Chapter 7
Assessment of Fair Housing

This chapter is intended to review the current factors and conditions that limit the ability for all members of the community to live in neighborhoods of their choosing, with access to quality education, employment, and services. This section contains data and analysis to support development of policies to affirmatively further fair housing.

Purpose

In 2016, Governor Brown signed AB 686, which requires state and local agencies to ensure that their laws, policies, and programs "affirmatively further fair housing". Affirmatively furthering fair housing means, "taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws" (HCD, 2021). AB 686 specifically added new requirements to housing element law to review fair housing resources, analyze the proposed sites inventory, and develop policies to promote integration.

This document reviews pertinent data to identify contributing factors that detract from fair housing access within Fremont and around the Bay Area region. The document begins by providing an overview of fair housing enforcement and outreach capacity within the city. It then analyzes data related to segregation by protected characteristics, including race, income, disability, and family size/status. It discusses the overlap of these patterns of segregation with access to opportunity. Finally, it reviews disparities in special housing needs by protected characteristics and geography.

The Housing Element responds to the findings of the Fair Housing Assessment through the Goals, Policies, and Programs in Chapter 2, as well as through the Sites Inventory in Chapter 8. A detailed analysis of how the sites inventory supports fair housing can be found on page 7-99.

This report builds on the work completed through the Alameda County Regional Analysis of Impediments to Fair Housing Choice, which was released January 2020. The Regional Analysis identifies fair housing issues and analyzes contributing factors on a regional scale. This report identifies issues and factors that are particularly salient in Fremont.

Chapter Contents

Summary of Fair Housing Issues

A "fair housing issue" is a condition in a geographic area of analysis that restricts fair housing choice or access to opportunity. This chapter conducts an analysis of fair housing issues utilizing available federal, state, and local data and knowledge. Each subsection of the chapter concludes with an overview of major findings and identified fair housing issues. The following list summarizes the major fair housing issues identified throughout the document:

- **AFFH Finding #1: Housing Discrimination against People with Disabilities and Families with Children**. Based on data from Project Sentinel Fair Housing Services, the most common basis of housing discrimination complaint in Fremont is disability. The second most common is familial status. In community outreach, discrimination against people with children (and particularly single parents) was identified as an impediment to finding housing.

- **AFFH Finding #2: Regional Patterns of Racial Segregation Reflected in Fremont**. Within the Bay Area, over the past decade, Asian/Pacific Islander and Latinx populations have become more separated from other racial groups, while Black and White populations are becoming less separated. The emergence of suburban communities of color, like Fremont, contributes to this segregation pattern. Within the Bay Area, segregation remains the highest between Black communities and White communities. This is reflected in jurisdictions like Fremont, which has a small Black population compared to the region.

- **AFFH Finding #3: Exclusive Affluent Communities in High-Resource Areas.** Fremont has high-quality schools, thriving employment industries, and healthy environmental conditions, which allow even the lowest-income residents who live in Fremont to have better life outcomes than in other places in the Bay Area. However, many people with lower incomes don't have the opportunity to live in Fremont due to high housing prices and the lack of affordable housing. This issue is particularly acute within the highest-opportunity Fremont neighborhoods.

- **AFFH Finding #4: Displacement Pressure in Existing Low-Cost Rental Housing in Transit-Oriented Neighborhoods.** Within Fremont, low- and moderate-income households tend to live within transit-oriented neighborhoods that have aging rental housing units. These are areas that

the City has designated for new development in its 2011 General Plan in order to meet its transportation and sustainability goals. However, development in these areas may be contributing to residential displacement. Fremont residents are at risk of displacement pressure to a greater extent than lower-income residents in Alameda County overall.

- **AFFH Finding #5: Lack of Housing for Young People and Small Households.** In community outreach, people identified that they wanted young people who grew up in Fremont to be able to stay in Fremont. Fremont has a relatively low percentage of single-person households compared to the region. The number of studio and one-bedroom units within the community is far lower than the number of single-person households.

- **AFFH Finding #6: Disparities in Housing Access and Quality for Low-Income People of Color.** Residents of color are more likely to experience homelessness, cost-burden, and overcrowding than White residents. Residents of color are also more likely to be renters than homeowners, which contributes to their disproportionate housing instability.

Summary of Contributing Factors

A "contributing factor" is a condition that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues. As in most communities, fair housing issues in Fremont are the result of many contributing factors that require both public and private action. Based on the analysis contained within this chapter and previous analyses on housing needs (Chapter 4) and constraints to housing production (Chapter 5), the following contributing factors have been identified. Goals and actions have been proposed to address the highest priority contributing factors, as discussed below and within Chapter 2.

Highest Priority Contributing Factors

The highest priority contributing factors are those that have near-universal presence in the community, contribute substantially to fair housing issues, and can be directly influenced by City policy. These factors are directly related to the major findings identified above and throughout the remainder of the chapter. The largest quantity of City resources has been dedicated to the abatement of these factors during the net planning period.

- **AFFH Finding #7 / Contributing Factor #1: Location of Affordable Housing within the Region.** There is not enough affordable housing in Fremont. In community outreach, residents said that they thought it was easier to find affordable housing vacancies in other communities than in Fremont, which has a very competitive affordable housing lottery process. They preferred to stay in Fremont rather than move to those affordable housing spots due to the quality of life in Fremont. The lack of affordable housing makes low-income residents (and particularly low-income residents of color) more vulnerable to homelessness, cost-burden, and overcrowding. The lack of affordable housing within high-resource communities directly contributes to AFFH Findings #2 and #3.

    The City is proposing **Goal 3 (Promote Production of New Affordable and Market-Rate Housing)** and **Goal 4 (Maximize Support and Resources for Affordable Housing Production)** to expand affordable housing opportunities within Fremont.

- **AFFH Finding #8 / Contributing Factor #2: Location of Affordable Housing within Fremont.** Within Fremont, much naturally-affordable and new construction deed-restricted affordable housing is located within transit-oriented development areas. There is less affordable housing within the areas of highest-opportunity in the City, which tend to have more owner-

occupied single-family housing stock. The location of affordable housing in Fremont directly contributes to AFFH Findings #3 and #4.

The City is proposing **Policy 3.03 (Promote Housing Development in Highest Resource Neighborhoods)** and **Policy 4.05 (Pursue Unique and Innovative Opportunities for Providing Affordable Housing)** to expand affordable housing opportunities within the highest-resource areas.

- **AFFH Finding #9 / Contributing Factor #3: Displacement Risk and Housing Instability Due to Economic Pressures**. Skyrocketing housing prices and a shortage of housing units have created market conditions that exacerbate existing inequalities in housing access. Fremont residents are at risk of displacement pressure to a greater extent than lower-income residents in Alameda County overall. High levels of displacement pressure threaten to make Fremont a more exclusive community rather than a more inclusive community. Additionally, rates of homelessness, cost-burden, and overcrowding have increased as low-income renters, already at the margins of the housing market, have fewer housing options. Economic pressure directly contributes to AFFH Findings #4, #5, and #6.

The City is proposing **Goal 2 (Help Current Residents Maintain Stable and Safe Housing in Fremont)** and **Goal 5 (Address Disparities in Access to Housing and Disproportionate Housing Needs)** to reduce displacement pressure and housing instability among low-income residents.

- **AFFH Finding #10 / Contributing Factor #4: Size and Type of Units Available.** There are significantly more one- and two- person households in the City than there are studio and one-bedroom units available. The lack of small units disproportionately impacts single-person and single-parent households (particularly female-headed households), resulting in fewer of these households living in Fremont. At the same time, there are also not enough large affordable units for families. Residents stated that it was more challenging to find affordable housing as a family with children than as a single person or couple. There are not enough accessible units available for people with disabilities. The lack of diversity in size and type of units available directly contributes to AFFH Findings #1, #4, and #6.

The City is proposing **Policy 5.04 (Support Housing Opportunities for Households of All Sizes and Types)** to expand the size and type of units available in Fremont. For smaller households and female-headed households in particular, the following additional programs are proposed to loosen the zoning requirements for smaller-unit housing types:

  - **Program 24 (Offer "Over the Counter" (OTC) Type Plan Checks for Qualifying Residential Projects)** involves streamlining production of accessory dwelling units, which are typically smaller and "affordable by design" rental units
  - **Program 32 (Expand Homeownership Opportunities within Existing Highest Resource Neighborhoods)** involves implementation of SB 9 in a manner that expands homeownership opportunities through creating smaller units and lots
  - **Program 33 (Add Intensity in High Resource Single-Family Neighborhoods within TODs)** allows certain homeowners to add additional ADUs to their property to expand smaller rental housing opportunities
  - **Program 34 (Further Reduce Parking Requirements in TOD Areas)** eliminates parking requirements for small units

Additional Contributing Factors (Medium Priority)
Medium priority contributing factors are prevalent in the community and have an impact on fair housing issues, but that may not be easily addressed through City policy. A moderate quantity of resources has been directed to address these issues during the next planning period.

- Gap Between Available Funding and Need for Local Fair Housing Outreach and Enforcement- Addressed in **Program 13 (Provide Education on Tenant's Rights)**
- Community Opposition to Homeless Shelters and Supportive Housing – Addressed in **Program 28 (Housing Education Campaign).**
- Gap Between Available Funding and Need for Vouchers, Rental Assistance, and Social Services – Addressed in **Program 54 (Advocate for Increased Allocation of Project-Based Section 8 Vouchers from the Alameda County Housing Authority), Program 14 (Implement "Stay Housed" Self-Sufficiency Program),** and **Policy 5.05 (Ensure Availability of Social Services).**

Additional Contributing Factors (Low Priority)
Low priority contributing factors are those that are present within the community to a limited extent, have only a slight impact on fair housing issues, or cannot be efficiently addressed through City interventions. The City will primarily work to address these issues through encouraging action from outside businesses, organizations, and agencies.

- Access to Financial Services
- Lending Discrimination
- Dependence on Private Investment in Housing

Note on Terminology and Limitations of Data

This chapter utilizes data from the U.S. Decennial Census and American Community Survey (ACS). Unfortunately, aspects of this data obscure the true diversity of our community. Notably, the ACS contains a single category for "Asian/Pacific Islander" that captures a wide variety of identities and experiences. The Census also requires one to identify National Origin as "Hispanic" or "Not Hispanic" rather than including a Hispanic racial category. These terms may not reflect how individuals in the community would self-identify their race or ethnic origin.

Additionally, the Census data does not include specific data on LGBTQ+ residents. Same-sex married couples and opposite-sex married couples are all referenced as "married couples". Transgender people are counted along with cisgender people of their gender. Nonbinary individuals are excluded. Therefore, the housing challenges that LGBTQ+ families and individuals face may be obscured by this data. Community outreach provides the best tool to understand the housing challenges facing LGBTQ+ residents.

Fair Housing Outreach and Enforcement

Legal Framework

Federal and state laws prohibit housing discrimination based on a variety of protected classes. The California Fair Employment and Housing Act (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2) provides broad protections against housing discrimination by both public and private landlords, based on the following characteristics:

- Race
- Color
- Ancestry/National origin
- Religion
- Citizenship
- Source of income

- Primary language
- Immigration status
- Disability
- Sex
- Gender identity
- Gender expression

- Sexual orientation
- Genetic information
- Marital status
- Familial status
- Age
- Veteran/Military status

Additional state laws prohibit cities from discriminating based on these same protected characteristics through their land use and programming. Government Code Section 65008 prohibits actions by a public agency that deny a land use due to intended occupancy by a protected class. Government Code Section 11135 requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership in a protected class.

Fair Housing Policy and Resources in Fremont

The City of Fremont complies with all laws prohibiting protected class discrimination in the City's land use and programming. The City also works to improve public knowledge of fair housing laws in the private housing market, which is essential to ensuring universal fair housing access. Residents must be informed about fair housing laws in order to know their rights when looking for housing. Landlords must also be informed about fair housing laws in order to ensure that they understand the definition and consequences of discrimination. The 2015-2023 Housing Element contains three programs to ensure adequate provision of fair housing outreach and enforcement:

- Program 1.01-B: Training for Apartment Owners and Property Managers
- Program 4.01-B: Continue Education on Fair Housing and Administration of Counseling Services.
- Program 4.01-C: Administration of Landlord/Tenant Counseling Services and Eviction Prevention Services.

In fulfillment of Program 1.01-B, City Housing Division staff planned and facilitated multiple workshops to provide training on fair housing laws, in partnership with the Rental Homeowners' Association. Workshops were held in 2015, 2018, 2019, and 2021. Attendance ranged from 40 to 130 attendees. To execute Programs 4.01-B and 4.01-C, the City contracts with Project Sentinel to provide landlord-tenant services and dispute resolution. Project Sentinel provides counseling services relating to security deposits, repairs, right to entry, evictions, retaliations, rent increases, and fair housing issues. Each year, Project Sentinel provides services to between 500-1000 Fremont residents, including both landlords and tenants. Services may range from providing educational resources, to counseling, to offering legal referral assistance.

In addition to the jurisdiction-specific resources provided by Project Sentinel, residents of Fremont also have access to regional and statewide tenants' rights organizations that provide education, counseling services, and legal assistance related to fair housing issues. Information regarding these organizations is provided within Table 7-1.

Table 7-1. Fair Housing Organizations in Fremont

Name	Description of Primary Activities	Service Area
Housing and Economic Rights Advocates (HERA) http://www.heraca.org/	HERA is a California statewide, not-for-profit legal service and advocacy organization dedicated to helping Californians — particularly those most vulnerable — build a safe, sound financial future, free of discrimination and economic abuses, in all aspects of household financial concerns. They provide free legal services, consumer workshops, training for professionals and community organizing support, create innovative solutions and engage in policy work locally, statewide and nationally.	State of California
California Rural Legal Assistance http://www.crla.org/	CRLA's client representation focuses on the legal areas of employment and labor, housing, education, rural health, and leadership development. In addition, they have special programs that address widespread needs in rural California, including programs supporting migrant farmworkers.	State of California
Housing Equality Law Project http://www.housingequality.org/	HELP seeks to expand legal protections in fair housing through advocacy, leadership training, education and outreach, and enforcement of anti-discrimination laws.	Northern California

Source: Organization Websites, HCD Fair Housing Organizations List, Alameda County Regional Analysis of Impediments to Fair Housing Choice 2019

Fair Housing Complaint Statistics

Project Sentinel provides yearly reports to City staff regarding their fair housing outreach and enforcement activities. Complaints related to disability make up more than 50% of the fair housing complaints that Project Sentinel receives in Fremont. Examples of fair housing complaints related to disability include failure to provide reasonable accommodations or denial of a service animal. Familial status discrimination (i.e. discrimination against households with children) is the second most common basis of fair housing complaint.

Table 7-2. Fair Housing Complaints in Fremont, 2017-2021

Year	Race	National Origin	Disability	Familial Status	Immigration Status	Sex	Income	Language	SUM
2017	0	0	6	3	0	1	0	0	10
2018	1	3	18	4	1	1	0	0	28
2019	4	3	13	2	0	0	0	0	22
2020	2	0	13	2	0	1	3	0	22
2021	1	0	6	4	0	0	1	1	13
SUM	8	6	56	15	1	3	4	1	95

Source: Project Sentinel
Note: One case in 2020 was coded as "arbitrary". Total does not add up to the number of complaints due to cases containing multiple bases of discrimination.

Most fair housing complaints were addressed through counseling the interested party. Counseling may involve education the tenant about their rights and providing them with advice regarding appropriate courses of action. One case, in 2018, was referred to an attorney. Two cases in 2021 were the subject of litigation.

**Table 7-3. Resolution of Project Sentinel Fair Housing Cases, 2017-2021**

Fiscal Year	Counseled	Conciliated	Educated	Accommodation Provided*	HUD Referral	Investigation Inconclusive
2017	7	1	1	1	0	0
2018	13	2	1	7	1	2
2019	6	6	1	4	0	1
2020	6	2	1	4	0	1
2021	1	1	0	1	0	0

Fiscal Year	Attorney Referral	Pending	Litigation	Incomplete Test	No Evidence	Total
2017	0	0	0	0	0	10
2018	1	1	0	0	2	28
2019	0	2	0	0	1	20
2020	0	6	0	2	1	22
2021	0	6	2	0	1	12

Source: Project Sentinel
Note: Accommodations provided include animal, caregivers, break of lease, preserve housing, and tenancy extensions.

Project Sentinel does not track the geographic location of cases within Fremont or other jurisdictions in order to maintain tenants' privacy.

Figure 7-1. Fair Housing Inquiries per Capita by City, April 2017 through 2021
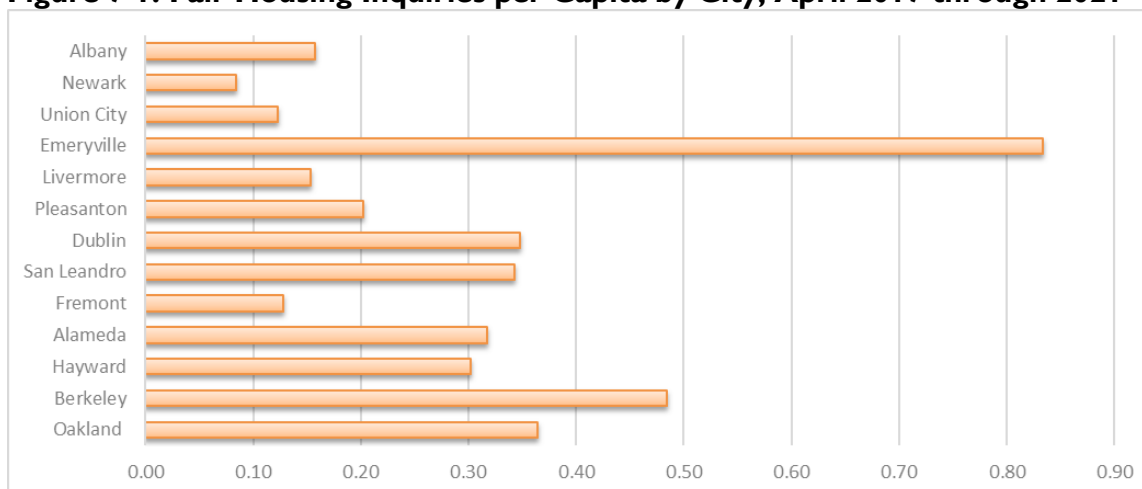
Source: HCD Data Viewer

Table 7-4. Fair Housing Cases Referred to HUD FHEO, Alameda County 2017-2021

	2017	2018	2019	2020	Total	% of Total
Color	1	1	1	0	3	**1%**
Disability	32	26	28	15	101	**50%**
Familial Status	10	5	3	2	20	**10%**
National Origin (Total)	4	4	0	1	9	**4%**
Hispanic Origin	2	2	0	0	4	**44%** of origin-based cases
Race (Total)	7	9	5	2	23	**11%**
Asian	0	1	0	0	1	**4%** of race-based cases
Black	5	4	5	2	16	**70%** of race-based cases
Black and White	0	1	0	0	1	**4%** of race-based cases
Native American	1	1	0	0	2	**9%** of race-based cases
White	1	2	0	0	3	**13%** of race-based cases
Religion	1	2	2	0	5	**2%**
Retaliation	7	9	8	1	25	**12%**
Sex	7	5	5	0	17	**8%**
Total Cases	**69**	**61**	**52**	**21**	**203**	**--**

Source: HUD

Compared to other jurisdictions in Alameda County, Fremont had relatively few fair housing inquiries per capita. Emeryville has the most inquiries per capita, while Newark has the least. This data is similarly reflected in the cases referred to the U.S. Department of Housing and Urban Development (HUD) Fair Housing and Equal Opportunity (FHEO). The FHEO investigates reports of discrimination and enforces fair housing laws through mediation and/or legal actions. Only one case from Fremont was referred to HUD within the period from 2017-2021. During that same period, HUD reviewed

203 fair housing complaints in Alameda County.[1] Complaints reviewed by HUD in Alameda County generally followed the same trends as those reviewed by Project Sentinel in Fremont. Disability was the most common basis of complaint referred to HUD, representing approximately 50% of cases. Retaliation was the next most common basis, followed by race (11%) and familial status (10%).

Challenges to Fair Housing Outreach and Enforcement

Critically, a lack of fair housing inquiries in Fremont may not reflect the true extent of fair housing issues within the jurisdiction. Lack of community knowledge about fair housing regulations or services may limit the reach of fair housing providers. The 2020 *Alameda County Regional Analysis of Impediments to Fair Housing* report identified challenges to fair housing enforcement capacity in Fremont as follows:

- Lack of local private fair housing outreach and enforcement
- Lack of local public fair housing enforcement
- Lack of resources for fair housing agencies and organizations
- Lack of federal, state, and local funding for affordable housing

According to the *Regional Analysis,* the number of private fair housing organizations active in Alameda County has shrunk in recent years. Project Sentinel and Eden Council of Hope and Opportunity (ECHO) are the two remaining organizations that provide local fair housing services on behalf of cities in Alameda County.

Fremont funds Project Sentinel's fair housing efforts through Community Development Block Grant (CDBG) funding from HUD. The allocation that Fremont receives varies from year to year based on factors outside of the City's control. Fremont typically allocates 100% of the CDBG funding received for landlord/tenant projects to Project Sentinel. Approximately half of that funding is earmarked for fair housing services, while another half is earmarked for other landlord/tenant counseling. Fremont does not have any other funding for providing its own fair housing services. Tenants who contact the City are referred to Project Sentinel's Fremont Fair Housing clinic in the City's Family Resources Center. The Family Resource Center is a one-stop-shop where families can access resources related to housing, employment, and other social services.

Outside of support from local jurisdictions, fair housing organizations receive funding from federal grant sources such as HUD's Fair Housing Initiatives Program (FHIP), state grants, and private individual or corporate donations. The combination of these funding sources is still often not enough to meet the need for fair housing services in the community.

The lack of affordable housing is a broader, systemic issue that the housing element must address. Tenants may not report fair housing violations due to fears about landlord retaliation or losing an affordable home. Tenants may feel that they need to endure fair housing violations in order to obtain or maintain affordable housing. These pressures cannot be alleviated until housing becomes more affordable for all in the community.

Proposed Policies to Address Fair Housing Services
In order to continue and expand services that ensure access to fair housing, the 2023-2031 Housing Element proposes the following goals, policies, and programs:

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[1] The number of complaints may not directly equal the number of cases because a single case may include multiple complaints based on multiple protected classes. In Fremont, the greatest yearly deviation between complaints and cases was 9%, with an average of 3%, which indicates that the two metrics are roughly equivalent.

- Goal 2: Help Current Residents Maintain Stable and Safe Housing in Fremont
- Policy 2.02: Prevent Displacement Due to Rising Housing Costs
- Program 12: Continue to Implement and Annually Review the Rent Review Ordinance
- Program 13: Provide Education on Tenant's Rights

The proposed programs aim to maximize the use of existing resources dedicated to fair housing outreach and enforcement, while also allowing the City to nimbly adapt to any additional resources that it receives throughout the planning period.

SUMMARY OF KEY FINDINGS

- Fremont has a low rate of fair housing complaints per capita compared to other Alameda County jurisdictions.
- According to Project Sentinel's complaint data, the most common basis of housing discrimination complaint reported in Fremont is disability. The second most common basis is familial status.
- Fremont residents have dedicated fair housing assistance through the City's partnership with Project Sentinel. However, limited funding and a lack of affordable housing still impede universal access to fair housing support and enforcement.

Segregation by Race

Regional Patterns of Segregation by Race

Regionally, the number of Asian/Pacific Islander (API) residents and Hispanic residents has been increasing since 1990, while the number of White and Black residents is declining. Within Alameda County, this trend is primarily driven by in-migration of API and Hispanic residents, and particularly foreign-born residents of these ethnicities. The foreign-born population of the County has increased from 18% in 1990 to 32% in 2017.[2]

The trend is also driven by Black residents moving into more outlying suburban and rural communities.[3] Indeed, the 2020 Alameda County Analysis of Impediments to Fair Housing Choice noted that minority residents are being displaced from inner-ring cities and suburbs with a traditionally large minority population due to gentrification. At the same time, minority majority cities in the outer-ring suburbs are experiencing increases in minority population.

Figure 7-2. Population by Race in Alameda County, 1990-2017
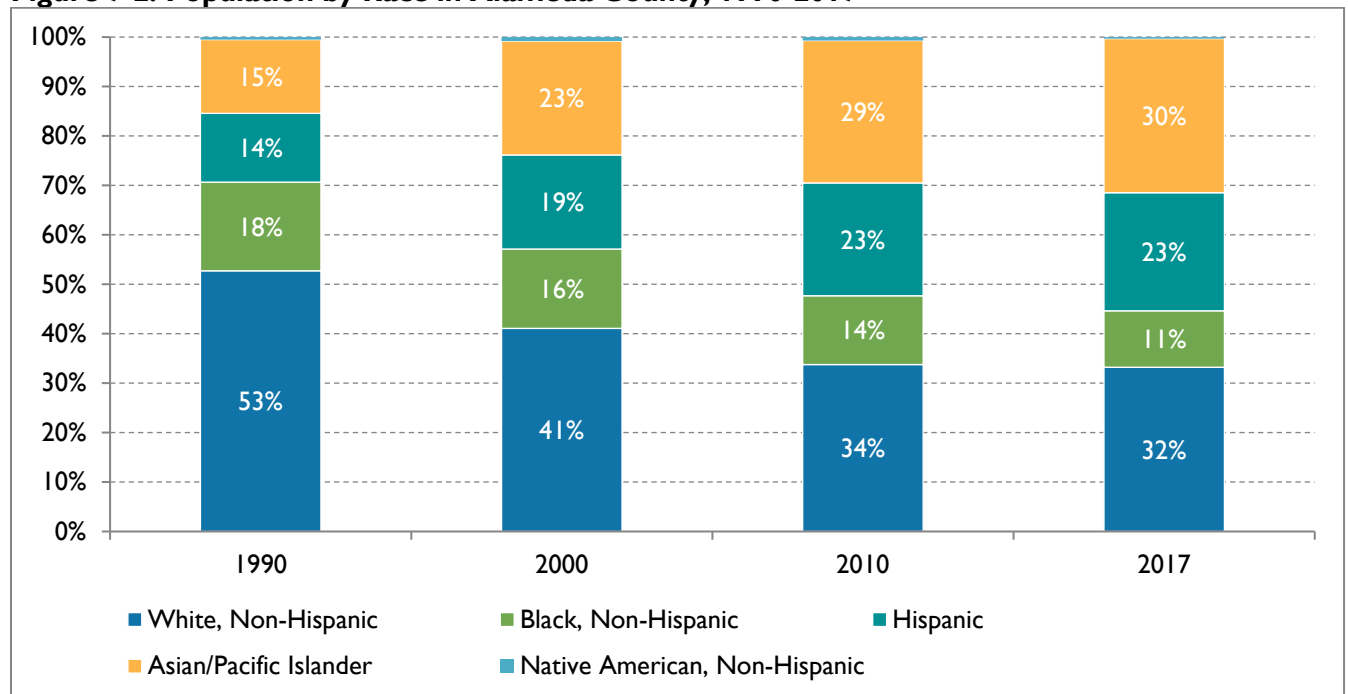
Sources: U.S. Decennial Census 1990, 2000, 2010, and ACS 2017 5-Year Estimates

As new minority residents have moved to the Bay Area, their location of settlement has been influenced by historic patterns of exclusion. The state of California adopted many "Jim Crow laws" in the early 1900s that prohibited people of color from voting, property ownership, and other civil rights. Chinese and Japanese Americans were particularly targeted in California. Compounding the harm done by these laws, during World War II, Japanese Americans were forced into internment camps. Much of their property was sold or stolen, resulting in the immense loss of generational wealth.

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[2] U.S. Decennial Census 1990 and ACS 2017 5-Year Estimates
[3] UC Berkeley, Urban Displacement Project

Segregation in housing was also affected by policies and practices related to financial lending. Redlining, which refers to the practice of denying mortgages in majority Black, Asian, and Hispanic neighborhoods, was widely practiced through the 1950s. Redlining was executed primarily through a grading system of the Home Owner's Loan Corporation (HOLC), which rated communities based on factors like race and income to determine mortgage loan risk. Within Alameda County, the cities of Oakland, Berkeley, Alameda, San Leandro, Piedmont, Albany, and Emeryville were graded by HOLC. Fremont was not graded by HOLC.

Redlining created significant disparities in generational wealth and homeownership between communities of color and White communities. Even when people of color were approved for mortgages, they would often have to buy homes in less desirable areas due to "restrictive covenants" that restricted homeownership in the most desirable communities to Whites-only. Furthermore, mortgages and loans offered to people of color would have less advantageous terms than those offered to White people with the same financial background.

Figure 7-3. Racial Concentration by Census Tract in the Bay Area Region (2010)

Majority White   Majority Black   Majority Asian   Majority Hispanic
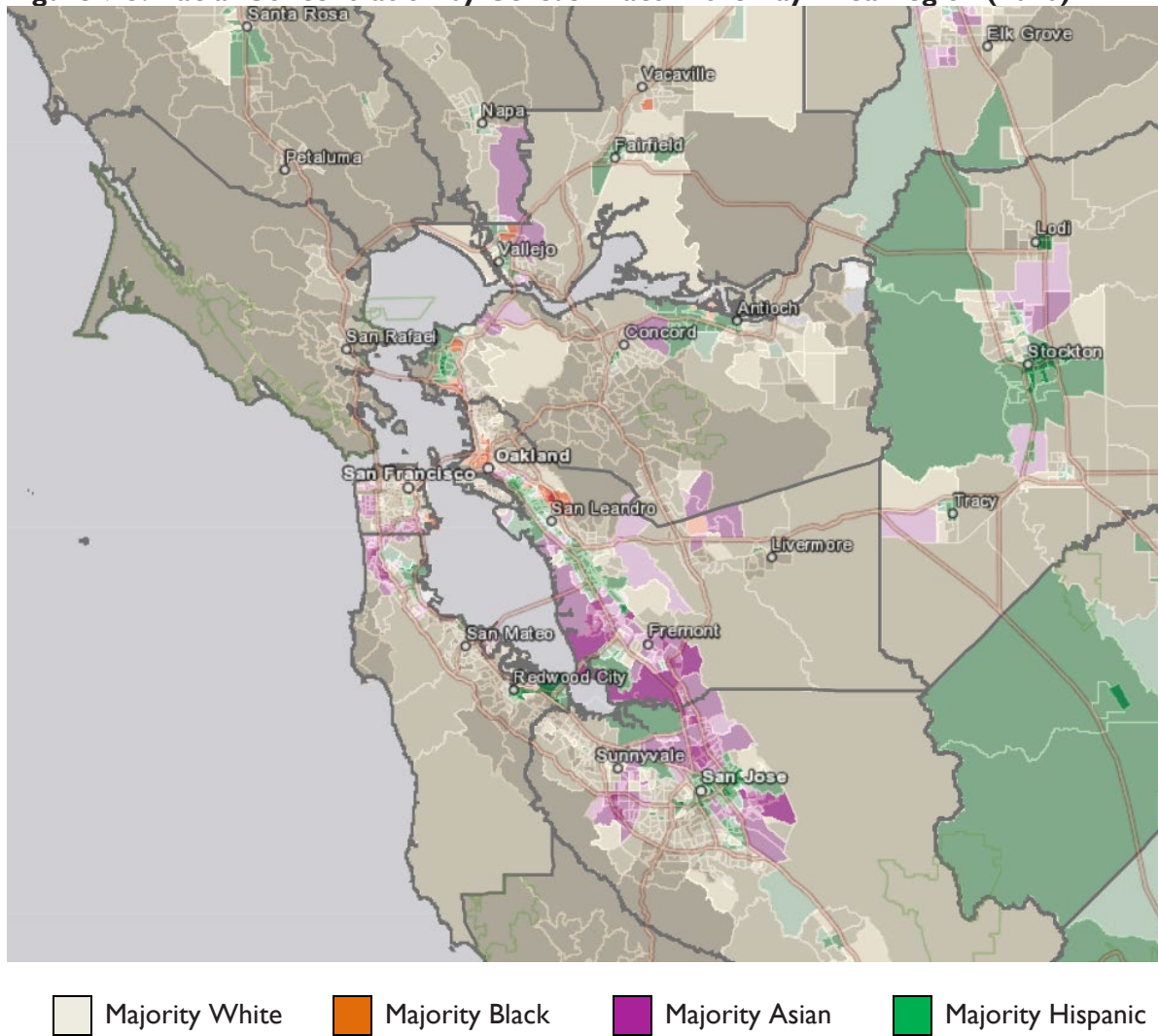
Source: HCD AFFH Data Viewer; U.S. Census Bureau SF1 and TIGER data sets, 2010

Redlining also contributed to a specific pattern of geographic segregation that came to prominence in the 1950s-1980s, where White families had exclusive access to homes within desirable suburban communities. These racially homogenous White suburban communities received substantial private and public investment, resulting in better schools, infrastructure, and civic services. This created communities that we refer to today as "Racially Concentrated Areas of Affluence" (RCAAs) which are high-opportunity, high-income White communities. On the flip side, urban communities with a high population of people of color faced decreased investment and decreased opportunity. This created communities known as "Racially or Ethnically Concentrated Areas of Poverty" (R/ECAPS).

While the 1968 Fair Housing Act formally prohibited discrimination based on race in the sale, rental, or financing of housing, it did not undo the harmful effects of previous policies on communities of color. This history is still present in patterns of segregation visible in the Bay Area and Alameda County today. Regionally, majority-White areas tend to be wealthy, suburban communities. The Tri-Valley area, North Bay, Oakland Hills, and San Francisco Peninsula suburbs typify this pattern. Majority-Black communities within the Bay Area are found in Oakland, Richmond, Vallejo, and within the Bayview/Hunter's Point neighborhood of San Francisco. These are areas that have historically experienced redlining and disinvestment. Today, many of these areas struggle with poverty and lack of economic opportunities.

Southern Alameda County and Santa Clara Counties comprise of a mix of Asian-majority, Hispanic-majority, and White-majority tracts. These tracts are more diverse in their income and character. Notably, majority-Asian suburbs like Fremont, Milpitas, and Cupertino were more rural in character during the first part of the 20th century, and therefore were not formally graded by HOLC. Suburban development began in earnest in these communities during the 1970s and 1980s, after the passage of the 1968 Fair Housing Act. These conditions allowed housing in these communities to be more accessible to people of color, and particularly new immigrants, than in entrenched, inner-core White-majority suburbs. These settlement patterns became reinforced as later immigrants desired to live in neighborhoods that spoke their language and provided culturally familiar services and stores.

Figure 7-4. Segregation in Alameda County
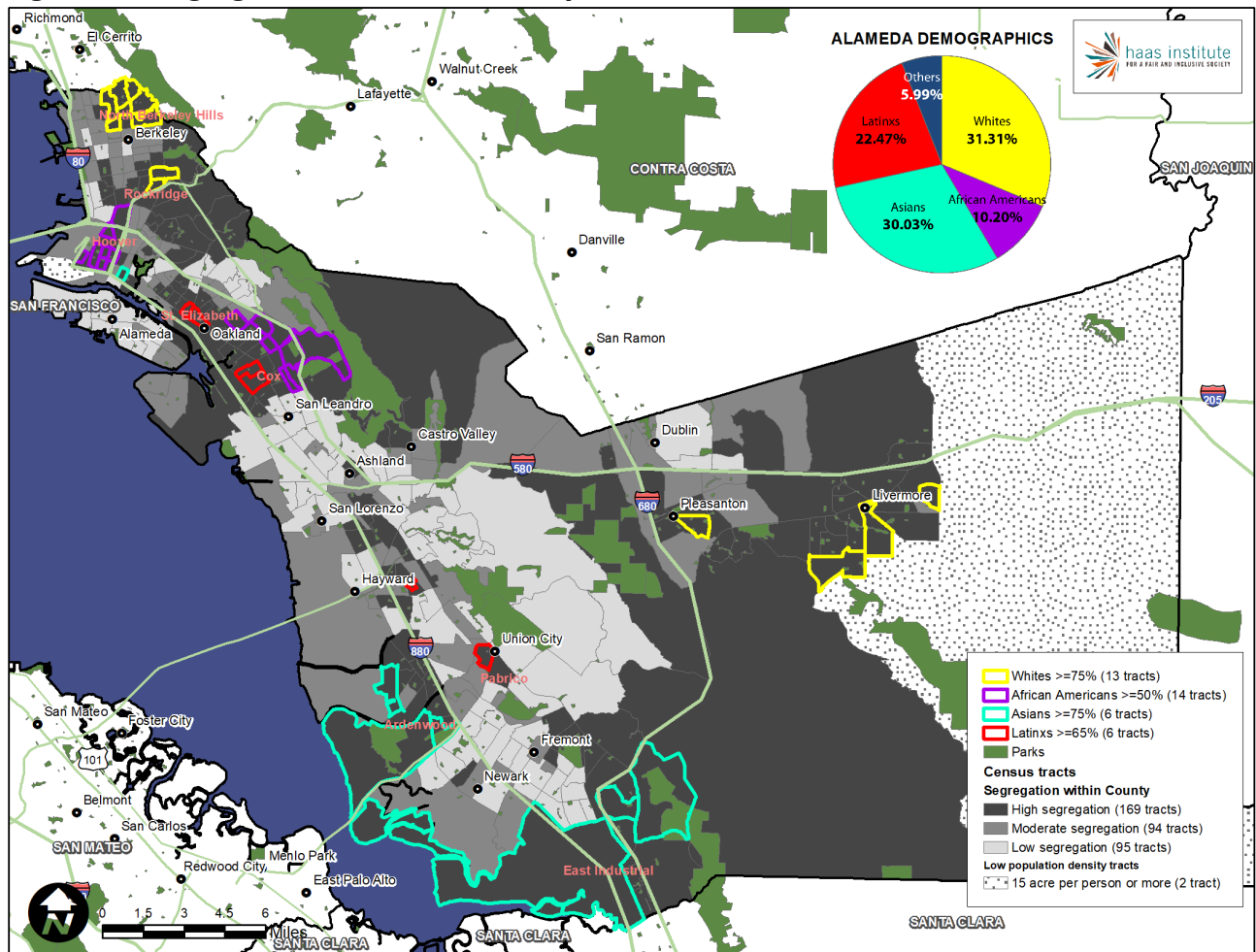
Source: UC Berkeley Othering and Belonging Institute, Racial Segregation in the San Francisco Bay Area Report

The narrative story of segregation explains how current patterns of racial separation came to exist through federal, state, and local policies and practices that limited housing choices for people of color. It is also useful to numerically measure segregation in order to concretely analyze changes in the magnitude and extent of segregation over time. There are three primary indices used to examine segregation: the isolation index, dissimilarity index, and Theil's H index values. When analyzing regional segregation patterns, these measures are calculated by comparing the racial demographics of individual jurisdictions to the racial makeup of the region. A brief introduction to each index is provided below, followed by the values for each index measuring segregation in the Bay Area region:

- **The isolation index** indicates the potential for contact between different groups. Higher values indicate that a group is more isolated from other groups. For example, an isolation index of 0.70 for Black residents in a city would mean that the average Black resident in the region lives in a jurisdiction that is 70 percent Black.

- **The dissimilarity index** indicates how many residents of a certain race would need to move to a different jurisdiction to evenly distribute residents of multiple races across Bay Area jurisdictions. For example, if the Black vs. White dissimilarity index was 0.20, then 20% of Black (or White) residents would need to move to a different jurisdiction in order to create perfect integration between Black and White residents in the region.

- **The Theil's H index** measures how diverse each Bay Area jurisdiction is compared to the diversity of the whole region. A Theil's H Index value of 0 would mean all jurisdictions within the Bay Area have the same racial demographics as the entire region, while a value of 1 would mean each racial group lives exclusively in their own separate jurisdiction

Table 7-5. Regional Racial Segregation Data

| Index	Group	2010	2020
Isolation Index Regional Level	Asian/Pacific Islander	0.317	0.378
	Black/African American	0.144	0.118
	Latinx	0.283	0.291
	White	0.496	0.429
	People of Color	0.629	0.682
Dissimilarity Index Regional Level	Asian/Pacific Islander vs. White	0.384	0.369
	Black/African American vs. White	0.475	0.459
	Latinx vs. White	0.301	0.297
	People of Color vs. White	0.296	0.293
Theil's H	All Racial Groups	0.103	0.097

Source: Association of Bay Area Governments AFFH Data Report
Underlying Data Sources: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171)
Summary File, 2020 Census of Population and Housing, Table P002; U.S. Census Bureau, 2010 Census of
Population and Housing, Table P4.

The Bay Area's isolation indices indicate that Asian/Pacific Islander and Latinx populations have become more separated from other racial groups over the past decade, while Black and White populations are becoming less segregated from other groups. Overall, people of color are becoming more likely to live in neighborhoods with other people of color.

The regional dissimilarity index shows that all racialized groups are less segregated from White people in 2020 than in 2010. However, segregation remains highest between Black and White communities. The decreasing Theil's H value similarly shows that the region is presently less segregated than in 2010.

To further understand how an individual jurisdiction contributes to the total segregation of the Bay Area, one can look at the difference in the racial composition of a jurisdiction compared to the racial composition of the region. Over the past two decades, Fremont's population has transitioned from being majority-White to majority-Asian. This mirrors demographic changes within the Bay Area as a whole, where the majority of the population is now people of color. Unlike the larger region, Fremont's Latinx population has remained relatively consistent across time, whereas the Latinx population in the larger Bay Area has increased by five percentage points. Both Fremont and the larger Bay Area have seen a decrease in the proportion of Black residents.

Figure 7-5. Population by Race in Fremont and Bay Area, 2000-2020
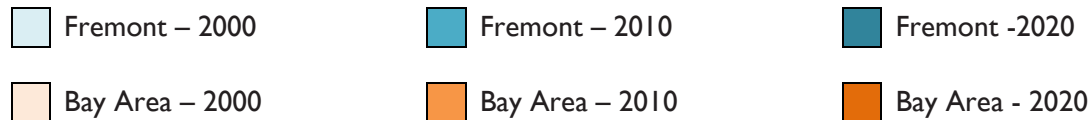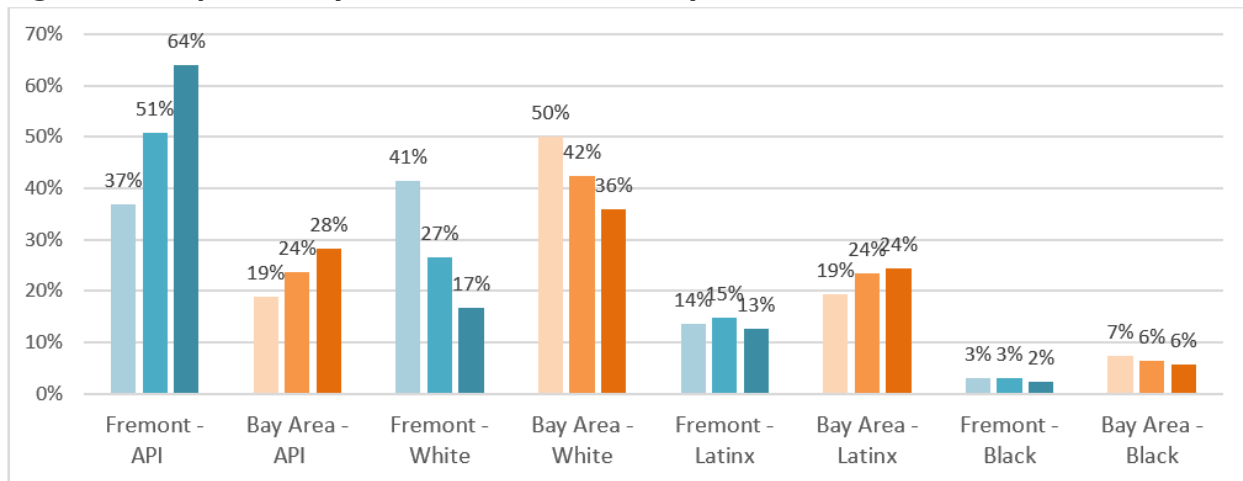
Source: Association of Bay Area Governments AFFH Data Report
Underlying Data Sources: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171)
Summary File, 2020 Census of Population and Housing, Table P002; U.S. Census Bureau, 2010 Census of
Population and Housing, Table P4; U.S. Census Bureau, Census 2000, Table P004.

Today, Fremont has a significantly higher Asian and Pacific Islander (API) population than the Bay Area. API individuals comprise of 64% of Fremont's population, compared to only 28% of the Bay Area's population. Among jurisdictions in the Bay Area, Fremont has the third-largest API population. Fremont also has a smaller Black population (3%), Latinx population (13%), and White population (20%) than the Bay Area as a whole. Fremont's Black population is still higher than the median in the Bay Area, but the City's Latinx and White population percentages are significantly below median.

Figure 7-6. Population by Race in Fremont, Alameda County, and Bay Area.
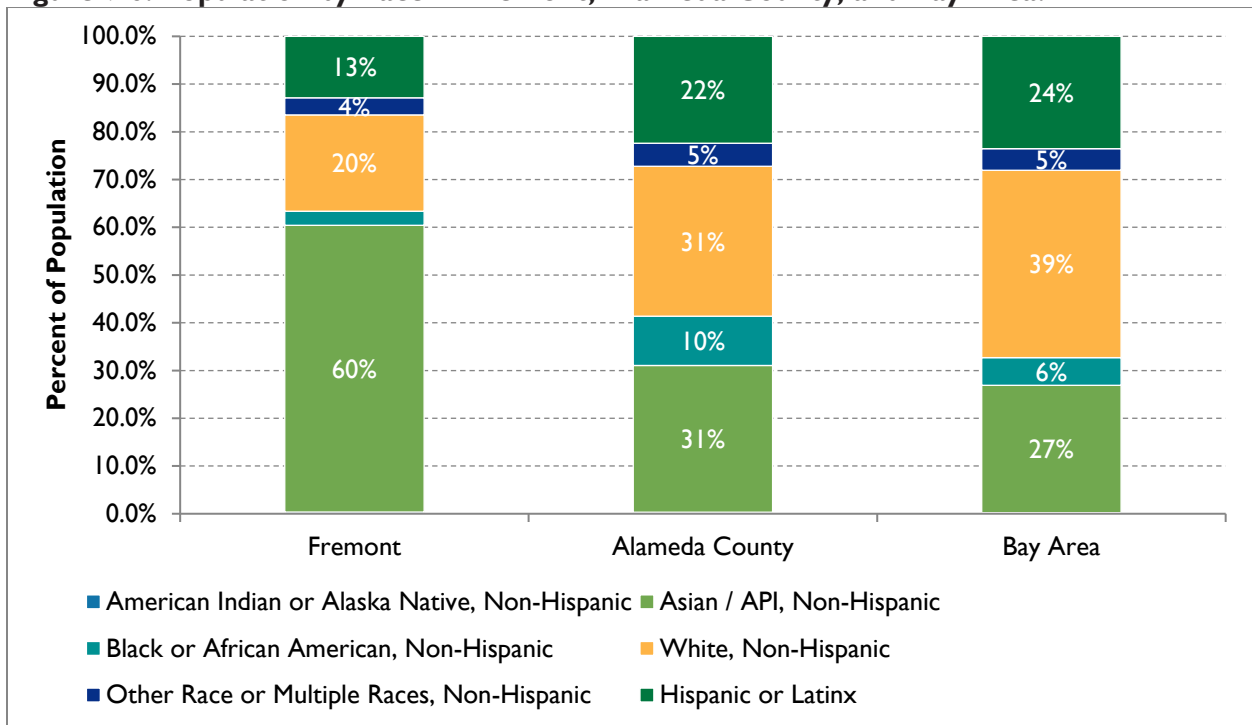
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002
Notes: Data represents 2015-2019 ACS estimates. The Census Bureau defines Hispanic/Latinx ethnicity separate from racial categories. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Figure 7-7. Racial Demographics of Fremont Compared to All Bay Area Jurisdictions
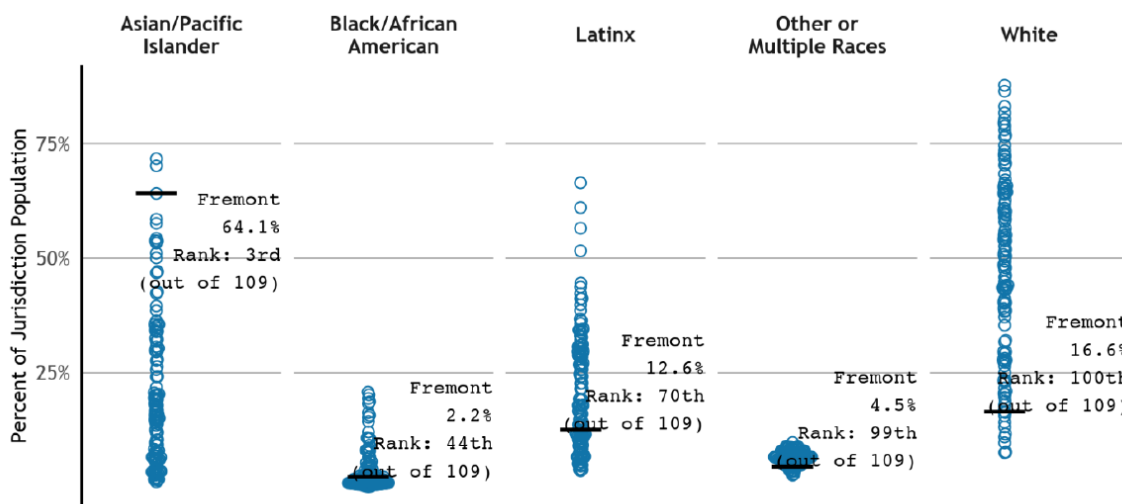
Source: Association of Bay Area Governments AFFH Data Report
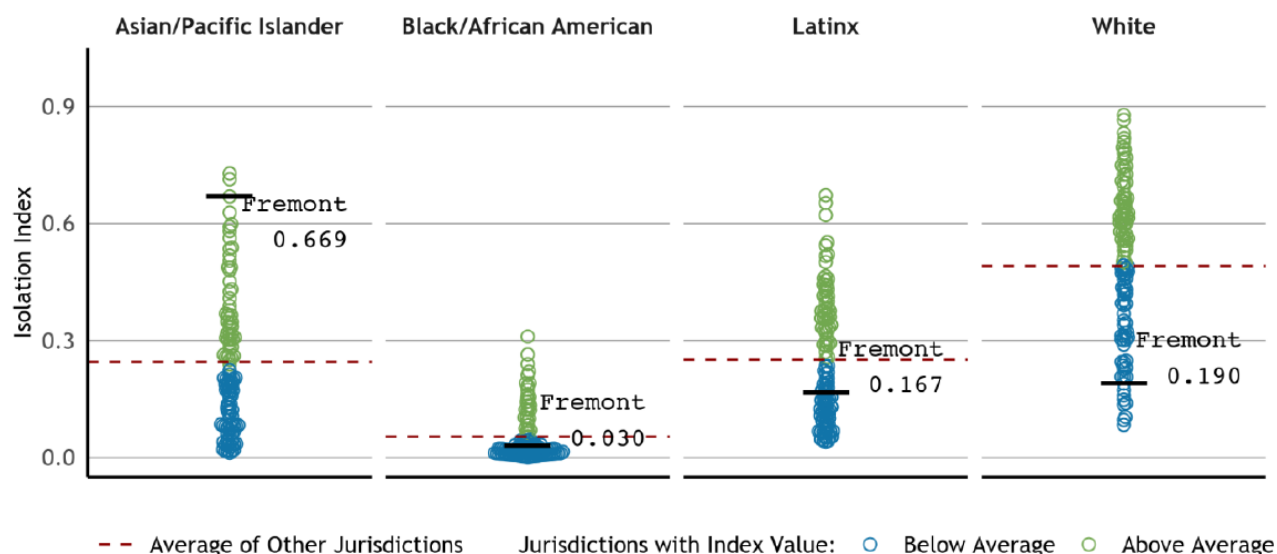Underlying Data Sources: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171) Summary File

Segregation by Race within Fremont

The same policies and practices that created patterns of segregation on a regional scale also affect patterns of segregation within the City. Most neighborhoods within Fremont are majority API residents, which reflects the overall racial composition of the City which is 68% API. Census tracts within the City that have the largest predominance of API residents include the neighborhoods of Ardenwood, Kimber/Gomes, Cameron Hills, Mission San Jose, Mission Hills, and the Warm Springs Innovation District. Census tracts with racial majorities other than Asian/Pacific Islander are identified as follows:

- Tracts within the Niles and Glenmoor neighborhoods are predominantly White, with a sizable dominance gap (between 10 and 50 percentage points)
- Tracts within the Cabrillo and 28 Palms neighborhoods are predominantly White, but a slim dominance gap (less than 4 percentage points)
- One tract within the Grimmer neighborhood is predominantly Hispanic, with a slim dominance gap (less than 5 percentage points)

Notably, there are no tracts with a Black or Native American majority in Fremont.

Figure 7-8. Racial Concentrations by Census Tract in Fremont (2020)

Majority White   Majority Black   Majority Asian   Majority Hispanic
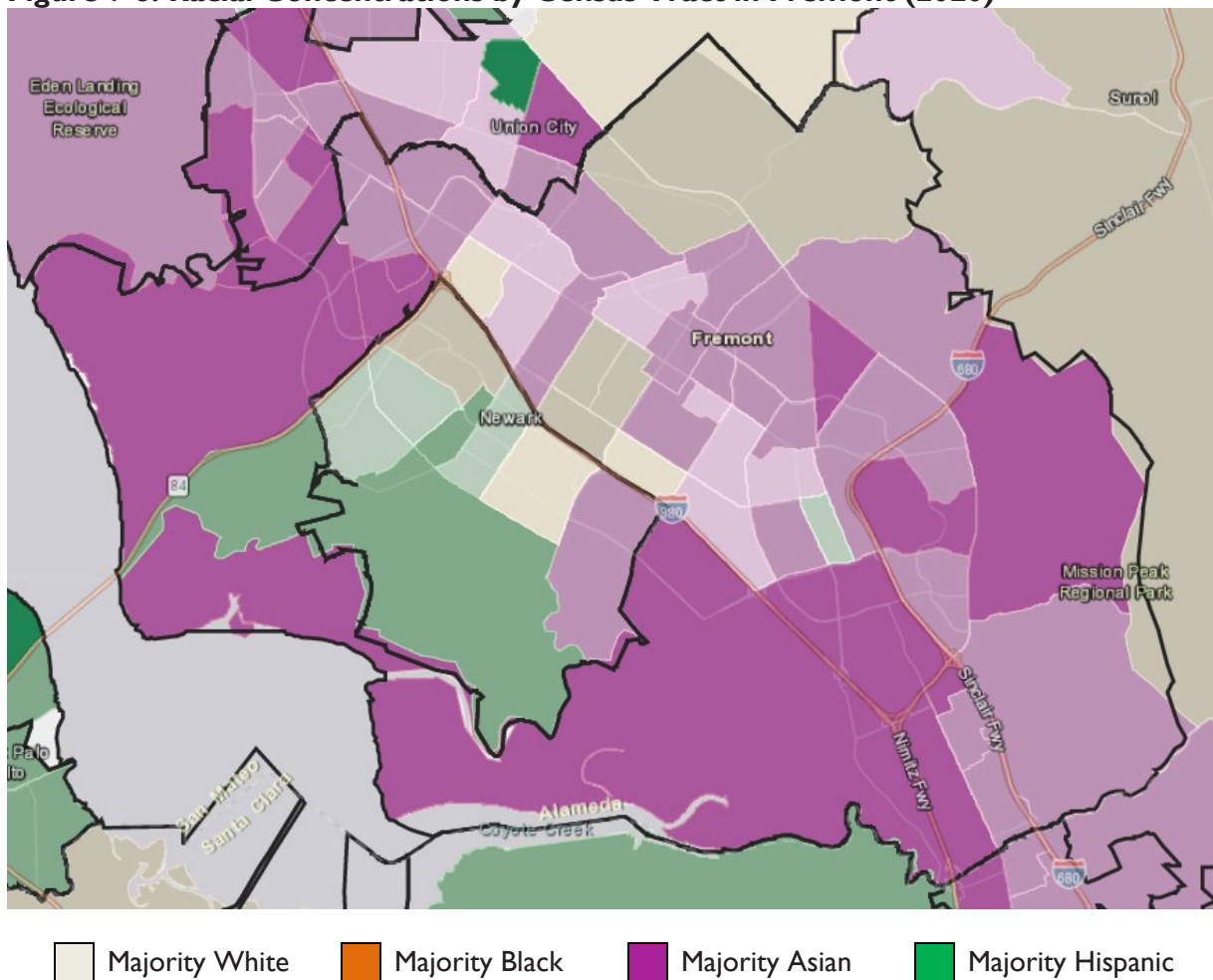
Source: HCD AFFH Data Viewer; U.S. Census Bureau SF1 and TIGER data sets, 2010

As with racial segregation at the regional level, segregation can be numerically analyzed at the local level through the use of segregation indices.

Table 7-6. Isolation Index for Fremont

Race	Fremont				Bay Area	
	Isolation Index - 2000	Isolation Index - 2010	Isolation Index - 2020	% Pop - 2020	Isolation Index - 2020	% Pop - 2020
Asian/Pacific Islander	0.439	0.561	0.669	68%	0.245	27%
Black/African American	0.036	0.040	0.030	3%	0.053	6%
Latinx	0.171	0.196	0.167	13%	0.251	24%
White	0.444	0.296	0.190	20%	0.491	39%

Source: Association of Bay Area Governments AFFH Data Report
Underlying Data Sources: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171)
Summary File, 2020 Census of Population and Housing, Table P002; U.S. Census Bureau, 2010 Census of Population and Housing, Table P4

The **isolation index** compares each neighborhood's composition to the jurisdiction's overall demographics. Higher values indicate that a group is more isolated from other groups. Within Fremont, the most isolated racial group is Asian/Pacific Islander residents. The isolation index of 0.669 for Asian residents means that the average Asian resident lives in a neighborhood that is 66.9% Asian. However, this is consistent with the total Asian population within Fremont (68%) which means that the Asian population is relatively evenly distributed throughout the City. The racial group with the greatest difference in isolation versus population percentage is Latinx residents, who generally live within a neighborhood that is 17% Latinx despite Latinx individuals comprising of only 13% of Fremont's total population.

Within the Bay Area region, White residents are the most isolated when compared to their total population share. According to the 2020 Alameda County Analysis Impediments to Fair Housing Choice, segregation between white residents and minority residents has increased over the last decade within Alameda County. Within Fremont, however, the White population has become less isolated from other racial groups over time. The average White resident lives in a neighborhood that is less White than the City as a whole. This follows the overall decrease in the White population of Fremont since 2000.

Compared to other Bay Area jurisdictions, Black, Latinx, and White residents are less isolated in Fremont than average. Asian/Pacific Islander residents in Fremont live in more predominantly Asian communities within Fremont, compared to other jurisdictions.

Figure 7-9. Racial Isolation Index Values for Fremont vs. Other Bay Area Jurisdictions
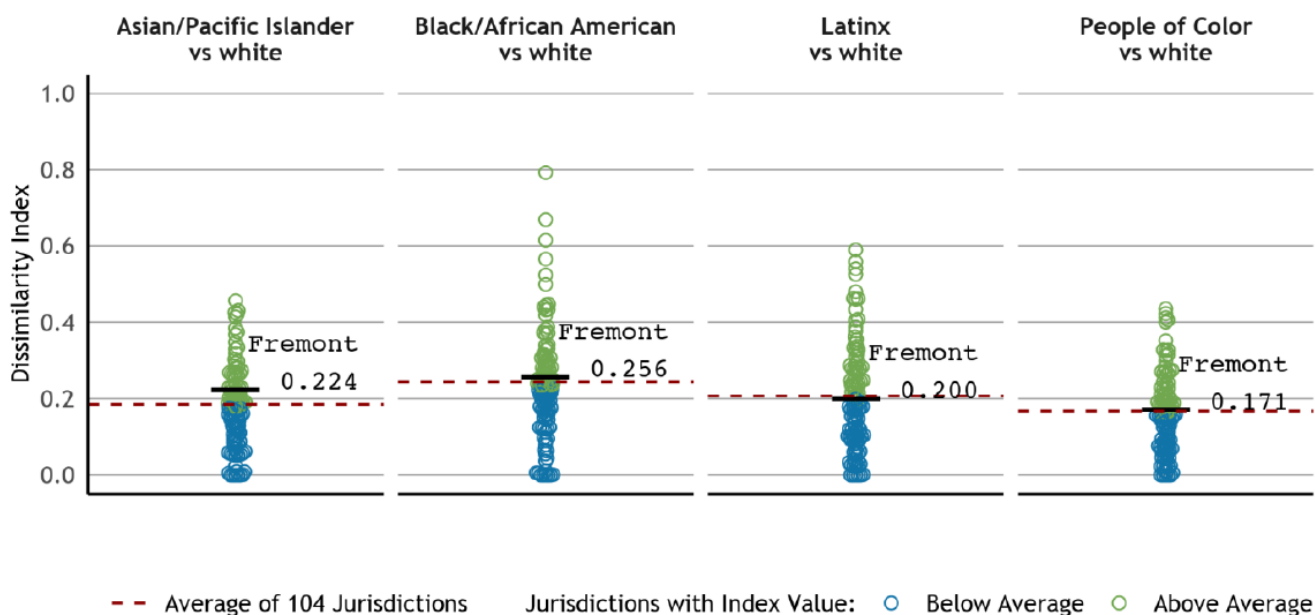

Source: Association of Bay Area Governments AFFH Data Report
Underlying Data Sources: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171)
Summary File, 2020 Census of Population and Housing, Table P002; U.S. Census Bureau, 2010 Census of
Population and Housing, Table P4

Another way to examine segregation is a **dissimilarity index**. The dissimilarity index measures how evenly any two groups are distributed across neighborhoods relative to their representation in a city overall. The dissimilarity index at the jurisdiction level can be interpreted as the share of one group that would have to move neighborhoods to create perfect integration for these two groups. Higher values indicate that groups are more unevenly distributed between different neighborhoods.

Table 7-7. Dissimilarity Index for Fremont (Comparison to White Population)

Race	Fremont			Bay Area
	Dissimilarity Index - 2000	**Dissimilarity Index - 2010**	**Dissimilarity Index - 2020**	**Dissimilarity Index - 2020**
Asian/Pacific Islander vs. White	0.286	0.264	0.224	0.185
Black/African American vs. White[4]	0.250	0.237	0.256	0.244
Latinx vs. White	0.195	0.203	0.200	0.207
People of Color vs. White	0.186	0.180	0.171	0.168

Source: Association of Bay Area Governments AFFH Data Report
Underlying Data Sources: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171)
Summary File, 2020 Census of Population and Housing, Table P002; U.S. Census Bureau, 2010 Census of
Population and Housing, Table P4

Fremont has a slightly higher dissimilarity value for the Asian/Pacific Islander population vs. the White population, indicating that these populations are more segregated within Fremont than within other jurisdictions in the Bay Area. Other dissimilarity values are close to the regional average.

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[4] The dissimilarity values for the Black population within the jurisdiction may be inaccurate due to the small population size. Dissimilarity index values are unreliable for a population group if that group represents less than 5% of the overall jurisdiction population. Approximately 3% of the population of Fremont is Black.

Figure 7-10. Racial Dissimilarity Values for Fremont vs. Other Bay Area Jurisdictions
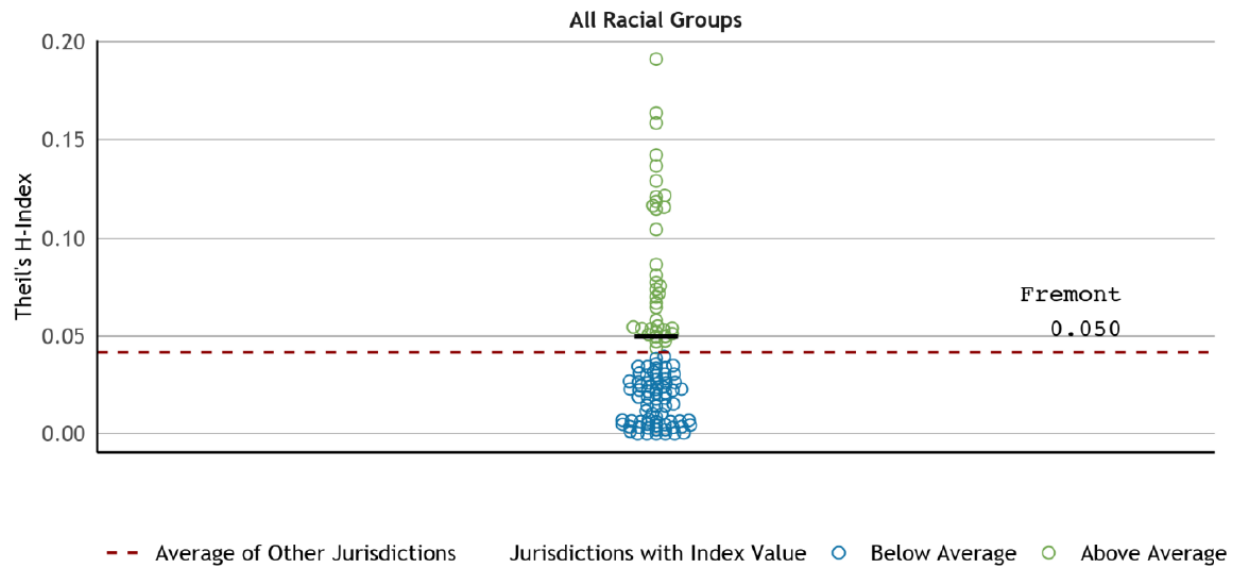

Source: Association of Bay Area Governments AFFH Data Report
Underlying Data Sources: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171)
Summary File, 2020 Census of Population and Housing, Table P002; U.S. Census Bureau, 2010 Census of
Population and Housing, Table P4
Note: The dissimilarity values for the Black population within the jurisdiction may be inaccurate due to the
small population size. Dissimilarity index values are unreliable for a population group if that group represents
less than 5% of the overall jurisdiction population. Approximately 3% of the population of Fremont is Black.

Because Fremont is a majority-API city, segregation within the City may not be best demonstrated by comparison to the White population. There may be segregation between different communities of color (i.e. Asian vs. Black) that are not captured within the dissimilarity indices presented. For jurisdictions like Fremont where multiple racial groups comprise more than 10% of the population, Theil's H offers the clearest summary of overall segregation. The Theil's H index can be used to measure segregation between all groups within a jurisdiction. This index measures how diverse each neighborhood is compared to the diversity of the whole city. A Theil's H Index value of 0 would mean all neighborhoods within a city have the same demographics as the whole city. A value of 1 would mean each group lives exclusively in their own, separate neighborhood.

Table 7-8. Theil's H Index for Fremont and Bay Area

	Fremont			Bay Area
Index	2000	2010	2020	2020
Theil's H Multi-racial	0.058	0.060	0.050	0.042

Source: Association of Bay Area Governments AFFH Data Report
Underlying Data Sources: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171)
Summary File, 2020 Census of Population and Housing, Table P002; U.S. Census Bureau, 2010 Census of
Population and Housing, Table P4

Between 2010 and 2020, the Theil's H Index for racial segregation in Fremont declined, suggesting that there is now less neighborhood level racial segregation within the jurisdiction. In 2020, the Theil's H Index for racial segregation in Fremont was still higher than the average value for Bay Area jurisdictions, indicating that neighborhood level racial segregation in Fremont is higher than in the average Bay Area jurisdiction.

Figure 7-11. Theil's H Index Values for Racial Segregation in Fremont vs. Other Bay Area Jurisdictions

Source: Association of Bay Area Governments AFFH Data Report
Underlying Data Sources: U.S. Census Bureau, 2020 Census State Redistricting Data (Public Law 94-171)
Summary File, 2020 Census of Population and Housing, Table P002; U.S. Census Bureau, 2010 Census of Population and Housing, Table P4

SUMMARY OF KEY FINDINGS

- Within the Bay Area, over the past decade, Asian/Pacific Islander and Latinx populations have become more separated from other racial groups, while Black and White populations are becoming less separated. The emergence of suburban communities of color, like Fremont, contributes to this segregation pattern.
- Within the Bay Area, segregation remains the highest between Black communities and White communities. This is reflected in jurisdictions like Fremont, which have a small Black population compared to the region.
- Within Fremont, neighborhood-level racial segregation is higher than the average Bay Area jurisdiction. This is primarily driven by the isolation of Asian/Pacific Islander residents. Black, Latinx, and White residents are less isolated in Fremont than the average Bay Area jurisdiction.
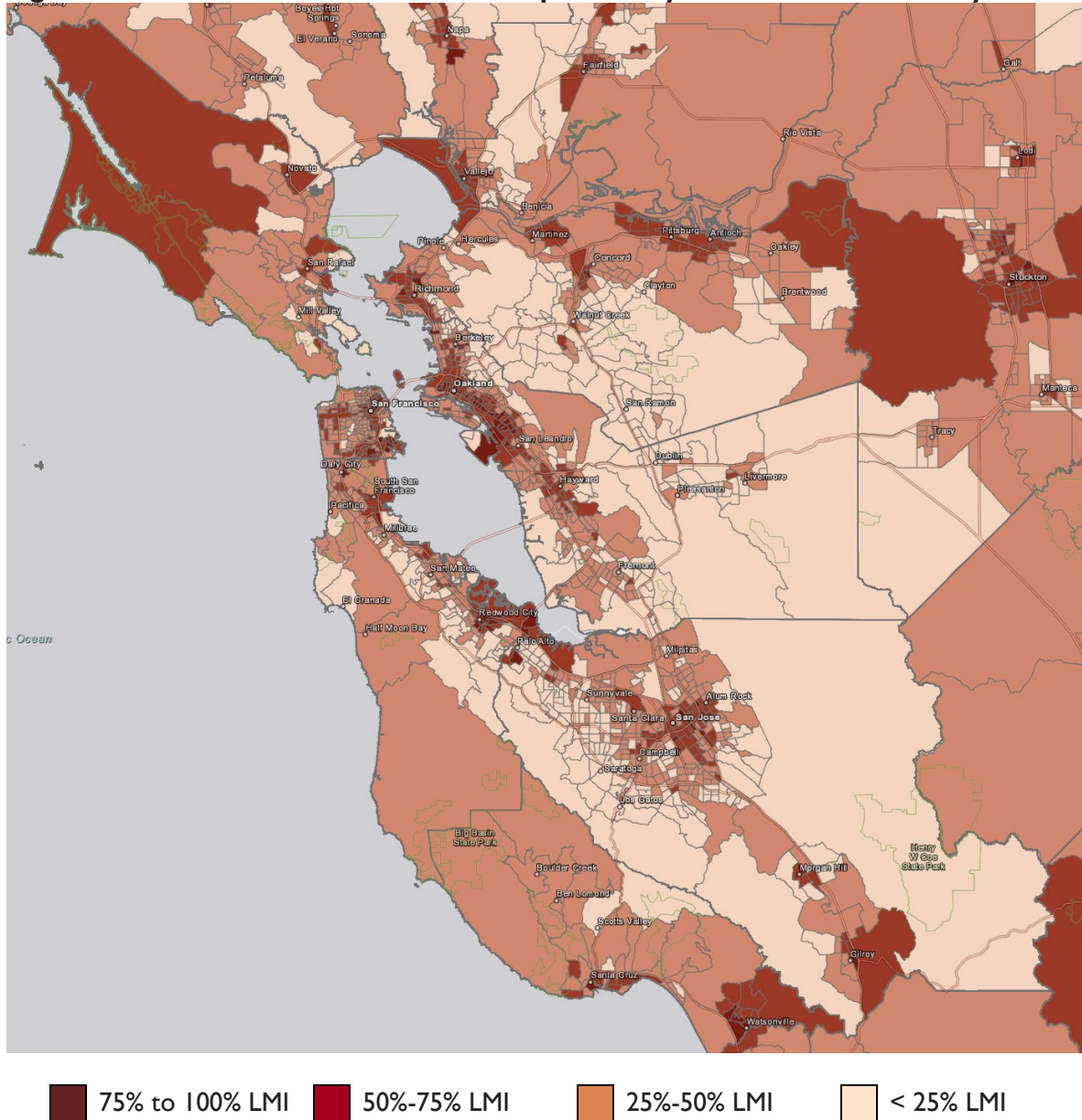
Segregation by Income

Regional Patterns of Segregation by Income

Income segregation refers to the process of uneven sorting of households among neighborhoods by income. Since the 1970s, the wage gap between the high-income jobs and the lowest-income jobs has increased. The increase in the minimum wage has been small compared to the increase in wages for high-demand jobs in technology. This widened income gap has allowed high-wage earners to effectively price out lower-income earners from high-opportunity, highly-desirable neighborhoods, resulting in the creation of exclusive communities of affluence. On the flip side of the spectrum, the lowest-income earners have been relegated to areas with a high concentration of poverty and lack of opportunity.

Income segregation is also maintained by the housing types available within a community. A lack of deed-restricted affordable housing within an affluent area most explicitly maintains a pattern of income segregation. A lack of rental housing opportunities can similarly create a high barrier to entry into an affluent neighborhood. More recently, the connection between zoning for single-family housing and income segregation has come into the spotlight. Whether for-sale or for-rent, apartment units and small-lot single-family homes may be more affordable by design for low- or moderate-income families. Affluent communities intending to maintain a high barrier to entry have zoned exclusively for single-family housing, often with large minimum lot sizes in excess of a half-acre. These policies also maintain income segregation.

Within the Bay Area, tracts that have the greatest percentage of low- and moderate- income (LMI) population are predominantly located within Oakland, San Francisco, South San Francisco, San Jose, Redwood City, East Palo Alto, and Hayward. Rural areas with a higher LMI population include eastern Marin County, Watsonville, and Gilroy.

Figure 7-12. Low- or Moderate- Income Population by Census Tract in the Bay Area Region

| ■ 75% to 100% LMI | ■ 50%-75% LMI | ■ 25%-50% LMI | □ < 25% LMI |

Source: HCD AFFH Data Viewer; U.S. Census Bureau ACS 2011-2015 Dataset

As with racial segregation, income segregation can be numerically analyzed through the use of segregation indices. The **isolation index** indicates that low-income and moderate-income households have been relatively consistently likely to live in jurisdictions with a mixture of income groups. Compared to these groups, very-low income households live in jurisdictions with other very-low income households. Very-low income households became more isolated from other income groups in the Bay Area between 2010 and 2015. Above-moderate income households, however, are most likely to live in jurisdictions with others in their income group. Above-moderate household jurisdictions became less segregated from other income groups between 2010 and 2015, although they are still the most isolated income group in the region.

Table 18-9. Regional Income Segregation Data

Index	Group	2010	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.277	0.315
	Low-Income (50%-80% AMI)	0.157	0.154
	Moderate-Income (80%-120% AMI)	0.185	0.180
	Above Moderate-Income (>120% AMI)	0.467	0.435
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.186	0.194
	Below 50% AMI vs. Above 120% AMI	0.238	0.248
Theil's H	All Income Groups	0.034	0.032

Source: Association of Bay Area Governments AFFH Data Report
Underlying data sources: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data; U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

The dissimilarity index similarly indicates that very-low income groups and above-moderate income groups have the highest level of inter-group separation between jurisdictions. This matches national trends in income inequality, which have seen a greater separation in the wages of the lowest- and highest- income earners. Finally, the Theil's H index indicates that jurisdictions became slightly less segregated by income in the Bay Area region between 2010 and 2015. The Theil's H index for income inequality (0.032 in 2015) is less than that for racial inequality, (0.097 in 2020), indicating that jurisdictions are comparatively more segregated by race than by income.

The role that Fremont plays in regional income segregation can be understood through a comparison between the income distribution within Fremont and the Bay Area as a whole. Fremont has a higher proportion of above-median income population (68%) compared to the remainder of the Bay Area (52%). Fremont also has a smaller population making under 80% of median income than the Bay Area region. This difference is particularly pronounced at the lowest income levels.

Figure 7-13. Income Demographics of Fremont Compared to All Bay Area Jurisdictions

Source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data; U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Figure 7-14. Income Distribution in Fremont, Alameda County, and Bay Area Region


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

Notes: Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located. The data that is reported for the Bay Area is not based on a regional AMI but instead refers to the regional total of households in an income group relative to the AMI for the county where that household is located.

Income Segregation within Fremont

While Fremont has more moderate- and high-income earners than average in the region, the city is not exclusively affluent. Fremont does not contain any neighborhoods with more than 75% LMI residents; however, it does contain tracts with a majority (50%-75%) of LMI residents.

Figure 7-15. Low- and Moderate- Income Tracts within Fremont

75% to 100% LMI	50%-75% LMI	25%-50% LMI	< 25% LMI
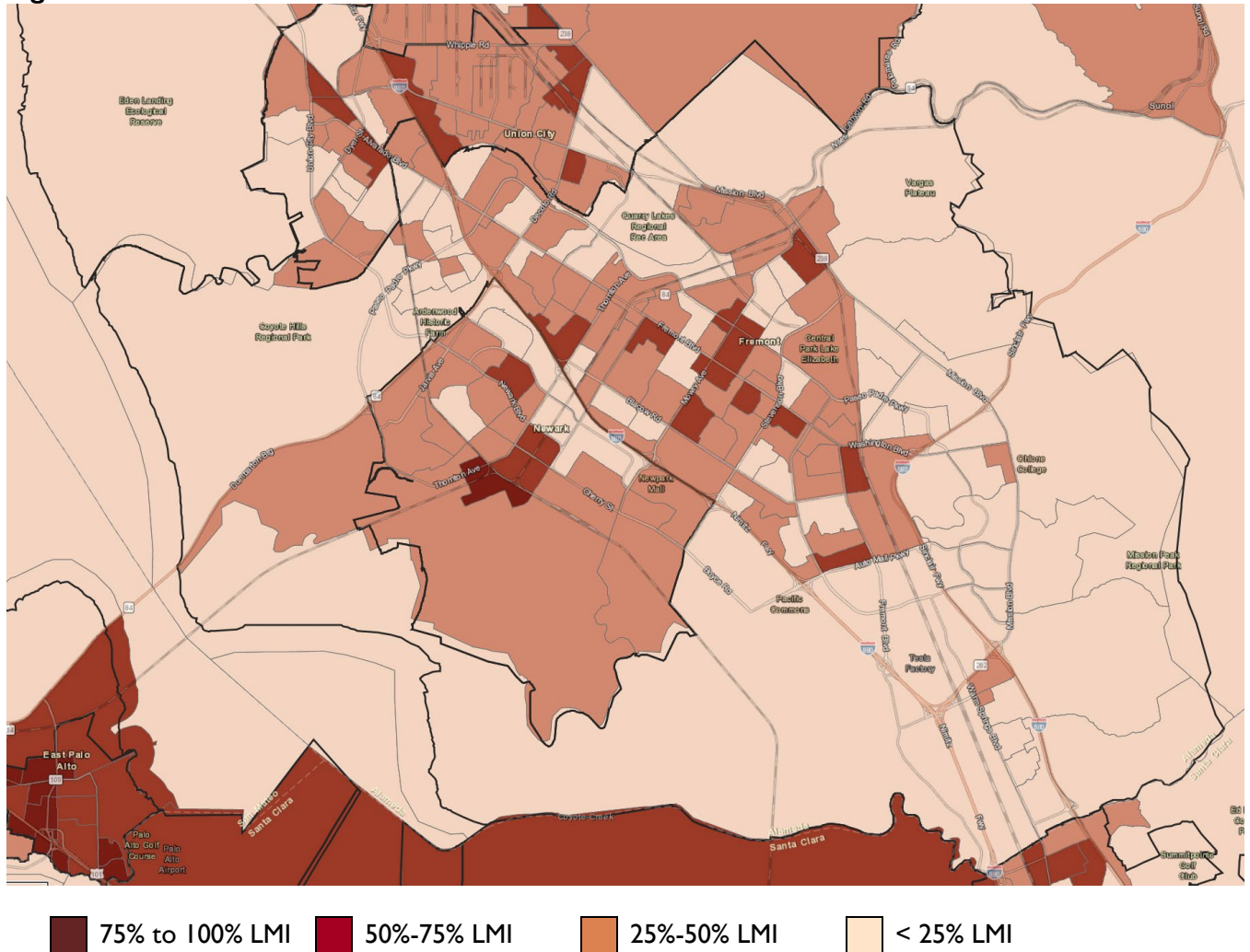
Source: HCD AFFH Data Viewer; U.S. Census Bureau ACS 2011-2015 Dataset

Tracts with a high percentage of LMI residents are primarily located along major arterial roadways within the city such as Thornton Avenue, Fremont Boulevard, and Auto Mall Parkway. Neighborhoods with majority-LMI tracts include Centerville, Central/Downtown, Sundale, Irvington, and southern Grimmer. Areas with majority-LMI tracts are mostly located in the flatlands of the City, within neighborhoods adjacent to transit stations. Areas with a small proportion of LMI residents are generally located east of Mission Boulevard, within the Cameron Hills, Mission San Jose, and Vineyards/Avalon neighborhoods in southeastern Fremont, and in Warm Springs/South Fremont.

The distribution of LMI households may also be explored through the housing typologies that are located throughout the city. LMI households are more likely to live in rented units than ownership units. LMI

households may also be more likely to live in housing types that are affordable by design, including apartment buildings, mobile home parks, and ADUs. Finally, while most LMI households live in private-market housing, the distribution of deed-restricted affordable housing may also influence income segregation patterns.

The Central Fremont neighborhood has the greatest percentage of renter-occupied housing units in the City. Other neighborhoods with a large percentage of rental units include Centerville, Sundale, and Irvington. The neighborhoods with the lowest percentage of renter-occupied housing units are located within the Cameron Hills, Mission San Jose, and Vineyards/Avalon neighborhoods. These are also among the neighborhoods with the lowest LMI population.

Figure 7-16. Existing location of renter-occupied housing units.

>80% 60%-80% 40%-60% 20%-40% < 20%
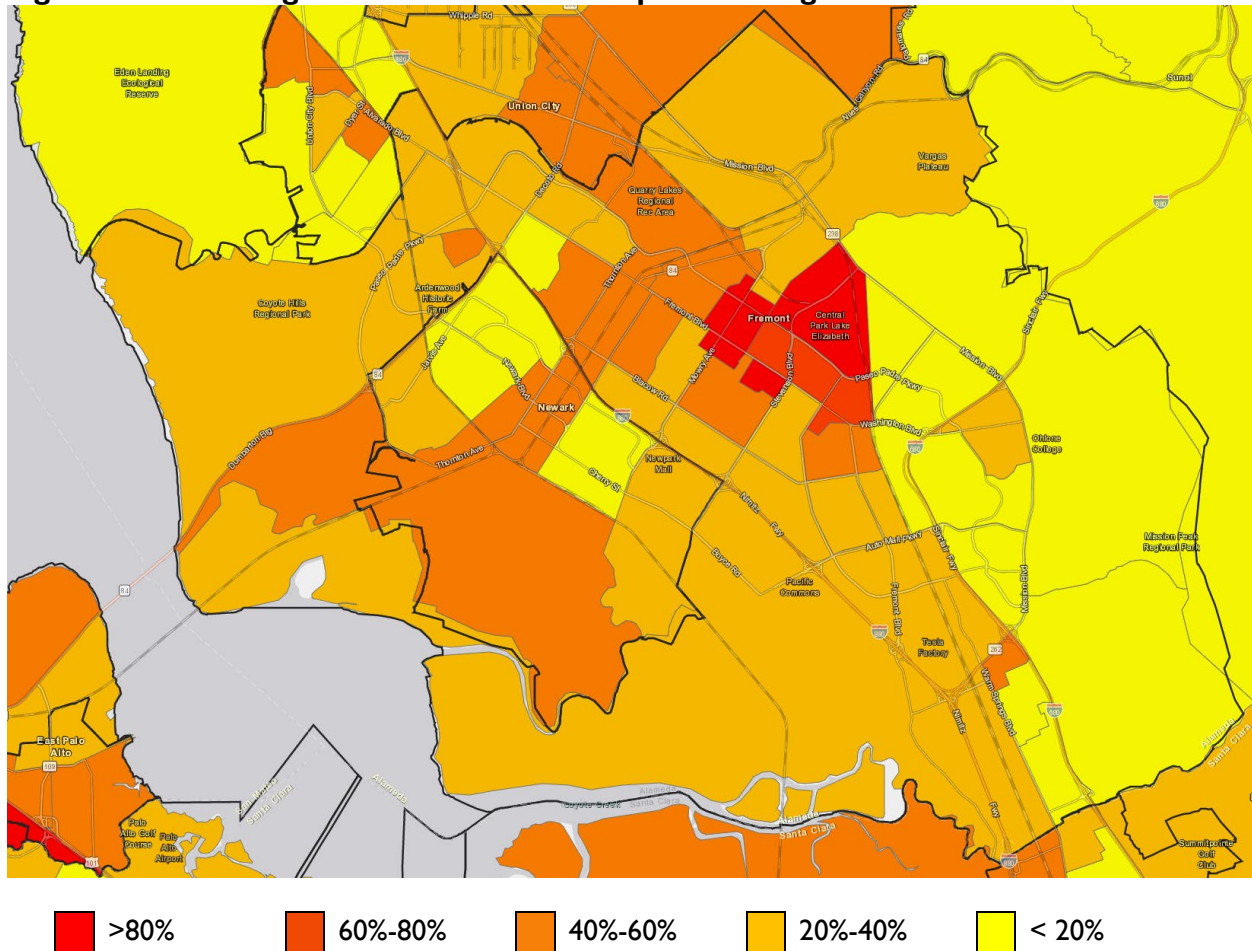
Source: HCD AFFH Data Viewer; US Census Bureau 2011-2016 ACS

The City's zoning map may also influence the distribution of LMI households. Because smaller apartment units are likely more affordable than single-family homes, larger populations of LMI households tend to live in areas of the City where multifamily housing is permitted. This trend is most noticeable within areas of the City that have long been zoned for multi-family housing, including Central Fremont near Fremont BART, and along the north-south spine of Fremont Boulevard. Areas zoned exclusively for single-family housing have a lower LMI population. For example, the Hill Area Initiatives of 1981 and 2002 limited multi-family residential development east of I-680 and Mission Boulevard. While these initiatives served the purpose of containing urban sprawl and restricting development within Very High Fire Hazard Severity Zones, they also result in fewer housing opportunities for LMI households in the affected areas. During community outreach, it was emphasized that the City must find ways to expand housing opportunities within existing single-family neighborhoods in these areas to reduce segregation by income.

Mobile home parks are another housing typology that is typically more affordable to LMI households. There are three mobile home parks in Fremont:

- Southlake Mobile Home Estates, Grimmer neighborhood, 331 units
- Niles Canyon Mobile Estates, Niles neighborhood, 165 units (55+ community)
- Besaro Mobile Home Park, Ardenwood neighborhood, 236 units

While other cities may experience a clustering or segregation of mobile home units, these three existing mobile home parks in Fremont are separated geographically. The Southlake mobile home park is located within a tract that is 50%-75% LMI, while the other two parks are in tracts that are 25%-50% LMI. Mobile homes may provide a relatively affordable housing option within mixed-income neighborhoods.

Figure 7-17. Existing locations of mobile home parks.
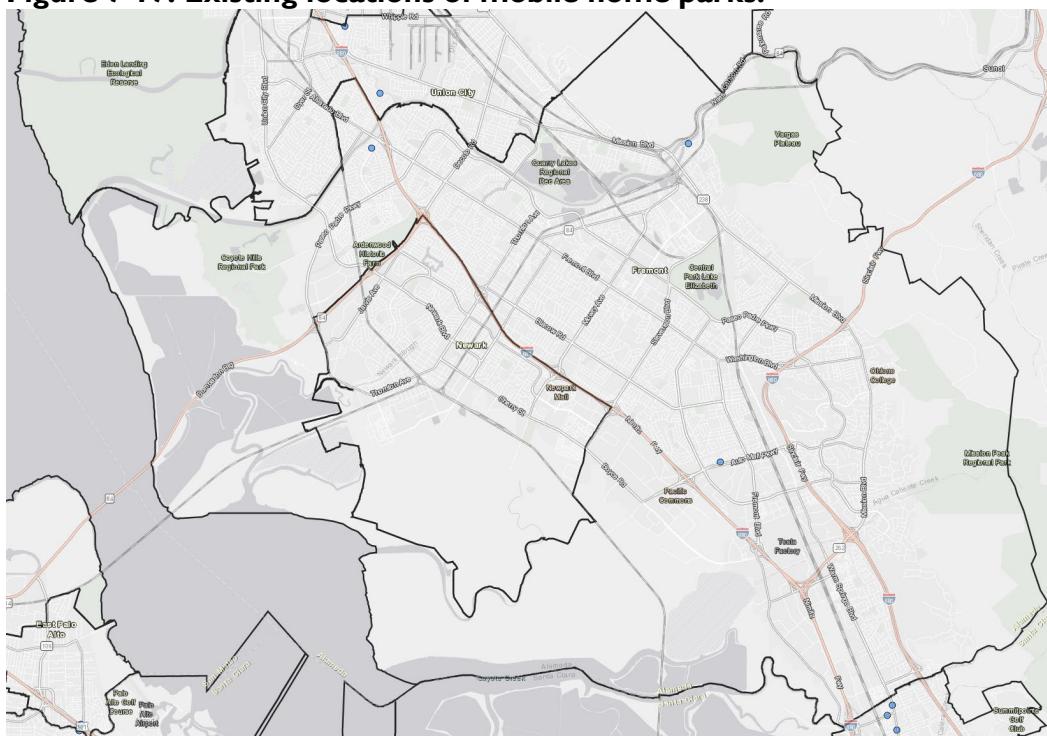
Source: Homeland Infrastructure Foundation-Level Data, 2018

ADUs are another housing type that is more commonly affordable to LMI households. The average rent of an ADU in Fremont was $1,750/month as of December 2021, which is less than the overall median rent for Fremont of $2,219/month.[5] Due to statewide liberalization of ADU laws beginning in 2018, most ADUs are relatively new rental units constructed within the last five years. The neighborhoods with the highest percentage of ADU development during this period were the Cameron Hills and Mission San Jose neighborhoods. These neighborhoods both have a low overall percentage of LMI households and a relatively low renter population. However, also have housing typology of single-family homes on large lots, which may be more conducive to constructing an ADU. High-income residents in these neighborhoods may also have more access to financial resources and products to facilitate financing the cost of building an ADU. The prevalence of ADUs within these neighborhoods indicates that ADUs may successfully create housing opportunities for LMI households within higher-income communities in the city.

Figure 7-18. Locations of ADUs permitted between 2018-present
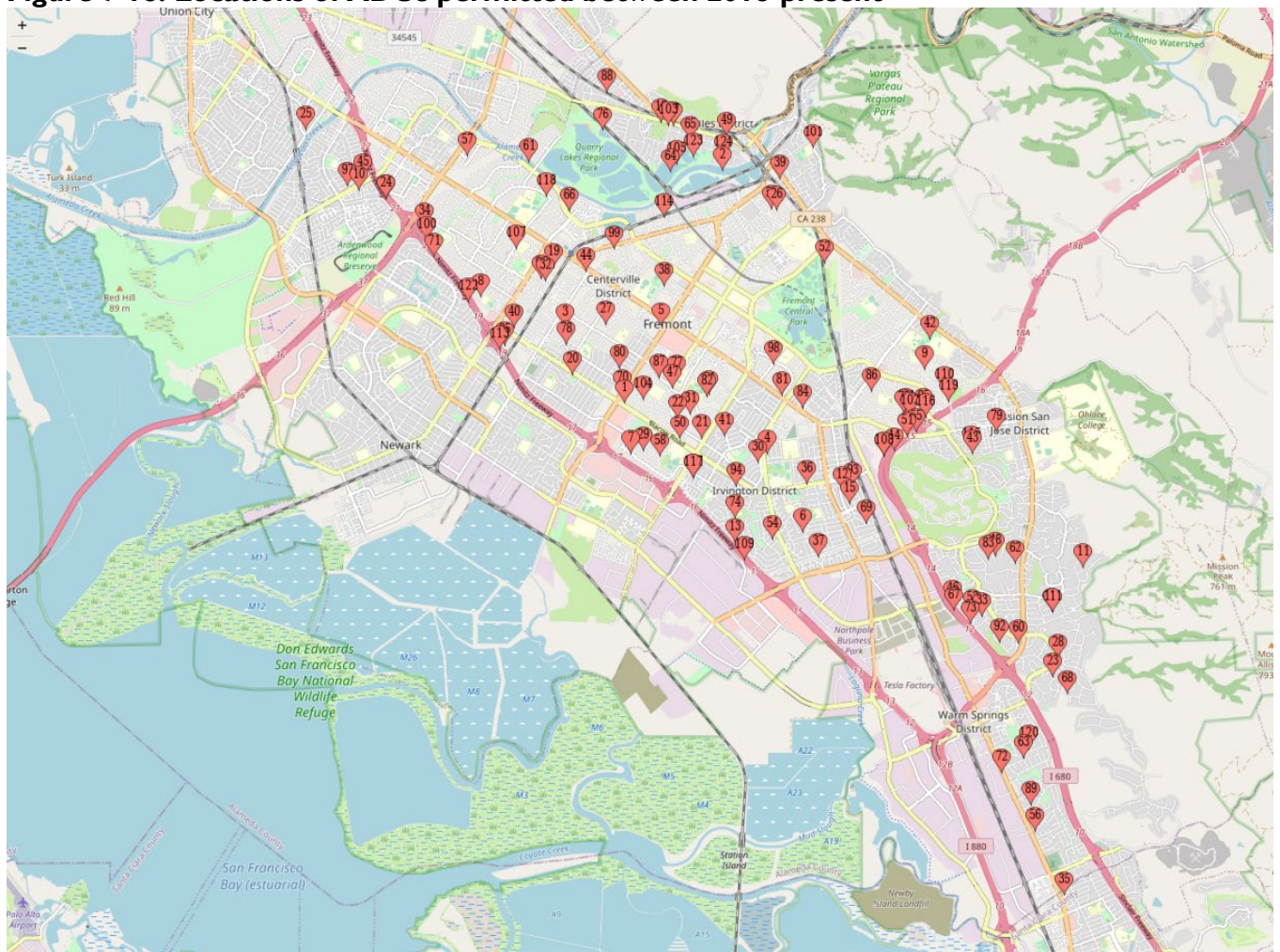
Source: City of Fremont Housing Element Annual Progress Reports, 2018-2022

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[5] Median ADU rent from staff survey of online ADU rental listings in December 2021. Median overall rent from U.S. Census Bureau, American Community Survey 5-Year Data 2014-2019.

Finally, the distribution of deed-restricted affordable housing developments may contribute to geographic separation between LMI and high-income residents. Existing and proposed affordable housing projects are distributed throughout the City, but largely located in areas with access to transit. The transit-oriented development areas of Central Fremont, South Fremont (Warm Springs Innovation District), Irvington, and Centerville each contain between 475 and 600 units of deed-restricted affordable housing. There is relative parity in unit counts between transit-rich areas.

Among areas without strong access to transit, Mission San Jose contains the most deed-restricted affordable housing units (249) followed by Warm Springs (90). North Fremont (23 units) and Niles (0) contain the least affordable units among residential areas of the City.

Figure 7-19. Existing location of deed-restricted affordable housing
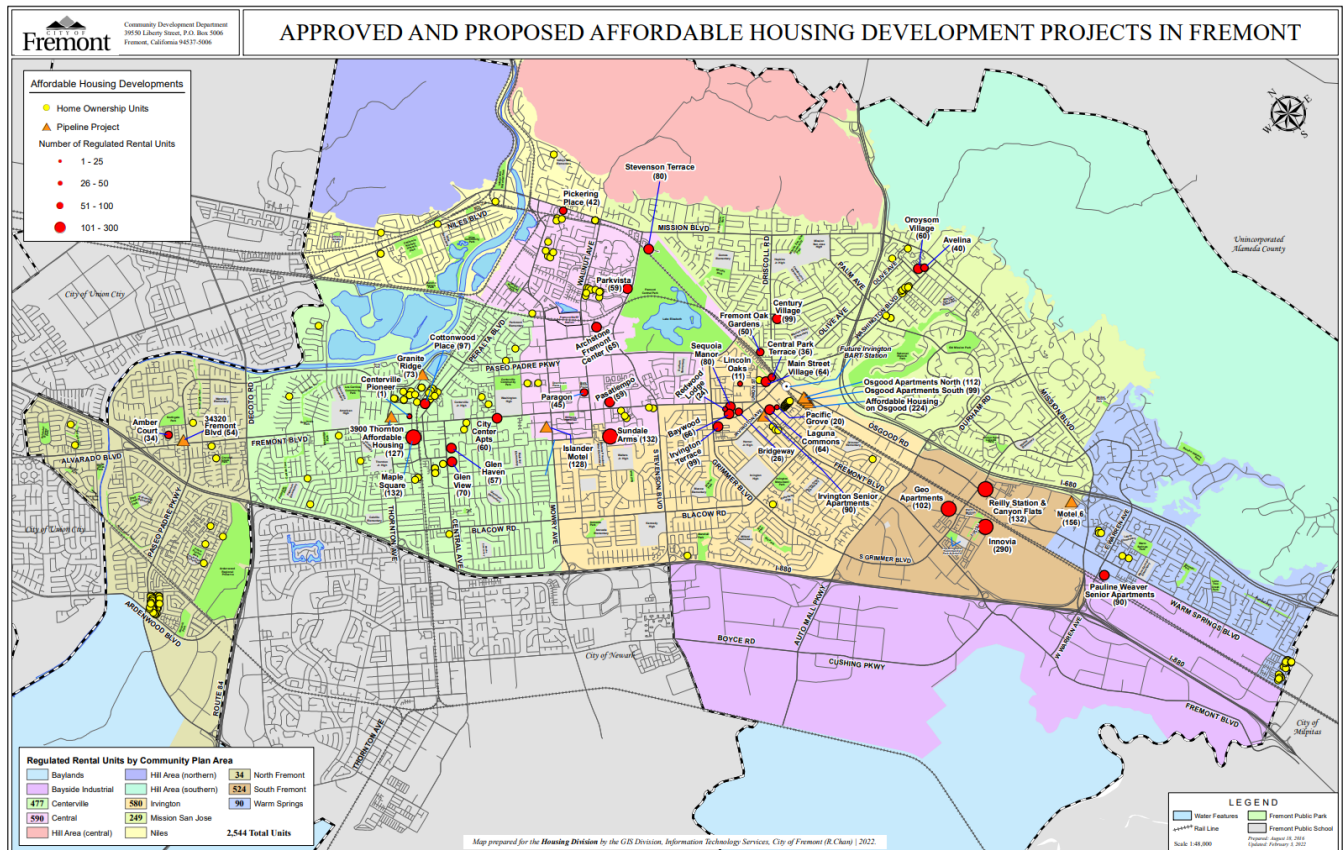
Source: City of Fremont Housing Division

The spatial distribution of LMI households and housing typologies explains the geography of income segregation in Fremont. A statistical analysis can explain the severity of income segregation between different neighborhoods and the income levels most greatly impacted. Analysis was completed using the same indices previously described in this report. The **isolation index** indicates that the very-low income population within Fremont is likely to live in a neighborhood with an over-representative population of other very-low income people. However, very-low income residents of Fremont live with a lower concentration of other very-low income people than elsewhere in the Bay Area. Very-low income populations have become more segregated within Fremont since 2010. On the other side of the income spectrum, above-moderate income households in Fremont live in neighborhoods that are majority comprised of above-moderate income households. Above-moderate income households are more

segregated within Fremont than within the Bay Area as a whole, although the segregation of this group has declined over time.

**Table 7-10. Income Segregation Data within Fremont**

Index	Group	Fremont		Bay Area
		2010	2015	2015
Isolation Index Regional Level	Very Low-Income (<50% AMI)	0.169	0.214	0.269
	Low-Income (50%-80% AMI)	0.143	0.129	0.145
	Moderate-Income (80%-120% AMI)	0.204	0.213	0.183
	Above Moderate-Income (>120% AMI)	0.620	0.588	0.507
Dissimilarity Index Regional Level	Below 80% AMI vs. Above 80% AMI	0.263	0.228	0.198
	Below 50% AMI vs. Above 120% AMI	0.303	0.318	0.253
Theil's H	All Income Groups	0.062	0.061	0.043

Source: Association of Bay Area Governments AFFH Data Report
Underlying data sources: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data; U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2006-2010 Low- and Moderate-Income Summary Data.

Very-low income and low-income groups are less isolated within Fremont than within other jurisdictions in the Bay Area. Moderate-income and above-moderate income groups are more isolated within Fremont than within other jurisdictions in the Bay Area.

Figure 20. Income Group Isolation Index for Fremont vs. Other Bay Area Jurisdictions
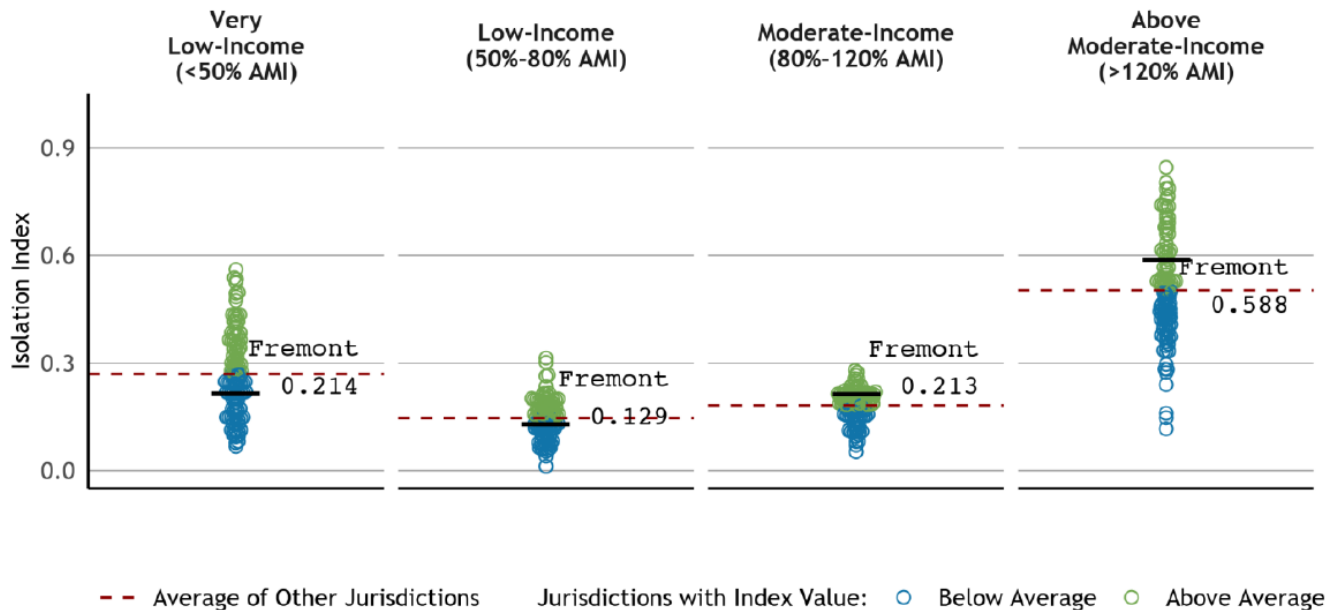
Source: Association of Bay Area Governments AFFH Data Report
Underlying data source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data

The **dissimilarity index** shows that segregation within the city is increasing on the extreme ends of the income spectrum, while decreasing in the middle ranges of the income spectrum. Income segregation at any level is higher within Fremont than the Bay Area regional average.
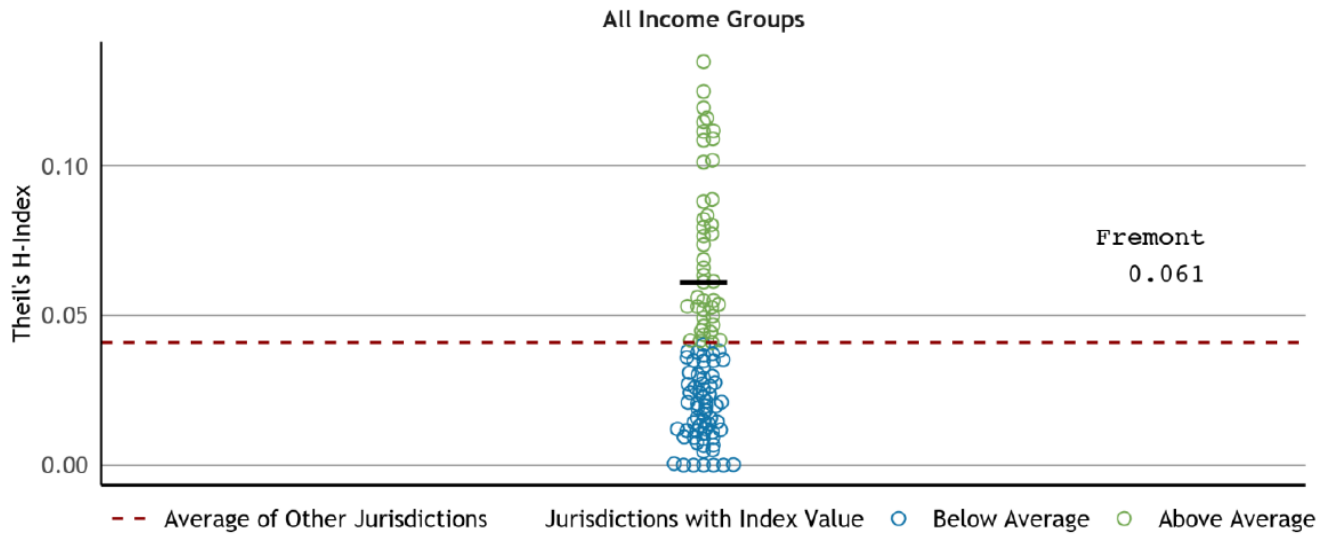
Figure 7-21. Income Group Dissimilarity Index for Fremont vs. Other Bay Area Jurisdictions
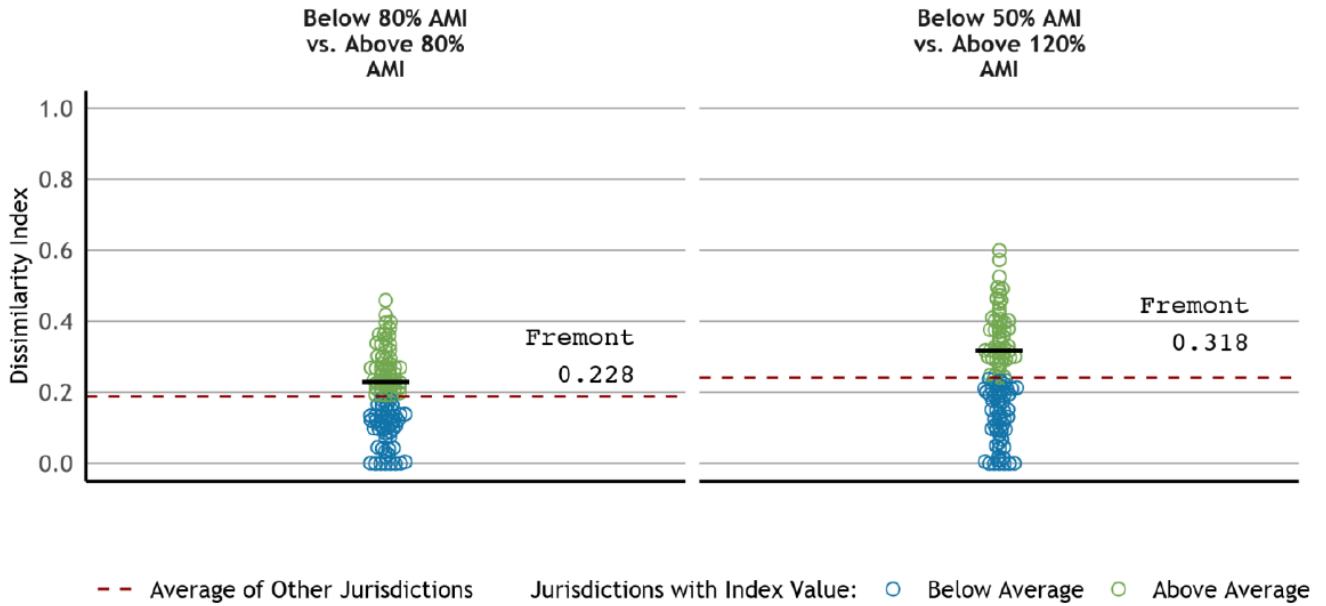
Source: Association of Bay Area Governments AFFH Data Report
Underlying data source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data

The **Theil's H index** suggests that, while segregation of certain groups may have decreased from 2010 to 2015, overall income segregation in Fremont has remained consistent over time. Income segregation within Fremont is higher than income segregation within the average Bay Area jurisdiction.

Figure 7-22. Income Group Theil's H Values for Fremont vs. Other Bay Area Jurisdictions

Source: Association of Bay Area Governments AFFH Data Report
Underlying data source: U.S. Department of Housing and Urban Development, American Community Survey 5-Year 2011-2015 Low- and Moderate-Income Summary Data

Overlaps of Income Segregation and Racial Segregation

Income segregation may also point underlying patterns of racial segregation due to disparities in income between racial groups. These disparities in income are the results of policies that prevented people of color from accumulating the same generational wealth and having the same access to opportunity as White people. Racially or ethnically concentrated areas of poverty (R/ECAPs) are areas that have been systemically denied access to wealth-building through exclusionary and discriminatory policies against communities of color. HUD defines R/ECAPs as block groups that meet the following criteria:

- Have a non-White population of 50% or more; and
- Have 40% or more of the population living below the federal poverty line, or have a poverty rate that is three times the average poverty rate in the metropolitan area (whichever is less)

Figure 7-21. R/ECAPs within the Bay Area Region
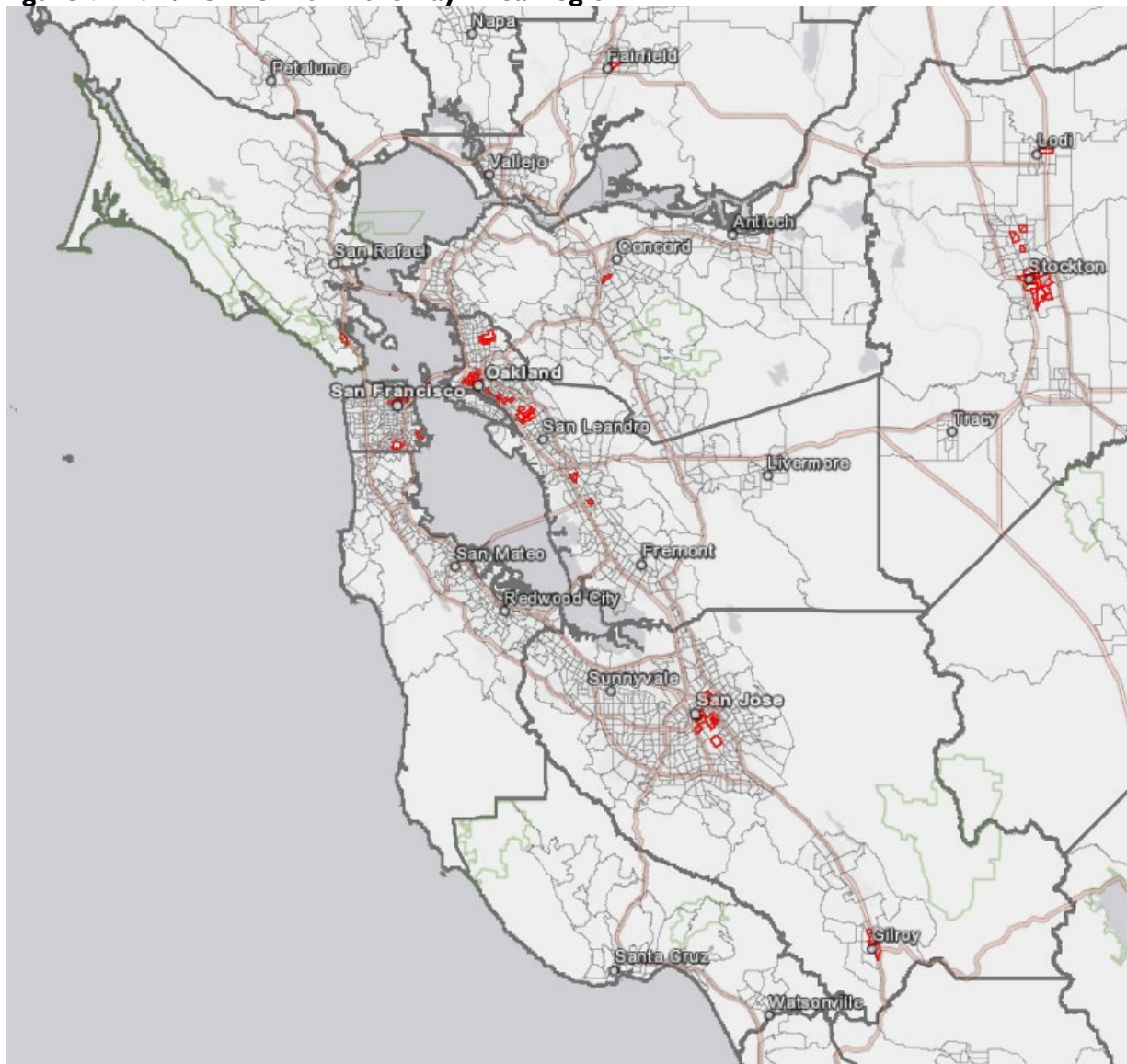
Source: HCD AFFH Data Viewer; American Community Survey (ACS), 2009-2013; Decennial Census (2010); Brown Longitudinal Tract Database (LTDB) based on decennial census data, 1990, 2000 & 2010.

Within Fremont, all but two block groups within the City have a non-White population of 50% or more. However, there are no block groups within Fremont that have more than 40% of the population living below the Federal poverty line or three times the average poverty rate in the metropolitan area. Resultantly, there are no R/ECAPs in Fremont. The closest R/ECAPs to Fremont are located within Hayward and San Jose.

The TCAC/HCD map of High Segregation and Poverty areas may alternatively be used to identify R/ECAPs. Instead of a threshold for race, the TCAC/HCD approach uses a location quotient for racial segregation. The poverty threshold is 30 percent of the population living below the poverty line and the location quotient is a measure of the concentration of race in a small area compared to a county level. The TCAC/HCD methodology similarly does not identify any R/ECAPs within Fremont. The closest R/ECAP identified with this methodology is in San Jose.

The metric of racially concentrated areas of affluence (RCAAs) tell another side of the same story of segregation as R/ECAPs. Scholars at the University of Minnesota Humphrey School of Public Affairs, who coined this term, define RCAAs as census tracts meeting the following criteria:

- 80 percent or more of the population is White
- The median household income is $125,000 or greater

There are no tracts within Fremont that are 80% White, so there are no areas of the City that meet the traditional definition of a RCAA.

Income segregation within Fremont may still reflect the influence of racial discrimination and segregation despite the lack of communities of extreme poverty. Within Fremont, American Indian/Alaska Native and Black residents are overrepresented in the 0%-30% AMI income bracket and underrepresented in the upper income brackets. API residents are over-represented in the above-AMI income bracket and under-represented in under-AMI brackets. This indicates that patterns of segregation by income may also lead to patterns of segregation by race, particularly between these communities.

Figure 7-23. Household Income Distribution by Race

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

Notes: -Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

-For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Existing Policies Influencing Segregation by Income

Existing land use policies including citizen initiatives and growth control contribute to segregation by income. As previously mentioned, the City has adopted two citizen initiatives that protect the Hill Area (defined as the area east of I-680 and/or Mission Boulevard) as open space:

- Measure A (1981) applies to all areas east of I-680 and/or Mission Boulevard
- Measure T (2002) applies to areas above the "Toe of the Hill", which is defined as the area at which the hill slope is first greater than or equal to 20% (generally east of Mission Boulevard)

The City does not have any other growth control limitations. Because the Hill Area Initiatives generally restrict future residential development to single-family, it is important to facilitate development opportunities consistent with the single-family designation within those areas. Examples of consistent development opportunities include ADUs and SB9.

Because Fremont is a high-resource, high-income community, policies that encourage the location of affordable housing within the City can address regional patterns of income segregation. City policies that

encourage the placement of affordable housing within the most exclusive neighborhoods of the City can address internal patterns of income segregation. The following policies from the City's 2015-2023 Housing Element encourage the development of affordable housing within the City:

- Program 3.01-B: Update Affordable Housing Ordinance.
- Program 3.01-G: Commercial Linkage Fee
- Program 3.01-E: Deferral of Impact Fees
- Program 4.03-B: Below Market Rate (BMR) Program
- Program 5.02-A: Support for Non-Profit Affordable Housing Providers.
- Program 5.03-B: Promote State and Regional Funding Initiatives that will Provide Additional Resources for Affordable Housing.
- Program 7.01-A: Review and Periodically Amend Zoning Ordinance and Other Planning Documents as Needed to Reduce Constraints to Affordable Housing Production.
- Program 7.01-E: Review Impact Fee Structure.

The following programs from the City's 2015-2023 Housing Element address internal patterns of income segregation by encouraging affordable housing opportunities within wealthier neighborhoods:

- Program 3.03-B: Continue to Encourage Development of Second Units (ADUs)
- Program 7.01-A: Review and Periodically Amend Zoning Ordinance and Other Planning Documents as Needed to Reduce Constraints to Affordable Housing Production.

The City also implements state housing laws that encourage the creation of affordable housing. The City strives to updates its local ordinances to reflect changes to state law. In cases where implementation is delayed, the City follows the preceding state law when a conflict exists with the local ordinance. A summary of past implementation actions and identified implementation needs is provided below:

- **Density Bonus Law (Gov. Code, § 65915).** The City's Density Bonus Ordinance (FMC Chapter 18.165) is updated periodically to reflect changes in State Density Bonus law. A recent change to State Density Bonus law, under AB 2345, modified the percentages of affordable units required to qualify for a density bonus. This change needs to be reflected in the City's Density Bonus Ordinance.
- **Housing Accountability Act (Gov. Code, § 65589.5).** The City updated its Multifamily Design Guidelines in 2018 to add more objective standards for development. The City needs to further revise its Multifamily Design Guidelines and update its other design guidelines to ensure that design rules are sufficiently objective to be consistent with the requirements of the HAA.
- **Excessive subdivision standards (Gov. Code, § 65913.2).** The City does not impose excessive subdivision standards on housing development projects.
- **Limits on growth controls (Gov. Code, § 65302.8).** The City has not adopted a general plan element to limit the number of housing units that may be constructed on an annual basis.
- **Housing Element Law (Gov. Code, § 65583, esp. subds. (c)(5), (c)(10).)** The City has maintained a compliant housing element and annually submits a housing element annual progress report to HCD to document housing element compliance. The City maintains a sufficient inventory of vacant land that is zoned for residential use to meet housing needs for all income categories as identified in the housing element, compliant with Gov. Code, § 65913.1. The City reports annually on housing element inventory sites approved for uses other than housing, as required per No-Net-Loss Law (Gov. Code, § 65863.

Proposed Policies to Address Segregation by Income

Because it is challenging for households with lower incomes to afford market-rate rents in Fremont, adding deed-restricted affordable units remains the most effective way to increase opportunities for people with lower incomes to live in Fremont. The City's commitment to increasing affordable housing production is highlighted through the addition of a new goal, "Goal 3: Maximize Support and Resources for Affordable Housing Production". This goal focuses on focuses on maximizing resources, streamlining processes, and providing incentives to encourage the production of affordable housing. New programs that the City will develop within the next planning period include the following:

- Program 48. Annually Monitor Effectiveness of Affordable Housing Ordinance and Commercial Linkage Fee.
- Program 50. Charge Reduced Impact Fees for Affordable Housing Projects.
- Program 52. Quickly Adapt to New State Funding Resources.
- Program 53. Remain Competitive at Obtaining State Funding Resources for Affordable Housing.
- Program 54. Advocate for Increased Allocation of Project-Based Section 8 Vouchers from the Alameda County Housing Authority.
- Program 55. Collaborate with the Bay Area Housing Finance Authority (BAHFA) to Develop Initiatives that will Provide Additional Resources for Affordable Housing.
- Program 57. Priority Processing for Affordable Housing Development Projects.
- Program 63. Prioritize Affordable Housing on Public Property
  Program 64. Promote Housing on Underutilized Church Properties.

Additionally, the City is expanding its commitment to incentivizing "affordable by design" units. These smaller units provide rental or homeownership opportunities to middle-income households. "Affordable by design" units are an effective way to increase affordability within the highest-resource areas of the City, where the current lotting patterns do not lend themselves to financially feasible deed-restricted affordable housing projects. New programs to encourage "affordable by design" units include:

- Program 24. Offer "Over the Counter" Type Plan Checks for Qualifying Residential Projects.
- Program 32. Expand Homeownership Opportunities within Existing Highest Resource Neighborhoods.
- Program 33. Add Intensity in High Resource Single-Family Neighborhoods within TODs.
- Program 34. Further Reduce Parking Requirements in TOD Areas
- Program 80. Monitor Incentives to Encourage Development of Smaller, More Efficient Units for Single-Person and Small Households.

SUMMARY OF KEY FINDINGS

- Within the Bay Area, income segregation is highest between very-low income and above-moderate income jurisdictions. Fremont contributes to this pattern by having a higher percentage of above-moderate income households than the Bay Area region.
- Within Fremont, income segregation is significantly higher than income segregation within the average Bay Area jurisdiction. This pattern is primarily driven by the isolation of moderate and above-moderate households. Very-low income and low-income groups are less isolated within Fremont than within other jurisdictions in the Bay Area.
- Within Fremont, LMI households tend to live within transit-oriented neighborhoods that have many rental housing units. High-income households live in neighborhoods further from transit, with a high percentage of owner-occupied dwellings. ADUs and urban lot splits may provide opportunities for LMI households to live in otherwise income-exclusive neighborhoods.

Segregation by Disability

Segregation by Disability in the Bay Area

People with disabilities have specialized housing needs that may result in their segregation from the non-disabled population. Segregation may occur due to demographics correlated to disability, including low-income and age, or due to disability itself through institutionalization.

Institutionalization refers to the practice of regimented, custodial care of people with disabilities in a facility that isolates them from the broader community. Institution was a mainstream practice from the 1800s through the 1970s. While the stated intention of institutionalization was to provide rehabilitation and assistance to people with disabilities, scholars critical of the practice suggest that the facilities were primarily intended to incarcerate people who did not conform to social expectations. Institutionalization undoubtedly resulted in disabled people being segregated from society both physically (in that institutions were often located outside of town centers) and through social control (in that people were prohibited from leaving the institutions).

Due to the work of disabled activists with the independent living movement, residential institutions are no longer considered a standard of care for people with disabilities. Instead, care is preferably provided in an independent living environment where tenants live without supervision from their landlord. Many people with disabilities also live with their parents or families.

Despite the gains of the independent living movement, people with disabilities may still experience segregation. Tracts with large percentage of disabled individuals in some cases correspond to age-restricted retirement communities, where seniors may choose to live within senior-only developments. In other cases, segregation of disabled individuals may occur when assisted living or institutional facilities are constructed in areas separated from other residential neighborhoods. Alternatively, disabled individuals whose primary source of income comes from Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) may experience segregation due to their very-low incomes or due to discrimination against their disability or source of income. For example, the 2020 Alameda County Analysis of Impediments to Fair Housing Choice found that those on Housing Choice Vouchers with disabilities often find it difficult to find an appropriate housing unit. Some find it difficult to find an appropriately sized unit that will take their voucher and others experienced that the vouchers will not cover the rent of an appropriately sized unit.
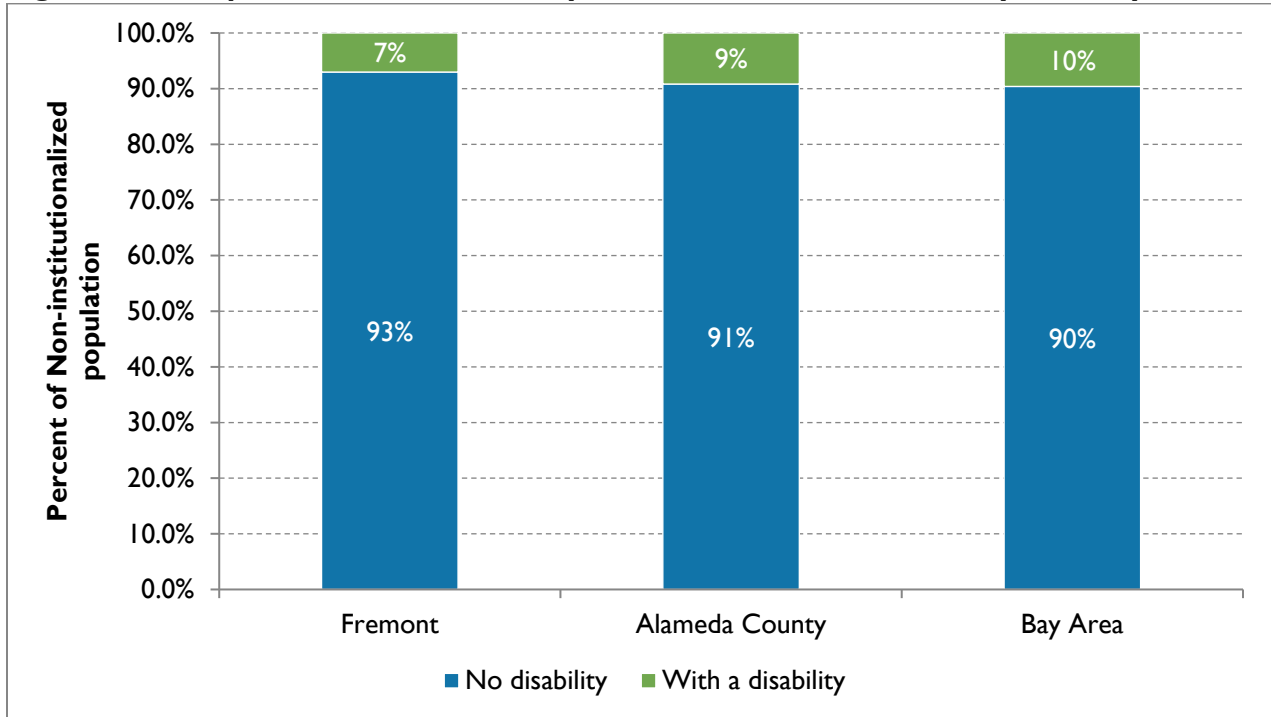
Figure 7-27. Percent Disabled By Census Tract In The Bay Area Region

Legend: >40% | 30%-40% | 20%-30% | 10%-20% | < 10%
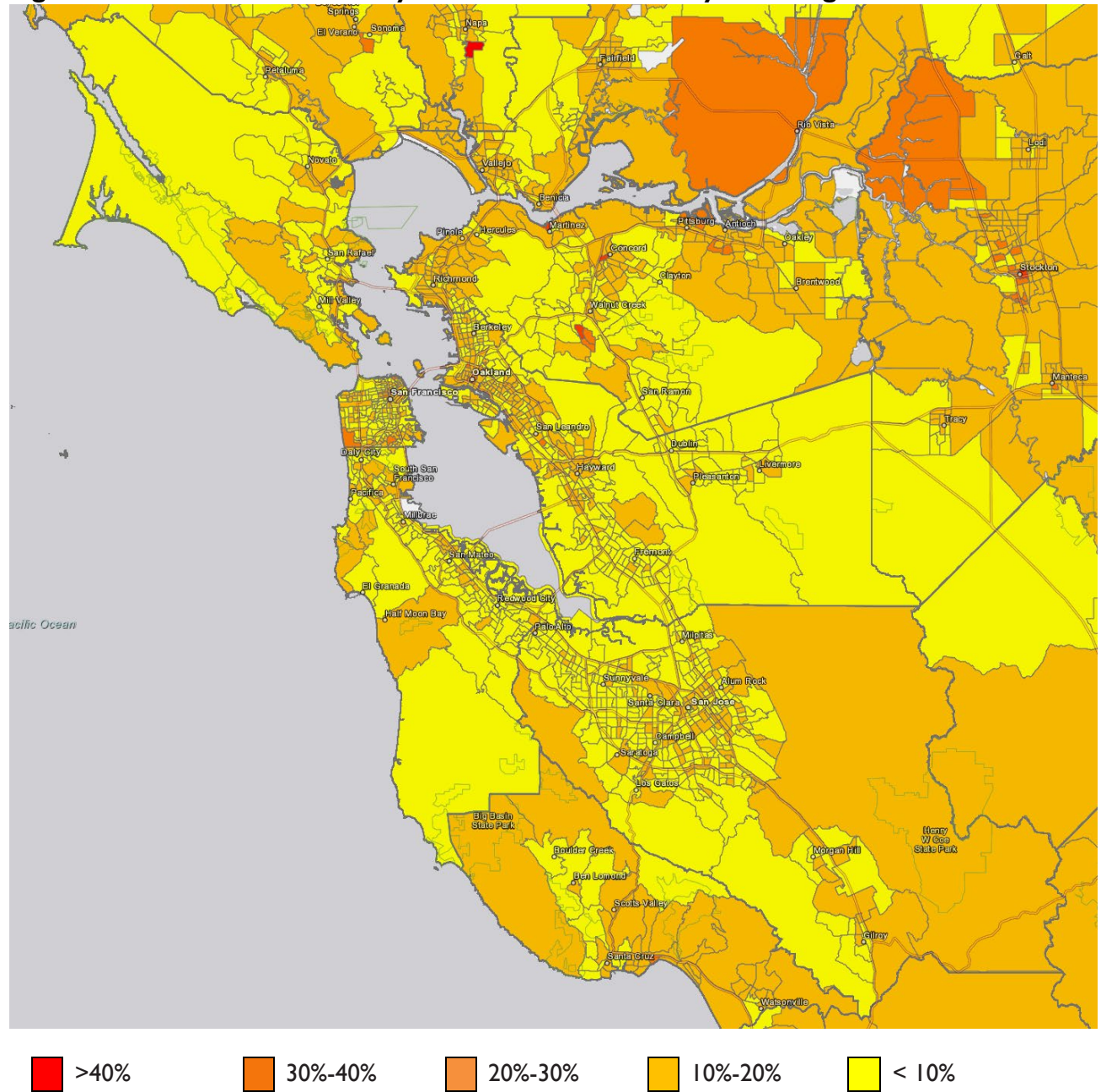
Source: HCD AFFH Data Viewer, US Census Bureau ACS 2015-2019

Fremont has a lower percentage of disabled residents than Alameda County and the Bay Area region.

Figure 7-28. Population with a Disability in Fremont, Alameda County, and Bay Area
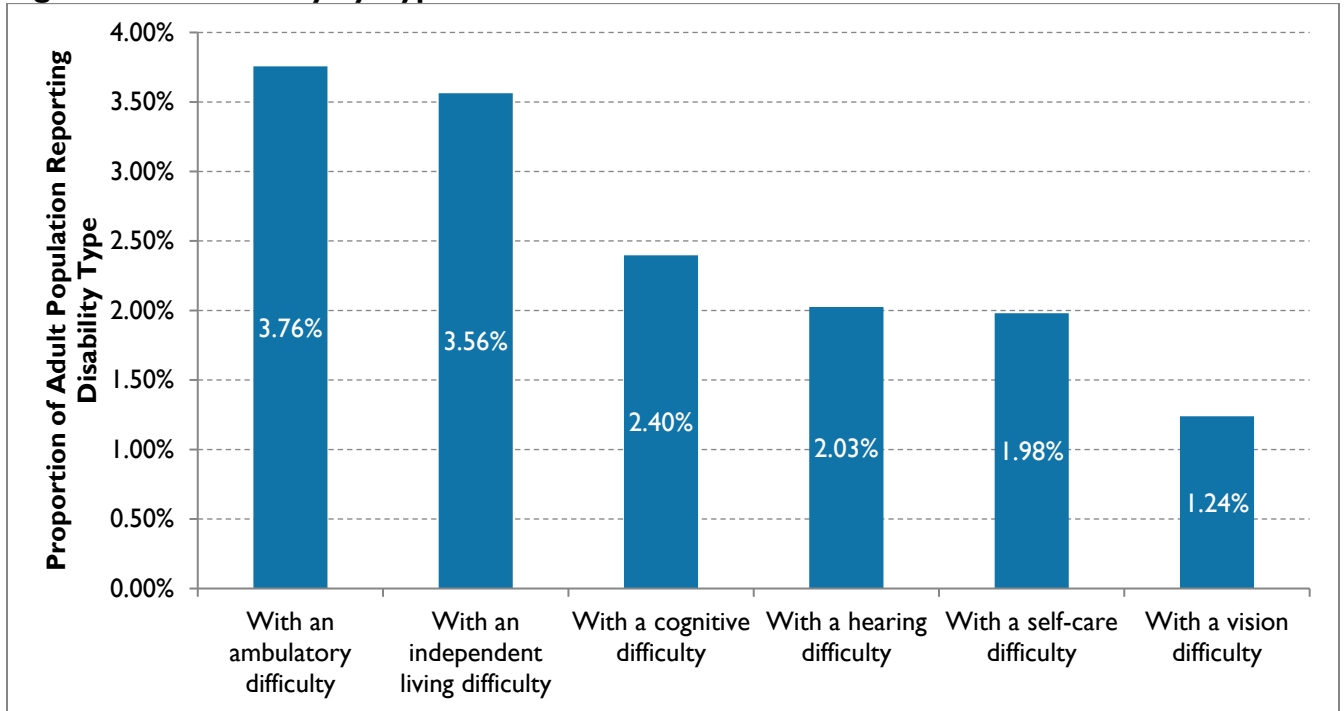

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18101

Segregation by Disability within Fremont

As discussed in further detail within the Housing Needs Assessment report, approximately 7.0% of people in Fremont have a disability of any kind. The most common types of disabilities are ambulatory difficulties and independent living difficulties. These are the most common disabilities within the senior population, indicating that the prevalence of these disabilities may be driven by the fact that Fremont is an aging community.

Figure 7-24. Disability by Type in Fremont

A bar chart titled with y-axis "Proportion of Adult Population Reporting Disability Type" ranging from 0.00% to 4.00%. The bars are:
- With an ambulatory difficulty: 3.76%
- With an independent living difficulty: 3.56%
- With a cognitive difficulty: 2.40%
- With a hearing difficulty: 2.03%
- With a self-care difficulty: 1.98%
- With a vision difficulty: 1.24%

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

Figure 7-25. Disability by Type – Seniors (65 and older)

Bar chart titled "Population with Disabilities" (y-axis) showing:
- With an ambulatory difficulty: 20.72%
- With an independent living difficulty: 19.17%
- With a hearing difficulty: 11.92%
- With a self-care difficulty: 10.59%
- With a cognitive difficulty: 8.72%
- With a vision difficulty: 5.64%
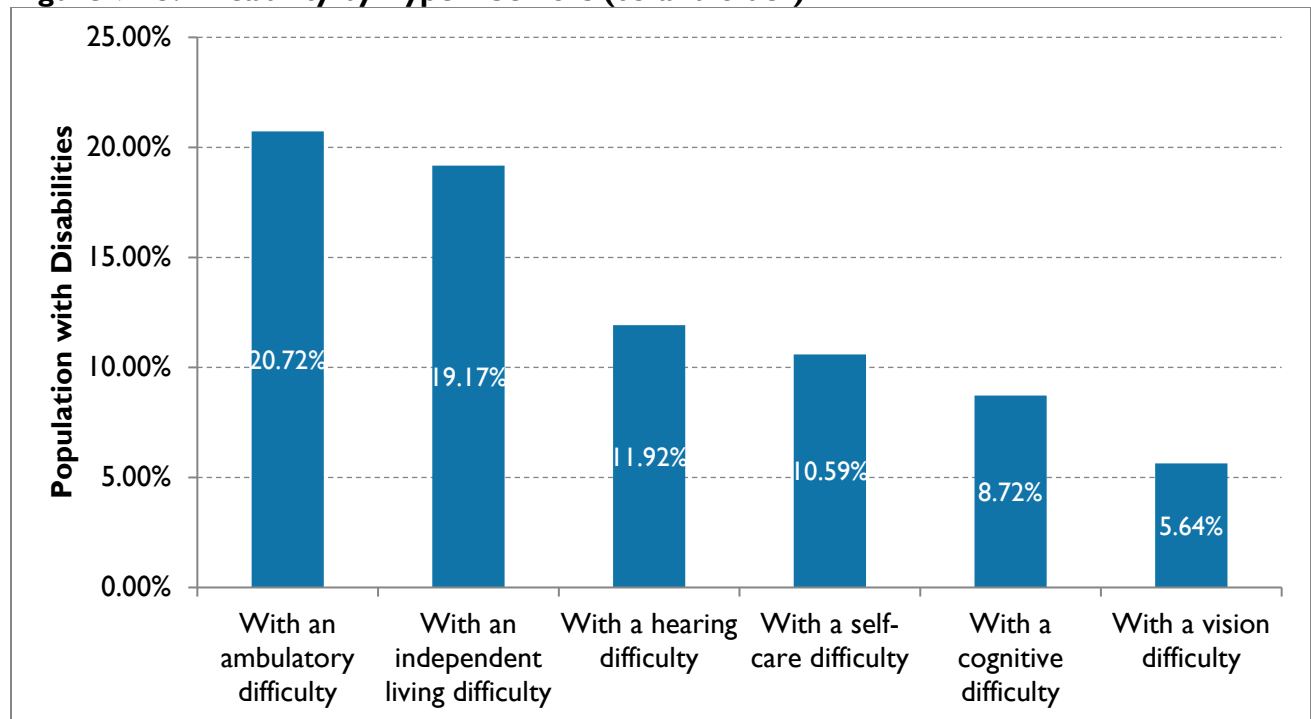
Universe: Civilian noninstitutionalized population 65 years and over
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B18102, Table B18103, Table B18104, Table B18105, Table B18106, Table B18107.
Notes: These disabilities are counted separately and are not mutually exclusive, as an individual may report more than one disability. These counts should not be summed.

During community outreach, residents identified that providing a range of senior housing options that accommodated a range of abilities was a chief concern. Seniors with ambulatory difficulties may desire independent housing that accommodates wheelchair access, while seniors with an independent living difficulty may want to live with a caregiver or in an assisted living facility. Residents of existing affordable senior housing facilities identified the need for senior housing to be located close to amenities and services so that disabled seniors did not need to travel as far in their daily activities.

In Fremont, the senior population has a higher percentage of White people (35%) compared to the general population (21%). Likely due to the higher frequency of disability among elderly residents, the overall population with disabilities in Fremont also tends to have a higher percentage of White people than the general population. Black and Native American individuals are also overrepresented in the disabled population.

Figure 7-26. Disability by Race in Fremont

100% stacked bar chart comparing "Overall" and "With a Disability" populations.

Overall:
- Asian / API, Non-Hispanic: 60%
- Black or African American, Non-Hispanic: 3%
- White, Non-Hispanic: 20%
- Other Race or Multiple Races, Non-Hispanic: 4%
- Hispanic or Latinx: 13%

With a Disability:
- Asian / API, Non-Hispanic: 34%
- Black or African American, Non-Hispanic: 7%
- White, Non-Hispanic: 41%
- Other Race or Multiple Races, Non-Hispanic: 6%
- Hispanic or Latinx: 14%

Legend:
- ■ American Indian or Alaska Native, Non-Hispanic
- ■ Asian / API, Non-Hispanic
- ■ Black or African American, Non-Hispanic
- ■ White, Non-Hispanic
- ■ Other Race or Multiple Races, Non-Hispanic
- ■ Hispanic or Latinx

Source: US Census Bureau ACS 2015-2019, Table B18101

One additional subset of the disabled population also has a strong correlation with age in Fremont is those with developmental disabilities. Compared to Fremont's overall population, in which less than 25% of the population is under the age of 18, almost half of people with developmental disabilities are under 18. This may indicate that people with developmental disabilities may leave Fremont as they age, potentially due to lack of suitable housing options.

Table 7-11. Population with Developmental Disabilities by Age

Age Group	Value
Age 18+	790
Age Under 18	753

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Age Group (2020)
Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

Most people with developmental disabilities in Fremont live with a parent, family member, or guardian. While this is certainly influenced by the proportion of children within this population, it also indicates the success of the movement to reduce institutionalization.

Table 7-12. Population with Developmental Disabilities by Residence

Residence Type	Value
Home of Parent/Family/Guardian	1,206
Community Care Facility	160
Independent/Supported Living	138
Intermediate Care Facility	30
Other	10
Foster/Family Home	10

Source: California Department of Developmental Services, Consumer Count by California ZIP Code and Residence Type (2020)

Notes: The California Department of Developmental Services is responsible for overseeing the coordination and delivery of services to more than 330,000 Californians with developmental disabilities including cerebral palsy, intellectual disability, Down syndrome, autism, epilepsy, and related conditions. The California Department of Developmental Services provides ZIP code level counts. To get jurisdiction-level estimates, ZIP code counts were crosswalked to jurisdictions using census block population counts from Census 2010 SF1 to determine the share of a ZIP code to assign to a given jurisdiction.

For disabled people living in a residence, a key consideration is the accessibility of those housing units. Units built prior to 1989 were not required to be accessible to persons with disabilities. Approximately 80% of Fremont's housing stock was constructed prior to 1989 and therefore was not subject to any accessibility requirements. A total of 15,341 units are therefore potentially accessible based on their date of construction. However, buildings with three or fewer units are exempt from accessibility requirements. Approximately one quarter of Fremont's housing stock is multifamily construction with five or more units. Therefore, an estimate of units in Fremont subject to accessibility requirements would be 3,835 units. Assuming 10% of units in these structures are code-compliant accessible units, there would be 384 accessible units within Fremont. Importantly, this estimate would not include units that homeowners voluntarily made accessible to serve their own needs.

Figure 7-27. Age of Housing Stock in Fremont
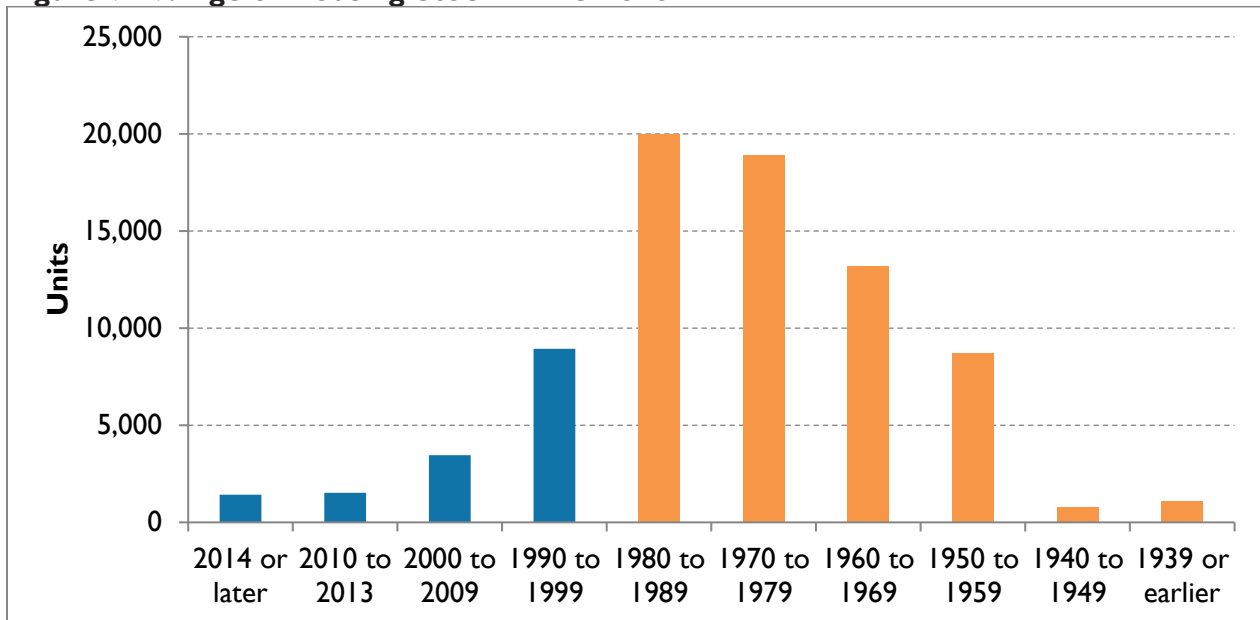
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25034

The amount of disabled people living at home may also contribute to the lack of a clear pattern of segregation by disability in Fremont, as homes are more likely to be randomly distributed than care facilities. In 2014, seven tracts within Fremont had between 10% and 20% of residents with a disability. These tracts were located within the North Fremont, Central/Downtown, 28 Palms, Irvington, and Blacow neighborhoods. As of 2019, however, there are only three tracts that have between 10% and 20% of residents with a disability, located within the neighborhoods of Niles, Irvington, and Sundale. Only one tract (in Irvington) had a disabled population greater than 10% across both samples.

Figure 7-28. Percentage of People with a Disability in Fremont, by Tract

| | | 2010-2014 ACS | | | 2015-2019 ACS |

| ■ >40% | ■ 30%-40% | ■ 20%-30% | ■ 10%-20% | □ < 10% |
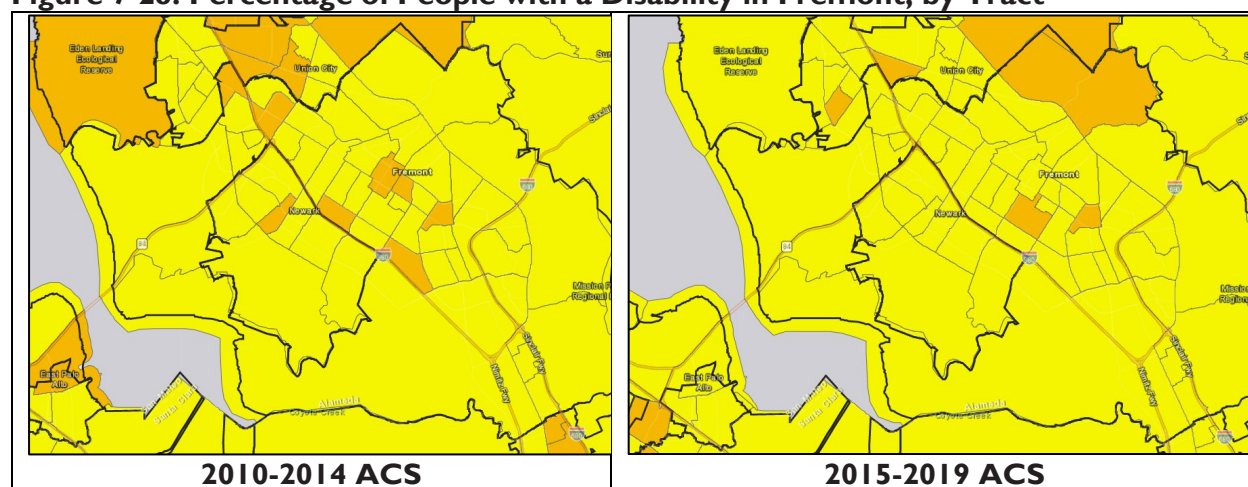
Source: HCD AFFH Data Viewer, US Census Bureau ACS 2015-2019

The prevalence of people with disabilities across the City does not indicate a clear pattern of geographic segregation by disability. Tracts with a higher percentage of disabled people include higher-income tracts (Sundale and Niles) and lower-income tracts (Irvington). These tracts are also a mix of majority-White tracts (Niles) and majority-Asian tracts (Sundale and Irvington). Regional patterns limiting access to higher-income communities like Fremont for those with disabilities likely play a more influential role in explaining patterns of segregation by disability in the community. This is evidenced by the low overall percentages of people with a disability in Fremont.

Policies Influencing Segregation by Disability

The City's 2015-2023 Housing Element contains policies to encourage the development of new housing accessible to people with disabilities and support the retrofit of existing housing to meet the needs of people with disabilities:
- Program 2.01-C: Continue to Implement Universal Design Ordinance.
- Program 4.01-D: Implementation of Reasonable Accommodations Ordinance.
- Program 4.02-B: Accessibility Improvements to Existing Housing.

Proposed Policies to Address Segregation by Disability

In order to address regional patterns of segregation by disability, the City of Fremont will expand accessible housing opportunities in the City. The City will continue to implement all of the above programs from the previous housing element, which have been re-numbered as Programs 70, Program 68, and Program 3, respectively. Recognizing the importance accessibility retrofits that allow disabled people to

remain in their existing homes, Program 3 now includes a specific commitment that at least 50% of all Minor Home Repair Grant projects must include accessibility improvements. The City has additionally committed to the following new programs and actions to create accessible housing opportunities. These programs incentivize the private market to develop accessible housing opportunities for people with disabilities in Fremont:

- Program 69. Address Zoning Barriers for Large Residential Care Facilities.
- Program 71. Develop an Accessible Preapproved ADU Design.

Additionally, the Housing Needs Assessment shows that people with disabilities may also struggle with housing affordability. Disabled people on a fixed income may struggle to keep up with rising rents or may not be able to afford rent for a newer, ADA-compliant apartment that meets their accessibility needs. Policies intended to reduce income segregation and develop new affordable housing also expand housing opportunities available to people with disabilities in Fremont.

SUMMARY OF KEY FINDINGS

- Within the Bay Area, Fremont has a lower percentage of disabled residents than the region.
- Within Fremont, there is no clear indication of geographic segregation of those with disabilities. Many people with disabilities live with their family in private homes.
- Within Fremont, there are fewer accessible units than disabled people. Using a conservative estimate that 10% of multi-family homes constructed after 1990 are accessible, there would be 384 accessible units for over 16,000 disabled people in Fremont.
- As discussed in the Fair Housing Analysis, people with disabilities often face housing discrimination in Fremont and the Bay Area. Reducing the prevalence of discrimination is key to ensuring that people with disabilities have access to opportunity in housing.

Segregation by Household Characteristics
Regional Patterns of Segregation by Household Characteristics

Household type is defined by the number of people and type of family unit. Segregation patterns based on household characteristics are influenced by the availability of different unit sizes and the affordability of those units. Single-person households are reliant on a single income and do not require as much space, meaning that they may be best served by smaller units. Large households may have multiple incomes but require more space to prevent overcrowding. Single-parent households, and particularly single-parent households headed by a woman, may need units that are both affordable and larger in area.

Segregation by household type may also occur due to discrimination in the housing market against a certain type of household. As discussed in the Fair Housing Analysis section, discrimination typically occurs against households with children, female-headed households, or LGBTQ households.

A predominant trend in household type and familial status across the Bay Area is the limited distribution of single-person households outside of major urban centers. Single-person households are concentrated within San Francisco, Oakland, and San Jose.

Figure 7-30. Percentage of Single-Person Households in the Bay Area Region

	>40%		30%-40%		20%-30%		10%-20%		< 10%
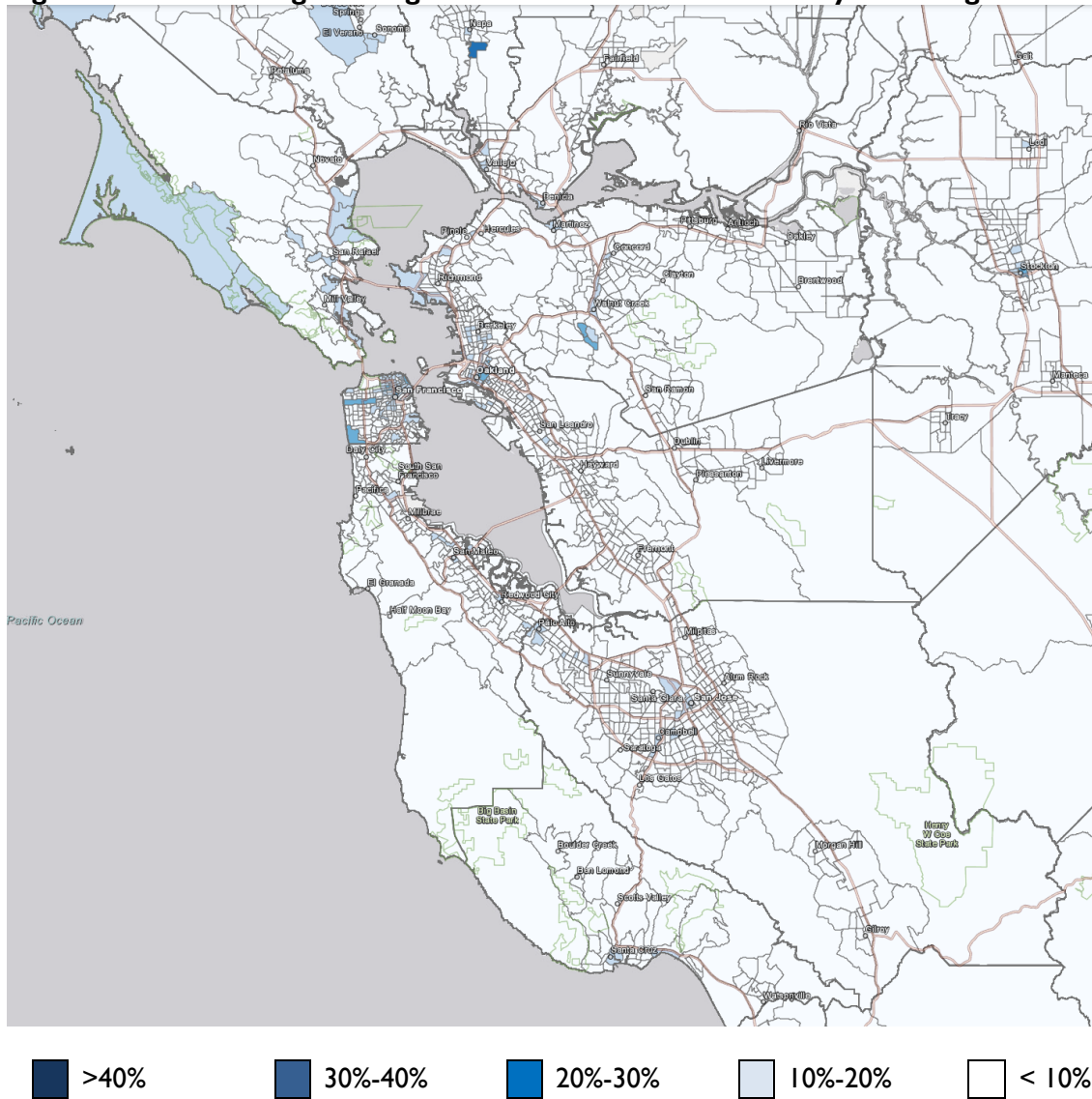
Source: HCD AFFH Data Viewer; US Census Bureau ACS 2015-2019

Consistent with this broader pattern, Fremont has a small percentage of single-person households (14%) compared to the region (25%) and a larger percentage of three or four person households (48%) compared to the region (33%). The proportion of two-person households is slightly below the regional proportion, while the number of five or more person households is even with the region. Corresponding with the larger number of three or four person households, Fremont also has a larger percentage of households with children under the age of 18 (44%) than the region (32%).

Figure 7-31. Household Size in Fremont, Alameda County, and Bay Area
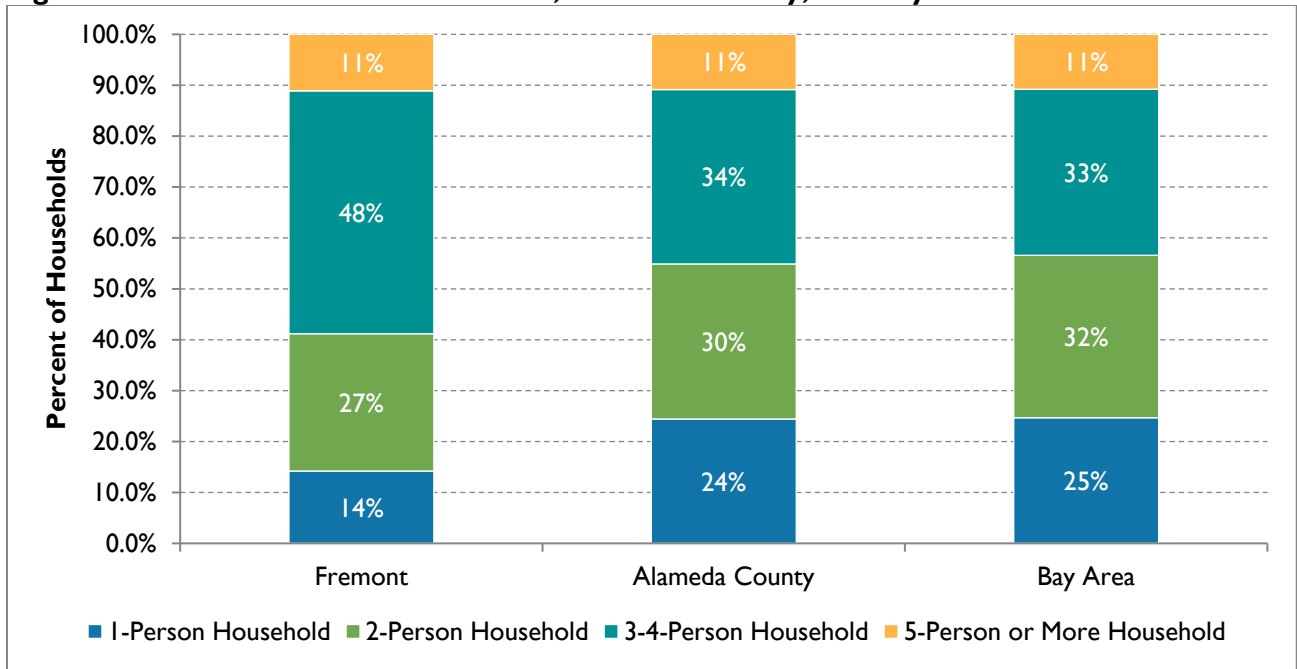
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11016

Figure 7-32. Households with Children in Fremont, Alameda County, and Bay Area
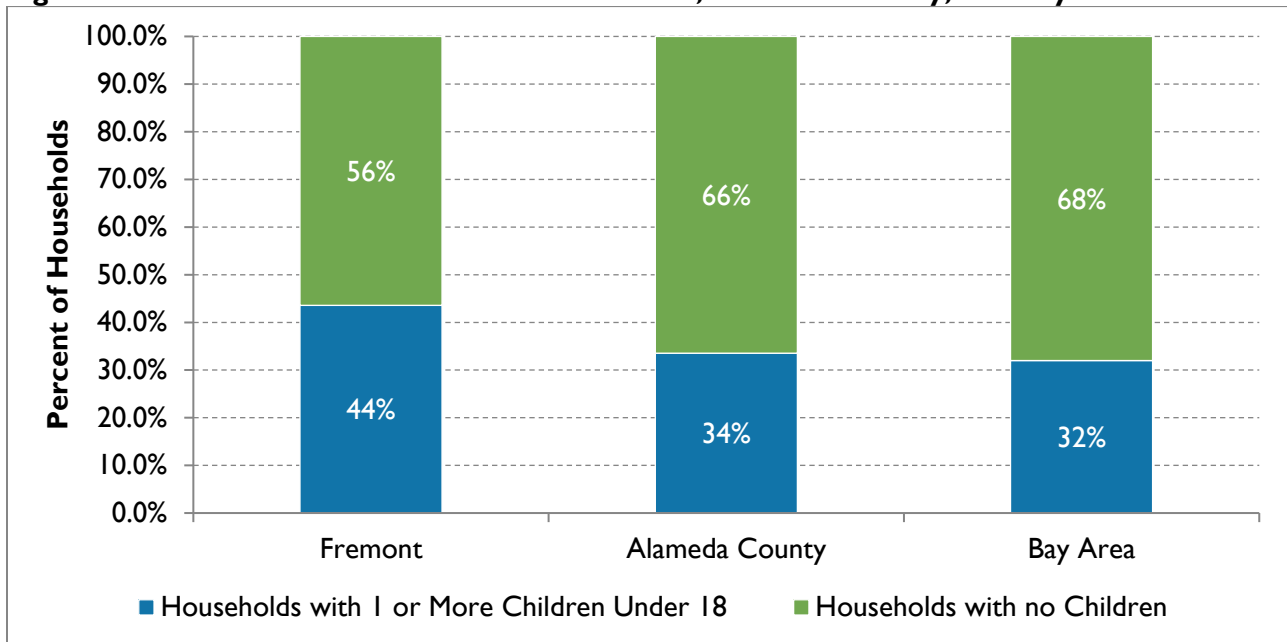
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11005

Despite the larger percentage of households with children in Fremont, during community outreach staff heard that people with children, and particularly single parents, had a harder time finding rental housing in Fremont than individuals without children. Large families are generally served by housing units with 3 or more bedrooms, of which there are 49,038 units in Fremont. Among these large units with 3 or more bedrooms, 18.6% are renter-occupied and 81.4% are owner-occupied. The lack of rental units with enough bedrooms to accommodate families may explain why parents have a difficult time finding adequate rental housing.

Small households are typically served by studios or one-bedroom units. There are only 1,761 studios in Fremont and 8,628 one-bedroom homes. Approximately 91.3% of these are renter-occupied and 8.7% are owner-occupied.

Figure 7-33.   Housing Tenure by Number of Bedrooms
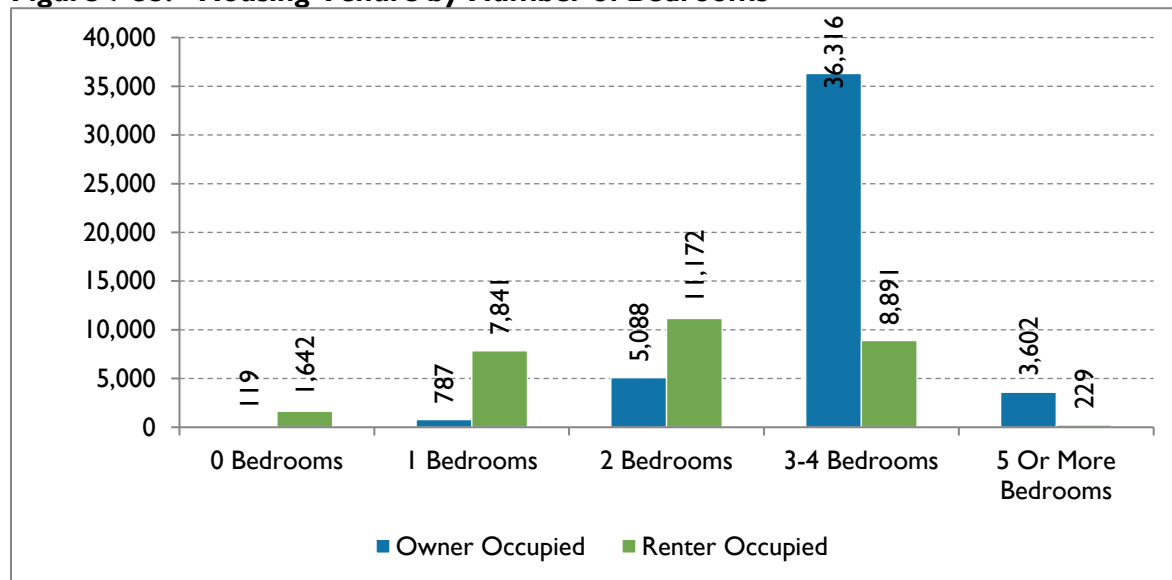
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042

Fremont has more 3 to 4-bedroom houses than it has 3-4 person households. There are more 5+ person bedroom houses than there are 5+ bedroom households, indicating that larger families with greater than five people may have difficulty finding units to accommodate their families. There are also more one-person households than studio or 1-bedroom units. When considering that some two-person households may be couples who also may prefer a one-bedroom unit, the shortage of smaller units appears particularly acute. There are 31,164 households potentially in need of a one-bedroom unit and only 8,628 of those units available. The lack of small-size homes may explain the lack of single-person households in Fremont.

Table 7-13. Household Size and Unit Size Comparison

Household Size	Number	Unit Size	Number
1-Person	10759	0- or 1-Bedroom	10389
2-Person	20405	2-Bedroom	16260
3-4-Person	36125	3- or 4-Bedroom	45207
5+ Person	8398	5+ Bedroom	3831
TOTAL		TOTAL	

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25042

Fremont has a higher percentage of married-couple family households than the Bay Area region. Fremont has fewer female-headed households and non-family households than the region. Female-headed households experience disproportionate housing difficulties due to the compounding challenges of being a single-income household given the systemic underpayment of women in the workforce. The low percentage of these households living within Fremont compared to the region may indicate that they are priced out of the community.

Figure 7-34. Household Type in Fremont, Alameda County, and Bay Area (2015-2019 ACS)
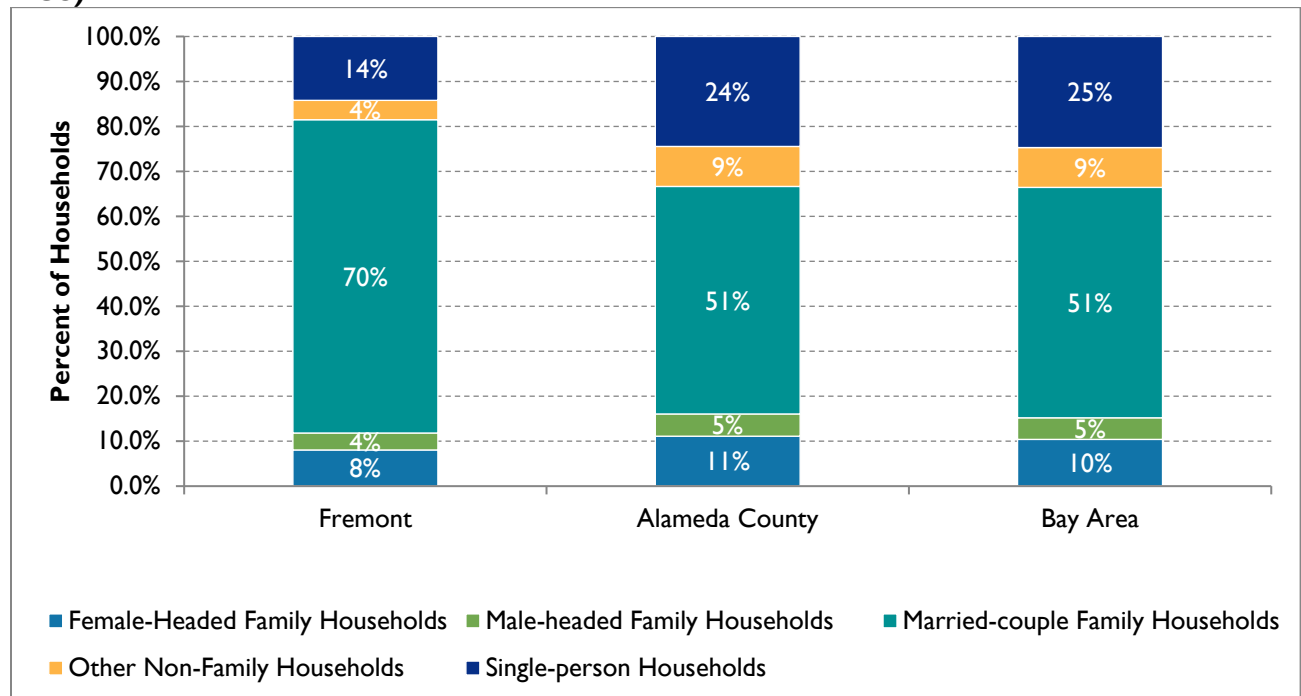
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B11001
Notes: For data from the Census Bureau, a "family household" is a household where two or more people are related by birth, marriage, or adoption. "Non-family households" are households of one person living alone, as well as households where none of the people are related to each other.

Segregation by Household Type within Fremont

Given that Fremont has a small population of special household types, such as female-headed households and single-headed households, it is difficult to compare the geographic distribution of these groups within the city as they represent less than 10% of the population within most census tracts. Regional patterns of segregation that limit housing choices and affordability within Fremont for these groups play the largest role in explaining patterns of segregation by household type.

Existing Policies Influencing Segregation by Household Type

Policies in the 2015-2023 Housing Element encourage the production of both small and large units in order to facilitate housing opportunities for households of all sizes.

- Program 3.03-C: Continue to Encourage Development of Affordable Family and Larger Sized Units.

- Program 3.03-D: Explore Incentives to Encourage Development of Smaller, More Efficient Units for Single-Person and Small Households.

The previous housing element also contains policies to support the development of more affordable housing opportunities, which may create housing opportunities to address the challenges faced by female-headed family households. Policies to support the creation of more affordable housing units are discussed within the "Segregation by Income" chapter.

Proposed Policies to Address Segregation by Household Type

The 2023-2031 Housing Element aims to expand housing opportunities for single-person households in Fremont to reduce regional patterns of segregation for small households. Due to the imbalance of small housing units and small households in Fremont, the following policies are proposed to incentivize smaller units best suited for one- or two- person households:
- Program 24. Offer "Over the Counter" Type Plan Checks for Qualifying Residential Projects.
- Program 32. Expand Homeownership Opportunities within Existing Highest Resource Neighborhoods.
- Program 33. Add Intensity in High Resource Single-Family Neighborhoods within TODs.
- Program 34. Further Reduce Parking Requirements in TOD Areas
- Program 65. Facilitate Shared Housing Opportunities.
- Program 80. Monitor Incentives to Encourage Development of Smaller, More Efficient Units for Single-Person and Small Households.

An additional suite of policies aims to address the needs of large family households. These policies expand opportunities for existing homeowners to add onto their existing dwellings in order to accommodate large, growing, or intergenerational households. Additionally, they incentivize the creation of larger affordable housing units so that large families with lower incomes have equal access to housing within the City of Fremont. The specific policies benefiting large families include:
- Program 5. Comprehensive Review of Single-Family Residential Planned Districts.
- Program 60. Prioritize Development of Family Size Affordable Housing Units

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SUMMARY OF KEY FINDINGS

- Within the Bay Area, small households primarily live within urban centers such as San Francisco, Oakland, and San Jose. Consistent with this pattern, Fremont has a relatively low percentage of single-person households compared to the region. This may be in part due to the low number of studio and one-bedroom units within the community.
- Within the Bay Area, married family households primarily live in suburban communities. Consistent with this pattern, Fremont has a relatively large percentage of married family households, and particularly married-family households with children, compared to the region.
- There are not enough single-person or female-headed households within Fremont to establish independent patterns of geographic segregation within the City. Segregation of single-person households likely matches geographic patterns of rental housing locations. Segregation of female-headed households likely follows patterns of income segregation within the community.

# Disparities in Access to Opportunity

Access to opportunity is a concept to approximate place-based characteristics linked to critical life outcomes. Access to opportunity oftentimes means both improving the quality of life for residents of low-income communities, as well as supporting mobility and access to high resource neighborhoods. This section examines access to opportunity related to education, employment, and a healthy environment, and compares it to the geographic patterns of segregation previously discussed.

In February 2017, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened a group of independent research organizations to create an opportunity map to identify "high opportunity" areas. The identified areas would indicate neighborhoods in every region of the state whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families, and particularly for children. This section draws significantly from that research, which is cited as the 2021 California Tax Credit Allocation Committee (TCAC) Opportunity Map. More information regarding the research is available online through UC Berkeley's Othering and Belonging Institute.

Access to Educational Opportunity

Within a regional context, Fremont is a community of educational opportunity. All areas of Fremont score as having positive educational outcomes, with most of the community within the highest positive outcomes. The positive educational outcomes in Fremont are contrasted by less positive educational outcomes in nearby jurisdictions with R/ECAPs, including Oakland, Hayward, and San Jose.

Figure 7-35. Educational Opportunity Score by Census Tract in the Bay Area Region
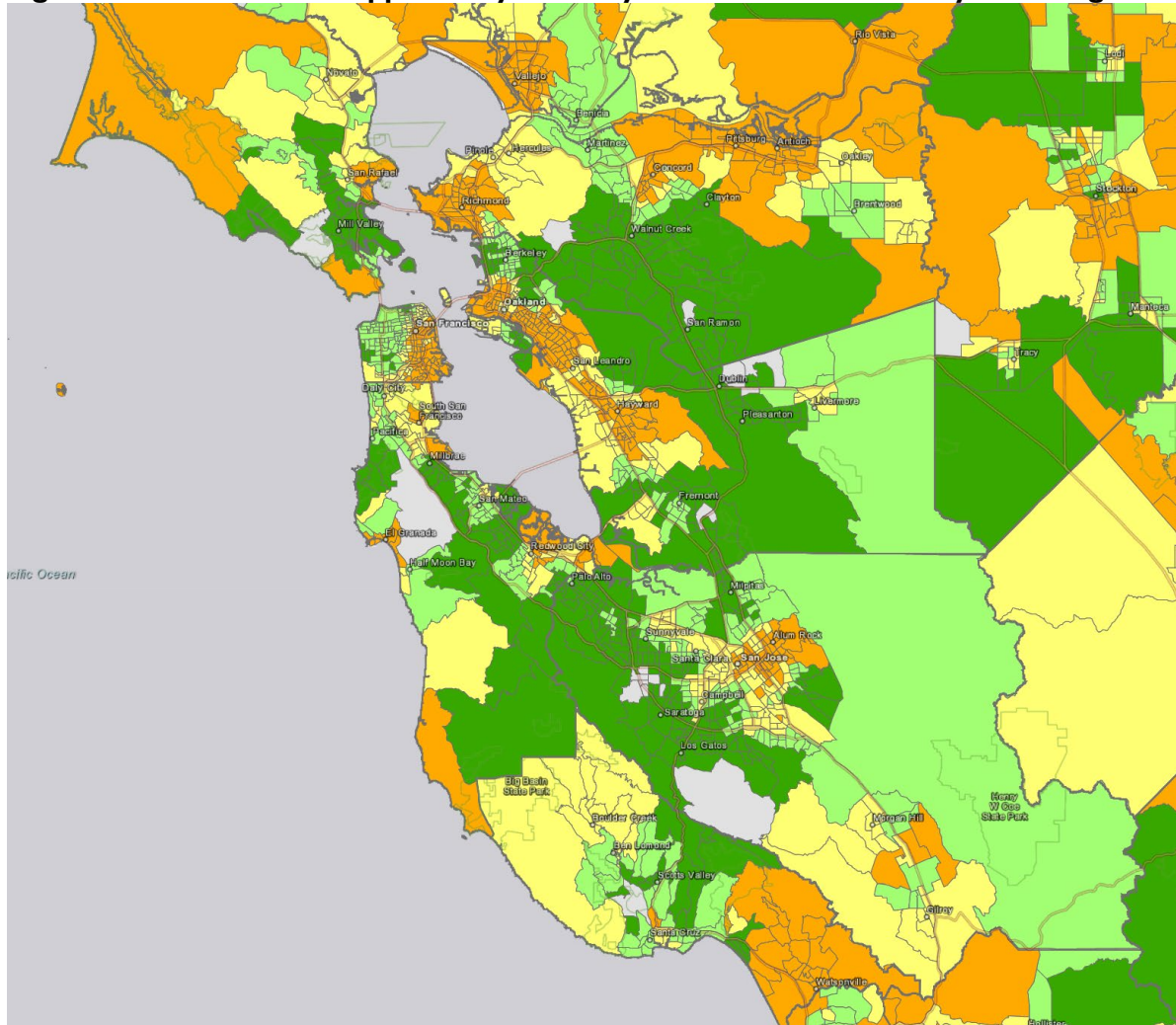
| | 0.25 (Less Positive) | | 0.25-0.50 | | 0.50-0.75 | | > 0.75 (More Positive) |

Source: HCD AFFH Data Viewer; 2021 California Tax Credit Allocation Committee (TCAC) Opportunity Map

Figure 7-36. TCAC Educational Opportunity Score by Census Tract within Fremont
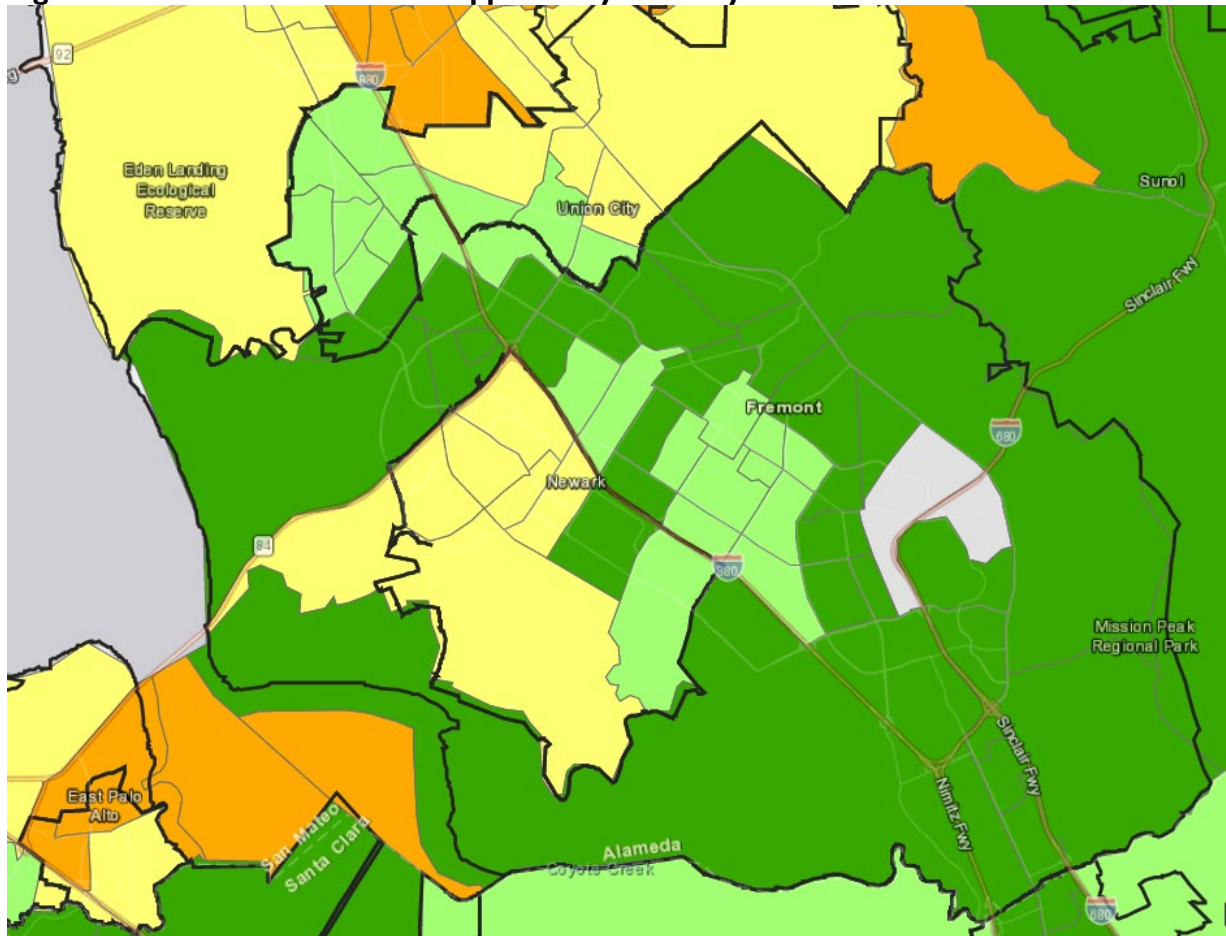
0.25 (Less Positive) 0.25-0.50 0.50-0.75 > 0.75 (More Positive)

Source: HCD AFFH Data Viewer; 2021 California Tax Credit Allocation Committee (TCAC) Opportunity Map

Areas of less-positive educational opportunity within Fremont do not correspond to a concentration of any racial group. Both majority-White and majority-Asian tracts are represented in less-well-performing schools. Many tracts identified with less-positive educational opportunities are also those with a higher percentage of LMI population. One of three tracts with a more sizable disabled population is included as a less-positive-opportunity school tract, and the other two are within highest-opportunity tracts. Lastly, the one tract within Fremont with more than 10% of families with a female head-of-household is also one of the tracts with less-positive educational outcomes.

Access to Economic/Employment Opportunity

There is significant economic opportunity within the Bay Area, and within Fremont. Regionally, areas with the highest economic opportunity include northern San Francisco, Berkeley, north Oakland, and the southern San Francisco Peninsula ("Silicon Valley"). Areas with lower economic opportunity include the North Bay Area, southeast Oakland, and east San Jose, as well as rural areas outside of the urban core of the Bay Area. These areas of low economic opportunity typically correspond to areas of high segregation and poverty. Areas of low economic opportunity tend to have higher proportions of Black and Latinx residents and higher proportions of LMI residents.

Figure 7-37. TCAC Economic Opportunity Score by Census Tract within the Region
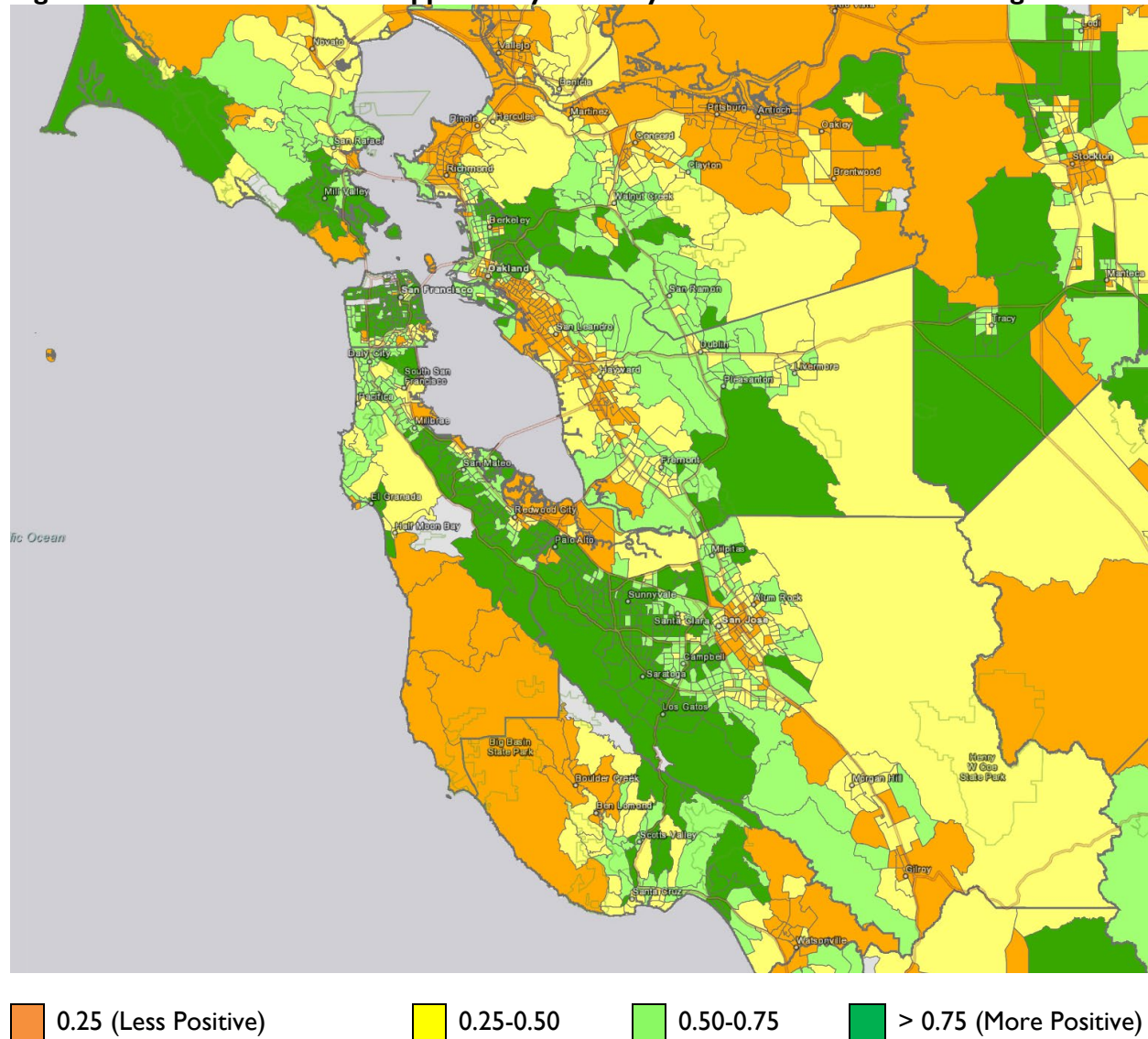
| | 0.25 (Less Positive) | | 0.25-0.50 | | 0.50-0.75 | | > 0.75 (More Positive) |

Source: HCD AFFH Data Viewer; 2021 California Tax Credit Allocation Committee (TCAC) Opportunity Map

The relationship between economic opportunity and housing affordability is one of many factors that influences regional settlement and commuting patterns. Within the Bay Area region, Fremont is a net importer of lower-income workers and a net exporter of higher-income workers. Fremont also has more high-income residents than high-paying jobs, and more low-wage jobs than low-wage residents. This discrepancy is most pronounced in the middle-income brackets ($25,000 to $75,000 a year). This suggests that lower- and middle- income workers may be commuting into Fremont from other jurisdictions because they cannot find suitable housing options within the city.

This same trend is also shown in a disaggregation of the jobs-worker ratio, which compares job counts by wage group from counts by place of work relative to counts by place of residence. While the jobs-worker ratio has been increasing across all groups prior to 2017, there is a greater imbalance of mid-wage jobs to mid-wage residents (wages $1,250-$3,333 a month).

Figure 7-38. Workers by Earnings, Place of Residence vs. Place of Employment

Chart values:
- Less than $9,999: Place of Residence 6.2k, Place of Work 7.4k
- $10,000 to $24,999: Place of Residence 9.1k, Place of Work 12.1k
- $25,000 to $49,999: Place of Residence 14.3k, Place of Work 24.5k
- $50,000 to $74,999: Place of Residence 12.6k, Place of Work 16.9k
- $75,000 or more: Place of Residence 46.8k, Place of Work 32.8k
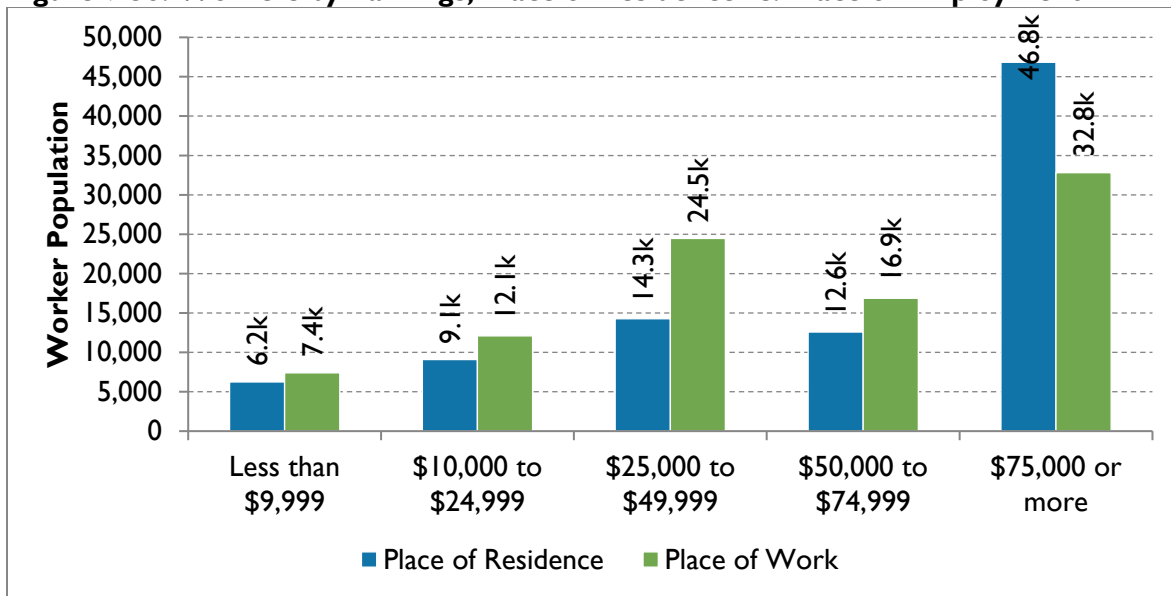
Source: U.S. Census Bureau, American Community Survey 5-Year Data 2015-2019, B08119, B08519

Figure 7-39. Jobs-Worker Ratio in Fremont
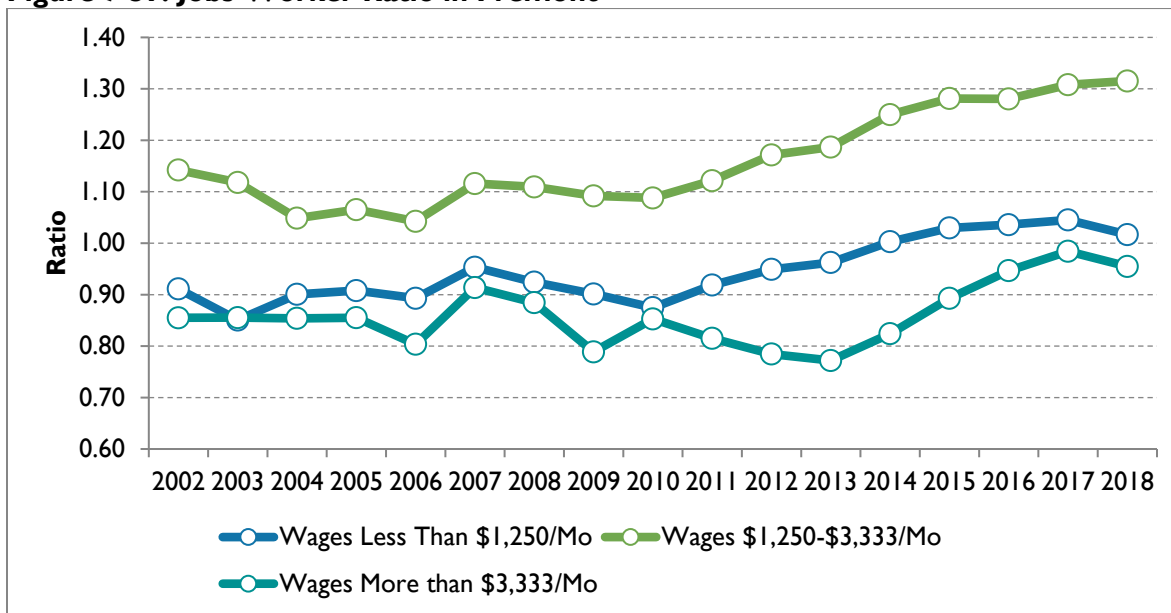
Legend: Wages Less Than $1,250/Mo — Wages $1,250-$3,333/Mo — Wages More than $3,333/Mo

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs); Residence Area Characteristics (RAC) files (Employed Residents), 2010-2018

The types of jobs available within a city impact the likely wage earnings of employees. There are significantly more manufacturing jobs (43,793 in 2018) within Fremont than residents who work in this industry (22,092 in 2018). There are also significantly more residents who work in Information (8,853 in 2018) than jobs in information in the jurisdictions (1,652 in 2018). There are more residents who work in Agriculture, Construction, Financial Services, Government, and Professional/Managerial Services than there are jobs within those industries in Fremont, although by smaller margins.

Figure 7-40. Jobs vs. Job-Holders in Fremont
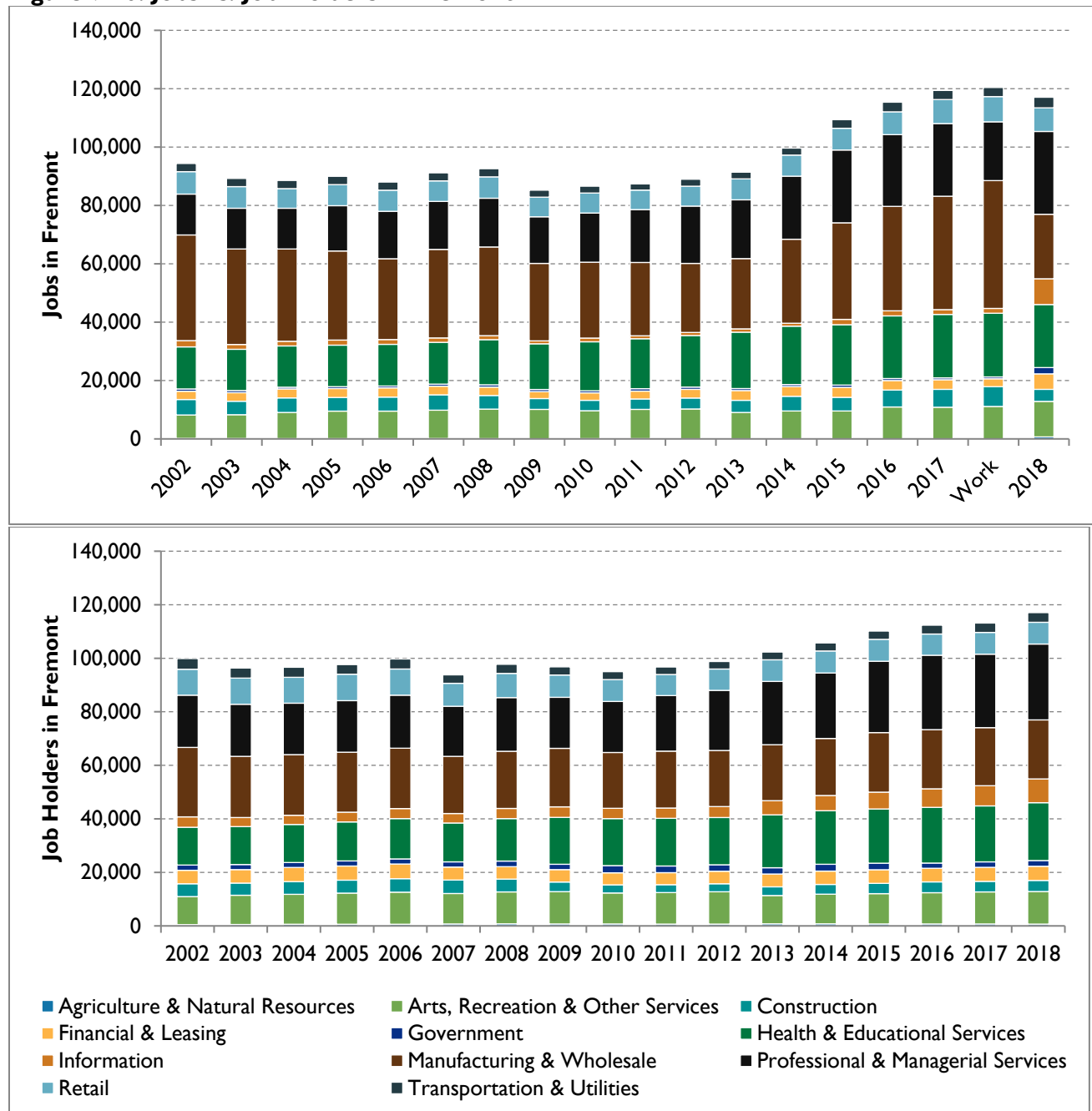
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Residence Area Characteristics (RAC) files, 2002-2018.

Notes: The source data is at the census block level. These are crosswalked to jurisdictions and summarized.

For both charts: Industry groupings are as follows: NAICS 11, 21->Agriculture & Natural Resources; 71, 72, 81->Arts, Recreation & Other Services; 23->Construction; 52, 53->Financial & Leasing; 92->Government; 61, 62->Health & Educational Services; 51->Information; 31-33, 42->Manufacturing & Wholesale; 54, 55, 56->Professional & Managerial Services; 44-45->Retail; 22, 48-49->Transportation & Utilities

The jobs-housing ratio is one of many measurement tools used to capture the overall balance of the housing and job markets within a community. A high jobs-household ratio may indicate that the jurisdiction has a high level of economic opportunity but are not producing housing units at a sufficient rate required to keep pace with economic growth. This mismatch can lead to limited housing choices and availability, particularly for lower-income households who may be priced out of a competitive housing market. This can, in turn, deepen existing historical patterns of racial and income segregation.

Fremont has a high jobs-household ratio compared to Alameda County and the Bay Area, indicating that there are more jobs within the jurisdiction than there are housing units. As of 2018, there were approximately 1.64 jobs in Fremont for every household. The pronounced increase in the jobs-housing ratio between 2014 and 2018 correlates with an expansion of jobs within the community, as shown in Figure 7-40. An increase in the jobs-housing ratio suggests that Fremont was not producing sufficient housing units to match the amount of need created by the economic growth.

Figure 7-41. Jobs-Household Ratio
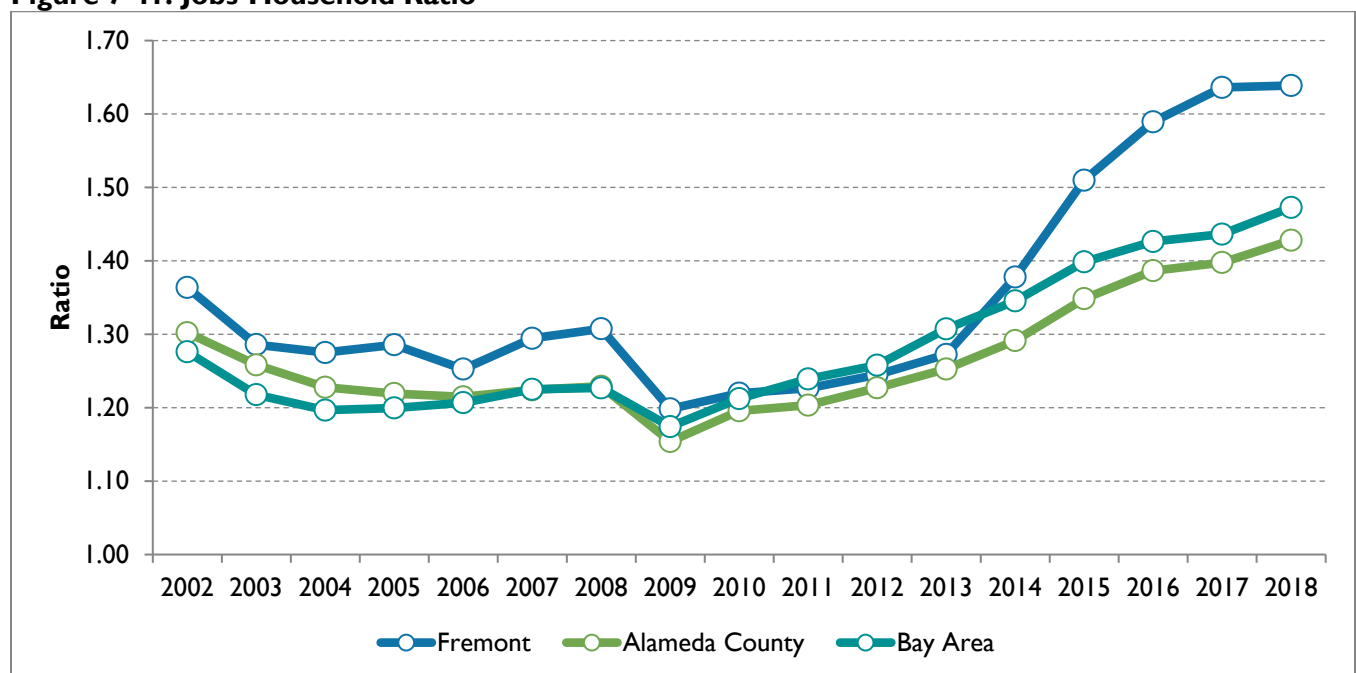
Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, Workplace Area Characteristics (WAC) files (Jobs), 2002-2018; California Department of Finance, E-5 (Households
Notes: -The data is tabulated by place of work, regardless of where a worker lives. The source data is provided at the census block level. These are crosswalked to jurisdictions and summarized.
-The ratio compares place of work wage and salary jobs with households, or occupied housing units.
-A similar measure is the ratio of jobs to housing units. However, this jobs-household ratio serves to compare the number of jobs in a jurisdiction to the number of housing units that are actually occupied. The difference between a jurisdiction's jobs-housing ratio and jobs-household ratio will be most pronounced in jurisdictions with high vacancy rates, a high rate of units used for seasonal use, or a high rate of units used as short-term rentals.

Indeed, Fremont is - and has historically been – a community with significant economic opportunity. Fremont has consistently had a lower unemployment rate compared to Alameda County and the Bay Area. This trend is most noticeable during economic downturns. However, Fremont's low unemployment rate does not hold across all groups. Approximately 8% of the population with a disability was unemployed, compared to 3% of the non-disabled population.

**Figure 7-42. Unemployment Rate in Fremont, Alameda County, and Bay Area**
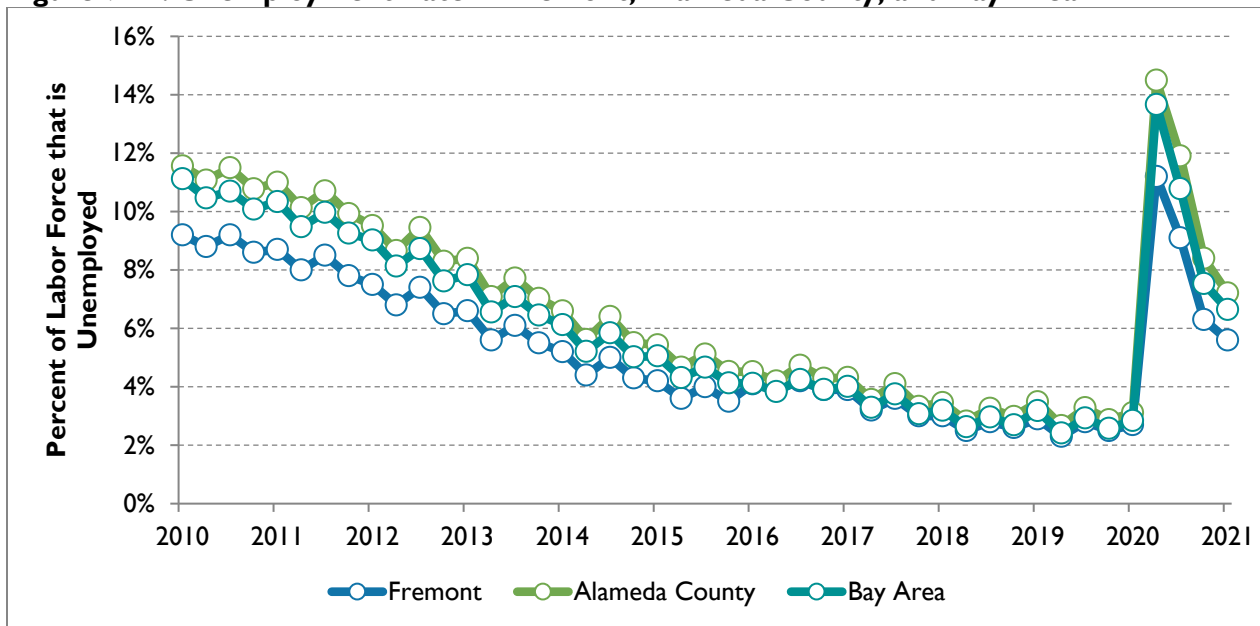
Source: California Employment Development Department, Local Area Unemployment Statistics (LAUS), Sub-county areas monthly updates, 2010-2021.

Notes: -Unemployment rates for the jurisdiction level is derived from larger-geography estimates. This method assumes that the rates of change in employment and unemployment are exactly the same in each sub-county area as at the county level. If this assumption is not true for a specific sub-county area, then the estimates for that area may not be representative of the current economic conditions. Since this assumption is untested, caution should be employed when using these data.

-Only not seasonally-adjusted labor force (unemployment rates) data are developed for cities and CDPs.

Figure 7-43. Workforce Participation in Fremont (2020)
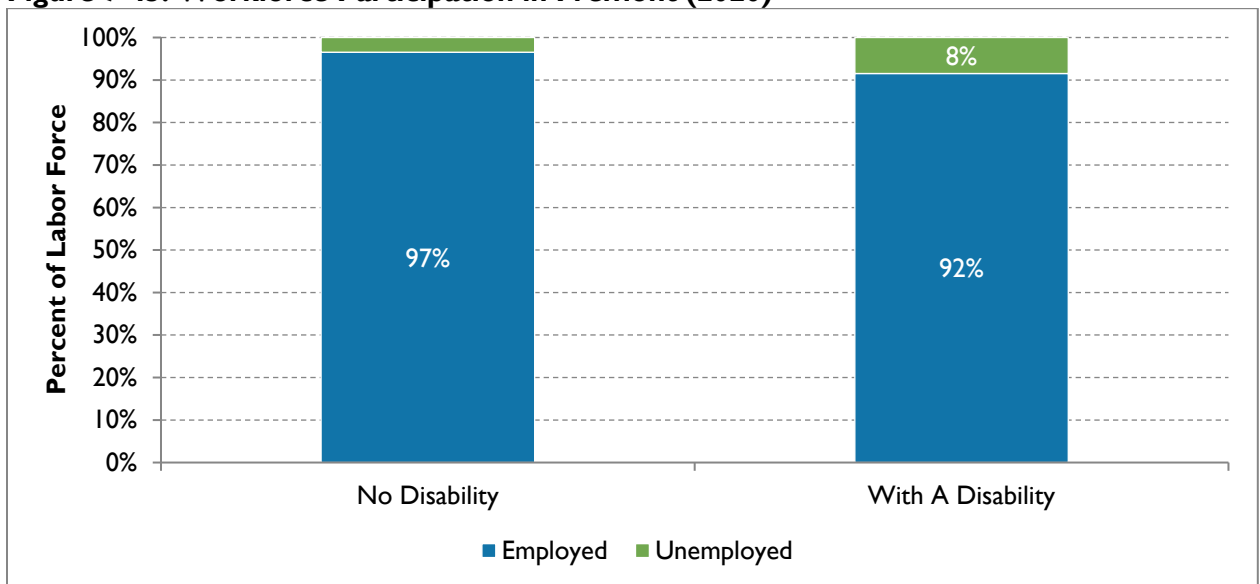
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table C18120

Notes: The census considers individuals to not be in the labor force if they are not employed and are either not available to take job or are not looking for one. This category typically includes discouraged workers, students, retired workers, stay-at-home parents, and seasonal workers in an off season who are not looking for work.

Within Fremont, areas with the highest amount of economic opportunity are located in South Fremont. Other areas of more positive economic opportunity include Ardenwood, Mission San Jose, the Mission Boulevard corridor, and areas in proximity to Fremont BART. Areas of lower economic opportunity include much of suburban, central Fremont.

While areas of higher economic opportunity are in the Asian-majority, higher-income neighborhoods in South Fremont, areas of low economic opportunity do not correspond to a concentration of any racial group. Many tracts identified with less economic opportunities are also those with a higher percentage of LMI population. All three tracts with a more sizable disabled population are considered lower economic opportunity tracts. The one tract within Fremont with more than 10% of families with a female head-of-household is one of the tracts with positive economic outcomes.

Figure 7-44. TCAC Economic Opportunity Score by Census Tract within Fremont
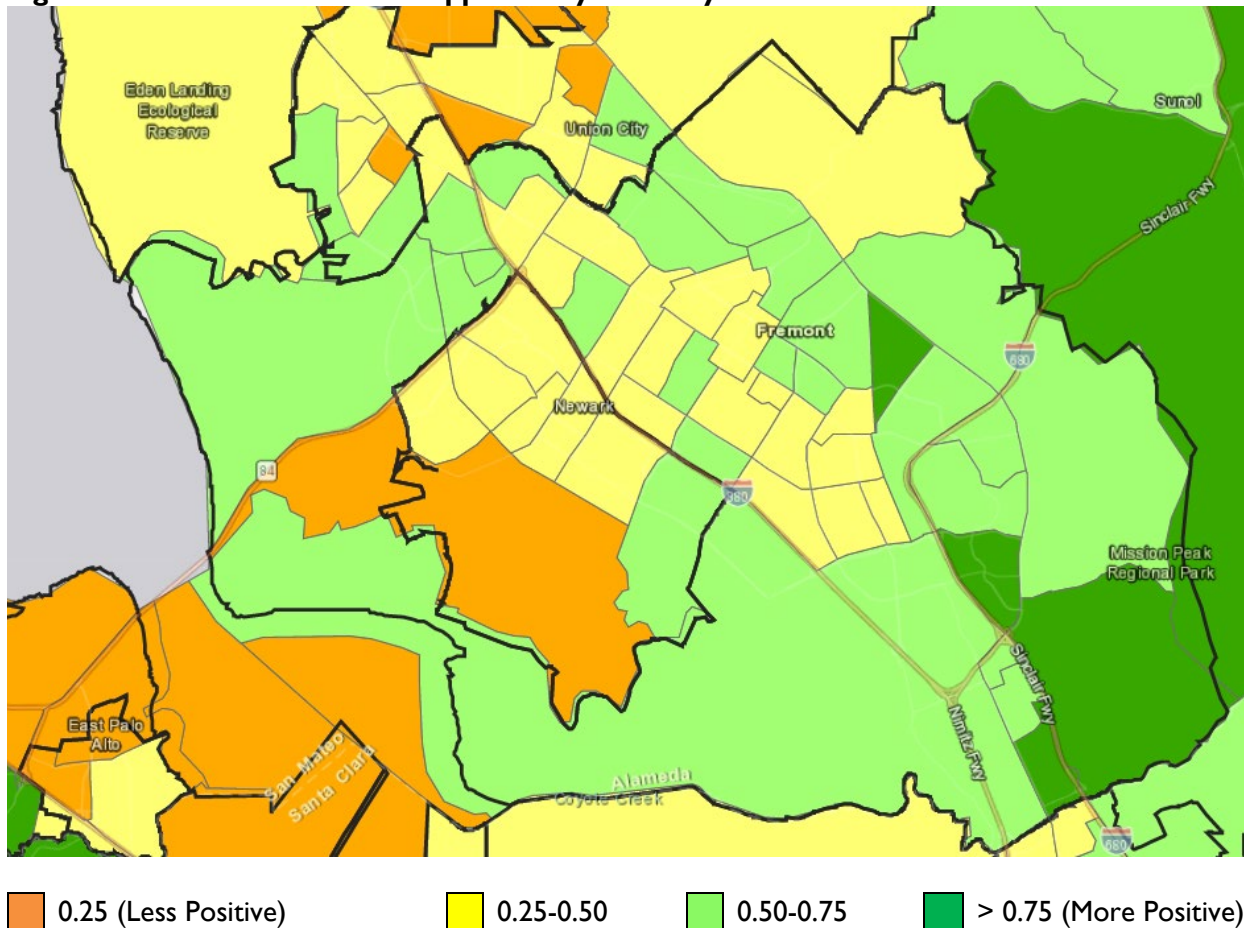
| | 0.25 (Less Positive) | | 0.25-0.50 | | 0.50-0.75 | | > 0.75 (More Positive) |

Source: HCD AFFH Data Viewer; 2021 California Tax Credit Allocation Committee (TCAC) Opportunity Map

The areas closest to jobs within the City of Fremont are located within the City's industrial districts in the Ardenwood and Bayside Industrial neighborhoods. These areas have moderate-to-high economic opportunity. In 2015, the City Council adopted the Warm Springs/South Fremont Community Plan, which called for the development of a high-density mixed-use neighborhood near the new Warm Springs/South Fremont BART Station. The Community Plan envisions a mix of housing units and employee-dense, high-tech uses within the Plan area in order to facilitate a neighborhood-level jobs-housing balance. There is still significant development residential development potential within the Community Plan area. Within

the next planning period, approximately 2,200 units (approximately 17% of all inventory units) are planned within this area. In addition to its proximity to transit, the Warm Springs area has both high economic opportunity and closest proximity to jobs. Therefore, prioritizing units within the Community Plan Area would further access to economic opportunity. A more substantial discussion of how the sites inventory adds housing units within areas of economic opportunity can be found on page 7-99.

In other areas of Fremont, the locations with the highest amount of economic opportunity are also the furthest from employment. These areas are typically low-density residential neighborhoods within the Hill Area in South Fremont. Areas with a slightly higher proximity to jobs are located within Central Fremont. However, these areas are typically correlated with areas of lower economic opportunity, indicating that the nearby jobs are not necessarily high-quality jobs that provide economic advancement.

Figure 7-45. Jobs-Proximity Index in Fremont
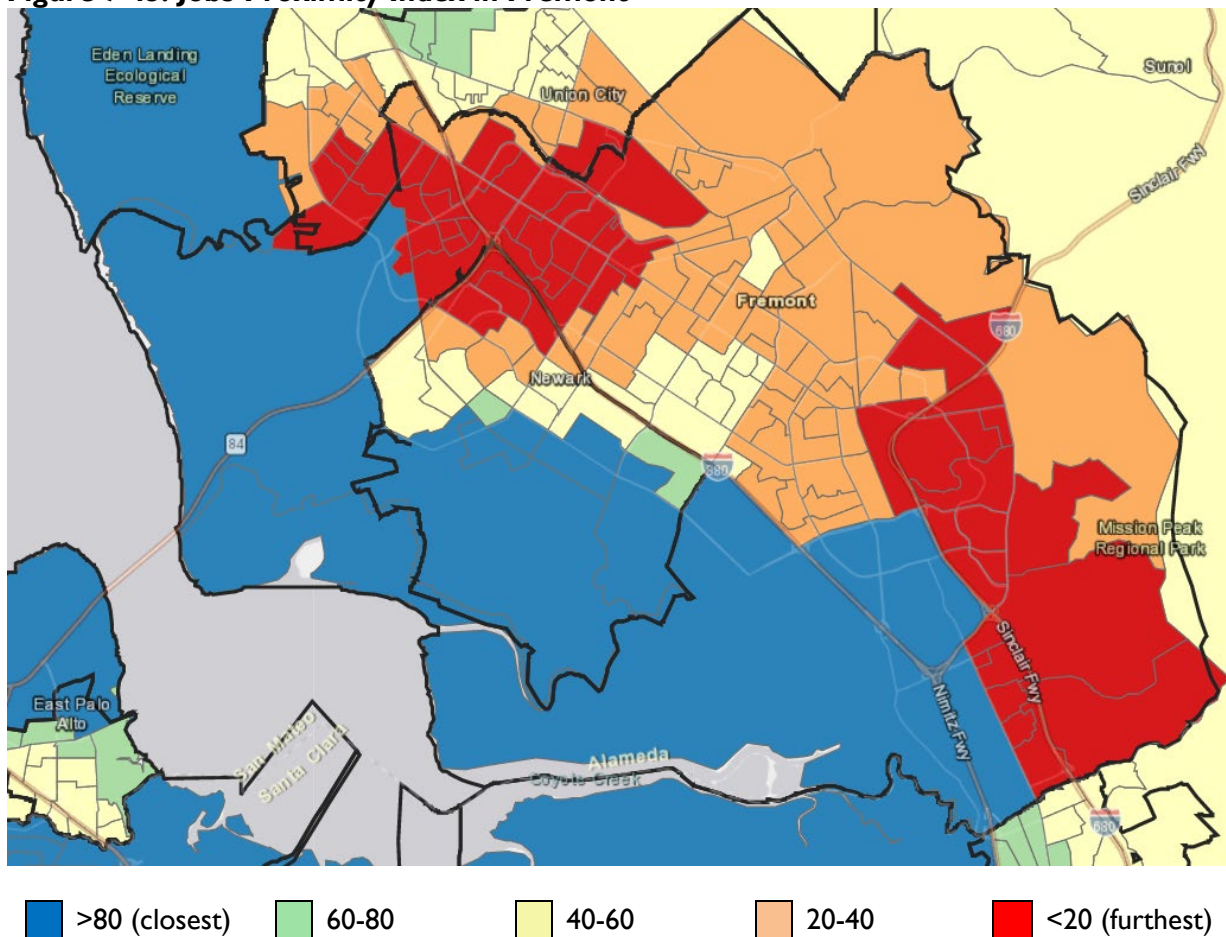
Source: HCD AFFH Data Viewer; Longitudinal Employer-Household Dynamics (LEHD) data, 2014.

Access to Transportation and Mobility

Regionally, Fremont has quality access to transit. The City has two existing BART stations (Central Fremont and Warm Springs/South Fremont), one planned and funded BART Station (Irvington), and one Amtrak/ACE Station (Centerville). The City has designated areas within a half-mile proximity to these four stations as "Transit Oriented Development" (TOD) districts. Additionally, the vast majority of the City is located within a half-mile walking distance to at least one bus stop operated by Alameda Contra

Costa (AC) Transit.[6] Bus service is particularly frequent along the north-south spine created by Fremont Boulevard, Osgood Road, and Warm Springs Boulevard. Together, the four transit stations and bus transit spine comprise the City's Priority Development Areas (PDAs). More than 75% of new housing units planned within this Housing Element sites inventory would be located on sites within these PDAs.

Figure 7-46. Access to Transportation by Geographic Patterns of Protected Groups
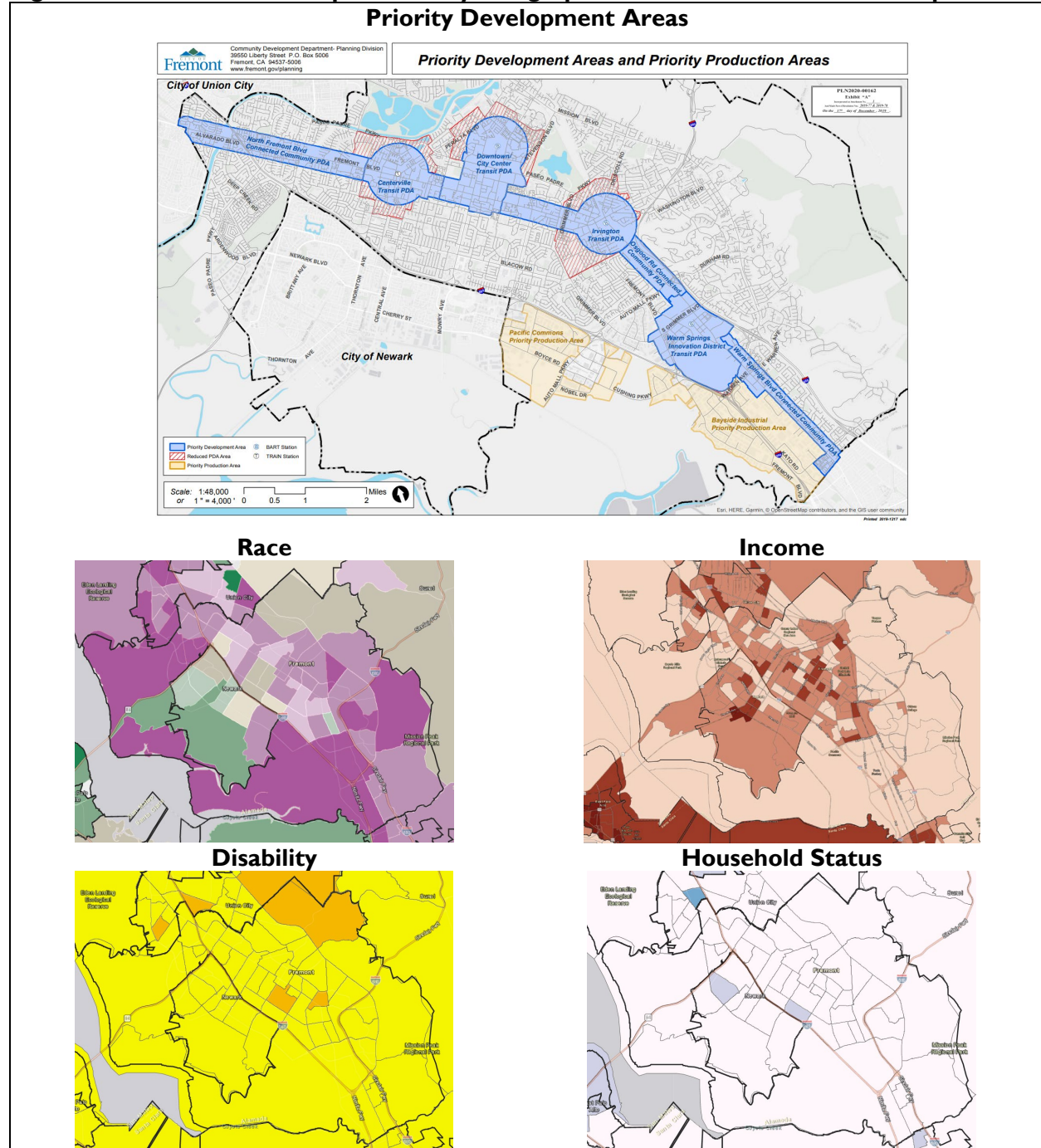
Source: Refer to detailed graphs earlier in the analysis for underlying data on base maps. Areas within a half-mile of a major transit stop identified by the City of Fremont Planning Division.

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[6] Based on analysis conducted by the City of Fremont Planning Division.

Most of Fremont's PDAs are located within communities that are majority-Asian, which is reflective of the overall demographics of the City. These neighborhoods also have a higher percentage of LMI population. Tracts with a higher proportion of people with disabilities are not located closer or further from transportation options than other populations in the City.

The City's ongoing investments in mobility infrastructure are guided by the vision of the Mobility Element of the General Plan as well as its subsidiary plans including the Bicycle Master Plan, Pedestrian Master Plan, and Trails Strategy Plan. Every two years, the Public Works Department leads production of a Capital Improvement Program (CIP) that plans specific investments to maintain and improve the City's infrastructure related to transportation, parks, and civic facilities. The sources of funds that support the CIP include County and state transportation taxes; grants; City Development Impact Fees; and allocations from the City General Fund. The most recent CIP was adopted by City Council in June 2021. Program 6 documents the City's commitment to passing an updated CIP every two years that includes funding for the maintenance, repair, and upgrade of public facilities in residential neighborhoods.

Within the next planning period, major multi-agency transportation investments are planned within designated PDAs. Particularly significant projects include the State Route 262 upgrade in Centerville; the construction of the Irvington BART Station in Irvington; and multimodal transportation projects on Fremont Boulevard in Centerville and Downtown. These transportation investments will utilize a variety of state, federal and local funding sources to improve road safety and expand transportation options within existing majority-LMI neighborhoods.

Additional investments are planned to bicycle and pedestrian facilities. The Bicycle Master Plan, which was adopted in 2018, identifies a priority network of "low stress" bicycling corridors comprised of facilities that are either on low traffic volume roadways or physically separated from traffic. These facilities are designed to appeal to the large percentage of bike riders that are interested in bicycling for transportation and recreation but concerned about the safety of riding with high-speed traffic. Nine near-term projects were identified in the Bicycle Master Plan to build out the backbone of the City's bicycle system. These projects are largely planned within the City's PDAs and majority-LMI neighborhoods. These projects will be prioritized for funding within the next planning period.

**Table 7-14: Major Planned Bicycle Infrastructure Projects**

Project	Neighborhoods	PDA?	Majority LMI?*
Dumbarton Bridge to Quarry Lakes	Cabrillo, Brookvale	No	No
Central-Peralta	Parkmont, Centerville	Yes	Yes
Walnut-Sundale	Central/Downtown	Yes	Yes
Grimmer	South Sundale, Blacow, Grimmer	No	Yes
Fremont-Washington	Centerville, Downtown, Irvington	Yes	Yes
Niles-City Center-Mission	Downtown	Yes	Yes
Warm Springs	Warm Springs	Yes	No
Stevenson	Central, Sundale	Yes	Yes
Paseo Padre	Centerville, Parkmont, Central	Yes	Yes

* Indicates that planned improvement is located within or adjacent to a majority LMI household tract

The Pedestrian Master Plan, adopted by City Council in 2016, identifies and prioritizes updates to trails, sidewalks, and crosswalks throughout the City. The majority of these upgrades are planned to occur within the neighborhoods of Niles, Centerville, and Mission San Jose. The top five prioritized projects include "complete streets" projects within Centerville and Central Fremont, as well as a sidewalk construction project in Niles. The complete streets projects will serve to improve traffic safety within

majority-LMI TOD areas, while the Niles crosswalk project would provide greater accessibility to one the neighborhoods with the highest proportion of disabled residents within the City.

Figure 7-47.5: Proposed Sidewalk and Crosswalk Improvements, Pedestrian Master Plan
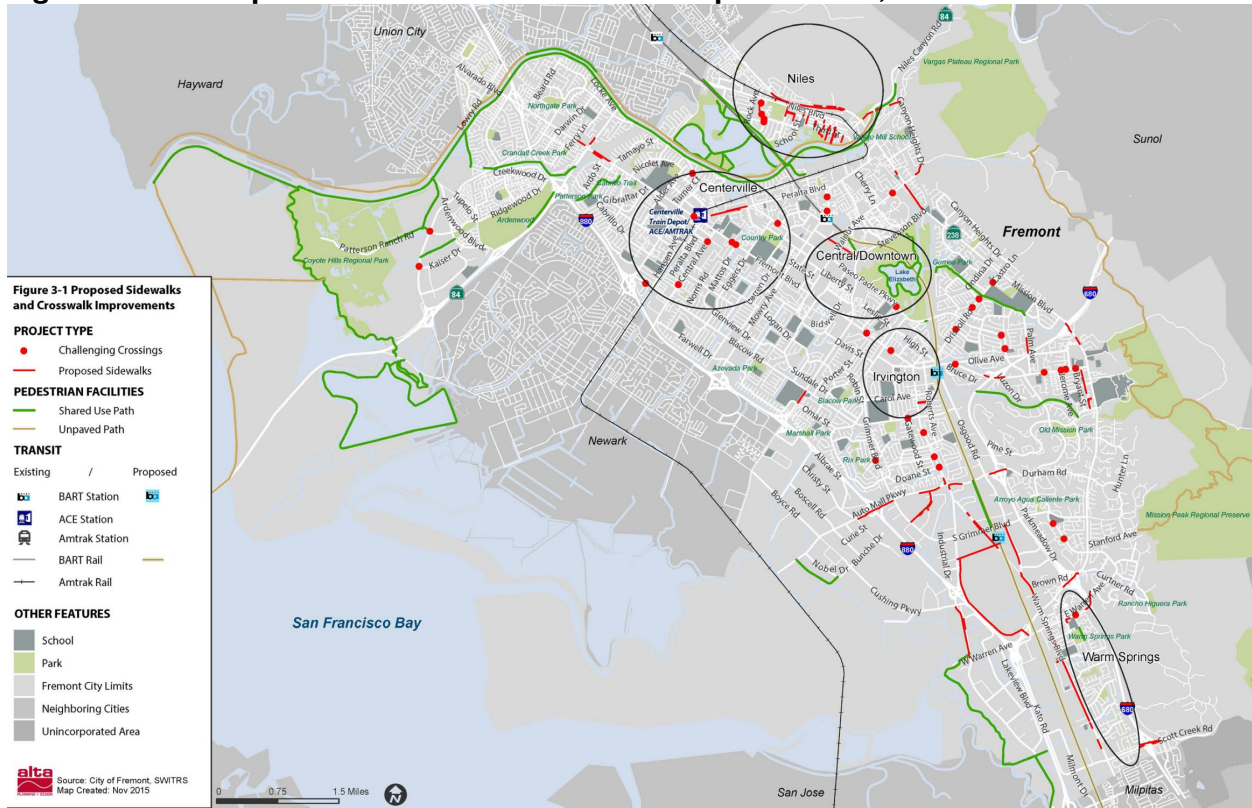

The City's planned investments within its PDAs span transportation, bicycle, and pedestrian infrastructure. These are also the neighborhoods in which the Housing Element envisions substantial private investment in the creation of new housing. As discussed, these neighborhoods currently have a higher percentage of LMI households than other areas of the city. It will be essential for the City to put in place strong anti-displacement policies that enable existing residents to remain in these neighborhoods when additional investment occurs. A key goal of the 2023-2031 Housing Element is to "Help Current Residents Maintain Stable and Safe Housing in Fremont" (Goal #2). This includes three policies and ten specific programs to prevent both direct and indirect displacement in neighborhoods that are expected to see significant investment within the upcoming planning period.

Access to Environmental Opportunity

Regionally, environmental opportunity generally corresponds to areas that are located away from freeways and industrial point-sources of pollution. Figure 7-47 shows an environmental opportunity score by census tract within the Bay Area.

Figure 7-47. TCAC Environmental Opportunity Score by Census Tract in the Bay Area
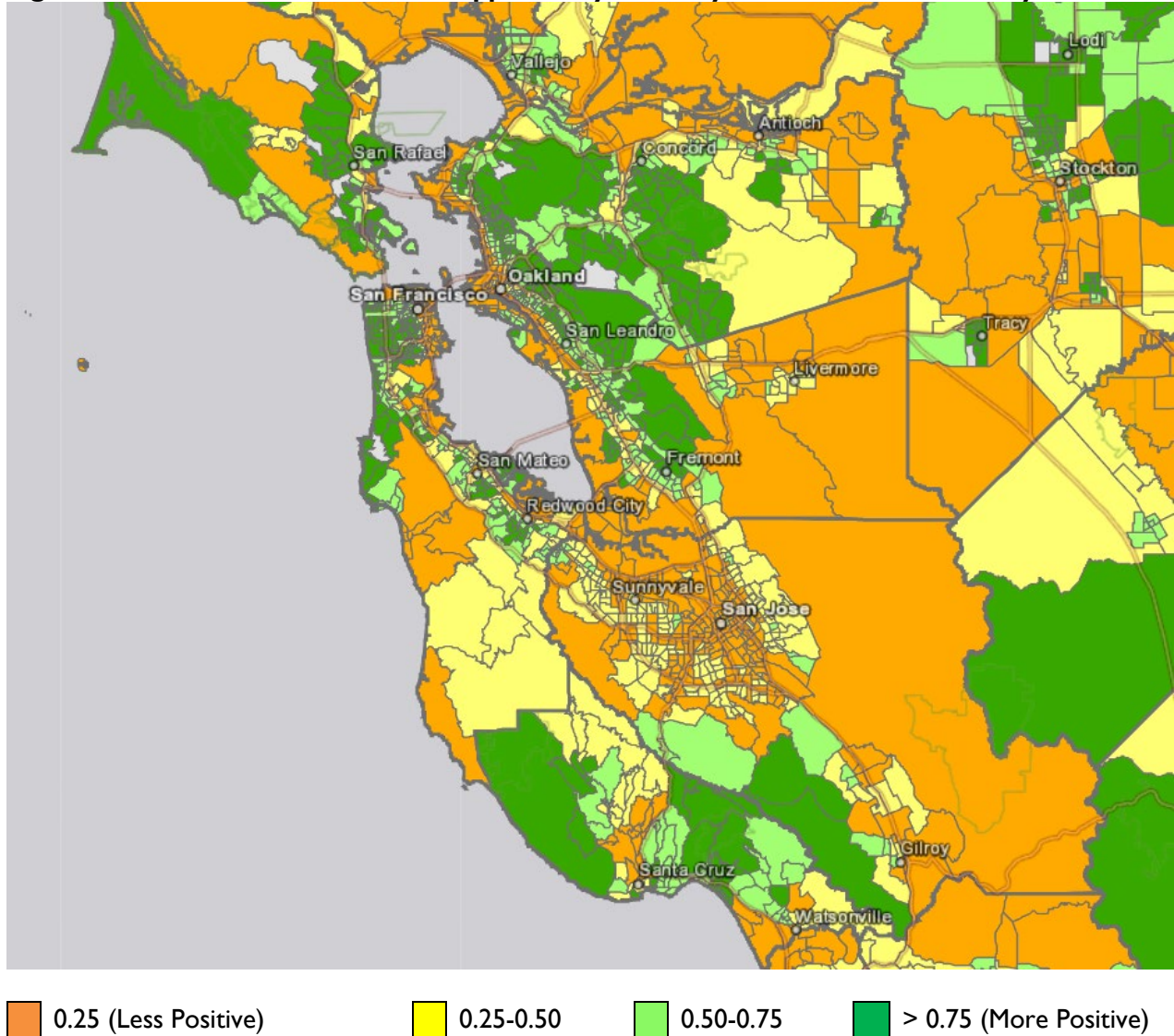
	0.25 (Less Positive)		0.25-0.50		0.50-0.75		> 0.75 (More Positive)

Source: HCD AFFH Data Viewer; 2021 California Tax Credit Allocation Committee (TCAC) Opportunity Map

Areas of high environmental opportunity are generally located on the west side of San Francisco, within coastal Marin County, in the greater Santa Cruz area, and within the East Bay Hills. Significant portions of Fremont, particularly within Niles and Central Fremont, have positive environmental outcomes. Areas of lower environmental opportunity correspond to heavily urbanized areas within the urban core of the Bay Area as well as more rural communities surrounding Livermore, San Jose, and Gilroy. Areas of South Fremont with a high concentration of industrial uses have less positive environmental outcomes.

Within Fremont, there is a significant gradient of access to environmental opportunity. Areas closest to the industrial districts, I-880, and I-680 freeways have the most negative environmental outcomes. As one moves further from industrial areas and major regional transportation corridors, environmental opportunity improves. Niles, Downtown/Central Fremont, and Brookvale have the highest environmental outcomes in the City.

Figure 7-48. TCAC Environmental Opportunity Score by Census Tract in Fremont (2021)
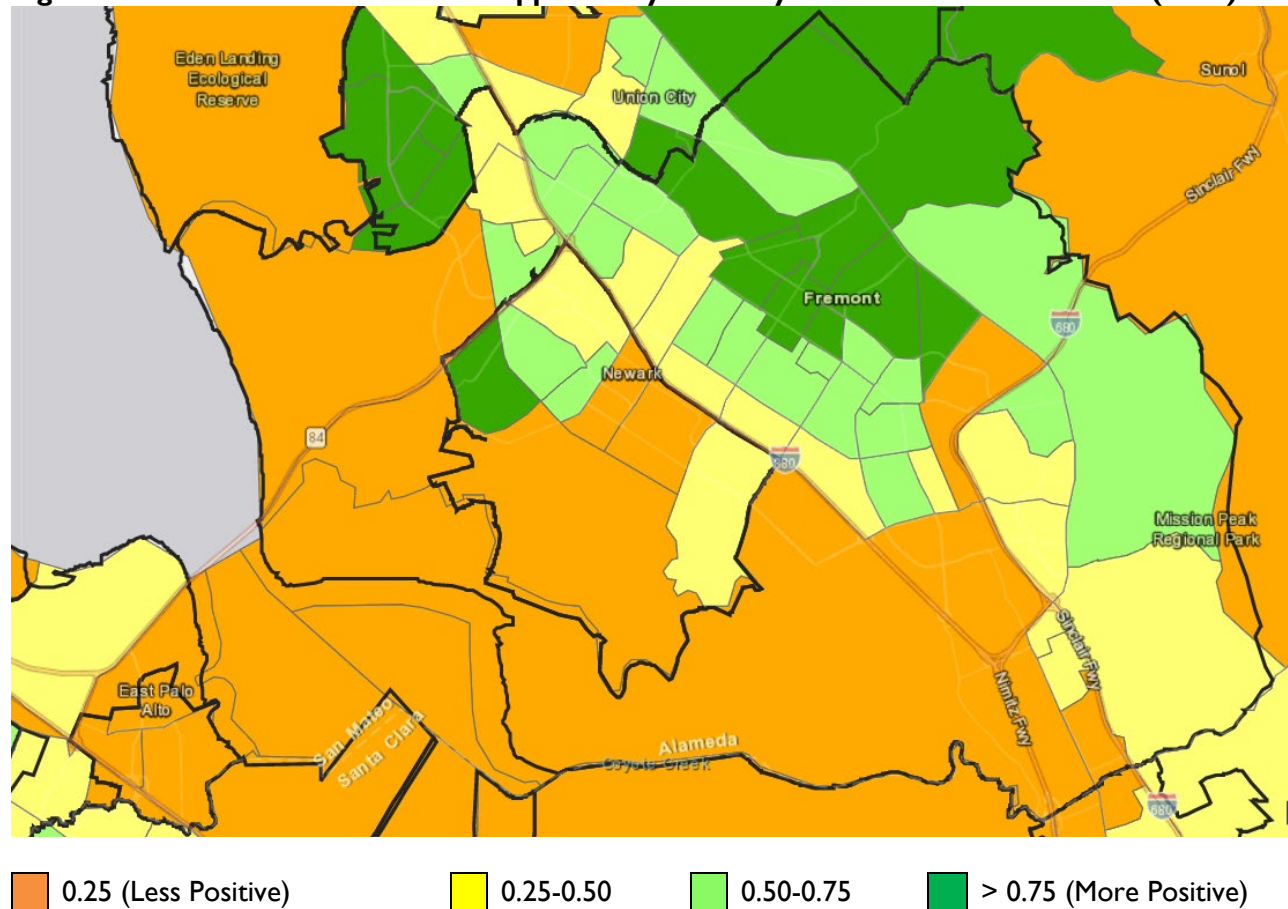
| | 0.25 (Less Positive) | | 0.25-0.50 | | 0.50-0.75 | | > 0.75 (More Positive) |

Source: HCD AFFH Data Viewer; 2021 California Tax Credit Allocation Committee (TCAC) Opportunity Map

Within Fremont, environmental opportunity does not appear to be strongly correlated to race or income. Areas with low economic opportunity include White-majority and Asian-majority neighborhoods. Many areas with high environmental opportunity have a larger LMI population, particularly within the Central/Downtown neighborhoods. Tracts with a higher percentage of people with disabilities tend to have higher environmental opportunity.

Another tool used to assess environmental opportunity is CalEnviroScreen, which is a mapping tool produced by the state Office of Environmental Health Hazard Assessment that identifies California communities that are most affected by many sources of pollution, and where people are often especially vulnerable to pollution's effects. CalEnviroScreen utilizes environmental, health, and socioeconomic information to produce scores for every census tract in the state. Due to the variety of factors that it analyzes, CalEnviroScreen is a more comprehensive metric of environmental opportunity.

Like the TCAC opportunity map, areas with higher concentrations of poverty and higher environmental burden, including southeast Oakland, Richmond, Vallejo, and Stockton, have the lowest CalEnviroScreen scores. However, regional patterns in high environmental quality are different on the CalEnviroScreen map than the TCAC opportunity map. CalEnviroScreen shows universally higher environmental quality within communities closer to the coast of the Pacific Ocean and within rural communities in the Santa Cruz Mountains and East Bay Hills. Similarly, Fremont ranks higher in environmental quality on the CalEnviroScreen index than the TCAC index. Given the emphasis on socioeconomic and environmental factors in the CalEnviroScreen score, these higher values may indicate that socioeconomic opportunity can improve environmental health outcomes in higher-income communities.

Figure 7-49. Cal EnviroScreen 4.0 Percentile in the Bay Area Region
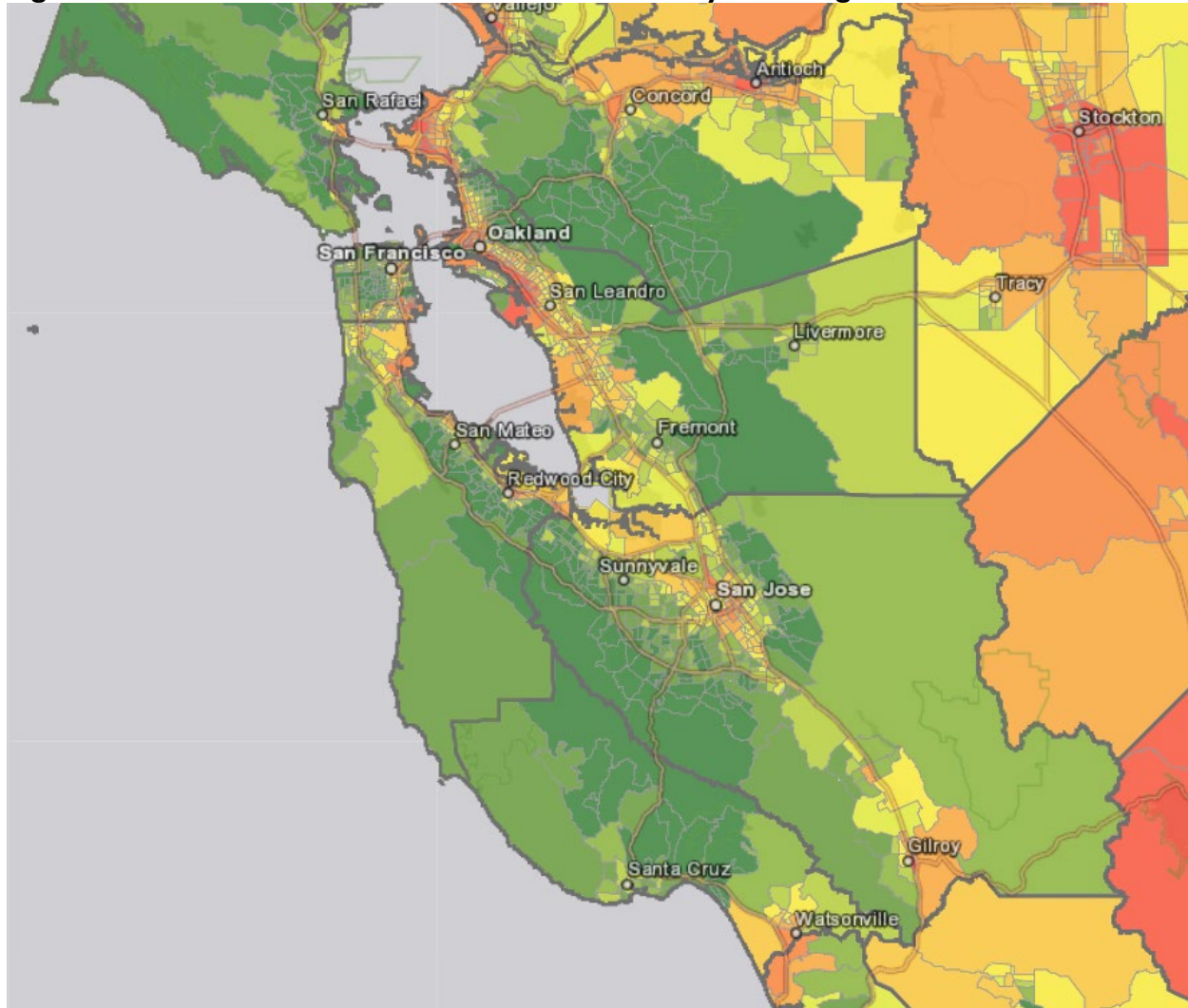
Highest burden   Lowest burden

Source: CalEnviroScreen 4.0, February 2021

The CalEnviroScreen data for Fremont is shown in Figure 7-49. Similar to the TCAC map, this map shows how environmental quality increases from west (lowest) to east (highest). Once again, however, the impact of socioeconomic factors on the CalEnviroScreen score is clearly evident. Areas of South Fremont with a high concentration of above-moderate households rank more positively on CalEnviroScreen than in the TCAC metric, which indicated they had low environmental quality. Areas of Central/Downtown Fremont that scored high on the TCAC environmental opportunity metric score lower on CalEnviroScreen when socioeconomic factors are considered.

Figure 7-50. Cal EnviroScreen 4.0 Percentile within Fremont

Highest burden   Lowest burden
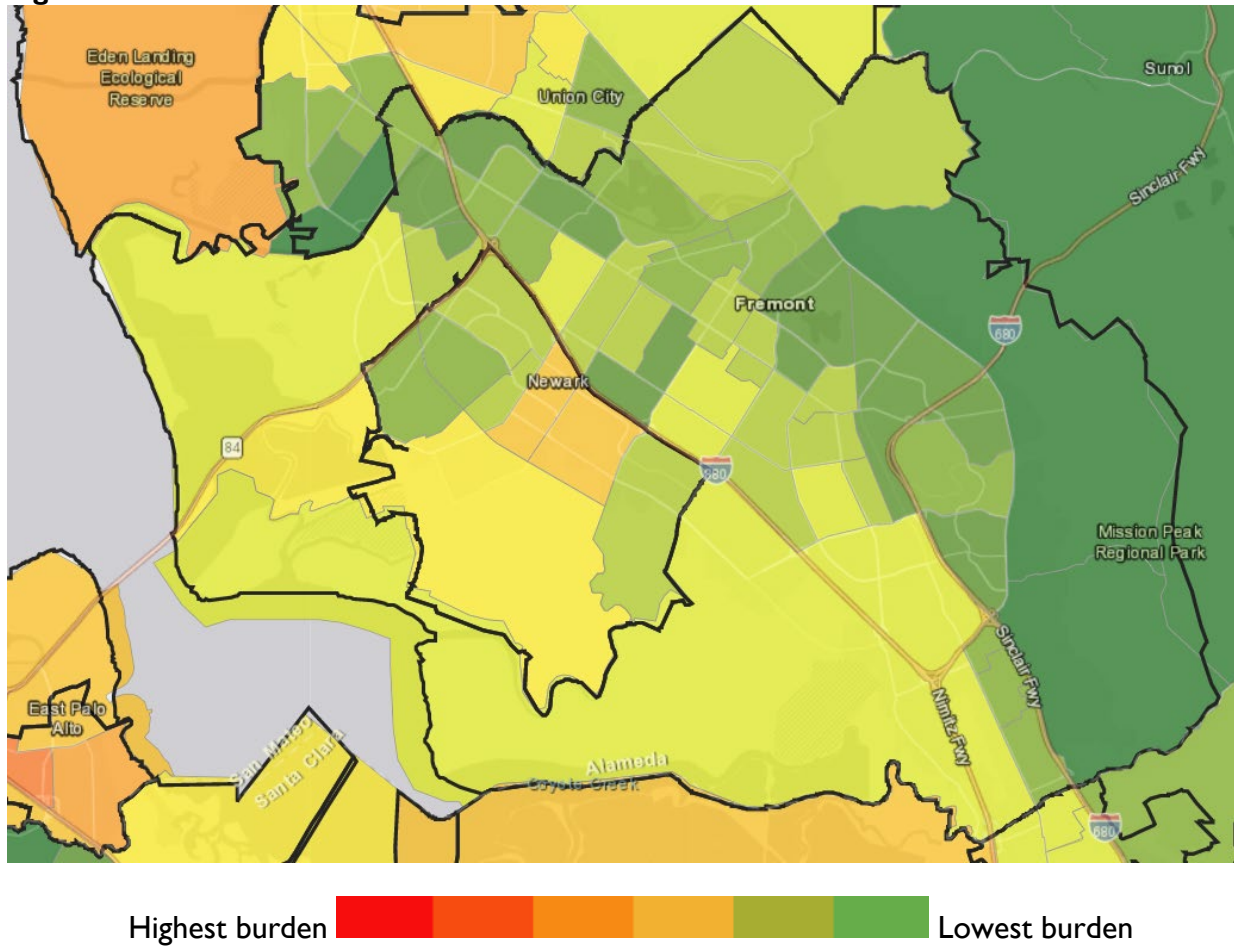
Source: CalEnviroScreen 4.0, February 2021

Overall Access to Opportunity

In addition to the disaggregated scores discussed so far in this section, TCAC also publishes a composite score that examines overall access to opportunity. Highest-resource areas within the region are located on the west side of San Francisco, southern Marin County, the San Francisco Peninsula, the Oakland hills, and Tri-Valley area. Portions of northeastern Fremont are also considered highest-resource areas.

Figure 7-51. TCAC Opportunity Score by Census Tract in Bay Area
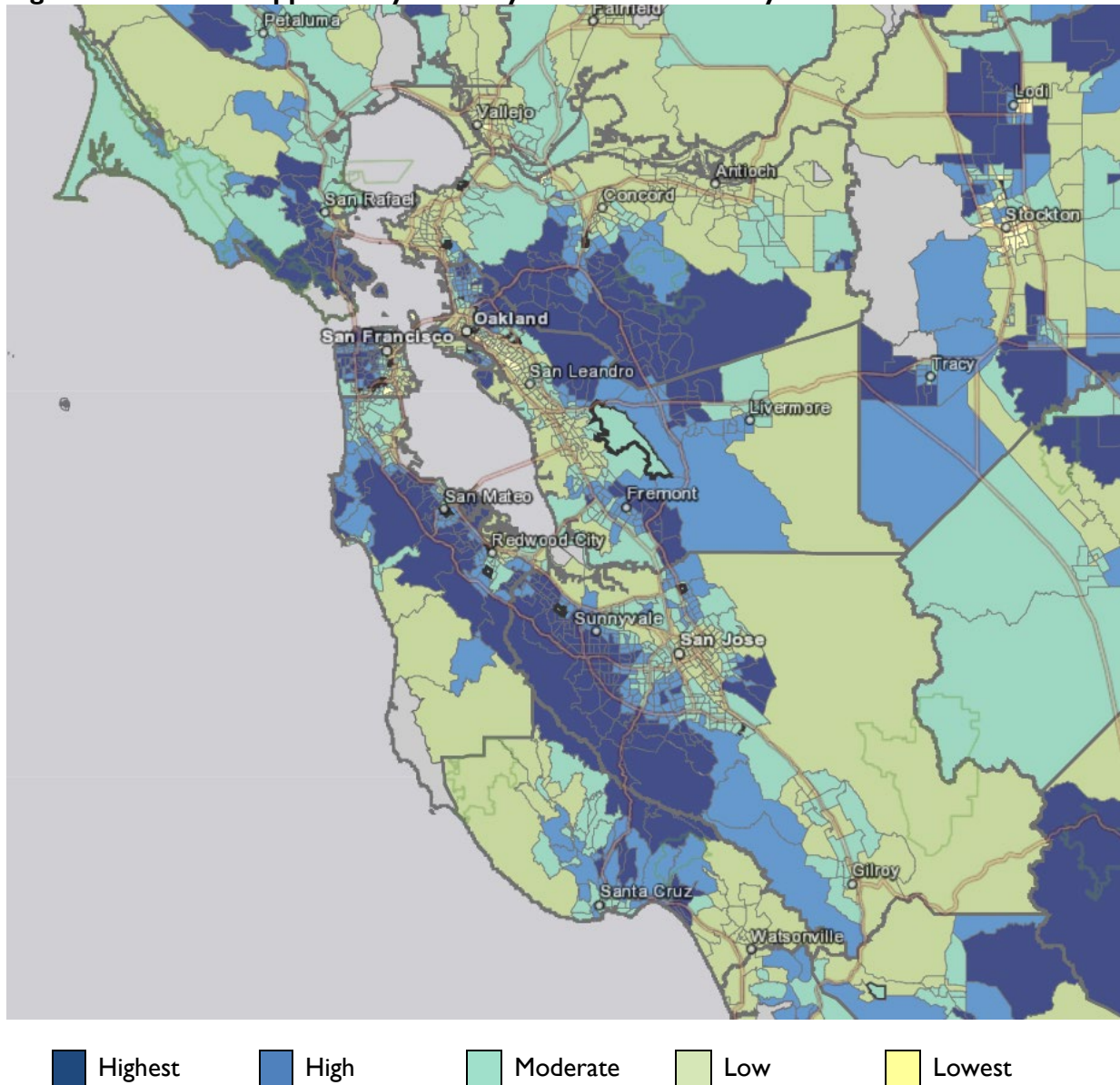
| | Highest | | High | | Moderate | | Low | | Lowest |

Source: HCD AFFH Data Viewer; 2021 California Tax Credit Allocation Committee (TCAC) Opportunity Map

The lowest resource areas largely overlap or are adjacent to the previously-discussed R/ECAPs. Indeed, the 2020 Alameda County Analysis of Impediments to Fair Housing Choice found that countywide, areas

with higher levels of minority residents have less access to proficient schools, jobs, and environmental health. While Fremont is a majority-minority city, here are no low- or lowest- resource areas in Fremont.

Figure 7-52. TCAC Opportunity Score by Census Tract in Fremont
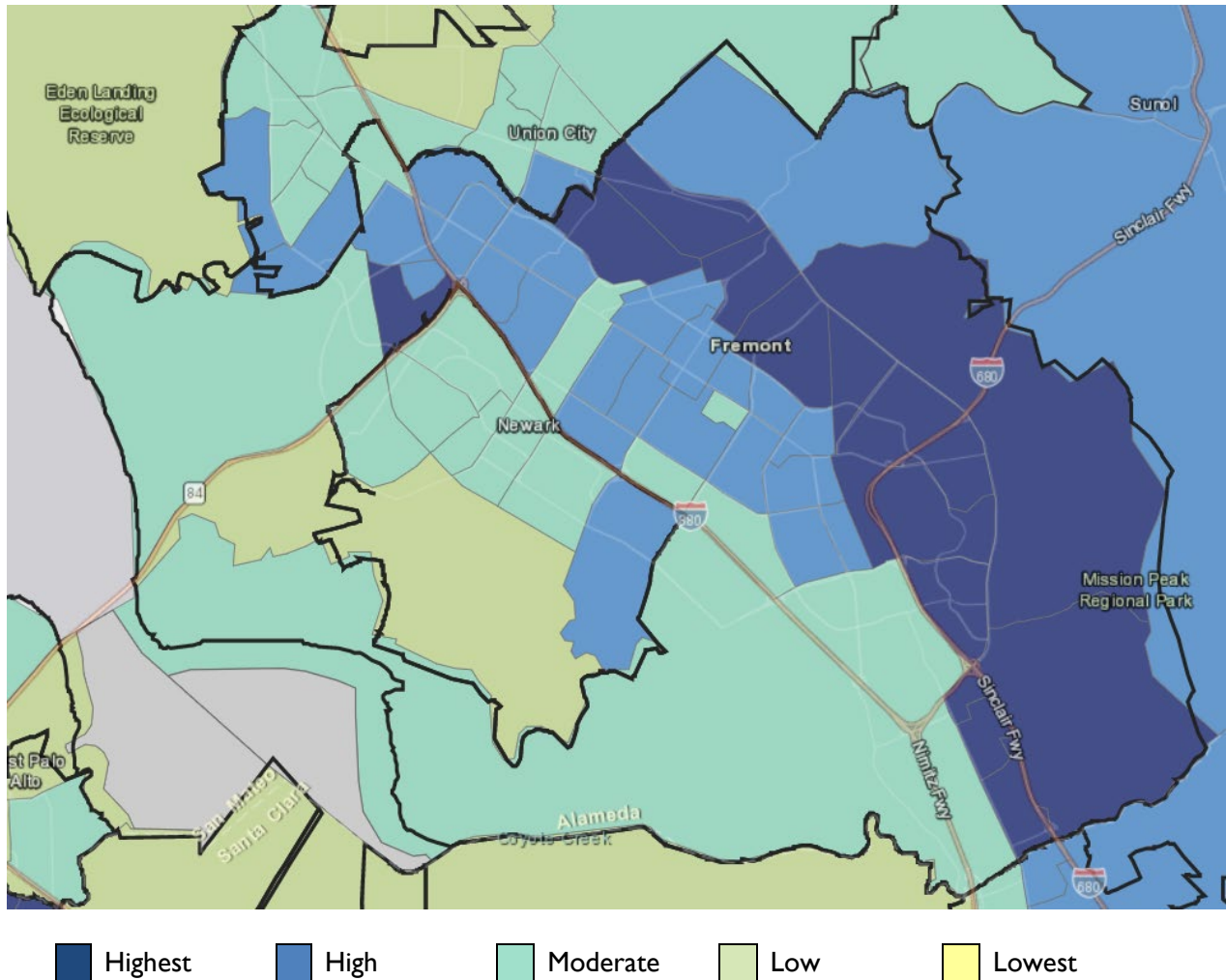
Source: HCD AFFH Data Viewer; 2021 California Tax Credit Allocation Committee (TCAC) Opportunity Map

Areas with moderate opportunity include Centerville, 28 Palms, Blacow, and the Bayside Industrial area. Areas with the highest resources include Brookvale, Parkmont, Cherry/Guardino, Kimber, Cameron Hills, Mission San Jose, Vineyards/Avalon, Weibel, and Warm Springs. All other areas of the City are considered High Resource.

Compared to Fremont's citywide population, White residents are more likely to live in highest resource areas and less likely to live in moderate-resource areas than their overall population share would indicate. Asian residents and Native American residents are more likely to live in moderate-resource areas than their overall population share would indicate. The distribution of Hispanic and Black residents roughly mirrors their overall population share.

Figure 7-53. Access to High and Highest Opportunity Areas by Race in Fremont
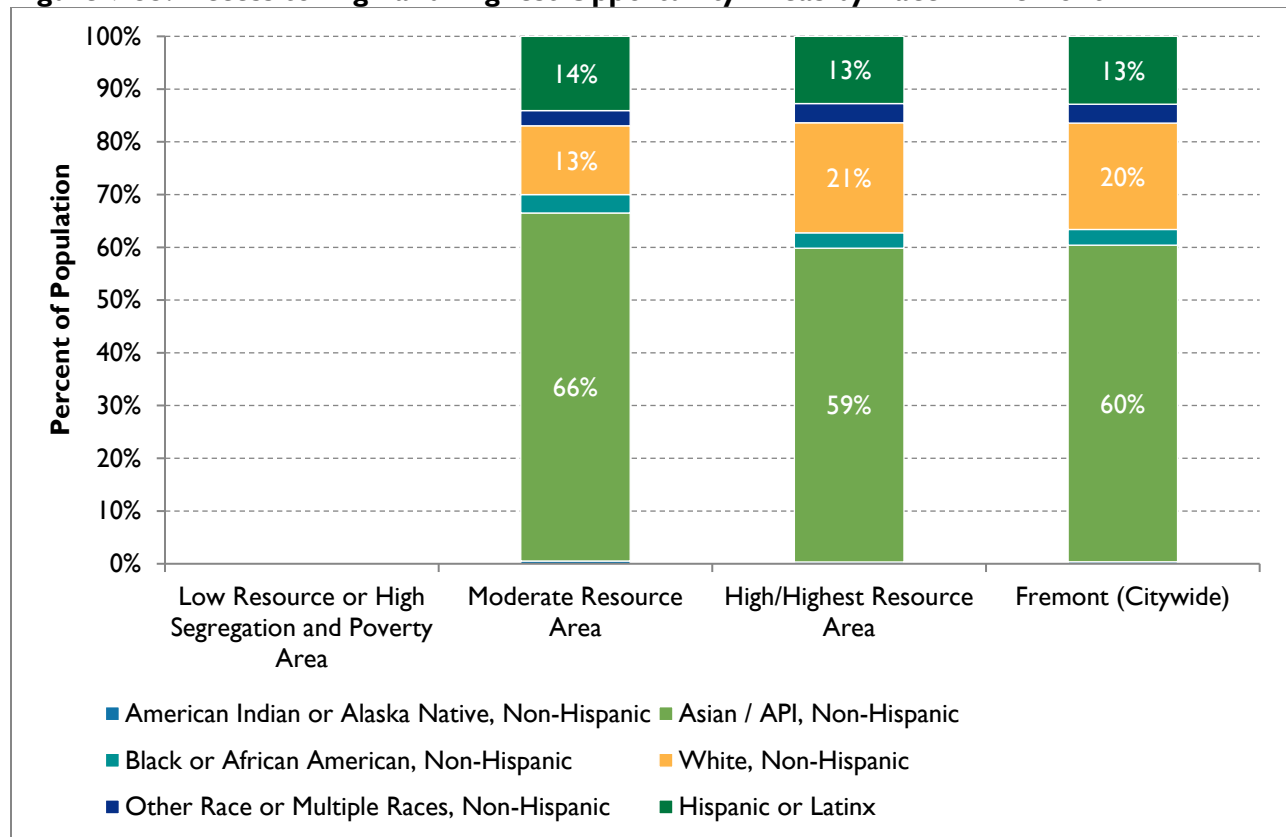
Source: California Tax Credit Allocation Committee (TCAC)/California Housing and Community Development (HCD), Opportunity Maps (2020); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B03002

Notes: -For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

-TCAC and HCD created the Opportunity Map using reliable and publicly available data sources to identify areas in the state whose characteristics have been shown by research to support positive economic, educational, and health outcomes for low-income families and their children. The TCAC/HCD Opportunity Map uses 21 indicators to calculate opportunity index scores for census tracts in each region in California. For more information on these indicators, see the Opportunity Map methodology document.

-The TCAC/HCD Opportunity Map categorizes census tracts into five groups based on opportunity index scores. Before an area receives an opportunity index score, census tracts are filtered into the High Segregation & Poverty category. The filter identifies census tracts identify tracts where at least 30% of population is below the federal poverty line and there is a disproportionate share of households of color. After filtering out High Segregation and Poverty areas, the TCAC/HCD Opportunity Map allocates the 20% of tracts in each region with the highest relative opportunity index scores to the Highest Resource designation and the next 20% to the High Resource designation. The remaining non-filtered tracts are then evenly divided into Low Resource and Moderate Resource categories.

-HRA data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights.

When compared to income distributions, the highest-resource neighborhoods also tend to be those with the lowest LMI populations. However, certain moderate-income neighborhoods, such as in the Warm Springs Innovation District, have a low percentage of LMI residents. All three tracts with higher proportions of people with disabilities are located within high- or highest-resource tracts. Finally, the single tract with over 10% of female-headed households is a moderate-resource tract.

<div style="border: 2px solid orange; padding: 1em;">

SUMMARY OF KEY FINDINGS

- Within the Bay Area, Fremont is a high-resource community. There are no low- or lowest-resource areas in Fremont. Fremont's high-quality schools, thriving industries, and healthy environmental conditions mean that low-income residents who live in Fremont have better life outcomes than in other places in the Bay Area.
- Within Fremont, access to highest-resource neighborhoods is affected primarily by race and income. White residents are disproportionately likely to live in high- or highest-resource areas. The highest resource areas are also those with the highest median incomes and lowest proportion of the LMI population.

</div>

Disparities in Disproportionate Housing Needs

Within the community, residents face challenges with finding safe, adequate, and affordable housing. On both a regional and a local level, these challenges disparately impact people of color and people with lower incomes. This chapter analyzes specific situations of disproportionate housing need, including homelessness, rental tenure, cost burden, and overcrowding.

Homelessness

Homelessness remains an urgent challenge in many communities across the state, reflecting a range of social, economic, and psychological factors. Rising housing costs result in increased risks of community members experiencing homelessness because homelessness is, most simply, the inability to afford housing. Homelessness is often experienced by people with very-low incomes who experience a housing challenge and do not have a safety net. Rental assistance is the number one resource that unhoused people identify as being needed to help them avoid homelessness.[7] Homelessness is disproportionately experienced by people of color and people with disabilities.

Every two years, the US Department of Housing and Urban Development (HUD) requires communities to conduct a Point-in-Time (PIT) Count of individuals and families experiencing homelessness in order to receive funding for homeless services. The PIT count provides a "snapshot" of sheltered and unsheltered homelessness within cities, counties, and regions.

Table 7-15: Homelessness by Shelter Status, Bay Area

Location	Sheltered	Unsheltered	Total
Fremont	106	866	972
Alameda County	2,612	7,135	9,747
Contra Costa County	764	2,329	3,093
Marin County	291	830	1,121
Napa County	98	366	464
San Francisco County	3,357	4,397	7,754
San Mateo County	716	1,092	1,808
Santa Clara County	2,320	7,708	10,028
Solano County	59	1,179	1,238
Sonoma County	805	2,088	2,893

Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2022)

Within the Bay Area region, Alameda County, San Francisco County, and Santa Clara County have the largest population of homeless people. These counties contain the largest urban centers of the region, which typically have the highest housing prices as well as the greatest access to social services. The 2020 Alameda County Analysis of Impediments to Fair Housing Choice found that countywide, homelessness has increased by 42% since 2017.

Throughout the Bay Area region, Black residents are disproportionately impacted by homelessness. In Alameda County, Black or African American (Hispanic and Non-Hispanic) residents represent the largest proportion of residents experiencing homelessness and account for 47.3% of the homeless population, while making up 10.6% of the overall population. In Alameda County, Latinx residents represent 17.3% of

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[7] 2022 Alameda County Housing Survey

the population experiencing homelessness, while Latinx residents comprise 22.5% of the general population. Similar disparities are found within Fremont, where Black individuals make up 48% of the homeless population and account for only 3% of the overall population. In Fremont, Latinx residents represent 30% of the population experiencing homelessness and only 13% of the general population.

Figure 7-55. Racial Group Share of General and Homeless Populations, Alameda County
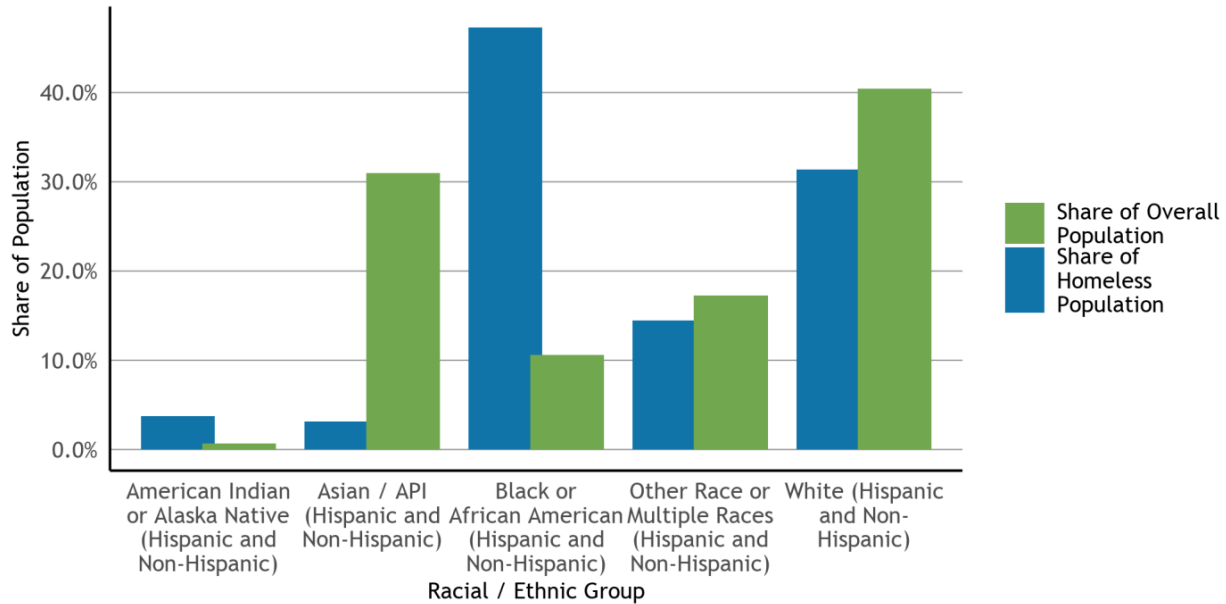
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019); U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B01001(A-I)
*Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. HUD does not disaggregate racial demographic data by Hispanic/Latinx ethnicity for people experiencing homelessness. Instead, HUD reports data on Hispanic/Latinx ethnicity for people experiencing homelessness in a separate table. Accordingly, the racial group data listed here includes both Hispanic/Latinx and non-Hispanic/Latinx individuals.*

Figure 7-56. Racial Group Share of General and Homeless Populations, Fremont
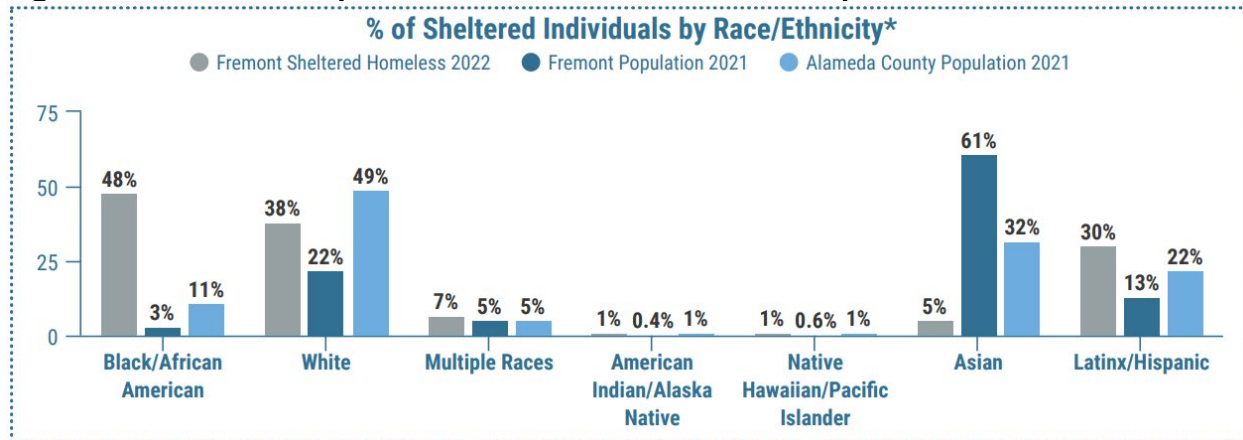
Source: Fremont 2022 PIT Count

In addition to dealing with housing unaffordability, many of those experiencing homelessness are dealing with other severe issues – including mental illness, substance abuse and domestic violence – that are potentially life threatening and require additional assistance. Appropriate forms of supportive housing for people with these issues, such as residential care facilities for substance disorder treatment or mental health care, may be undersupplied, leading to increased rates of homelessness among the population with these issues.

Figure 7-57. Characteristics for the Population Experiencing Homelessness, Alameda County
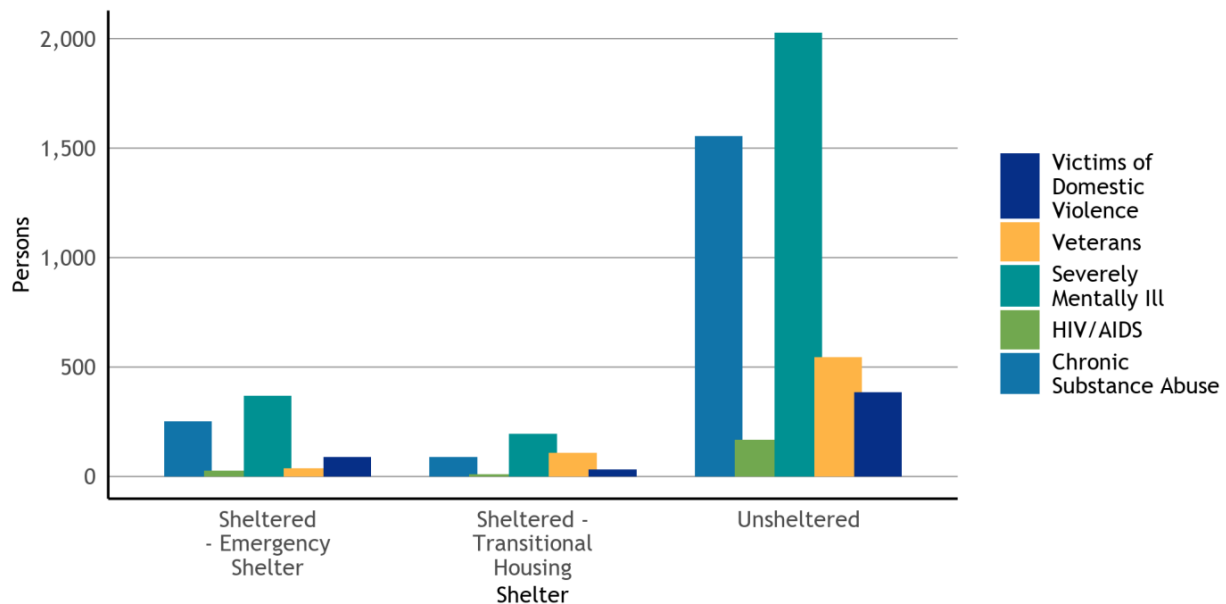
Source: U.S. Department of Housing and Urban Development (HUD), Continuum of Care (CoC) Homeless Populations and Subpopulations Reports (2019)
Notes: This data is based on Point-in-Time (PIT) information provided to HUD by CoCs in the application for CoC Homeless Assistance Programs. The PIT Count provides a count of sheltered and unsheltered homeless persons on a single night during the last ten days in January. Each Bay Area county is its own CoC, and so the data for this table is provided at the county-level. These challenges/characteristics are counted separately and are not mutually exclusive, as an individual may report more than one challenge/characteristic. These counts should not be summed.

The City of Fremont participates in the Alameda Countywide Homeless Continuum of Care Council, which coordinates local efforts to address homelessness. Recently, the Continuum of Care adopted the Home Together 2026 plan, which was endorsed by the City of Fremont City Council. The Home Together 2026 plan is a 5-year strategic initiative that identifies the strategies, activities and resources needed to dramatically reduce homelessness in Alameda County. The Plan centers racial equity and offers concrete strategies for reducing racial disparities. The City of Fremont will also be undertaking its own planning efforts to meet the needs of homeless residents, as discussed in Program 72.

Renters

As highlighted in other sections of this report, renters are more vulnerable to housing issues such as substandard housing, cost burden, and displacement. Within the Bay Area region, the areas with the highest density of renter households are located within the urban centers of San Francisco, Oakland, and San Jose. Distinct clusters of renter households live around transit stations served by regional rail such as BART or Caltrain.

Figure 7-58. Renter Households, Bay Area Region

Legend: >80% | 40%-80% | 20%-40% | < 20%
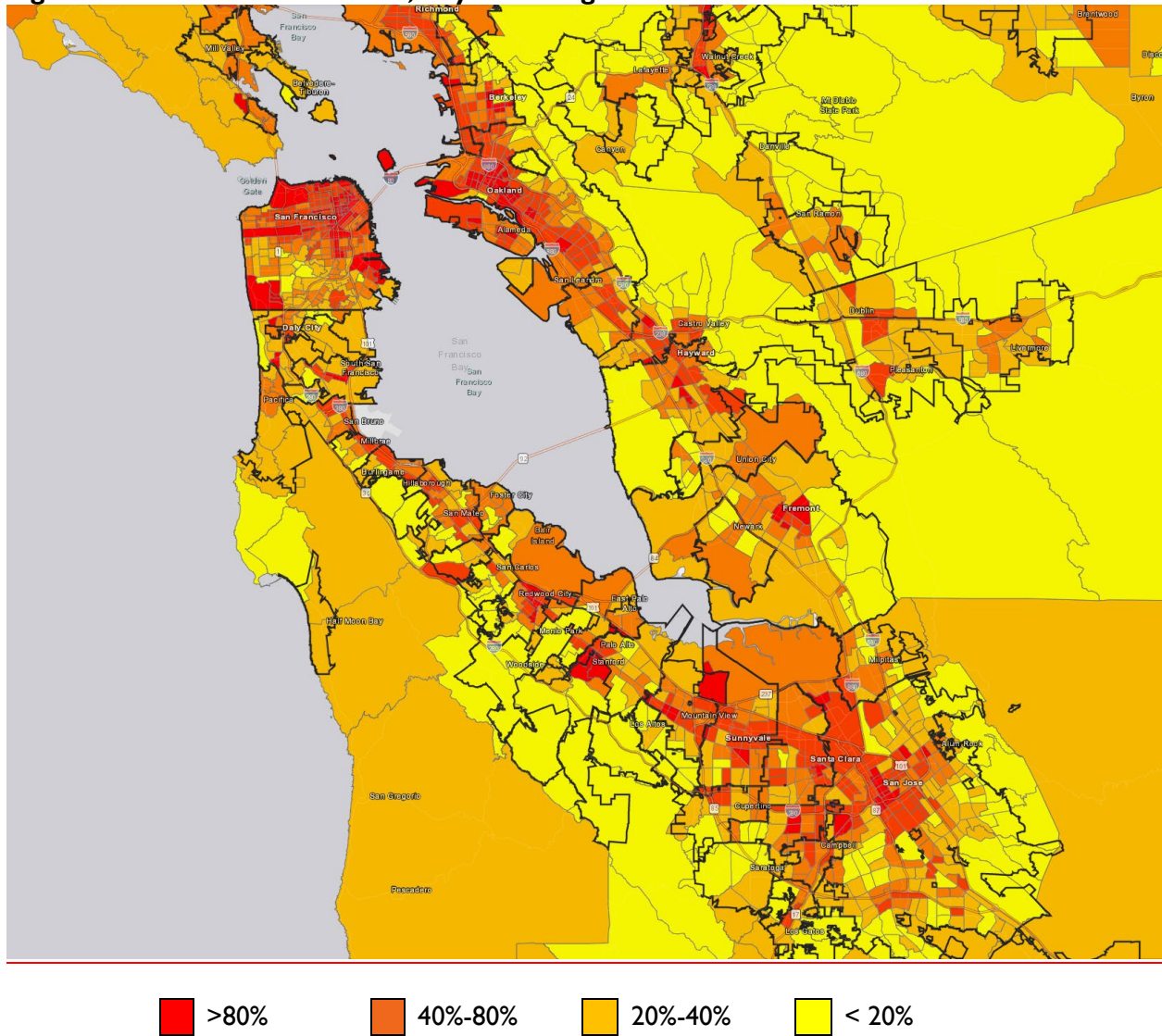
Source: HCD AFFH Data Viewer; US Census Bureau 2015-2019 ACS

This pattern holds within Fremont. The areas of the City with the greatest density of renters is within Central/Downtown Fremont, near Fremont BART. Other areas of the City with a high proportion of renters include Centerville, Sundale, and Irvington. A small but rapidly increasing population of renters lives near the newly opened Warm Springs BART Station.

Figure 7-59. Renter Households, Fremont

Legend: >80% | 40%-80% | 20%-40% | < 20%
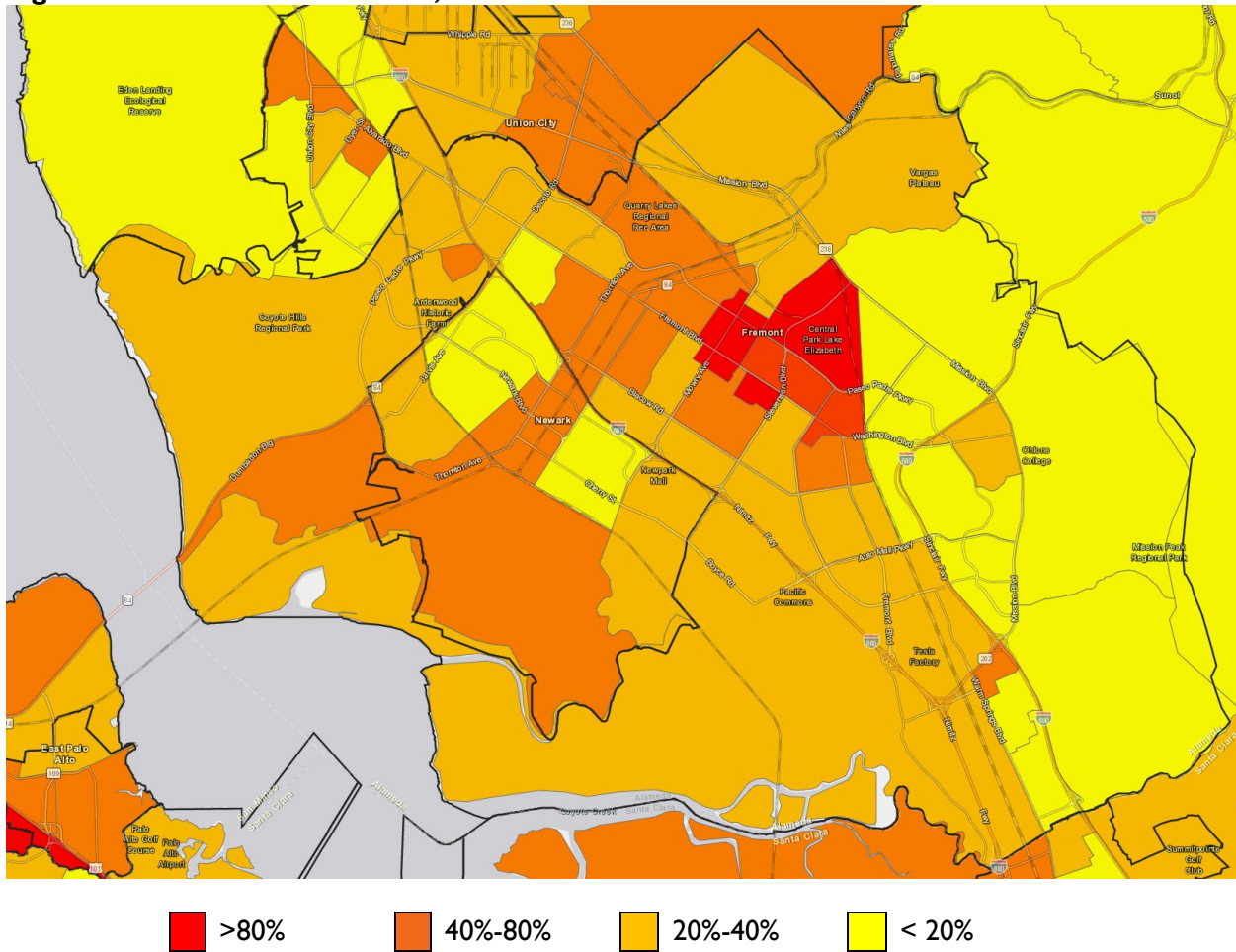
Source: HCD AFFH Data Viewer; US Census Bureau 2015-2019 ACS

In Fremont, more than half of Black, Hispanic/Latinx, and households of multiple races are renters. These groups are also disproportionately represented in the renter population, compared to the homeowner population. Asian and White households are overrepresented in owner-occupied dwelling units.

Figure 7-60. Rental and Ownership by Race, within Fremont
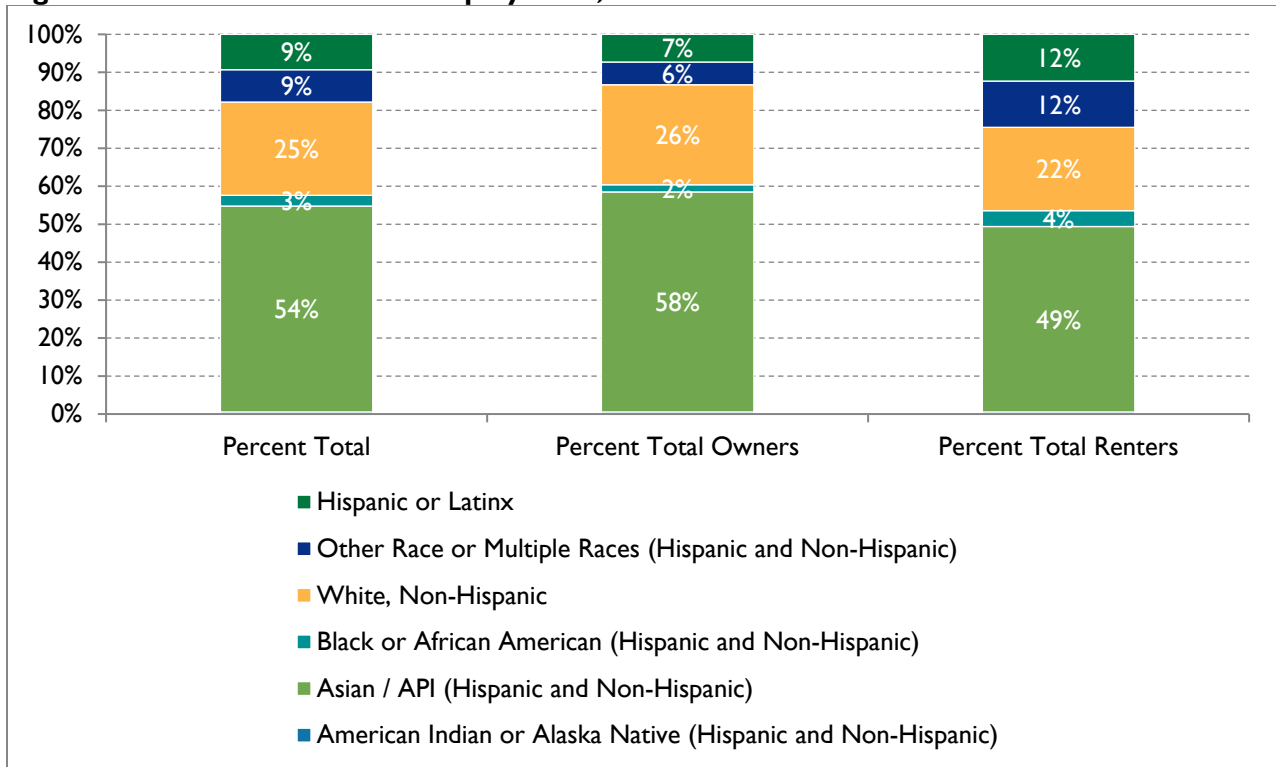
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25003(A-I)
Notes: For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the White racial group is also reported for White householders who are not Hispanic/Latinx. Since residents who identify as White and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as White and non-Hispanic/Latinx, data for multiple White sub-groups are reported here.
-The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Renters are also more likely to have lower incomes. The 0-30% of median income bracket is the only income bracket with a considerable majority of renters versus homeowners in Fremont. Moderate income households also have a slightly higher renter population than homeowner population. Households making more than 100% of median income are overwhelmingly homeowners, with 34,340 (69%) living in owner-occupied dwellings and only 15,625 (31%) renting.

Figure 7-61. Tenure by Income in Fremont.

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

Notes: -Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, and the nine county Bay Area includes the following metropolitan areas: Napa Metro Area (Napa County), Oakland-Fremont Metro Area (Alameda and Contra Costa Counties), San Francisco Metro Area (Marin, San Francisco, and San Mateo Counties), San Jose-Sunnyvale-Santa Clara Metro Area (Santa Clara County), Santa Rosa Metro Area (Sonoma County), and Vallejo-Fairfield Metro Area (Solano County). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Renters are also more likely to be younger than homeowners. Over 91% of the population age 15-24 rent their dwelling, compared to 19% of the population age 65-74, which has the highest rate of homeownership. The rate of renting also increases for people over 75 years old, indicating that older adults who previously owned homes may choose to sell their homes as they age. Older adults may "downsize" to smaller units or opt for apartment-type units with less maintenance responsibilities, which are more likely to be rentals.

Figure 7-62. Tenure by Age.
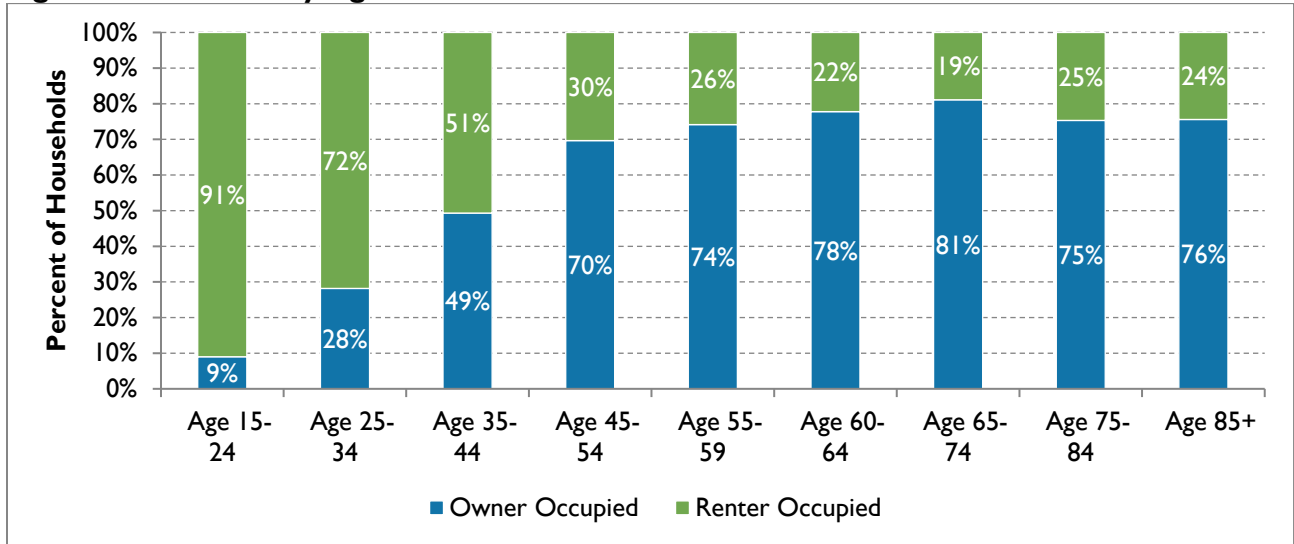
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25007

Cost Burdened Households

A household is considered "cost-burdened" if it spends more than 30% of its monthly income on housing costs, while those who spend more than 50% of their income on housing costs are considered "severely cost-burdened." Both homeowning households and renter households can be cost-burdened. Within the Bay Area, cost burden among homeowning households is most acute within communities just outside of dense urban centers. Marin County, the North Bay Area, and East Oakland have the highest rates of homeowner overpayment within the region.

Figure 7-63. Cost Burdened Homeowners, Bay Area

Legend: >80% | 40%-80% | 20%-40% | < 20%
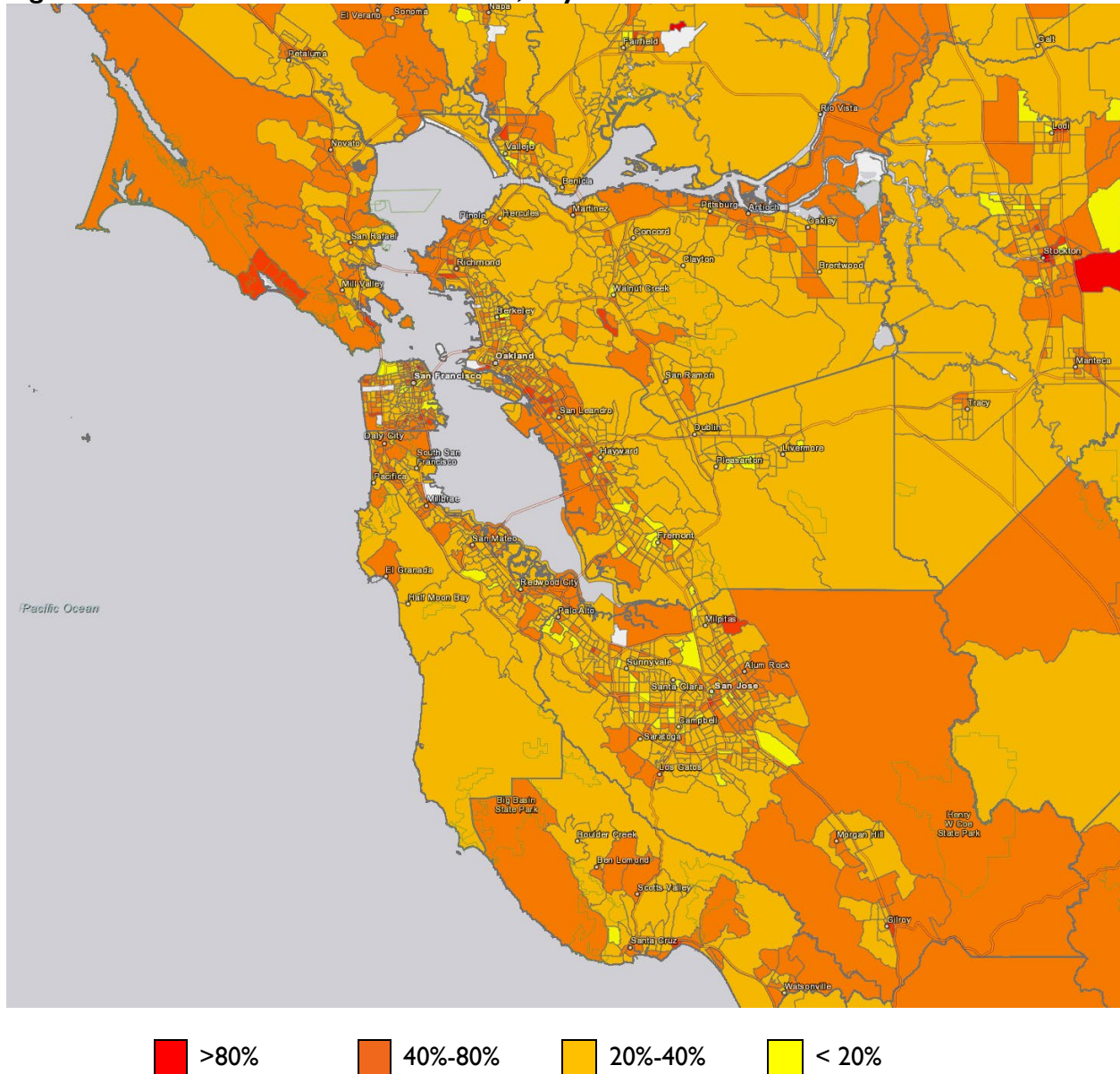
Source: HCD AFFH Data Viewer; US Census Bureau 2015-2019 ACS

Meanwhile, cost burden among renters is most common within dense urban centers including San Francisco, Oakland, and San Jose. Areas with high amounts of cost burden regionally correlate to areas that are R/ECAPs, which may reflect the effects predatory lending and discriminatory rental practices on low-income communities of color.

Figure 7-64. Cost Burdened Renters, Bay Area

Legend: >80% | 40%-80% | 20%-40% | < 20%
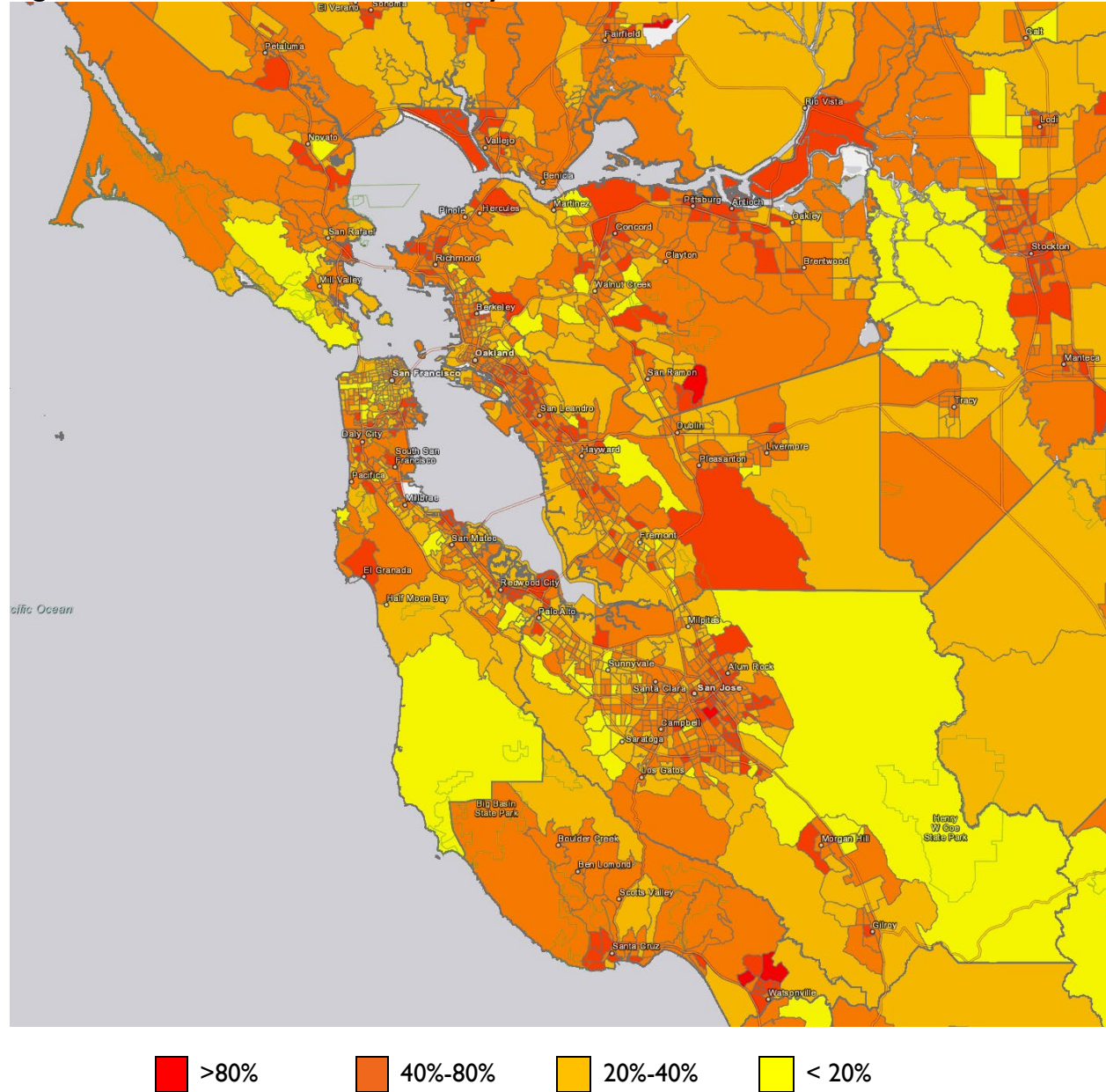
Source: HCD AFFH Data Viewer; US Census Bureau 2015-2019 ACS

Within Fremont, cost burdened homeowners are most common within Central Fremont and Irvington. These neighborhoods contain a mix of single- and multi-family housing types. Cost burdened renters are most prevalent in Niles, Cabrillo, Irvington, Grimmer, Glenmoor, Sundale, 28 Palms, and Vineyards/Avalon. Many of these neighborhoods contain predominantly single-family housing types. This may suggest that renters in need of larger units must over-pay for single-family homes due to a shortage of more affordable large unit types in multi-family buildings. Alternatively, it could suggest a preference for the amenities of a single-family home, such that households opt to spend more of their income on obtaining those features.

Importantly, cost burden does not appear to be geographically tied to any concentrations of an income-level or racial group. Cost burden for renters does appear to be correlated to neighborhoods with a higher percentage of disabled residents. Disabled residents may be on a fixed income that does not adequately support payment of median area rents.

Figure 7-65. Cost Burdened Homeowners, Fremont

Legend: >80% | 40%-80% | 20%-40% | < 20%
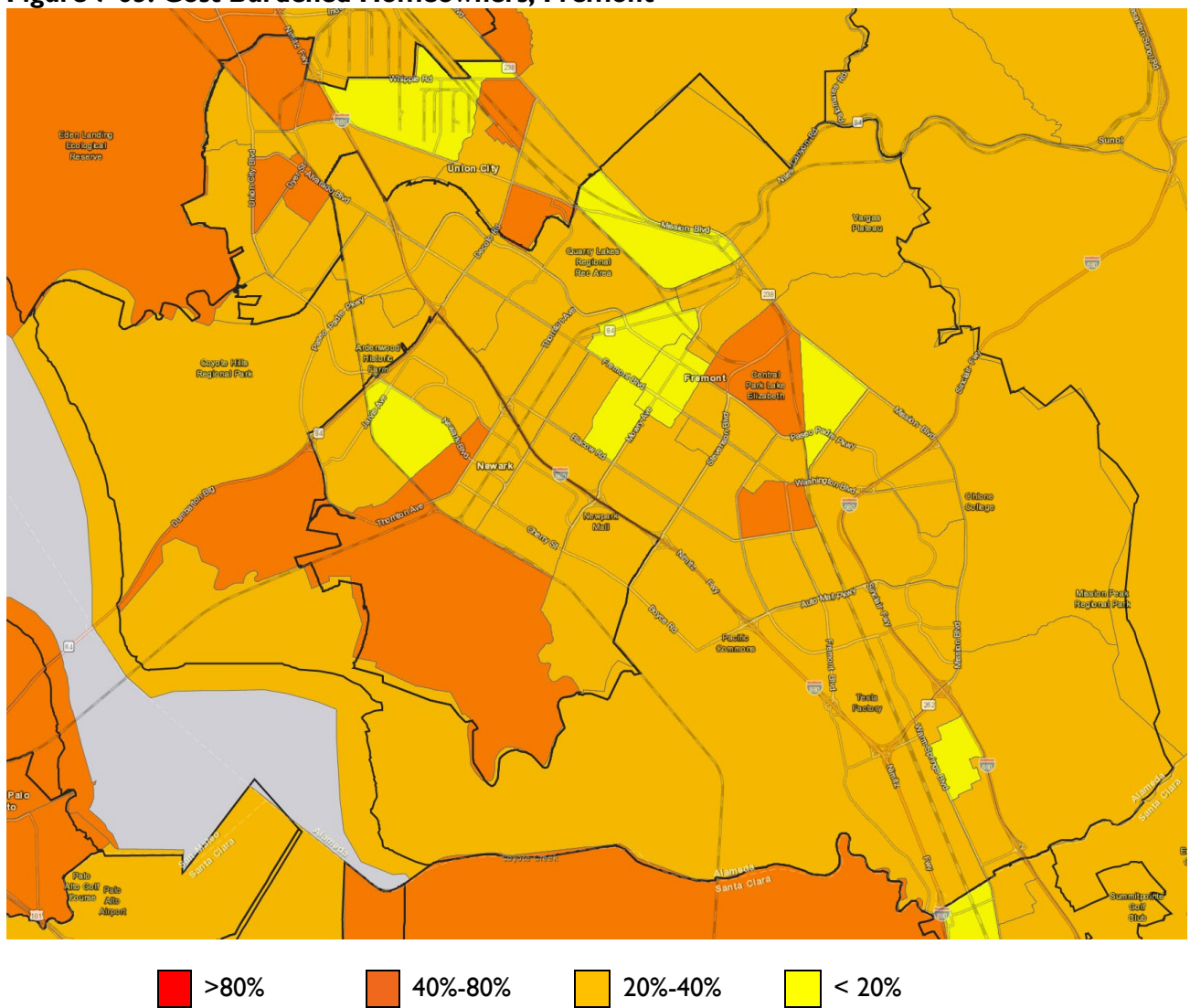
Source: HCD AFFH Data Viewer; US Census Bureau 2015-2019 ACS

Figure 7-66. Cost Burdened Renters, Fremont

🟥 >80%	🟧 40%-80%	🟨 20%-40%	🟨 < 20%
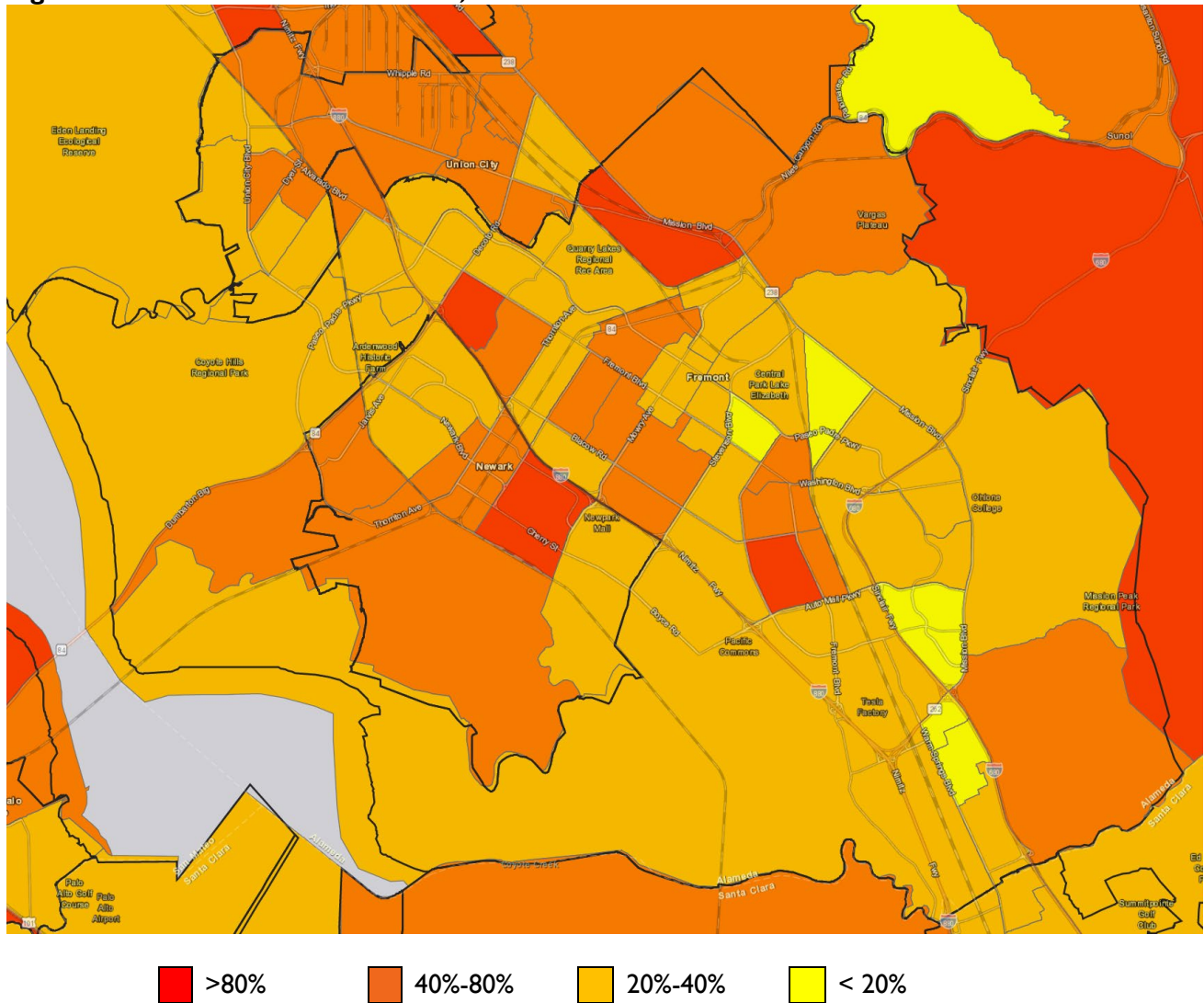
*Source: HCD AFFH Data Viewer; US Census Bureau 2015-2019 ACS*

Within Fremont, a total of 25% of homeowners and 41% of renters experience cost burden. As discussed in the Housing Needs Assessment, renters and people with lower incomes are more likely to be cost-burdened than homeowners and people with above-moderate incomes. Hispanic or Latinx residents are the most cost burdened, and American Indian or Alaska Native, Non-Hispanic residents are the most severely cost burdened. Large families consisting of five or more individuals are more likely to be cost-burdened, but less likely to be severely cost burdened, than smaller families.

Figure 7-67. Cost Burden by Tenure, Fremont
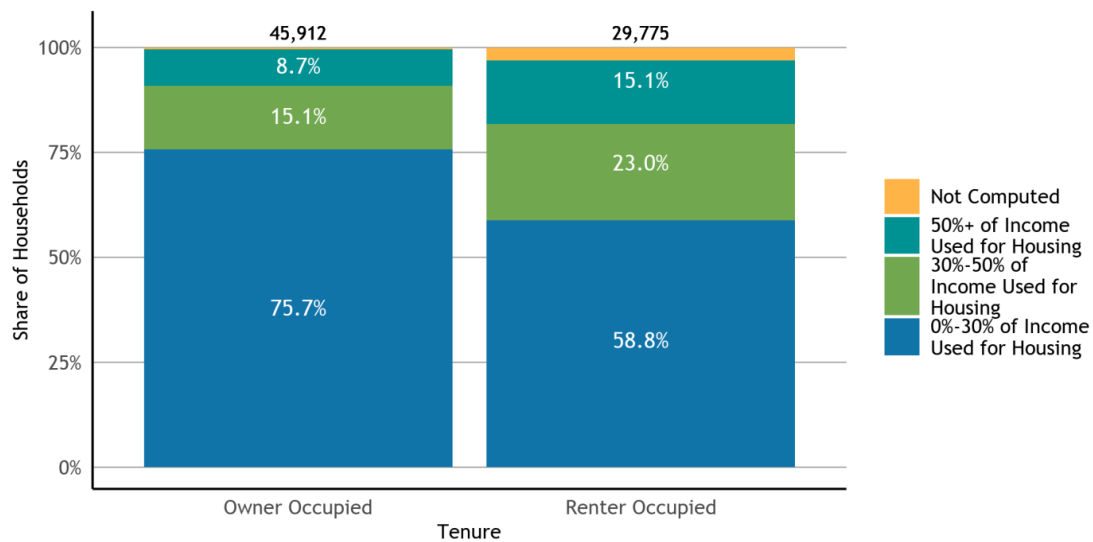
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25070, B25091
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Figure 7-68. Cost Burden by Income Level, Fremont
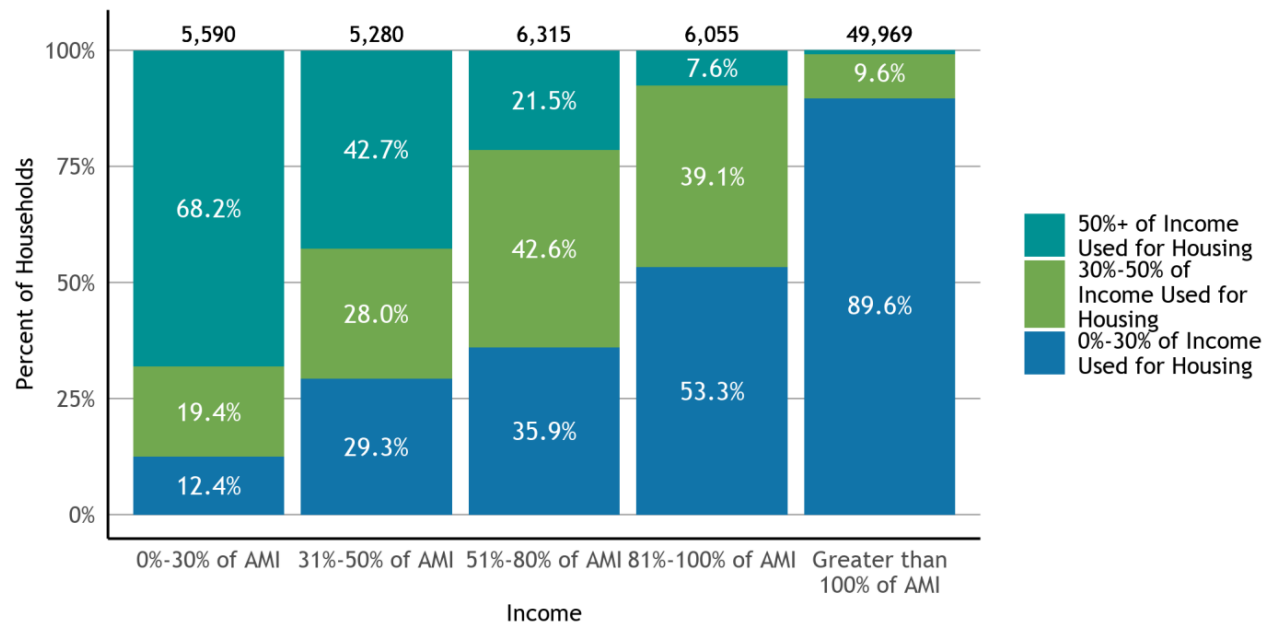
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as

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those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, including the Oakland-Fremont Metro Area (Alameda and Contra Costa Counties). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Figure 7-69. Cost Burden by Race, Fremont
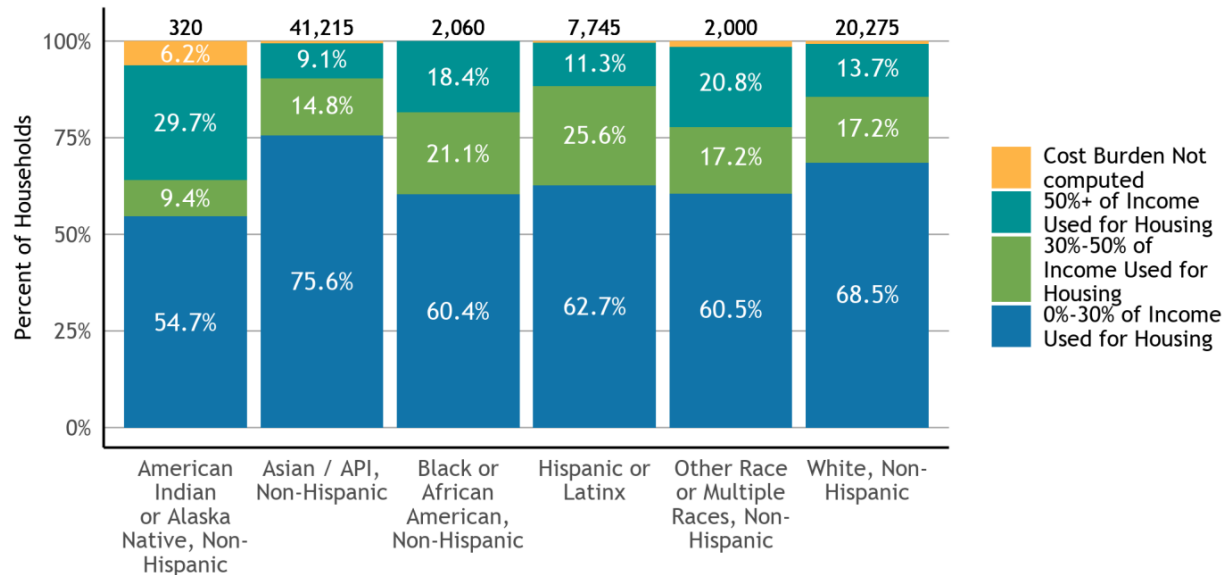
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income. For the purposes of this graph, the "Hispanic or Latinx" racial/ethnic group represents those who identify as having Hispanic/Latinx ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latinx ethnicity.

Figure 7-70. Cost Burden by Household Size, Fremont
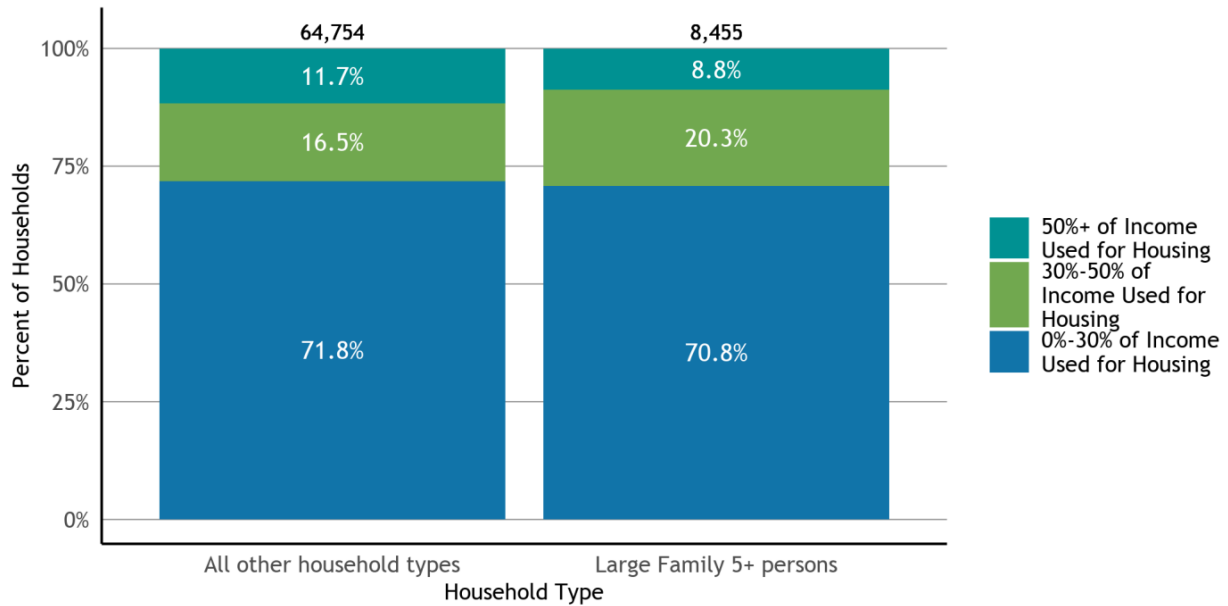
Source: U.S. Department of Housing

Notes: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. HUD defines cost-burdened households as those whose monthly housing costs exceed 30% of monthly income, while severely cost-burdened households are those whose monthly housing costs exceed 50% of monthly income.

Overcrowded Households

Overcrowding occurs when the number of people living in a household is greater than the home was designed to hold. There are several different standards for defining overcrowding, but this report uses the Census Bureau definition, which is more than one occupant per room (not including bathrooms or kitchens). Additionally, the Census Bureau considers units with more than 1.5 occupants per room to be severely overcrowded. Overcrowding is one symptom of a lack of affordable housing options, as it often occurs when individuals and families must "double-up" within a housing unit in order to afford rent. Overcrowding may also occur when there are not sufficient units within a community designed to accommodate large families or multigenerational households.

Overcrowding can occur in both urban and suburban communities. Within the Bay Area region, the neighborhoods with the greatest rate of overcrowding occur within eastern neighborhoods of San Francisco, East Palo Alto, East San Jose, and southeast Oakland. These locations are all communities of color (>80% non-white population) that have high rates of poverty.
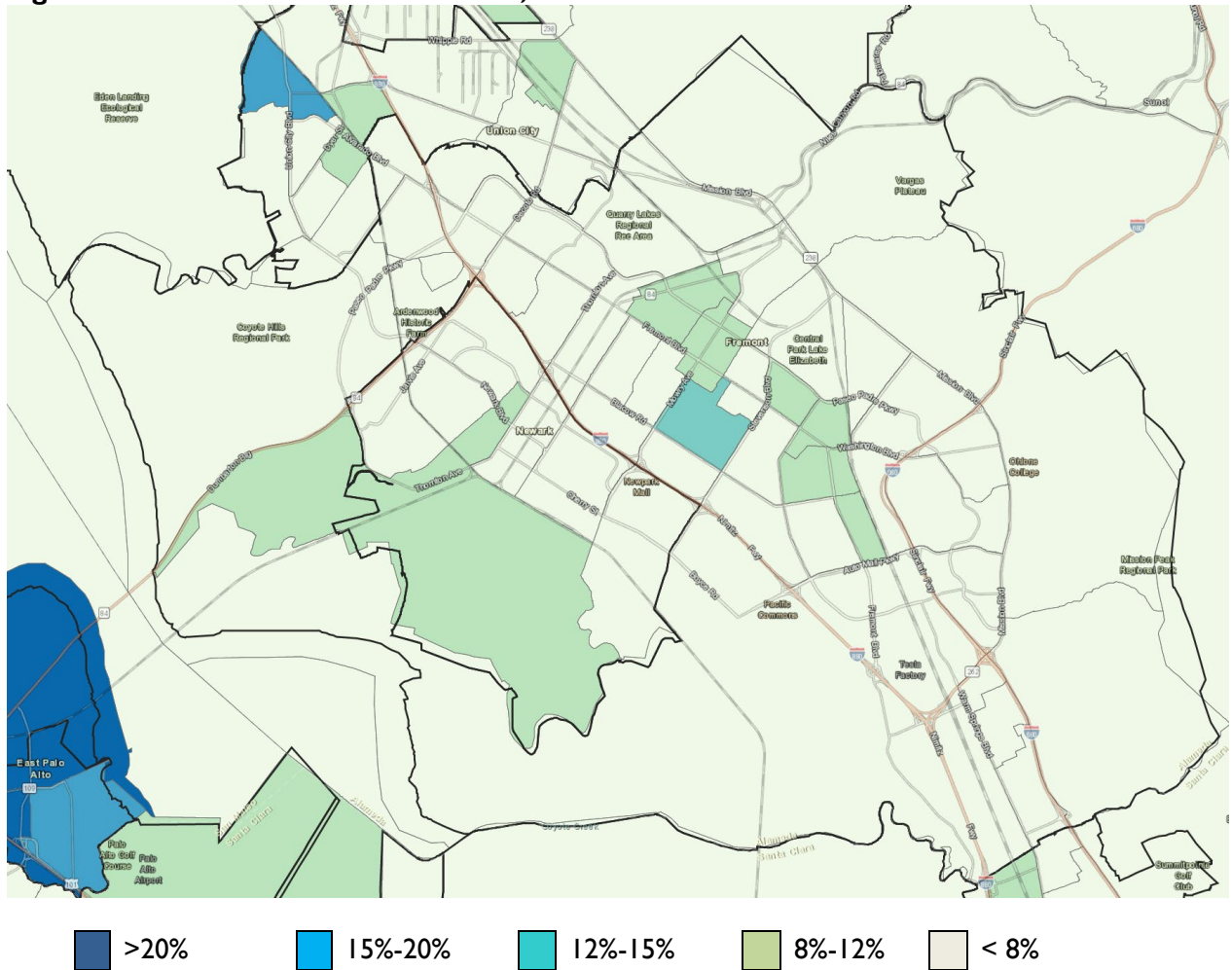
Figure 7-71. Overcrowded Households, Bay Area
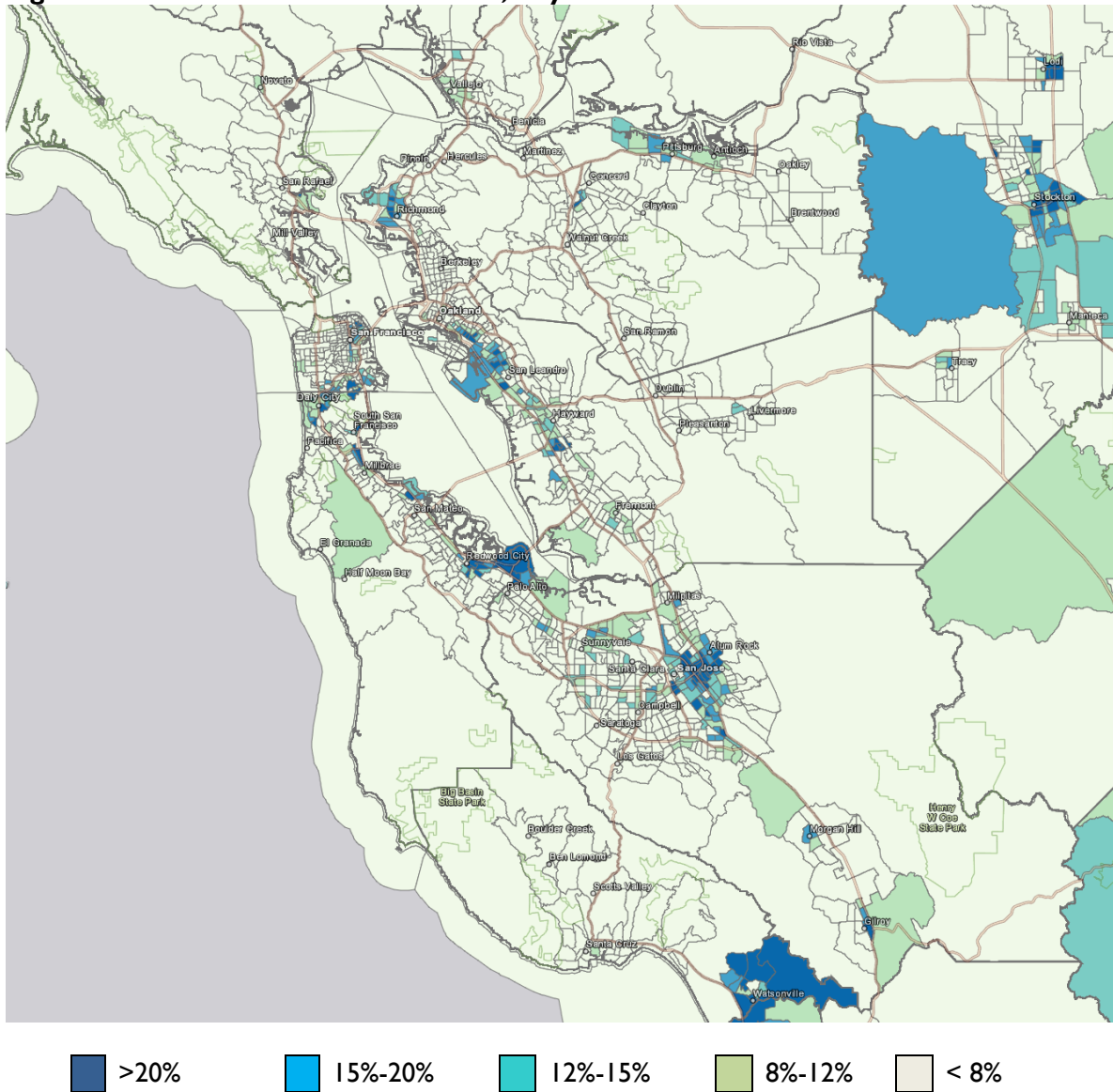
| | >20% | | 15%-20% | | 12%-15% | | 8%-12% | | < 8% |

Source: HCD AFFH Data Viewer; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) and U.S. Census American Community Survey (ACS).

Within Fremont, overcrowded households are concentrated within Central Fremont, Sundale, and Irvington. Households with the most severe overcrowding are similarly most concentrated within Central Fremont. These tracts correspond to some of the most heavily renter-occupied tracts in the City, as well as the only Hispanic-majority tract within the City.

Figure 7-72. Overcrowded Households, within Fremont

	>20%		15%-20%		12%-15%		8%-12%		< 8%

Source: HCD AFFH Data Viewer; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) and U.S. Census American Community Survey (ACS).

Overcrowding disproportionately impacts renters, low-income households, and households of color. Asian/Pacific Islander residents, Hispanic residents, and residents of two or more races are most likely to experience overcrowding in Fremont.
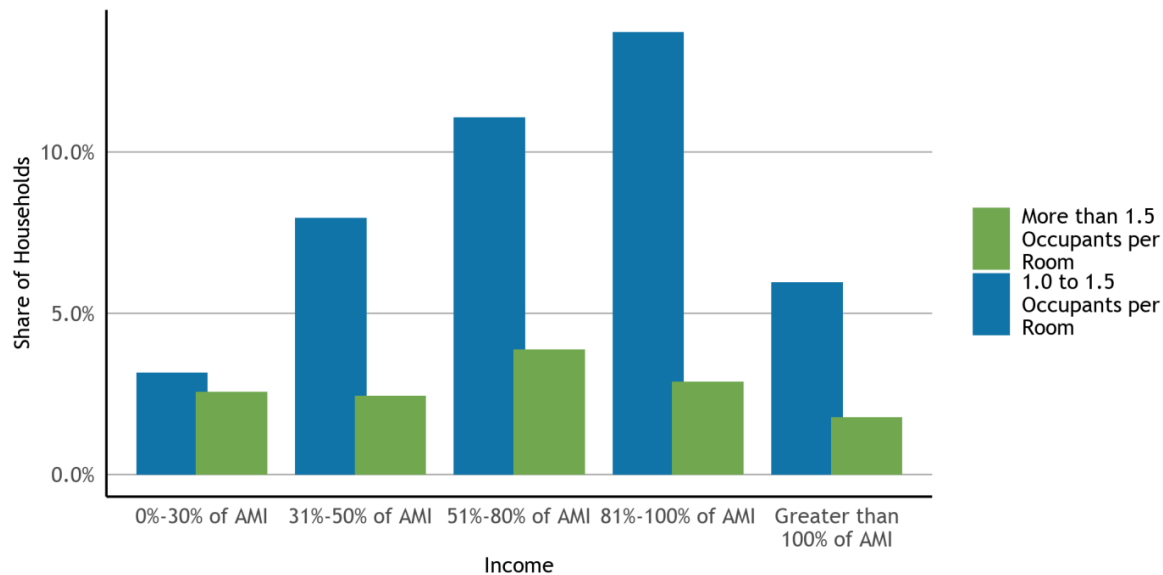
Figure 7-73. Overcrowding by Tenure and Severity, Fremont
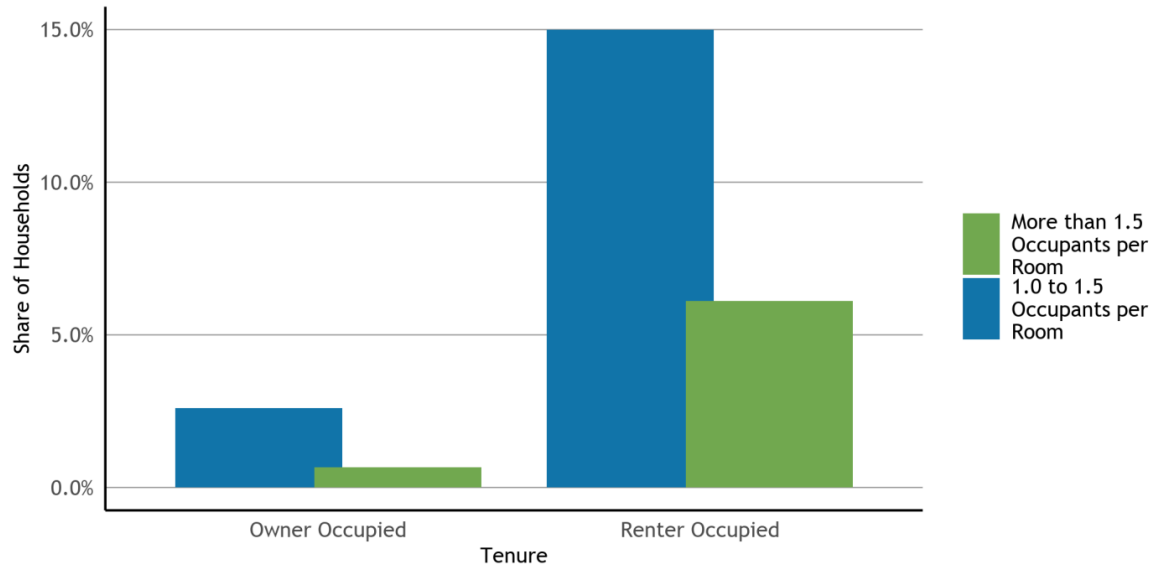
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded.

Figure 7-74. Overcrowding by Income Level and Severity, Fremont

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) ACS tabulation, 2013-2017 release
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. Income groups are based on HUD calculations for Area Median Income (AMI). HUD calculates the AMI for different metropolitan areas, including the Oakland-Fremont Metro Area (Alameda and Contra Costa Counties). The AMI levels in this chart are based on the HUD metro area where this jurisdiction is located.

Figure 7-75. Overcrowding by Race, Fremont
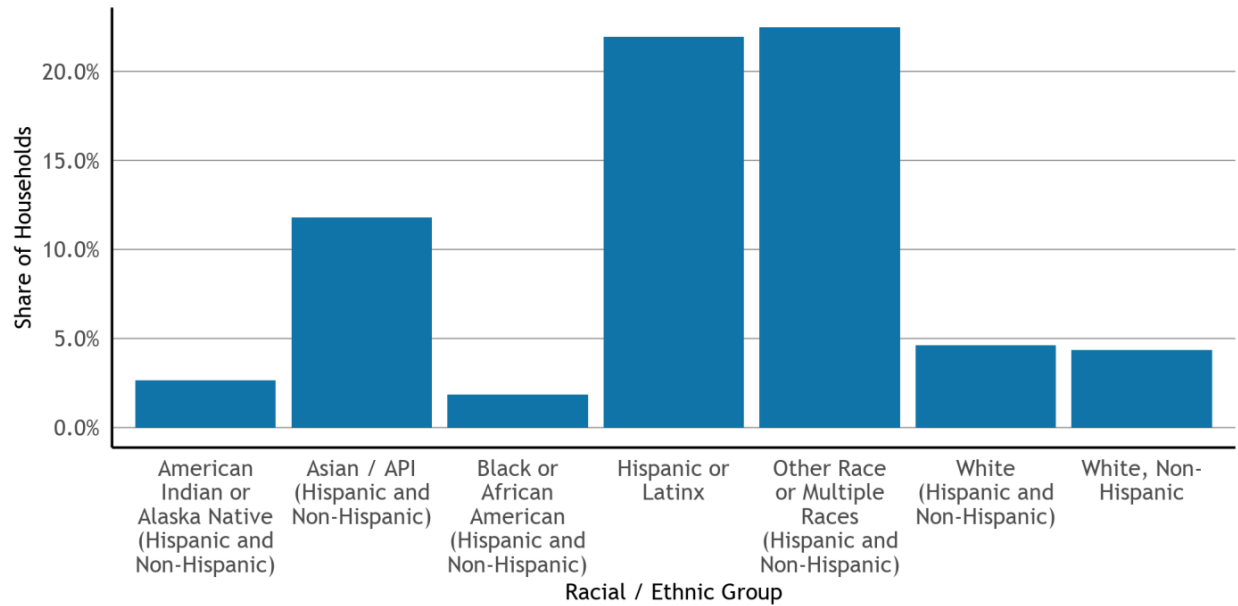
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25014
Notes: The Census Bureau defines an overcrowded unit as one occupied by 1.01 persons or more per room (excluding bathrooms and kitchens), and units with more than 1.5 persons per room are considered severely overcrowded. For this table, the Census Bureau does not disaggregate racial groups by Hispanic/Latinx ethnicity. However, data for the White racial group is also reported for White householders who are not Hispanic/Latinx. Since residents who identify as White and Hispanic/Latinx may have very different experiences within the housing market and the economy from those who identify as White and non-Hispanic/Latinx, data for multiple White sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled "Hispanic and Non-Hispanic" are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

Substandard Housing

Housing costs in the region are among the highest in the country, which could result in households, particularly renters, needing to live in substandard conditions in order to afford housing. Generally, there is limited data on the extent of substandard housing issues in a community. Data is collected at the city-level, which prevents substantial analysis of neighborhood-level issues. Approximately 20% of all Fremont households have at least one severe housing problem, which is a similar level to most other urban and suburban Bay Area jurisdictions. The two jurisdictions with the greatest percentage of substandard housing problems are East Palo Alto and North Fair Oaks (unincorporated San Mateo County) in which upward of 40% of households experience substandard housing issues.

Figure 7-76. Percent of Households with Severe Housing Problems
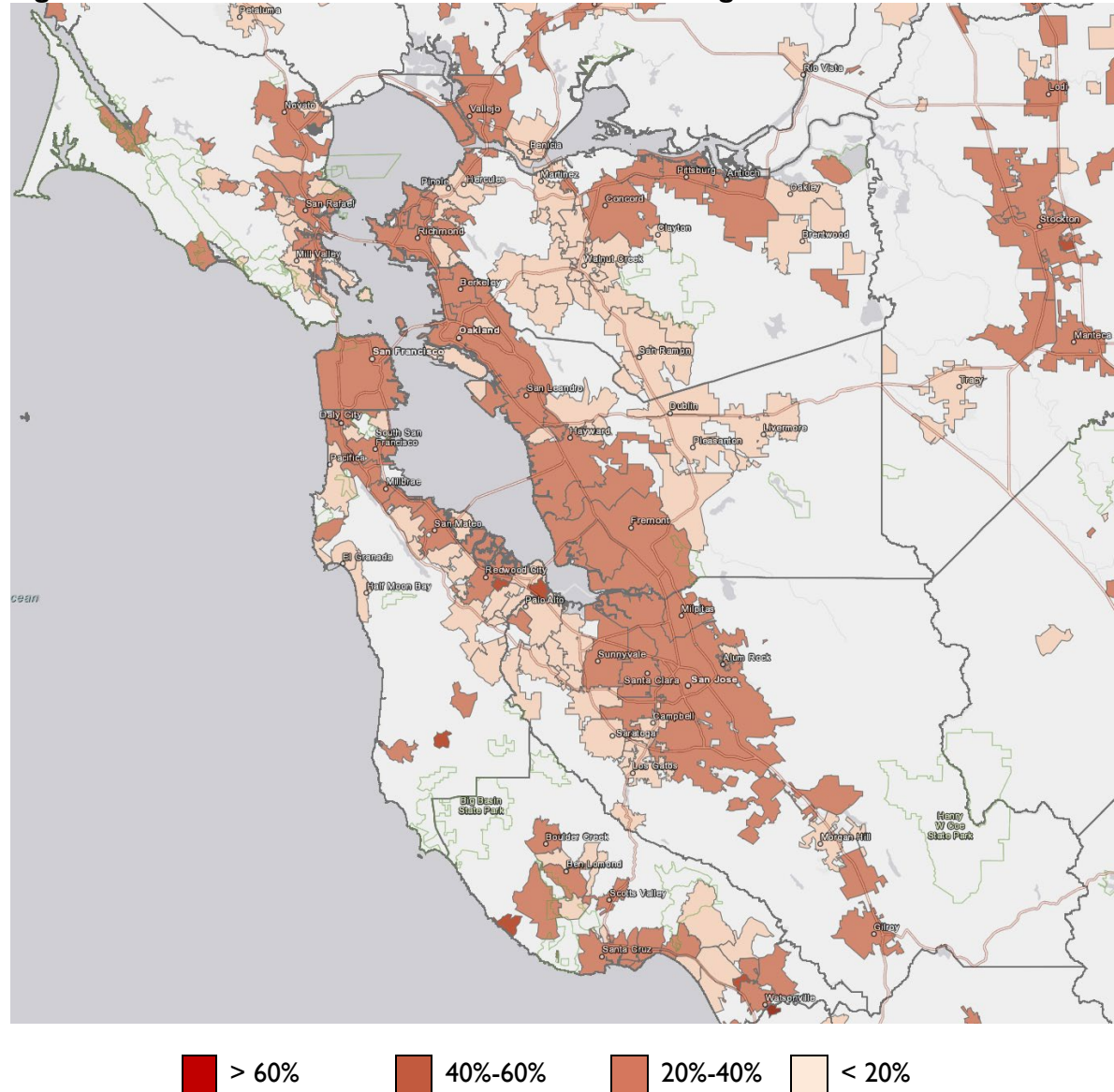
Legend: > 60% | 40%-60% | 20%-40% | < 20%

Source: HCD AFFH Data Viewer; U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) and U.S. Census American Community Survey (ACS).

The Census Bureau data included in the graph below gives a sense of some of the substandard conditions that may be present in Fremont. For example, 1.9% of renters in Fremont reported lacking a kitchen and 0.2% of renters lack plumbing, compared to 0.4% of owners who lack a kitchen and 0.1% of owners who lack plumbing. While the data does not break down substandard housing by income and race, people of color and low-income households are more likely to be renters. This suggests that these groups may also disproportionately experience substandard housing issues.

Figure 7-77. Substandard Housing Issues
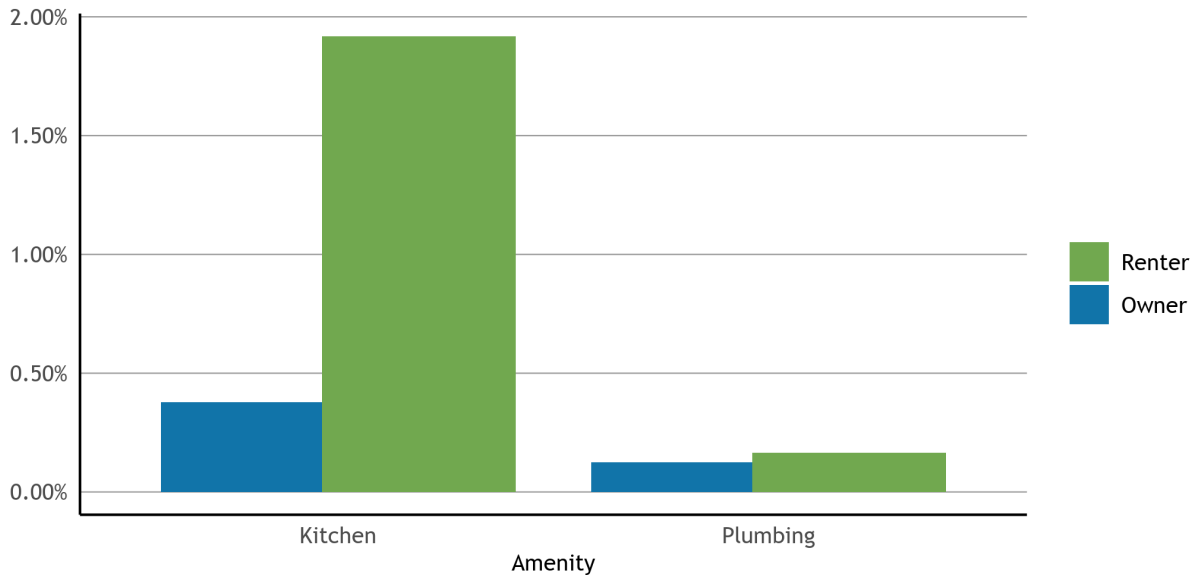
Source: U.S. Census Bureau, American Community Survey 5-Year Data (2015-2019), Table B25053, Table B25043, Table B25049

The City's Code Enforcement Division handles complaints related to substandard housing. Between 2014-2021, the City addressed over 300 substandard housing complaints. The most common issue addressed was mold, followed by issues with plumbing and roof leaks.

Figure 7-78. Code Enforcement Complaints Related to Substandard Housing
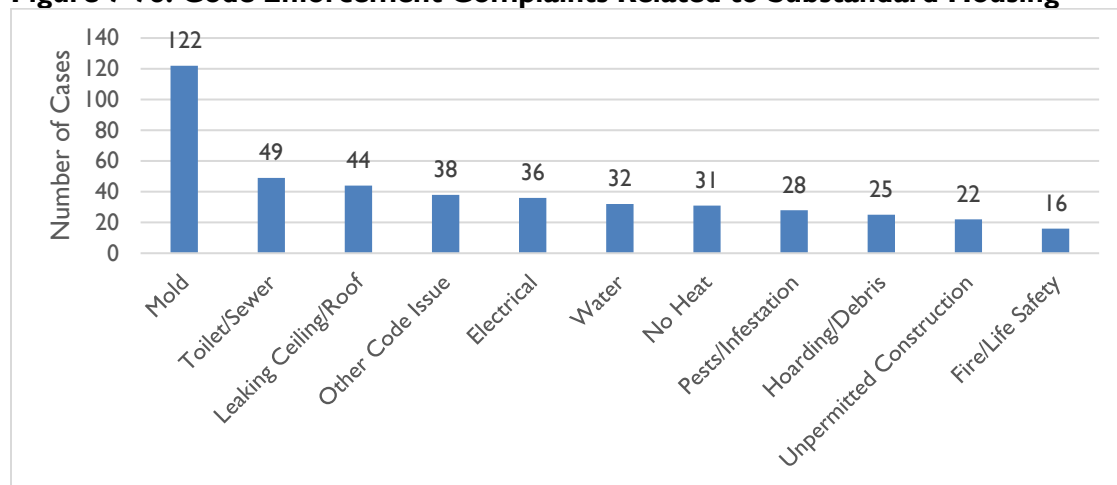
Source: City of Fremont Code Enforcement Division.

When examined geographically, code enforcement cases were most prevalent within Central Fremont, Parkmont, Sundale, and Irvington. These neighborhoods correspond to areas that have a higher proportion of rental housing and lower-income households.

Figure 7-79. Map of Code Enforcement Cases
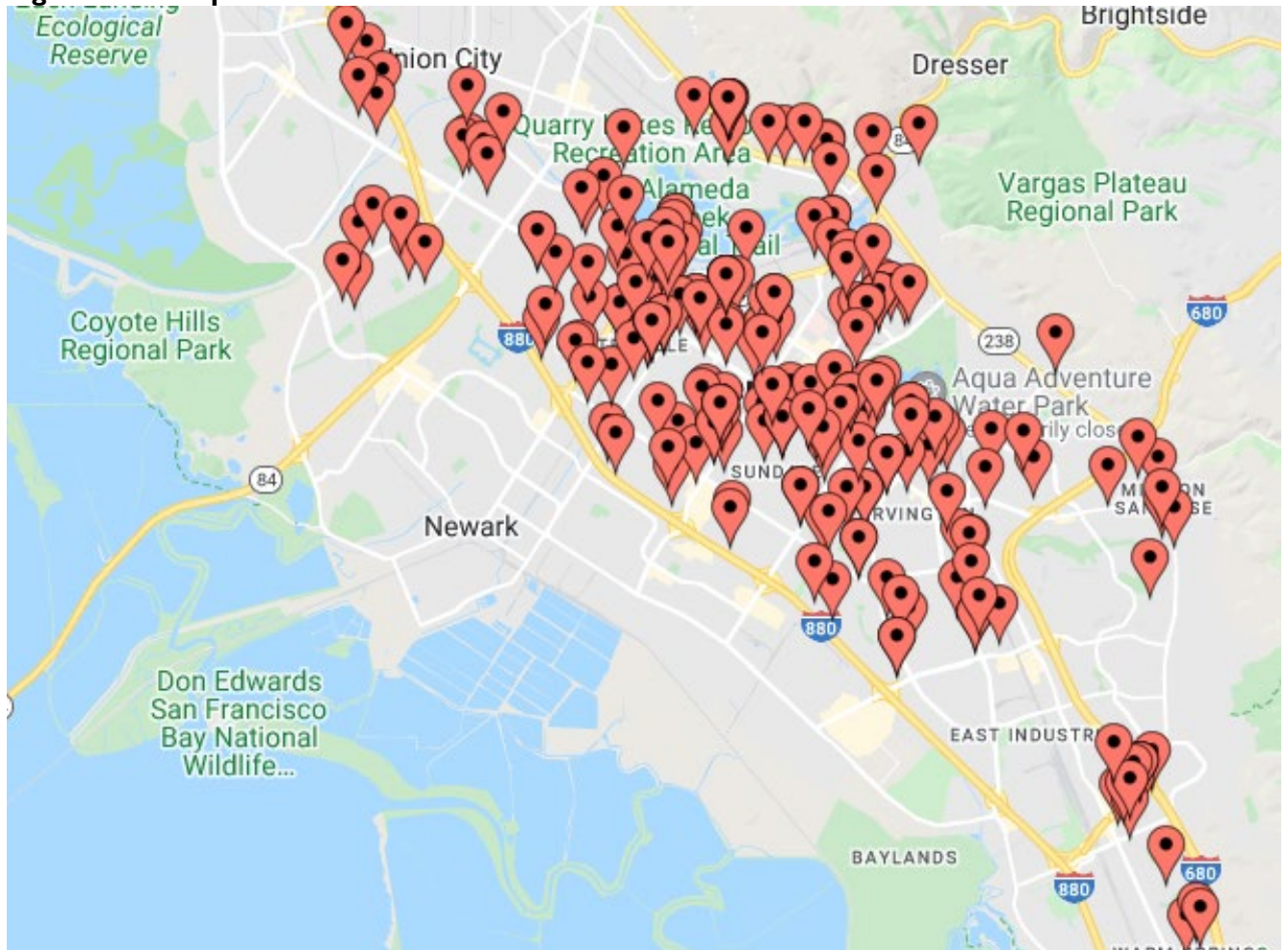
Source: City of Fremont Code Enforcement Division.

As discussed within the Housing Needs Assessment, it is likely that the number of reported substandard housing complaints is substantially lower than the actual number of issues within the community. Renters may fear reporting substandard housing for fear of retaliation. Others may not know that certain issues may constitute a substandard housing issue (i.e., lack of heat). The City's Code Enforcement Manager estimates that between 5,000 and 10,000 homes require substantial retrofit or renovation. It is likely that households living in those homes face one or more substandard housing issues.

Displacement

Displacement is defined as the involuntary relocation of current residents from a community or neighborhood. Displacement can occur directly, such as when subsidized affordable housing is converted to market rate, or when older housing stock is torn down to allow for new development. Displacement can also occur indirectly when residents are no longer able to live in their homes due to increasing housing costs. Government investments in physical infrastructure including rail transit, schools, parks, and highways, can be associated with increasing home values and subsequent displacing forces.
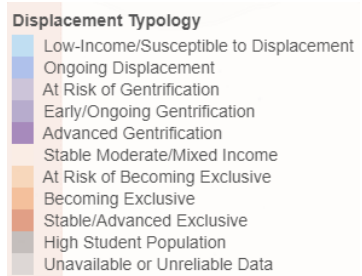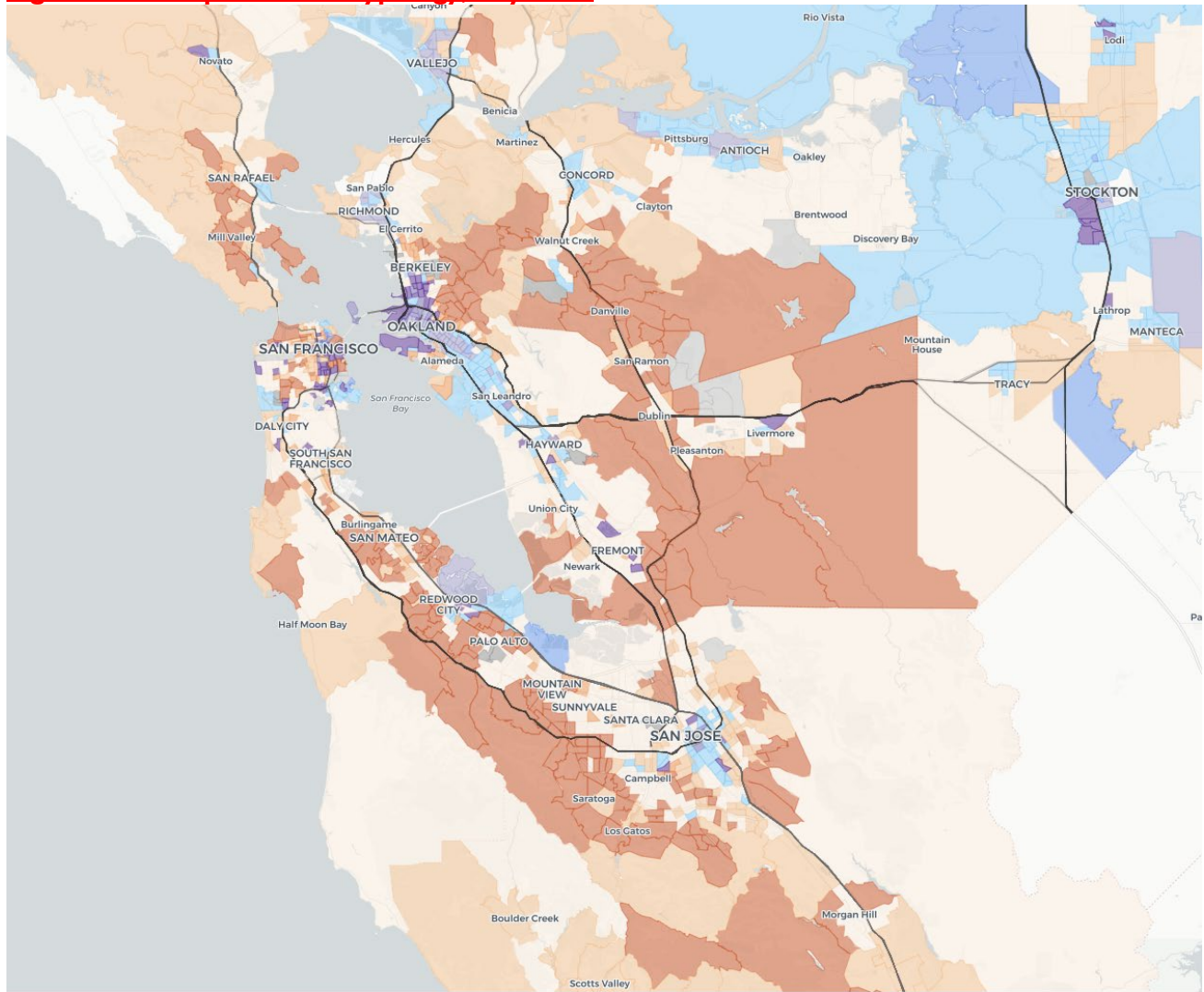
Historically across the state of California, local Redevelopment Agencies contributed to projects that spurred both the direct and indirect displacement of low-income residents.[8] The City of Fremont's Redevelopment Agency had identified three "Redevelopment Districts" within the City, consisting of the downtown areas of Niles, Centerville, and Irvington. The City provided significant public investment in street improvements, business assistance, and affordable housing within these neighborhoods from the 1970s through the dissolution of Redevelopment in 2012. The history of these redevelopment efforts is relevant to understanding the landscape of residential displacement within Fremont today.

The Urban Displacement Project publishes a map that characterizes housing market dynamics and displacement and gentrification risk into categories ("typologies") at the census tract level. Their analysis includes both neighborhoods with a typology of exclusionary displacement and those experiencing the effects of direct or indirect displacement.

Within the Bay Area, many suburban communities are characterized as "Advanced Exclusive" communities. Advanced exclusive communities are more likely to experience exclusionary displacement, in that lower-income households cannot move there due to the lack of affordable housing options. The communities that are at the greatest risk of gentrification include neighborhoods within San Francisco, Oakland, Berkeley, and Redwood City. Finally, existing low-income communities within southern San Francisco, southeast Oakland, San Jose, and East Palo Alto have stable populations currently, but may be susceptible to displacement within the future.
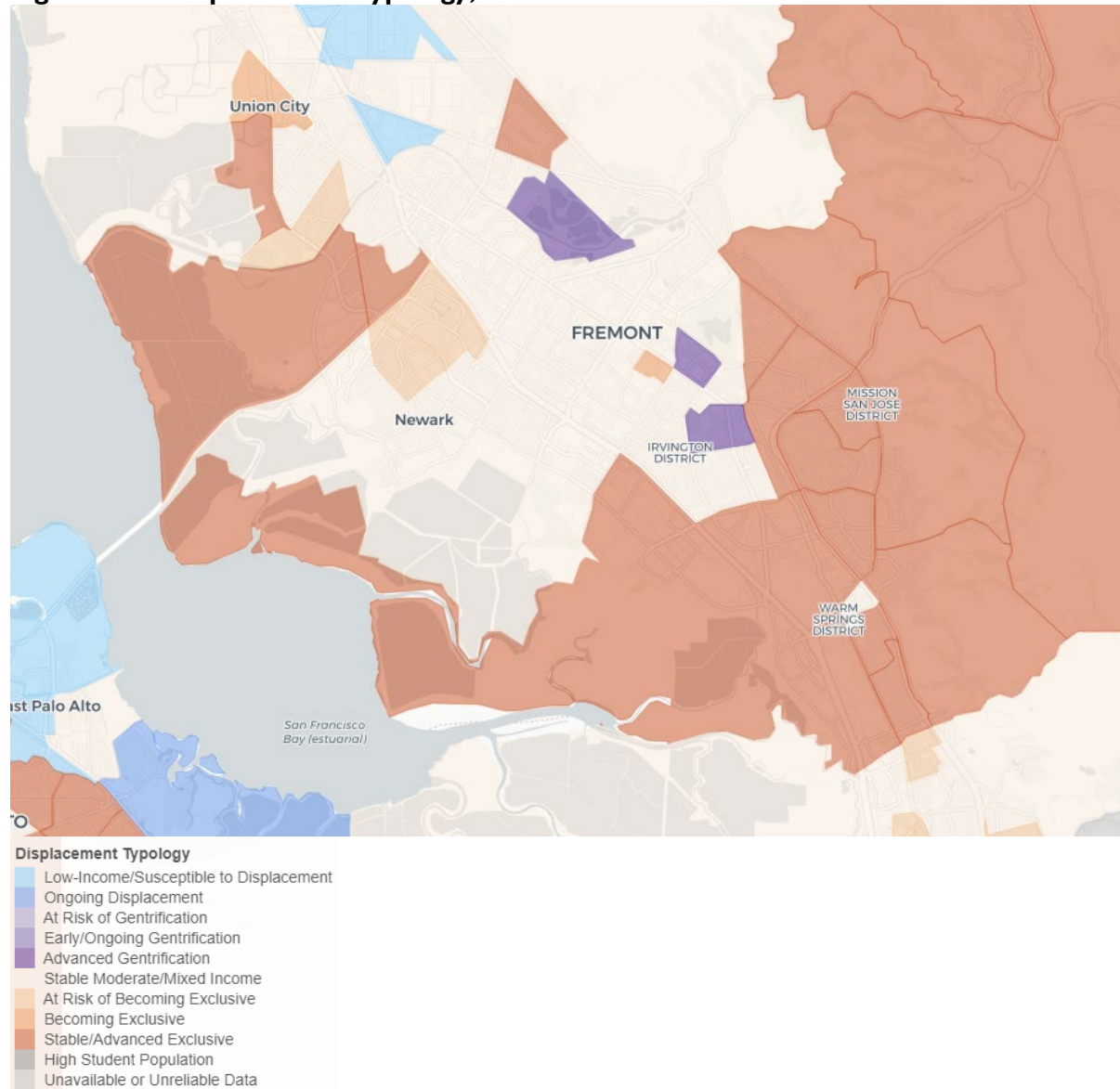
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[8] *Redevelopment Agencies in California: History, Benefits, Excesses, and Closure* by Casey Blount, Wendy Ip, Ikuo Nakano, and Elaine Ng. January 2014. https://www.huduser.gov/portal/publications/redevelopment_whitepaper.pdf

Figure 7-81. Displacement Typology, Bay Area

Displacement Typology
- Low-Income/Susceptible to Displacement
- Ongoing Displacement
- At Risk of Gentrification
- Early/Ongoing Gentrification
- Advanced Gentrification
- Stable Moderate/Mixed Income
- At Risk of Becoming Exclusive
- Becoming Exclusive
- Stable/Advanced Exclusive
- High Student Population
- Unavailable or Unreliable Data

Source: UCB Urban Displacement Project

**Figure 7-82. Displacement Typology, Fremont**

Source: UCB Urban Displacement Project

Much of Fremont is categorized as a "Stable Moderate/Mixed Income" or "Stable/Advanced Exclusive" typology. There are also three tracts that have a typology of "Advanced Gentrification" which are in Brookvale/Parkmont, Central Fremont, and Irvington. These communities gentrified between 1990-2018 and are currently moderate to high income tracts. The map does not identify any census tracts in Fremont that have a typology of being susceptible to displacement or at risk of gentrification.

Notably, only one of the three identified "Advanced Gentrification" tracts is located within a former Redevelopment District. Other former Redevelopment Districts are classified as stable moderate/mixed income tracts. However, more broadly, tracts with an "Advanced Gentrification" typology contain more renters than homeowners. Homeowners outnumber renters in moderate/mixed income and exclusionary tracts.

Figure 7-83. Households by Displacement Risk and Tenure
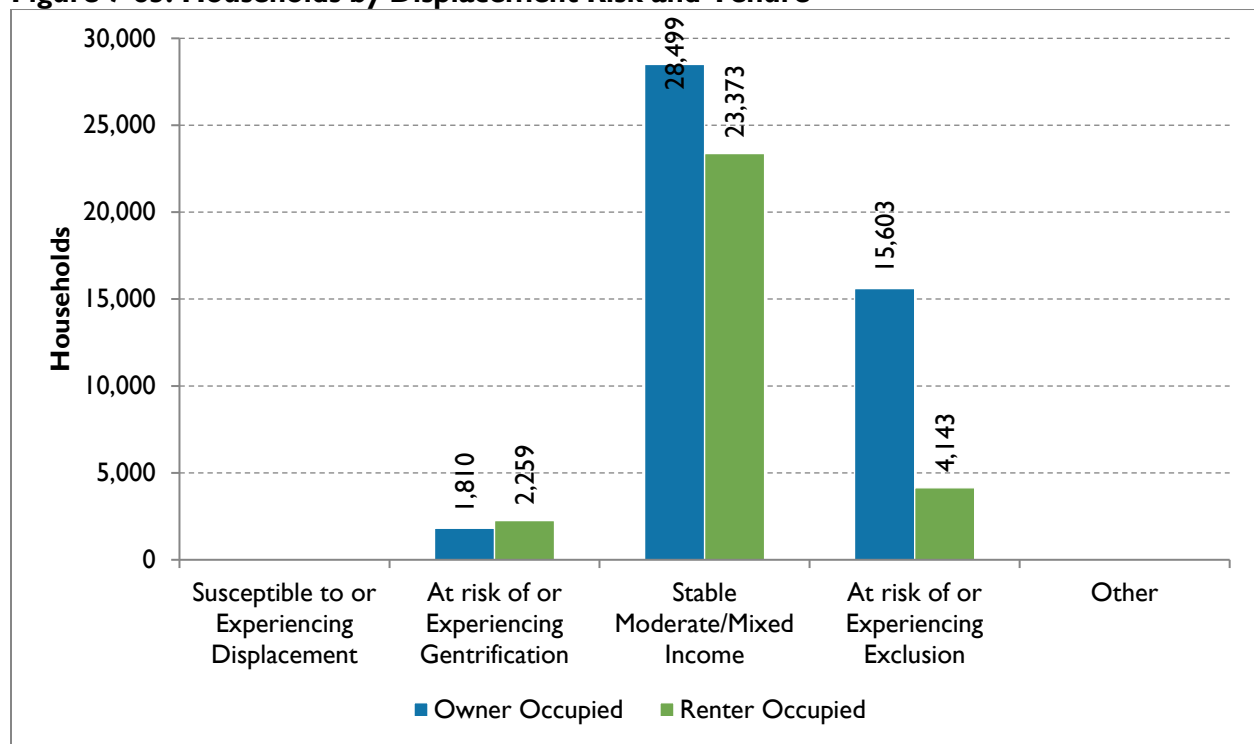
Source: Urban Displacement Project for classification, American Community Survey 5-Year Data (2015-2019), Table B25003 for tenure.
Notes: -Displacement data is available at the census tract level. Staff aggregated tracts up to jurisdiction level using census 2010 population weights, assigning a tract to jurisdiction in proportion to block level population weights. Total household count may differ slightly from counts in other tables sourced from jurisdiction level sources.
-Categories are combined as follows for simplicity:
--At risk of or Experiencing Exclusion: At Risk of Becoming Exclusive; Becoming Exclusive; Stable/Advanced Exclusive
--At risk of or Experiencing Gentrification: At Risk of Gentrification; Early/Ongoing Gentrification; Advanced Gentrification
--Stable Moderate/Mixed Income: Stable Moderate/Mixed Income
--Susceptible to or Experiencing Displacement: Low-Income/Susceptible to Displacement; Ongoing Displacement
*--Other: High Student Population; Unavailable or Unreliable Data*

The Urban Displacement Project has separately identified "sensitive communities" within the Bay Area that may be at greater risk for displacement pressure in the future. These communities are areas that meet the following criteria:

- Share of very low-income residents is above 20%, AND
- The tract meets two of the following criteria:
  o Share of renters is above 40%
  o Share of people of color is above 50%
  o Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median
  o They or areas in close proximity have been experiencing displacement pressures.[9]

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[9] For the purposes of this analysis, "displacement pressure" was defined as either a percent change in rent above county median for rent increase or the difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap).

**Figure 7-84. Sensitive Communities within the Bay Area**
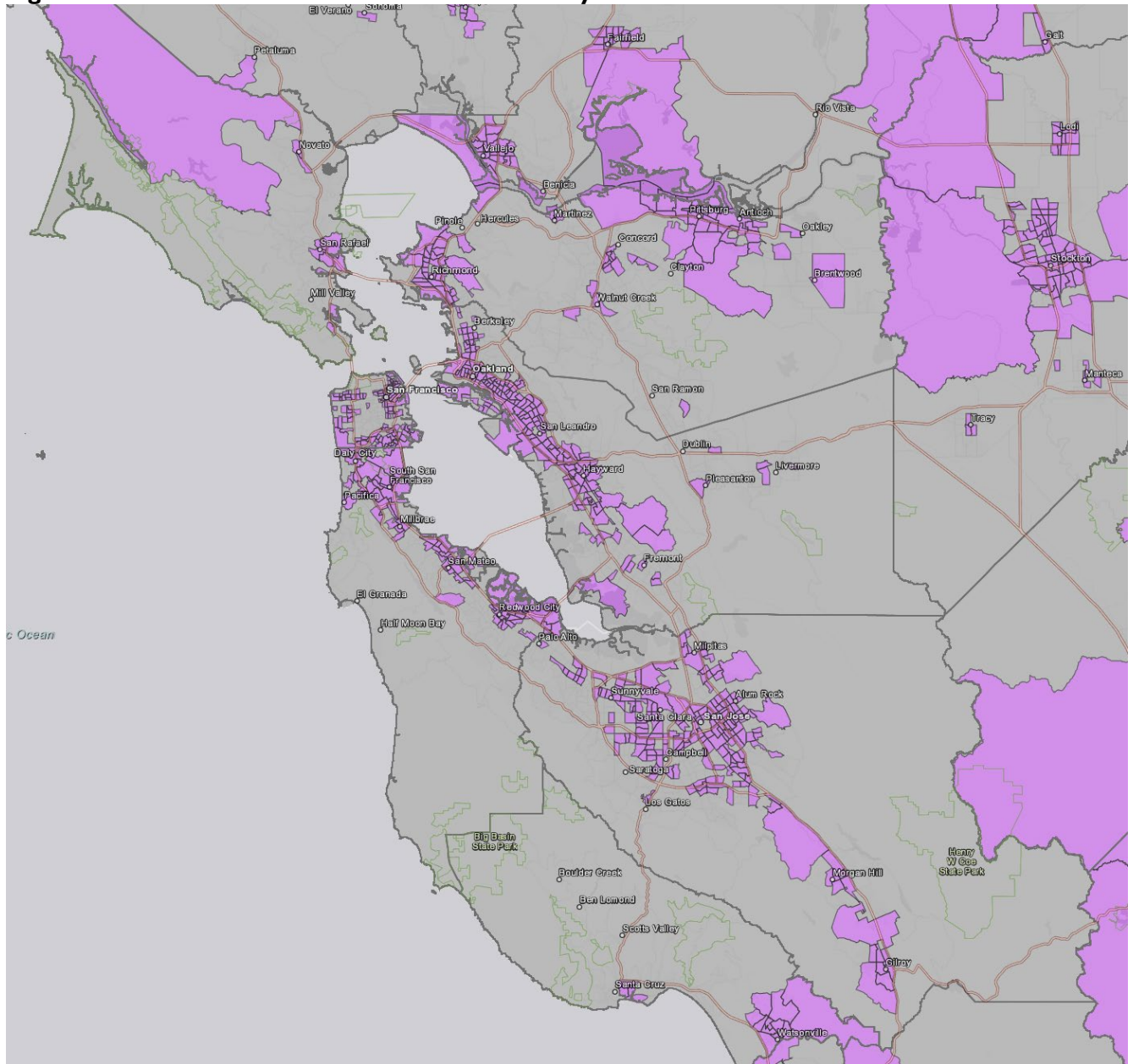
Source: UCB Urban Displacement Project

These additional criteria identify more communities that may be at risk of displacement, beyond those that were identified as at-risk in the Displacement Typology methodology. For example, a greater proportion of San Francisco is identified as at-risk for displacement in this methodology, as well as additional block groups within Oakland, Redwood City, and San Jose.

The sensitive communities identified within Fremont using this methodology are located within Ardenwood, Niles, Centerville, Central Fremont/Downtown, and Irvington. Most of these areas are currently stable moderate or mixed-income communities, but this analysis indicates that low-income residents in these areas may be more sensitive to displacement pressures due to their tenure, race, or other demographics. All three former Redevelopment Districts are identified as sensitive communities.

**Figure 7-85. Sensitive Communities within Fremont**
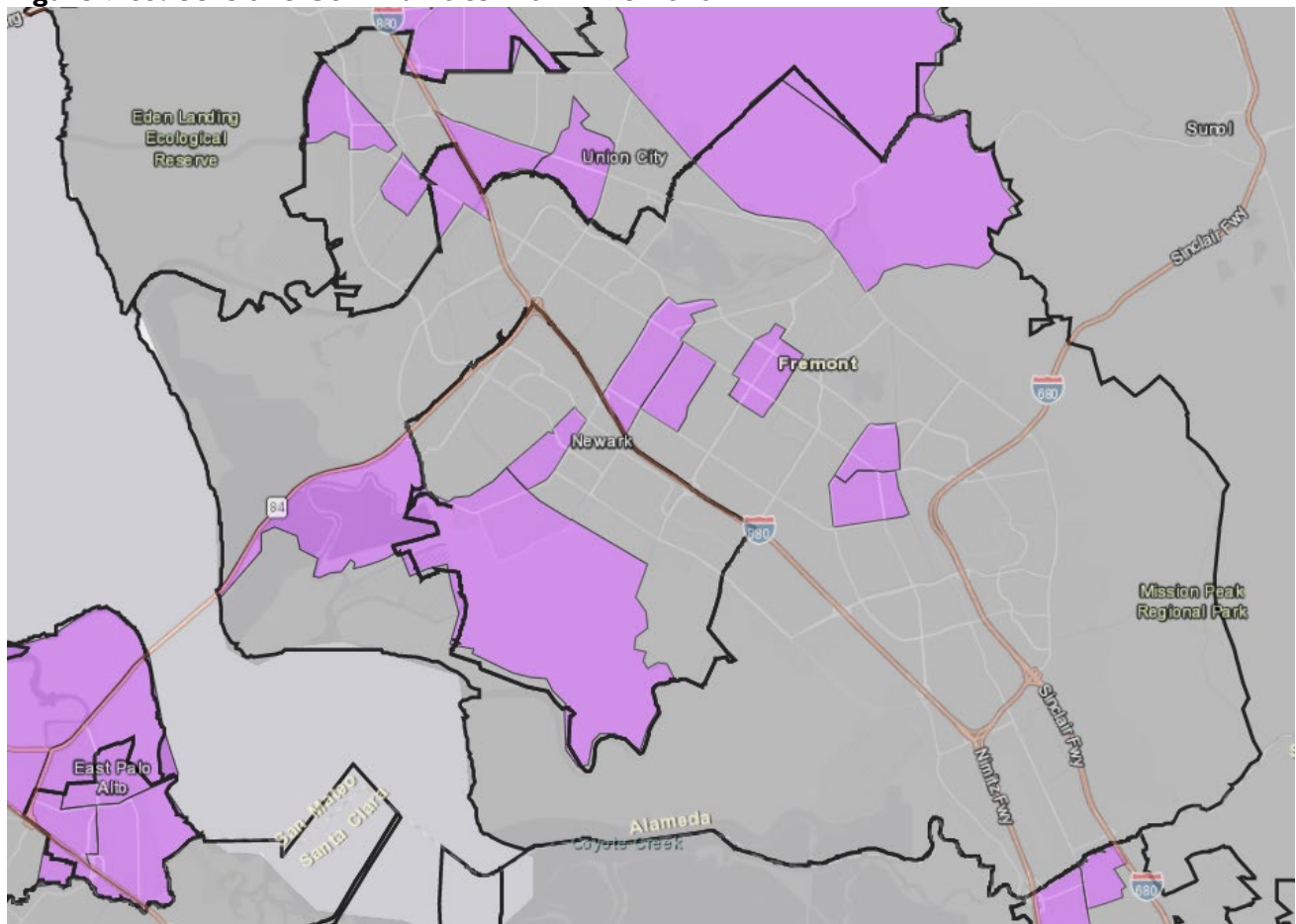
Source: UCB Urban Displacement Project

Importantly, five of the seven tracts identified as sensitive communities are located within proximity to existing or planned transit-oriented development districts in Central/Downtown, Centerville, and Irvington. These are Priority Development Areas (PDAs) in which there is planned future private and public investment in multi-family housing developments and transit infrastructure.

Due to concerns about displacement pressures among existing residents, the City contracted with BAE Urban Economics to complete a study analyzing current trends in residential displacement in Fremont in June 2021. The study found that lower-income Fremont residents have been experiencing residential displacement and are at risk of additional displacement pressure to a greater extent than lower-income residents in Alameda County overall.

Between 2010 and 2017, a net 450 lower-income households experienced displacement in Fremont. Of those, 205 were renter households and 245 were homeowner households. The decrease in Fremont's lower-income renter population has occurred disproportionately among the City's White, Black, and Hispanic/Latino populations.

Figure 7-86. Change in Lower-Income Renter Households by Race/Ethnicity, 2010-2017
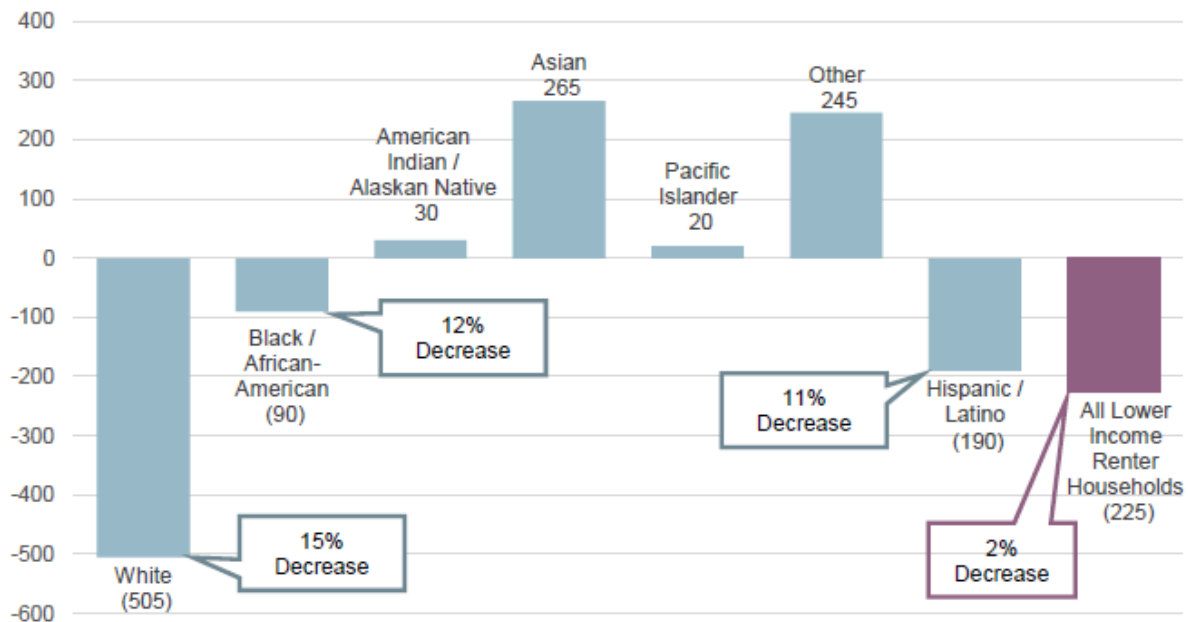
Note: Data shown reflect the difference between ACS data collected during the 2006-2010 period and ACS data collected during the 2013-2017 period.

Sources: U.S. Department of Housing and Urban Development, 2006-2010 & 2013-2017 Comprehensive Housing Affordability Strategy (CHAS) data; BAE, 2020.

The Displacement Study also conducted interviews with local service providers, who reported that displacement disproportionately impacted lower-income households, racial minorities, single-parent households, large family households, people with disabilities, seniors, and families with children.

One population that may be at risk of displacement are those living in affordable housing complexes that are at risk of being converted to market-rate. The California Housing Partnership identified 129 deed-restricted units at a high risk of conversion to market-rate in Fremont. These are affordable homes that are at-risk of converting to market rate in the next 1-5 years, do not have a known overlapping subsidy that would extend affordability, and are not owned by a large/stable non-profit, mission-driven developer.

Table 7-16. Assisted Units at Risk of Conversion

Geography	Low	Moderate	High	Very High	Total Assisted Units in Database
Fremont	2,038	195	129	0	2,227
Alameda County	23,040	167	189	106	23,502
Bay Area	110,177	3,375	1,854	1,053	116,459

Source: California Housing Partnership, Preservation Database (2020)
Notes: -While California Housing Partnership's Preservation Database is the state's most comprehensive source of information on subsidized affordable housing at risk of losing its affordable status and converting to market-rate housing, this database does not include all deed-restricted affordable units in the state. Consequently, there may be at-risk assisted units in a jurisdiction that are not captured in this data table.
-California Housing Partnership uses the following categories for assisted housing developments in its database:
--Very-High Risk: affordable homes that are at-risk of converting to market rate within the next year 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 homes 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.
--Moderate Risk: affordable homes 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.
--Low Risk: affordable homes 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.

The City's Housing Division monitors existing deed-restricted affordable units with expiring subsidies and works with property owners to prevent the conversion of affordable units to market-rate. The Housing Division has identified four complexes, totaling 324 units, at risk of conversion during the 2023-2031 Housing Element planning period. The Housing Needs Assessment contains additional information regarding these at-risk units.

Displacement due to Natural Disasters
Another contributor to displacement risk is natural disaster hazard. Low-income renters are disproportionately exposed to environmental hazards.[10] Due to their tenure, renters have less control over when their housing is rebuilt or repaired after a disaster. Rental units may also take longer to rebuild due to their complexity and the lack of financial resources available. An ongoing shortage of rental units within a community after a disaster can lead to skyrocketing rental prices, displacement, and increased homelessness, as seen after recent Northern California wildfires.[11]

Major disaster risks within the Bay Area include earthquake hazards, wildfires, and floods. Earthquake hazards are typically most severe in proximity to a fault. Major faults within the Bay Area include the San Andreas Fault, which runs along the San Francisco Peninsula, and the Hayward Fault, which runs along the East Bay shore. Much of the urbanized Bay Area is crossed by one of these faults, or another smaller fault.

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[10] Lee & Van Zandt, 2018, Social Vulnerability to Disasters: A Review of the Evidence
[11] *California's Climate Nomads*, The LA Times, August 4, 2021

**Figure 87. Earthquake Faults of the Bay Area**
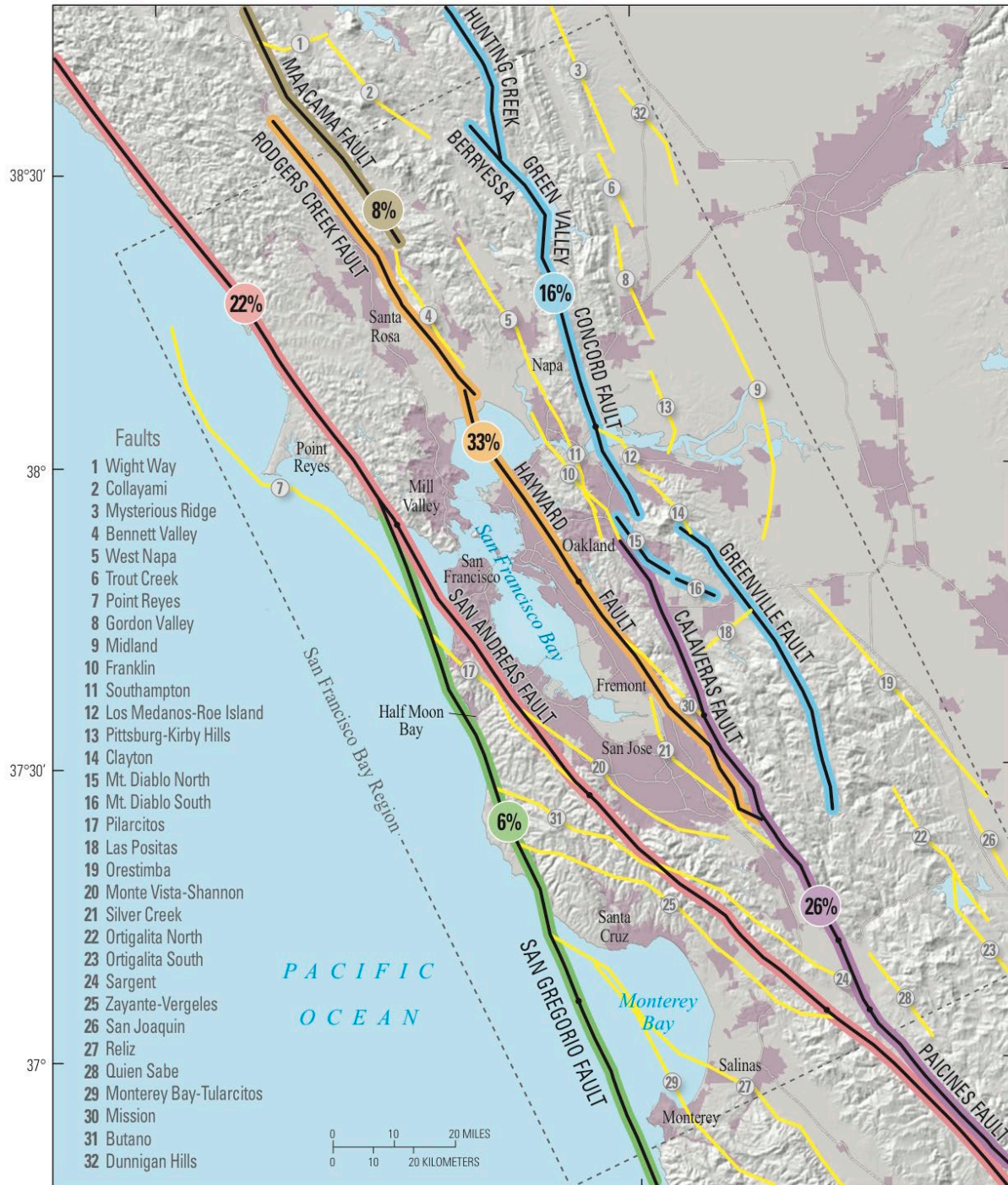
Source: USGS

Even if not located on a fault directly, earthquake liquefaction and landslide risks also pose potential for displacement impacts. Land adjacent to the San Francisco Bay is at greatest risk for earthquake induced liquefaction. Land on hillsides within the Coastal Range and East Bay Hills is most prone to earthquake induced landslides. Most jurisdictions within the Bay Area contain these hazard zones, and have adopted Building Code requirements that reflect the need for investigation and site-specific judgement when constructing on land subject to an earthquake-induced hazard.

7-107

Indeed, much of Fremont is located within an earthquake hazard zone. Areas of Downtown/Central Fremont with the highest renter population in the city are located in proximity to the Hayward Fault. In southern Fremont, the fault runs through predominantly single-family homeowner neighborhoods. As typical in the Bay Area, areas closest to the San Francisco Bay are subject to earthquake induced liquefaction, while those in the hills are subject to earthquake induced landslide risks. The City's Building Division requires a soils report for the construction of new units within these zones in order to ensure that they meet current code requirements to minimize damage in the case of an earthquake.

**Figure 7-88. Earthquake Induced Hazard Zones in Fremont**
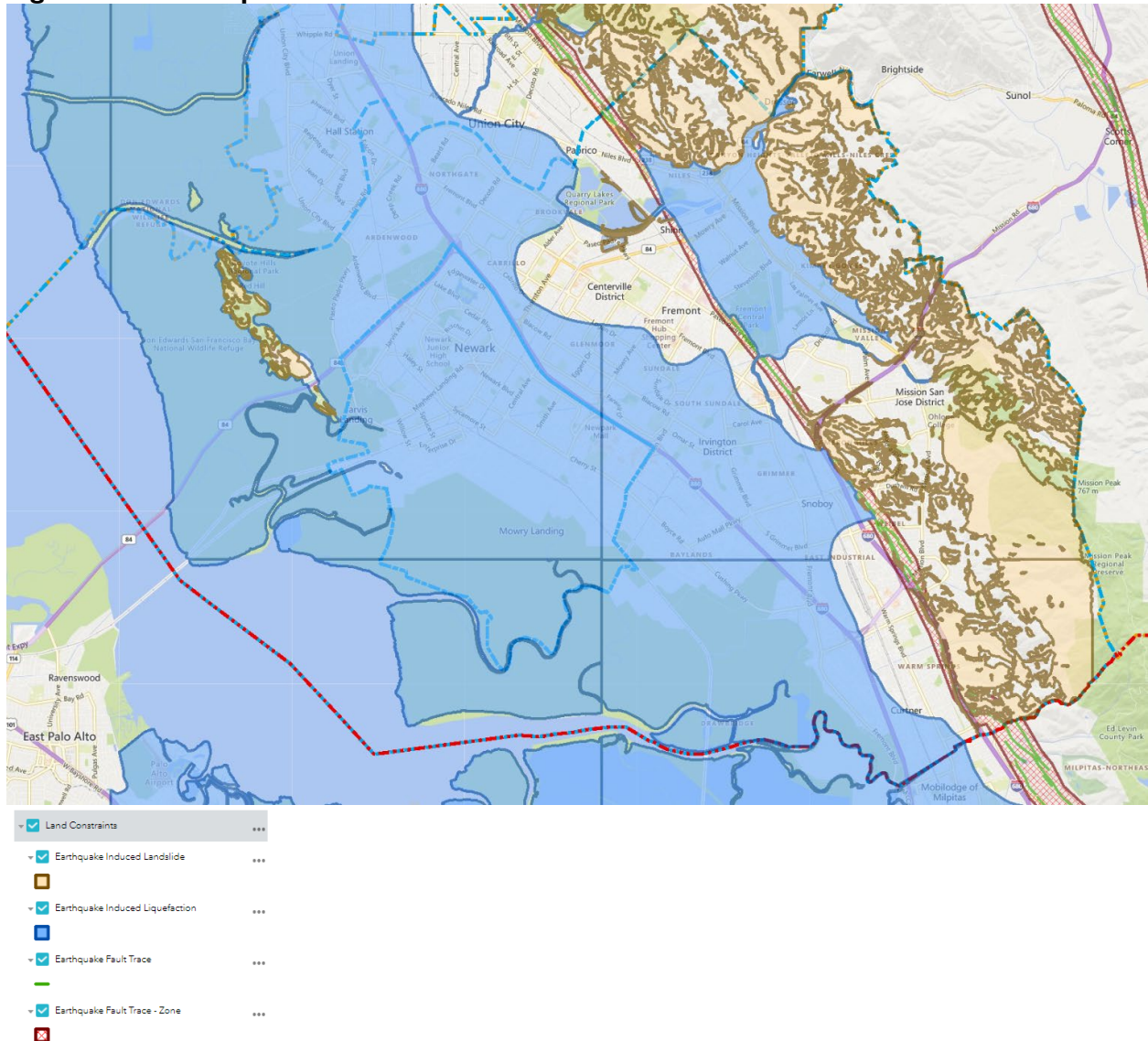
Source: City of Fremont GIS Division

Wildfire is another disaster hazard that poses the greatest risk within the open space frames surrounding the urbanized Bay Area. CalFire has designed certain areas as "Very High Fire Hazard Severity Zones" to indicate their heightened risk of wildfire impacts. Areas with the highest risk of wildfire are within the "Wildland Urban Interface" (WUI) area, where open space areas and development (often low-density residential subdivisions) meet. The areas with the greatest fire hazard severity within the Bay Area include

the East Bay Hills outside of Berkely and Oakland; the interior portion of the Coastal Range on the San Francisco Peninsula; and particular terrain within the North Bay Area.

Figure 7-89. Very High Fire Hazard Severity Zones, Bay Area
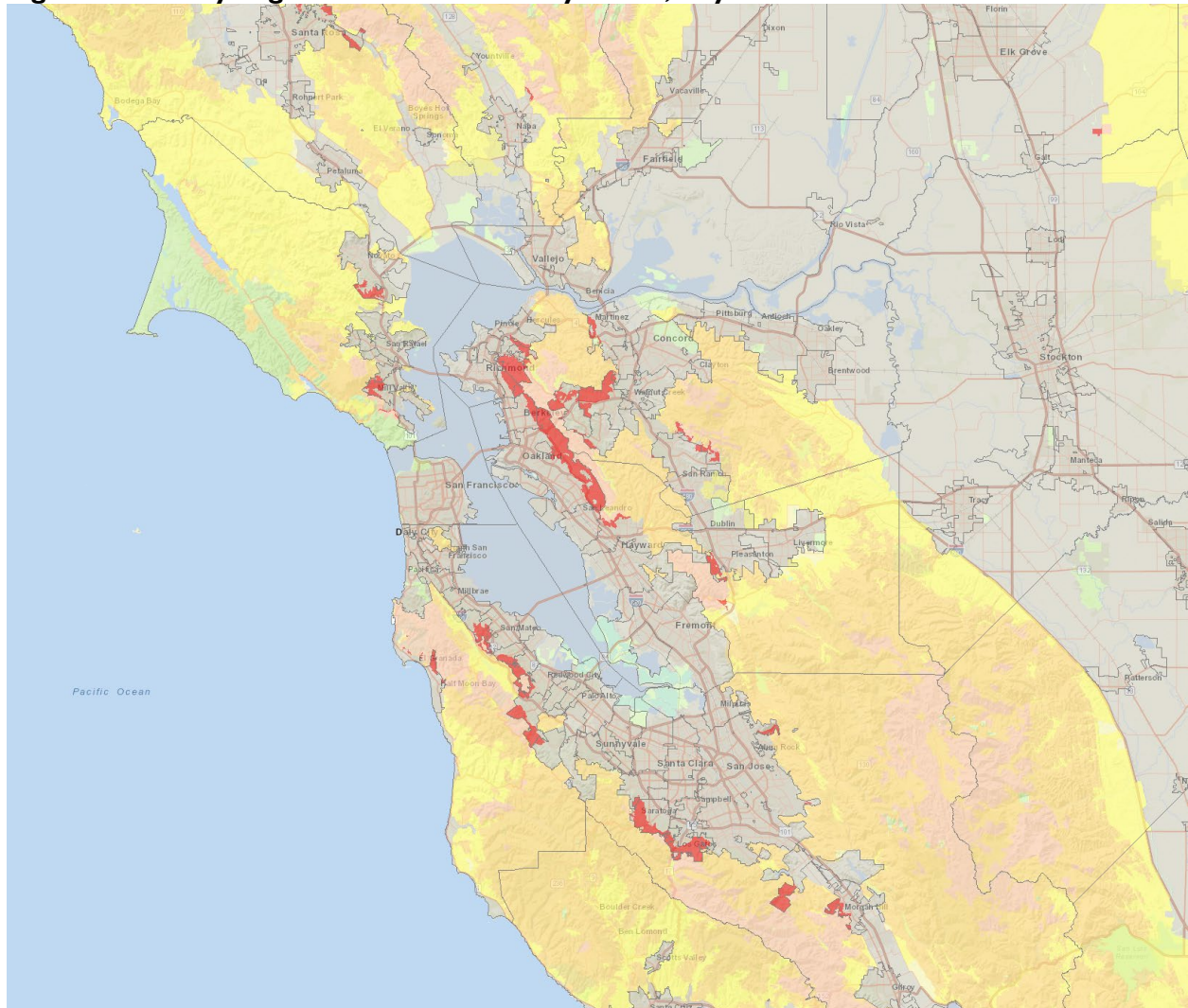
■ Local responsibility area Very High Fire Hazard Severity Zone

State responsibility Very High Fire Hazard Severity Zones:

Very High

High

Moderate

Source: The State of California and the Department of Forestry and Fire Protection

While CalFire has not declared any areas of the City of Fremont as a Very High Fire Hazard Severity Zone, the City has adopted its own Fire Hazard Severity Zone ordinance. The specific adopted zone covers areas of Fremont located east of Mission Boulevard and/or I-680. Many of the neighborhoods located in this zone are the highest-resource areas of the community, where owner-occupied single-family

homes are the most prevalent housing stock. However, there is one sensitive community identified by the Urban Displacement Project is located within this risk zone. That tract is located in Niles.

Figure 7-90. Very High Fire Hazard Severity Zone
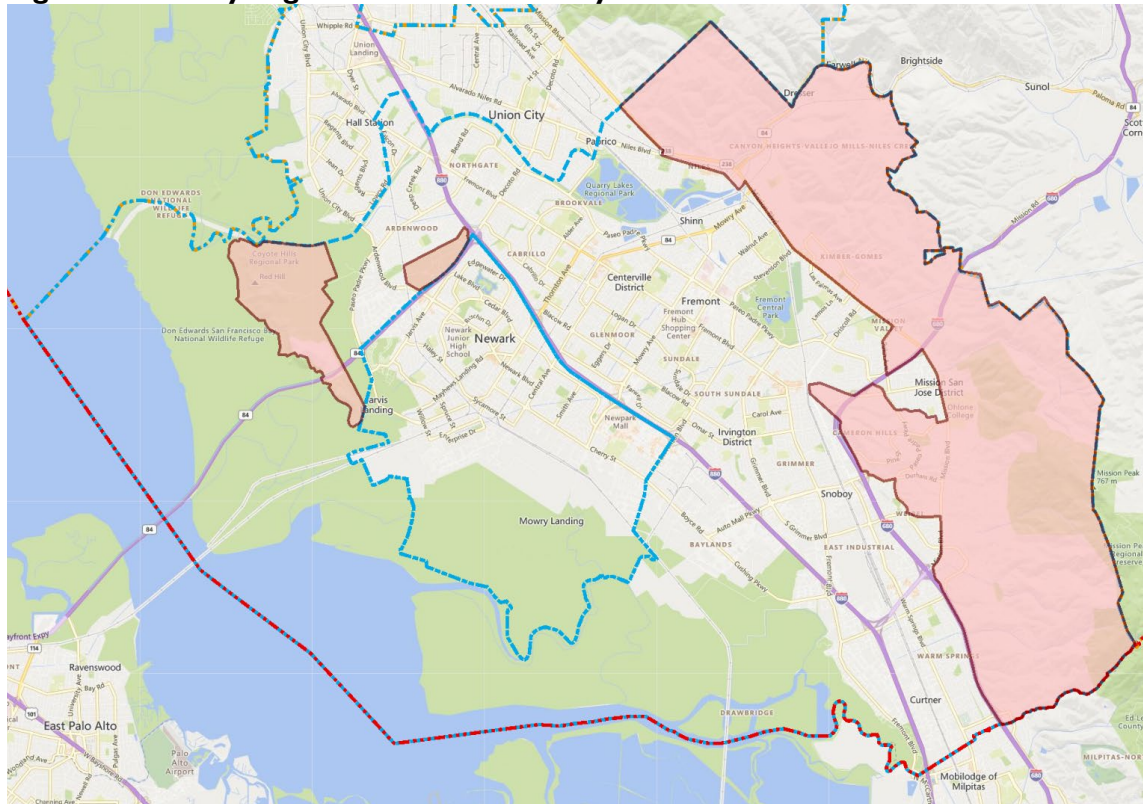
 Local Very High Fire Hazard Severity Zone

Source: City of Fremont GIS Division

Finally, portions of the Bay Area are susceptible to flood hazards. Regionally, the areas with the greatest flood risk are those along the shoreline of the San Francisco Bay, San Pablo Bay, and San Joaquin River Delta. Other areas within the region proximate to creeks and rivers may also be subject to more localized flood risks.

Figure 7-91. Flood Hazard Zones, Bay Area Region

Legend:
- 100 Year
- 500 Year
- Levee Protected
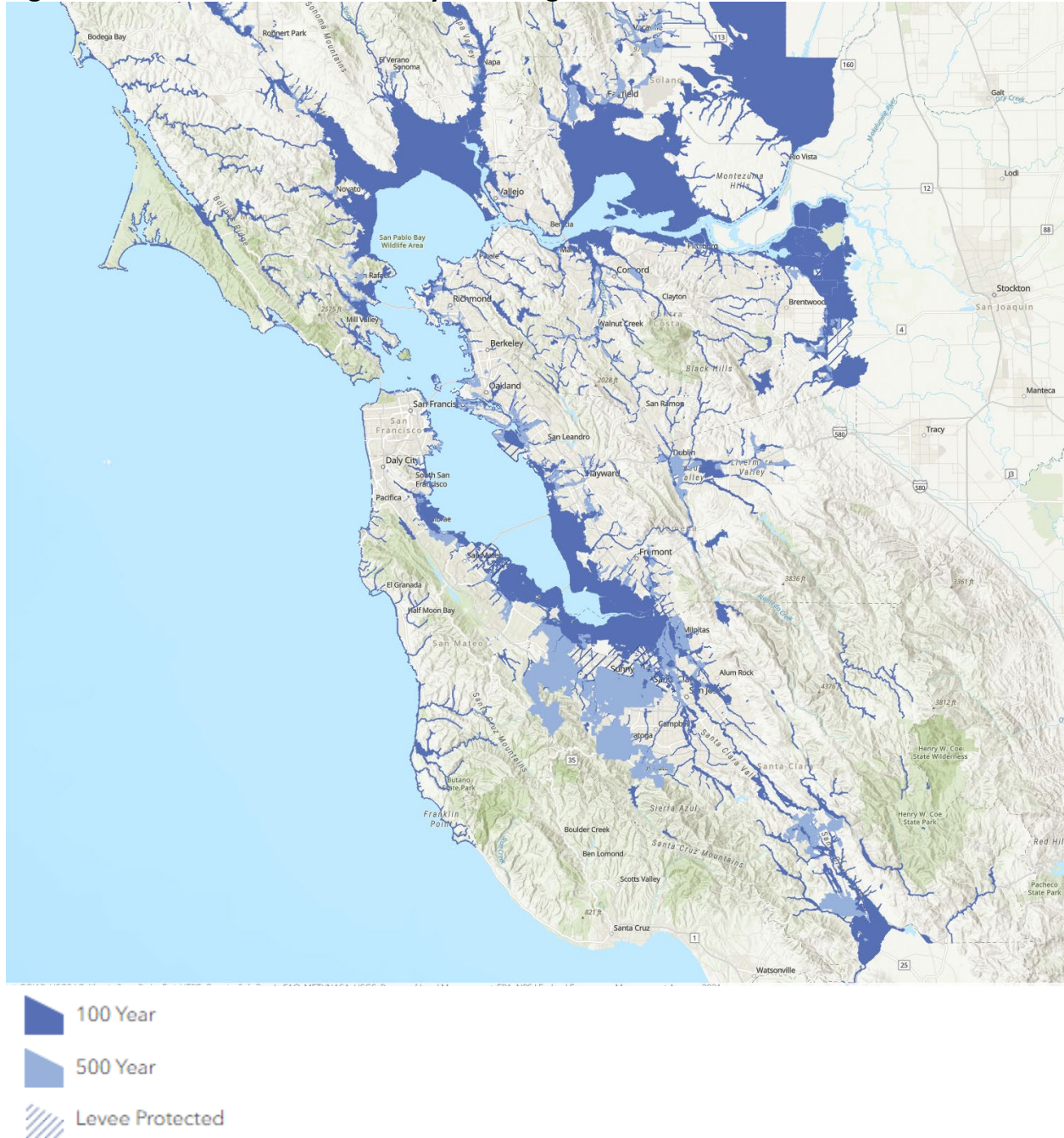
Source: FEMA, 2019. Flood Insurance Rate Map (FIRM).

According to the City of Fremont Safety Element, the areas most at risk for flooding are as follows:

> *Flooding from a 100-year or greater flood could affect portions of the North Fremont surrounding Coyote Hills and portions of the City's industrial west of I-880 and south of Stevenson Boulevard… Other areas of the City where inundation from flooding is possible include Alameda Creek through Niles Canyon; the area surrounding Lake Elizabeth, extending into the Mission Valley neighborhood; Laguna Creek; the Crandall Creek area west of Deep Creek Road; and the KGO radio transmitter site along the approach to the Dumbarton Bridge. There is also localized flooding potential along the urban fringe near the base of the hills and in scattered flat land areas.*

The Safety Element concludes that most areas most of the areas prone to historical flooding have been designated primarily for permanent open space uses such as habitat preservation, salt ponds, and federal and regional parks and preserves. Immediately adjacent land is largely dedicated to industrial uses, providing a buffer that minimizes the potential for residential displacement due to sea level rise and coastal flooding. Residential neighborhoods within the City that have the largest flood risks include Mission Valley, Grimmer, and Glenmoor.

Figure 7-92. Flood Hazard Zones in Fremont
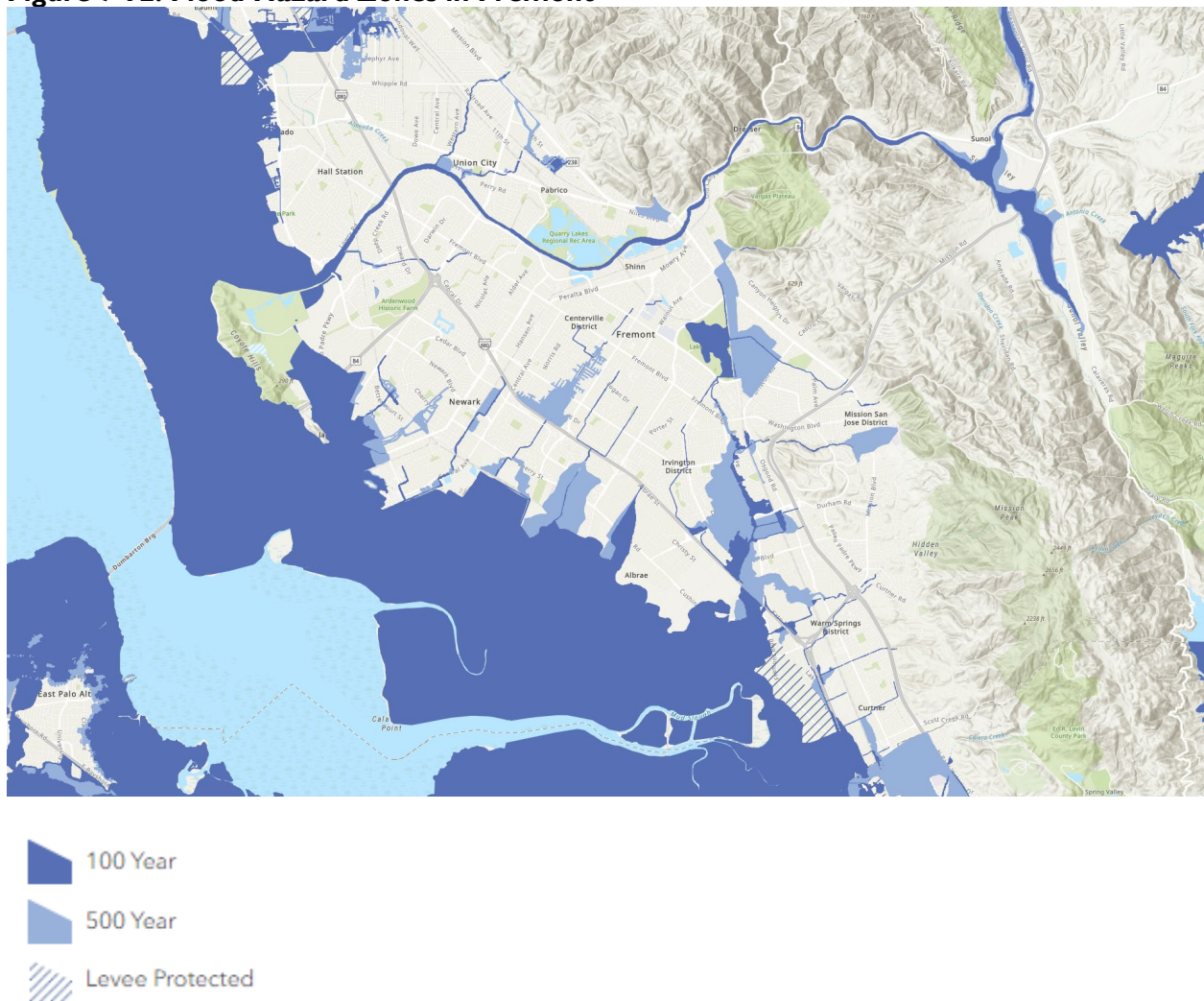
Source: FEMA, 2019. Flood Insurance Rate Map (FIRM).

Existing Policies Affecting Disproportionate Housing Needs

The City's 2015-2023 Housing Element included policies that address disproportionate housing. The previous strategy for addressing substandard housing conditions, cost burden, and overcrowding focused mostly on the creation of new, code-compliant housing rather than the mass retrofit of existing units. For example, Program 3.03-C (*Continue to Encourage Development of Affordable Family and Larger Sized Units*) promotes the creation of new, large housing units to reduce overcrowding among larger families.

The previous housing element had a single homelessness response program, Program 4.02-C (Provide Shelter Services to Homeless in Need). However, the City's response to homelessness drastically expanded during the past planning period to meet the extreme need in the community. The growth of the City's response to homelessness is reflected in the updated Housing Element.

Finally, displacement was identified as a major issue in the previous housing element and a whole suite of policies was proposed in order to address this concern, including:

- Program 1.05-B: Long-Term Affordability Restrictions
- Program 1.05-D: Mobile Home Preservation and Rent Stabilization
- Program 1.05-E: Continue to Implement Condominium Conversion Ordinance
- Program 1.05-F: Monitor and Address Housing Displacement as a Result of New Development Activity
- Program 4.01-A: Continue Implementation and Administration of Residential Rent Increase Dispute Resolution Ordinance.
- Program 4.01-C: Administration of Landlord/Tenant Counseling Services and Eviction Prevention Services.

Proposed Policies to Address Disproportionate Housing Needs

Homelessness
The City continues to expand the resources that it is dedicates to addressing the crisis of homelessness. In order to set clear direction moving forward, the City Council is currently in the process of developing a five-year Homelessness Action Plan. Policy direction for addressing homelessness will ultimately be set by that plan. However, the 2023-2031 Housing Element establishes a baseline commitment to expand the resources devoted to homeless services and remove barriers for the development of permanent housing opportunities for those who have experienced homelessness.

Indeed, the only real solution to homelessness is housing, and particularly expansion of supportive and transitional housing that can assist people with handling the trauma that being unhoused creates. Strategies to increase the supply and production of supportive housing within the 2023-2031 Housing Element planning period include:
- Program 75. Participate in the Alameda County IMPACT Program
- Program 76. Remove Zoning Barriers for Supportive and Transitional Housing
- Program 82. Encourage Location of Case Management and Other Supportive Services in Affordable Housing Developments and Housing for Seniors.
- Program 62. Facilitate Hotel Acquisition/Rehabilitation.
- Program 59. Prioritize Development of Housing Affordable to Extremely Low-Income Households.
- Program 65. Facilitate Shared Housing Opportunities.

Substandard Housing Conditions

The 2023-2031 Housing Element includes policies that promote the retrofit of existing housing to prevent substandard housing conditions, as well as policies to proactively identify and correct substandard housing violations when they occur. Homeowners may face substandard housing conditions when they cannot afford to upkeep their dwelling. Similarly, renters may feel the first-hand effects of overdue repairs. By facilitating the permitting process for small residential upgrades to ventilation, plumbing, and roof replacement, the City will remove regulatory hurdles for property owners to complete these upgrades voluntarily and prevent substandard housing conditions from occurring. Relevant programs facilitating upgrades, repairs, and renovations include:

- Program 3. Minor Home Repair Grant Program.
- Program 5. Comprehensive Review of Single-Family Residential Planned Districts.
- Program 24. Offer "Over the Counter" (OTC) Type Plan Checks for Qualifying Residential Projects.

The City will also respond to substandard housing violations when they occur. As the analysis shows that most residents with substandard housing problems rent their home, rather than own, it is essential that the City ensures property owners identify and address substandard housing issues. For concerned property owners, the City will continue to offer a training session on a landlord's obligations and responsibilities related to adequate housing conditions. For landlords who do not address substandard housing issues proactively, the City's Code Enforcement Division completes both responsive and proactive inspections of rental housing units. These strategies are reflected in the following policies:

- Program 1. Identify and Abate Substandard Rental Housing.
- Program 2. Training for Apartment Owners and Property Managers

Cost Burden

The Fair Housing Analysis found that most cost-burdened households are renters, and that cost-burden is most acute at the lowest income levels. Policies to remove zoning barriers and reduce construction costs have been found to decrease rental prices, as developers have fewer costs to pass along to their future tenants. The following policies remove zoning regulations and streamline permitting in a way that would reduce rental prices:

- Program 17. Develop and Refine Objective Design Standards Consistent with State Law to Provide a Predictable Basis to Review Housing Projects.
- Program 18. Develop Objective Findings for Residential Projects.
- Program 34. Further Reduce Parking Requirements in TOD Areas.
- Program 36. Update Mixed-Use Zoning Standards.

In addition to the policies to more generally make housing more affordable, as described above, the 2023-2031 Housing Element proposes programs that aim to limit rent prices in deed-restricted affordable housing and discourage large rent increases in order to reduced cost burden among the most vulnerable populations. These programs include:

- Program 11. Ensure that Existing Deed-Restricted Housing Complies with Regulatory Restrictions.
- Program 12. Continue to Implement and Annually Review the Rent Review Ordinance.
- Program 14. Implement "Stay Housed" Self-Sufficiency Program.

Overcrowding

The Fair Housing Analysis found that overcrowding is most prevalent among renter households. Households that rent experience overcrowding when they cannot afford a unit that is large enough to provide adequate space for their household. Therefore, policies to decrease housing costs can lower rates

of overcrowding. The policies that the City has proposed to make new market-rate housing more affordable are discussed in greater detail under the "Cost Burden" header above.

At the same time, other Housing Element policies would address overcrowding among homeowners. Homeowners facing overcrowding situations may have experienced unanticipated growth in their household size that made the house they purchased too small. The following programs would assist homeowners with completing additions in order to make existing units larger, in order to adequately accommodate all residents:

- Program 5. Comprehensive Review of Single-Family Residential Planned Districts.
- Program 24. Offer "Over the Counter" (OTC) Type Plan Checks for Qualifying Residential Projects.

Finally, the Fair Housing Analysis also found that overcrowding is most prevalent among moderate-income households who make between 80% to 100% AMI. These households are most affected by the lack of "missing middle" housing options that provide both adequate space and affordability. Policies to encourage the development of "missing middle" housing can help alleviate overcrowding concerns among this income bracket. Program 32 (Expand Homeownership Opportunities within Existing Highest Resource Neighborhoods) would create missing-middle homeownership opportunities via implementation of SB 9. Program 33 (Add Intensity in High Resource Single-Family Neighborhoods within TODs), Program 35 (Set Density Minimums Outside of TODs), and Program 37 (Update Zoning to Reflect Intensity Permitted Under SB 478) would set density minimums within specified zoning districts in order to facilitate middle-income rental housing.

Displacement
In order to reflect the crisis of displacement within Fremont, preventing displacement has become a key goal of the 2023-2031 Housing Element (Goal 2: Help Current Residents Maintain Stable and Safe Housing in Fremont). The Fair Housing Analysis found that lower-income residents within Fremont have been experiencing residential displacement and are at risk of additional displacement pressure to a greater extent than lower-income residents in Alameda County overall. Some residents face displacement pressure for economic reasons (i.e., being unable to afford rent), while others face direct displacement when their rental unit is proposed for demolition or substantial remodel.

All of the anti-displacement programs proposed under the 2015-2023 Housing Element will continue into the next planning period. In particular, Program 1.05-F (Monitor and Address Housing Displacement as a Result of New Development Activity) has been expanded into a policy with specific underlying programs intended to reduce direct displacement. New and expanded anti-displacement programs within the 2015-2023 Housing Element include:

- Program 9. Short Term Rental Ordinance
- Program 11. Ensure that Existing Deed-Restricted Housing Complies with Regulatory Restrictions.
- Program 15. Live/Work Preference for Affordable Housing.
- Program 16. Mandatory Replacement of On-Site Units.

SUMMARY OF KEY FINDINGS

- Within Fremont, Black and Native American people are disproportionately impacted by homelessness.
- Within Fremont, Black, Hispanic/Latinx, and households of multiple races are overrepresented among renters. Renters are also more likely to be younger and have lower incomes. Rental tenure is associated with a greater risk of substandard living conditions and displacement pressure.
- Within Fremont, renters and people with lower incomes are more likely to be cost-burdened. Hispanic or Latinx residents are the most cost burdened, and Native American residents are the most severely cost burdened.
- Within Fremont, Asian/Pacific Islander residents, Hispanic residents, and residents of two or more races are most likely to experience overcrowding. Areas with high prevalence of overcrowding in Fremont are correlated to areas with a high percentage of rental housing.
- Within Fremont, the most common substandard housing complaint reported to Code Enforcement is mold. The geographic concentration of complaints was correlated to areas of the City with greater prevalence of rental housing.
- Within Fremont, lower-income residents have been experiencing residential displacement and are at risk of additional displacement pressure to a greater extent than lower-income residents in Alameda County overall. Sensitive communities may face future displacement risk from natural disasters, including earthquakes, wildfires, and floods.

Fair Housing Analysis of Inventory Sites

The sites identified for future housing development within the Housing Element sites inventory must be consistent with the requirement to affirmatively further fair housing. Specifically, sites must replace segregated living patterns with integrated living patterns and provide access to opportunity for members of all racial and economic groups. The location and characteristics of the identified sites must address the contributing factors identified through the fair housing analysis.

The sites inventory was analyzed through statistical analysis (page 7-120 through page 7-122) and geographic maps (page 7-122 through page 7-133) to determine whether the identified sites improve or exacerbate conditions related to each of the areas of the fair housing assessment. A summary of the conclusions from this analysis is provided below.

Integration and Segregation

The sites inventory would reduce segregation by income level and race, due to the following characteristics:

- **The Inventory Adds Low-income Units in High Income Tracts (and Vice Versa).** Approximately 78% of units planned in high-income tracts would be low-income units. More than half of above-moderate income units are planned in moderate income tracts. As mentioned below, no units are planned in the lowest-income tracts in order to reduce indirect displacement pressure on low-income residents within these neighborhoods.

- **The Inventory Creates New Housing Opportunities in Segregated Neighborhoods.** API residents are most segregated community within Fremont. 87% of units within the inventory are planned within majority-API tracts, including 47% of units in disproportionately (>64%) API tracts. New housing in these areas would expand the opportunity for people of all races to live in Fremont.

By providing housing opportunity within high-income segregated neighborhoods, the sites inventory affirmatively furthers fair housing. The sites inventory improves conditions in this area.

Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) and Areas of Opportunity

The City of Fremont does not contain any R/ECAPs, nor does it contain any racially concentrated areas of affluence. The City can still play a role in reversing regional patterns of segregation and poverty by planning for affordable housing development within areas of high opportunity. The sites inventory provides sites zoned for affordable housing development within high-resource neighborhoods:

- **The Inventory Creates Housing in Areas of Opportunity.** Over 82% of inventory sites, accounting for 88% of planned inventory units, are located within areas of High or Highest Opportunity. Over 88% of unit capacity suitable for low-income households and 91% of unit capacity suitable for moderate-income households are located within these areas.

  An analysis of the ten largest sites in the inventory (by number of anticipated units) similarly reveals that Fremont's sites inventory provides strong access to overall opportunity. All examined sites have a "high" or "highest" educational opportunity score. Most sites also have strong access to environmental opportunity, except for a site on Osgood Road within an area currently undergoing transition from light industrial/commercial to residential. Finally, five of ten sites have "moderate" access to economic opportunity. While this is lower than other opportunity scores, it is reflective of

the overall level of economic opportunity within Fremont, which is broadly lower than other axes of opportunity citywide.

Table 7-17. Access to Opportunity at Largest Inventory Sites

Site Address/Intersection	Overall	Economic	Educational	Environment
39160 Paseo Padre Pkwy, Fremont Ca 94538	High	Moderate	High	Highest
3101 Walnut Ave, Fremont Ca 94538	High	Moderate	High	Highest
1760 Mowry Ave, Fremont Ca 94536	Highest	High	Highest	Highest
4178 Decoto Rd, Fremont Ca 94555	High	Moderate	Highest	High
Intersection of Liberty/Sundale	High	High	High	Highest
40645 Fremont Blvd, Fremont Ca 94538	High	Moderate	Highest	High
3744 Mowry Ave, Fremont Ca 94538	High	Moderate	High	Highest
Intersection of Osgood/Blacow	Highest	High	Highest	Low
670 Mowry Ave, Fremont Ca 94536	Highest	High	Highest	Highest
555 Mowry Ave, Fremont Ca 94536	Highest	High	Highest	Highest

By planning for housing development within high- and highest- resource neighborhoods, the sites inventory affirmatively furthers fair housing. The identified sites improve conditions in relation to access to opportunity.

Disproportionate Housing Needs

The sites inventory would specifically create and protect housing opportunity for people with disproportionate housing needs, including people with disabilities and people facing displacement:

- **The Inventory Creates Affordable Housing Opportunities in Tracts with Highest Disabled Population.** 853 units, representing 10% of total inventory units, would be located within the three tracts with the highest disabled population. Of those units, approximately 37% would be units on low-income eligible sites. Given current accessibility requirements, this would facilitate potential creation of 32 new affordable accessible units that would provide housing opportunities for people with disabilities to stay in their existing communities.

- **The Inventory Avoids Tracts Most Vulnerable to Displacement Pressure.** Low-income residents and residents facing extreme cost burden are most vulnerable to displacement. Recognizing that new housing development could result in direct or indirect displacement, the inventory does not include any sites within the lowest income, majority-LMI tracts. The inventory also does not include any sites within tracts where more than 80% of residents facing cost burden.

- **The Inventory Plans Less Development in Communities Experiencing Gentrification.** Only 11% of inventory sites are located within tracts that are experiencing gentrification. Of the 601 units planned in gentrifying communities, 76% would be units on sites suitable for development of housing for low- or moderate- income households.

By thoughtfully considering the placement of housing with respect to disproportionate needs, the sites inventory affirmatively furthers fair housing. The identified sites improve conditions for those with disproportionate housing needs.

Table 7-18: Analysis of Site Inventory Characteristics by Number of Units

	# All units	# Low units	# Moderate units	# Above-Moderate units	% All units	% Low units	% Mod units	% Above-Moderate units
Income Level								
Units in lowest income tracts (>50% LMI)	0	0	0	0	0	0	0	0
Units in moderate income tracts (25-50% LMI)	5767	3033	1926	808	71%	62%	92%	69%
Units in high income (<25% LMI) tracts	2358	1840	163	355	29%	38%	8%	31%
Race								
Units in disproportionately Black tracts (>3% Black)	2169	1297	366	506	27%	27%	18%	44%
Units in disproportionately Hispanic tracts (>13% Hispanic)	4953	2700	1795	458	61%	55%	86%	39%
Units in disproportionately White tracts (>20% White)	1618	1248	244	126	20%	26%	12%	11%
Units in disproportionately API tracts (>64% API)	3803	2061	1140	602	47%	42%	55%	52%
Units in majority Hispanic tracts	0	0	0	0	0%	0%	0%	0%
Units in majority White tracts	0	0	0	0	0%	0%	0%	0%
Units in majority Asian tracts	7046	4318	1830	898	87%	89%	88%	77%
Disability								
Units in tract with >10% residents with disability	853	320	235	298	10%	7%	11%	26%
Family								
Units in tract with disproportionate family households (>88% family households)	883	582	42	259	11%	12%	2%	22%
Units in tract with disproportionate single households (>14% single households)	5269	2748	1801	720	65%	56%	86%	62%
Units in tract with disproportionate children (>44% with children)	1818	893	414	511	22%	18%	20%	44%
Housing Need								
Units in tracts with high cost burden (>80%)	0	0	0	0	0	0	0	0
Units in tracts with moderate cost burden (20%-80%)	2518	1238	637	643	31%	25%	30%	55%
Units in tracts with low cost burden (<20%)	5563	3635	1452	476	68%	75%	70%	41%
Units in tracts with high overcrowding (>12%)	0	0	0	0	0	0	0	0
Units in tracts with moderate overcrowding (8-12%)	2138	955	1065	118	26%	20%	51%	10%
Units in tracts with low overcrowding (< 8%)	5943	3918	1024	1001	73%	80%	49%	86%
Units in tracts with substandard housing	87	80	0	7	1%	2%	0%	1%

Table 7-18: Analysis of Site Inventory Characteristics by Number of Units (continued)

Resource/Segregation								
Units in Advanced Gentrification tract	601	248	211	142	7%	5%	10%	12%
Units in Stable Moderate/Mixed tract	6597	4043	1836	718	81%	83%	88%	62%
Units in Stable Advanced/Exclusive tract	883	582	42	259	11%	12%	2%	22%
Units in Moderate Resource tract	925	585	194	146	11%	12%	9%	13%
Units in High Resource tract	5378	2856	1762	760	66%	59%	84%	65%
Units in Highest Resource tract	1822	1432	133	257	22%	29%	6%	22%

Table 7-19: Analysis of Site Inventory Characteristics by Number of Sites

	# All sites	# Low sites	# Moderate sites	# Above-Moderate sites	% All sites	% Low sites	% Mod sites	% Above-Moderate sites
Income Level								
Sites in lowest income tracts (>50% LMI)	0	0	0	0	0	0	0	0
Sites in moderate income tracts (25-50% LMI)	185	73	79	33	70%	72%	86%	46%
Sites in high income (<25% LMI) tracts	80	28	13	39	30%	28%	30%	54%
Race								
Sites in disproportionately Black tracts (>3% Black)	88	42	37	9	33%	42%	40%	13%
Sites in disproportionately Hispanic tracts (>13% Hispanic)	158	63	69	26	59%	62%	75%	36%
Sites in disproportionately White tracts (>20% White)	47	15	18	14	18%	15%	20%	19%
Sites in disproportionately Asian tracts (>64% API)	91	34	16	41	34%	34%	17%	57%
Sites in majority Hispanic tracts	0	0	0	0	0%	0%	0%	0%
Sites in majority White tracts	0	0	0	0	0%	0%	0%	0%
Sites in majority Asian tracts	204	83	66	55	77%	82%	72%	76%
Disability								
Sites in tract with >10% residents with disability	43	11	24	8	16%	11%	26%	11%
Family								
Sites in tract with disproportionate family households (>88% family households)	49	12	4	33	18%	12%	4%	46%
Sites in tract with disproportionate single households (>14% single households)	168	69	73	26	63%	68%	79%	36%
Sites in tract with disproportionate children (>44% with children)	264	101	92	71	99%	100%	100%	99%

Table 7-19: Analysis of Site Inventory Characteristics by Number of Sites (continued)

Housing Need								
Sites in tracts with high cost burden (>80%)	0	0	0	0	0	0	0	0
Sites in tracts with moderate cost burden (20%-80%)	102	29	49	24	38%	29%	53%	33%
Sites in tracts with low cost burden (<20%)	162	72	43	47	61%	71%	47%	65%
Sites in tracts with high overcrowding (>12%)	0	0	0	0	0	0	0	0
Sites in tracts with moderate overcrowding (8-12%)	27	17	8	2	10%	17%	9%	3%
Sites in tracts with low overcrowding (< 8%)	237	84	84	69	89%	83%	91%	96%
Sites in tracts with substandard housing	4	2	0	2	2%	2%	0%	3%
Resource/Segregation								
Sites in Advanced Gentrification tract	30	7	16	7	11%	7%	17%	10%
Sites in Stable Moderate/Mixed tract	185	82	72	31	70%	81%	78%	43%
Sites in Stable Advanced/Exclusive tract	49	12	4	33	18%	12%	4%	46%
Sites in Moderate Resource tract	47	26	17	4	18%	26%	18%	6%
Sites in High Resource tract	152	54	63	35	57%	53%	68%	49%
Sites in Highest Resource tract	66	21	12	33	25%	21%	13%	46%

Figure 7-80. Inventory Sites and Household Median Income.
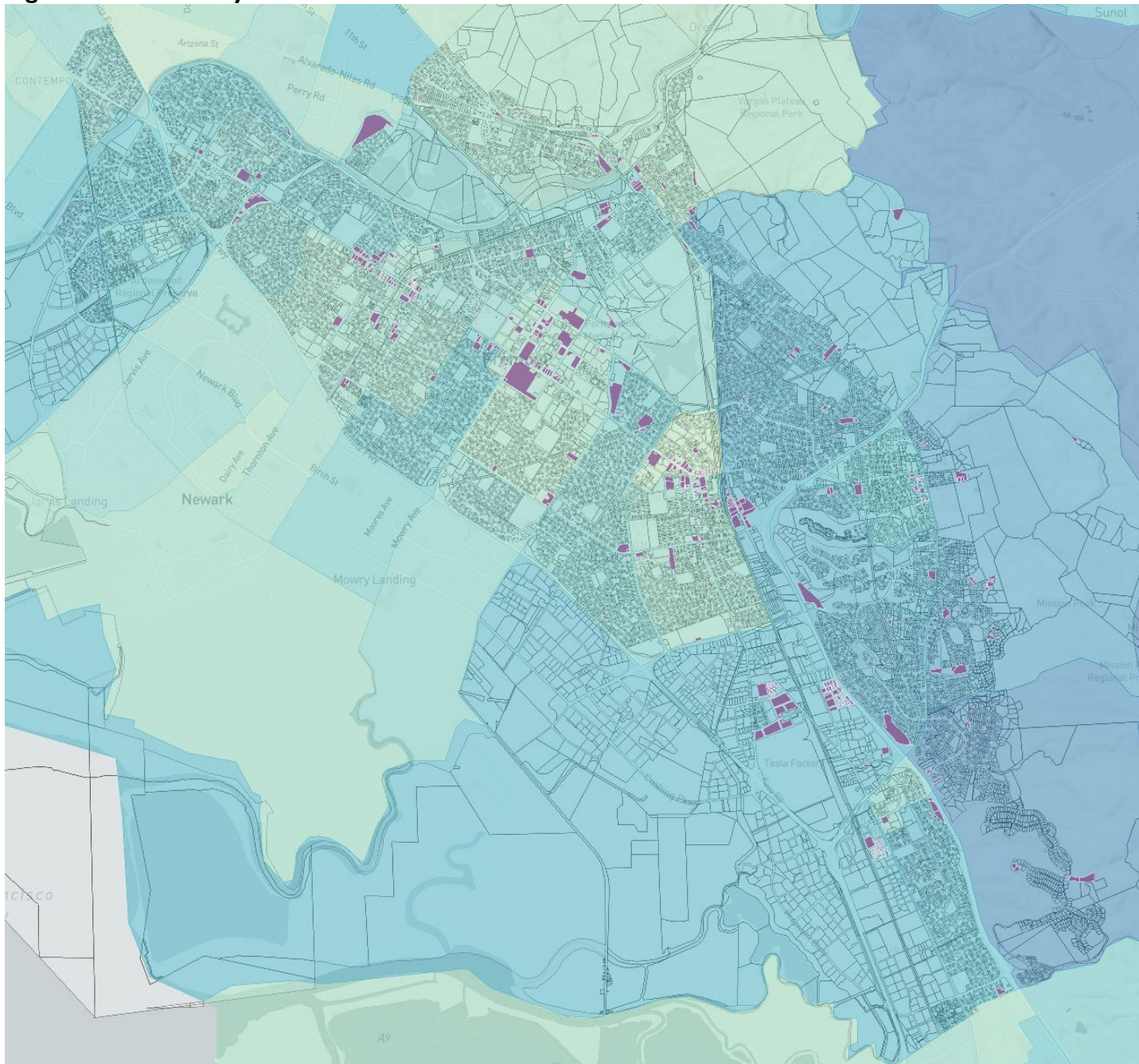
Median Household Income

$25000

$83000

$167000

$250001

Source: HESS

Figure 7-81. Inventory Sites and Predominant Racial Group.
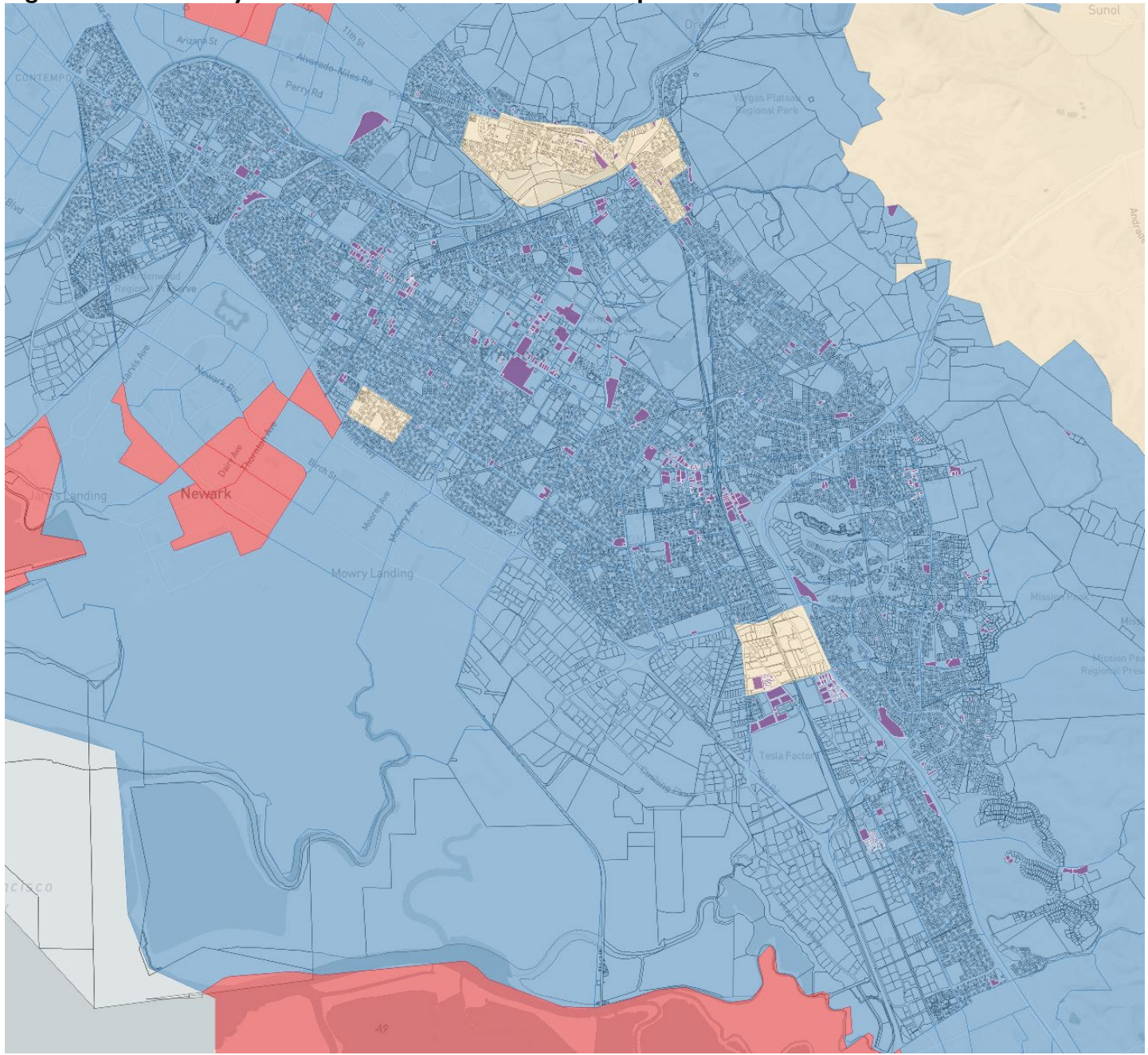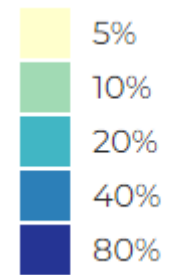

Predominant Racial Group

■ Hispanic/Latinx
■ Non-Hispanic Asian or Pacific Islander
■ Non-Hispanic Black
■ Non-Hispanic Other
■ Non-Hispanic White
■ Missing or Insufficient Data

Source: HESS

Figure 7-82. Inventory Sites and Population with a Disability.
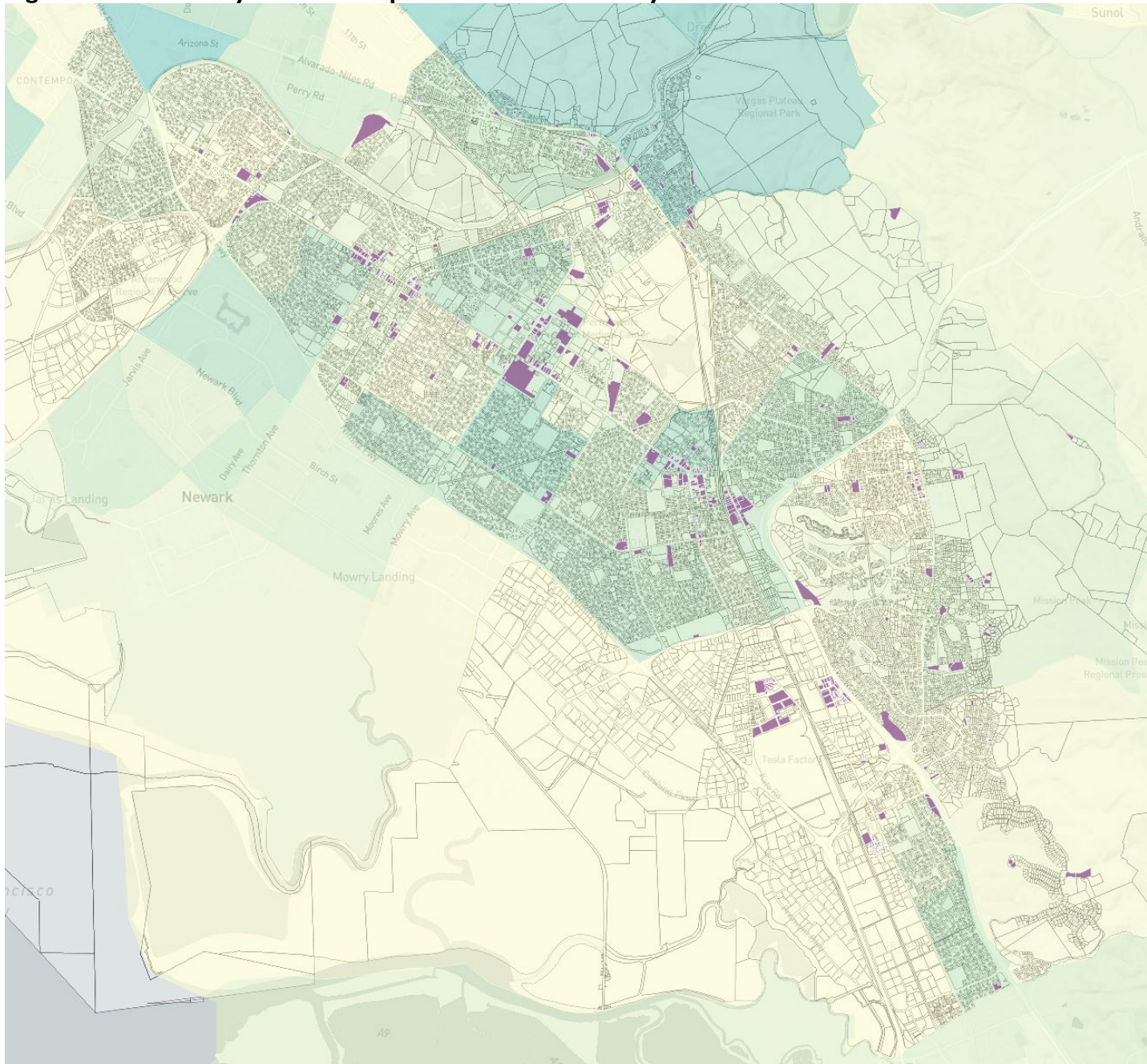
Percent of Population with a Disability

	5%
	10%
	20%
	40%
	80%

Source: HESS

Figure 7-83. Inventory Sites and Single-person Households.

Percent single-person households

10%
30%
50%
80%
100%
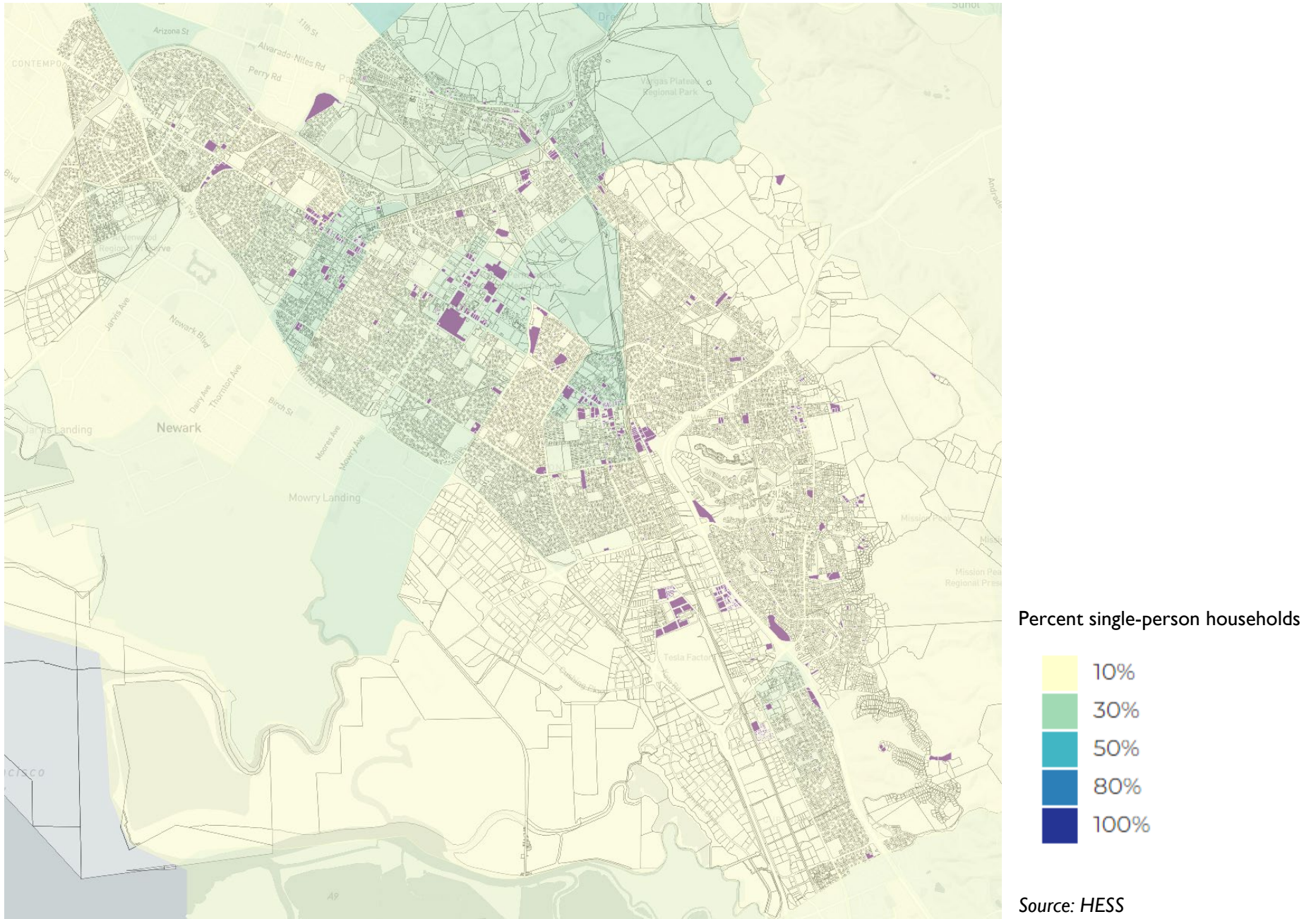
Source: HESS

Figure 7-84. Inventory Sites and Households with Children.
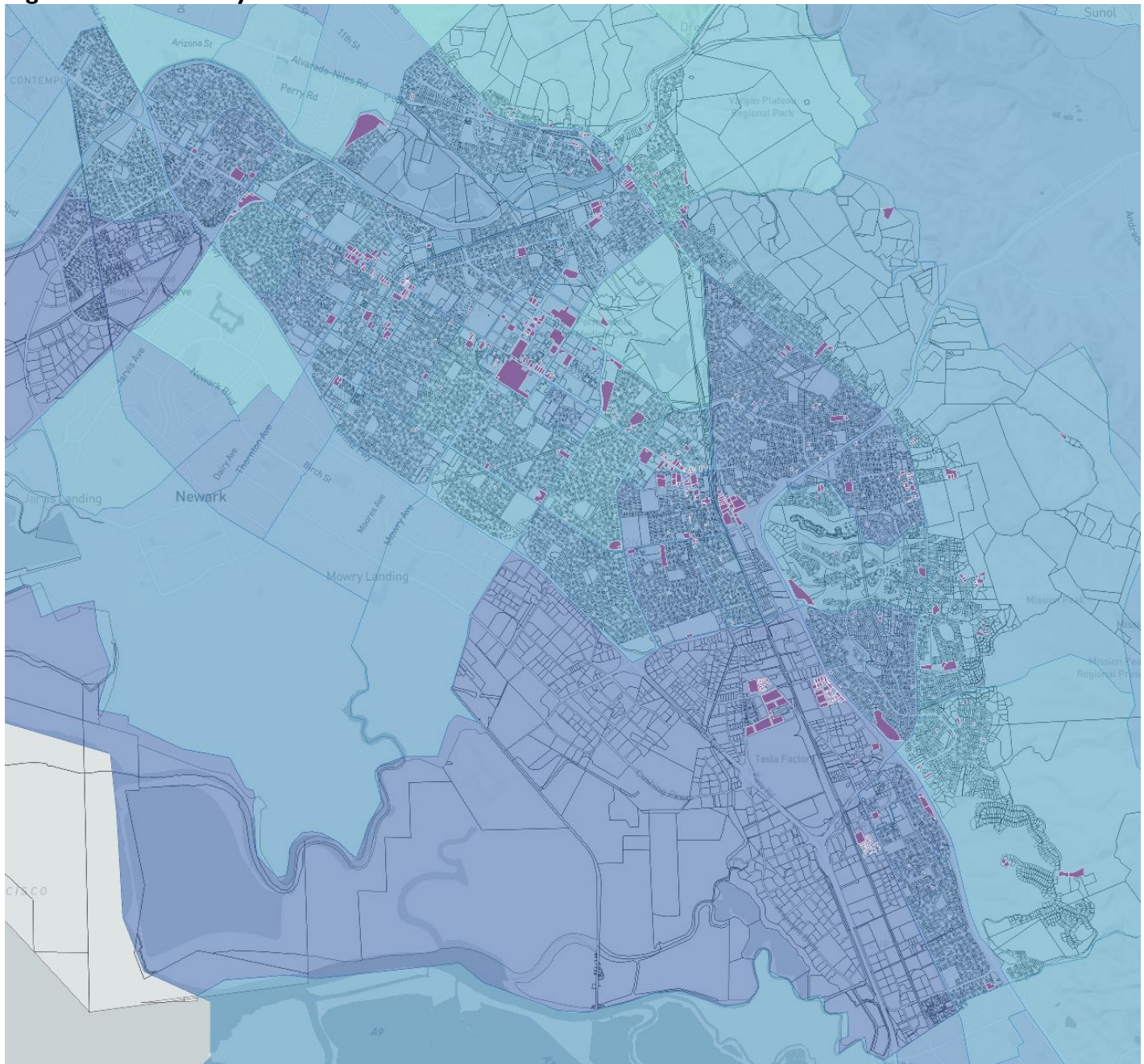
Percent Households with Children

5%
10%
20%
40%
80%
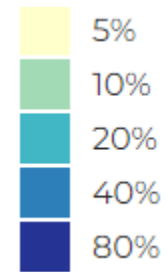
Source: HESS

Figure 7-85. Inventory Sites and HCD/TCAC Opportunity Map.
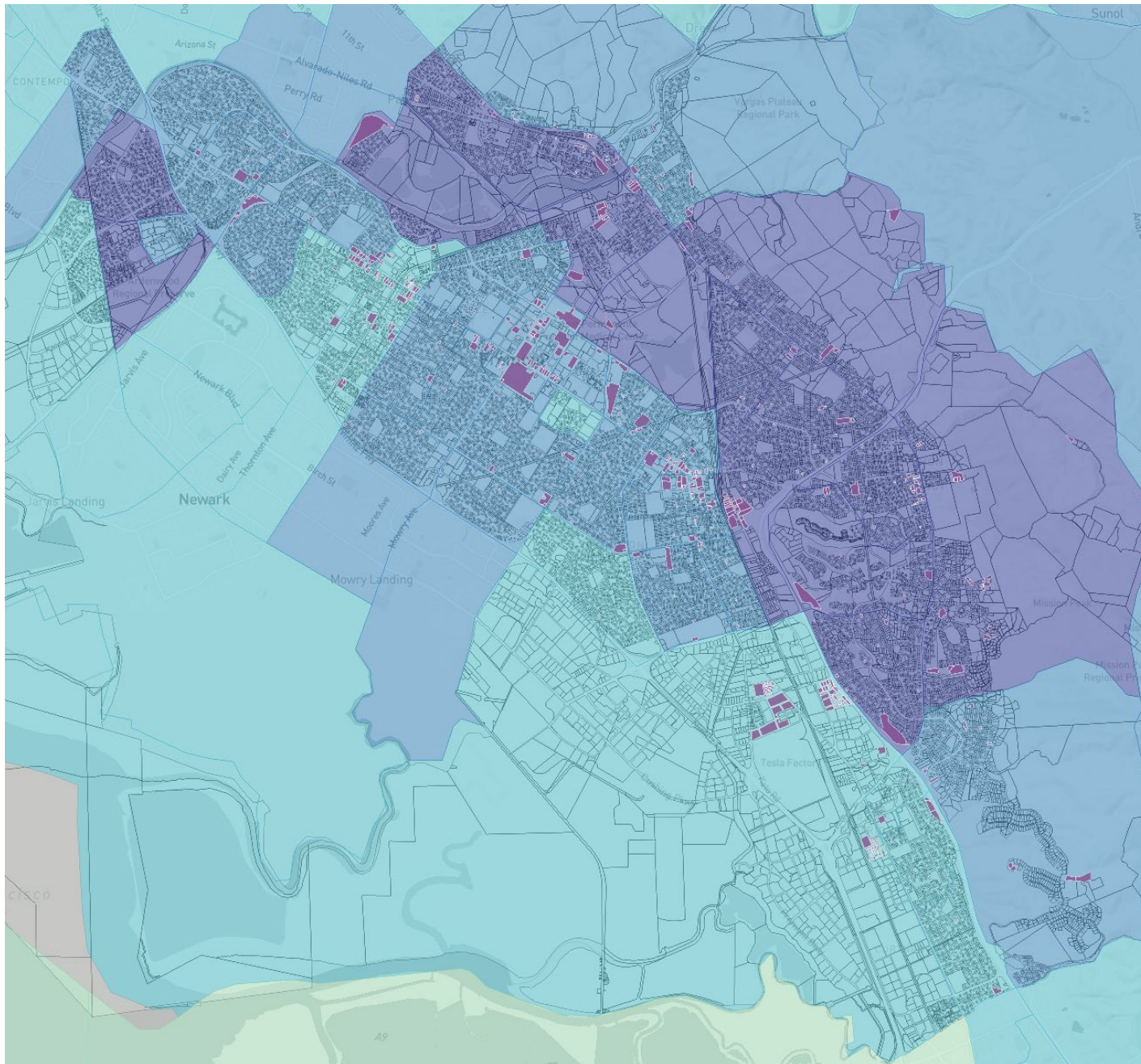
TCAC Resource Level

Highest Resource
High Resource
Moderate Resource
Low Resource
High Segregation & Poverty

Source: HESS

Figure 7-86. Inventory Sites and Cost-burdened Households
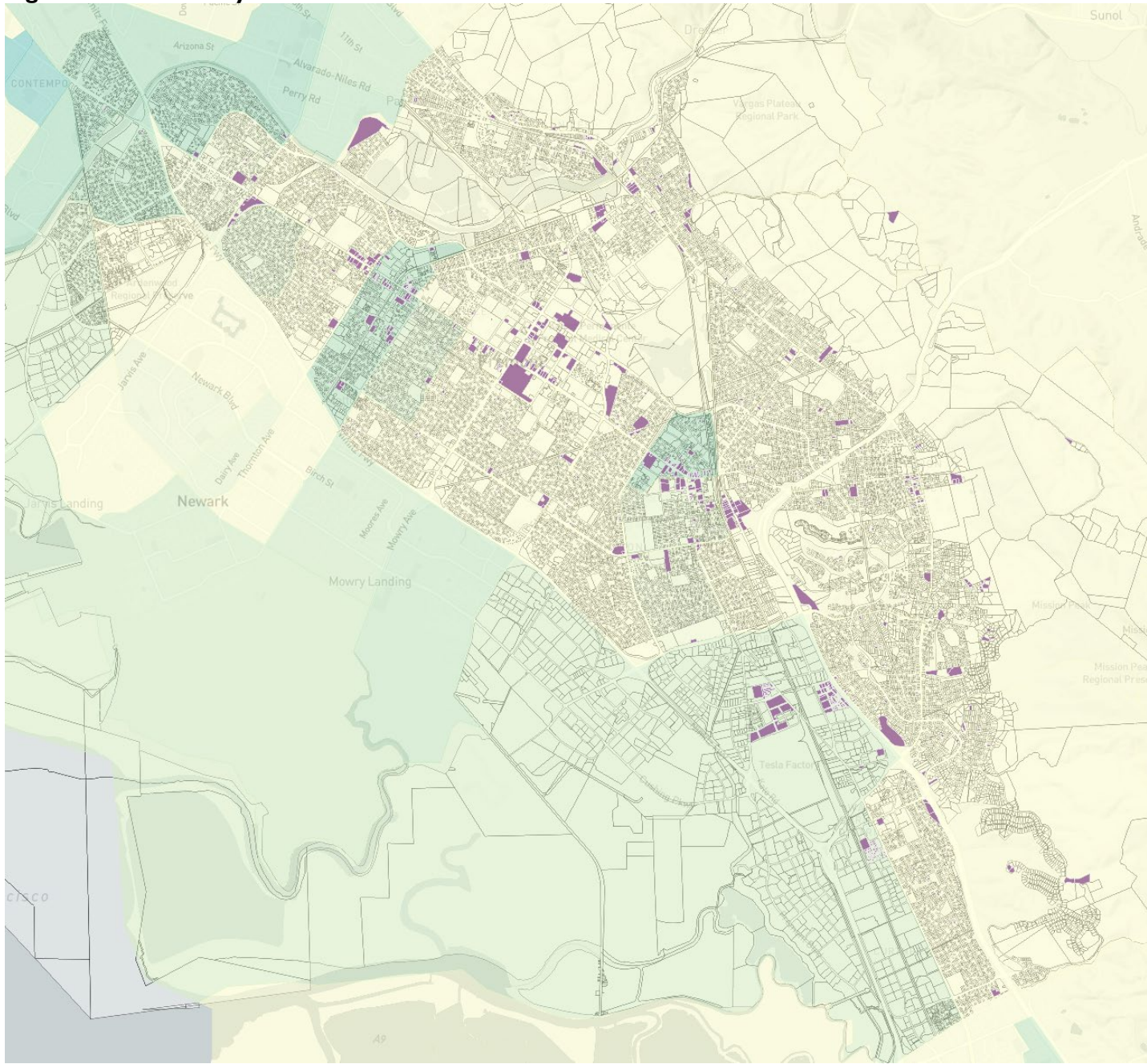
Percent of Households Experiencing Cost Burden

5%
10%
40%
70%
100%
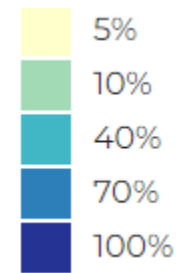
Source: HESS

Figure 7-87. Inventory Sites and Over-crowded Households.

Percent of Overcrowded Households

5%
10%
20%
40%
80%
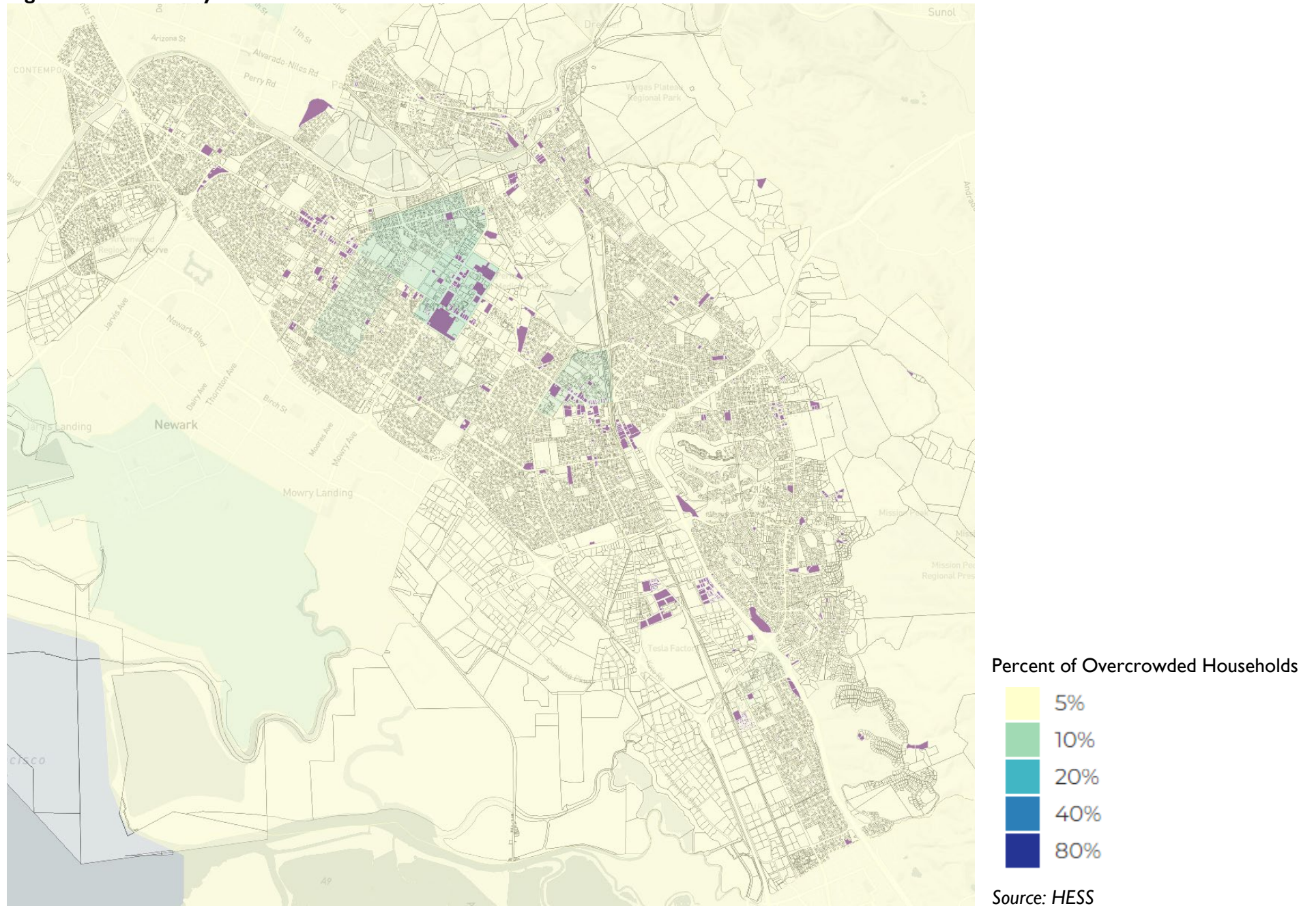
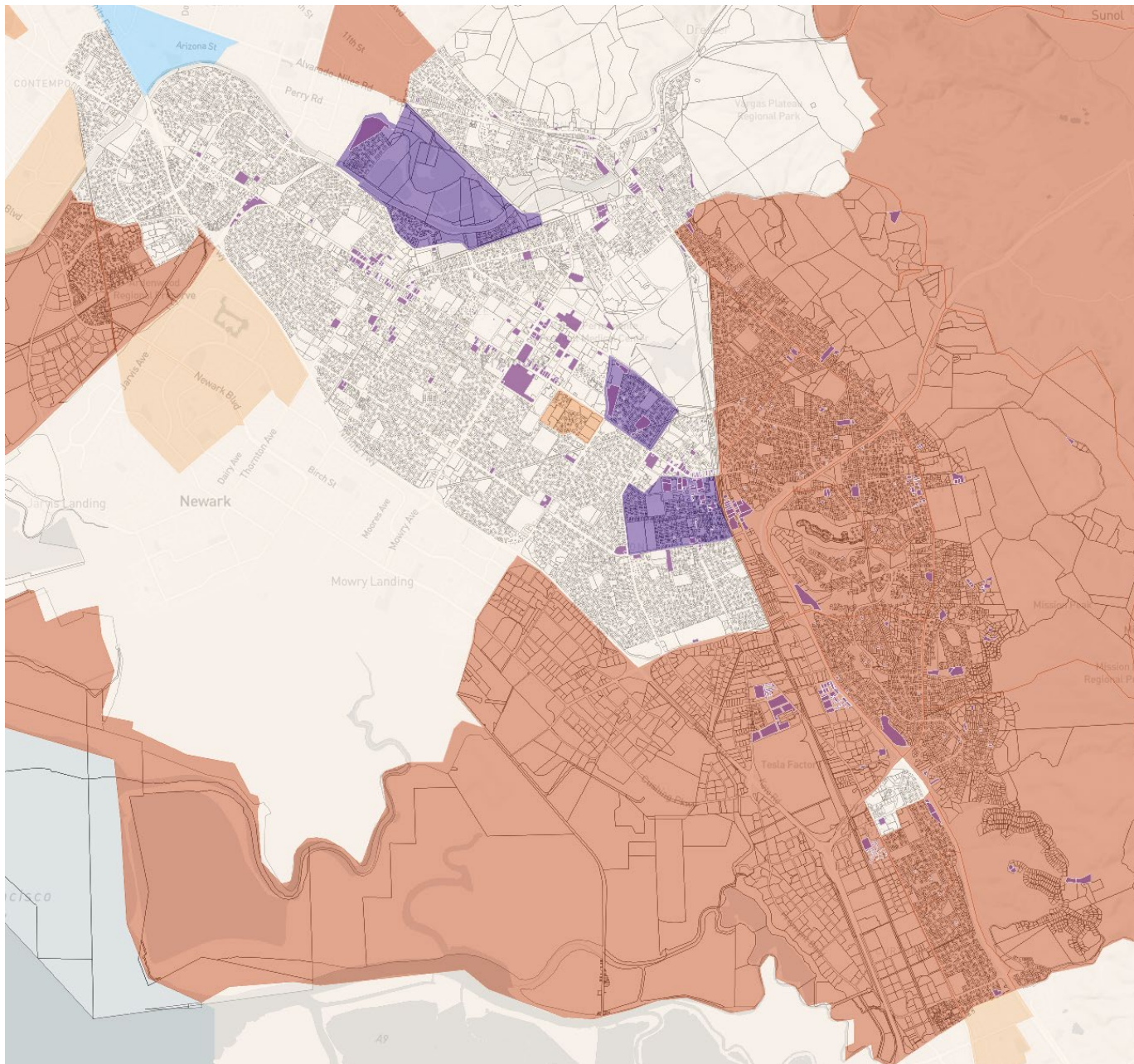*Source: HESS*

Figure 7-88. Inventory Sites and Substandard Housing Units.
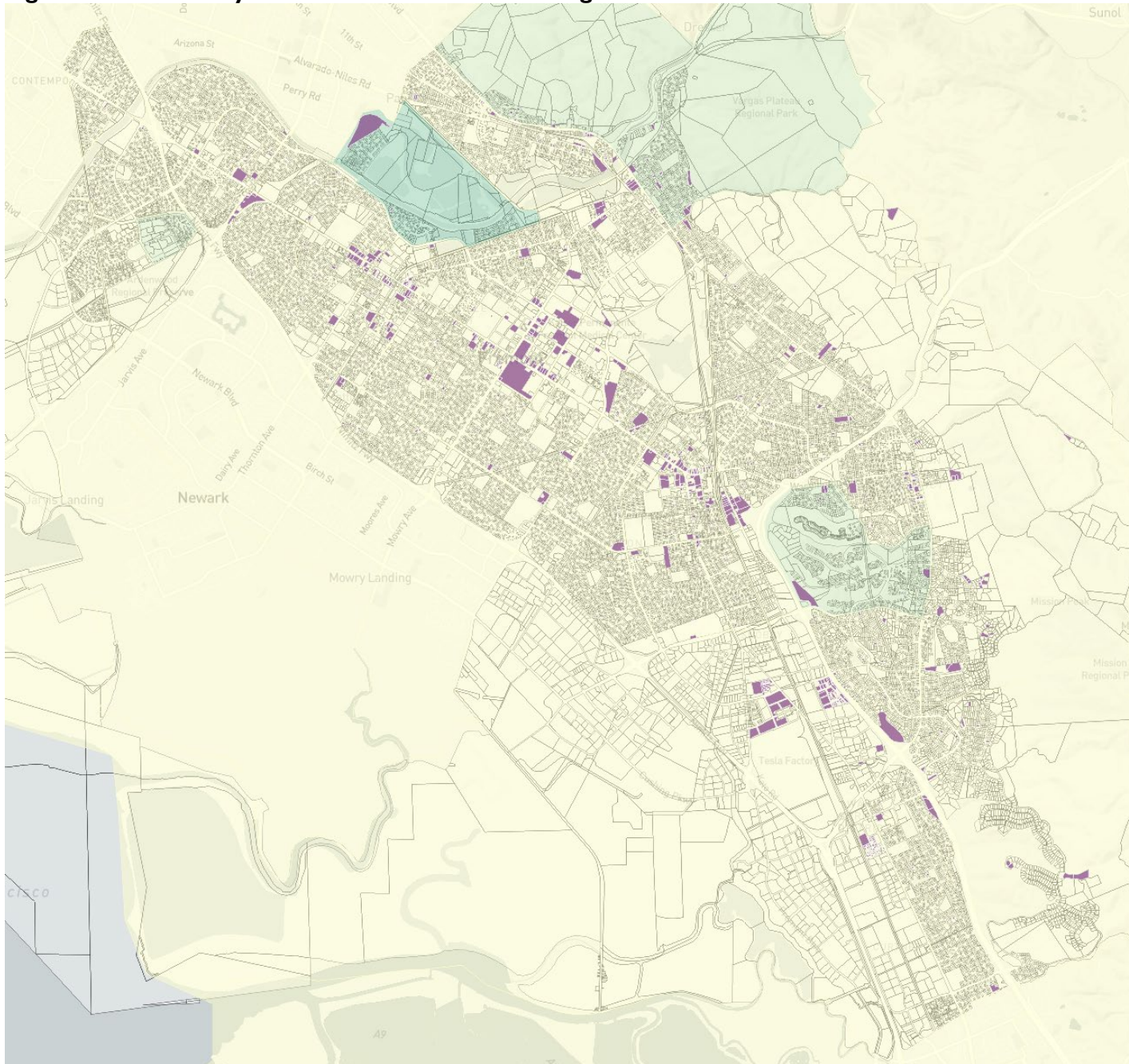
Percent of Substandard Housing Units

5%
10%
15%
20%
30%
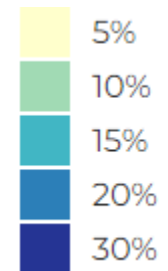
Source: HESS

Figure 7-89. Inventory Sites and Displacement Risk.

Displacement Typology

- Low-Income/Susceptible to Displacement
- Ongoing Displacement
- At Risk of Gentrification
- Early/Ongoing Gentrification
- Advanced Gentrification
- Stable Moderate/Mixed Income
- At Risk of Becoming Exclusive
- Becoming Exclusive
- Stable/Advanced Exclusive
- High Student Population
- Unavailable or Unreliable Data

Source: HESS

Figure 7-90. Inventory Sites and Privately-Owned Subsidized Housing Units.

Number of Units

• 75 units

● 150 units

⬤ 250 units

Source: HESS