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## 2 Housing Needs Assessment

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Ensuring adequate housing for all of San Leandro’s present and future residents is a primary housing goal for the City. This chapter examines demographic trends, special housing needs, and housing affordability to provide a comprehensive view of San Leandro’s housing needs.

### 2.1 Population Characteristics

Population characteristics, such as growth rate, age, and income levels, affect the type and amount of housing needed in a community. Residents’ age and income, employment trends, and other factors influence the type of housing needed and the community’s ability to afford housing. The following section analyzes San Leandro’s population characteristics and trends. At the time of the preparation of this document, limited data from the 2020 Census was available and is used where applicable; therefore, this information presented on population characteristics mainly relies on the 2015-2019 American Community Survey (ACS) estimates.

### 2.2 Population Growth

Population growth in San Leandro outpaced that of surrounding cities and Alameda County as a whole between 2000 and 2010 and grew at a higher rate between 2010 and 2019. As presented in [Table 2.1](#), San Leandro had an estimated population of 82,830 in 2010, a population increase of approximately 4.5 percent since 2000. In 2019, San Leandro’s population was 90,025, an increase of approximately 8.7 percent since 2010.

**Table 2.1 Population Growth (2000 - 2019)**

Jurisdiction	2000	2010	2019	Percent Change 2000-2010	Percent Change 2010-2019
City of Alameda	72,259	72,512	78,522	0.4%	8.3%
Oakland	399,477	386,909	425,097	-3.1%	9.9%
Hayward	139,859	141,498	159,293	1.2%	12.6%
San Leandro	79,286	82,830	90,025	4.5%	8.7%
Union City	66,863	68,081	73,248	1.8%	7.6%
Alameda County	1,443,741	1,477,980	1,656,754	2.4%	12.1%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2006-2010), (2015-2019), Table DP02  
 U.S. Census Bureau, Decennial Census (2000), Table P007

### 2.3 Age Characteristics

The city’s current and future housing needs are determined in part by the age of residents. Each age group has distinct housing needs and preferences based on lifestyle, family types and sizes, and income levels. Traditionally, the young adult population (20-34 years of age) and the senior population (65 years and over) tend to favor apartments, low to moderately priced condominiums, and smaller single-family units. Adults between 35-64 years old and households with school-age

children tend to seek out moderate to high-cost apartments, condominiums, and larger single-family units, as they tend to have higher and/or dual incomes and larger household sizes.

Population estimates by age group for San Leandro are presented in [Table 2.2](#) below. During the past two decades, the city’s population of adults aged 55-64 grew at a relatively higher rate than school-age children and young adults, reflecting national trends.<sup>1</sup> Despite the population increase that has occurred in San Leandro, the population of preschool-aged children and adults between age 35-44 has decreased in the last two decades. Fluctuations in the median age are consistent with the finding that the rate of growth of the older adult population outpaced school-age children and young adults in the last decade.<sup>1</sup> In years 2000 and 2010, the median age for San Leandro residents was 37, compared to a median age of 40 in 2019.

**Table 2.2 Population Growth by Age Group (2000 - 2019)**

Age Group	San Leandro Residents (2000)	San Leandro Residents (2010)	San Leandro Residents (2019)	Percent Change (2000–2010)	Percent Change (2010-2019)	Percent Change (2000-2019)
Preschool (under 5 years)	5,032	4,978	4,791	-1.1%	-3.8%	-4.8%
School Age (5-9 years)	5,274	5,890	4,763	11.7%	-19.1%	-9.7%
School Age (10-14 years)	4,661	5,058	4,825	8.5%	-4.6%	3.5%
School Age (15-19 years)	4,397	4,785	4,331	8.8%	-9.5%	-1.5%
College Age (20-24 years)	4,504	4,855	5,233	7.8%	7.8%	16.2%
Young Adults (25-34 years)	12,076	12,600	14,299	4.3%	13.5%	18.4%
Adults (35-44 years)	13,334	12,705	11,625	-4.7%	-8.5%	-12.8%
Adults (45-54 years)	10,857	11,572	13,040	6.6%	12.7%	20.1%
Adults (55-59 years)	3,627	5,425	7,066	49.6%	30.2%	94.8%
Adults (60-64 years)	3,002	4,191	6,494	39.6%	55.0%	116.3%
Seniors (65+ years)	12,688	10,771	13,558	-15.1%	25.9%	6.9%
<b>Total Population</b>	<b>79,286</b>	<b>82,830</b>	<b>90,025</b>	<b>4.3%</b>	<b>8.7%</b>	<b>13.3%</b>
Median Age	37.7	37.5	40.7	–	–	–

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2006-2010), (2015-2019), Table DP02  
 U.S. Census Bureau, Decennial Census (2000), Table P007

## 2.4 Race and Ethnicity

A community’s racial and ethnic composition may have implications for housing needs based on household characteristics and cultural norms that may affect housing needs and preferences – for instance, some racial and ethnic groups may have multiple family generations residing together in one household more than other groups.

<sup>1</sup>. “Population Under Age 18 Declined Last Decade” by S.U. Ogunwole (2021).

[Table 2.3](#) provides a comparison of the racial and ethnic composition of San Leandro for years 2010 and 2019. According to 2015-2019 ACS estimates, the largest racial/ethnic population in the city is Asian American, followed by Hispanic/Latino. In the past decade, Non-Hispanic white, Non-Hispanic Black, and other race alone populations declined, while Native American, Asian American, Hispanic/Latino, and Native Hawaiian and Other Pacific Islander populations increased. The largest percent decrease from 2010 to 2019 of any racial or ethnic group is “Other Race Alone” followed by Non-Hispanic Black/African-American.

**Table 2.3 Race and Ethnicity**

Race/Ethnic Group	San Leandro Residents (2010)	San Leandro Residents (2019)	Percent Change (2010-2019)
Non-Hispanic White	23,291	20,855	-10%
Non-Hispanic Black/African-American	10,432	8,926	-14%
Native American	310	397	28%
Asian American	23,844	31,077	30%
Two or More Races	2,547	3,259	28%
Hispanic/Latino	21,414	24,379	14%
Native Hawaiian and Other Pacific Islander	646	906	40%
Other Race Alone	447	226	-49%
<b>Total</b>	<b>82,830</b>	<b>90,025</b>	<b>9%</b>

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2006-2010), (2015-2019), Table DP02  
 U.S. Census Bureau, Decennial Census (2000), Table P007

## 2.5 Economic Characteristics

Employment availability and income levels impact housing affordability and a community’s needs. The availability of higher-paying jobs provides broader housing opportunities for residents, while lower-paying jobs limit housing options. In addition, employment growth affects the demand for housing. In some cases, the prevalence of one category of jobs can affect the surrounding community’s housing needs and demand (such as military installations, college campuses, large warehouse operations, and seasonal agriculture). Employment characteristics and income distribution are discussed in the following sections.

### 2.5.1 Employment Characteristics

In 2019, San Leandro had 47,377 employed residents, representing a labor force participation rate of nearly 67 percent of persons 16 years and over. [Table 2.4](#) summarizes the employment characteristics of San Leandro’s civilian population. The largest industry for San Leandro residents was educational/health care/social services followed by professional/scientific/management/administration/waste management, retail trade, and arts/entertainment/recreation/accommodation/food services.

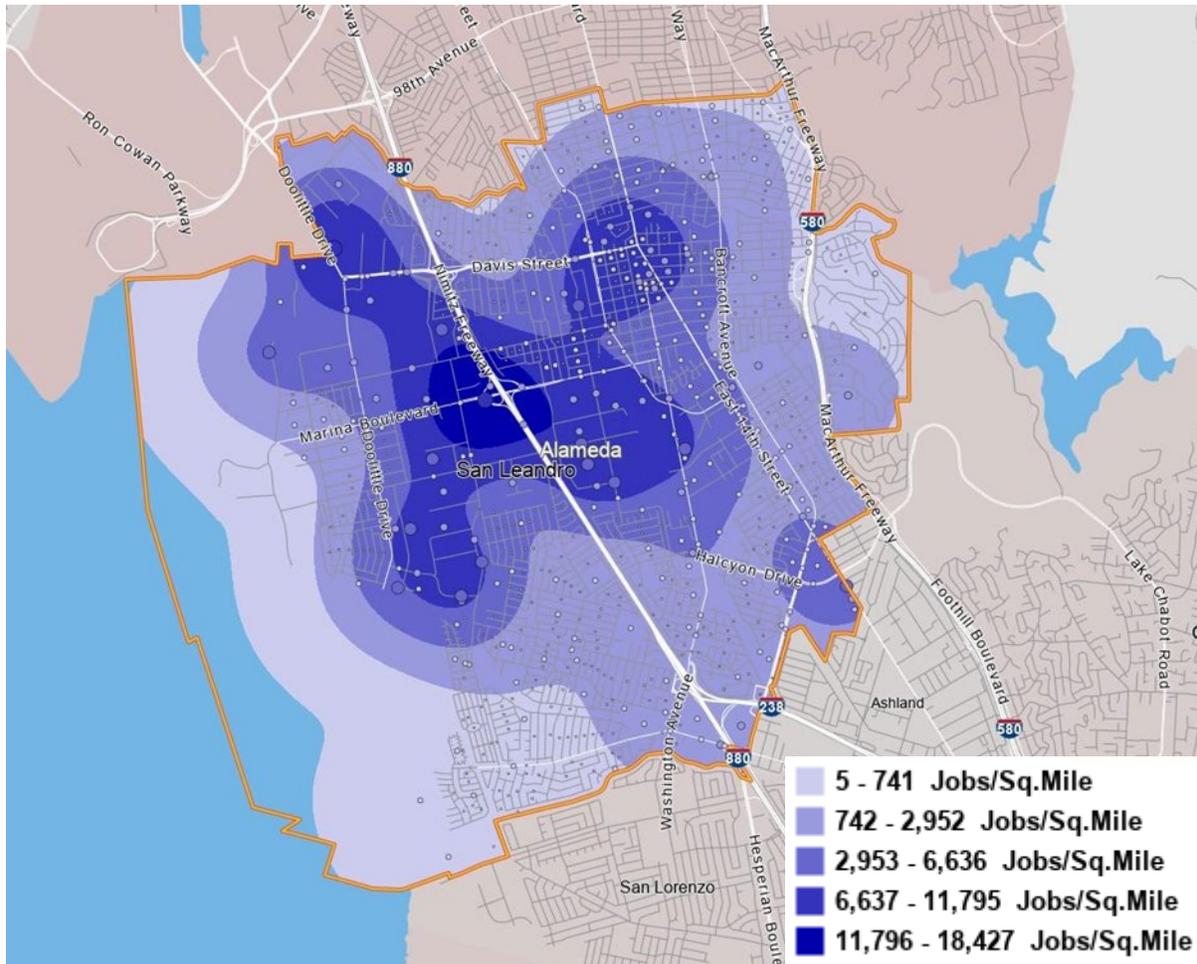
**Table 2.4 Jobs Held by San Leandro Residents**

<b>Occupation Sector</b>	<b>Number of Jobs</b>	<b>Percent of Total</b>
Educational, health care, and social assistance	10,020	21.1%
Professional, scientific, management, admin., and waste management	5,248	11.1%
Retail trade	5,209	11.0%
Arts, entertainment, and recreation, accommodation, and food services	5,149	10.9%
Manufacturing	4,466	9.4%
Construction	3,665	7.7%
Transportation and warehousing, and utilities	3,549	7.5%
Finance, insurance, real estate, and rental and leasing	2,616	5.5%
Other services, except public administration	2,957	6.2%
Public administration	1,957	4.1%
Wholesale Trade	1,692	3.6%
Information	1,035	2.2%
Agriculture, forestry, fishing and hunting, and mining	174	0.4%
<b>Total Employed Population</b>	<b>47,377</b>	<b>100.0%</b>

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table DP03

The highest concentration of employment is located near the central region of the city near Interstate 880 (I-880) along Marina Boulevard according to the U.S. Census Bureau’s Center for Economic Studies (CES) estimates shown in Figure 2.1.

**Figure 2.1 Distribution and Number of Jobs**

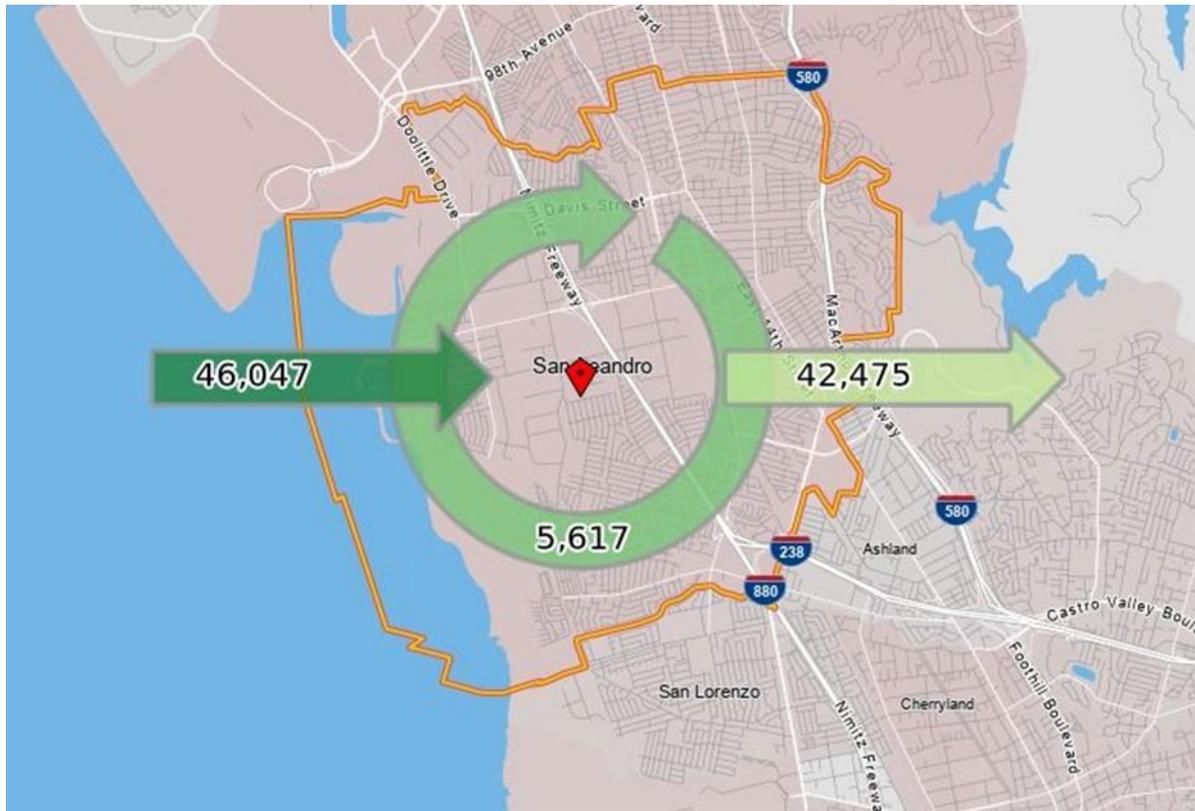


Source: U.S. Census 2019: San Leandro Work Area Profile Analysis<sup>2</sup>

Figure 2.2 shows the average daily inflow/outflow of employment in the city according to the U.S. Census (2019, latest available data). The dark green arrow on the left shows that approximately 46,000 people reside outside of the city but hold employment in the city, 5,600 people who reside in the city also work in the city, and 42,400 people reside in the city but hold employment in other jurisdictions. Approximately 89 percent of jobs in San Leandro are held by residents of other jurisdictions, while 11 percent of jobs are held by San Leandro residents.

<sup>2</sup> U.S. Census 2019. San Leandro Work Area Profile Analysis. <https://onthemap.ces.census.gov/>

**Figure 2.2 Inflow-Outflow Jobs Counts**



Source: U.S. Census 2019. San Leandro Inflow/Outflow Analysis<sup>3</sup>

## 2.5.2 Income Distribution

Household income affects access to housing opportunities, including the ability to locate housing in a desired location and afford a desired unit. Additionally, household income relates to the ability to pursue ownership opportunities, which can be a method for building long-term and intergenerational wealth. As discussed in Section 2.27 and Chapter 5, *Affirmatively Furthering Fair Housing*, historical practices of segregation, redlining, displacement, and other discriminatory practices restricted opportunities for non-white households to accumulate wealth through homeownership.

For planning and funding purposes, the Department of Housing and Community Development (HCD) has developed the following income categories based on the Area Median Income (AMI) of a metropolitan area:

- **Extremely Low-income:** households earning up to 30 percent of the AMI
- **Very Low-income:** households earning between 31 and 50 percent of the AMI
- **Low-income:** households earning between 51 percent and 80 percent of the AMI
- **Moderate-income:** households earning between 81 percent and 120 percent of the AMI
- **Above Moderate-income:** households earning over 120 percent of the AMI

<sup>3</sup> U.S. Census 2019. San Leandro Inflow/Outflow Analysis. <https://onthemap.ces.census.gov/>

AMI refers to the midpoint of a region’s income distribution such that half of families earn more than the median income and half earn less than the median income. HCD and HUD determined that the 2021 AMI for Alameda County was \$125,600 for a family of four. HUD’s 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) estimates that 52 percent of total households in San Leandro earned a moderate or above moderate income, compared to 48 percent of households that earned an income below 80 percent of the AMI, as shown in [Table 2.5](#). Of the households with incomes below 80 percent of the AMI, 17 percent were classified as extremely low income, 17 percent as very low income, and 14 percent as low income. Approximately half of households in San Leandro owned their home, and moderate and above moderate-income households were more likely to be homeowners.

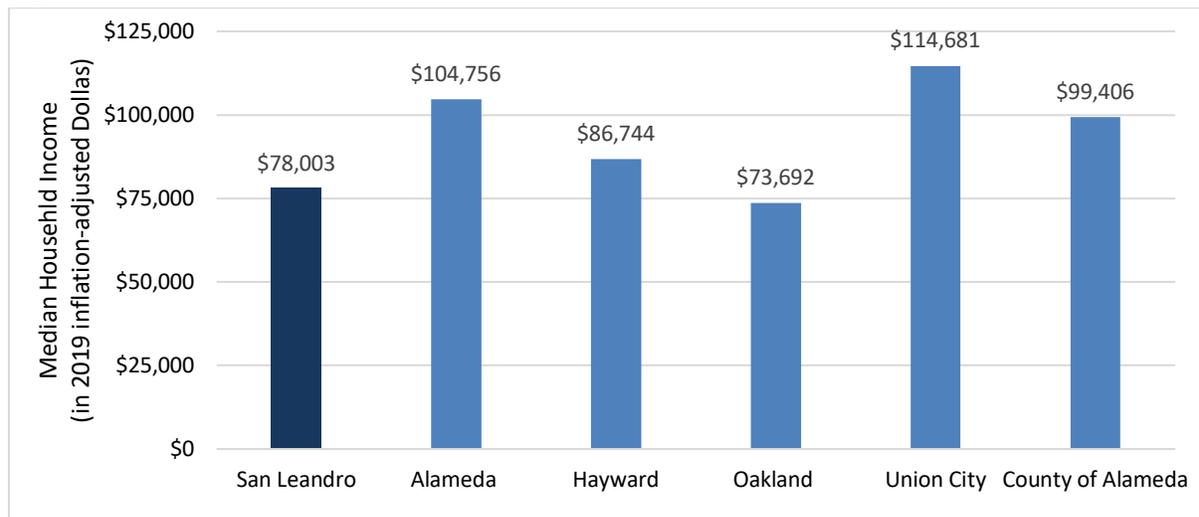
**Table 2.5 Income Distribution by Tenure**

Household Type	Extremely Low (0-30% of AMI)	Very Low (31-50% of AMI)	Low (51-80% of AMI)	Moderate/Above Moderate (>80% of AMI)
Owners	6%	7%	6%	36%
Renters	11%	10%	8%	17%
<b>Total</b>	<b>17%</b>	<b>17%</b>	<b>14%</b>	<b>52%</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2013-2017.

Figure 2.3 compares the median household income in San Leandro to nearby cities and Alameda County using the 2015-2019 ACS survey data. The estimated median household income for San Leandro (\$78,003) was lower than the cities of Alameda (\$104,756), Hayward (\$86,744), and Union City (\$114,681), but higher than the City of Oakland (\$73,692).

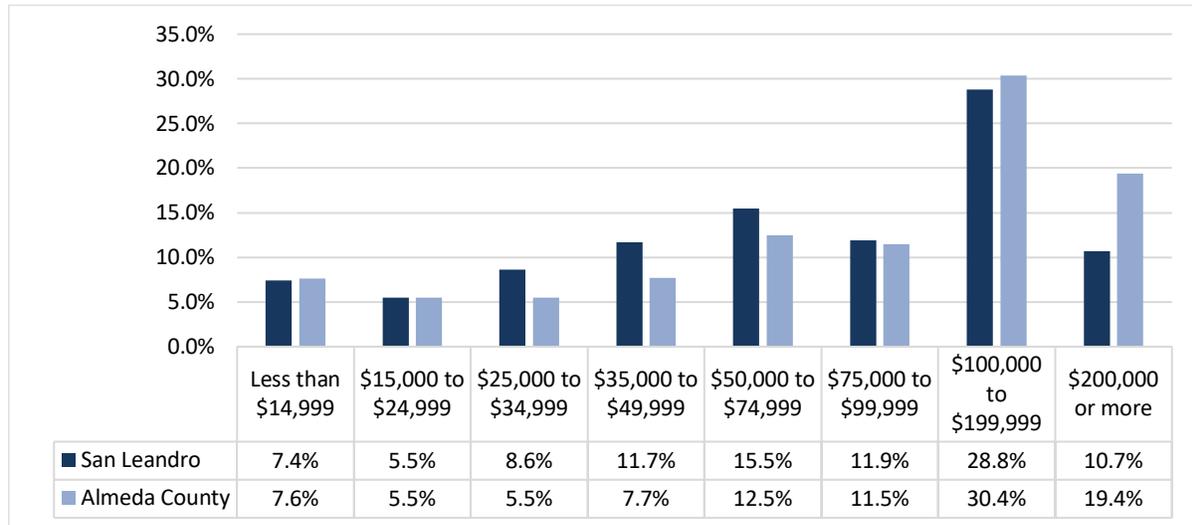
**Figure 2.3 Median Household Income**



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table DP03

The distribution of household income for San Leandro and Alameda County is shown in Figure 2.4. According to the 2015-2019 ACS data, San Leandro households earned a median annual income above \$75,000. However, the city had a lower share of households with annual incomes of \$100,000 or more compared to the county as a whole and had a higher proportion of households with annual incomes between \$25,000 and \$75,000.

**Figure 2.4 Household Income**



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table DP03

Median household income by race and ethnicity is provided in [Table 2.6](#). Accounting for inflation, the median household income in San Leandro rose by 6.3 percent from 2010 to 2019, but Black/African American and Asian American households experienced a decrease in median household income while non-Hispanic white, Hispanic/Latino, American Indian and Alaska Native, and Native Hawaiian and Pacific Islander households experienced an increase in median household income. Non-Hispanic white households experienced the greatest increase in median income. Hispanic/Latino and Black/African-American households were the only racial/ethnic groups with median household income below the citywide median income in 2019.

**Table 2.6 Median Household Income by Race/Ethnicity**

Race/Ethnicity	Median Household Income <sup>1</sup> (2010)	Median Household Income <sup>1</sup> (adjusted to 2010 dollars) (2019)	Percent of Citywide Median Household Income <sup>2</sup> (2010)	Percent of Citywide Median Household Income <sup>2</sup> (2019)
Non-Hispanic White	\$57,531	\$83,291 (\$71,041)	92%	106%
Hispanic/Latino	\$60,966	\$75,293 (\$64,219)	97%	97%
Black/African-American	\$51,149	\$58,729 (\$50,091)	82%	75%
American Indian and Alaska Native	\$62,963	\$87,292 (\$74,453)	101%	112%
Asian American	\$74,213	\$80,481 (\$69,644)	119%	103%
Native Hawaiian and Other Pacific Islander	\$77,689	\$100,144 (\$85,415)	124%	128%
<b>Citywide Median Income</b>	<b>\$62,609</b>	<b>\$78,003 (\$66,531)</b>		

<sup>1</sup>Median household income in the past 12 months in 2010 and 2019. Information on methodology of income calculations is located at [https://www.census.gov/content/dam/Census/library/publications/2018/acs/acs\\_general\\_handbook\\_2018\\_ch10.pdf](https://www.census.gov/content/dam/Census/library/publications/2018/acs/acs_general_handbook_2018_ch10.pdf). The dollar had an average inflation rate of 1.78 percent per year between 2010 and 2019.

<sup>2</sup> Percent of median income is the comparison of the median income for that racial/ethnic category to the citywide median income for 2010 and 2019, respectively.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B19013A-I

[Table 2.7](#) displays 2015-2019 ACS occupation by median salary data for San Leandro. According to the 2015-2019 ACS estimates, occupations in San Leandro had a median annual salary of \$43,512. Architecture and engineering, legal and healthcare practitioners and technical occupational sectors had the highest median salaries, while personal care and service, farming, fishing and forestry and food preparation and service related had the lowest median salaries.

**Table 2.7 Occupation (types of jobs located in San Leandro) by Median Salary**

Occupation Sector	Median Salary	Number of Persons Employed
Architecture and Engineering	\$93,333	1,114
Legal	\$87,868	375
Healthcare Practitioners and Technical	\$85,847	1,934
Life, Physical and Social Science	\$82,043	579
Computer and Mathematical	\$81,250	1,748
Business and Financial Operations	\$73,373	2,394
Management	\$71,868	4,693
Protective Service	\$59,657	738
Installation, Maintenance and Repair	\$54,151	1,015
Community and Social Service	\$51,627	950
Arts, Design, Entertainment, Sports, and Media	\$51,053	1,144
Education Instruction and Library	\$45,143	1,792
Office and Administrative Support	\$41,311	6,642
Construction and Extraction	\$40,840	2,629
Transportation and Material Moving	\$38,884	2,104
Production	\$37,607	2,714
Healthcare Support	\$30,101	2,212
Building, Grounds Cleaning, and Maintenance	\$28,806	1,296
Sales and Related	\$27,479	4,294
Farming, Fishing and Forestry	\$25,735	72
Food Preparation and Serving Related	\$25,703	3,081
Personal Care and Service	\$21,667	1,756
<b>All Occupations</b>	<b>\$43,512</b>	<b>47,377</b>

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B24011, Table C24010

Housing cost burden, defined as monthly housing costs (including utilities) exceeding 30 percent of monthly income, varies by income level. [Table 2.8](#) provides an overview of housing cost burden by income group for San Leandro. The table includes comparisons between income groups and change from the 2009-2013 CHAS estimates to the 2013-2017 CHAS estimates. In total, 57 percent of households reported a housing cost burden in the 2013-2017 CHAS, about the same as the 2009-2013 CHAS. However, the share of very low-income residents (those in households that earn 50 percent or less of the AMI) experiencing housing cost burden increased during that time, while the share of those in households earning 50 percent or more of the AMI that reported a housing cost burden stayed the same or decreased. A larger share of residents in households earning below 50 percent or less of the AMI reported a housing cost burden than those in

households earning higher incomes. **According to the 2013-2017 CHAS, 4,125 extremely low-income households in the city reported being cost burdened.** Additional cost burden analysis is included in Section 2.29, *Housing Affordability*.

**Table 2.8 Income by Cost Burden**

Income Group	2013-2017		2009-2013	
	Households Paying Over 30% of Income on Housing (percent of total)	Households Paying Over 50% of Income on Housing (percent of total)	Total Households Experiencing Cost Burden (percent of total)	Total Households Experiencing Cost Burden (percent of total)
0%-30% of AMI	4,125 (13%)	3,335 (10%)	6,275 (20%)	7,460 (23%)
31%-50% of AMI	3,800 (12%)	1,660 (5%)	4,375 (15%)	5,460 (17%)
51%-80% of AMI	2,375 (7%)	685 (2%)	4,840 (9%)	3,060 (9%)
81%-100% of AMI	1,105 (3%)	130 (0.4%)	3,575 (5%)	1,235 (4%)
Greater than 100% of AMI	1,220 (4%)	75 (0.2%)	13,430 (9%)	1,295 (4%)
<b>Total</b>	<b>12,625 (39%)</b>	<b>5,885 (18%)</b>	<b>17,885 (58%)</b>	<b>18,510 (57%)</b>

Note: CHAS estimates a total household count of 30,760 between 2009-2013 and 32,290 households between 2013-2017

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2006-2010, 2013-2017 release

**Between 2015-2019, rR**enter-occupied households in San Leandro were disproportionately affected by housing cost burden, compared to owner-occupied households. According to the ACS estimates provided in **Table 2.5**~~Table 2.5~~, over 50 percent of renter-occupied households were burdened by housing costs, compared to 31 percent of owner-occupied households. A significant share (68 percent) of owner-occupied households did not experience housing cost burden, compared to 43 percent of renter-occupied households.

**Figure 2.5 Cost Burden By Tenure**



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, Table B25091

## 2.6 Household Characteristics

The U.S. Census Bureau defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories or other group living situations are not considered households. Household type and size, income levels, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents, their preferences, and their ability to obtain housing that meets their needs. For example, single-person households tend to reside in apartment units or smaller single-family homes. Households with multiple people, such as families with children, typically need residences with several bedrooms. This section details the various household characteristics in San Leandro.

San Leandro had 31,434 households in 2019, a 7 percent increase over 2010. [Table 2.9](#) shows household characteristics data for San Leandro compared to Alameda County. Overall, the composition of San Leandro’s household types was similar to the county as a whole. However, the city had a slightly higher share of single-person and senior households in 2010 and 2019. The most common household type in the city was married-couple households with no children present, followed by single-person households, which represent more than half of the city’s households.

**Table 2.9 Household Characteristics**

Household Type	San Leandro 2010	Alameda County 2010	San Leandro 2019	Alameda County 2019	Percent Change San Leandro 2010-2019	Percent Change Alameda County 2010-2019
Married with Children	6,273 (21%)	120,100 (23%)	5,948 (19%)	134,935 (23%)	-5%	12%
Married No Children	7,141 (24%)	127,110 (24%)	8,739 (28%)	157,144 (27%)	22%	23%
Householder Living Alone	5,772 (19%)	92,980 (17%)	8,308 (26%)	141,077 (24%)	44%	51%
Non-Family Households (2+ people)	1,800 (6%)	41,964 (8%)	2,185 (7%)	51,424 (9%)	21%	22%
Seniors Living Alone	2,971 (10%)	43,007 (8%)	3,396 (11%)	53,340 (9%)	14%	24%
Total Single-Parent Households	2,849 (10%)	47,147 (9%)	1,752 (6%)	29,653 (5%)	-47%	-37%
Single-Parent, Male Householder	687 (2%)	11,157 (2%)	329 (1%)	6,081 (1%)	-52%	-45%
Single-Parent, Female Householder	2,162 (7%)	35,990 (7%)	1,423 (5%)	23,572 (4%)	34%	34%
Average Household Size	2.81	2.72	2.85	2.82	1%	4%
<b>Total Households</b>	<b>29,282</b>	<b>532,026</b>	<b>31,434</b>	<b>577,177</b>	<b>7%</b>	<b>8%</b>

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2006-2010), (2015-2019), Table DP02, Table B11001

The 2015-2019 ACS estimates show that the average household size for all occupied units increased to 2.85 from 2.81 in 2010 and 2.60 in 2000, as shown in [Table 2.10](#) ~~Table 2.10~~. The average household size fell slightly for owner-occupied units from 2010-2019, while it increased for renter-occupied units.

**Table 2.10 Average Household Size**

Tenure	2000	2010	2019
Owner-Occupied Units	–	3.02	2.98
Renter-Occupied Units	–	2.53	2.69
Total Occupied Units	2.60	2.81	2.85

U.S. Census Bureau, Decennial Census (2000), Table PCT008

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25010

## 2.7 Large Households

Household size is a significant factor in housing demand. Often, household size can be used to predict the unit size that a household will select. For example, small households (one and two persons per household) commonly seek housing units with up to two bedrooms while large

households (defined as those consisting of five or more members under one household) commonly seek housing units with three to four bedrooms.

[Table 2.11](#) ~~Table 2.11~~ presents household size by tenure for San Leandro and Alameda County. Approximately 13 percent of total households in San Leandro are categorized as large households, compared to approximately 11 percent in Alameda County as a whole. Owner-occupied households comprised a greater share of the total number of large households in San Leandro and Alameda County.

**Table 2.11 Large Households by Tenure**

Jurisdiction	Owner-Occupied Large Households	Renter-Occupied Large Households	Percent Owner-Occupied Large Households of Total households	Percent Renter-Occupied Households of Total Households
San Leandro	2,368	1,634	7.5%	5.2%
Alameda County	34,619	27,968	5.9%	4.8%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25009

## 2.8 Overcrowding

HCD defines an overcrowded household as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Units with more than 1.5 persons per room are considered severely overcrowded. Overcrowding in households results from a lack of affordable housing (which forces an increased number of persons to live together) and/or a lack of available housing units of adequate size. A high rate of overcrowding can indicate that a community does not have an adequate supply of affordable housing, especially for large households. Overcrowding tends to accelerate the deterioration of housing and disproportionately affects renter-households. Therefore, maintaining a reasonable level of occupancy and alleviating overcrowding are important for addressing housing needs.

[Table 2.12](#) ~~Table 2.12~~ provides an overview of overcrowding by tenure in San Leandro. Approximately 5 percent of San Leandro households are considered overcrowded, with another 3 percent categorized as severely overcrowded. The data indicates that renter-occupied households comprised a greater share of overcrowded and severely overcrowded households in 2019.

**Table 2.12 Overcrowding Severity by Tenure**

Tenure	1.0 to 1.5 Occupants per Room	More than 1.5 Occupants per Room	Total Households
Owner Occupied	443 (1.4%)	313 (1.0%)	756 (2.4%)
Renter Occupied	1,191 (3.8%)	628 (2.0%)	1,819 (5.8%)
<b>Total Households</b>	<b>1,634 (5.2%)</b>	<b>941 (3.0%)</b>	<b>2,575 (8.2%)</b>

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

A comparison of overcrowding severity for San Leandro and Alameda County is provided in [Table 2.13](#)~~Table 2.13~~. Overcrowding severity trends in San Leandro are similar to Alameda County as a whole. Hispanic/Latino, Asian-American, and Other Race/Multiple Race households (households that identify as a race/ethnicity that is not Hispanic/Latino, Asian-American, Black/African-American, or white, or identify as one or more race/ethnicity) reported higher rates of overcrowding in San Leandro compared to non-Hispanic white and Black/African-American households.<sup>4</sup>

**Table 2.13 Overcrowding Severity**

Jurisdiction	1.00 Occupants per Room or Less	1.01 to 1.50 Occupants per Room	1.50 Occupants per Room or More
San Leandro	28,859 (91.8%)	1,634 (5.2%)	941 (3.0%)
Alameda County	531,752 (92.1%)	29,007 (5.0%)	16,418 (2.8%)

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

## 2.9 Special Needs Groups

Certain residents may have more difficulty finding suitable, affordable housing due to special needs and circumstances related to employment and income, family characteristics, disability, or household characteristics. The special needs groups described in this section include seniors, persons with disabilities, large households, single parents, people living in poverty, farm workers, homeless individuals and families, and college students. Many of these groups overlap. For example, some farm workers experience homelessness and many seniors have a disability. Most special needs groups benefit from affordable housing options, particularly housing located near public transportation, employment and schools, and medical and community services. An overview of special needs groups in San Leandro is provided in [Table 2.14](#)~~Table 2.14~~.

**Table 2.14 Special Needs Groups in San Leandro**

Special Needs Group	Number of Persons or Households	Percent of Total Persons <sup>1</sup>	Percent of Total Households <sup>2</sup>
Persons with Disabilities (including Developmental Disabilities)	8,880 persons	9.9%	—
Senior Households <sup>3</sup>	7,591 households	—	24.1%
Female-Headed Households <sup>4</sup>	9,251 households	—	13.6%
Large Households <sup>5</sup>	4,002 households	—	12.7%
Households in Poverty	1,385 households	—	4.4%
Single-Parent Households	1,752 households	—	5.6%
Farmworkers	361 persons	0.4%	—
Unsheltered Persons <sup>6</sup>	418 persons	0.5%	—

<sup>1</sup> Population estimate of 89,708.

<sup>2</sup> 31,434 total households.

<sup>3</sup> Federal housing data define a household type as 'elderly family' if it consists of two persons with either or both age 62 or over.

<sup>4</sup> Households with female-householder with no spouse/partner present. Includes female-headed households with children present.

<sup>5</sup> Defined as five or more members under one household.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18101, Table B25007, Table DP02, B17012 Table B11016, Table B17019, Table S1101, Table C24010, Alameda County Homeless Point in Time (PIT) Count, 2019

<sup>4</sup> U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014A-F (2021).

The following sections provide a detailed discussion of the housing needs of each particular group and the existing programs and services available to address these needs.

### 2.9.1 Seniors

As a result of both income and rent changes in older age, severe housing cost burdens are more common among seniors, which can make it difficult for them to find affordable housing. Senior residents often have restricted incomes, which can result in severe housing cost burdens, particularly during periods of rental price increases. Federal housing data define a household type as an 'elderly family' if it consists of two persons with either or both age 62 or over. An estimated 13,558 residents (15 percent of the City’s population) are age 65 or older, slightly higher than the County as a whole (13 percent). As shown in [Table 2.15](#), the proportion of senior residents in San Leandro is similar to the nearby cities of Alameda and Union City, and slightly greater than the cities of Oakland and Hayward.

**Table 2.15 Persons Age 65 and Over**

Jurisdiction	Total Population	Persons Age 65+	Percent of Population Age 65+
San Leandro	90,025	13,558	15.1%
Oakland	425,097	55,715	13.1%
Hayward	159,293	19,212	12.0%
City of Alameda	78,522	12,359	15.7%
Union City	74,722	11,921	15.9%
Alameda County	1,656,754	224,026	13.5%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table DP05

[Table 2.16](#) shows income and tenure data for all senior-headed households in San Leandro. The total number of senior-headed households included in the 2013-2017 CHAS data differs from the 2019 ACS data. The CHAS tabulation found that 56 percent of senior-headed households in San Leandro were considered extremely low, very low, or low-income (at or below 80 percent of the AMI). In contrast, 43 percent of senior-headed households were considered to have moderate and above-moderate incomes (greater than 80 percent of the AMI).

**Table 2.16 Senior-Headed Households by Income and Tenure**

Tenure	Extremely Low Income 0%-30% of AMI	Very Low Income 31%-50% of AMI	Low Income 51%-80% of AMI	Moderate and Above Moderate 81%+ of AMI	Total Households
Owner Occupied	10%	12%	10%	33%	5,525
Renter Occupied	15%	6%	3%	10%	2,879
<b>Total Households</b>	<b>25%</b>	<b>18%</b>	<b>13%</b>	<b>43%</b>	<b>8,404</b>

Note: Total households may not add up to 100% due to rounding.

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

According to the 2015-2019 ACS data, approximately 10 percent of all seniors residing in San Leandro were living below the poverty level, which is comparable to estimates for Alameda County as a whole. San Leandro had a larger share of seniors living below the poverty level than the nearby cities of Alameda, Hayward, and Union City, yet a smaller percentage when compared to the City of Oakland.<sup>5</sup>

## **Resources for Senior-Headed Households**

The special needs of seniors can be met through a range of services, including congregate care, rent subsidies, shared housing, and housing rehabilitation assistance. For seniors with physical limitations or disabilities, housing can be modified with features that help ensure continued independent living arrangements. Several licensed care facilities that provide assisted living, nursing care, and general services to seniors are located in San Leandro. The following residential facilities provide a total of 423 units for seniors<sup>6</sup>:

- Eden Lodge (156 units)
- Fargo Senior Center (73 units)
- Broadmoor Plaza (60 units)
- Estabrook Senior Housing (50 units)
- La Vereda (84 units)

Privately owned residential care facilities may also serve seniors. The City permits by right residential care homes for six or fewer persons in all residential zones as regular residential uses. Residential care homes for more than six persons are permitted in residential zones and other zoning districts where residential uses are permitted, conditionally permitted, or subject to administrative review and additional requirements. The following privately owned, assisted living facilities provide housing for seniors, with a total capacity of 60 beds:

- Acapulco Senior Care Home (6 beds)
- Andre Alexis Guest Home (6 beds)
- Andrew Elijah's Guest Home (6 beds)
- Andrew Elijah's Guest Home II (6 beds)
- California Mentor-Marineview Home (6 beds)
- Carlton Plaza of San Leandro (6 beds)
- Heart and Soul Communities II (6 beds)
- Heritage Haven (6 beds)
- Holistic Care Home (6 beds)
- Jones Rest Home (6 beds)

### **2.9.2 Persons with Disabilities (including Developmental Disabilities)**

Physical, mental, and/or developmental disabilities may provide challenges to gaining employment, mobility, or independent living. Persons with disabilities may experience housing burdens and other

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<sup>5</sup> People 65+ Living Below Poverty Level by HealthyAlamedaCounty.Org (2019).

<sup>6</sup> Each residential facility contains an on-site manager's unit.

challenges due to restricted income and/or accessibility needs. Persons with extreme disabilities may require housing in a supportive or institutional setting.

Housing needs for persons with disabilities depends on the severity of the disability(ies). 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.

Housing for persons with disabilities must be adapted according to individual needs. Various types of housing may be inaccessible to persons with mobility and sensory limitations. Housing may need to be adapted to accommodate widened doorways and hallways, access ramps, larger bathrooms, lowered countertops, and other features necessary for accessibility, and many housing types may not have suitable space for such adaptations. Location of housing is also an important factor for persons with mobility restrictions who rely on public transportation for travel.

[Table 2.17](#) displays persons with disabilities in San Leandro by age group. According to the 2015-2019 ACS, a total of 8,880 residents over the age of five had one or more disabilities, representing approximately 10.4 percent of the city’s population over the age of five. Adults aged 18 to 64 were estimated to have the largest share of persons with disabilities.

**Table 2.17 Persons with Disabilities by Age Group in San Leandro**

	Age 5 to 17	Age 18 to 64	Age 65+	Total
Persons with Disabilities	411	4,389	4,080	8,880

Note: Includes persons with one or more disabilities

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C18108, Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.

### Persons with Developmental Disabilities

As defined by federal law, “developmental disability” means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains 18 years of age;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency; and
- Reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

Many persons with developmental disabilities can live and work independently in a conventional housing environment. More severely disabled individuals require a group living environment with supervision. The most severely affected individuals may require an institutional environment with medical services and physical therapy. Many persons with developmental disabilities require supportive services during the transition from childhood to a more independent living situation as an adult.

The State of California Department of Developmental Services Regional Center and Early Start Consumers lists the number of persons with developmental disabilities by zip code. As of December 2020, the number of youth (0-17 years of age) and adult (18 years or older) persons with developmental disabilities were reported for the following zip codes that overlap with the City’s boundaries:

- 94577: youth – 199; adults – 285
- 94578: youth – 224; adults – 180
- 94579: youth – 84; adults – 78

In total, there are 507 youth and 543 adults with disabilities in these three zip codes; however, the 94577 ZIP Code encompasses most of the city area while the other two represent a small portion.

The State of California Department of Developmental Services coordinates with regional non-profit organizations including the Regional Center of the East Bay (RCEB) to provide support services to persons with disabilities and their families. RCEB records provided in [Table 2.18](#) show a count of 967 persons with developmental disabilities in San Leandro. According to RCEB data, the highest share of persons with disabilities was recorded among schools aged children (age 0-14) and young to middle-aged adults (23-54) at 36 percent and 34 percent, respectively. In comparison, residents aged 15-22 comprised 18 percent of the total, adults between age 55-65 comprised 8 percent, and seniors 65+ comprised about 3 percent of the total recorded by the RCEB.

**Table 2.18 Persons with Developmental Disabilities by Age Group in San Leandro**

Age Group	0-14	15-22	23-54	55-65	65+	Total
Persons with Disabilities	352 (36%)	171 (18%)	331 (34%)	80 (8%)	33 (3%)	<b>967 (100%)</b>

Note: Percentages do not add up to 100 percent due to rounding. Data recorded by the RCEB is not a total count of persons with disabilities in San Leandro.

Source: Regional Center of the East Bay, 2022.

## Resources for Persons with Disabilities

State and federal legislation mandates that a percentage of units in new or substantially rehabilitated multi-family apartment complexes must be made accessible to individuals with limited physical mobility. For example, accessibility requirements for federally assisted housing with five or more units requires at least five percent of the dwelling units to be accessible for persons with mobility disabilities. The City does not regulate residential care homes for six or fewer persons; such homes are permitted in all residential zones as regular residential uses. Residential care homes for more than six persons are permitted in Residential Duplex (RD), Residential Multi-Family (RM), Residential Outer (RO) and Residential Single-Family (RS) Zoning Districts and other zoning districts where residential uses are permitted, subject to a conditional use permit with additional requirements that provide clear guidance for the development of such facilities. The City also offers flexibility with development standards and reasonable accommodations for housing development projects that propose housing affordable to seniors and persons with disabilities.

In Fiscal Year 2020-2021, the City’s Housing Rehabilitation Program issued 20 housing rehabilitation grants for extremely low- and low-income households, including 19 households with senior citizens and/or persons with disabilities. Grant funding was used to assist residents with the costs associated with repairing and/or retrofitting their homes. Throughout fiscal year 2020-2021, grant funds

helped residents install ramps, grab bars and other accessibility improvements, and conduct roof repair and replacement, energy efficient upgrades, yard-cleanup, and earthquake retrofits.

### 2.9.3 Large Households

Large households (defined as five or more persons per household) are a special needs group due to the typically limited supply of adequately sized and affordable housing units appropriate for large households. As referenced in Section 2.9, *Large Households*, San Leandro had a total of 4,002 large households according to the 2015-2019 ACS. As estimated in Section 2.23, *Housing Unit Size*, San Leandro had a total of 4,348 housing units with 4 or more bedrooms, indicating that San Leandro has sufficient housing units to accommodate large households residing in the city.

#### Resources for Large Households

Lower and moderate-income large households can benefit from affordable housing programs, including the City’s first-time homebuyer assistance program, fair housing and tenant/landlord counseling, and affordable housing development.

### 2.9.4 Female-Headed Households

Single-parent families, particularly female-headed<sup>7</sup>, single-parent families with children, often require special consideration and assistance because they have a higher housing cost burden relative to the general population and may require accessible day care, health care, and other supportive services. Female-headed families with children are a particularly vulnerable group. Studies have shown that female-headed households are more likely to be affected by poverty and housing discrimination than male-headed households.<sup>8</sup>

[Table 2.19](#) ~~Table 2.19~~ shows female-headed families by poverty status. The 2015-2019 ACS data defines “family” as a group of people related by birth, marriage, or adoption and residing together. According to 2015-2019 ACS estimates, nearly 13 percent of single-parent, female-headed families earned an income below the poverty level within 12 months prior to the ACS survey, compared to approximately 6 percent of female-headed families without children present. More than 11 percent of all families in San Leandro are single-parent, female-headed families, and approximately 1.3 percent of all families (272) in San Leandro are single-parent, female-headed families with incomes below the poverty level.

**Table 2.19 Female-Headed Families by Poverty Status in San Leandro**

Family Type	Above Poverty Level	Below Poverty Level (Percent Below Poverty)	Total Families	Percent of Total Families in San Leandro <sup>1</sup>
Female-Headed Families With Children	2,079	269 (12.9%)	2,348	11.2%
Female-Headed Families Without Children	1,819	109 (6.0%)	1,928	9.2%

<sup>1</sup> The total number of families in San Leandro in the 2015-2019 ACS is 20,941. The Census defines “family” as a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family. A “female-headed family” is one in which an adult female is the sole or main income producer and decision-maker.

See <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html>

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B17012

<sup>7</sup> Household in which an adult female is the sole or main income producer and decision-maker.

<sup>8</sup> Quets, Q. A Gender Lens on Affordable Housing (2016)

## Resources for Single-Parent and Female-Headed Households

Lower-income single-parent households can benefit from City programs that provide housing and support services (i.e., Rent Review Program, tenant-landlord counseling, legal aid, and domestic violence counseling and emergency/transitional shelter) or that facilitate the development of affordable housing. Affordable housing opportunities can also be expanded for low- and moderate-income single-parent households through the City's First Time Home Buyer Program and Inclusionary Housing Ordinance.

### 2.9.5 Extremely Low-Income Residents

Extremely low-income households are defined by HCD as households with income less than 30 percent of AMI. The 2021AMI in Alameda County for a family of four is \$125,600. For extremely low-income households, this translates to an annual income of \$54,300 or less. Households with extremely low-income have a variety of housing situations and needs. For example, most families and individuals receiving public assistance, such as social security insurance (SSI) or disability insurance are considered extremely low-income households.

As referenced in Section 2.7, *Income Distribution*, approximately 5,485 extremely low-income households reside in the city, representing approximately 17 percent of the total households. The proportion of extremely low-income households in San Leandro is slightly higher than in Alameda County, where 16 percent of households are extremely low-income. Over half (65 percent) of extremely low-income households in the city are renters (3,656 households), compared to 35 percent of owner-occupied households (1,829 households). According to the 2015-2019 ACS, approximately 45.4 percent all San Leandro households are renters. Therefore, extremely low-income households are more likely than other households in the city to rent their homes.

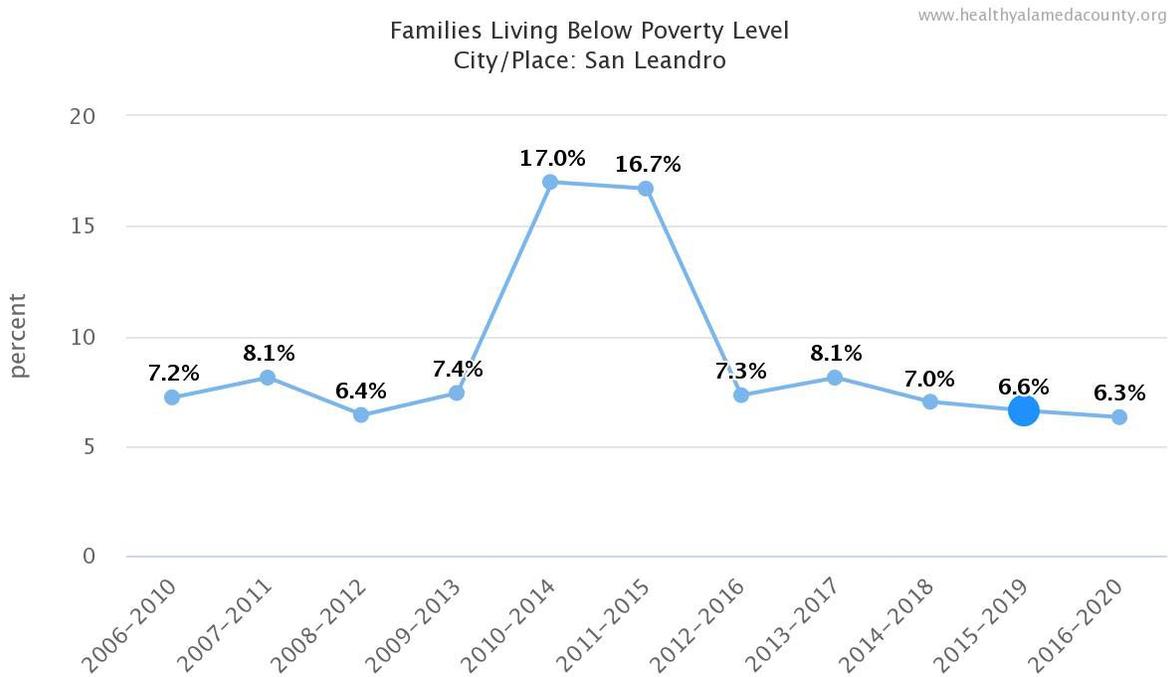
Some extremely low-income households could have physical or mental disabilities and/or other special needs. There is overlap between extremely low-income households and particular housing needs. Approximately 10.3 percent of extremely low-income households (470 households) are large families (five or more people per household), and 269 female-headed households with children live in poverty. Among senior households that earned 100 percent or less of the AMI, the greatest number were extremely low-income households: 2,049 senior households earned 30 percent or below of the AMI. In comparison, 1,565 senior households earned 31-50 percent of the AMI, 1,150 that earned 51-80 percent AMI, and 760 earned 81-100 percent AMI. Additionally, the 2013-2017 CHAS estimates indicate that 76 percent of extremely low-income households faced housing problems (defined as cost burden greater than 30 percent of income and/or overcrowding and/or without complete kitchen or plumbing facilities). As discussed in Section 2.19.2, extremely low-income households that rent were more than twice as likely to experience housing cost burden than those that owned their homes (spending more than 30 percent of monthly income on housing costs). The 2015-2019 ACS data reported that 2,680 extremely low-income households that rent reported experiencing housing cost burden and 2,170 experience severe housing cost burden (spending more than 50 percent of monthly income on housing costs).

Race and ethnicity differences are also apparent with extremely low-income household characteristics. According to the 2015-2019 ACS, residents who identify as American Indian/Alaskan Native, Black/African American, Hispanic/Latino, and Other Race or Multiple Races had a higher poverty rate than Asian American/Pacific Islander and white (Hispanic and non-Hispanic) residents.

It can be difficult to project the number of extremely low-income households for future years. However, in a review of trends for families earning an income below the poverty level, the percent

of families in poverty has decreased since the ACS 2013-2017 dataset was compiled and has generally decreased since the 2010-2015 time period.

**Figure 2.6 Families Living Below Poverty Over Time in San Leandro**



Source: American Community Survey 5-Year (2015-2019)

### Resources for Extremely Low-Income Households

Many extremely low-income households seek rental housing and may face overpayment, overcrowding or substandard housing condition. Some extremely low-income households could have physical or mental disabilities and/or other special needs. The City regulates supportive housing as a residential use, provided supportive services are subordinate to the residential use. As shown in [Table 2.39](#) [Table 2.36](#), the city has 1,052 subsidized affordable housing units. Affordable housing opportunities for extremely low-income households can be expanded for households through the Housing Authority of the County of Alameda (HACA)'s Housing Choice Voucher (HCV) program that overwhelmingly service extremely low-income households. HUD estimates that 798 households receive HCVs in San Leandro. [There are 1,850 households served by affordable housing units and housing vouchers, which has met the housing needs of about half of the city's 3,631 households that are extremely low-income renters.](#)

To address the range of needs, the City will employ programs to support affordable housing development and remove constraints for, and support development of housing types that may fit the needs of extremely low-income residents, such as supportive housing. During the planning period, the City will continue to encourage affordable housing developers to apply to HACA for PBS8 vouchers to more deeply subsidize affordable housing units constructed in the city. The City continues to fund or partner with local and regional organizations to provide HCVs, housing

rehabilitation grants, fair housing education and counseling, legal aid, and expand affordable housing opportunities for extremely low-income households.

## 2.9.6 Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or related activities on a generally year-round basis. When workload increases during harvest periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. For some crops, farms may employ migrant workers, defined as those whose travel distance to work prevents them from returning to their primary residence after their work ends for the day.

Due to the high cost of housing and low wages, a substantial number of migrant farm workers have difficulty finding affordable, safe, and sanitary housing. According to the State Employment Development Department, the average farm worker earned a mean annual income of \$32,000 in 2020. This limited income is exacerbated by tenuous and/or seasonal employment status. According to the Association of Bay Area Governments (ABAG), there are three types of farmworkers (permanent residents, migrant farmworkers and H2A visa workers) residing in the San Francisco Bay Area, each with distinct housing needs. Permanent resident farmworkers are permanent residents and most likely require housing that can accommodate families. Migrant farmworkers are seasonal or temporary employees that require housing in the form of single occupancy rooms. H2A visa workers are temporary farmworkers employed under a federal guest work program for no more than 10 months. H2A visa workers can share homes, apartments, or be housed in bunkhouses, dormitories, or single occupancy rooms; however, since very few bunkhouses exist, H2A visa workers compete with permanent farmworkers for scarce affordable homes and apartments.

Determining the true size of the agricultural labor force is difficult. For instance, the government agencies that track farm labor do not consistently define farmworkers (e.g. field laborers versus workers in processing plants), length of employment (e.g. permanent or seasonal), or place of work (e.g. the location of the business or field).

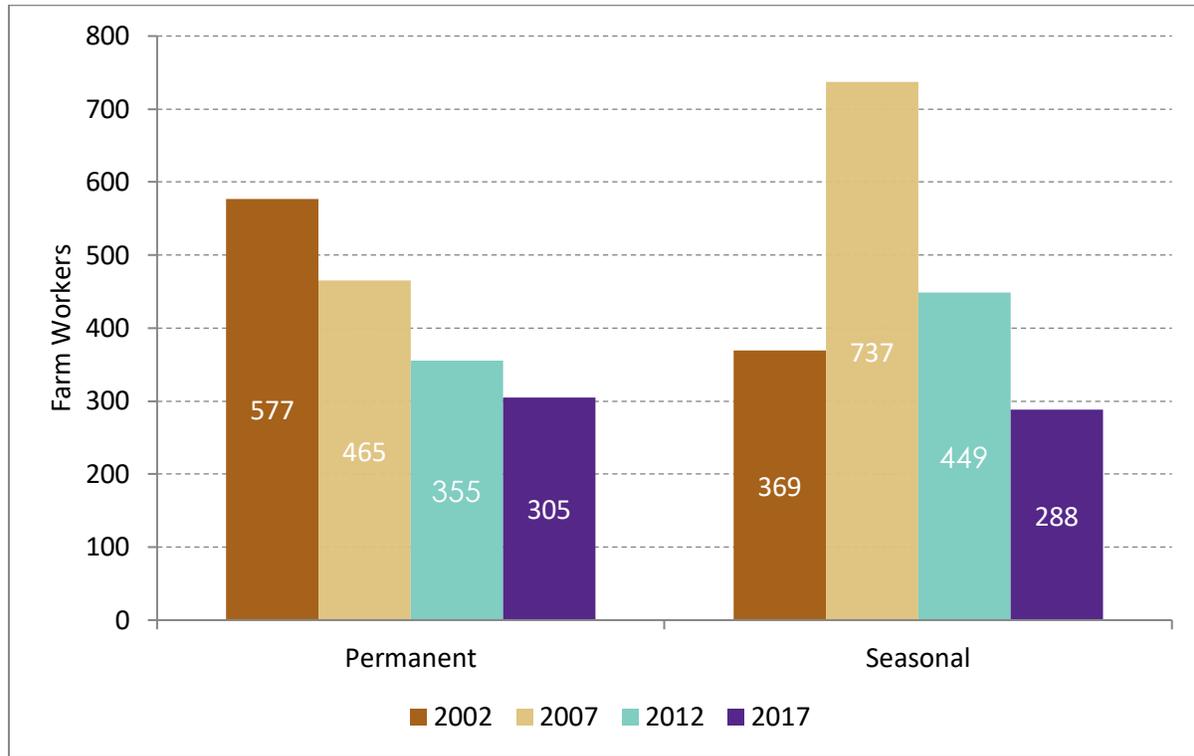
According to the U.S. Census Bureau, San Leandro had a total of 72 workers classified under farming, fishing, and forestry occupations in 2019. ACS 2015-2019 data includes estimates for residents age 16 and over in farming, fishing, and forestry occupations by zip code. The following zip codes overlap with the City's boundaries, with the number of residents employed in these occupations as follows:

- 94577: 29
- 94578: 75
- 94579: 20

Zip code 94578, with the highest number of residents employed in farming, fishing, and forestry occupations, spans across the southeastern area of San Leandro and includes unincorporated communities of Alameda County. Although San Leandro does not have a large farmworker population, San Leandro is located within 75 miles of land zoned for agriculture, which is within the United States Department of Agriculture (USDA) measurement for farmworker commute-shed.

According to 2019 USDA estimates shown in [Figure 2.7](#) ~~Figure 2.6~~, a total of 593 persons were hired as farm workers in Alameda County. Of this total, 305 persons were classified as full-time employees (working 150 days or more), and 288 persons were hired as seasonal employees (hired for less than 150 days).

**Figure 2.7 Farm Operations and Farm Labor in Alameda County**



Source: U.S. Department of Agriculture, Census of Farmworkers (2002, 2007, 2012, 2017), Table 7: Hired Farm Labor

Migrant worker student population counts are reported by the California Department of Education. A migrant worker student is defined as a school-age resident with at least one parent or guardian employed in the agricultural, dairy, lumber, or fishing industries and whose household has relocated in the last three years.<sup>9</sup> Maintaining a migrant worker student population count can assist local and regional agencies in addressing the needs of such households.

[Table 2.20](#) ~~Table 2.20~~ compares the migrant worker student population for San Leandro and the Alameda County. Estimates show that migrant worker student populations were present in Alameda County between 2016-2020; however, none were reported in San Leandro during that time.

**Table 2.20 Migrant Worker Student Population**

Jurisdiction	2016-2017	2017-2018	2018-2019	2019-2020
San Leandro	0	0	0	0
Alameda County	874	1,037	785	790

Source: California Department of Education, California Longitudinal Pupil Achievement Data System (CALPADS), Cumulative Enrollment Data (Academic Years 2016-2017, 2017-2018, 2018-2019, 2019-2020)

### Resources for Farmworkers

Because farmworkers make up a small percentage of the city’s population, the City does not have a farmworker housing program. The housing needs of farmworkers in San Leandro will be addressed through the City’s general affordable housing programs for lower-income households.

<sup>9</sup> California Department of Education., Overview of Migrant Education in California (2020)

## 2.9.7 Persons Experiencing Homelessness

The 2022 Alameda County EveryOne Counts! Point-in-Time (PIT) Count was the most recent evaluation of people experiencing homelessness in the county.<sup>10</sup> 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. There were 97 individuals enrolled in sheltered services in the city. In Alameda County, there were 9,747 individuals experiencing homeless in 2022, an increase of 1,725 people (21.5 percent) from 2019. The decrease in the city, compared to the increase in the county, could signify that the city's efforts to prevent homelessness are performing at a higher rate than other jurisdictions in the county, and/or that people experiencing homelessness in San Leandro are relocating to other jurisdictions.

Approximately 4 percent of all unsheltered individuals in the county live in San Leandro, and 4 percent of all sheltered individuals in the county live in San Leandro. All sheltered individuals were in an emergency shelter, as opposed to transitional housing or safe haven.<sup>11</sup> Unsheltered individuals in San Leandro were most likely to be residing in a tent (38 percent), car or van (28 percent), or recreational vehicle (RV) (25 percent). Fewer unsheltered individuals were residing on the street or outside (9 percent) and none were residing in abandoned buildings.

Results of Alameda County's January 2019 point in time (PIT) count showed a significant increase in residents experiencing homelessness over the previous year and revealed that one in five unsheltered people had lost their housing during the past year. Factors contributing to the rise in homelessness include a lack of available housing affordable for low- and moderate-income households, increases in the number of persons whose incomes fall below the poverty level, and reductions in public subsidies. Homelessness is often compounded by a lack of job training and supportive services to treat mental illness, substance abuse, or domestic violence. 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.<sup>12</sup> 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.

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

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<sup>10</sup>Everyone Home San Leandro PIT Count. <https://everyonehome.org/wp-content/uploads/2022/05/San-Leandro-PIT-2022-Infographic-Report.pdf>

<sup>11</sup> A Safe Haven is a 24-hour/7-days-a-week community-based early recovery model of supportive housing that serves hard-to-reach, hard-to-engage homeless individuals with severe mental illness and substance use disorders.

<sup>12</sup> Individuals can be in more than one category.

**employment status: 18 percent reported being employed and 36 percent reported they were looking for work.<sup>13</sup>**

State law (Section 65583(1) (6)) requires municipalities to address the special needs of persons experiencing homelessness within their jurisdictional boundaries. “Homelessness” as defined by the U.S. Department of Housing and Urban Development (HUD), describes an individual (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.

This definition does not include persons living in substandard housing (unless such housing has been officially condemned), persons living in overcrowded housing, persons discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge), or persons who may be at risk of homelessness (for example, living temporarily with family or friends.) The City’s Zoning Ordinance permits supportive, transitional, and group housing, which includes homeless shelters, in the Residential Multi-Family (RM District), Downtown Area 2 (DA 2 District), Downtown Area 3 (DA 3 District), Downtown Area 4 (DA 4 District), Professional Office (P District), South Area 1 (SA 1 District), South Area 2 (SA 2 District), and South Area 3 (SA 3 District) zone. Group housing excludes use classifications such as residential hotels, motels, convalescent facilities, and residential congregate care facilities.

Table 2.21 displays data from the Alameda County physical PIT homeless count for 2019/2022 PIT count of percent sheltered individuals by race and ethnicity for San Leandro relative to the city’s population. 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. According to the PIT count estimates, 74 persons in San Leandro were experiencing sheltered homelessness while another 344 persons were recorded as unsheltered, for a total count of 418 persons experiencing homelessness in 2019. Compared to surrounding cities, San Leandro had an estimated unsheltered person count that is lower than the cities of Hayward (487) and Oakland (4,071), but greater than the cities of Alameda (231) and Union City (106) in 2019. However, San Leandro had a higher per capita rate of persons experiencing homelessness than Hayward, Alameda, and Union City.

**Table 2.21 Sheltered Individuals by Race/Ethnicity Relative to City Population**

<sup>13</sup> EveryOne Home. <https://everyonehome.org/main/continuum-of-care/everyone-counts/>

City of San Leandro  
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<b>Race/Ethnicity</b>	<b>Percent of Sheltered Persons in San Leandro</b>	<b>Percent of San Leandro Population</b>	<b>Difference</b>
Black/African American	37	10	+27
White	39	34	-5
Multiple Races	13	9	+4
American Indian/Alaska Native	3	1	+2
Native Hawaiian/Pacific Islander	4	2	+2
Asian American	3	35	-33
Hispanic/Latino	23	27	-4

Source: Alameda County Homeless Point in Time (PIT) Count, 2022

**Table 2.21 Unsheltered Persons in San Leandro and Surrounding Cities**

Jurisdiction	Sheltered <sup>1</sup>	Unsheltered <sup>2</sup>	Total Persons Experiencing Homelessness <sup>2</sup> (Percent of total population)
San Leandro	74	344	418 (0.5%)
Oakland	861	3,210	4,071 (1.0%)
Hayward	115	372	487 (0.3%)
Alameda	99	132	231 (0.4%)
Union City	0	106	106 (0.1%)
Alameda County	1,710	6,312	8,022 (0.5%)

<sup>1</sup>Sheltered refers to persons residing in an emergency shelter, safe haven, and transitional housing facilities.

<sup>2</sup>Unsheltered refers to individuals and families residing on the streets, vehicles, makeshift shelters, encampments, and other places not meant for human habitation.

Source: Alameda County Homeless Point in Time (PIT) Count, 2019

U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table DP05

State law (Section 65583(1) (6)) requires municipalities to address the special needs of persons experiencing homelessness within their jurisdictional boundaries. “Homelessness” as defined by the U.S. Department of Housing and Urban Development (HUD), describes an individual (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.

This definition does not include persons living in substandard housing (unless such housing has been officially condemned), persons living in overcrowded housing, persons discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge), or persons who may be at risk of homelessness (for example, living temporarily with family or friends.) The City’s Zoning Ordinance permits supportive, transitional, and group housing, which includes homeless shelters, in the Residential Multi-Family (RM District), Downtown Area-2 (DA-2 District), Downtown Area-3 (DA-3 District), Downtown Area-4 (DA-4 District), Professional Office (P District), South Area-1 (SA-1 District), South Area-2 (SA-2 District), and South Area-3 (SA-3 District) zone. Group housing excludes use classifications such as residential hotels, motels, convalescent facilities, and residential congregate care facilities.

### Resources for Persons Experiencing Homelessness

Persons experiencing homelessness in San Leandro can access housing assistance through various shelters and programs:

- **San Leandro Shelter.** Since 1986, the San Leandro Shelter has offered shelter and supportive services designed to assist residents access health and housing resources. There are 30 beds at this shelter for women and children.
- **Sister Me Home.** Sister Me Home is a safe house that provides shelter and support services for persons experiencing homeless and/or fleeing domestic violence.
- **San Leandro Seasonal Shelter Program.** The San Leandro Warming Shelter is a collaborative effort between Building Futures, Alameda County, the City of San Leandro and April Showers volunteers. The Program provides temporary shelter for persons experiencing homelessness. Outreach staff assist guests of the program access medical, housing, financial and food aid resources.
- **San Leandro Homeless Compact.** Formed in 2016, the San Leandro Homeless Compact is comprised of the City of San Leandro partnered with Building Futures and the Rental Housing Association of Southern Alameda County. Through collaboration with local government, non-profit organizations and landlords, the San Leandro Homeless Compact aims to assist persons experiencing chronic homelessness access long-term housing and support services. The compact provides housing units for chronically homeless individuals in San Leandro. Case workers are assigned to compact participants to assist in coordinating health and social services and prepare participants for success and independence. The Compact is funded by a combination of City and County funding and HUD vouchers.

Additionally, the City’s Recreation and Human Services and Community Development Departments presented a short-term and long-term homeless navigation center/housing plan to the City Council in February 2021. The City is currently pursuing the purchase of a motel to provide interim services/shelter and longer term permanent supportive housing for people experiencing homelessness.

[Table 2.22](#) ~~Table 2.22~~ provides an overview of homeless assistance providers located in San Leandro and Alameda County.

**Table 2.22 Homeless Assistance Programs**

Subpopulation	Service Providers
Seniors and Persons with Disabilities	Paratransit Services
Seniors	Alameda County Area Agency on Aging
Seniors	Adult Day Care.org
Seniors	Spectrum Community Service, Inc.
Persons with Disabilities	Community Resources for Independent Living (CRIL)
Employment Services	Eastbay Works One-Stop Career Center
Food Distribution	Alameda County Food Bank
Food Distribution	Interfaith Homelessness Network - April Showers
Food Distribution	SOS/Meals on Wheels
Housing Services	ECHO Housing - Eden Council for Hope and Opportunity, Inc.
Housing Services	City of San Leandro - Housing Programs
Housing Services	Eden I & R - 2-1-1
Shelters	Midway Shelter (regional shelter located in Alameda)

General	Sister Me Home
General	April Showers
General	Davis Street Family Resource Center
General	Building Futures with Women and Children
General	Alameda County Social Services Agency
General	United Way Help Line (San Francisco, Napa, Solano, Marin & San Mateo Counties)
Literacy Services	San Leandro Public Library Foundation - Project Literacy
Mental Health Services	Davis Street Family Resource Center - Community Counseling
Mental Health Services	Family Service of San Leandro
Mental Health Services	Seneca Family of Agencies - Pathways Counseling Center

Source: City of San Leandro – Community Assistance Resources

## 2.10 Housing Stock Characteristics

A community’s housing stock is defined as the collection of all housing units located within the jurisdiction. The characteristics of the housing stock, including growth, type, age, condition, tenure, vacancy rates, housing costs, and affordability are important in determining the housing needs for the community. The following sections detail the housing stock characteristics of San Leandro to identify how well the current housing stock meets the needs of current and future residents.

## 2.11 Housing Growth

In the last two decades, San Leandro experienced low housing growth compared to surrounding cities and Alameda County as a whole. According to the California Department of Finance (DOF) estimates shown in [Table 2.23](#), San Leandro had a housing stock of 31,334 units in 2000, 32,419 units in 2010, and 32,621 housing units in 2020. The city experienced a much slower rate of housing growth from 2010 to 2020 than neighboring cities and the county.

**Table 2.23 Housing Unit Growth (2000-2019)**

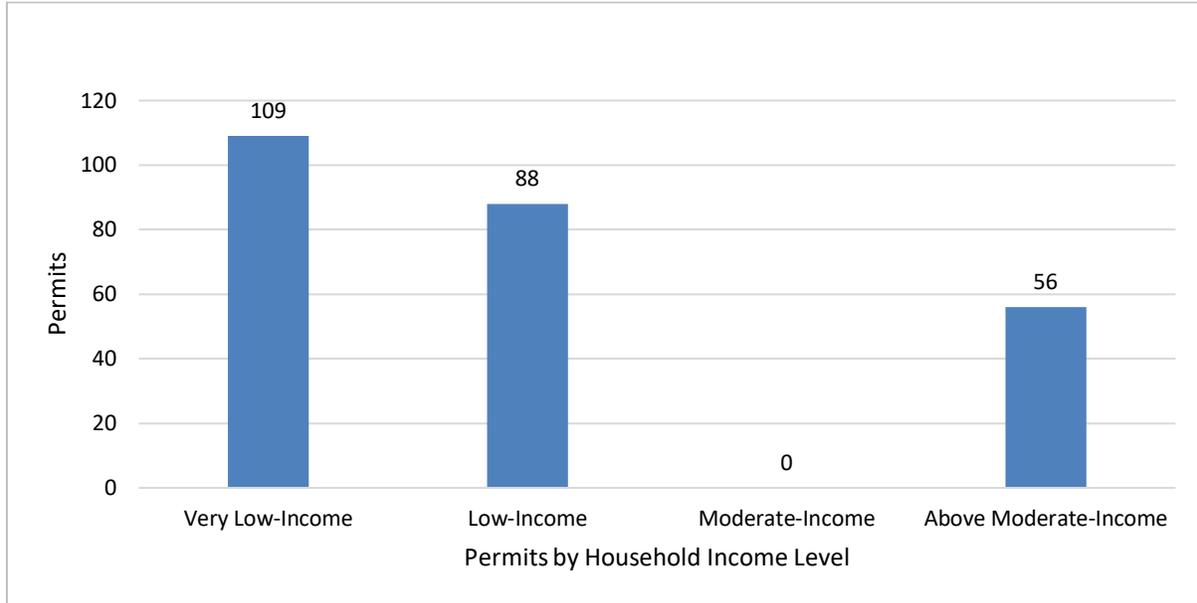
Jurisdiction	2000	2010	2020	Percent Change 2000-2010	Percent Change 2010-2020
San Leandro	31,334	32,419	32,621	3.4%	0.6%
Oakland	157,508	169,710	175,457	7.4%	3.3%
Hayward	45,922	48,296	50,396	4.8%	4.3%
Alameda	31,644	32,419	33,147	8.2%	2.2%
Union City	18,877	21,258	21,839	11.8%	2.7%
Alameda County	540,183	581,372	611,752	7.3%	5.1%

Source: CA DOF, E-8 Population Estimates for Cities, Counties, and the State, (2000-2010), E-5 Population and Housing Estimates for Cities, Counties, and the State, (2010-2021)

[Figure 2.8](#) shows the number of building permits issued for the construction of housing units between 2015 and 2019. During this five-year period, 109 permits were issued to construct units affordable to very low-income residents (those earning less than 50 percent AMI), 88 permits affordable to low-income residents (those earning between 50 and 80 percent of AMI), and 56 permits affordable to above moderate-income residents (those earning above 120 percent of the

AMI), for a total of 253 permits. No permits were issued for moderate-income housing units. This is primarily attributable to the requirement that all units with targeted affordability be affirmed by either deed restrictions or a market study. City-controlled affordable housing funding can only be leveraged for more deeply affordable deed restricted housing construction.

**Figure 2.8 Housing Permits Issued Between 2015 and 2019**



Source: California Department of Housing and Community Development (HCD), 5th Cycle Annual Progress Report Permit Summary for San Leandro (2020)

## 2.12 Housing Type and Tenure

Single-family homes comprise approximately 65 percent of San Leandro’s occupied units, multi-family units comprise approximately 32 percent of occupied units, and mobile homes comprise approximately three percent of occupied units. As shown in [Table 2.24](#), multi-family units (two to four units and five-plus units) have increased at a slightly higher rate than single-family attached and detached units in the last decade, while no growth occurred for mobile homes.

According to the 2015-2019 ACS, San Leandro had 17,562 owner-occupied housing units (56 percent) and 13,872 renter housing units (44 percent). This ratio of owner-occupied to renter-occupied housing units was the same as the Bay Area region.

**Table 2.24 Housing Type Trends**

Building Type	2010	2020	Percent Change (2010-2020)
Single-Family Home: Attached	1,948	1,988	2.1%
Single-Family Home: Detached	19,459	19,469	0.1%
Multi-family Housing: Two to Four Units	1,893	1,909	0.8%
Multi-family Housing: Five-plus Units	8,229	8,365	1.7%
Mobile Homes	890	890	0.0%
<b>Total</b>	<b>32,419</b>	<b>32,621</b>	<b>0.6%</b>

Source: E-5 Population and Housing Estimates for Cities, Counties, and the State (2010-2021)

## 2.13 Vacancy Rate

Vacancy rates are an important housing indicator because they indicate the degree of choice available. Too high a vacancy rate can make it difficult for owners trying to sell or rent. Low vacancy rates usually indicate high demand and/or low supply conditions in the housing market. A vacancy rate that is too low can force prices up, making it more difficult for lower and moderate-income households to find housing. Vacancy rates between 2 and 3 percent for single-family housing and between 5 and 6 percent for multifamily housing are usually considered optimal for a healthy housing market. However, vacancy rates are not the sole indicator of market conditions. They must be viewed in the context of all the characteristics of the local and regional market.

Vacant units by type are shown in [Table 2.25](#). In 2010, an estimated total of 1,329 units remained vacant, compared to 1,410 in 2019. A large percentage of vacant units are categorized as “other vacant,” which are units that are vacant for reasons that do not fit into any of the above categories.<sup>14</sup> Approximately 10 percent of vacant units are categorized as for sale only, representing a decrease of approximately 6 percent since 2010.

**Table 2.25 Vacancy Status by Type**

Vacancy Status	2010	Percent of Total (2010)	2019	Percent of Total (2019)
For rent	394	29.6%	403	28.6%

<sup>14</sup> If the vacant unit is not for-rent or for-sale-only but is held for weekends or occasional use throughout the year, the unit is included in this category. Time-shared units are classified in this category if the vacant unit is not for-rent or for-sale-only but held for use for an individual during the time of interview. U.S. Census. Definitions and Explanations. <https://www.census.gov/housing/hvs/definitions.pdf>

Vacancy Status	2010	Percent of Total (2010)	2019	Percent of Total (2019)
Rented, not occupied	110	8.3%	50	3.5%
For sale only	217	16.3%	137	9.7%
Sold, not occupied	10	0.8%	53	3.8%
For seasonal, recreational, or occasional use	54	4.1%	127	9.0%
For migrant workers	0	0.0%	0	0.0%
Other vacant	544	40.9%	640	45.4%
<b>Total</b>	<b>1,329</b>	<b>100.0%</b>	<b>1,410</b>	<b>100.0%</b>

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2006-2010) (2015-2019), Table B25004

## 2.14 Housing Unit Size

Table 2.26 presents data on housing unit size for San Leandro. According to 2015-2019 ACS data, approximately half of the city’s housing units contain two or fewer bedrooms, and the other half contain three or more bedrooms.

**Table 2.26 Housing Unit Size**

Type of Unit	Number of Units	Percent of Total
Studio	1,264	3.8%
1 Bedroom	4,989	15.2%
2 Bedrooms	10,093	30.7%
3 Bedrooms	12,150	37.0%
4 Bedrooms	3,537	10.8%
5 or more bedrooms	811	2.5%

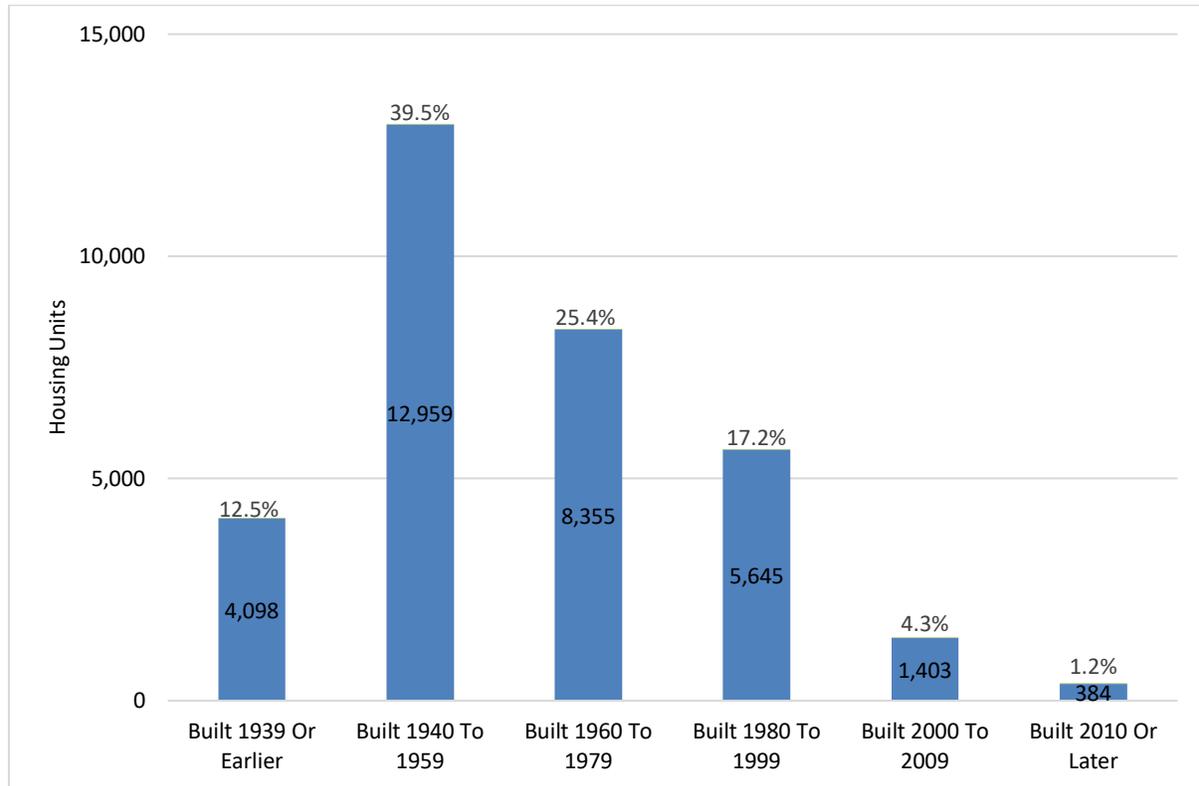
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25041

## 2.15 Age and Condition of Housing Stock

The three factors used to determine housing conditions are the structure’s age, overcrowding, and lack of plumbing/kitchen facilities. Housing age is an important indicator of a community’s housing condition. 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. Many federal and State programs use the age of housing as one factor in determining housing rehabilitation needs. Typically, housing over 30 years of age is more likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work, and other repairs.

As shown in Figure 2.9, housing construction in San Leandro boomed during the post-war period of the 1940s and 1950s then gradually waned. More than 77 percent of the city’s current housing stock is greater than 40 years old, although much of San Leandro’s oldest housing stock is well maintained and located in neighborhoods with higher home sale prices.

**Figure 2.9 Housing Units by Year Structure Built**



Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

Improving housing is an important goal of the City. HUD considers housing units to be “standard units” if they are in compliance with local building codes. Housing units are considered substandard if they lack complete plumbing or kitchen facilities.

Table 2.27 below shows the number of estimated substandard units in the city. According to 2015-2019 American Community Survey estimates, approximately 3.17 percent of all occupied units in the city are considered substandard units out of 31,434 occupied units.

**Table 2.27 Substandard Housing Units**

Condition	Number of Occupied Units	Percentage of Total Occupied Units
Lacking complete plumbing facilities	255,128	0.81%
Lacking complete kitchen facilities	698,404	21.2%
Total occupied substandard units	953,532	3.017%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25048, Table B25052

San Leandro’s Building and Safety Services Division and Code Enforcement Division estimates that while approximately 120 units of the city’s occupied units are currently undergoing code enforcement for unpermitted construction work, approximately 50 units and require major rehabilitation and fewer than 15 units citywide are beyond the point of repair. There are no observed concentrated areas of substandard housing in San Leandro. Enforcement staff regularly distribute information about the City’s home rehabilitation program to property owners undergoing enforcement.

## 2.16 Housing Costs

Housing costs are indicative of housing accessibility for all economic segments of the community. Typically, if housing supply exceeds housing demand, housing costs will fall. If housing demand exceeds housing supply, housing costs will rise.

### 2.16.1 Median Home Sale Price

The median home sale price of a single-family home in San Leandro as of June 2022 is \$1,075,000. The median home sale price for all housing types is \$1,00,000. The average median home sale price of a condominium is \$602,500. Redfin.com lists San Leandro as a “hot market,” where the average homes sell for about 16 percent above list price and go pending in around nine days. The median home sale price (for all housing types) is comparatively lower than for Alameda County and the cities of Alameda and Union City.

In June 2015, the median home sale price in San Leandro was \$505,000 (in 2015 dollars, equal to \$615,989 in 2022). As shown in [Table 2.28](#), only the City of Hayward had a lower median home sale price than the other comparison jurisdictions near San Leandro. Redfin data shows that the median home sale price in San Leandro was \$1,000,000 in 2022, an increase of 62 percent since 2015 (adjusted for inflation). This percent increase was more than the county as a whole, and the second-highest increase among surrounding cities.

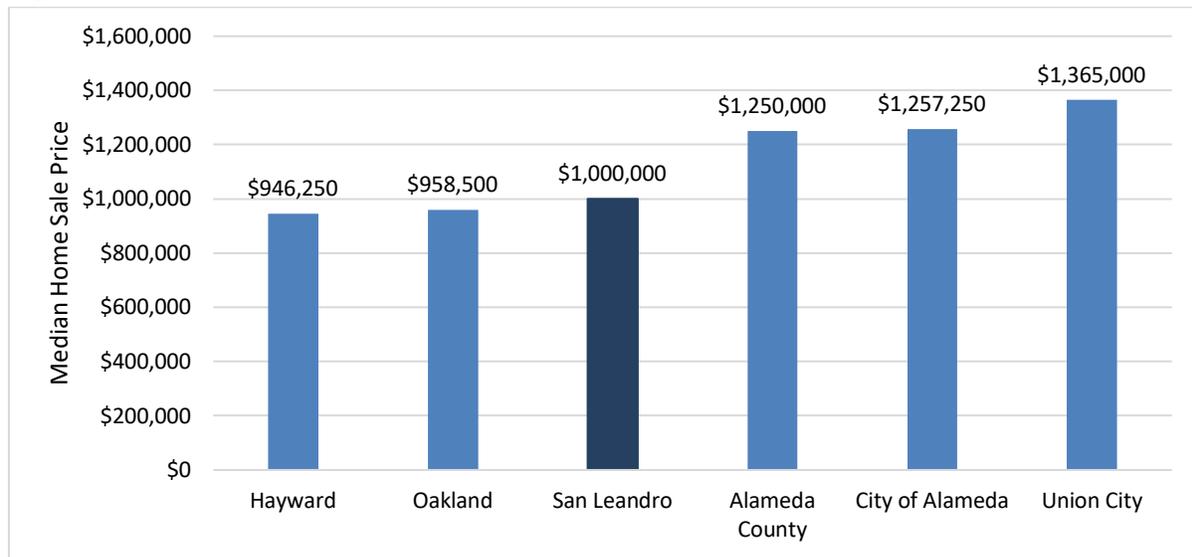
**Table 2.28 Changes in Median Home Sale Prices and Values (2015-2022)**

Jurisdiction	Median Home Sale Price 2015 (in 2022 dollars)	Median Home Sale Price 2022	Change (2015-2021)
San Leandro	\$615,989	\$1,00,000	62%
Oakland	\$690,396	\$958,500	39%
Hayward	\$597,693	\$946,250	58%
City of Alameda	\$922,154	\$1,275,500	38%
Union City	\$817,253	\$1,365,000	67%
Alameda County	\$823,352	\$1,250,000	52%

Source: Redfin.com 2022

[Figure 2.10](#) [Figure 2.9](#) provides a comparison of the median home sale price for San Leandro, nearby cities, and Alameda County.

**Figure 2.10 Median Home Sale Price**



Source: Redfin.com 2022

## 2.17 Distribution of Owner-Occupied Unit Values

[Table 2.29](#) shows the distribution of home values for owner-occupied housing units in San Leandro, surrounding cities, and Alameda County. According to the 2015-2019 ACS, San Leandro’s owner-occupied units are less varied in value than surrounding jurisdictions and the county as a whole. Nearly half of owner-occupied units in the city are valued between \$500,000 and \$750,000. While San Leandro had 73 percent of owner-occupied units valued between \$250,000 and \$750,000, Alameda County had a wider distribution across all value categories. However, the city did have a slightly higher percentage of units at the lower end of the spectrum (those valued under \$250,000) than the county as a whole, but a much lower share of units at the higher end of the spectrum (those valued over \$1,000,000). This data implies that San Leandro generally remains a more affordable city for homebuyers looking to purchase lower or median-priced units than neighboring cities.

**Table 2.29 Values of Owner-Occupied Units**

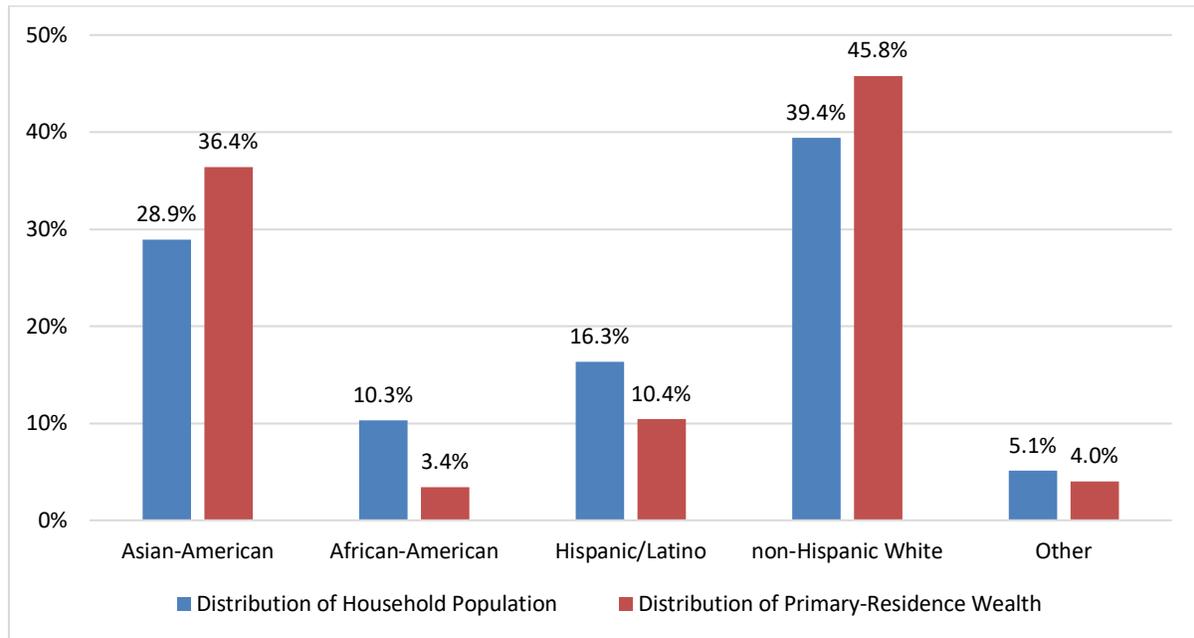
Jurisdiction	Units Valued						
	Less than \$250k	Units Valued \$250k-\$500k	Units Valued \$500k-\$750k	Units Valued \$750k-\$1M	Units Valued \$1M-\$1.5M	Units Valued \$1.5M-\$2M	Units Valued \$2M+
San Leandro	6.4%	26.4%	47.4%	16.4%	2.6%	0.3%	0.6%
Oakland	6.7%	23.6%	26.2%	20.2%	14.9%	4.8%	3.4%
Hayward	10.6%	25.5%	42.8%	14.4%	4.8%	0.9%	1.0%
Alameda	3.3%	6.5%	26.2%	32.0%	24.3%	4.7%	3.0%
Union City	7.8%	11.7%	28.2%	36.8%	14.3%	0.6%	0.6%
Alameda County	5.2%	14.5%	28.4%	25.5%	17.7%	5.0%	3.8%

K = thousand, M = million

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25075

Due to historical practices of segregation, redlining, displacement, and other discriminatory practices, accumulating wealth through homeownership has been difficult for non-white households. Data presented in [Figure 2.11](#) ~~Figure 2.10~~ shows that non-Hispanic white households in San Leandro comprised approximately 39 percent of the city’s households but comprised 45 percent of the primary-residence wealth (percent of homeownership market for primary residences). Similarly, Asian-American households comprised approximately 29 percent of households but comprised 34 percent of primary-residence wealth. In contrast, Black/African-American Households comprised 10 percent of households but were only 3 percent of primary-residence wealth, and Hispanic/Latino households comprised 16 percent of total households compared to 10 percent of the share of primary-residence wealth.<sup>15</sup>

**Figure 2.11 Homeownership Distribution by Race/Ethnicity in San Leandro**



Source: Urban Institute, Tracking Homeownership Wealth Gaps, 2021.

A comparison of homeownership-wealth gap for San Leandro and neighboring cities is presented in [Table 2.30](#) ~~Table 2.30~~. The value in parenthesis is the difference between the share of primary-residence wealth and the share of household population for each race/ethnicity. A negative value depicts a smaller percentage of primary-residence wealth relative to the share of the household population, while a positive value represents a larger share of primary-residence wealth relative to the share of household population. Black/African-American, Hispanic/Latino, and “other non-white” households hold less primary-residence wealth relative to their share of households in each jurisdiction. Meanwhile, Asian-American and non-Hispanic white households hold more primary-residence wealth relative to their share of households. San Leandro’s share of primary residence wealth relative to share of household population for race/ethnicity did not vary widely in comparison jurisdictions. However, San Leandro had a lower primary residence wealth for Black/African American households relative to household population than the cities of Hayward and Union City, and a lower primary residence wealth for Hispanic/Latino households relative to household population than Union City.

<sup>15</sup> Urban Institute, 2021. Available: <https://apps.urban.org/features/tracking-housing-wealth-equity/>

**Table 2.30 Homeownership Distribution by Race/Ethnicity Relative to Household Population**

Jurisdiction	Primary Residence Share of Wealth by Race/Ethnicity <sup>1</sup>				
	Asian-American Homeowners	Black/African American Homeowners	Hispanic/Latino Homeowners	Non-Hispanic White Homeowners	Other Non-White Homeowners
San Leandro	36.4% (+7.5)	3.4% (-6.9)	10.4% (-5.9)	45.8% (+6.4)	4.0% (-1.1)
Oakland	18.9% (+2.7)	13.7 (-11.1)	9.0% (-9.4)	55.0% (+19.4)	3.5% (-1.2)
Hayward	40.7% (+13.2)	6.1% (-4.8)	21.0% (-11.8)	27.8% (+4.2)	4.4% (-0.7)
City of Alameda	36.4% (+7.5)	3.4% (-6.9)	10.5% (-5.8)	45.7% (+6.3)	4.0% (-1.1)
Union City	63.8% (+9.2)	1.6% (-2.4)	16.0% (-2.1)	17.1 (-1.5)	1.5% (-3.6)

<sup>1</sup>Primary residence wealth is the percent of San Leandro Homeowners by Race/Ethnicity. The percentage difference relative to household population is in parenthesis.

Source: Urban Institute, Tracking Homeownership Wealth Gaps, 2021

## 2.18 Housing Rents

Table 2.31 shows the distribution of contract rents for renter-occupied units in San Leandro and Alameda County. The U.S. Census Bureau defines contract rent as the monthly rent agreed upon regardless of any furnishings, utilities, or services that may be included.<sup>16</sup> According to the 2015-2019 ACS, most (65 percent) San Leandro renters were paying a monthly rent between \$1,000 and \$2,000, while 21 percent paid more than \$2,000 per month and 13 percent paid less than \$1,000 per month. In contrast, 36 percent of renters in Alameda County paid \$2,000 per month or more; therefore, San Leandro renters generally pay less in rent than other areas of the county (except for the City of Oakland).

**Table 2.31 Contract Rents for Renter-Occupied Units**

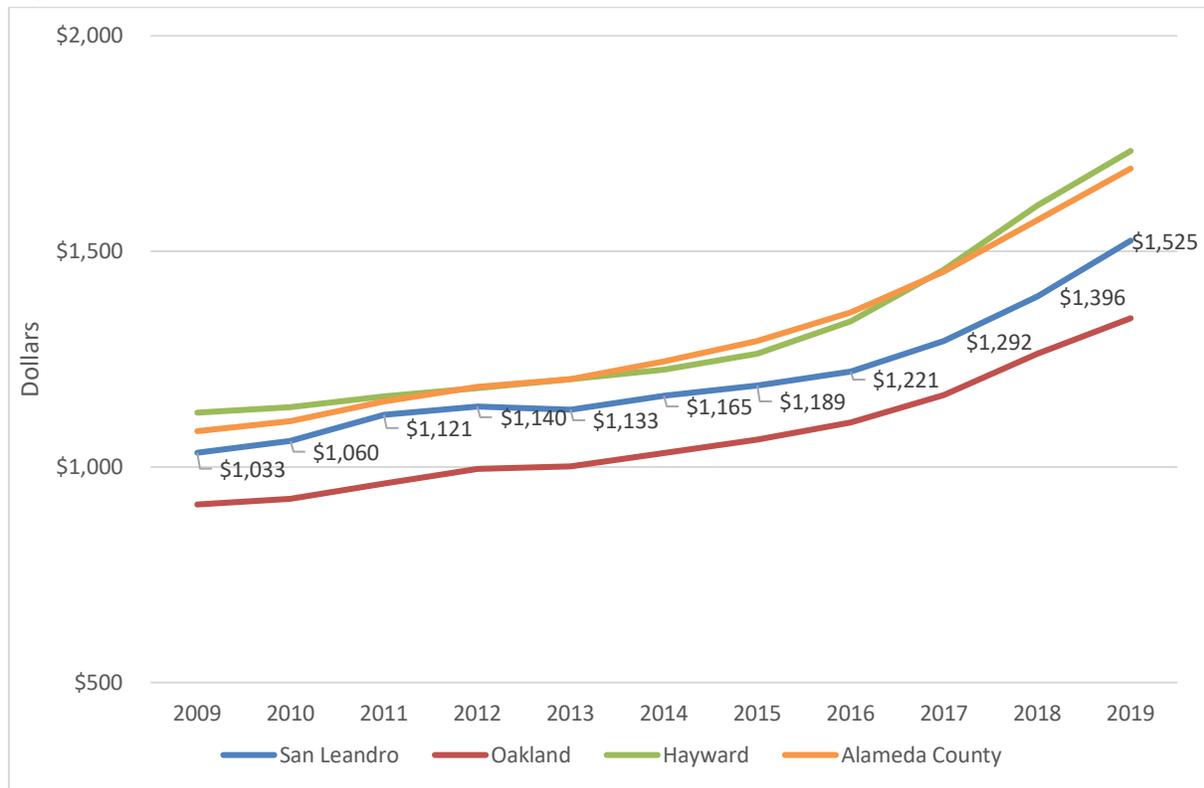
Jurisdiction	Rent Less than \$500	Rent \$500-\$1000	Rent \$1000-\$1500	Rent \$1500-\$2000	Rent \$2000-\$2500	Rent \$2500-\$3000	Rent \$3000 or More
San Leandro	4.5%	8.8%	35.2%	30.1%	14.5%	4.6%	2.3%
Oakland	11.0%	19.3%	28.2%	20.2%	10.2%	5.8%	5.2%
Hayward	3.3%	7.4%	22.3%	36.5%	18.8%	8.8%	2.8%
Alameda	6.0%	5.7%	23.7%	28.5%	19.7%	9.5%	6.8%
Union City	2.9%	4.2%	8.2%	32.0%	27.4%	16.0%	9.3%
Alameda County	6.4%	11.8%	22.0%	24.9%	17.1%	10.6%	7.2%

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25056

According to 2015-2019 ACS, San Leandro renters paid a median contract rent of \$1,525 per month. Compared to surrounding cities, the median contract rent in San Leandro was slightly lower than Alameda County as a whole (\$1,697) and the City of Hayward (\$1,733), but higher than contract rent costs in the City of Oakland (\$1,345). Figure 2.12 shows trends in median contract rent trends for San Leandro, Oakland, Hayward, and Alameda County from 2009 to 2019. Median rental cost began to sharply increase around 2016 for all cities.

<sup>16</sup> U.S. Census Bureau, Definitions and Explanations, 2021.

**Figure 2.12 Median Contract Rent**



Source: U.S. Census Bureau, American Community Survey 5-Year Data releases, starting with 2005-2009 through 2015-2019, B25058, B25056 (for unincorporated areas). County and regional counts are weighted averages of jurisdiction median using B25003 rental unit counts from the relevant year.

Table 2.32 below provides an overview of median rent costs for rental housing by number of bedrooms. The median rent data provided by Zumper shows the estimated rent costs for June 2022 in San Leandro. Zumper is an online tool that compiles rent price data to identify average rent prices at the local, regional, and national levels.

**Table 2.32 Median Rent by Number of Bedrooms June 2022**

Number of Bedrooms	Median Rent
Studio	\$1,500
1 Bedroom	\$2,120
2 Bedroom	\$2,600
3 Bedroom	\$3,194
4 Bedroom	\$3,950

Source: Zumper, 2022.

## 2.19 Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in the city with housing affordability for different income levels. This information indicates the number of households likely to experience displacement, overcrowding, and overpayment.

Housing affordability levels are determined by HUD, which conducts annual nationwide household income surveys to determine household eligibility for federal housing assistance. Based on survey results, State HCD determined annual income limits for monthly housing costs, including housing payments (rent or mortgage), utilities, and taxes (if housing owner). These income limits are further broken down by household size. [Table 2.33](#) shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment).

**Table 2.33 Housing Affordability Matrix – Alameda County (2021)**

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Ownership Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
<b>Extremely Low Income (0-30% AMI)</b>							
1-Person (studio)	\$28,800	\$720	\$186	\$203	\$252	\$535	\$69,971
2-Person (1 BR)	\$32,900	\$823	\$222	\$243	\$288	\$601	\$76,988
3-Person (2 BR)	\$37,000	\$925	\$274	\$306	\$324	\$652	\$77,811
4-Person (3 BR)	\$41,100	\$1,028	\$349	\$392	\$360	\$679	\$72,705
5-Person (4 BR)	\$44,400	\$1,110	\$392	\$463	\$389	\$719	\$68,126
<b>Very Low Income (30-50% AMI)</b>							
1-Person	\$47,950	\$1,199	\$186	\$203	\$420	\$1,013	\$151,982
2-Person	\$54,800	\$1,370	\$222	\$243	\$480	\$1,148	\$170,776
3-Person	\$61,650	\$1,541	\$274	\$306	\$539	\$1,268	\$183,377
4-Person	\$68,500	\$1,713	\$349	\$392	\$599	\$1,364	\$190,048
5-Person	\$74,000	\$1,850	\$392	\$463	\$648	\$1,459	\$194,891
<b>Low Income (50-80% AMI)</b>							
1-Person	\$76,750	\$1,919	\$186	\$203	\$672	\$1,733	\$275,321
2-Person	\$87,700	\$2,193	\$222	\$243	\$767	\$1,971	\$311,673
3-Person	\$98,650	\$2,466	\$274	\$306	\$863	\$2,193	\$341,833
4-Person	\$109,600	\$2,740	\$349	\$392	\$959	\$2,392	\$366,062
5-Person	\$118,400	\$2,960	\$392	\$463	\$1,036	\$2,569	\$385,037
<b>Median Income (80-100% AMI)</b>							
1-Person	\$87,900	\$2,198	\$186	\$203	\$769	\$2,012	\$323,072
2-Person	\$100,500	\$2,513	\$222	\$243	\$879	\$2,291	\$366,491
3-Person	\$113,050	\$2,826	\$274	\$306	\$989	\$2,553	\$403,502
4-Person	\$125,600	\$3,140	\$349	\$392	\$1,099	\$2,792	\$434,584
5-Person	\$135,650	\$3,391	\$392	\$463	\$1,187	\$3,000	\$458,912

	Annual Income Limits	Affordable Monthly Housing Costs	Rental Utility Allowance (2020)	Ownership Utility Allowance (2020)	Taxes, Insurance, Homeowners Association Fees	Affordable Rent	Affordable Home Price
<b>Moderate Income (100-120% AMI)</b>							
1-Person	\$105,500	\$2,638	\$186	\$203	\$923	\$2,452	\$398,445
2-Person	\$120,550	\$3,014	\$222	\$243	\$1,055	\$2,792	\$452,356
3-Person	\$135,650	\$3,391	\$274	\$306	\$1,187	\$3,118	\$500,288
4-Person	\$150,700	\$3,768	\$349	\$392	\$1,319	\$3,419	\$542,077
5-Person	\$162,750	\$4,069	\$392	\$463	\$1,424	\$3,677	\$574,970

Sources: 2021 HCD Income Limits; Alameda County Housing Authority Utility Allowance Schedule, 2021; Veronica Tam & Associates, 2021.

Assumptions:

1. Income limits are the 2021 HCD limits for Alameda County.
2. Affordable housing costs are 30 percent of gross household income.
3. Utility costs are based on Alameda County Housing Authority Utility Allowance Schedule for 2021.
4. Taxes, insurance, private mortgage insurance, and homeowners association dues are calculated at 35 percent of monthly affordable cost.
5. Affordable home price assumes a 30-year fixed mortgage with a 3 percent interest rate and 10 percent down payment.
6. Taxes and insurance costs apply to owners only.

## Extremely Low-income Households

Extremely low-income households earn 30 percent or less of the County AMI. According to HCD estimates, extremely low-income households have an annual income of \$28,800 or below for a one-person household and \$44,400 or below for a five-person household.

Extremely low-income households cannot afford market-rate rental or ownership housing in San Leandro.

## Very- Low-income Households

Very low-income households earn between 31 and 50 percent of the County AMI – up to \$47,950 for a one-person household and up to \$74,000 for a five-person household in 2021. A very low-income household can generally afford homes offered at prices between \$151,982 and \$194,891, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately \$1,013 to \$1,459 in monthly rent, depending on household size. Given the cost of housing in San Leandro, very low-income households could not afford to purchase a home or rent an adequately sized unit in the city.

## Low-income Households

Low-income households earn between 51 and 80 percent of the County AMI – up to \$76,750 for a one-person household and up to \$118,400 for a five-person household in 2021. A low-income household can generally afford homes offered at prices between \$275,321 and \$385,037, adjusting for household size. After deductions for utilities, a low-income household can afford to pay approximately \$1,733 to \$2,569 in monthly rent, depending on household size. Finding appropriately sized market-rate rental housing can be challenging to households in this income group.

## Median-Income Households

Median-income households earn between 80 and 100 percent of the County’s AMI – up to \$87,900 for a one-person household and up to \$135,650 for a five-person household in 2020. The affordable home price for a moderate-income household ranges from \$323,072 to \$458,912. After deductions for utilities, a one-person median-income household could afford to pay up to \$2,012 in rent per month and a five-person low-income household could afford to pay as much as \$3,000. Finding appropriately sized market-rate rental housing can be challenging to households in this income group.

## Moderate-Income Households

Moderate-income households earn between 100 and 120 percent of the County’s AMI – up to \$162,750 depending on household size in 2020. The maximum affordable home price for a moderate-income household is \$398,445 for a one-person household and \$574,970 for a five-person family. Moderate-income households in San Leandro could afford to purchase the median priced home in the city; however, finding an affordable adequately sized home could present a challenge for households earning incomes at the lower end of the middle/upper category. The maximum affordable rent payment for moderate-income households is between \$2,452 and \$3,677 per month. Appropriately sized market-rate rental housing is generally affordable to households in this income group.

### 2.19.1 Workforce Housing

Federal guidelines define workforce housing as housing that is affordable to households earning incomes within the range of 60 to 120 percent of the AMI (in San Leandro, that range is \$75,460 to \$150,720 for a household of four). A broader definition of workforce housing is housing that is affordable to people who work in the city.

A four-person household with an annual income of \$125,600 could afford monthly rent of \$2,792 for a three-bedroom housing unit and a home purchase price of \$434,584 without being burdened by housing costs. As noted in [Table 2.32](#)~~Table 2.32~~, the average monthly rental price for a three-bedroom unit is \$3,194, exceeding the affordable amount of a household with the median AMI by approximately 14.4 percent.

As noted in [Table 2.7](#)~~Table 2.7~~, the salary for the largest number of workers located in San Leandro (Office and Admin Support) receives a median income of approximately \$41,300. At this median income level, a household of one would be considered very low-income; if there were two similar wage earners in one household with two children, then that household would be considered a low-income household. According to [Table 2.4](#)~~Table 2.4~~, of jobs held by San Leandrans, the number one occupational category is Education, Healthcare and Social Services with median incomes ranging from \$30,000 to almost \$86,000. Housing costs for median income earners exceed the ability of many workers to afford housing in the city.

### 2.19.2 Cost Burden

As noted in Section 2.7, *Income Distribution*, a housing cost burden means households spend 30 percent or more of their monthly income on housing-related costs. A comparison of housing cost burden by tenure by tenure is shown in [Table 2.34](#)~~Table 2.34~~. According to the 2015-2019 ACS estimates, 40 percent of San Leandro households have a housing cost burden. Renter-occupied households are more likely to have a housing cost burden. Housing cost burden data trends in San

Leandro have not shown significant change when comparing 2009-2013 and 2015-2019 estimates, as overall housing cost burden has slightly decreased by 2 percent. As a share of total households, the owner-occupied households with a housing cost burden decreased while renter-occupied households with a housing cost burden increased when comparing the 2009-2013 and 2015-2019 time periods.

**Table 2.34 Cost Burden by Tenure**

Tenure	2009-2013			2015-2019		
	Households Not Housing Burdened (percent of total)	Households Paying 30%-50% of Income on Housing (percent of total)	Households Paying 50%+ of Income on Housing (percent of total)	Households Not Housing Cost Burdened (percent of total)	Households Paying 30%-50% of Income on Housing (percent of total)	Households Paying 50%+ of Income on Housing (percent of total)
Owner Occupied <sup>1</sup>	10,617 (35%)	3,869 (13%)	2,584 (8%)	11,905 (38%)	2,856 (9%)	2,630 (8%)
Renter Occupied <sup>1</sup>	6,487 (21%)	3,136 (10%)	3,321 (11%)	6,039 (19%)	3,850 (12%)	3,283 (10%)
<b>Total Households<sup>2</sup></b>	<b>17,104 (56%)</b>	<b>7,005 (23%)</b>	<b>5,905 (19%)</b>	<b>17,944 (57%)</b>	<b>6,706 (21%)</b>	<b>5,913 (19%)</b>

Notes: <sup>1</sup>Percentages for owner- and renter-occupied categories may not add up exactly to totals due to rounding.

<sup>2</sup>Estimated total households was 30,759 between 2009-2013 and 31,434 between 2015-2019. A total of 745 (2%) households were not computed in 2009-2013 estimates and 871 (3%) households in 2015-2019 estimates.

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2009-2013), (2015-2019), Table B25070, Table B25091

According to the ACS estimates shown in [Table 2.35](#), a greater share of households in San Leandro were estimated to be experiencing housing cost burden, compared to households in Alameda County.

**Table 2.35 Cost Burden Severity**

Jurisdiction	Households Spending 0%-30% of Income Toward Housing Cost (percent of total)	Households Spending 30%-50% of Income Toward Housing Cost (percent of total)	Households Spending 50%+ of Income Toward Housing Cost (percent of total)	Not Computed
San Leandro	17,944 (57%)	6,706 (21%)	5,913 (19%)	871 (3%)
Alameda County	350,326 (61%)	117,618 (20%)	96,579 (17%)	12,654 (2%)

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, Table B25091

As shown in Table 2.36, extremely low-income households were more likely than other income groups to experience severe cost burden. A total of 4,119 extremely low-income households were considered cost burdened (83 percent). Furthermore, 3,335 (67 percent of all extremely low-income households) reported a severe cost burden.

**Table 2.36 Cost Burden by Income Level**

Income Group	Households Spending 0%-30% of Income Toward Housing Cost (percent of total income group)	Households Spending 30%-50% of Income Toward Housing Cost (percent of total income group)	Households Spending 50%+ of Income Toward Housing Cost (percent of total income group)
0-30% AMI	895 (18%)	784 (16%)	3,335 (67%)

31-50% AMI	1,604 (30%)	2,140 (40%)	1,660 (31%)
51-80% AMI	2,135 (47%)	1,695 (38%)	685 (15%)
81-100% AMI	2,410 (68%)	975 (28%)	135 (3%)
Greater than 100% AMI	12,165 (91%)	1,139 (9%)	75 (less than 1%)

Source: U.S. Department of Housing and Urban Development (HUD) 2022 (based on 2015-2019 ACS 5-year estimates)

Extremely low-income households were more likely to rent than to own their homes: 3,535 extremely low-income households rent homes (65 percent), compared to 1,948 that own (35 percent). As shown in Table 2.37, 2,680 extremely low-income households that rent reported being cost burdened, and 2,170 reported being severely cost burdened. Comparatively, as shown in

Income Group	Households Spending Greater than 30% of Income Toward Housing Cost	Households Spending Greater than 50% of Income Toward Housing Cost
0-30% AMI	2,680	2,170
31-50% AMI	2,840	975
51-80% AMI	1,045	55
81-100% AMI	105	0
Greater than 100% AMI	145	0

Source: U.S. Department of Housing and Urban Development (HUD) 2022 (based on 2015-2019 ACS 5-year estimates)

, 1,365 extremely low-income households that owned their home reported being cost burdened, and 1,145 reported being severely cost-burdened. Therefore, extremely low-income households that rent were nearly twice as likely to experience housing cost burden than those who owned their homes.

**Table 2.37 Cost Burden by Income Level (Renters Only)**

Income Group	Households Spending Greater than 30% of Income Toward Housing Cost	Households Spending Greater than 50% of Income Toward Housing Cost
0-30% AMI	2,680	2,170
31-50% AMI	2,840	975
51-80% AMI	1,045	55
81-100% AMI	105	0
Greater than 100% AMI	145	0

Source: U.S. Department of Housing and Urban Development (HUD) 2022 (based on 2015-2019 ACS 5-year estimates)

**Table 2.38 Cost Burden by Income Level (Owners Only)**

Income Group	Households Spending Greater than 30% of Income Toward Housing Cost	Households Spending Greater than 50% of Income Toward Housing Cost
--------------	--	--

<b>0-30% AMI</b>	<b>1,365</b>	<b>1,145</b>
<b>31-50% AMI</b>	<b>1,260</b>	<b>830</b>
<b>51-80% AMI</b>	<b>1,205</b>	<b>495</b>
<b>81-100% AMI</b>	<b>625</b>	<b>35</b>
<b>Greater than 100% AMI</b>	<b>845</b>	<b>45</b>
<b>Source: U.S. Department of Housing and Urban Development (HUD) 2022 (based on 2015-2019 ACS 5-year estimates)</b>		

## 2.20 Assisted Housing Units

Assisted housing units are those that are restricted for use by occupants with limited household incomes. These units are assisted under federal, State, and/or local programs, including HUD programs, state and local bond programs, former redevelopment agency (RDA) programs, density bonus, or direct assistance programs.

### At-Risk Housing Units

The California Housing Partnership maintains an affordable housing database to monitor changes in affordable housing and to identify units or housing developments that are at risk of converting to market-rate uses. Assisted units in the preservation data base are classified by the following risk categories:

- **Low Risk:** affordable housing units that are at-risk of converting to market rate in 10+ years and/or are owned by a large/stable non-profit, mission-driven developer.
- **Moderate Risk:** affordable housing units that are at-risk of converting to market rate in the next 5-10 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.
- **High Risk:** affordable housing units that are at-risk of converting to market rate in the next 1-5 years that do not have a known overlapping subsidy that would extend affordability and are not owned by a large/stable non-profit, mission-driven developer.

### 2.20.1 Funding Sources for Assisted Housing

[Table 2.39](#)~~Table 2.36~~ identifies the funding source for the 872 assisted housing units in the city. The following local, State, and Federal programs provide financing for assisted housing units:

#### HUD Section 8 Program

Under the HUD Section 8 program, which is administered by HACA, participating building owners are entitled to receive HUD Fair Market Rents (FMRs) for units with Section 8 contracts. For Section 8 units, HUD makes up the difference between 30 percent of a household’s monthly income and the FMRs. Additionally, if HACA chooses to do so, they may convert unused Section 8 vouchers into PBS8 vouchers. HACA periodically releases a Notice of Funding Availability (NOFA) that historically has awarded PBS8 vouchers to 100 percent deed restricted affordable housing by non-profit residential developers.

## **Low Income Housing Tax Credit (LIHTC)**

Created in 1986 by the federal government, the LIHTC program offers tax incentives to encourage the development of affordable housing. The LIHTC is jointly administered by the IRS and State Housing Credit Agencies (HCA) and have funded over eight billion annually tax credit units nationwide. California's HCA is the State Tax Credit Allocation Committee (TCAC). In San Leandro, the LIHTC program has funded a significant share of affordable units for seniors and very low-, low-, and moderate-income households.

## **California Housing Finance Agency (CalHFA)**

CalHFA uses approved private lenders and purchases loans that meet CalHFA standards to support very low, low, and moderate income assisted units. CalHFA partners with jurisdictions, developers, and other organizations to provide a variety of resources including loan assistance programs for homebuyers and renters aimed at increasing housing opportunities for low- and moderate-income residents.

## **Alameda County Measure A-1 Housing Bond**

The Alameda County Measure A-1 Housing Bond (A-1) approved by voters in 2016 to protect affordable housing options and increase access to housing for persons with disabilities, low-income families and others in need throughout the County. The A-1 Housing Bond funds are allocated to participating jurisdictions to create homeowner and rental housing programs aimed at preserving and expanding the supply affordable rental housing throughout Alameda County. In San Leandro, 140 units were constructed with A-1 funds in addition to leveraging funding to construct 76 units in those same housing developments but with other subsidies.

## **San Leandro Affordable Housing Trust Fund**

The City's Affordable Housing Trust Fund was created under the City's Inclusionary Housing Ordinance to receive fees and or monies (such as in lieu housing fees and condominium conversion fees) from sources in connection with the approval of new residential development projects. Funds in the Affordable Housing Trust Fund must be utilized to improve the supply of affordable housing and increase access to housing for moderate-, low-, and very low-income households in San Leandro.

## **Low- and Moderate-Income Housing Asset Fund**

The Low and Moderate Income Housing Asset fund receives reimbursements from loan payoffs on projects supported by the former San Leandro Redevelopment Agency (RDA). When a sufficient balance is available, funds are distributed by an RFP or NOFA process to leverage other financing to construct deed restricted affordable housing. The former RDA outstanding loan portfolio that the City expects eventually to be reimbursed primarily consists of first time homebuyer down payment assistance loans and housing rehabilitation loans. The RDA was terminated in 2012 when the State eliminated the ability for cities to collect the scheduled tax-increment payments, but a city's "housing successor agency" is allowed to continue collecting repayments from its former low- and moderate-income housing portfolio supported by RDA tax-increment set-aside for affordable housing activities.

## 2.20.2 Preservation of At-Risk Units

California housing element law requires all jurisdictions to include a study of all low-income housing units which may at some future time be lost to the affordable inventory by the expiration of some type of affordability restrictions. The planning period for this at-risk housing analysis extends from 2023 through 2033. The underlying income use restrictions of the assisted housing developments listed in [Table 2.39](#) were reviewed for potential conversion to market rate during this planning period.

During the 2023-2033 period, 35 units (out of a total unit count of 236) residential units at Gateway Apartments are deemed “high risk” of being lost to the supply of the affordable housing in the City of San Leandro. The deed restrictions recorded on title of this property will expire in 2025. Gateway Apartments is a private development that set aside affordable units as dictated by the inclusionary requirements under the City’s Redevelopment Agency that was operating at the time the housing was constructed. It is highly likely that these units will be converted to market-rate housing at the expiration of affordability controls in 2025. Prior to the expiration date of these deed restricted units, the City will work with the property owner to confirm that the tenants are properly notified of their rights under AB 1521 (2017, Bloom).

Different options may be used to preserve or replace the units though they may be infeasible given that the units are located in a larger non-regulated property. The following analysis demonstrates the cost to the City to preserve these at-risk units.

**Table 2.39 City Deed Restricted Affordable Housing Developments in San Leandro**

Housing Complex	Location	Total Units	Very Low	Low	Senior	Moderate	Total Assisted	Expiration Date	Funding
Casa Verde	2398 East 14th Street	67	67				67	2062	LIHTC; HUD
Eden Lodge	400 Springlake Drive	156			156		156	2065	LIHTC; HUD; CalHFA
Fargo Senior Center	868 Fargo Avenue	73			73		73	2069	LIHTC; HUD; HCD
Fuller Lodge	2141 Bancroft Avenue	26	25			1	25	2068	LIHTC; HUD
Luella Fuller Group Home	342 West Joaquin Avenue	6		5		1	5	2034	HUD
Broadmoor Plaza	232 East 14th Street	60			60		60	2044	HUD
Fuller Gardens	2390 East 14th Street	16	16				16	2044	HCD; HUD
Estabrook Senior Housing	2103 East 14th Street	51			50	1	50	2064	LIHTC; HUD
The Surf Apartments	15320 Tropic Court	46	11	25		10	36	2057	LIHTC; CalHFA
Mission Bell	112 Garcia Avenue	25	23	2			25	2061	Low Mod Housing Fund; HUD
Gateway Apartments <sup>1</sup>	902 Davis Street	236		35		201	35	2025	RDA
Marea Alta	1400 San Leandro Boulevard	113	55	58			113	2068	LIHTC
La Palmas Apartments	15370 Tropic Court	92	16	54		22	70	2069	LIHTC
La Vereda	525 West Juana Avenue	85			84	1	84	2070	LIHTC; HCD
Loro Landing	1604 San Leandro Boulevard	62	43	14		5	57	2075	LIHTC; HUD
<b>Total</b>		<b>1,114</b>					<b>872</b>	<b>-</b>	<b>-</b>

<sup>1</sup> Gateway Apartments affordability restrictions will expire during the next 10 years.

Notes: Casa Verde received LIHTC and Redevelopment Low Mod Housing Fund (RDA Housing Set-Aside Funding) in 2009 prior to the dissolution of RDA in 2012.

Source: City of San Leandro, 2021.

## Acquisition/Rehabilitation

If this property was 100 percent deed restricted affordable housing with an expiring regulatory agreement, transferring ownership of an at-risk project to a non-profit housing provider is one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low-income restrictions can be secured, and the project would become potentially eligible for a greater range of governmental subsidies.

Under AB 1521 noted above, there are now proscribed steps for owners of deed restricted properties to take prior to the expiration of those affordability requirements. This law requires that the owner consider an offer to purchase the deed-restricted units. Since only a portion of the property has deed-restricted units, it is unclear how a transaction like this could occur. Also, the feasibility of this option depends on funding sources to buy and potentially rehabilitate the property which might be challenging since it is not a 100 percent deed restricted property.

Another option to preserve the affordability of this at-risk project is to support a Joint Power Authorities purchase of the property. If this option is exercised, it would require deed restrictions for 100 percent of the residential units but also allows for bond financing that would allow the owner to maintain the project as affordable housing. City staff are currently participating in an Alameda County-wide working group to identify joint powers agreement terms and conditions that would ensure meaningful long-term affordability if this path was pursued.

## Construction of Replacement Units

To understand the significance if these at-risk units are lost from the supply of city affordable housing, the City has prepared a hypothetical analysis that identifies the cost of construction of new regulated housing to replace these at-risk units if they are converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e., square footage and number of bedrooms), location, land costs, and type of construction, as discussed in the Non-governmental Constraints section of Chapter 3, *Housing Constraints*. According to the 2019 TCAC staff reports, the typical cost of construction for below market rate housing in Alameda County in 2019 was \$726,469 per unit. The total cost to replace the 35 at-risk affordable units with new construction would be approximately \$25.4 million.

## Rental Subsidies

The City does not have a rental subsidy program and the property at risk is not currently a property with a contract for tenant subsidies with HUD or the Housing Authority of the County of Alameda. Therefore, rental subsidy is not an option for these units at risk of expiration.

## Cost Comparison

The above analysis attempts to estimate the cost of preserving the at-risk units under various options. However, because different projects have different circumstances and therefore different options available, a direct comparison would not be appropriate. In general, providing additional incentives/subsidies to extend the affordability covenant would require the least funding over the long run, whereas the construction of new units would be the costliest option. Unfortunately, providing rent subsidies would be less costly, but this option is not available as the City does not operate such a program.

The City will support the preservation of affordable housing units that could potentially convert to market-rate during the planning period. The City will monitor all regulated affordable units and assist property owners in maintaining the affordability of these units and assist tenants if preservation is unsuccessful, as described in Program 3 in Chapter 6, *Housing Plan*.

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