercial and transit-connected areas as multifamily and mixed-use districts, including the 2007 Downtown TOD and the 2018 Bay Fair TOD planning efforts.

### 5.10.1 Access To Transportation for Persons with Disabilities

San Leandro’s main public transportation systems are operated by AC Transit and the BART transit system. AC Transit operates eleven bus lines that extend throughout San Leandro and the western portion of Alameda County. To assist persons with disabilities, AC Transit busses are equipped with accessibility improvements including the “kneeling” bus feature which lowers the bus several inches, priority seating for persons with disabilities and seniors, and the “Wheelchair Marking and Tether Strap Program” providing proper securements for wheelchairs.73 The BART transit system services San Leandro and offers connectivity to surrounding jurisdiction throughout Alameda County and the San Francisco Bay Area. BART stations and trains include a range of accessibility features to assist persons with disabilities including discounted fares, Braille/tactical signs in at BART facilities, telecommunication device for the deaf in each BART station, and marked locations for persons with limited mobility. Additionally, BART coordinates with local paratransit operators to assists individuals whose disability prevents them from accessing, boarding or riding BART trains.74 While most areas of San Leandro are within a quarter-mile of a AC Transit bus routes (see Figure 5.27), there are segments of the city that are not in close proximity to existing transit service, including the Heron Bay and Bay-O-Vista neighborhoods. Residents with disabilities residing in these areas may have limited access to transportation as the Heron Bay and Bay-O-Vista neighborhoods are located in census tracts that contain a slightly higher rate of persons with disabilities, compared to other areas of San Leandro.

### 5.10.2 Access to Home Ownership

As previously mentioned, governmental constraints enacted throughout the 20th century impacted homeownership opportunities for non-white populations.

To understand current racial/ethnic disparities among homeownership opportunities, this analysis reviews mortgage application filing and acceptance by race using the latest available data. As shown in Table 5.14, for the two-year period of 2018 and 2019, there were 3,452 mortgage applications filed in San Leandro. Of the known racial/ethnic categorization of mortgage applications, most were filed by Asian American/API residents and non-Hispanic white residents. In comparison, Hispanic/Latino applicants comprised 13 percent, Black/African-American applicants comprised 6

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percent, and American Indian or Alaskan Native applicants comprised less than 1 percent of total mortgage loan applications. Asian American residents were slightly overrepresented for mortgage applications relative to proportion of population (36 percent of applications, 34 percent of population). Applications from non-Hispanic white residents were proportional to population (both 23 percent). However, Black/African American residents were underrepresented for mortgage applications (6 percent of applications, 10 percent of population), as were Hispanic/Latino residents (13 percent of applications, 27 percent of population), and American Indian/Alaska Native (less than 1 percent of applications, 1 percent of population).

Table 5.14 Mortgage Applications and Acceptance by Race, 2018 and 2019

<table>
<thead>
<tr>
<th>Racial/Ethnic Group</th>
<th>Application Approved but Not Accepted</th>
<th>Application Denied</th>
<th>Application Withdrawn by Applicant</th>
<th>File Closed for Incompleteness</th>
<th>Loan Originated</th>
<th>Total Application</th>
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</thead>
<tbody>
<tr>
<td>American Indian or Alaska Native, Non-Hispanic</td>
<td>0</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>6</td>
<td>13 (&lt;1%)</td>
</tr>
<tr>
<td>Asian American/API, Non-Hispanic</td>
<td>30</td>
<td>233</td>
<td>117</td>
<td>50</td>
<td>826</td>
<td>1,256 (36%)</td>
</tr>
<tr>
<td>Black/African-American, Non-Hispanic</td>
<td>6</td>
<td>52</td>
<td>28</td>
<td>14</td>
<td>112</td>
<td>212 (6%)</td>
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<tr>
<td>Non-Hispanic White,</td>
<td>22</td>
<td>125</td>
<td>92</td>
<td>34</td>
<td>525</td>
<td>798 (23%)</td>
</tr>
<tr>
<td>Hispanic/Latino</td>
<td>10</td>
<td>120</td>
<td>60</td>
<td>24</td>
<td>243</td>
<td>457 (13%)</td>
</tr>
<tr>
<td>Unknown</td>
<td>20</td>
<td>121</td>
<td>105</td>
<td>48</td>
<td>422</td>
<td>716 (21%)</td>
</tr>
<tr>
<td>Total</td>
<td>88</td>
<td>655</td>
<td>404</td>
<td>171</td>
<td>2,134</td>
<td>3,452 (100%)</td>
</tr>
</tbody>
</table>

Notes: “Loan originated” means that the application was accepted and a loan was made by a financial institution to the applicant. “File incomplete or withdrawn” means a loan was not originated because the application was withdrawn before a credit decision was made or the file was closed for incompleteness. “Application denied” means a loan was not originated because the financial institution did not approve the mortgage application. “Application approved but not accepted” means the financial institution approved the loan application but the applicant did not complete the transaction and a loan was not originated. For the purposes of this graph, the “Hispanic or Latino” racial/ethnic group represents those who identify as having Hispanic/Latino ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latino ethnicity.

Source: Federal Financial Institutions Examination Council’s (FFIEC) Home Mortgage Disclosure Act loan/application register (LAR) files.
As shown in Figure 5.50, approximately 66 percent of Asian American/API and non-Hispanic white mortgage applicants had their loans originated, compared to 53 percent of Hispanic/Latino and African-American applicants. Asian American/API and non-Hispanic white applicants had the lowest rates of denied applications. American Indian/Alaskan Native applicants had the highest denial rate at 31 percent, followed by Hispanic/Latino applications (26 percent), and Black/African-American applicants at 25 percent.

**Figure 5.50  Mortgage Rates and Acceptance by Race (San Leandro)**

Source: Federal Financial Institutions Examination Council's (FFIEC) Home Mortgage Disclosure Act loan/application register (LAR) files

5.11 Subsidized Housing

In cooperation with the Housing Authority of Alameda County (HACA), the Housing Choice Voucher (HCV) program provides assistance to rent-burdened residents and will continue to seek opportunities to increase rental assistance and reduce overpayment. The federal CDBG funds were allocated to meet the following goals to primarily benefit low to moderate income residents:

- Public service activities for low- and moderate-income households
- Rehabilitation of existing housing stock
- Enhanced public services
- City and nonprofit capital improvements/ infrastructure
- Program and planning administration, including fair housing

HUD estimates show that 798 households in San Leandro receive HCVs. Figure 5.51 shows HCV as a percent of renter occupied units by census tract. Nearly 80 percent of HCV household are in low resource areas, compared to 20 percent in moderate resource areas. Census tract 4326.00, a low resource area near Downtown, contains the largest share of HCV recipients (27 percent) in the city.
Figure 5.51  Housing Choice Vouchers

Source: AFFH Viewer, 2021
5.12 Housing Sites Inventory Analysis

This portion of the AFFH analyzes the relation between the housing opportunity sites and AFFH-related issues. Government Code Section 65583(c)(10) requires the housing opportunity sites to be analyzed with respect to AFFH to ensure that sites designated for low-income households are dispersed equitably throughout the city rather than concentrated in areas of high segregation and poverty or low-resource areas that have historically been underserved, and conversely, that sites designated for above moderate-income households are not concentrated in areas of high resources. By comparing the sites inventory to the fair housing indicators in this assessment, this section analyzes whether the sites included in the Housing Element sites inventory improve or exacerbate fair housing conditions, patterns of segregation, and access to opportunity.

5.12.1 Housing Sites by TCAC Opportunity Area

For purposes of evaluating fair housing, resource levels designated by TCAC/HCD denote access to economic and educational opportunities such as low-cost transportation, jobs, and high-quality schools and the quality of environmental factors in the area such as proximity to hazards and air quality. TCAC has a composite opportunity score for each census tract. Most of the city (61.5 percent of the city by acreage) is considered “low resource” while areas in the northeast and southwest are considered “moderate resource” (38.5 percent of the city by acreage). As noted, the city does not have any areas considered “high resource.” Figure 5.52 and Figure 5.53 show the location of the Housing Element opportunity sites by TCAC-designated resource area. The housing opportunity sites are designated by income category – whether the sites could accommodate housing appropriate for low-, moderate-, or above moderate-income households. The “appropriateness” of sites for various affordability levels is dictated by State housing element law and HCD guidance and includes allowable density, size of site, realistic capacity, existing use(s), and other factors. More information about the sites and income designations is available in Section 4, Housing Resources.

Almost all of the housing opportunity sites are in low resource areas, including Downtown, South Area, and Bay Fair TOD neighborhoods due to the availability of vacant and underutilized sites in these areas, and the potential for mixed-use, transit-oriented development. Moderate-resource areas are generally characterized by established low- and medium-density residential neighborhoods with fewer opportunities for redevelopment. However, two sites (with a realistic capacity for 19 moderate-income units representing three percent of the sites inventory) are in moderate-resource areas. For the 17 opportunity sites in low-resource areas (with a realistic capacity for 2,636 units), the greatest percent of units (40 percent) could be appropriate for above-moderate households (compared to 31 percent low income and 29 percent moderate income). The opportunity sites could generate housing opportunities at all income levels in low-resource areas, providing not only opportunities for housing, but also committing City resources to infrastructure, economic development, and community organizing supports and/or grant funding for these areas to assist with transition to higher opportunity areas.

The City will be able to satisfy the RHNA with a large number of planned and approved projects. To understand the overall picture of housing development during the eight-year planning period, this analysis considers those units. Planned and approved projects will add 94 lower-income, 26 moderate-income, and 1,895 above moderate-income units in low resource areas, and 220 lower-income, four moderate-income, and 40 above moderate-income units in moderate resource areas.
Figure 5.52  Housing Opportunity Sites by TCAC Resource Area, North
Figure 5.53  Housing Opportunity Sites by TCAC Resource Area, South
The planned and approved projects and the housing opportunity sites will add the following units to lower-resource areas in the city:

- 1,129 lower-income units (80.5 percent of total lower-income units)
- 800 moderate-income units (97.2 percent of total moderate-income units)
- 2,952 above moderate-income units (98.7 percent of total above moderate-income units)

The planned and approved projects and the housing opportunity sites will add the following units to moderate-resource areas in the city:

- 220 lower-income units (19.5 percent of total lower-income units)
- 23 moderate-income units (2.8 percent of total moderate-income units)
- 40 above moderate-income units (1.3 percent of total above moderate-income units)

The planned and approved projects, together with the housing opportunity sites, will add a higher percentage of lower-income units in moderate resource areas (19.5 percent) than moderate or above moderate-income units (2.8 and 1.3 percent, respectively). Conversely, the City will add a higher share of moderate and above moderate-income units in low resource areas (97.2 percent and 98.7 percent, respectively) than lower-income units (80.5 percent). Therefore, overall housing development during the planning period will not increase patterns of segregation and will increase integration by household income in terms of access to opportunity.

### 5.12.2 Sites by Income Population

Census tracts with more than 50 percent low- and moderate-income (LMI) households are located throughout the northwestern and central neighborhoods of the city. LMI communities comprise approximately 30 percent of the city’s total area by acreage. As shown in Figure 5.54 and Figure 5.55, almost all of the sites inventory by acreage is in LMI communities, including Downtown and South Area neighborhoods. This is due to the availability of vacant and underutilized sites in these areas and the potential for mixed-use, transit-oriented development. For the opportunity sites in these areas, approximately 30 percent of proposed units are appropriate for above-moderate income households, 30 percent appropriate for moderate-income households, and 40 percent for low-income households. The Downtown and South Area neighborhoods will benefit from an even mix of households at all income levels. The housing sites inventory includes 19 units of moderate-income housing in the northeastern neighborhood with the lowest percent of LMI households, which could add housing opportunities for moderate-income households in the most affluent neighborhood of the city. The sites inventory will improve the mixture of housing opportunities by income level in the city and will not exacerbate segregation by income between neighborhoods.

### 5.12.3 Sites by Overcrowded Households

As shown in Figure 5.56 and Figure 5.57, the census tract with the highest percentage of overcrowded households overlaps with the eastern portion of Downtown San Leandro and continues west to I-880, south of Davis Street. This area is characterized by a mixture of low-, medium-, and high-density residential development. One site in the inventory (opportunity site 19) is in this census tract, with a realistic development capacity of 397 units: 199 low-, 119 moderate-, and 139 above-moderate income units. This site, a warehouse and surface parking lot, will not displace existing residents but will add housing at all income levels to alleviate overcrowding.
conditions. The sites inventory assumes that the sites in the East 14th Street South Area (which experiences overcrowding) between Downtown and the Bay Fair TOD could accommodate 240 units, 163 of which will be appropriate for low-income households. The sites inventory will not exacerbate overcrowding conditions but will add new housing opportunities in areas that need them.

5.12.4 Sites by Overpayment by Renters

As shown in Figure 5.58 and Figure 5.59, all housing opportunity sites are located in census tracts where at least 40 percent of renter households have a housing cost burden (greater than 30 percent of household income is spent on housing costs). The housing opportunity sites will provide housing opportunities for a mix of income levels, including 814 housing units appropriate for low-income households and 788 units appropriate for moderate-income households, most of which will likely be rental units based on trends in planning entitlements and developer interest. The sites inventory will add new housing opportunities in areas that need them. According to the Urban Displacement Project from UC Berkeley, new market-rate construction in gentrifying areas neither worsens nor eases rates of moving out, but rather increases rates of people moving in across all socio-economic groups, particularly high-socio-economic residents. New market-rate housing production slightly increases displacement for lower-income people, and slightly decreases moving out for high-income people.75

To counter potential impacts of gentrification, the City already enacts anti-displacement strategies, including tenant relocation assistance, preservation of existing affordable housing, assistance with free legal services for lower-income households facing displacement, and educational outreach. The City contracts with the nonprofit ECHO Housing to provide San Leandro tenants and/or landlords information on their housing rights and responsibilities, while the nonprofit Centro Legal de la Raza provides eviction defense and legal counseling. The City also maintains a Rent Review Board to assist tenants and landlords public and mutually settle disputes related to significant rent increases in residential rental units. Under Program 9 in Chapter 6, Housing Plan, the City will review its current Rent Review Board Ordinance and Tenant Relocation Ordinance with input from tenants and property owners/managers, ensuring representation across the economic spectrum, and update as appropriate. The City will also prepare a local displacement study, and prepare a report on the development of a rental assistance program to provide relief to tenants and landlords to avoid the displacement of vulnerable communities.

Figure 5.54  Housing Opportunity Sites by Income Population, North
Figure 5.55  Opportunity Sites by Income Population, South
Figure 5.56  Housing Opportunity Sites by Overcrowded Households, North
Figure 5.57  Housing Opportunity Sites by Overcrowded Households, South
Figure 5.58  Housing Opportunity Sites by Overpayment by Renters, North
Figure 5.59  Housing Opportunity Sites by Overpayment by Renters, South
5.12.5 Sites by Areas of Integration and Segregation

San Leandro has no R/ECAPs per HUD’s definition; therefore, no housing opportunity sites are located in R/ECAPs. Neighborhoods adjacent to I-580 in northeastern San Leandro have the highest range in median income levels and can be considered a concentrated area of affluence, but these areas are not extremely segregated by racial/ethnic group and contain a three- or four-group mix. Housing opportunity sites in this area could accommodate 19 units appropriate for moderate-income housing. As shown in Figure 5.60 and Figure 5.65, the sites inventory will add housing opportunities mostly in the central area of the city and BTOD, which have a mix of racial and ethnic populations and are not dominated by any one racial or ethnic group, according to data from the UC Berkeley Urban Displacement Project Neighborhood Segregation index (2019).

Some communities in central San Leandro with slim or sizeable dominance of Hispanic/Latino and/or Asian American households are also LMI communities. Other communities in the northern and southern parts of the city with a larger share of LMI populations and dominance of Hispanic/Latino and/or Asian American households include the Davis and Manor/Bonaire neighborhoods. No housing opportunity sites are located in those neighborhoods. Housing opportunity sites accommodate a mix of income levels in areas that already have a diverse mix of ethnic and racial groups. Therefore, the Sites Inventory will not contribute to segregation based on race/ethnicity or income level.

As discussed in Section 2, Housing Needs Assessment, approximately 10.4 percent of the city’s population over the age of five has one or more disabilities. For persons with disabilities who live independently or with other family members, independent living can be supported with special housing features, financial support, and in-home supportive services. Location of housing is also an important factor for persons with mobility restrictions who rely on public transportation for travel. As shown in Figure 5.62 and Figure 5.63, the South Area south of Marina Boulevard has the highest percentage of residents with disabilities (20-30 percent). This area includes medium and high-density residential development and San Leandro Hospital. Development of inventory sites in this area could add an estimated 12 units appropriate for low-income households, 14 for moderate-income households, and 26 units for above moderate-income households. Inventory sites in the BTOD area near the BART station could also accommodate 1,695 units, which will allow more residents to live near transit and will create housing opportunities for residents who are unable to drive. Additionally, the City has included policies and programs to increase housing access and opportunities for residents with disabilities (see Chapter 6, Housing Plan).

5.13 Sites by Communities Vulnerable to Displacement

As shown in Figure 5.64 and Figure 5.65, 62 percent of the city’s total area is considered vulnerable to displacement. All sites except for two are in areas considered vulnerable to displacement. Low-income families are being priced out of neighborhoods, and with the demand for luxury apartments, limited funding for affordable housing development, and the rising cost of living in the Bay Area, it is likely that new above-moderate development in areas already sensitive to displacement will result in higher rents, resulting in the eventual displacement of some existing residents. It is important to provide affordable housing in sensitive areas to reduce the potential for displacement of lower-income residents and to implement other strategies to prevent displacement.

Seventeen sites of the inventory (over 96 percent of the total units) are in areas considered vulnerable to displacement. The sites inventory includes capacity for 212 units appropriate to low-
income households in the Downtown area, which is sensitive to displacement, as well as 163 lower-income units in the South Area and 439 low-income units in the BTOD area. The overall sites inventory includes a buffer of 28 percent for low-income units and 25 percent for moderate-income units. Larger sites, such as those in BTOD, could accommodate housing opportunities at a mix of income levels to counter the effects of above-moderate housing development. More than half (59 percent) of the units in the overall sites inventory could create housing opportunities for low- and moderate-income households.

San Leandro’s Inclusionary Housing Ordinance requires that 15 percent of new residential developments units be made affordable to low- and moderate-income households, depending on whether the project is intended as ownership or rental housing. Currently, all new residential development must provide at least 15 percent of the total units as inclusionary units restricted for occupancy by moderate-, low-, or very low-income households at either the affordable rent or affordable ownership cost appropriate for the income of the household. As described in Program 12 of Chapter 6, Housing Plan, the City will conduct an economic feasibility study to guide any decisions on changes to the Inclusionary Housing Ordinance, including the consideration of an increased inclusionary housing component and/or changes to the in-lieu fee structure. Based on the findings of the evaluation and the study, the City will consider amendments to the ordinance with the goal of increasing the amount of affordable housing built in the city while ensuring the requirements do not pose a constraint to overall housing production. Additionally, the City has included several AFFH programs to protect vulnerable residents from displacement, as detailed in Chapter 6, Housing Plan.

5.14 Sites by CalEnviroScreen Score

Figure 5.66 and Figure 5.67 shows the housing opportunity sites across CalEnviroScreen scores measuring risk of potential exposures to pollutants and the adverse environmental conditions caused by pollution.76 The city has seven CalEnviroScreen scores ranging from 31 to 40 percent (fourth decile, medium risk) to 81 to 90 percent (ninth decile, higher risk). Most units in the sites inventory (2,282 units, or 86 percent of the total) are in the medium risk areas of 41 to 70 percent. One site on 4.55 acres, with 397 units (15 percent of the inventory), is in a higher risk area of 81 to 90 percent. This site could accommodate 119 lower-income units, 139 moderate-income units, and 139 above moderate-income units. Therefore, the sites inventory would not concentrate lower-income units in areas of higher pollution burden. More information on CalEnviroScreen, impacted areas, and City policies regarding environmental justice concerns is included in the Environmental Justice Element.

5.15 Sites Analysis Summary Data

Table 5.15 summarizes the sites inventory by development priority area, sites, number of units by income level, and census tract characteristics.

Figure 5.60  Housing Opportunity Sites by Racial/Ethnic Segregation, North
Figure 5.61  Housing Opportunity Sites by Racial/Ethnic Segregation, South
Figure 5.62  Housing Opportunity Sites by Percent of Population with a Disability, North
Figure 5.63  Housing Opportunity Sites by Percent of Population with a Disability, South
Figure 5.64  Housing Opportunity Sites by Sensitive Communities, North
Figure 5.65  Housing Opportunity Sites by Sensitive Communities, South
Figure 5.66  Housing Opportunity Sites by CalEnviroScreen Scores, North
Figure 5.67  Housing Opportunity Sites by CalEnviroScreen, South
### Table 5.15 Sites Inventory by Census Tract Characteristics

<table>
<thead>
<tr>
<th>Priority Development Area and Site Numbers</th>
<th>Census Tract Number</th>
<th>Number of Existing Households</th>
<th>Low-Moderate Income</th>
<th>Moderate Income</th>
<th>Percent Minority</th>
<th>TCAC Opportunity Area</th>
<th>Percent Overpayment by Renters</th>
<th>Percent Overcrowded Households</th>
<th>Displacement Sensitivity</th>
</tr>
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<tbody>
<tr>
<td>North Area</td>
<td></td>
<td></td>
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<td>19</td>
<td>41-60%</td>
<td>Moderate Resource</td>
<td>40-60%</td>
<td>&lt;8.2%</td>
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<td></td>
<td></td>
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<td>Low Resource</td>
<td>40-60%</td>
<td>&lt;8.2%</td>
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<td>33</td>
<td>38</td>
<td>38</td>
<td>61-80%</td>
<td>Low Resource</td>
<td>40-60%</td>
<td>&lt;8.2%</td>
</tr>
<tr>
<td>Site 19</td>
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<td>1,877</td>
<td>119</td>
<td>139</td>
<td>139</td>
<td>61-80%</td>
<td>Low Resource</td>
<td>60-80%</td>
<td>&gt;20%</td>
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<td>South Area</td>
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<td>Low Resource</td>
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<td>15.01-20%</td>
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<td>BTOD Area</td>
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<td>61-80%</td>
<td>Low Resource</td>
<td>40-60%</td>
<td>&lt;8.2%</td>
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<tr>
<td>Site 4</td>
<td>4388.02</td>
<td>1,452</td>
<td>56</td>
<td>0</td>
<td>319</td>
<td>61-80%</td>
<td>Low Resource</td>
<td>60-80%</td>
<td>12.01-15%</td>
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<tr>
<td>Total</td>
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<td>Total</td>
<td></td>
<td>814</td>
<td>788</td>
<td>1,055</td>
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Source: California Tax Credit Allocation Committee (TCAC)/California Housing and Community Development (HCD), Opportunity Maps (2020); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019)
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5.16 Contributing Factors and Meaningful Actions

State law (AB 686) requires an identification and prioritization of contributing factors to fair housing issues based on all the previously required analysis. This identification and prioritization must give highest priority to factors that limit or deny fair housing choice or access to opportunity or negatively impact fair housing or civil rights. AB 686 also requires identification of metrics or quantified objectives and milestones for determining what fair housing results will be achieved. Meaningful actions must be taken in concert with each other and address the following:

- Significant Disparities in Housing Needs and in Access to Opportunity
- Replacing Segregated Living Patterns with Truly Integrated and Balanced Living Patterns
- Transforming R/ECAP into Areas of Opportunity
- Fostering and Maintaining Compliance with Civil Rights and Fair Housing Laws

This section lists contributing factors that create, perpetuate, or increase the severity of one or more fair housing issues that were identified in the AI, community outreach, and the analysis in this document. Table 5.16 summarizes the identified fair housing issues, contributing factors to these issues, and meaningful actions the City will undertake to affirmatively further fair housing for special needs, racial/ethnic minority, and low-income residents.

5.16.1 Significant Disparities in Housing Needs and Access to Opportunity

The following contributing factors to disparities in access to opportunities in San Leandro include:

- Access to financial services and education
- Location, type, and supply of affordable housing

According to HCD, access to opportunity is a concept to approximate place-based characteristics linked to critical life outcomes. Neighborhoods located in the central area of the city along I-880 are generally associated with lower access to opportunity in terms of environmental health determinants, housing, and economic opportunities. LMI areas tend to have higher degrees of single-parent, female-headed households, and persons with disabilities than other areas of the city.

Residents with a disability have been moderately segregated in the city, likely due to the need to live near transit and medical services, income restrictions, and other issues related to housing access. Neighborhoods with predominantly single-family housing limit housing access to those with disabilities and limited income due to the lack of transit options and home affordability. Stakeholders representing special needs groups have also remarked on the difficulties of procuring affordable housing for unhoused people and people at risk for homelessness, such as victims of domestic violence.

There is a disparity between ethnic and racial groups for homeownership opportunities. Hispanic/Latino, Black/African-American, and American Indian or Alaskan Native residents have lower rates of housing-related loan applications and degree of loan origination compared to other groups. Program 17, Fair Housing Services, directs the City to ensure that low-income and minority

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residents have fair access to capital resources needed to acquire and maintain housing and prevent predatory lending through information and referrals. Program 18, Affirmatively Furthering Fair Housing, directs the City to provide educational seminars on housing resources and financial planning to increase housing mobility in neighborhoods with higher concentrations of low-income and minority residents.

Additional investments in the Downtown, South Area, and the Bay Fair TOD area will help spur transit-oriented residential and community development in central San Leandro, which has a higher concentration of LMI areas, persons with disabilities, areas vulnerable to displacement. Program 18 addresses these contributing factors through plans and strategies for these areas to target and enhance community investments, including identifying and actively pursuing economic development opportunities, training, and programs that empower local residents and increasing neighborhood-serving uses.

Program 18 will direct the City to prioritize public health, education, economic, and safety programs in lower resource areas and support local businesses in these areas through providing directing resources to assist small businesses with permitting and other costs associated with public improvements. Program 18 will increase outreach in LMI, minority-dominant, and low-resource areas to provide and preserve affordable housing opportunities, conduct housing and financial planning services and education, and engage residents in community planning efforts.

To address land use and zoning laws that result in disproportionate housing needs, the City will continue to evaluate and update existing zoning to ensure compliance with State-mandated streamlining requirements (e.g., ADU, area planning, objective design standards).

5.16.2 Replacing Segregated Living Patterns with Truly Integrated and Balanced Living Patterns/Transforming R/ECAP into Areas of Opportunity

Contributing factors to segregation and integration patterns in San Leandro include:

- Location, type, and supply of affordable housing
- Land use and zoning laws
- Displacement of residents due to economic pressures
- Lack of public investments in specific neighborhoods, including services or amenities

San Leandro is an ethnically diverse city with a high degree of integration. As previously mentioned, most areas of San Leandro have a three- or four-group mix of Black/African American, Asian American, Hispanic/Latino, and non-Hispanic white. No singular racial/ethnic group is segregated within San Leandro, but there are economic disparities that have been exacerbated by the high cost of housing in recent years in San Leandro and the Bay Area as a whole, which have resulted in displacement of low-income residents. These disparities have been worsened by the limited growth of low- and moderate-income housing in the city, and most of the city is vulnerable to displacement. According to community members, there is concern that additional housing appropriate for above moderate-income could result in gentrification and displacement of low-income residents if adequate affordable housing is not developed.

San Leandro does not have any HUD-defined R/ECAPs. Some communities in central San Leandro with slim or sizeable dominance of Hispanic/Latino and/or Asian American households are also LMI communities. Other communities in the northern and southern parts of the city with a larger share
of LMI populations and dominance of Hispanic/Latino and/or Asian American households include the Davis and Manor/Bonaire neighborhoods. Neighborhoods on the northeastern side of San Leandro tend to have a higher degree of non-Hispanic white residents and higher income levels than other areas of the city. This contributing factor is addressed in Program 18, which aims to increase integration through encouraging mixed-income neighborhoods and facilitating community outreach strategies that target housing resources to low-resource and predominantly minority communities.

5.16.3 Fostering and Maintaining Compliance with Civil Rights and Fair Housing Laws

The AI and the City identified the following contributing factors specific to fair housing:

- Lack of resources for fair housing agencies to conduct more rigorous testing and audits, outreach, training, public education campaigns.
- Lack of public (local, State, federal) fair housing enforcement including funding for staffing and training of public interest law firms.
- Lack of funding for consumer rights and responsibility education on Fair Lending practices and identification of predatory lending practices.
- Lack of regular HMDA data analysis, review, and interpretation to address public access to financial services (first time homebuyer loans, home equity lines of credit and reverse mortgages).
- Lack of systematic review and clear guidelines for regular testing methodology.
- Lack of systematic review and clear guidelines for Annual Fair Housing Audits (e.g.: sampling, audit subject matter selection, improvements to statistical testing and inferences, etc.).
- Lack of access to publicly supported housing for persons with disabilities; lack of affordable, integrated housing for individuals who need supportive services.

As of 2019, San Leandro had a slightly higher ratio of fair housing discrimination cases relative to its population. For Alameda County, disability-related discrimination comprised the largest proportion of recent cases. Most cases were resolved with counseling services, conciliation, or landlord education. As mentioned in Chapter 3 of this document, the City has a contract with ECHO Housing to conduct fair housing outreach and testing. Program 17 directs the City to continue, support, and enhance fair housing services and education, and ensure that local housing programs respond to the needs of a culturally diverse community that includes multi-generational families, a variety of living arrangements, and Limited English Proficiency households.

5.17 Meaningful Actions to Address Fair Housing Issues

This assessment of fair housing issues identifies factors that contribute to fair housing issues in San Leandro, identified in Table 5.16. The meaningful actions are incorporated into programs and actions in Chapter 6, Housing Plan. Based on community feedback and data analysis, it was determined that high-priority issues in the city are lack of affordable housing, displacement, and segregation of low-income residents. Fair housing enforcement and outreach are determined to be medium priority. Additionally, several programs included in Chapter 6, Housing Plan, affirmatively further fair housing by the action areas determined by HCD.
Table 5.16  Meaningful Actions to Address Fair Housing Issues

<table>
<thead>
<tr>
<th>Identified Fair Housing Issue</th>
<th>Contributing Factors</th>
<th>Meaningful Actions</th>
<th>Metrics and Timeline</th>
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</table>
| Fair housing enforcement and outreach (medium priority fair housing issue)                     | Lack of resources for fair housing agencies to conduct more rigorous testing and audits, outreach, training, public education campaigns. | Fair Housing Services and Education:  
  - Provide informational seminars to area residential real estate agents and brokers on fair housing laws and regulations;  
  - Work with tenants, tenant advocates to identify violations of fair housing federal and State fair housing laws and support prospective and existing tenants who are experiencing discrimination;  
  - Provide trainings for property owners/managers on the requirements of federal and State fair housing laws to prevent discrimination; | Provide trainings to at least 30 real estate agents and brokers annually. Provide trainings to at least 50 property owners and managers annually. Report the number of complain-based testing efforts and number of resulting complaints filed with HUD or CRD annually. |
<p>|                                                                                                | Lack of public (local, State, federal) fair housing enforcement including funding for staffing and training of public interest law firms. | Support annual Fair Housing Audit Report that assesses typical or timely market-based suspected areas of discrimination. ECHO staff trains testers who act as home seekers and who are randomly assigned to area property owners and managers to determine if any denials to offer rental housing was based on discrimination. The City will conduct a third-party independent review of the Annual Fair Housing Audit. Independent review should provide guidance on needed improvements, if any, on subject-matter selection, sampling, statistical testing methodology and general observations on updates or improvements. | City will engage/consult with fair housing evaluator to review methodology for the Annual Fair Housing Audit by January 2025. |
|                                                                                                | Lack of funding for consumer rights and responsibility education on Fair Lending practices and identification of predatory lending practices. | Affordable Rental Housing Counseling Services: Continue and if feasible expand funding for information and referral services that direct families and individuals with financial resources for housing rental or purchase, locating suitable housing, and obtaining housing with special needs facilities such as disabled-accessible units. | Hold at least eight informational events during the planning period to disseminate informational materials or provide trainings to residents, prioritizing communities sensitive to displacement. |
|                                                                                                | Lack of regular HMDA data analysis, review, and interpretation to address public access to financial services (first time homebuyer loans, home equity lines of credit and reverse mortgages). | Review and update the City’s Language Access Plan based on HUD guidelines and publish on the City’s website: The goal of the Language Access Plan is to survey, maintain and publish a list of multi-lingual staff-capacity at City Hall so that staff may respond to the needs of Limited English Proficiency households. The City seeks to ensure that all residents may participate fully and equally in the housing market by maintain access to written and oral City resources. | Review the City’s Language Access Plan and update by January 2026. |
|                                                                                                | Lack of systematic review and clear guidelines for regular testing methodology. | Fair Housing Marketing Plans: Ensure that local housing programs respond to the needs of a culturally diverse community that includes multi-generational families, a variety of living arrangements, and Limited English | For the City’s affordable housing programs (e.g., Inclusionary Housing, First Time Homebuyer) review every two years the existing Fair Housing |
|                                                                                                | Lack of systematic review and clear guidelines for Annual Fair Housing Audits (e.g.: sampling, audit subject matter selection, improvements to statistical testing and inferences, etc.). |                                                                                      |                                                                                     |</p>
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<th>Identified Fair Housing Issue</th>
<th>Contributing Factors</th>
<th>Meaningful Actions</th>
<th>Metrics and Timeline</th>
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<td>Proficiency households. Plans should ensure collaboration with community groups, including faith-based and nonprofit organizations, to provide outreach on housing resources to all types of households and those households with Limited English Proficiency. Conduct an annual review of the City’s regulated affordable housing assets to ensure and/or modify Fair Housing Marketing Plan.</td>
<td>Marketing Plan to ensure compliance with current City policy to Affirmatively Further Fair Housing and make necessary changes within six months.</td>
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|                              |                     | Fair Lending: Work to promote fair lending practices throughout the city:  
• Ensure that low-income and minority residents have fair access to capital resources needed to acquire and maintain housing.  
• Prevent predatory lending through information and referrals. | Annually conduct and publish third party review of City or regional HMDA data to identify areas of need regarding fair access to lending.                                                                                                                                                      |
|                              |                     | Add information on fair housing laws and resources on the City’s website regarding housing programs in several languages.                                                                                                                                                                                                                               | Updated website content with updated information on fair housing services and programs by January 2025.                                                                                                                                                                    |
|                              |                     | Seek opportunities to expand outreach and public education strategies on available tenant protection and fair housing services to reach vulnerable households by offering information in multiple languages, targeted social media efforts, combining information with other assistance programs, distributing resources through local schools and colleges, and partnering with community-based organizations. | Partner with at least three new schools or community-based organizations during the planning period to disseminate materials and provide trainings to residents, prioritizing services in communities sensitive to displacement. |
|                              |                     | Continue to effectively address the requirements of Government Code Sections 8899.50 and 65583 by coordinating with ECHO and other fair housing agencies to provide fair housing and tenant/landlord services, including investigation of discrimination complaints, fair housing counseling and education, fair housing testing, and tenant/landlord counseling and mediation. | Assist at least 30 residents and landlords with fair housing services annually.                                                                                                                                                                                                   |
|                              |                     | Coordinate with non-profit organizations and employment-related organizations, such as teachers’ associations, school districts, the San Leandro Adult School, and community-based service providers to provide educational seminars on housing resources and financial planning to increase housing mobility. | Provide housing resources and financial planning seminars to at least 50 residents annually, with targeted outreach to the Davis West, Eastshore, and Marina neighborhoods. Establish baseline data from 2024 and achieve an increase of 10 percent of |
## Identified Fair Housing Issue

Lack of affordable housing, residents vulnerable to displacement, and socio-economic segregation, particularly concentrated in the central and northwestern areas of the city.

### Contributing Factors
- Location, type, and supply of affordable housing
- Land use and zoning laws
- Displacement of residents due to economic pressures
- Access to publicly supported housing for persons with disabilities; lack of affordable, integrated housing for individuals who need supportive services
- Lack of public investments in specific neighborhoods, including services or amenities

### Meaningful Actions
Continue to implement plans and strategies for areas designated to increase low-, moderate-, and mixed-income housing development during the planning period, including Downtown TOD, the East 14th Street South Area, and Bay Fair TOD area. Collaborate with local organizations and residents to identify opportunities for placemaking, including:
- Wayfinding
- Active transportation opportunities
- Public art reflective of cultural identity and diversity
- Recreation and community programming
- Identifying and actively pursuing economic development opportunities, training, and programs that empower local residents
- Neighborhood-serving needs and opportunities

Continue to collaborate with regional partners and seek grant funding for implementation when practicable. Funding for specific public facility and infrastructure projects associated with plan implementation shall also be

### Metrics and Timeline
Biannual review of Capital Improvement Program (CIP). As part of the CIP program update, establish a minimum spending target (e.g., 15 percent) and report biannually the percent of CIP budget (including Federal, State, and Regional grant funds, including CDBG) committed to the Downtown TOD, the East 14th Street South Area, and Bay Fair TOD areas.

Decrease the percent of the city considered “low resource” by TCAC from 61.5 percent to 50 percent.

Provide housing resources and financial planning seminars to at least 50 residents annually, with targeted outreach to the Davis West, Eastshore, and Marina neighborhoods.

Establish baseline data from 2024 and achieve an increase of 10 percent of participants from the Davis West, Eastshore, and Marina neighborhoods during the planning period.

Increase participation in homeownership education and outreach programs by minority and/or low and moderate-income residents by 25 percent by 2028.

### Participants from the Davis West, Eastshore, and Marina neighborhoods during the planning period.

Coordinate with non-profit organizations and employment-related organizations, such as teachers’ associations, school districts, the San Leandro Adult School, and community-based service providers to provide educational seminars on housing resources and financial planning to increase housing mobility.

Provide housing resources and financial planning seminars to at least 50 residents annually, with targeted outreach to the Davis West, Eastshore, and Marina neighborhoods.

Increase participation in homeownership education and assistance programs for historically underrepresented residents in the homeownership market.

Increase participation in homeownership education and assistance programs for historically underrepresented residents in the homeownership market.
<table>
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<tr>
<th>Identified Fair Housing Issue</th>
<th>Contributing Factors</th>
<th>Meaningful Actions</th>
<th>Metrics and Timeline</th>
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<td>identified in the City’s annual budget to the extent feasible, with consideration to anti-gentrification strategies.</td>
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<td>Develop an outreach strategy in multiple languages for property owners who own fewer than 10 residential units (either in single-family or multi-family rental housing) to assess needs and connect them with resources, such as housing unit rehabilitation and financing programs. The intent of this program is to preserve Naturally Occurring Affordable Housing (i.e., not currently regulated with affordability restrictions). The program will seek to prioritize communities vulnerable to displacement, generally in the central and western areas of the city (all neighborhoods except Bay-O-Vista, West of Wicks, Marina Faire, Estudillo Estates, Farrelly Pond, and Best Manor; and with a focus on neighborhoods with lower median income: Halcyon-Foothill.</td>
<td>Develop an outreach strategy for “mom and pop” property owners by January 2026. After the strategy is adopted, conduct outreach to at least 15 “mom and pop” property owners and assist at least 5 property owners with a combined total of 20 units or more by December 2031.</td>
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<td>Prioritize public health, education, economic, and safety programs in lower resource areas as defined by TCAC in coordination with area public health entities (e.g.: Alameda County Healthy Homes, Kaiser Permanente, San Leandro Hospital), San Leandro Unified School District, workforce development groups, and the San Leandro Police Department. Identify addresses and compile mailing list and email addresses to focus outreach to neighborhoods with higher concentrations of low-income and minority residents (Davis West, Eastshore, and Marina neighborhoods) to prioritize services in these areas.</td>
<td>Increase participation in the City’s first-time homebuyer seminars and owner-occupied housing rehabilitation grant program 5 percent annually from lower income and minority concentration areas through the 2023-2031 period (data collection via surveys conducted at the seminars). Decrease the percent of the City considered “low resource” by TCAC from 61.5 percent to 50 percent by the end of the planning period (2031).</td>
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<td>Explore preference policy for affordable housing opportunities, land use, transportation, urban design, public facilities and services, and economic development strategies. The City will seek involvement from community organizations and advocates, business councils, and residents to further refine program scope.</td>
<td>Feasibility study on the Inclusionary Housing Ordinance and make changes by January 2025.</td>
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<td>Conclude an economic feasibility study to guide any decisions on changes to the Inclusionary Housing Ordinance, including the consideration of an increased inclusionary housing component (e.g., up to 25%) and/or changes to the in-lieu fee structure and the desire and ability of developers to contribute to the Affordable Housing Trust Fund. Consider adopting incentives such as increased densities, increased height limits, reduced parking standards, and ministerial review for projects that incorporate increased affordable units or deeper levels of affordability. The City will ensure that any revisions to the Ordinance are made with</td>
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<td>Identified Fair Housing Issue</td>
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<td>input from developers, builders, realtors, and housing advocates in the San Leandro area, as well as the community at large. Based on the findings of the evaluation and the study, the City shall consider amendments to the ordinance with the goal of increasing the amount of affordable housing built in the city while ensuring the requirements do not pose a constraint to overall housing production.</td>
<td>Goal of developing 40 housing units for special needs households during the planning period or at least 5 units annually.</td>
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<td>5-126</td>
<td></td>
<td>Facilitate the development of housing for persons with disabilities (including developmental disabilities) through incentives for affordable housing development with services, resources, and assistance.</td>
<td>Implement outreach program by January 2025</td>
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<td>5-126</td>
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<td>Work with the Regional Center of the East Bay to implement an outreach program informing residents of the housing and services available for persons with developmental disabilities. The City shall make information available on the City website.</td>
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<td>5-126</td>
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<td>Facilitate the development of affordable housing with wraparound services including employment assistance, childcare, and other social service programs.</td>
<td>Support the development of at least 50 affordable and permanent supportive housing units during the planning period.</td>
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<td>5-126</td>
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<td>Prioritize affordable housing development and rehabilitation of existing housing for low-income households in locations near public transit by participating in the ABAG/MTC Priority Sites Program and creating a Priority Housing Sites List that highlight opportunity sites for affordable housing development near public transit.</td>
<td>Participate in the ABAG/MTC Priority Sites Program beginning in 2023 and create a Priority Housing Sites List by January 2024.</td>
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<td>5-126</td>
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<td>As a part of the City’s Comprehensive Impact Fee Study, explore a standardized fee reduction and/or impact fee waiver program for affordable housing projects. The Fee Study shall address non-profit affordable housing projects as well as for-profit affordable housing projects and affordable units in mixed-income developments.</td>
<td>Develop a report for a potential fee reduction or waiver program by January 2025 as part of a Comprehensive Impact Fee Study.</td>
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<td>5-126</td>
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<td>Update the City’s Rent Review Board Ordinance with input from tenants and property owners/managers, ensuring representation across the economic spectrum</td>
<td>Revision of Rent Review Board Ordinance by January 2025 with a goal of annually assisting lower income tenants in at least 75 percent of Rent Review Board cases.</td>
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<td>Review the City’s Tenant Relocation Ordinance with input from tenants and property owners/managers, ensuring representation across the economic spectrum, and update as appropriate. Outreach to be</td>
<td>Update of the City’s Tenant Relocation Ordinance by January 2027</td>
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<td>Identified Fair Housing Issue</td>
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<td>conducted to all vulnerable communities during the update process and after final adoption in 2027.</td>
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<td>Update the Condominium Conversion Ordinance to address conversion of duplexes and triplexes not covered by the Tenant Relocation Ordinance. Updates may include changing the condominium conversion fee to be based on sales price, removing the existing exemption for two- and three-unit rental buildings, setting a minimum cost per unit for upgrades as part of condominium conversions, and/or requiring a marketing plan for the converted units. Outreach to all vulnerable communities to be conducted during the update process and after.</td>
<td>Update of Condominium Conversion Ordinance by January 2025</td>
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<td>Prepare a local displacement study. The City will require that this study include policy measures to address any findings of displacement. This effort will ensure the City’s compliance with Fair Housing Law and will be used as a basis for a City Preference Policy for any new regulated affordable housing development.</td>
<td>Local displacement study with recommendations for policy measures to address any findings of displacement completed by January 2025. By December 2027, at least two affordable housing development projects totaling 100 units will implement anti-displacement/local preference recommendations from the final study.</td>
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<td>Continue to provide tenant services in conciliation and tenant/owner counseling and legal assistance to evaluate existing State and federal “just cause for eviction” (AB 1482; 2019-Chiu) and other similar legislation with provisions to determine if additional protections through a local ordinance is warranted.</td>
<td>Annually collect reporting by consultant(s) and review data. If warranted, recommend adoption of a local Ordinance by December 2026.</td>
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<td>Prepare report on the development of a rental assistance program to provide relief to tenants and landlords to avoid the displacement of vulnerable communities. Report will compare similar programs in other cities and feasibility of funding sources, including HOME and CDBG.</td>
<td>Prepare and present a report on development of a rental assistance program to the City Council by January 2025, including recommendations for policy actions that would provide relief to tenants and landlords to avoid the displacement of vulnerable communities. If a rental assistance program is approved and implemented as a result, the program</td>
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<td>Identified Fair Housing Issue</td>
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<td>Prepare needs assessment report on rental assistance for emancipated youth. Report will compare similar programs in other cities and feasibility of funding sources, including HOME and CDBG.</td>
<td>Prepare report on rental assistance program specifically for emancipated youth by January 2027. If a rental assistance program is approved, implement program by January 2028.</td>
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<td>Annually monitor the City’s remaining housing capacity to ensure compliance with the City’s obligation to affirmatively further fair housing.</td>
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<td>In compliance with recent updates to the Surplus Land Act (AB1255, 2019-Rivas; AB 1486, 2019-Ting), identify publicly owned land for the development of affordable housing. Explore the adoption of an ordinance that identifies public land and where a portion or all of the land be used for the development of affordable housing by non-profit, mission-based developers.</td>
<td>Beginning January 1, 2023.</td>
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<td>Review the General Plan, North Area Specific Plan, and Zoning Code and Zoning Map to evaluate opportunities for removing barriers to housing production, adding housing capacity, and accommodating a greater mix of dwelling types and sizes in Moderate Resource areas identified by the California Tax Credit Allocation Committee (TCAC). Recommend amendments, as necessary, to accommodate added housing capacity in these Moderate Resource areas. Additionally, review the zoning code to identify opportunities to increase and encourage a greater mix of dwelling types and sizes, specifically housing types that may accommodate moderate-income households (e.g., duplexes, triplexes, fourplexes, townhouses, courtyard buildings), in lower-density residential areas citywide, and amend the zoning code as needed.</td>
<td>Review General Plan, the North Area Specific Plan, and Zoning Code and Zoning Map by January 2028 and implement any changes by January 2029. After adoption of zoning code changes by January 2029, track at least 8 moderate-income units to be constructed annually in lower-density residential areas (e.g, RS, RD, RO Districts).</td>
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<td>Prepare market feasibility report on financing tools, such as Enhanced Infrastructure Financing District, Housing Opportunity Zone, Housing Sustainability District, Neighborhood Infill Finance, or a Transit Improvement District as allowed through Government Code Sections 65620 – 65625 that encourage the production of moderate-income housing units.</td>
<td>Prepare report on feasibility of financing mechanisms and potential for moderate-income housing production by January 2026 and complete identified actions as recommended in the report by December 2028.</td>
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<td>Annually monitor sites that could support workforce and moderate-income housing and encourage development on those sites that is appropriate for moderate-income households.</td>
<td>Support the development of at least 696 units appropriate for moderate-income households.</td>
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<tr>
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<td>Actively promote available parcels appropriate for development that can accommodate low-income and/or moderate-income households to private or non-profit housing providers to support the production of 2,053 units available to lower- and moderate-income households during the planning period.</td>
<td>Development of 2,053 units available to lower- and moderate-income households.</td>
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<td>Develop a web-based Housing Development Toolkit that outlines a step-by-step process for residential development, including identifying steps in the entitlement and building permit process, detailed information on development incentives, and funding programs and resources for affordable housing development.</td>
<td>Housing Development Toolkit published on City’s website by January 2025</td>
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